



St. David's Episcopal Church & School

December 17, 2025

Vestry Meeting Minutes

Meeting Time & Location

December 17, 2025, 7:00 - 8:30 p.m. EST

St. David's Episcopal Church & School – Adult Education Room and via Zoom

Attending

Vestry Members

Present: The Rev. Stephen Hagerty (Rector), Bob Chirles (Sr. Warden), Katherine Beckett-Goodwin (Co-Treasurer), Betty Brown, Luke Donohue, Sharon Easley (Register), Bobbie Johnson, H. L. Norwich, Bill O'Donnell.

Absent: Margot Culhane (Jr. Warden)

Additional Officers

Carol Bonifant (Chaplain), Greg Cross (Co-Treasurer)

Also Attending

Meg Antwi, Deacon Maureen Carey, Karl Colder, Joseph La Pilusa, Chris Smith

Call to Order

The Rev. Stephen Hagerty, Rector, called the St. David's Episcopal Church and School Vestry Meeting to order at 7:01 p.m.

Attendees said the Lord's Prayer together to start the meeting followed by an opening prayer offered by Carol Bonifant:

Advent Lord is such a Holy time, and we thank You for that. Before time began Your plan for us was made. You knew each of us by name and called us good. There was nothing about us that You did not know. You ordained our paths to fit perfectly into the ways You protect, forgive, and train us. You transform our fear in difficult situations into manageable paths proving over and over that total trust in the Holy Shepherd is our best choice. Our struggles are roads to a deeper relationship with You. Help us "count it all joy" when we think we do not have enough money to serve You, when we do not agree with each other, even when we are exhausted trying to get too many things done. As we humble ourselves submitting to Your Ways and Time, we discover a new, "O Holy Night." Thank You Jesus, Amen!

Scripture/Formation Study

Betty Brown read the opening prayer for scripture study. The group read several short scripture readings to help focus on how to build trust within the Vestry. Discussion was facilitated by the scripture readings and the discussion question: What is one practical action that we, as a vestry, could implement over the next month to intentionally build trust in God and in each other.

Approval of Vestry Meeting Agenda

Rev. Stephen presented the previously distributed December 17, 2025 Vestry Meeting Agenda (parts a and b) for final review, four amendments were submitted:

- Item #9 add vote for Preschool Budget Approval



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- Item #10 add property steward motion
- Item #11 add Stewardship update
- Postpone discussion of Cemetery budget until January 2026 meeting

Motion: Approve the December 17, 2025 Vestry Meeting Agenda as amended

Upon motion duly made and seconded, the Vestry unanimously approved the December 17, 2025 Vestry Meeting Agenda as amended.

Group Norms

Greg Cross read the Group Norms for the group, which included two new items.

Start and stop on time, and vote to extend meeting time | Use "I" statements to show respect for one another | Revisit open issues & discern when to table an issue for another time | Commit to speak up and contribute at each meeting | Come prepared for the meeting by having read the material beforehand | Be present and focus on active listening. | NEW: Raise your hand to speak. Wait for recognition by Presider. | NEW: Presider and/or Wardens may poll those who have not spoken for comment.

Parishioner Comment Period

Joseph La Pilusa requested that the Vestry meeting agenda be posted to the website in advance of the meeting.

Property Report

Since Allan Steed was not present at the meeting Chris Smith noted he would send any questions on the November report to Allan for an answer. There were no additional questions on the previously distributed Property Report for [November](#).

Ministry/Worship Report

Maureen Carey, Deacon and Director of Children & Youth Ministry, provided her report [Ministry/Worship Report](#) to the Vestry prior to the meeting. Vestry thanked Maureen for all that she is doing at St. David's. Deacon Maureen noted that her deaconal work is TBD by the Bishop. Additionally, she continues to do her staff work here at St. David's.

Preschool Report

Meg Antwi, Preschool Director, provided her [Preschool Report](#) to the vestry prior to the meeting. She noted that they are close to 100% enrollment; when asked how that translates to number of children, she noted that represents 108 children.

Outreach Committee Report

Margot Culhane, Committee Co-Chair, provided her report [Outreach Committee Report](#) to the Vestry prior to the meeting. Since Margot was not present at the meeting, any questions were to be sent to her directly.



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Warden's Report

Bob Chirles (Sr. Warden) discussed the previously distributed [Wardens' Report](#). Bob asked for comments on the proposed Standardized Ministry Report which is being suggested in an effort to standardize the information that comes to the Vestry during monthly meetings. Comments included:

- Should there be an indication if the report contains an item that requires action from the Vestry?
- Formula is good, focuses in on important content
- Include an indication such as "if any" for when an item doesn't apply for that month

Safety & Security

Karl Colder discussed the previously distributed Ministry Report¹ from the Safety/Security Team, and provided an update on current activities, highlights include:

- A list of items that can be self-implemented at minimal cost to increase safety and security on campus
- Current efforts on getting quotes from Johnson Controls (JC) and ADT for the security system: the JC quote was \$60k and for ADT \$2k; the team is recommending moving forward with discussions with ADT since they are offering the best value
- Karl is planning to follow up with the ADT representative after the New Year
- Proposed improvements to include with the next security contract include additional cameras, security decals, and other equipment
- The team is investigating grant opportunities for funding higher cost security/safety improvements
- The team will also provide the preschool with the opportunity to give feedback on the security assessment document
- Locking doors during the services – this item needs to be discussed further since there are pros and cons to this security measure

Approval of Vestry Meeting Minutes

Sharon Easley presented the previously distributed November 19, 2025 Vestry Meeting Minutes for approval. One edit was received to correct \$10k on page 4 to \$101k.

Motion: Approve the November 19, 2025 Vestry Meeting Minutes as amended.

Upon motion duly made and seconded, the Vestry unanimously approved the November 19, 2025 Vestry Meeting Minutes as amended.

Treasurers' Report

Katherine Beckett-Goodwin and Greg Cross, Co-Treasurers, presented the previously distributed [Treasurers' Report as of November 30, 2025](#). Highlights of the report included:

- Significant, unexpected pledges in November. Add this to no unusual expenses puts the YTD deficit at only \$2k, on an adjusted basis. This puts us in a position to break even this year.

¹ Since the report contains information regarding security on the St. David's campus, it is not included in the minutes which are publicly available on the church's website. Instead, highlights from the report are included.



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- At the beginning of 2025 we were expecting a \$150k deficit for the year, the mortgage match took care of \$100k of this; managing expenses and additional contributions took care of the rest.

Discussion: The total amount raised from the Mortgage Match campaign was \$195k, if we applied \$100k toward the mortgage (which reduced our deficit) what happened to the remaining \$95k. Greg explained that this was deposited back into the capital fund to pay back the amount that was borrowed for operating expenses. It probably would be a good idea to provide this information to the congregation again since some Vestry members have received questions about how the excess was used.

Motion: Approve the Treasurers' Report as of November 30, 2025 as presented

Upon motion duly made and seconded, the Vestry unanimously approved the Treasurers' Report as of November 30, 2025 as presented.

Preschool 2026-2027 Budget

The [Preschool 2026-27 budget](#) was previously distributed. The group discussed the amount of tuition increase being proposed and if the increase should be more to try to cover the deficit budget that is being submitted. Some Vestry members expressed their thoughts that the increase should be 10%. Meg expressed her concerns about having such a large increase in a single year. Given all of the other cost of living increases that their families are facing, she feels the 8% increase proposed is the best for this year. If we increase too much it could decrease enrollment. This year was the largest number of children needing scholarships in the past eight years.

Motion: Approve the Preschool 2026-27 budget as presented

Upon motion duly made and seconded, the Vestry unanimously approved the Preschool 2026-27 budget as presented.

Preschool Name Change

There was also discussion of changing the name from "Preschool" to "School" since we now have a kindergarten enrichment class and this will also better support future growth, such as when a kindergarten class is added.

Motion: Change the name of the school from "St. David's Episcopal Preschool" to "St. David's Episcopal School"

Upon motion duly made and seconded, the Vestry unanimously approved changing the official name from "St. David's Episcopal Preschool" to "St. David's Episcopal School."

St. David's 2026 Budget (2026 Church Operating Budget Draft v6)

Katherine Beckett-Goodwin and Greg Cross, Co-Treasurers, presented the previously distributed [2026 Church Operating Budget Draft v6](#). Greg noted that for 2026 we are looking at a stabilization budget. The bottom line is a \$57k deficit. There was discussion on the line item for 2026 pledge income (\$569k) and whether or not to be more aspirational with this number, or to try to get this number as close to possible with what we expect based on past results and current pledge amounts. If we go with the \$569k number, we could then assess after the first quarter is over and make adjustments, if needed.



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Margot Culhane submitted her comments for reading at the meeting in her absence. Bobbie Johnson read Margot's comments below:

Just to reiterate conversations we have had about the budget. Deficits are not ideal but can serve purposes when directly tied to mission/vision, goals and values. While changes are also not ideal, The budget is not set in stone but a guideline. We have, in the past and recently, pivoted when an opportunity presented, and will do so again. We anticipate the Holy Spirit will redirect us as needed to carry out God's will for St David's using His gifts we are stewarding. 2026 is just a moment away and we will see where it takes us. With God's help and deep discernment by the vestry and other leadership, along with any feedback received, we will move forward in our journey.

Motion: Approve the 2026 Church Operating Budget Draft v6 as submitted with \$569k pledge income budget assumption, with Vestry revisiting the budget in April 2026 to make any needed adjustments
Upon motion duly made and seconded, the Vestry unanimously approved the 2026 Church Operating Budget Draft v6 as submitted with \$569k pledge income budget assumption, with Vestry revisiting the budget in April 2026 to make any needed adjustments.

St. David's By-Laws

Discussion postponed until the January 2026 meeting.

Clergy Housing Resolutions

Deacon Housing Resolution for 2026

Whereas the **Rev. Maureen Carey** is employed as a minister of the Gospel by St. David's Episcopal Church & School in Ashburn, Virginia, which does not provide a residence for them, the vestry resolves that of the total annualized compensation of to be paid to the **Rev. Carey** during 2026, that **\$34,800** (housing amount) be designated a parsonage allowance within the meaning of that term as used in Section 107 of the Internal Revenue Code.

This stated parsonage allowance will remain in effect unless modified and approved by the Vestry.

Motion: Accept the 2026 Deacon Housing Resolution as presented

Upon motion duly made and seconded, the Vestry unanimously approved the 2026 Deacon Housing Resolution as presented.

Rector Housing Resolution for 2026

Whereas the **Rev. Stephen Hagerty** is employed as a minister of the Gospel by St. David's Episcopal Church & School in Ashburn, Virginia, which does not provide a residence for them, the vestry resolves that of the total annualized compensation to be paid to the **Rev. Hagerty** during 2026, that **\$44,430**



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(housing amount) be designated a parsonage allowance within the meaning of that term as used in Section 107 of the Internal Revenue Code.

This stated parsonage allowance will remain in effect unless modified and approved by the Vestry.

Motion: Accept the 2026 Rector Housing Resolution as presented

Upon motion duly made and seconded, the Vestry unanimously approved the 2026 Rector Housing Resolution as presented

Property Steward Appointment

Background: Property responsibilities at St. David's Episcopal Church and School (SDECS) have been attended to by volunteer Trustees and Property Stewards since the retirement of the Property Administrator in February 2025. In addition, the School engages a maintenance person at its expense for smaller, less complex repairs.

(From 4/19/2023 approved Vestry motions and discussion) In summary Trustees are charged with being the legal holders of title to all property of SDECS on behalf of the Diocese in accordance with Canon 15. In addition, at SDECS, Trustees are charged with the operation and use of the graveyard and columbaria. They have no responsibility for maintenance and repair of the rest of the property.

Property Stewards, on the other hand, oversee the maintenance, management and repairs of all buildings and other property belonging to St. David's Episcopal Church and School. They have worked in coordination with the with the Church Staff, Preschool Staff, the Rector, the Wardens, the Co-Treasurers, and the Vestry.

Members of the Parish may serve simultaneously as Trustees and Property Stewards. One Property Steward is appointed by the Vestry as the Sr. Property Steward. All Trustees are equal members and must act in consensus.

Current Property Stewards: Allan Steed, Sr. Property Steward, Chris Smith, and Bruce MacMonigle.

Current Trustees: Allan Steed, Marilyn Tracy, Christopher Smith, Bruce MacMonigle.

Discussion: As the Vestry knows, Adell Panetta resigned as Property Steward on 11/20/2025, effective 11/21/2025. Marilyn Tracy resigned as Property Steward on 12/3/2025, effective 11/30/2025. Both Adell and Marilyn were appointed as Property Stewards by the Vestry on 3/26/2025.

There is a need to expand participation in caring for St. David's property to more Parishioner volunteers. Property Stewards have varying degrees of experience and skill to perform work themselves or assist/oversee contractors performing work. The Sr. Property Steward publishes the Monthly Property Report. Property Stewards may work on a specific project or may volunteer for multiple projects and may serve for short periods of time or for years.



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We have been blessed with John Pomeroy recently volunteering to support property activities by becoming a Property Steward. We hope to add others into this role over time.

Conclusion: The Vestry should appoint John Pomeroy as a Property Steward with thanks for his future service. This would bring the number of Property Stewards to four (4).

Motion: Appoint John Pomeroy as Property Steward

Upon motion duly made and seconded, the Vestry unanimously approved the appointment of John Pomeroy as St. David's Property Steward.

Stewardship Update: The [Stewardship update](#) was distributed prior to the meeting. There were no questions. Rev. Stephen noted that the Stewardship committee will be reaching out to people that haven't pledged yet.

Closing Prayer

Carol Bonifant offered a closing prayer:

"The Kingdom of God is near!" Right beside each of us Jesus sits, for He is Immanuel, God with us. Do not let us miss anything this Advent Jesus that brings us closer to You. Your Presence brings Peace, Joy, and Hope. Make that truth very real for each of us. Stand between the demands of the world and Your outstretched hand pulling us in. You and You alone bring us the perfect gift; nothing is better, more important or satisfying. Come Lord Jesus come, Amen!

Adjournment

The Rev. Stephen Hagerty adjourned the Vestry Meeting at 8:47 p.m.

The next Vestry Meeting will be held on January 28, 2026, at 7:00 p.m. in the Adult Christian Ed. Room and via Zoom.

Respectfully Submitted:

Sharon Easley, Register
St. David's Episcopal Church & School
January 28, 2026

Summary of Motions & Items of Note

Approved	December 17, 2025 Vestry Meeting Agenda as amended
Approved	November 19, 2025 Vestry Meeting Minutes as amended
Approved	Treasurers' Report as of November 30 as presented
Approved	Preschool 2026-27 budget as presented
Approved	Name change from St. David's Episcopal Preschool to St. David's Episcopal School



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Approved	<i>2026 Church Operating Budget Draft v6 as submitted with \$569k pledge income budget assumption, with Vestry revisiting the budget in April 2026 to make any needed adjustments</i>
Approved	2026 Deacon Housing Resolution
Approved	2026 Rector Housing Resolution
Approved	Appointment of John Pomeroy as St. David's Property Steward



ST. DAVID'S

Episcopal Church & School

Property & Trustees Team Report

November 30, 2025

St. David's Episcopal Church and School
43600 Russell Branch Parkway
Ashburn, Virginia, USA 20147
property@sdlife.org / trustees@sdlife.org

Overall

Oriented the new cleaning crew and a cleaning supply ordering system

Provided a tour several members of the vestry around the campus

Buildings

Church

11/1 1 pm - Funeral for parishioner Frank Capps
4 pm LSO concert

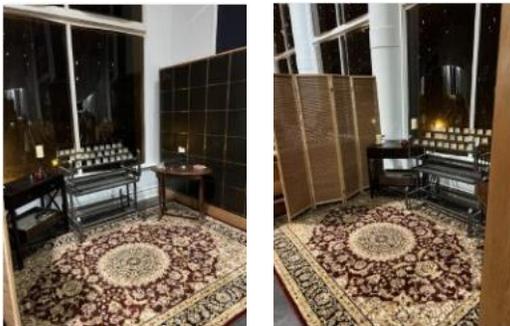
11/8 – At the request of the Hospitality team, ordered a new Hamilton Beach 60 cup Coffee Urn

11/10 Rev Stephen had the Fire Marshall Pablo Ouiroga come to look at areas in the Sanctuary for safety and fire codes issues for the new Healing Ministry space

11/12 The Fire Department was called as there was a smell of gas in the Church building. Children were removed and sent to Mercer/School building. Washington Gas also was called. After 1 ½ hours the building was declared clear. Scott from the gas company thought it was a small gas build up due to delayed ignition in the attic furnace(s). The HVAC company was also called to come out and check that the system was working properly.

11/15 Maureen Carey was ordained a Deacon and will serve St. David's. Congratulations to Deacon Maureen.

11/16 Rev. Stephen during the Sunday service pointed out the new Healing Ministry location at the SW corner of the Sanctuary between the “children’s soft space” and the indoor columbarium.



11/16 2:30 Sunday Morning Brass Concert for LC Hunger/Food Bank

11/18 No hot water in the Narthex part of the Church.
John Pomeroy relit the hot water tank in the attic.

11/20 Allan remotely adjusted the heat in the Narthex due to low temperature.

Repaired pew kneeler. Replaced, repaired or tightened all welcome card holders in pews

Removed stains and repaired leg on chair in children's worship area.

Mercer Hall (School)

Nothing significant to report.

Boslaugh Hall (Church Office)

11/19 – Chris bought a new padlock to lock the crawl space door under the building



11/20 Kim sent out a request to obtain quotes for an office door remote open button.

ANNEX Building

Nothing significant to report

Property Safety & Security

Bob Chirles talked to Allan about reforming a Safety & Security committee and nominated Chris Smith as the participant from the Property team.

Property Management

11/01 – Changed Clocks, Timers etc for falling back to Std Time 11/2.

11/4 Environmental Pest – sprayed for mosquitoes and ticks

11/7 Exterior water shut off and spigots drained at Boslaugh (1) and at the Church (3) – Marilyn and at the School building (2) – Meg

11/7 John Pomeroy took child's headboard and (then 10 days later) several cabinets that were left in our parking lot to the Church dumpster



JCI performed their semiannual fire inspection

Church Cemetery and Columbarium's

11/24 Marilyn cleaned up the cemetery grounds.

“Everyone Resting Peacefully; No Tenant Complaints Reported”.

Open Repair/Replace Items List as of October 2025

01) Install Door/Lock Management system to track and record all entries and exits through doors with keypads.

02) Sanctuary Doors - All 6 doors in the Church are worn out and need to be replaced; also identified as a safety issue from the Security Study Report done in 2019 - Estimated \$20K per set of 3 for \$60K plus \$10K for Badge and/or Keypad Access.

03) Doors in Boslaugh need to be replaced

04) Looking into placing a fourth sump pump inside the entrance to the crawl space (as when there is a heavy rainwater flooding in that portion of the concrete floor) – two sets of quotes received in September currently cost prohibitive but should be done as soon as funding is made available to do so.

05) Install Lighted Security Bollards between Parking Lot and Buildings to reduce risk of vehicular damage to structures and improve sidewalk lighting.

06) Repaving of entire parking lot \$172,000, which is an update from the \$150K that Chris Smith estimate tool before he retired. City wide of Northern Virginia as of May 2025.

07) Update alarm systems dialers. JCI provided quotes for both Fire Safety and Security Alarm systems but need further consideration and options

08) Church windows cleaning – removal of South plexiglass and replace with acoustical shades. There are 68 pieces of plexiglass. Not clear what removal of the curved Plexiglas would do to acoustics which was the reason for their installation.

09) Property Wishes list provided to the Wardens

For the Property and Trustees Team,

Property Stewards

Allan Steed, Sr. Property Steward, Bruce MacMonigle, Marilyn Tracy, Chris Smith, Jim Tracy and Adell Panetta with Kim Gauthier, Parish Administrator

Trustees (Cemetery and Property Management with Diocese of Virginia)

Allan Steed, Sr. Trustee, Bruce MacMonigle, Chris Smith, Marilyn Tracy

<https://www.sdlife.org/trustees>

Link to Canon's of the Diocese of Virginia for Reference – Property (Section 15)

<https://episcopalvirginia.org/who-we-are/governance/constitution-and-canons/>

November 2025
Worship/Children/Youth Ministry and Pastoral Care Report

Worship

- Diocesan Ordination service was held on Saturday November 15th. This was Bishop Stevenson's 1st visits to St. David's and The Rt. Reverend Elizabeth Gardner; Bishop of Nevada returned to St. David's to preach. This was her 1st visit as Bishop. Bishop Gardner suppld a few times when she was a priest in VA.
- Rev. Maureen has additional diaconal liturgical responsibilities during service since her ordination
- Rev. Maureen preached the adult sermon on Sunday, November 16th and is preaching the children's sermons.
- Rev. Maureen continues to support and serve with Rev. Stephen on Sunday mornings
Arriving at 8:30am/8:45am to check/prep altar set up/any last minute clean up
Prep Seashell area
Verger/server check in
Check in with sound team and mic set up for seashells and check soft space
- Soft space continues to be utilized during service. Maureen continues to sit in or near the sot space during the adult homily. Bible and liturgical appropriate soft activities are in the basket.

Children and Youth Ministry

- Sunday School meets immediately following the service.
- Developing plan with Rev. Stephen for 2026 St. David's Youth Initiative.
Initial youth/parent interviews will begin in January
Rev. Maureen is meeting with youth minister who helps rebuild youth programs
- Baking with the Bible

Preschool

- Monthly PS Board Meeting
- Wrote monthly Chaplains Corner for preschool newsletter

Outreach

- Confirmed remaining outreach for 2025
- 2026 Outreach Plan will be developed at the 2026 outreach meeting

Pastoral Care

- Ongoing communication and scheduling PC visits
- Pastoral Care meetings with parishioners

Social Media

- 2nd Meeting with parishioner Maggie and Chris Ivy about marketing/social media
- Social media/digital ministry continues to be an important component of communication and visibility. I am trying to regularly create reels/Tick/Tok/posts/take photos for ministry and repost information from the Episcopal Church as I see it and can for into my schedule
- Looking for a youth social media intern to help with ministry posts

Administrative/Miscellaneous

- Meetings with Diocese about Diaconal ministry continue
- Planned, shopped and coordinated Bishops/Priests/Deacons breakfast in Adult Ed room on November 15th
- Weekly supervision mtgs with Rev. Stephen

Submitted by Rev. Maureen Carey, Deacon
Pastoral Assistant/Director of Children and Youth Ministry/Preschool Chaplain and Board Member
Messy Church USA Board Member
December 13, 2025



Preschool Report for Vestry Meeting on 12/17/2025

Prepared by Meg Antwi

School Updates:

- Licensing is in progress, which consists of health inspection, fire inspection, staff paperwork collection, and a meeting with licensing agency.

- Registration begins in January.
 - Programming will remain the same for the 26-27 school year
 - Tuition increases by 8%
 - Staff salaries increase by 4%
 - Expectation is to be close to 100% capacity
 - Monarch class will be K-2, they have requested a full day program (bathroom?)
 - Can we change our official name to St. David's Episcopal School?

- The 26-27 school year budget was presented to the School Board and approved.
 - Health care for the year was included for both administrators
 - Building Use Fee remained the same
 - Facility Expenses increased, along with Personnel Expenses
 - How does the deficit get covered?

SDL November Outreach Report for December 2025 Vestry Meeting (12/17/2025)

- ❖ LHR continues - **Saturday Morning Brass Project held a benefit concert for Loudoun Hunger Relief.** Donations totaled about \$2500 and 80 pounds of food. Thank you SMPB! Other LHR donations in November totaled 77 pounds!
- ❖ Toys 4 Tots started in November and were delivered to a local hub on Dec 8 – filled my trunk with toys!
- ❖ Men's Fellowship Group:
 - The ringing of the bells for the Salvation Army will be on December 13 and December 20 from 10:45 AM - 5:45 PM at the Giant.
 - The laying of the wreaths at Arlington Cemetery is on December 13 from 7 AM until noon
- ❖ Future: TBD
- ❖ December meeting cancelled. Will regroup in January to plan 2026!

Committee is: Margot Culhane, Mike Gibson, Rev. Maureen Carey, Bobbie Johnson and Rev. Stephen Hagerty.

Normally, meetings are 2nd Tuesday/month at 1pm in the Office.

Next meeting Jan 13 at 1pm

Wardens' Report December 2025

- This month our report includes a proposed format for ministry reports which represents our continuing efforts to establish effective and consistent procedures. One aspect of that approach is to create a report format for vestry meetings that addresses what the members want/need to know from each ministry. The December meeting agenda will include a discussion of this item. Please give it some thought and come prepared to share your perspective.

A draft format is **attached** for the purpose of getting this conversation going. This draft may not capture or apply to each ministry.

- In November, we focused primarily on:
 - The safety and security team restart,
 - Rev Stephen's installation,
 - Rental team/Event team plans,
 - Stewardship,
 - Staff increases/benefits
 - Budget
 - Various SOPs and bylaws
 - Advent
 - End of year projects
 - New year initiatives

Standardized Ministry Report

12/2025

DRAFT

- Ministry/Team_____
- Members:_____
- Date/Time of Monthly Team Meeting_____
- Please attach meeting agenda.
- Please provide next meeting(s)
date/time/place:_____
- Highlights of past month/quarter (Identify up to 3)
- Challenges/Concerns (Identify up to 3)
- Needs/Goals (Identify up to 3)
- Brief Narrative of any other issues/comments:

Treasurers' Report – YTD November 2025

CHURCH OPERATING RESULTS through NOVEMBER 2025



Adjusted operating deficit of \$2,000 through November 2025

YTD ACTUAL vs. YTD BUDGET



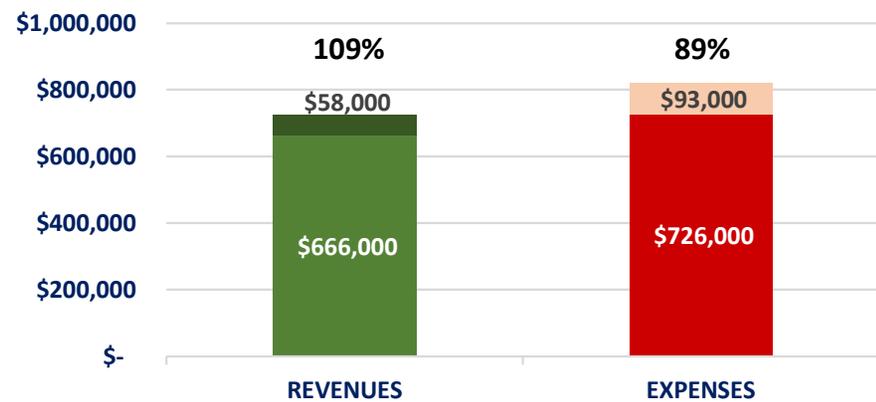
YTD results favorable for both Revenues and Expenses

YTD 2025 vs. YTD 2024



YTD November operating deficit lower than 2024 by \$151,000

PROGRESS TO BUDGET



Revenues over budget due to Mortgage Match while Expenses trending lower

Treasurers' Report – YTD November 2025

Highlights:

- Unexpected offerings in November of ~ \$15K.
- November had the lowest monthly expenses of the year primarily due to timing.
- Projecting full year 2025 results of +/- \$5K, adjusted for repair reserve funding.

Take away:

- Unplanned gifts, primarily related to the Mortgage Match, have shrunk the annual deficit. God provides!

Consolidated Balance Sheet

St. David's Episcopal Church & School

As of November 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	\$393,302.89
Fixed Assets	\$3,602,627.42
Other Assets	\$641,936.38
Total for Assets	\$4,637,866.69
Liabilities and Equity	
Liabilities	\$178,219.62
Equity	\$4,459,647.07
Total for Liabilities and Equity	\$4,637,866.69

Consolidated Income Statement

St. David's Episcopal Church & School

January 1-December 11, 2025

DISTRIBUTION ACCOUNT	TOTAL
Income	\$1,127,785.17
Gross Profit	\$1,127,785.17
Expenses	\$1,127,908.34
Net Operating Income	-\$123.17
Other Income	\$217,476.88
Other Expenses	\$51,516.42
Net Other Income	\$165,960.46
Net Income	\$165,837.29

Balance Sheet
St. David's Episcopal Church & School
As of November 30, 2025

Distribution account	Total
Assets	
Current Assets	
Bank Accounts	
1072 Bill.com Money Out Clearing	278.14
1211-00 Church Operating Account	60,808.26
1212-00 Self Funded Ministries	
1212-01 Bromley Ministry Reserve	11,048.28
1212-04 Domestic Outreach Ministry Rese	4,611.07
1212-05 VBS Ministry Reserve	1,744.19
1212-10 Youth Mission Reserves	12,982.95
Total for 1212-00 Self Funded Ministries	\$30,386.49
1213-00 Parish Ministry Reserves	
1213-02 Eden Ministry Reserve	-3,070.45
1213-03 Prayer Quilt Ministry Reserve	1,103.12
1213-07 DOK Ministry Reserves	1,061.00
1213-08 Men's Fellowship Group Reserves	1,367.04
1213-09 Messy Church Account	9,786.07
1213-10 Rector Ministry Fund	247.23
Total for 1213-00 Parish Ministry Reserves	\$10,494.01
1214-01 Repair Reserves - Designated	61,521.80
Total for 1214-00 Repair Reserves	\$61,521.80
1215-01 Discretionary Fund - Rector	3,481.85
1215-04 Discretionary Fund - Deacon	2,117.00
Total for 1215-00 Discretionary Funds	\$5,598.85
BB&T Checking 3351 - School	62,633.99
Total for 1200-00 Checking	\$231,443.40
1300-00 Savings	
1320-00 BB&T Savings 0920 - JT Fund	7,174.69
1330-00 Truist Cash Reserve 3129 - Church	95,920.18
1340-00 Truist MMA 3102 - Cemetery	30,015.23
1350-00 Truist MMA 3110 - PoPS	21,632.83
Total for 1300-00 Savings	\$154,742.93
Total for Bank Accounts	\$386,464.47
1500-01 STAMP	6,838.42
Total for 1500-00 Short Term Investments	\$6,838.42
Total for Other Current Assets	\$6,838.42
Total for Current Assets	\$393,302.89
Fixed Assets	
1700-00 Furniture & Equipment	361,855.83

Balance Sheet
St. David's Episcopal Church & School
As of November 30, 2025

Distribution account	Total
1800-00 Property & Buildings	3,240,771.59
Total for Fixed Assets	\$3,602,627.42
Other Assets	
1600-00 Long Term Investments	
1600-01 TOTF 001 Endowment	47,988.17
1600-02 TOTF 002 Church Capital Fund	359,684.94
1600-03 TOTF 003 Cemet'y Perpetual Care	103,566.31
1600-04 TOTF 004 Cemetery Capital Fund	33,342.46
1600-05 TOTF 005 Church Pastoral Fund	97,354.50
Total for 1600-00 Long Term Investments	\$641,936.38
Total for Other Assets	\$641,936.38
Total for Assets	\$4,637,866.69
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 *Accounts Payable	11,119.06
Total for Accounts Payable	\$11,119.06
Credit Cards	
2500-00 Parent BOA Credit Card	0.00
BOA -Church- 8726	6,025.91
BOA -PS- 6765	551.42
BOA -Deacon- 9273	840.09
BOA -PS- 3645	2,364.73
BOA -Rector- 9048	612.39
Total for 2500-00 Parent BOA Credit Card	\$10,394.54
Total for Credit Cards	\$10,394.54
Other Current Liabilities	
2100-00 Accounts Payable	
2101-00 Payroll Accounts Payable	0.00
2101-01 Pension Accts Payable	1,331.29
2101-02 Benefits Accts Payable	0.00
Total for 2101-00 Payroll Accounts Payable	\$1,331.29
2102-00 Other Obligations	
2102-01 Future Cemetery Obligation	95,750.00
2102-02 Security Deposit for Facility Rental	1,000.00
Total for 2102-00 Other Obligations	\$96,750.00

Balance Sheet
St. David's Episcopal Church & School
As of November 30, 2025

Distribution account	Total
Total for 2100-00 Accounts Payable	\$98,081.29
2200-00 Prepaid Accounts	0.00
2201-00 Prepaid Pledges	9,889.73
2202-00 Prepaid Tuition	330.00
2202-01 Prepaid Tuition - Preschool	45,105.00
2202-03 Prepaid Tuition - Enrichment	0.00
2202-04 Prepaid Tuition - Camp	0.00
2202-05 Prepaids Lunch Bunch	1,650.00
2202-06 Prepaid DIne & Design	0.00
2202-07 Prepaid KWILD	1,650.00
Total for 2202-00 Prepaid Tuition	\$48,735.00
Total for 2200-00 Prepaid Accounts	\$58,624.73
Total for Other Current Liabilities	\$156,706.02
Total for Current Liabilities	\$178,219.62
Long-term Liabilities	
2400-00 Long Term Notes Payable	
2400-03 BB&T 2016 Mortgage	0.00
Total for 2400-00 Long Term Notes Payable	\$0.00
Total for Long-term Liabilities	\$0.00
Total for Liabilities	\$178,219.62
Equity	
3000 Opening Balance Equity	225,940.31
3100-00 Unrestricted Net Assets	3,339,641.96
3200-00 Designated Net Assets	78,936.17
3300-00 Temp Restricted Net Assets	212,839.90
3400-00 Perm Restricted Net Assets	12,715.84
32000 *Unrestricted Net Assets	419,046.82
Net Income	170,526.07
Total for Equity	\$4,459,647.07
Total for Liabilities and Equity	\$4,637,866.69

St. David's Episcopal Church & School
Operating Income Statement - CHURCH
January - November 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025			Total			
											Actual	Budget	difference	Actual	Budget	difference	
6270-01 Staffing Expense		367.71										0.00	0.00	367.71	500.00	\$ 132.29	
6270-02 Workers Comp Payroll Tax				89.00				583.50				-118.00	0.00	\$ 118.00	554.50	200.00	\$ (354.50)
6270-03 Payroll Processing	203.29	76.81	87.59	83.90	83.09	77.39	111.93	50.54	64.37	79.01	76.57	83.33	\$ 6.76	994.49	1,000.00	\$ 5.51	
6270-04 Continuing Education	25.00	900.00	58.00							1,990.00	124.41	458.33	\$ 333.92	3,097.41	5,500.00	\$ 2,402.59	
6270-06 Travel Expense							286.86					0.00	0.00	286.86	2,500.00	\$ 2,213.14	
Total 6270-00 Misc Personnel Expense	\$ 228.29	\$ 1,344.52	\$ 145.59	\$ 172.90	\$ 83.09	\$ 77.39	\$ 398.79	\$ 634.04	\$ 64.37	\$ 2,069.01	\$ 75.78	\$ 541.66	\$ 465.88	\$ 5,293.77	\$ 9,700.00	\$ 4,406.23	
Total 6200-00 Personnel	\$ 28,226.53	\$ 30,005.50	\$ 28,485.80	\$ 28,811.92	\$ 35,131.02	\$ 28,237.20	\$ 28,902.75	\$ 31,501.11	\$ 29,704.66	\$ 31,678.98	\$ 28,051.08	\$ 30,353.08	\$ 2,302.00	\$ 328,736.55	\$ 369,352.36	\$ 40,615.81	
6300-00 Liturgical Worship Expenses												0.00	0.00	0.00	0.00	0.00	
6300-01 Liturgical Worship Expenses Misc					295.65						23.63	0.00	\$ (23.63)	319.28	1,625.00	\$ 1,305.72	
6301-00 Altar Supplies											0.00	0.00	0.00	0.00	0.00	0.00	
6301-01 Wine & Host Expense					178.40						100.00	\$ 100.00	178.40	500.00	\$ 321.60		
6301-03 Liturgical - Misc Expenses	39.59	10.59		126.99	30.72	147.33	62.12	102.75		42.38	83.33	\$ 83.33	562.47	1,000.00	\$ 437.53		
Total 6301-00 Altar Supplies	\$ 39.59	\$ 10.59	\$ 0.00	\$ 126.99	\$ 209.12	\$ 147.33	\$ 62.12	\$ 102.75	\$ 0.00	\$ 42.38	\$ 0.00	\$ 183.33	\$ 183.33	\$ 740.87	\$ 1,500.00	\$ 759.13	
6302-00 Flowers				858.10							50.00	0.00	\$ (50.00)	908.10	1,000.00	\$ 91.90	
6303-00 Music Supplies & Equip											0.00	0.00	0.00	0.00	0.00	0.00	
6303-01 Common Music Expense			300.00		195.00		532.00			549.50	94.00	0.00	\$ (94.00)	1,670.50	1,700.00	\$ 29.50	
6303-04 Music Equip-Tuning Expense			250.00					175.00			0.00	0.00	0.00	425.00	425.00	0.00	
Total 6303-00 Music Supplies & Equip	\$ 0.00	\$ 0.00	\$ 550.00	\$ 0.00	\$ 195.00	\$ 0.00	\$ 532.00	\$ 0.00	\$ 175.00	\$ 549.50	\$ 94.00	\$ 0.00	\$ (94.00)	\$ 2,095.50	\$ 2,125.00	\$ 29.50	
6304-00 Audio/Visual Expenses											0.00	0.00	0.00	0.00	0.00	0.00	
6304-03 AV Expenses - Other				121.98		296.00					0.00	0.00	0.00	417.98	1,000.00	\$ 582.02	
Total 6304-00 Audio/Visual Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 121.98	\$ 0.00	\$ 296.00	\$ 0.00	\$ 0.00	\$ 417.98	\$ 1,000.00	\$ 582.02						
6306-00 Musicians											0.00	0.00	0.00	0.00	0.00	0.00	
6306-03 Musicians - Special Events											0.00	0.00	0.00	0.00	1,225.00	\$ 1,225.00	
6306-05 Musicians	1,480.00	2,790.00	1,415.00	2,900.00	2,095.00	1,100.00	200.00		1,590.00	1,560.00	390.00	2,750.00	\$ 2,360.00	15,520.00	19,590.00	\$ 4,070.00	
Total 6306-00 Musicians	\$ 1,480.00	\$ 2,790.00	\$ 1,415.00	\$ 2,900.00	\$ 2,095.00	\$ 1,100.00	\$ 200.00	\$ 0.00	\$ 1,590.00	\$ 1,560.00	\$ 390.00	\$ 2,750.00	\$ 2,360.00	\$ 15,520.00	\$ 20,815.00	\$ 5,295.00	
Total 6300-00 Liturgical Worship Expenses	\$ 1,519.59	\$ 2,800.59	\$ 1,965.00	\$ 4,007.07	\$ 2,794.77	\$ 1,543.33	\$ 794.12	\$ 102.75	\$ 1,765.00	\$ 2,151.88	\$ 557.63	\$ 2,933.33	\$ 2,375.70	\$ 20,001.73	\$ 32,340.00	\$ 12,338.27	
6500-00 Ministry Expenses											0.00	0.00	0.00	0.00	0.00	0.00	
6501-00 Welcoming & Incorporation											0.00	0.00	0.00	0.00	0.00	0.00	
6501-01 Welcoming											0.00	0.00	0.00	0.00	0.00	0.00	
6501-02 The Connection	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	45.17	5.99	5.99	10.00	\$ 4.01	105.07	1,500.00	\$ 1,394.93	
6501-03 Stewardship									130.36	50.93		250.00	\$ 250.00	181.29	1,000.00	\$ 818.71	
Total 6501-00 Welcoming & Incorporation	\$ 5.99	\$ 175.53	\$ 56.92	\$ 5.99	\$ 260.00	\$ 254.01	\$ 286.36	\$ 2,500.00	\$ 2,213.64								
6502-00 Ministries - Parish Life											0.00	0.00	0.00	0.00	0.00	0.00	
6502-01 Youth & Children's Music Pgm											0.00	0.00	0.00	0.00	0.00	0.00	
6502-02 Pentecost Festival Expenses											0.00	0.00	0.00	0.00	500.00	\$ 500.00	
6502-03 Advent Festival Expenses											0.00	0.00	0.00	0.00	500.00	\$ 500.00	
6502-05 Parish Life	229.50		217.50			246.75				94.75	0.00	0.00	0.00	788.50	1,000.00	\$ 211.50	
Total 6502-00 Ministries - Parish Life	\$ 229.50	\$ 0.00	\$ 217.50	\$ 0.00	\$ 0.00	\$ 246.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 94.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 788.50	\$ 2,000.00	\$ 1,211.50	
6504-00 Hospitality Ministry Expenses											0.00	0.00	0.00	0.00	0.00	0.00	
6504-01 Sunday Fellowship Expenses	114.15		42.94		192.40	78.57		169.57		211.10	169.55	43.33	\$ (126.22)	978.28	520.00	\$ (458.28)	
6504-01-2 Sunday Fellowship collections	-152.00	-146.00	-65.00	-56.00	-73.00	-81.00	-41.00	-43.00	-66.00	-63.00	-525.00	-43.33	\$ 481.67	-1,311.00	-520.00	\$ 791.00	
Total 6504-01 Sunday Fellowship Expenses	-\$ 37.85	-\$ 146.00	-\$ 22.06	-\$ 56.00	\$ 119.40	-\$ 2.43	-\$ 41.00	\$ 126.57	-\$ 66.00	\$ 148.10	-\$ 355.45	\$ 0.00	\$ 355.45	-\$ 332.72	\$ 0.00	\$ 332.72	
6504-02 Vestry Hospitality Expenses						200.00					41.67	\$ 41.67	200.00	500.00	\$ 300.00		
6504-03 Other Parish Event Expenses											83.33	\$ 83.33	0.00	1,000.00	\$ 1,000.00		
Total 6504-00 Hospitality Ministry Expenses	-\$ 37.85	-\$ 146.00	-\$ 22.06	-\$ 56.00	\$ 119.40	\$ 197.57	-\$ 41.00	\$ 126.57	-\$ 66.00	\$ 148.10	-\$ 355.45	\$ 125.00	\$ 480.45	-\$ 132.72	\$ 1,500.00	\$ 1,632.72	
6505-00 Pastoral Care Ministry											0.00	0.00	0.00	0.00	0.00	0.00	
6505-01 Lay Eucharistic Ministry		80.80	16.91	20.46	34.82	26.06	1.64		124.36	70.39	92.29	13.33	\$ (78.96)	467.73	610.00	\$ 142.27	
Total 6505-00 Pastoral Care Ministry	\$ 80.80	\$ 16.91	\$ 20.46	\$ 0.00	\$ 34.82	\$ 26.06	\$ 1.64	\$ 0.00	\$ 124.36	\$ 70.39	\$ 92.29	\$ 13.33	\$ (78.96)	\$ 467.73	\$ 610.00	\$ 142.27	
6506-00 Spiritual Formation Ministry											0.00	0.00	0.00	0.00	0.00	0.00	
6506-01 Baptism		14.22									0.00	0.00	0.00	14.22	100.00	\$ 85.78	
6506-02 Communion											0.00	0.00	0.00	0.00	0.00	0.00	
6506-03 Confirmation						62.12	62.12				0.00	0.00	0.00	124.24	550.00	\$ 425.76	

NOTE: These statements are not audited or reviewed and no financial assurance is provided.

St. David's Episcopal Church & School
Operating Income Statement - CHURCH
January - November 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025			Total		
											Actual	Budget	difference	Actual	Budget	difference
Total 6506-00 Spiritual Formation Ministry	\$ 14.22	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 62.12	\$ 62.12	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 138.46	\$ 650.00	\$ 511.54
6507-00 Christian Education Ministry												0.00	0.00	0.00	0.00	0.00
6507-04 Christ Ed Curriculum & Expenses			73.96	31.75	58.40	101.08	62.34		198.71	-9.91	117.02	50.00	\$ (67.02)	633.35	600.00	\$ (33.35)
Total 6507-00 Christian Education Ministry	\$ 0.00	\$ 0.00	\$ 73.96	\$ 31.75	\$ 58.40	\$ 101.08	\$ 62.34	\$ 0.00	\$ 198.71	\$ -9.91	\$ 117.02	\$ 50.00	\$ (67.02)	\$ 633.35	\$ 600.00	\$ (33.35)
6508-00 Youth Ministry	71.85	25.63		84.23	90.72	143.79						125.00	\$ 125.00	416.22	1,500.00	\$ 1,083.78
Total 6500-00 Ministry Expenses	\$ 364.51	\$ -97.47	\$ 295.85	\$ 65.97	\$ 309.33	\$ 721.24	\$ 91.09	\$ 194.68	\$ 432.60	\$ 360.25	\$ -140.15	\$ 573.33	\$ 713.48	\$ 2,597.90	\$ 9,360.00	\$ 6,762.10
6600-00 Property Expenses												0.00	0.00	0.00	0.00	0.00
6601-00 Mortgage/Building Use												0.00	0.00	0.00	0.00	0.00
6601-01 Mortgage Interest	471.38	434.85	357.17	671.90								77.00	\$ 77.00	1,935.30	2,633.72	\$ 698.42
6601-04 Mortgage Principal Pymt	10,135.16	10,171.69	10,249.37	91,676.31								10,530.00	\$ 10,530.00	122,232.53	122,355.00	\$ 122.47
Total 6601-00 Mortgage/Building Use	\$ 10,606.54	\$ 10,606.54	\$ 10,606.54	\$ 92,348.21	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 10,607.00	\$ 10,607.00	\$ 124,167.83	\$ 124,988.72	\$ 820.89
6602-00 Property Protection												0.00	0.00	0.00	0.00	0.00
6602-01 Insurance			3,758.12			3,758.13			3,758.12	152.00		0.00	0.00	11,426.37	14,400.00	\$ 2,973.63
6602-02 Fire, Secur, permit, monitoring	1,746.99	459.61	459.61	459.61	459.61	459.61	1,671.93	477.01	2,397.01	477.01	477.01	1,083.33	\$ 606.32	9,545.01	13,000.00	\$ 3,454.99
6602-03 Fire, alarm system repairs	1,688.00			3,244.98								280.00	\$ 280.00	4,932.98	4,950.00	\$ 17.02
Total 6602-00 Property Protection	\$ 3,434.99	\$ 459.61	\$ 4,217.73	\$ 3,704.59	\$ 459.61	\$ 4,217.74	\$ 1,671.93	\$ 477.01	\$ 6,155.13	\$ 629.01	\$ 477.01	\$ 1,363.33	\$ 886.32	\$ 25,904.36	\$ 32,350.00	\$ 6,445.64
6603-00 Funding to Repair Reserve	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	\$ 0.33	22,913.00	25,000.00	\$ 2,087.00
6604-00 Maintenance Contracts												0.00	0.00	0.00	0.00	0.00
6604-01 Landscaping Contract			2,009.44	2,009.44	2,009.44	2,009.44		2,534.44	2,009.44	2,189.44	2,009.44	1,577.00	\$ (432.44)	16,780.52	18,700.00	\$ 1,919.48
6604-02 Janitorial Contract	1,271.00	1,271.00	1,271.00	1,421.00		1,271.00	2,542.00		1,375.00	2,771.36	1,390.40	1,300.00	\$ (90.40)	14,583.76	16,500.00	\$ 1,916.24
6604-03 HVAC Service Contract	655.00			655.00					1,140.00			0.00	0.00	2,450.00	2,026.00	\$ (424.00)
6604-04 Pest Control Contract		150.00	75.00	75.00	250.00		328.00	177.50	327.50	177.50	150.00	150.00	0.00	1,710.50	1,800.00	\$ 89.50
6604-05 Refuse Collection	86.19	86.19	86.18	176.22	90.04	90.04	90.59	101.46	101.47	101.47	102.68	87.00	\$ (15.68)	1,112.53	1,050.00	\$ (62.53)
6604-06 Snow Removal	6,080.00	3,150.00										0.00	0.00	9,230.00	9,500.00	\$ 270.00
Total 6604-00 Maintenance Contracts	\$ 8,092.19	\$ 4,657.19	\$ 3,441.62	\$ 4,336.66	\$ 2,349.48	\$ 3,370.48	\$ 2,960.59	\$ 2,813.40	\$ 4,953.41	\$ 5,239.77	\$ 3,652.52	\$ 3,114.00	\$ (538.52)	\$ 45,867.31	\$ 49,576.00	\$ 3,708.69
6605-00 Repairs & Maintenance												0.00	0.00	0.00	0.00	0.00
6605-01 General Repairs & Maint	1,842.00	74.18	1,189.29	7,998.18	559.95			3,184.27	1,000.00	1,416.35	1,248.14	833.33	\$ (414.81)	18,512.36	17,211.28	\$ (1,301.08)
6605-02 Landscaping Services							500.00					150.00	\$ 150.00	500.00	1,000.00	\$ 500.00
6605-03 HVAC Repairs & Maint	4,790.00		412.50		10,710.00	280.00	412.50			1,520.00	1,630.00	2,500.00	\$ 870.00	19,755.00	18,783.00	\$ (972.00)
Total 6605-00 Repairs & Maintenance	\$ 6,632.00	\$ 74.18	\$ 1,601.79	\$ 7,998.18	\$ 11,269.95	\$ 280.00	\$ 912.50	\$ 3,184.27	\$ 1,000.00	\$ 2,936.35	\$ 2,878.14	\$ 3,483.33	\$ 605.19	\$ 38,767.36	\$ 36,994.28	\$ (1,773.08)
6605-01-3 General Repairs and Maintenance												0.00	0.00	0.00	0.00	0.00
Total 6600-00 Property Expenses	\$ 30,848.72	\$ 17,880.52	\$ 21,950.68	\$ 110,470.64	\$ 16,162.04	\$ 9,951.22	\$ 7,628.02	\$ 8,557.68	\$ 14,191.54	\$ 10,888.13	\$ 9,090.67	\$ 20,650.99	\$ 11,560.32	\$ 257,619.86	\$ 269,476.00	\$ 11,856.14
6700-00 Utilities												0.00	0.00	0.00	0.00	0.00
6700-01 Telephone & Internet	845.05	845.51	845.36	846.15	542.35	542.35	1,477.65	826.22	826.22	879.66	875.95	916.67	\$ 40.72	9,352.47	11,000.00	\$ 1,647.53
6700-02 Natural Gas	4,229.67	5,797.71	13,445.77	6,032.26	1,508.48	30.74	107.86	579.48	582.84	160.11	355.97	250.00	\$ (105.97)	32,830.89	32,875.00	\$ 44.11
6700-03 Electricity		1,497.99	2,360.89	1,339.76	1,488.63	1,785.63	1,912.54	2,591.43	2,374.42	1,836.23	1,314.15	1,875.00	\$ 560.85	18,501.67	22,500.00	\$ 3,998.33
6700-04 Water & Sewer		372.88				343.04			369.54			333.33	\$ 333.33	1,085.46	4,000.00	\$ 2,914.54
Total 6700-00 Utilities	\$ 5,074.72	\$ 8,514.09	\$ 16,652.02	\$ 8,218.17	\$ 3,539.46	\$ 2,701.76	\$ 3,498.05	\$ 3,997.13	\$ 4,153.02	\$ 2,876.00	\$ 2,546.07	\$ 3,375.00	\$ 828.93	\$ 61,770.49	\$ 70,375.00	\$ 8,604.51
6800-00 General & Administrative												0.00	0.00	0.00	0.00	0.00
6801-00 Office Supply Expenses												0.00	0.00	0.00	0.00	0.00
6801-01 Office Administrative Supplies	159.26	206.41	36.29	366.55	25.39	58.99	28.73	92.19	367.52	66.83	69.57	200.00	\$ 130.43	1,477.73	2,400.00	\$ 922.27
6801-02 Kitchen/Cleaning Supplies		836.41		32.34				292.46		25.32	1.93	166.67	\$ 164.74	1,188.46	2,000.00	\$ 811.54
Total 6801-00 Office Supply Expenses	\$ 159.26	\$ 1,042.82	\$ 36.29	\$ 398.89	\$ 25.39	\$ 58.99	\$ 28.73	\$ 384.65	\$ 367.52	\$ 92.15	\$ 71.50	\$ 366.67	\$ 295.17	\$ 2,666.19	\$ 4,400.00	\$ 1,733.81
6802-00 Office Equipment Expense												0.00	0.00	0.00	0.00	0.00
6802-02 IT Equipment & Software	331.40	331.40	346.40	346.40	346.40	353.40	353.40	353.40	268.40	268.40	268.40	447.58	\$ 179.18	3,567.40	4,371.00	\$ 803.60
6802-03 Office Contracts	289.90	695.00	190.90	268.80	979.82	348.86	190.90	829.77	190.90	278.17	863.02	459.00	\$ (404.02)	5,126.04	5,508.00	\$ 381.96
Total 6802-00 Office Equipment Expense	\$ 621.30	\$ 1,026.40	\$ 537.30	\$ 615.20	\$ 1,326.22	\$ 702.26	\$ 544.30	\$ 1,183.17	\$ 459.30	\$ 546.57	\$ 1,131.42	\$ 906.58	\$ (224.84)	\$ 8,693.44	\$ 9,879.00	\$ 1,185.56
6803-00 Office Services												0.00	0.00	0.00	0.00	0.00
6803-01 Postage & Shipping		54.10		1,350.00	36.42		-36.42	10.00		142.39		100.00	\$ 100.00	1,556.49	1,650.00	\$ 93.51
6803-02 Legal & Accounting	3,500.00	3,500.00	3,500.00	3,500.00	3,845.00	3,557.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	0.00	38,902.00	42,000.00	\$ 3,098.00
6803-03 IT Services	1,785.39	1,770.39	1,770.39	1,770.39	1,770.39	1,771.44	1,773.20	1,773.20	1,793.37	1,773.20	1,773.20	1,829.00	\$ 55.80	19,524.56	21,948.00	\$ 2,423.44
6803-04 Bank Charges	303.94	574.36	361.73	287.08	650.13	663.44	445.70	299.59	308.65	316.71	91.96	481.00	\$ 389.04	4,303.29	5,772.00	\$ 1,468.71
6803-05 Dues & Subscriptions		1,399.00	-1,399.00			69.00	69.00	69.00	139.00	139.00	139.00	41.67	\$ (97.33)	624.00	500.00	\$ (124.00)

St. David's Episcopal Church & School
 Operating Income Statement - CHURCH
 January - November 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025			Total		
											Actual	Budget	difference	Actual	Budget	difference
Total 6803-00 Office Services	\$ 5,589.33	\$ 7,297.85	\$ 4,233.12	\$ 6,907.47	\$ 6,301.94	\$ 6,060.88	\$ 5,751.48	\$ 5,651.79	\$ 5,741.02	\$ 5,871.30	\$ 5,504.16	\$ 5,951.67	\$ 447.51	\$ 64,910.34	\$ 71,870.00	\$ 6,959.66
6804-00 Advertising & Marketing	625.67	235.00	205.97					418.39	15.00	15.00	15.00	250.00	\$ 235.00	1,530.03	3,000.00	\$ 1,469.97
6805-00 Food & Catering											0.00	0.00	0.00	0.00	0.00	0.00
6805-01 Catering											0.00	0.00	0.00	0.00	0.00	0.00
6805-02 Food & Beverage								9.05		105.34	83.33	\$ 83.33	\$ 83.33	114.39	350.00	\$ 235.61
Total 6805-00 Food & Catering	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 9.05	\$ 0.00	\$ 105.34	\$ 0.00	\$ 83.33	\$ 83.33	\$ 114.39	\$ 350.00	\$ 235.61
6806-00 Misc G&A											0.00	0.00	0.00	0.00	0.00	0.00
6806-01 Miscellaneous G&A										549.51	16.67	\$ 16.67	\$ 16.67	549.51	400.00	\$ (149.51)
Total 6806-00 Misc G&A	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 549.51	\$ 0.00	\$ 16.67	\$ 16.67	\$ 549.51	\$ 400.00	\$ (149.51)
Total 6800-00 General & Administrative	\$ 6,995.56	\$ 9,602.07	\$ 5,012.68	\$ 7,921.56	\$ 7,653.55	\$ 6,822.13	\$ 6,324.51	\$ 7,647.05	\$ 6,582.84	\$ 7,179.87	\$ 6,722.08	\$ 7,574.92	\$ 852.84	\$ 78,463.90	\$ 90,899.00	\$ 12,435.10
Total 6000-00 Operating Expenses	\$ 73,029.63	\$ 68,705.30	\$ 74,362.03	\$ 159,495.33	\$ 65,590.17	\$ 49,976.88	\$ 47,238.54	\$ 52,000.40	\$ 56,829.66	\$ 55,135.11	\$ 46,827.38	\$ 66,460.65	\$ 19,633.27	\$ 749,190.43	\$ 843,827.36	\$ 94,636.93
Total Expenses	\$ 73,029.63	\$ 68,705.30	\$ 74,362.03	\$ 159,495.33	\$ 65,590.17	\$ 49,976.88	\$ 47,238.54	\$ 52,000.40	\$ 56,829.66	\$ 55,135.11	\$ 46,827.38	\$ 66,460.65	\$ 19,633.27	\$ 749,190.43	\$ 843,827.36	\$ 94,636.93
Net Operating Income	-\$ 10,195.88	-\$ 22,969.96	-\$ 23,970.30	\$ 12,094.64	-\$ 23,666.47	\$ 2,482.36	\$ 20,829.31	-\$ 7,896.23	-\$ 2,564.76	\$ 2,878.66	\$ 28,207.69	-\$ 8,576.32	\$ 36,784.01	-\$ 24,770.94	-\$ 177,240.30	\$ 152,469.36
Repair Reserve add back											2,083.00	2,083.33		22,913.00	25,000.00	\$ 2,087.00
Adjusted Net Operating Income											30,290.69	-6,492.99		-1,857.94	-152,240.30	\$ 150,382.36

St. David's Episcopal Church & School
Non-Operating Income Statement - CHURCH
January - November 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total
Other Income												
5000-00 Non-Operating Income												0.00
5100-00 Long Term Investment Gain/Loss												0.00
5100-01 Gain/Loss TOTF001 Endowment	870.70	-93.58	-866.47	100.00	1,333.10	1,657.36	198.20	1,036.31	1,033.91	663.05	247.18	6,179.76
5100-02 Gain/Loss TOTF002 Captl Fund	6,526.14	-701.41	-6,494.47	749.58	9,991.95	12,422.33	1,485.53	7,767.44	7,749.42	4,970.35	1,852.69	46,319.55
5100-03 Gain/Loss TOTF005 Church Pastor	1,835.54	-197.28	-1,826.63	210.82	2,810.34	3,493.91	417.82	2,184.67	2,179.61	1,491.63	501.46	13,101.89
5100-06 Gain/Loss STAMP Fund	30.26	42.89	30.27	42.44	2.87	42.24	7.25	53.97	21.56	26.55	29.49	329.79
Total 5100-00 Long Term Investment Gain/Loss	\$ 9,262.64	-\$ 949.38	-\$ 9,157.30	\$ 1,102.84	\$ 14,138.26	\$ 17,615.84	\$ 2,108.80	\$ 11,042.39	\$ 10,984.50	\$ 7,151.58	\$ 2,630.82	\$ 65,930.99
5200-00 Capital Fundraising												0.00
5201-00 Repair Reserve Fund Rev												0.00
5201-02 RR - Designated	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	22,913.00
Total 5201-00 Repair Reserve Fund Rev	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 22,913.00
5202-00 Capital Improvement Gifts												0.00
5202-01 Capital Funds Gifts				42,726.50	47,171.64	4,710.00						94,608.14
Total 5202-00 Capital Improvement Gifts	\$ 0.00	\$ 0.00	\$ 0.00	\$ 42,726.50	\$ 47,171.64	\$ 4,710.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 94,608.14
Total 5200-00 Capital Fundraising	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 44,809.50	\$ 49,254.64	\$ 6,793.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 2,083.00	\$ 117,521.14
5300-00 Discretionary Fund Gifts												0.00
5300-01 Disc Fund Gifts - Rector			200.00			750.00	500.00				350.00	1,800.00
5300-04 Disc Fund Gifts - Deacon											2,117.00	2,117.00
Total 5300-00 Discretionary Fund Gifts	\$ 0.00	\$ 0.00	\$ 200.00	\$ 0.00	\$ 0.00	\$ 750.00	\$ 500.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,467.00	\$ 3,917.00
5600-00 Self Funded Ministry Revenue												0.00
5601-00 SF Parish Life Ministry Rev												0.00
5601-03 SF Prayer Quilt Ministry		50.00				110.00					100.00	260.00
5601-05 DOK Ministry		61.00										61.00
5601-06 Men's Fellowship Group Ministry			1,045.00									1,045.00
5601-10 Rector Ministry Fund		1,000.00										1,000.00
Total 5601-00 SF Parish Life Ministry Rev	\$ 0.00	\$ 1,111.00	\$ 1,045.00	\$ 0.00	\$ 0.00	\$ 110.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 100.00	\$ 2,366.00
5602-00 VBS Revenue												0.00
5602-01 VBS Fees			1,265.00	605.00	385.00	-275.00						1,980.00
Total 5602-00 VBS Revenue	\$ 0.00	\$ 0.00	\$ 1,265.00	\$ 605.00	\$ 385.00	-\$ 275.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1,980.00
Total 5600-00 Self Funded Ministry Revenue	\$ 0.00	\$ 1,111.00	\$ 2,310.00	\$ 605.00	\$ 385.00	-\$ 165.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 100.00	\$ 4,346.00
5700-00 Outreach Ministry Income												0.00
5704-00 Domestic Outreach												0.00
5704-01 Dom Outreach General Gifts			70.00									70.00
Total 5704-00 Domestic Outreach	\$ 0.00	\$ 0.00	\$ 70.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 70.00					
Total 5700-00 Outreach Ministry Income	\$ 0.00	\$ 0.00	\$ 70.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 70.00					
Total 5000-00 Non-Operating Income	\$ 11,345.64	\$ 2,244.62	-\$ 4,494.30	\$ 46,517.34	\$ 63,777.90	\$ 24,993.84	\$ 4,691.80	\$ 13,125.39	\$ 13,067.50	\$ 9,234.58	\$ 7,280.82	\$ 191,785.13
Total Other Income	\$ 11,345.64	\$ 2,244.62	-\$ 4,494.30	\$ 46,517.34	\$ 63,777.90	\$ 24,993.84	\$ 4,691.80	\$ 13,125.39	\$ 13,067.50	\$ 9,234.58	\$ 7,280.82	\$ 191,785.13
Other Expenses												
7000-00 Non-Operating Expenses												0.00
7100-00 Capital Improvements												0.00
7100-01 Non-operating Expense Capital Improvements							20,255.00					20,255.00
Total 7100-00 Capital Improvements	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 20,255.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 20,255.00
7300-00 Discretionary Fund Expenses												0.00
7300-01 Disc. Fund Exp - Rector	2,119.00	2,978.87		295.78	450.00			959.51	1,214.23		886.70	8,904.09
Total 7300-00 Discretionary Fund Expenses	\$ 2,119.00	\$ 2,978.87	\$ 0.00	\$ 295.78	\$ 450.00	\$ 0.00	\$ 0.00	\$ 959.51	\$ 1,214.23	\$ 0.00	\$ 886.70	\$ 8,904.09

St. David's Episcopal Church & School
Non-Operating Income Statement - CHURCH
January - November 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total
7600-00 Self Funded Ministry Expenses												0.00
7601-00 SF Parish Life Ministry Exp.												0.00
7601-02 Eden Ministry Expense				1,200.00	1,309.09				45.52			2,554.61
7601-03 Prayer Quilt Expense				262.41			254.39					516.80
7601-06 Men's Fellowship Group Expense		572.15										572.15
7601-07 Messy Church Expense	12.72		99.19	146.34			25.00		449.73	140.25	50.30	923.53
7601-10 Rector Ministry Fund	1,031.34	3,622.96	2,386.74	1,136.56	161.56	70.73	57.88					8,467.77
Total 7601-00 SF Parish Life Ministry Exp.	\$ 1,044.06	\$ 4,195.11	\$ 2,485.93	\$ 2,745.31	\$ 1,470.65	\$ 70.73	\$ 337.27	\$ 0.00	\$ 495.25	\$ 140.25	\$ 50.30	\$ 13,034.86
7602-00 Vacation Bible School Exp		226.60		432.64	857.74	1,093.23		-47.98				2,562.23
Total 7600-00 Self Funded Ministry Expenses	\$ 1,044.06	\$ 4,421.71	\$ 2,485.93	\$ 3,177.95	\$ 2,328.39	\$ 1,163.96	\$ 337.27	-\$ 47.98	\$ 495.25	\$ 140.25	\$ 50.30	\$ 15,597.09
7700-00 Outreach Ministry Expenses												0.00
7704-00 Domestic Outreach Expenses									42.39			42.39
Total 7700-00 Outreach Ministry Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 42.39	\$ 0.00	\$ 0.00	\$ 42.39
Total 7000-00 Non-Operating Expenses	\$ 3,163.06	\$ 7,400.58	\$ 2,485.93	\$ 3,473.73	\$ 2,778.39	\$ 1,163.96	\$ 20,592.27	\$ 911.53	\$ 1,751.87	\$ 140.25	\$ 937.00	\$ 44,798.57
Total Other Expenses	\$ 3,163.06	\$ 7,400.58	\$ 2,485.93	\$ 3,473.73	\$ 2,778.39	\$ 1,163.96	\$ 20,592.27	\$ 911.53	\$ 1,751.87	\$ 140.25	\$ 937.00	\$ 44,798.57
Net Other Income	\$ 8,182.58	-\$ 5,155.96	-\$ 6,980.23	\$ 43,043.61	\$ 60,999.51	\$ 23,829.88	-\$ 15,900.47	\$ 12,213.86	\$ 11,315.63	\$ 9,094.33	\$ 6,343.82	\$ 146,986.56

St. David's Episcopal Church & School
Income Statement - CEMETERY
January 1-November 30, 2025

Distribution account	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	Total
Income												
4000-00 Operating Income												
4300-00 Investment Income - Operations												
4300-01-3 Dividends & Interest - CM		27.57	53.50	51.86	53.69	52.05	53.88	53.98	52.33	54.17	43.47	496.50
Total for 4300-00 Investment Income - Operations	0.00	27.57	53.50	51.86	53.69	52.05	53.88	53.98	52.33	54.17	43.47	\$496.50
4500-00 Fees & Other Income												0
4500-04 Columbarium Fee			4,000.00		3,000.00	3,000.00						10,000.00
Total for 4500-00 Fees & Other Income	0.00	0.00	4,000.00	0.00	3,000.00	3,000.00	0.00	0.00	0.00	0.00	0.00	\$10,000.00
Total for 4000-00 Operating Income	0.00	27.57	4,053.50	51.86	3,053.69	3,052.05	53.88	53.98	52.33	54.17	43.47	\$10,496.50
Total for Income	0.00	27.57	4,053.50	51.86	3,053.69	3,052.05	53.88	53.98	52.33	54.17	43.47	\$10,496.50
Gross Profit	0.00	27.57	4,053.50	51.86	3,053.69	3,052.05	53.88	53.98	52.33	54.17	43.47	\$10,496.50
Expenses												
6000-00 Operating Expenses												
6600-00 Property Expenses												
6606-00 Operations												
6606-03 Columbarium Burial Expense	193.85		15.95				241.85	985.00				1,436.65
Total for 6606-00 Operations	193.85	0.00	15.95	0.00	0.00	0.00	241.85	985.00	0.00	0.00	0.00	\$1,436.65
Total for 6600-00 Property Expenses	193.85	0.00	15.95	0.00	0.00	0.00	241.85	985.00	0.00	0.00	0.00	\$1,436.65
Total for 6000-00 Operating Expenses	193.85	0.00	15.95	0.00	0.00	0.00	241.85	985.00	0.00	0.00	0.00	\$1,436.65
Total for Expenses	193.85	0.00	15.95	0.00	0.00	0.00	241.85	985.00	0.00	0.00	0.00	\$1,436.65
Net Operating Income	-193.85	27.57	4,037.55	51.86	3,053.69	3,052.05	-187.97	-931.02	52.33	54.17	43.47	\$9,059.85
Other Income												
5000-00 Non-Operating Income												
5100-00 Long Term Investment Gain/Loss												
5100-04 Gain/Loss TOTF003 Perp Care	1,879.11	-201.96	-1,869.99	215.83	2,877.04	3,576.84	427.74	2,236.52	2,231.34	1,431.14	533.46	13,337.07
5100-05 Gain/Loss TOTF004 Cmty Cap Fund	604.97	-65.02	-602.03	69.48	926.25	1,151.54	137.71	720.03	718.37	460.68	171.75	4,293.73
Total for 5100-00 Long Term Investment Gain/Loss	2,484.08	-266.98	-2,472.02	285.31	3,803.29	4,728.38	565.45	2,956.55	2,949.71	1,891.82	705.21	\$17,630.80
Total for 5000-00 Non-Operating Income	2,484.08	-266.98	-2,472.02	285.31	3,803.29	4,728.38	565.45	2,956.55	2,949.71	1,891.82	705.21	\$17,630.80
Total for Other Income	2,484.08	-266.98	-2,472.02	285.31	3,803.29	4,728.38	565.45	2,956.55	2,949.71	1,891.82	705.21	\$17,630.80
Net Other Income	2,484.08	-266.98	-2,472.02	285.31	3,803.29	4,728.38	565.45	2,956.55	2,949.71	1,891.82	705.21	\$17,630.80
Net Income	2,484.08	-433.26	1,581.48	337.17	6,841.03	7,780.43	619.33	2,768.68	2,017.04	1,945.99	748.68	\$26,690.65

St. David's Episcopal Church & School
Operating Income Statement - SCHOOL
January - November 2025

	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total	Remaining	Budget
Income								
4000-00 Operating Income						0.00	0.00	0.00
4400-00 School Tuition & Fees						0.00	0.00	0.00
4401-00 Preschool Tuition & Fees						0.00	0.00	0.00
4401-01 Registration - Preschool		1,350.00	1,050.00	300.00	150.00	2,850.00	11,100.00	13,950.00
4401-02 Tuition - Preschool		-400.00	41,514.50	41,947.50	43,447.50	126,509.50	271,170.50	397,680.00
4401-03 Late Fees - Preschool			205.00	100.00	100.00	405.00	-405.00	0.00
Total 4401-00 Preschool Tuition & Fees	\$ 0.00	\$ 950.00	\$ 42,769.50	\$ 42,347.50	\$ 43,697.50	\$ 129,764.50	\$ 281,865.50	\$ 411,630.00
4404-00 Camp Tuition & Fees						0.00	0.00	0.00
4404-02 Tuition Camp						0.00	4,800.00	4,800.00
Total 4404-00 Camp Tuition & Fees	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 4,800.00	\$ 4,800.00
4405-00 Lunch Bunch Tuition and Fees						0.00	0.00	0.00
4405-02 Tuition Lunch Bunch			1,500.00	1,650.00	1,800.00	4,950.00	11,250.00	16,200.00
Total 4405-00 Lunch Bunch Tuition and Fees	\$ 0.00	\$ 0.00	\$ 1,500.00	\$ 1,650.00	\$ 1,800.00	\$ 4,950.00	\$ 11,250.00	\$ 16,200.00
4407-00 KWild Tuition & Fees						0.00	0.00	0.00
4407-02 Tuition for KWild			1,800.00	1,950.00	1,950.00	5,700.00	10,500.00	16,200.00
Total 4407-00 KWild Tuition & Fees	\$ 0.00	\$ 0.00	\$ 1,800.00	\$ 1,950.00	\$ 1,950.00	\$ 5,700.00	\$ 10,500.00	\$ 16,200.00
Total 4400-00 School Tuition & Fees	\$ 0.00	\$ 950.00	\$ 46,069.50	\$ 45,947.50	\$ 47,447.50	\$ 140,414.50	\$ 308,415.50	\$ 448,830.00
4500-00 Fees & Other Income						0.00	0.00	0.00
4500-05-2 Misc Income - PS						0.00	0.00	0.00
Total 4500-00 Fees & Other Income	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total 4000-00 Operating Income	\$ 0.00	\$ 950.00	\$ 46,069.50	\$ 45,947.50	\$ 47,447.50	\$ 140,414.50	\$ 308,415.50	\$ 448,830.00
Total Income	\$ 0.00	\$ 950.00	\$ 46,069.50	\$ 45,947.50	\$ 47,447.50	\$ 140,414.50	\$ 308,415.50	\$ 448,830.00
Gross Profit	\$ 0.00	\$ 950.00	\$ 46,069.50	\$ 45,947.50	\$ 47,447.50	\$ 140,414.50	\$ 308,415.50	\$ 448,830.00
Expenses								
6000-00 Operating Expenses						0.00	0.00	0.00
6200-00 Personnel						0.00	0.00	0.00
6230-00 Lay Compensation						0.00	0.00	0.00
6230-01-2 Salary - Lay PS	8,325.00	8,325.00	9,067.52	8,768.34	8,768.34	43,254.20	-62,245.80	105,500.00
Total 6230-00 Lay Compensation	\$ 8,325.00	\$ 8,325.00	\$ 9,067.52	\$ 8,768.34	\$ 8,768.34	\$ 43,254.20	-\$ 62,245.80	\$ 105,500.00
6250-00 School Teacher Compensation						0.00	0.00	0.00
6250-01 Salary - PS Teachers			18,961.50	18,961.50	18,961.50	56,884.50	-122,377.50	179,262.00
6250-04 Salary - Camp						0.00	-2,400.00	2,400.00
6250-05 Salary - Music S&C			225.48	225.48	225.48	676.44	-1,323.56	2,000.00
6250-06 Salary - Subs/Floaters			777.00	840.00	1,729.00	3,346.00	-6,654.00	10,000.00
6250-07 Salary- Lunch Bunch			348.12	348.12	348.12	1,044.36	-5,455.64	6,500.00

St. David's Episcopal Church & School
Operating Income Statement - SCHOOL
January - November 2025

	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total	Remaining	Budget
6250-08 Salary - Dine & Design						0.00	0.00	0.00
6250-09 Salary - KWild			846.32	846.32	846.32	2,538.96	-5,021.04	7,560.00
Total 6250-00 School Teacher Compensation	\$ 0.00	\$ 0.00	\$ 21,158.42	\$ 21,221.42	\$ 22,110.42	\$ 64,490.26	-\$ 143,231.74	\$ 207,722.00
6260-00 Personnel Benefits						0.00	0.00	0.00
6260-01-2 FICA - PS	636.86	636.86	2,244.42	2,276.97	2,344.98	8,140.09	-13,859.91	22,000.00
6260-02-2 Pension Exp - PS		1,510.41	749.26	999.31	972.38	4,231.36	-4,768.64	9,000.00
6260-03-2 Health Insurance Expense - PS						0.00	-17,781.00	17,781.00
6260-04-2 Life Insurance Expense - PS						0.00	0.00	0.00
Total 6260-00 Personnel Benefits	\$ 636.86	\$ 2,147.27	\$ 2,993.68	\$ 3,276.28	\$ 3,317.36	\$ 12,371.45	-\$ 36,409.55	\$ 48,781.00
6270-00 Misc Personnel Expense						0.00	0.00	0.00
6270-01-2 Staffing Expense - PS	10.25	10.25	10.25			30.75	-69.25	100.00
6270-02-2 Workers Comp Payroll - PS		583.50			356.00	939.50	-260.50	1,200.00
6270-03-2 Payroll Processing - PS	64.65	117.90	150.19	184.38	178.68	695.80	-1,704.20	2,400.00
6270-04-2 Continuing Education - PS	266.50	120.26	671.00			1,057.76	-942.24	2,000.00
6270-05 Staff Recognition						0.00	-1,600.00	1,600.00
6270-05-2 Staff Recognition - PS	32.39	869.32		62.35	50.00	1,014.06	1,014.06	0.00
Total 6270-00 Misc Personnel Expense	\$ 373.79	\$ 1,701.23	\$ 831.44	\$ 246.73	\$ 584.68	\$ 3,737.87	-\$ 3,562.13	\$ 7,300.00
Total 6200-00 Personnel	\$ 9,335.65	\$ 12,173.50	\$ 34,051.06	\$ 33,512.77	\$ 34,780.80	\$ 123,853.78	-\$ 245,449.22	\$ 369,303.00
6400-00 School Educational Expenses						0.00	0.00	0.00
6401-00 Class Supplies	428.98	307.87	84.34	121.59	299.96	1,242.74	-2,757.26	4,000.00
6402-00 Class Equipment						0.00	0.00	0.00
6402-01 Outdoor Equipment	222.47	184.05	87.49			494.01	-1,005.99	1,500.00
6402-02 Indoor Equipment	698.19	9.08	119.97			827.24	-1,672.76	2,500.00
Total 6402-00 Class Equipment	\$ 920.66	\$ 193.13	\$ 207.46	\$ 0.00	\$ 0.00	\$ 1,321.25	-\$ 2,678.75	\$ 4,000.00
6403-00 School Teaching Materials		447.46	115.24	194.21	202.72	959.63	-1,040.37	2,000.00
6404-00 Language Screening Expenses						0.00	-600.00	600.00
Total 6400-00 School Educational Expenses	\$ 1,349.64	\$ 948.46	\$ 407.04	\$ 315.80	\$ 502.68	\$ 3,523.62	-\$ 7,076.38	\$ 10,600.00
6600-00 Property Expenses						0.00	0.00	0.00
6601-00 Mortgage/Building Use						0.00	0.00	0.00
6601-02 Building Use Fee - School	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	5,000.00	-7,000.00	12,000.00
Total 6601-00 Mortgage/Building Use	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 5,000.00	-\$ 7,000.00	\$ 12,000.00
6602-00 Property Protection						0.00	0.00	0.00
6602-01-2 Insurance - PS			3,758.12			3,758.12	-11,241.88	15,000.00
Total 6602-00 Property Protection	\$ 0.00	\$ 0.00	\$ 3,758.12	\$ 0.00	\$ 0.00	\$ 3,758.12	-\$ 11,241.88	\$ 15,000.00
6604-00 Maintenance Contracts						0.00	0.00	0.00
6604-02-2 Janitorial Contract - PS	2,542.00		1,375.00	2,771.36	1,390.40	8,078.76	-8,421.24	16,500.00

St. David's Episcopal Church & School
Operating Income Statement - SCHOOL
January - November 2025

	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total	Remaining	Budget
6604-04-2 Pest Control Contract - PS	334.32	177.50	327.50	177.50	150.00	1,166.82	-1,238.18	2,405.00
6604-05-2 Refuse Collection - PS	90.58	101.47	101.47	101.46	102.68	497.66	-1,502.34	2,000.00
Total 6604-00 Maintenance Contracts	\$ 2,966.90	\$ 278.97	\$ 1,803.97	\$ 3,050.32	\$ 1,643.08	\$ 9,743.24	-\$ 11,161.76	\$ 20,905.00
6605-00 Repairs & Maintenance						0.00	0.00	0.00
6605-01-2 General Repairs & Maint - PS	30.47	306.16		5.19		341.82	-5,658.18	6,000.00
6605-02 Landscaping Services						0.00	0.00	0.00
6605-04 Playground Maintenance		6,540.00				6,540.00	-1,460.00	8,000.00
Total 6605-00 Repairs & Maintenance	\$ 30.47	\$ 6,846.16	\$ 0.00	\$ 5.19	\$ 0.00	\$ 6,881.82	-\$ 7,118.18	\$ 14,000.00
Total 6600-00 Property Expenses	\$ 3,997.37	\$ 8,125.13	\$ 6,562.09	\$ 4,055.51	\$ 2,643.08	\$ 25,383.18	-\$ 36,521.82	\$ 61,905.00
6700-00 Utilities						0.00	0.00	0.00
6700-01-2 Telephone & Internet - PS	260.00	260.00	260.00	260.00	260.00	1,300.00	-1,900.00	3,200.00
6700-02-2 Natural Gas - PS	26.42	42.27	42.27	32.23		143.19	-1,856.81	2,000.00
6700-03-2 Electricity - PS	353.12	491.67	474.71	419.93	329.68	2,069.11	-3,130.89	5,200.00
6700-04-2 Water & Sewer - PS			516.05			516.05	-2,083.95	2,600.00
Total 6700-00 Utilities	\$ 639.54	\$ 793.94	\$ 1,293.03	\$ 712.16	\$ 589.68	\$ 4,028.35	-\$ 8,971.65	\$ 13,000.00
6800-00 General & Administrative						0.00	0.00	0.00
6801-00 Office Supply Expenses						0.00	0.00	0.00
6801-01-2 Office Administrative Supplies - PS	113.96	72.07		173.06	130.43	489.52	-1,310.48	1,800.00
6801-02-2 Kitchen/Cleaning Supplies - PS	6.20	544.26	42.89	92.15	84.43	769.93	-1,230.07	2,000.00
Total 6801-00 Office Supply Expenses	\$ 120.16	\$ 616.33	\$ 42.89	\$ 265.21	\$ 214.86	\$ 1,259.45	-\$ 2,540.55	\$ 3,800.00
6802-00 Office Equipment Expense						0.00	0.00	0.00
6802-01-2 Office Equipment & Maintenance - PS		805.30	142.99	96.99		1,045.28	-154.72	1,200.00
6802-02-2 IT Equipment & Software - PS				15.29		15.29	15.29	0.00
Total 6802-00 Office Equipment Expense	\$ 0.00	\$ 805.30	\$ 142.99	\$ 112.28	\$ 0.00	\$ 1,060.57	-\$ 139.43	\$ 1,200.00
6803-00 Office Services						0.00	0.00	0.00
6803-01-2 Postage & Shipping - PS						0.00	-25.00	25.00
6803-03-2 IT Services - PS	137.00	142.00	142.00	142.00	142.00	705.00	-1,295.00	2,000.00
6803-04-2 Bank Charges -PS						0.00	0.00	0.00
6803-05-2 Dues & Subscriptions - PS	144.99	376.00	119.99	-1.00		639.98	39.98	600.00
6803-06 Photo Processing					62.49	62.49	-437.51	500.00
Total 6803-00 Office Services	\$ 281.99	\$ 518.00	\$ 261.99	\$ 141.00	\$ 204.49	\$ 1,407.47	-\$ 1,717.53	\$ 3,125.00
6804-00-2 Advertising & Marketing - PS						0.00	-500.00	500.00
6805-00 Food & Catering						0.00	0.00	0.00
6805-01-2 Catering - PS		224.40		10.59		234.99	-465.01	700.00
6805-02-2 Food & Beverage - PS	73.22	214.20	118.64	268.17	179.22	853.45	-846.55	1,700.00
Total 6805-00 Food & Catering	\$ 73.22	\$ 438.60	\$ 118.64	\$ 278.76	\$ 179.22	\$ 1,088.44	-\$ 1,311.56	\$ 2,400.00

St. David's Episcopal Church & School
Operating Income Statement - SCHOOL
January - November 2025

	<u>Jul 2025</u>	<u>Aug 2025</u>	<u>Sep 2025</u>	<u>Oct 2025</u>	<u>Nov 2025</u>	<u>Total</u>	<u>Remaining</u>	<u>Budget</u>
6806-00 Misc G&A						0.00	0.00	0.00
6806-01-2 Miscellaneous G&A - PS	75.00			6.17		81.17	-918.83	1,000.00
6806-02 School Parent Events			54.80	9.99	33.46	98.25	-801.75	900.00
Total 6806-00 Misc G&A	\$ 75.00	\$ 0.00	\$ 54.80	\$ 16.16	\$ 33.46	\$ 179.42	-\$ 1,720.58	\$ 1,900.00
Total 6800-00 General & Administrative	\$ 550.37	\$ 2,378.23	\$ 621.31	\$ 813.41	\$ 632.03	\$ 4,995.35	-\$ 7,929.65	\$ 12,925.00
Total 6000-00 Operating Expenses	\$ 15,872.57	\$ 24,419.26	\$ 42,934.53	\$ 39,409.65	\$ 39,148.27	\$ 161,784.28	-\$ 305,948.72	\$ 467,733.00
Total Expenses	\$ 15,872.57	\$ 24,419.26	\$ 42,934.53	\$ 39,409.65	\$ 39,148.27	\$ 161,784.28	-\$ 305,948.72	\$ 467,733.00
Net Operating Income	-\$ 15,872.57	-\$ 23,469.26	\$ 3,134.97	\$ 6,537.85	\$ 8,299.23	-\$ 21,369.78	-\$ 2,466.78	-\$ 18,903.00
Net Income	-\$ 15,872.57	-\$ 23,469.26	\$ 3,134.97	\$ 6,537.85	\$ 8,299.23	-\$ 21,369.78	-\$ 2,466.78	-\$ 18,903.00

St. David's Episcopal Church & School
Statement of Activities - POPS
July 1-November 30, 2025

Distribution account	July 2025	August 2025	September 2025	October 2025	November 2025	Total
Income						
4000-00 Operating Income						
4300-00 Investment Income - Operations						
4300-01-2 Dividends & Interest PS	33.72	33.78	32.53	33.60	31.42	165.05
Total for 4300-00 Investment Income - Operations	33.72	33.78	32.53	33.60	31.42	\$165.05
Total for 4000-00 Operating Income	33.72	33.78	32.53	33.60	31.42	\$165.05
Total for Income	33.72	33.78	32.53	33.60	31.42	\$165.05
Gross Profit	33.72	33.78	32.53	33.60	31.42	\$165.05
Expenses						
Net Operating Income	33.72	33.78	32.53	33.60	31.42	\$165.05
Other Income						
5000-00 Non-Operating Income						
5400-00 POPs Fundraising						
5401-00 POPs Misc Income				271.00	3,630.00	3,901.00
Total for 5400-00 POPs Fundraising				271.00	3,630.00	\$3,901.00
Total for 5000-00 Non-Operating Income				271.00	3,630.00	\$3,901.00
Total for Other Income				271.00	3,630.00	\$3,901.00
Other Expenses						
7000-00 Non-Operating Expenses						
7400-00 POPs Fundraising Expenses						
7401-00 POPs Misc Expenses			572.23	675.00	264.23	1,511.46
Total for 7400-00 POPs Fundraising Expenses			572.23	675.00	264.23	\$1,511.46
7500-00 External Gift Disbursement						
7500-01 POPs Special Events				140.00		140.00
Total for 7500-00 External Gift Disbursement				140.00		\$140.00
Total for 7000-00 Non-Operating Expenses			572.23	815.00	264.23	\$1,651.46
Total for Other Expenses			572.23	815.00	264.23	\$1,651.46
Net Other Income			-572.23	-544.00	3,365.77	\$2,249.54
Net Income	33.72	33.78	-539.70	-510.40	3,397.19	\$2,414.59

NOTE: These statements are not audited or reviewed and no financial assurance is provided.



St. David's Episcopal Church & School
2026 Church Operating Budget Draft v6 - Overview
For Vestry Vote - December 17, 2025

Dear Vestry,

Please find attached the Draft 2026 Church Operating Budget v6 package for review, discussion and vote at the Vestry meeting on 12/17/2025. The package includes a one-page draft budget summary, detailed line item draft budget with notes, and the 12/7/2025 Financial Stewardship Update slide presentation. Thank you to the 2026 Church Operating Budget Subcommittee for all the diligent work on the Draft 2026 Church Operating Budget.

Income & Expenses Considerations:

- 2026 projected pledge income updated as of 12/16/2025:
 - 20 outstanding pledges from 2025 for 2026: \$71,090
 - 2026 pledge commitments as of 12/16/2025: \$486,492
 - Committed pledge and *likely* pledge income total: \$557,582
 - Projected 2026 pledge income lowered from \$569k to \$561k, to be discussed
 - Do we leave it at \$569k with faith further pledges will come in, with a Q1 review of income and expenses to be adjusted as needed?
 - Do we cut another \$7k to get to the \$50k-or-below-deficit goal?
 - And focus on income growth and the various ways to accomplish it.
- The projected deficit of \$57k operating budget for 2026 is higher than the projected \$46k operating budget deficit for 2025.
- Opportunity to reduce the 2026 budget deficit with additional pledge offerings.
- Facility rental: need new volunteer lead/committee, contracts not yet secured for 2026. Details can be provided.
- Expectation in the budget for landscaping contracts to be renegotiated.
- Request to re-bid snow/ice services to decrease costs.
- This budget requires proactive property budget management.
- Eden Garden maintenance (for safety) included with general repairs and maintenance of grounds.

Funding:

- The deficit will be funded from St. David's savings and non-operating earnings, the Capital Fund.
- In addition to the church operating *deficit* of \$57k, the anticipated potential ~\$40k *deficit* from the PS for calendar year 2026 will also need to be funded between the school cash and Capital Fund money.
- Unrestricted cash holdings of St. David's: ~\$523k
- Total = just under \$100k, approximately 19% of SD's unrestricted funds.

Risks & Opportunities:

Income

- Government shutdown (January), layoffs, and declining economic indicators
- Additional ordained clergy expresses long-term health and stability of the parish
- Growth, outreach and community renewal with St. David's new surrounding neighbors
- Actively managed facility rental program increases visibility and cash flow

Expenses:

- Potential School cost overrun of cash, may need cash injection TBD
- Snow/ice
- Aging campus with deferred maintenance/leaks
- Childcare services not funded
- Inflationary effects on the cost of goods and services



St. David's Episcopal Church & School
2026 Church Operating Budget Draft v6 - Overview
For Vestry Vote - December 17, 2025

- Proactively purchase goods tax exempt
- Engaged Property team diligent in contract renewals and renegotiations
- Additional investment to realize income opportunities (e.g., marketing cost)

Draft 2026 Church Operating Budget Schedule:

- 12/17 Vestry Meeting vote.

Please let us know of any questions. We look forward to discussing the final 2026 pledge projection.

We give our hardy thanks for the bountiful abundance God provides St. David's every day including talented leaders, a beautiful campus and always enough financial resources. Please continue to pray for God's guidance for St. David's, its leadership and parish.

Respectfully submitted by:

Finance 2026 Budget Subcommittee

Katherine Beckett-Goodwin & Greg Cross, Co-Treasurers

Sharon Easley, Joseph LaPilusa, Lori Maller

Draft 2026 Church Operating Budget R0 v6



	<u>2025 Budget</u>	<u>FORECAST 2026 Budget</u>
Offering Income	\$ 645,887	\$ 637,998
Rental/Misc Income	20,700	22,500
Total Operating Income	<u>\$ 666,587</u>	<u>\$ 660,498</u>
External Expenses	\$ 6,300	\$ 6,500
Personnel Expenses	369,352	379,417
Liturgical Worship Expenses	32,340	29,193
Ministry Expenses	9,360	9,720
Property Expenses	269,476	145,738
Utilities Expenses	66,100	55,500
G&A Expenses	90,899	91,433
Total Operating Expense	<u>843,827</u>	<u>717,501</u>
Net Operating Gain/Loss	<u>\$ (177,240)</u>	<u>(\$ 57,003)</u>

St. David's Episcopal Church & School

"Striving to be a church that looks and acts like Jesus."

2026 Church Operating Budget R0 DRAFTv6

Parish Publication for Feedback

12/16/2025

FORECAST

SALY=same as last year

	2025 BUDGET	2026 Budget R0	2026 Draft R0 Budget Notes:
Income			
4000-00 Operating Income			
4100-00 Unrestricted Offerings			
4101-00 Pledged Offerings	\$ 562,846	\$ 560,998	stewardship goal \$700K; forecast for 2025 is \$575K
4102-00 Unpledged Offerings	\$ 51,815	\$ 50,000	SALY
4103-00 Loose Cash Offerings	\$ 10,226	\$ 10,000	SALY
4104-00 Special Offerings			
4104-01 Spec Offer - Christmas	\$ 10,000	\$ 10,000	SALY
4104-02 Spec Offer - Easter	\$ 10,000	\$ 6,000	Difficult to distinguish Sunday offering from Easter offering
4104-03 Spec Gifts - Unrestricted			
Total 4104-00 Special Offerings	\$ 20,000	\$ 16,000	
Total 4100-00 Unrestricted Offerings	\$ 644,887	\$ 636,998	
4200-00 Restricted Offerings			
4203-00 Restr Gifts - Liturgical			
4203-01 Restr Gifts - Flowers	\$ 1,000	\$ 1,000	cont. self funding only with offsetting expense 6302-00 flowers (Christmas and Easter)
Total 4203-00 Restr Gifts - Liturgical	\$ 1,000	\$ 1,000	
Total 4200-00 Restricted Offerings	\$ 1,000	\$ 1,000	
4300-00 Investment Income - Operations			
4300-01 Dividends & Interest		\$ 500	
Total 4300-00 Investment Income - Operations		\$ 500	
4500-00 Fees & Other Income			
4500-01 Facility Rental Income	\$ 10,000	\$ 10,000	Conservative pending long-term plan and need volunteer leader/committee
4500-05 Misc Income	\$ 500		
4500-09 Preschool Rent received	\$ 10,200	\$ 12,000	full year of \$1000/month

St. David's Episcopal Church & School

"Striving to be a church that looks and acts like Jesus."

	2025 BUDGET	2026 Budget R0	2026 Draft R0 Budget Notes:
Total 4500-00 Fees & Other Income	\$ 20,700	\$ 22,000	
Total 4000-00 Operating Income	\$ 666,587	\$ 660,498	
Total Income	\$ 666,587	\$ 660,498	
Gross Profit	\$ 666,587	\$ 660,498	
Expenses			
6000-00 Operating Expenses			
6100-00 External Expenses			
6101-00 Diocesan Related Expense			
6101-01 Diocesan Pledge	\$ 5,000	\$ 5,000	
6101-02 Diocesan Delegates	\$ 1,000	\$ 1,500	2 clergy plus parish rep
6101-03 Region 13 Dues	\$ 300	\$ -	Reduced to \$0
Total 6101-00 Diocesan Related Expense	\$ 6,300	\$ 6,500	
6102-00 Outreach Efforts	\$ -	\$ -	
Total 6100-00 External Expenses	\$ 6,300	\$ 6,500	
6200-00 Personnel			
6210-00 Pastoral Compensation			
6210-01 Clergy Salary	\$ 57,500	\$ 107,163	2x clergy @40 hrs/wk FT - Rector, Deacon, 2.5% COLA; SECA is included in FICA line item 6260-01
6210-03 Clergy Housing Allowance	\$ 44,000	\$ 69,700	2 clergy
6210-04 Supply Clergy	\$ 1,500	\$ 750	based on 2nd clergy deacon avail
Total 6210-00 Pastoral Compensation	\$ 103,000	\$ 177,613	
6230-00 Lay Compensation			
Total 6230-00 Lay Compensation	\$ 145,594	\$ 75,315	1x empl @40 hrs/wk FT, 1x empl @30 hrs/wk PT; 2.5% COLA
6260-00 Personnel Benefits			
6260-01 FICA	\$ 18,754	\$ 19,292	
6260-02 Pension Exp	\$ 32,307	\$ 41,049	2 Clergy pension 18%, Lay pension 9%
6260-03 Health Insurance Expense	\$ 58,797	\$ 55,998	based on 80/20 base plans; 6 employees is \$91,560 with 4 in church budget and 2 in PS budget
6260-04 Life Insurance Expense	\$ 1,200	\$ 1,000	est based on 2025 forecast

St. David's Episcopal Church & School

"Striving to be a church that looks and acts like Jesus."

	2025 BUDGET	2026 Budget R0	2026 Draft R0 Budget Notes:
6260-05 LTD Expense	\$ -	\$ -	
Total 6260-00 Personnel Benefits	\$ 111,058	\$ 117,339	
6270-00 Misc Personnel Expense			
6270-01 Staffing Expense	\$ 500	\$ 250	
6270-02 Workers Comp Payroll Tax	\$ 200	\$ 200	
6270-03 Payroll Processing	\$ 1,000	\$ 1,200	
6270-04 Continuing Education	\$ 5,500	\$ 5,500	\$3K Rector x 1; \$1000 FT (40hrs) x 2, \$500 PT (30hrs)
6270-06 Travel Expense	\$ 2,500	\$ 2,000	x1; SALY; amts to be reviewed annually Reduced by \$500 based on forecast
Total 6270-00 Misc Personnel Expense	\$ 9,700	\$ 9,150	
Total 6200-00 Personnel	\$ 369,352	\$ 379,417	
6300-00 Liturgical Worship Expenses			
6300-01 Liturgical Worship Expenses Misc	\$ 1,625	\$ 1,063	\$1125 for Cleaning Vestments, reduce # cleaned by 50% (-\$563)
6301-00 Altar Supplies			
6301-01 Wine & Host Expense	\$ 500	\$ 500	SALY
6301-03 Liturgical - Misc Expenses	\$ 1,000	\$ 730	\$270 reallocated to 6506-01 Baptism for books
Total 6301-00 Altar Supplies	\$ 1,500	\$ 1,230	
6302-00 Flowers	\$ 1,000	\$ 1,000	monthly donation plus Christmas/Easter? offset of flower contributions (4203-01 restricted flowers)
6303-00 Music Supplies & Equip			
6303-01 Common Music Expense	\$ 1,000	\$ 1,100	Copyright costs have increased rates have increased & tuning needed more often as aging
6303-04 Music Equip-Tuning Expense	\$ 400	\$ 800	
Total 6303-00 Music Supplies & Equip	\$ 1,400	\$ 1,900	
6304-00 Audio/Visual Expenses			
6304-03 AV Expenses - Other	\$ 1,000	\$ 1,000	SALY
Total 6304-00 Audio/Visual Expenses	\$ 1,000	\$ 1,000	
6306-00 Musicians			
6306-03 Musicians - Special Events	\$ 1,225	\$ 1,000	

St. David's Episcopal Church & School

"Striving to be a church that looks and acts like Jesus."

	2025 BUDGET	2026 Budget R0	2026 Draft R0 Budget Notes:
6306-05 Musicians	\$ 24,590	\$ 22,000	includes \$800 for substitute 4x/year per contract; reduce \$1800 to same amt as 2025 prior to special offering to offset budget to \$22k
Total 6306-00 Musicians	\$ 25,815	\$ 23,000	
Total 6300-00 Liturgical Worship Expenses	\$ 32,340	\$ 29,193	
6500-00 Ministry Expenses			
6501-00 Welcoming & Incorporation			
6501-01 Welcoming	\$ -	\$ -	\$10/PS child; 105 students plus \$300 annual connection TY luncheon (PS staff, PS Board, church staff, vestry); reduce by \$200 for lunch from \$500
6501-02 The Connection	\$ 1,500	\$ 1,350	
6501-03 Stewardship	\$ 1,000	\$ 1,000	
Total 6501-00 Welcoming & Incorporation	\$ 2,500	\$ 2,350	SALY
6502-00 Ministries - Parish Life			
6502-01 Youth & Children's Music Pgm	\$ -	\$ -	self funded
6502-02 Pentecost Festival Expenses	\$ 500	\$ 250	reduce by 50%, need ministry leader
6502-03 Advent Festival Expenses	\$ 500	\$ 250	reduce by 50%, need ministry leader
6502-05 Parish Life	\$ 1,000	\$ 1,000	SALY, parishioner name badges (\$250/quarter)
Total 6502-00 Ministries - Parish Life	\$ 2,000	\$ 1,500	
6504-00 Hospitality Ministry Expenses			
6504-01 Sunday Fellowship Expenses	\$ 520	\$ 500	\$500 budget, then continue self funded; need plan for committee & contributions
6504-01-2 Sunday Fellowship collections	\$ (520)		
Total 6504-01 Sunday Fellowship Expenses	\$ -	\$ 500	
6504-02 Vestry Hospitality Expenses	\$ 500	\$ 500	workshops and meetings, parting TYs
6504-03 Other Parish Event Expenses	\$ 1,000	\$ 500	reduce by 50%; TBD need plan
Total 6504-00 Hospitality Ministry Expenses	\$ 1,500	\$ 1,500	
6505-00 Pastoral Care Ministry			
6505-01 Lay Eucharistic Ministry	\$ 160	\$ 500	Requested increase of \$340 to accommodate off site pastoral counseling x 2 clergy per RMC/RSH
Total 6505-00 Pastoral Care Ministry	\$ 160	\$ 500	

St. David's Episcopal Church & School

"Striving to be a church that looks and acts like Jesus."

	2025 BUDGET	2026 Budget R0	2026 Draft R0 Budget Notes:
6506-00 Spiritual Formation Ministry			
6506-01 Baptism	\$ 100	\$ 320	allocated \$270 from 6301-03 Liturgical - Misc Expenses for books per RMC req. reduce to \$50 reduce by 33%
6506-02 Communion	\$ 250	\$ 50	
6506-03 Confirmation	\$ 750	\$ 500	
Total 6506-00 Spiritual Formation Ministry	\$ 1,100	\$ 870	
6507-00 Christian Education Ministry			
6507-04 Christ Ed Curriculum & Expenses	\$ 600	\$ 1,000	\$40/month BwB x 9 months, update CE resources per RMC meet 1x/month for fellowship-service /outreach/meal beginning in January per RMC plan; building phase, see plan
Total 6507-00 Christian Education Ministry	\$ 600	\$ 1,000	
6508-00 Youth Ministry	\$ 1,500	\$ 2,000	
Total 6500-00 Ministry Expenses	\$ 9,360	\$ 9,720	
6600-00 Property Expenses			
6601-00 Mortgage/Building Use			
6601-01 Mortgage Interest	\$ 4,845	\$ -	It is Finished! :) WOO HOO
6601-04 Mortgage Principal Pymt	\$ 122,355	\$ -	
Total 6601-00 Mortgage/Building Use	\$ 127,200	\$ -	
6602-00 Property Protection			
6602-01 Insurance	\$ 14,400	\$ 16,160	Health, prescription, dental, vision ADT and JCI, needs to be negotiated. '25 has nonrecurring amounts guestimate, may need more if upgrading
6602-02 Fire, Secur, permit, monitoring	\$ 13,000	\$ 9,450	
6602-03 Fire, alarm system repairs	\$ 4,500	\$ 2,500	
Total 6602-00 Property Protection	\$ 31,900	\$ 28,110	
6603-00 Funding to Repair Reserve	\$ 25,000	\$ 25,000	minimum
6604-00 Maintenance Contracts			
6604-01 Landscaping Contract	\$ 14,200	\$ 15,085	forecast light. assume we will renegotiate or replace for same \$; this is a two year contract signed April 2025; offset with Cemetery maintenance funds for Cemetery grass ~\$3K offset incl

St. David's Episcopal Church & School

"Striving to be a church that looks and acts like Jesus."

	2025 BUDGET	2026 Budget R0	2026 Draft R0 Budget Notes:
6604-02 Janitorial Contract	\$ 16,500	\$ 16,625	based on new cleaning contract with separate PS billing still splitting 50/50 w/PS, total \$33K; Breakdown is Church=\$900/month, PS=\$1850/month with 3% increase 9/1/26
6604-03 HVAC Service Contract	\$ 2,026	\$ 5,215	based on new contract; assumes 3% increase at renewal in Sep '26, added \$616 for annex service. 2025 total was \$5,140, auto increase 3% = \$5295- church pays 50%
6604-04 Pest Control Contract	\$ 1,800	\$ 2,648	Assuming 3% increase for 2026-church pays 50%; reduce by \$1k for junk removal - have volunteer guesstimate - assumes 6 plow and shovel events and 10 salt/pretreat events, all @ contract rates; can property review/negotiate contract?
6604-05 Refuse Collection	\$ 1,050	\$ 1,255	
6604-06 Snow Removal	\$ 8,000	\$ 10,000	
Total 6604-00 Maintenance Contracts	\$ 43,576	\$ 50,828	
6605-00 Repairs & Maintenance			
6605-01 General Repairs & Maint	\$ 15,000	\$ 15,000	
6605-02 Landscaping Services	\$ 1,800	\$ 1,800	SALY
6605-03 HVAC Repairs & Maint	\$ 25,000	\$ 25,000	
Total 6605-00 Repairs & Maintenance	\$ 41,800	\$ 41,800	
Total 6600-00 Property Expenses	\$ 269,476	\$ 145,738	No mortgage
6700-00 Utilities			
6700-01 Telephone & Internet	\$ 11,000	\$ 10,500	based on verizon and crexendo rates with 7% increase
6700-02 Natural Gas	\$ 28,600	\$ 18,500	based on original 2025 gas budget
6700-03 Electricity	\$ 22,500	\$ 23,500	slight increase YoY
6700-04 Water & Sewer	\$ 4,000	\$ 3,000	considers 7% annual increase
Total 6700-00 Utilities	\$ 66,100	\$ 55,500	
6800-00 General & Administrative			
6801-00 Office Supply Expenses			
6801-01 Office Administrative Supplies	\$ 2,400	\$ 2,160	reduce by 10%; \$200/month (Staples & Sam's Club (tax free))

St. David's Episcopal Church & School

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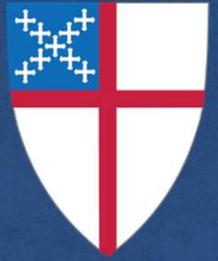
	2025 BUDGET	2026 Budget R0	2026 Draft R0 Budget Notes:
6801-02 Kitchen/Cleaning Supplies	\$ 2,000	\$ 3,000	Avg is \$250/mo, (paper products TP, Paper Towels & trash bags used by cleaning service). (note TP/PT split 50/50 w/school)
Total 6801-00 Office Supply Expenses	\$ 4,400	\$ 5,160	
6802-00 Office Equipment Expense			
6802-02 IT Equipment & Software	\$ 5,371	\$ 4,908	Constant contact \$70/mo (added QBO & Realm here); Realm \$270/MO; QBO \$828 annual on HH invoice Copier expense (excluding paper) (moved Realm to 6802-02 Software)
6802-03 Office Contracts	\$ 5,508	\$ 5,760	
Total 6802-00 Office Equipment Expense	\$ 10,879	\$ 10,668	
6803-00 Office Services			
6803-01 Postage & Shipping	\$ 1,200	\$ 1,200	postage (PB machine cancelled)
6803-02 Legal & Accounting	\$ 42,000	\$ 42,000	H&H
6803-03 IT Services	\$ 21,948	\$ 21,948	GRS, Ionos, WPY, Zoom
6803-04 Bank Charges	\$ 5,772	\$ 6,648	ACH, Bill.com, CC fees
6803-05 Dues & Subscriptions	\$ 500	\$ 369	1517 Media \$369 Annual exp. due Sept items reclassified
Total 6803-00 Office Services	\$ 71,420	\$ 72,165	
6804-00 Advertising & Marketing	\$ 3,000	\$ 500	Reduced until approved 2026 marketing plan appr
6805-00 Food & Catering			
6805-01 Catering	\$ -	\$ -	Office coffee supplies & staff/volunteer lunches. 2025 actuals (reclassified from Office Supplies)=\$360; Add \$2400 for Rector Ministry
6805-02 Food & Beverage	\$ 1,000	\$ 2,760	
Total 6805-00 Food & Catering	\$ 1,000	\$ 2,760	
6806-00 Misc G&A			
6806-01 Miscellaneous G&A	\$ 200	\$ 180	
Total 6806-00 Misc G&A	\$ 200	\$ 180	
Total 6800-00 General & Administrative	\$ 90,899	\$ 91,433	
Total 6000-00 Operating Expenses	\$ 843,827	\$ 717,501	

St. David's Episcopal Church & School

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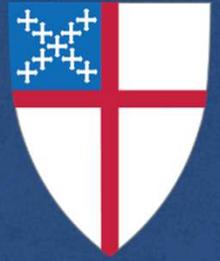
	2025 BUDGET		2026 Budget R0	
Total Expenses	\$ 843,827		\$ 717,501	2026 Draft R0 Budget Notes: PS deficit impact not included in these expenses
Net Operating Income	\$ (177,240)		\$ (57,003)	

12/16/2025		Increase/Decrease		% of Total #	
2026 Pledges		Amount by:		2026 Pledges:	
New	16	\$	52,024		19%
Increase	37	\$	42,162		44%
Same	23	\$	0		27%
Decrease	9	\$	(26,866)		11%
Total Pledges	85			\$	486,492
		Net change	\$	67,320	
<i>2026 Pledges Likely</i>					
<i>Outstanding</i>	20			\$	71,090
Total Pledges Likely	105			\$	557,582
<i>2025 Pledges Unlikely</i>					
Return in 2026:	10	\$	(64,700)	<i>% \$\$\$ from 2025</i>	<i>pledges not likely:</i>
(illness, moved, attends another church, deceased)					-11%
				<i>% # 2025 pledges</i>	
2025 Pledges:	98			<i>not likely returning:</i>	10%
2025 Total Amount:	\$	562,846			



STEWARDSHIP FINANCIAL UPDATE

12/7/2025



Financial Update

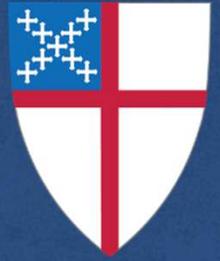
Church Operating Results through October 2025



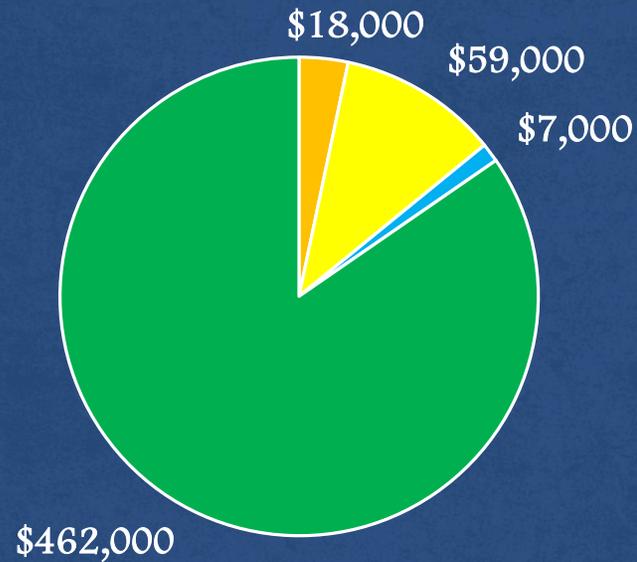
Church Operating Deficit of \$50,000 through October 2025



Financial Update



Unrestricted Funds as of October 31, 2025

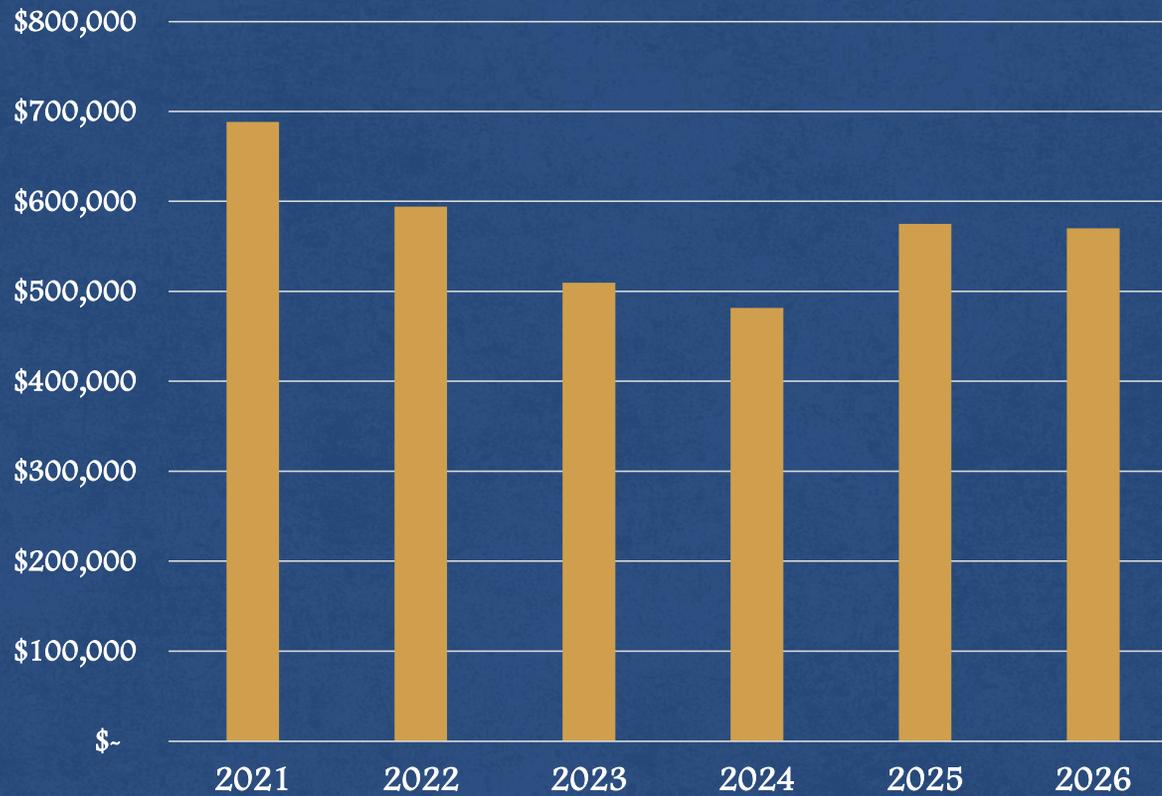
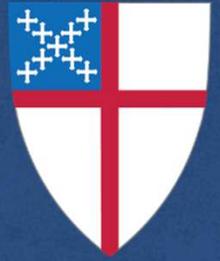


- Church Checking Account
- Repair Reserve Account
- Short-Term Fund
- Church Capital Fund

Total Unrestricted Funds of \$546,000 at October 31, 2025



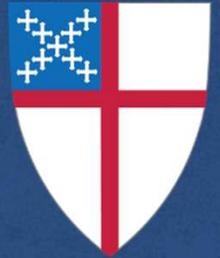
Pledged Offerings



With \$451,000 of pledges received, estimating 2026 pledges similar to 2025



2026 Draft Operating Budget

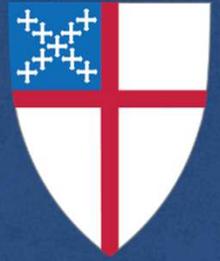


2025 Forecast v. DRAFT 2026 Budget

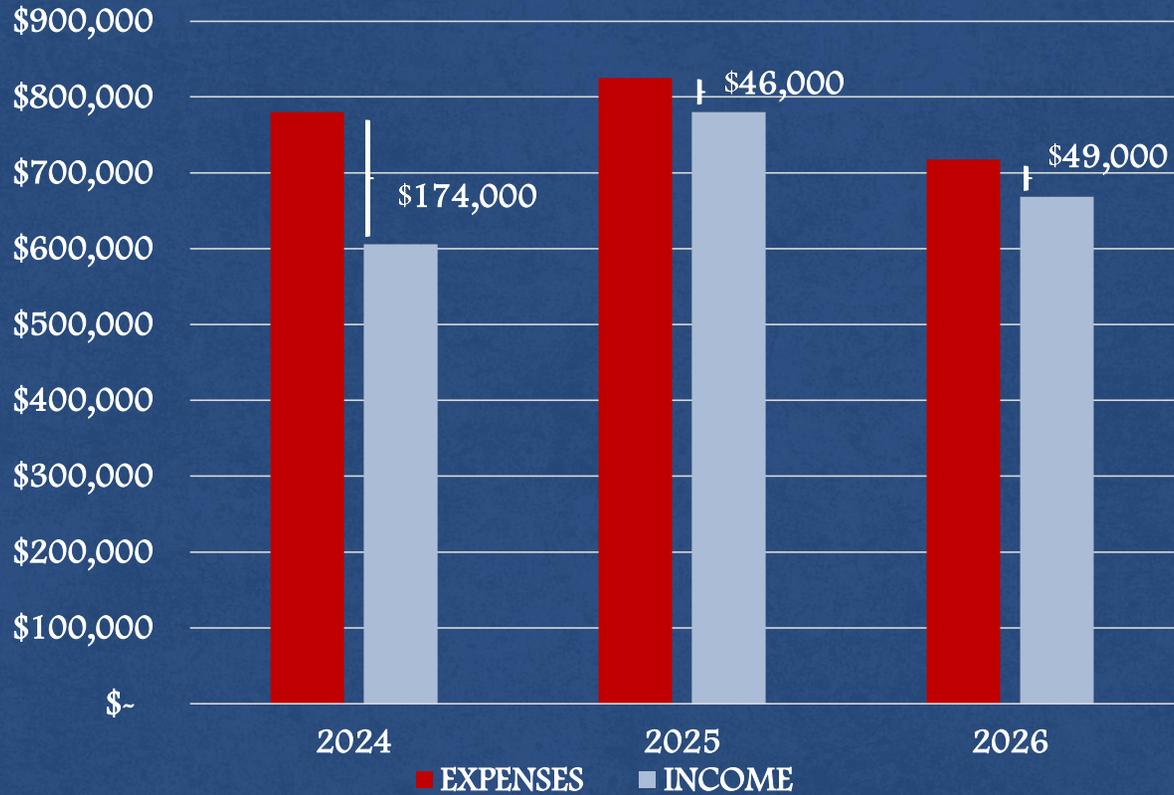
	<u>2025 Forecast</u>	<u>Draft 2026 Budget</u>	<u>Change</u>
Income	\$ 779,000	\$ 668,500	\$ (110,500)
Expenses	<u>825,000</u>	<u>717,500</u>	<u>(107,500)</u>
Net	\$ (46,000)	\$ (49,000)	\$ (3,000)

- Bottom line similar to 2025
- Mortgage gifts and early payoff drive the year-over-year difference in income and expenses
- Opportunity to reduce the 2026 deficit with additional pledge offerings

Level pledges & trade-offs in expenses result in deficit consistent with 2025



Financial Journey



Making progress...on God's time

Current Stewardship 2026 Update for 12/17 Vestry Meeting

As of 12/8

81 pledges for \$462K

Adding in likely to pledge of additional \$107K leaves us well short of \$700K goal and short of an additional \$64K needed to balance the budget.

(Katherine please continue to copy team on all Stewardship numbers and thank you!)

HL's presentation from 30 good minutes is linked on website and was shown on whiteboard the following Sunday in the narthex. Brochures printed and on table! One taker for new pledgers of \$4500 out of \$8500 offered. Extended match opportunity.

Next steps:

Potentially contacting LY pledgers who have not pledged for 2026 **and had set up autoductions in REALM**, to inform we will renew their pledge at the existing amount unless we hear otherwise. We have done this consistently in the past.

Checking in with RSH and current team for thoughts!

We have asked for Mortgage Match donors list (names and addresses) to compare to pledge list and potentially contact. Also out for comment from RSH and team.

Team is: Rev. Stephen Hagerty, Karen Knox, Susan Generazio, Luke Donohue and Margot Culhane