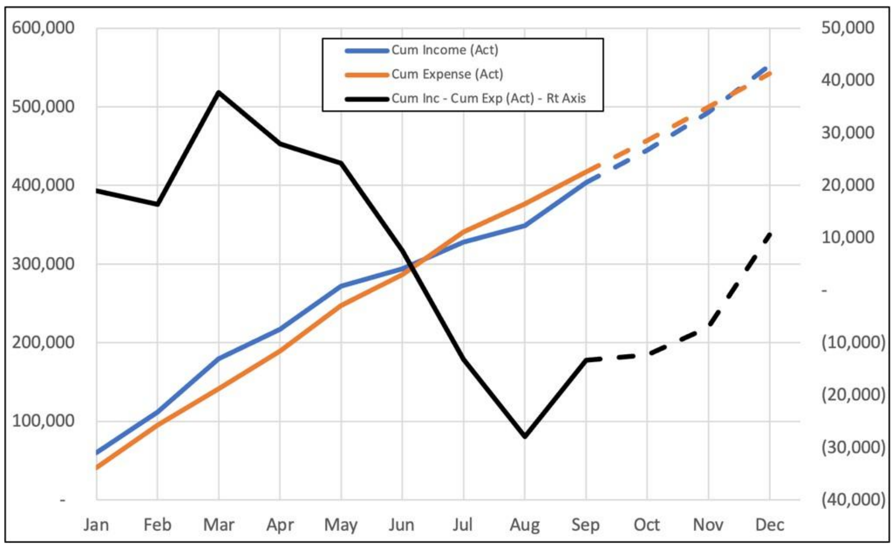
Treasurer's Update: as of Sep 30, 2025

We are pleased to provide a review of St. Monica's financial results for the year through September 30, 2025. Our community's dedication has ensured strong financial support for our mission.

Cumulative Income and Expense:
The below graph shows our "cumulative" financial progress for income (solid blue line) and expense (solid orange line) throughout the year thru September. It also shows an estimate of both cumulative income and cumulative expense through December (i.e., the dashed portion of the lines). By presenting both actuals and forecasts for income and expenses, the graph enables a month-by-month graphical view of where we are regarding income generation and spending discipline.



When the cumulative income (blue line) is higher than the cumulative expenses (orange line), this represents a cumulative inflow of cash. When expenses are greater than income, there is an outflow of cash. The black line (which is measured by the axis on the right) shows the cumulative income minus the cumulative expenses. For the first half of the year, this is typically positive as Jan-April is part of "season" and giving is larger. The "summer months" perennially have lower attendance as well as lower income which results in cumulative expense surpassing cumulative income – thus the black line goes negative. This happens every year. Our plan is a balanced budget – which means our cumulative income and expense should equal each other by end of the year.

Tricky Year:
With the transition of both our rector and music minister, this has had an impact on our income. In the remaining two months of this year, we still have a lot to keep an eye on with our financials, but with the continued commitment from the congregation, we should be able to keep (within reasonable margin) to our target of a balanced budget.