Our Church Finances: In Numbers.....
As of 9/30/2026

General Fund	Actual 2026 Year to Date	Budget 2026 Full Year	Annual Progress	Last Year's Progress	Actual 2025 Year to Date
Income	**710,869**	900,000	79%	73%	637,687
Expenses	**-690,197**	-923,563	75%	75%	-664,087
Net Positive	**20,671**	-23,563			-26,400

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%	398,595	535,677
Mission	11%	72,652	96,869
Premises	18%	123,110	167,530
Ministries	4%	28,042	41,815
Other	10%	67,798	81,672
Expenses	100%	690,197	923,563

.....And In Words
As of 9/30/2026

St. Andrew continues to maintain a positive financial position as we enter the final quarter of 2026. Through September, General Fund income totaled $710,869, or 79% of our annual budget, while expenses totaled $690,197, or 75% of budget. This leaves us with a year-to-date surplus of $20,671. Strong pledge giving, building-use income, and especially interest income have helped support our financial position.

Our Church Building Loan

8/31/2026 Balance	**443,193**
Monthly payment (Principal & Interest)	13,777
9/30/2026 Balance	**430,570**

