Our Church Finances: In Numbers.....

As of 10/31/2026

General Fund		Actual 2026 Year to Date	Budget 2026 Full Year	Annual Progress	Last Year's Progress	Actual 2025 Year to Date
Income		**781,946**	900,000	87%	85%	741,813
Expenses		**-769,883**	-923,563	83%	83%	-737,011
Net Positive		**12,063**	-23,563			4,802
			We currently have two months of expenses in reserve, along with an additional $23,000 available to offset the potential negative net income.			
Breakdown of Expense Categories:						
Personnel	58%	444,393	535,677			
Mission	10%	80,724	96,869			
Premises	18%	140,062	167,530			
Ministries	4%	31,491	41,815			
Other	10%	73,213	81,672			
Expenses	100%	769,883	923,563			

…...And In Words

As of 10/31/2026

Through October 2026, St. Andrew Presbyterian Church's General Fund remains in a positive financial position. Year-to-date income totals $781,945.54, or nearly 87% of the annual budget, and is about **$40,000 ahead of last year's income at this time. Strong pledge giving and bank interest income, which has significantly exceeded expectations, have helped support the church' s ministries and operations.

Our Church Building Loan

9/30/2026 Balance	**430,570**
Monthly payment	13,777
(Principal & Interest)	
10/31/2026 Balance	**417,900**