

**Finish the Race | Owe Nothing But Love**  
**\$1.8 Million Goal**  
**Pledges**



as of September 30, 2025

**Our Church Finances: In Numbers.....**  
**As of 9/30/2025**

**.....And In Words**  
**As of 9/30/2025**

<b>General Fund</b>	<b>Actual 2025 Year to Date</b>	<b>Budget 2025 Full Year</b>	<b>Actual 2024 Year to Date</b>	<b>Actual 2024 Full Year</b>	
Income	637,687	940,000	683,993	933,667	
Expenses	-664,087	-940,000	-696,402	-928,141	
Net Positive	-26,400	0	-12,409	5,526	
<b>Breakdown of Expense Categories:</b>					
Personnel	391,805	545,540	430,544	569,240	
Mission	89,243	131,600	95,416	130,376	
Premises	130,892	166,960	116,399	150,591	
Ministries	24,083	41,805	25,489	36,048	
Other	28,065	54,095	28,554	42,155	
Expenses	664,087	940,000	696,402	928,410	

To keep it brief, we're experiencing a slowdown in the third quarter. Our expenses have started to outpace income for the year. This is expected, as many people tend to contribute a larger portion of their giving end in the year. Thank you!

P.S. Our required loan payment is \$13,777/ month but we now pay \$25,000. It comes out of the building (capital campaign) fund. That's not included in the figures to the left.

<b>Capital Campaign History</b>		<b>Total Pledged</b>	<b>Total Received</b>	<b>Avg Pledged Per Year</b>	<b>Required Loan Payments Per Year</b>
2022-2025	Rooted in Faith-thru 9-30-25	1,045,760	1,138,162	348,587	165,324
2019-2022	Connecting Hearts	1,365,868	1,573,550	455,289	
2016-2019	With Our Eyes on Christ	1,390,008	1,476,830	463,336	Unpaid
2013-2016	Our Journey With Christ	2,307,254	2,206,847	769,085	Loan Balance
2008-2011	Our Place to Grow	1,553,382	1,501,118	517,794	1,767,910

**Capital Campaign Notes - Rooted In Faith:** The numbers are in for Rooted in Faith Capital Campaign, which officially concluded September 30, 2025. As of September 30, 2025 for Rooted in Faith: \$1,045,760 was pledged and \$1,138,162 was received, including \$956,319 paid on pledges, \$25,892 paid by pledgers in excess of their pledges, and \$155,951 in unpledged giving. As of September 30, 2025, we have \$180,395 in capital campaign funds on deposit at the bank (including amounts already received for Finish the Race Capital Campaign that runs from now to September 30, 2028). Thanks to all!

**Unpaid Loan Balances-as of:**

6/15/2018	5,115,000	12/31/2022	3,420,886
12/31/2018	5,045,792	12/31/2023	2,385,476
12/31/2019	4,500,000	6/30/2024	2,202,611
12/31/2020	3,925,142	12/31/2024	2,062,918
12/31/2021	3,566,394	<b>9/30/2025</b>	<b>1,767,910</b>

**How to Automate Your Giving** - Please give in the manner most meaningful to you. If you like convenience, then here are a couple good ways to automate your giving:

**1: Let us set it up:** Send Finance Administrator Walter Sparks a voided check (slip in black box outside the office) and email desired monthly amount to Walter at [finance@saintandrew-ic.org](mailto:finance@saintandrew-ic.org) (or call 319-333-0203). To change amounts later, just call or email him.

**2: You set it up:** You can set up (or change) your giving by going to <https://bit.ly/sapc-stewardship-2025>.

**Special Planned Giving Note #1:** If you donate stock (can be tax-advantages to do so) please alert Walter Sparks ahead of time.