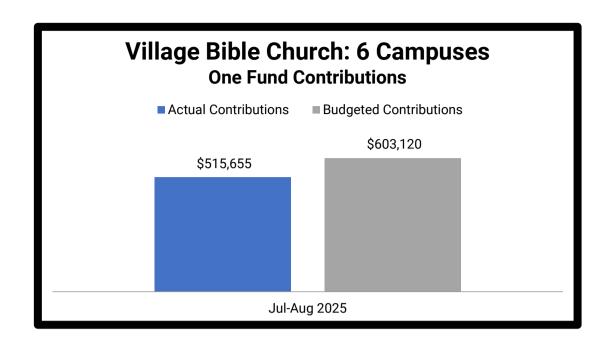
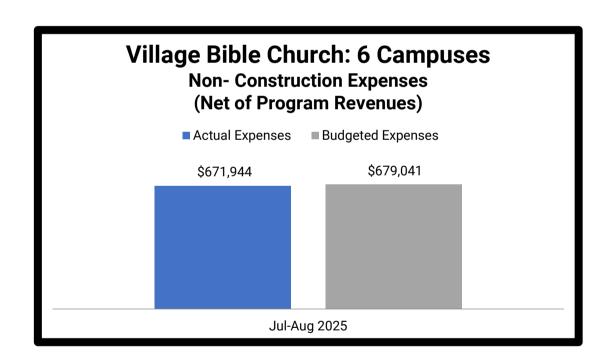
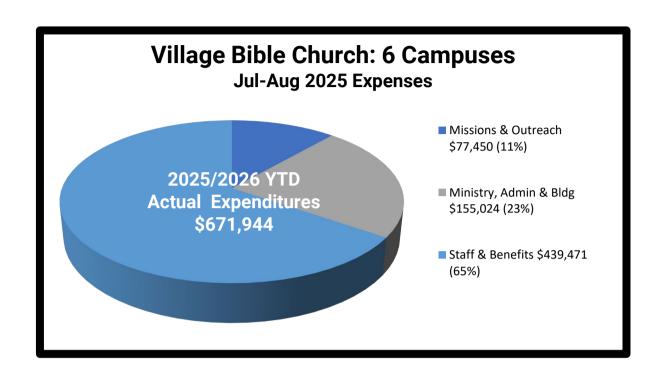


1 Church: 6 Campuses
July-August 2025
Financial Overview







Contributions Unrestricted \$ 274,415 \$ 515,655 \$ 603,120 \$ 3,920,270 \$ 87,465 \$ Sain/(Loss) on Sale of Stock Donations \$ 75 \$ 85 \$ \$ 85 \$ 85 \$ \$ 8 85 \$ \$ 9 9 2 9 8 \$ \$ 9 2 9 9 \$ \$ 9 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9			Jul-A	ug	2025						
SeB0,646 S 777,612	IINDESTRICTED CASH & DESERVES								August 202E		August 2024
REVENUE & EXPENSES	UNKESTRICTED CASH & RESERVES									-	
Contributions Unrestricted \$ 274,415 \$ 515,655 \$ 603,120 \$ 3,920,270 \$ 87,465 \$ Sain/(Loss) on Sale of Stock Donations \$ 75 \$ 85 \$ \$ 85 \$ 85 \$ \$ 8 85 \$ \$ 9 9 2 9 8 \$ \$ 9 2 9 9 \$ \$ 9 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	GENERAL OPERATING FUND (DOES NOT INC	CLUDE C	ONSTRUCT	ION	COSTS)	_		Þ	080,040	Þ	777,012
Saint/(Loss) on Sale of Stock Donations \$ 75 \$ 85	REVENUE & EXPENSES	Cu	rrent Month		Fiscal YTD	Π	FYTD Budget	A	Annual Budget	FY	TD Over/(Under)
Saint/Loss) on Sale of Stock Donations \$ 75 \$ 85	Contributions Unrestricted	\$	274,415	\$	515,655	\$	603,120	\$	3,920,270	(\$	87,465)
Interest Income	Gain/(Loss) on Sale of Stock Donations	\$	75	\$	85	Ė	-			-	85
Operating Expenses \$ 328,571 \$ 671,944 \$ 679,041 \$ 3,923,870 \$ 7,097	Interest Income	\$	4,020	\$	8,175	T	-	Т	-	\$	8,175
NET TOTAL (\$ 50,061) (\$ 148,030) (\$ 75,921) (\$ 3,600) (\$ 72,109)	Total Revenue	\$	278,510	\$	523,915	\$	603,120	\$	3,920,270	(\$	79,205)
Board Designated Transfers S	Operating Expenses	\$	328,571	\$	671,944	\$	679,041	\$	3,923,870	(\$	7,097)
NET TOTAL AFTER TRANSFER (\$ 50,061) (\$ 147,830) (\$ 75,921) \$ 0 (\$ 71,909)	NET TOTAL	(\$	50,061)	(\$	148,030)	(\$	75,921)	(\$	3,600)	(\$	72,109)
CURRENT MONTH CHURCH FAMILY STATISTICS August 2025 August 2024 Avg Worship Attendance (Excludes Easter Attendance) 1767 1680 Avg Worship Attendance Change 5% Active HH Avg Attendance Ratio 662 585 Active HH Avg Attendance Ratio 66% 64% Active Attending Households (VBC Family) 1002 910 Active Attending Households Change 10% Active Attending Individuals 2360 2140 Active Attending Individuals 2360 2140 Active Adults 1542 1408 Active MS & HS 296 293 Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) 55% 56% Shell Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 99% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio <td>Board Designated Transfers</td> <td>\$</td> <td></td> <td>_</td> <td>200</td> <td>Ė</td> <td>-</td> <td>\$</td> <td>3,600</td> <td>\$</td> <td>200</td>	Board Designated Transfers	\$		_	200	Ė	-	\$	3,600	\$	200
Avg Worship Attendance (Excludes Easter Attendance) Avg Worship Attendance Change Active HH Avg Attendance 622 585 Active HH Avg Attendance Ratio 628 64% Active HH Avg Attending Households (VBC Family) 1002 910 Active Attending Households Change 10% Active Attending Individuals 2360 2140 Active Attending Individuals 2360 296 293 Active Attendance Active Attendance 40 29 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) Small Group Involvement (Goal 65%) Small Group Involvement (Combined Goal 51%) Active HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 AUGUST 2026 August 2025 August 2025 August 2025 August 2025 August 2025 August 2025 August 2026 August 2025 August 2025 August 2026 August 2025 August 2026 August 2025 August 2026 August 2025 August 2026 August 2	NET TOTAL AFTER TRANSFER	(\$	50,061)	(\$	147,830)	(\$	75,921)	\$	0	(\$	71,909)
Avg Worship Attendance (Excludes Easter Attendance) Avg Worship Attendance Change Active HH Avg Attendance 622 585 Active HH Avg Attendance Ratio 628 64% Active HH Avg Attending Households (VBC Family) 1002 910 Active Attending Households Change 10% Active Attending Individuals 2360 2140 Active Attending Individuals 2360 296 293 Active Attendance Active Attendance 40 29 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) Small Group Involvement (Goal 65%) Small Group Involvement (Combined Goal 51%) Active HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 AUGUST 2026 August 2025 August 2025 August 2025 August 2025 August 2025 August 2025 August 2026 August 2025 August 2025 August 2026 August 2025 August 2026 August 2025 August 2026 August 2025 August 2026 August 2											
Avg Worship Attendance Change 5% Active HH Avg Attendance Ratio 622 585 Active HH Avg Attendance Ratio 622 64% Active HH Avg Attendance Ratio 62% 64% Active Attending Households (VBC Family) 1002 910 Active Attending Households Change 10% Active Attending Individuals 2360 2140 Active Adults 1542 1408 Active MS & HS 296 293 Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) 59% 56% Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 Active Households 46% 41% Past 3 Mos. Giving Family Unit Ratio 46% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS 126/2026 Starting Balance (7.1.2025) 9 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) Paid Out (YTD) (§ 9,290)									August 2025	L	August 2024
Active HH Avg Attendance 622 585 Active HH Avg Attendance Ratio 62% 64% Active Attending Households (VBC Family) 1002 910 Active Attending Households (VBC Family) 10% Active Attending Individuals 2360 2140 Active Attending Individuals 2360 2140 Active Adults 1542 1408 Active MS & HS 296 293 Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) 59% 56% Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Active Households 42% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 9 4,997 Giving (YTD) \$ 94,997 Giving	Avg Worship Attendance (Excludes Easter At	tendance	e)						1767		1680
Active HH Avg Attendance Ratio 62% 64% Active Attending Households (VBC Family) 1002 910 Active Attending Households (VBC Family) 1002 910 Active Attending Households Change 10% Active Attending Individuals 2360 2140 Active Adults 1542 1408 Active MS & HS 296 293 Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) 59% 56% Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) (\$ 9,290) Families in need.	Avg Worship Attendance Change								5	5%	
Active Attending Households (VBC Family) Active Attending Households Change 10% Active Attending Individuals 2360 2140 Active Adults 1542 1408 Active Adults 1542 1408 Active MS & HS 296 293 Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) Small Group Involvement (Combined Goal 51%) Shepherding Connections (Goal 90%) 4CTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 Active Household Goal 50% 41% Past 3 Mos. Giving Family Unit Ratio ACTIVE HOUSEHOLD GIVING DONE ONLINE Online Giving Ratio (YTD) FIRST TIME GIVERS August 2025 BENEVOLENCE FUNDS Starting Balance (7.1.2025) Giving (YTD) \$ 12,320 Assistance provided to eight familles in need. Funds Applied (YTD) Faid Out (YTD) (S 9,290)	Active HH Avg Attendance								622		585
Active Attending Households Change 10% Active Attending Individuals 2360 2140 Active Adults 1542 1408 Active MS & HS 296 293 Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) 55% 56% Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD Starting Balance (7.1.2025) 9 94,997 Assistance provided to eight families in need. Funds Applied (YTD) \$ 92,990 families in need.	Active HH Avg Attendance Ratio								62%		64%
Active Attending Individuals Active Adults Active MS & HS Active MS & HS Avy Visitor Attendance Active Visiting Households Volunteer Involvement (Goal 65%) Small Group Involvement (Combined Goal 51%) Shepherding Connections (Goal 90%) ACTIVE HOUSEHOLD GIVING PARTICIPATION Current Month Giving Family Unit Ratio 46% 41% PORTION OF GIVING DONE ONLINE PORTION OF GIVING DONE ONLINE Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 BENEVOLENCE FUNDS Starting Balance (7.1.2025) Sq. 4,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) Paid Out (YTD) (\$ 9,290)	Active Attending Households (VBC Family)								1002		910
Active Adults 1542 1408 Active MS & HS 296 293 Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) 59% 56% Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 25/2026 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) \$ 12,132 Funds Applied (YTD) \$ 12,132 Funds Applied (YTD) \$ 9,290	Active Attending Households Change							П	1	0%	
Active MS & HS Avg Visitor Attendance Active Visiting Households Active Visiting Households Volunteer Involvement (Goal 65%) Small Group Involvement (Combined Goal 51%) Shepherding Connections (Goal 90%) ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 AUGUST 2024 ACTIVE HOUSEHOLD GIVING PARTICIPATION AUGUST 2025 AUGUST 2024 AUGUST 2025 AUGUST 2024 AUGUST 2025 AUGUST 2024 AUGUST 2025 AUGUST 2025 AUGUST 2024 AUGUST 2025 AUGUST 2025 AUGUST 2024 AUGUST 2025 AU	Active Attending Individuals							П	2360	П	2140
Avg Visitor Attendance 92 75 Active Visiting Households 92 81 Volunteer Involvement (Goal 65%) 59% 56% Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 4sistance provided to eight families in need. Funds Applied (YTD) \$ 12,132 Provided to eight families in need.	Active Adults							П	1542	П	1408
Active Visiting Households Volunteer Involvement (Goal 65%) Small Group Involvement (Combined Goal 51%) Shepherding Connections (Goal 90%) ACTIVE HOUSEHOLD GIVING PARTICIPATION AUgust 2025 August 2024 Current Month Giving Family Unit Ratio Past 3 Mos. Giving Family Unit Ratio PORTION OF GIVING DONE ONLINE Online Giving Ratio (YTD) FIRST TIME GIVERS Starting Balance (7.1.2025) Starting Balance (7.1.2025) Giving (YTD) Paid Out (YTD) S 12,132 Funds Applied (YTD) S 9,290) Selection 15% 59% 56% 59% 56% 59% 56% 59% 50% 50% 50% 50% 50% 50% 50% 50% 50% 50	Active MS & HS								296		293
Volunteer Involvement (Goal 65%) 59% 56% Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Assistance provided to eight familles in need. Funds Applied (YTD) (\$ 9,290) 4ssistance provided to eight familles in need.	Avg Visitor Attendance								92		75
Small Group Involvement (Combined Goal 51%) 15% 16% Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) Assistance provided to eight families in need. Paid Out (YTD) (\$ 9,290)	Active Visiting Households								92		81
Shepherding Connections (Goal 90%) 98% 91% ACTIVE HOUSEHOLD GIVING PARTICIPATION August 2025 August 2024 Current Month Giving Family Unit Ratio 46% 41% Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 \$ 94,997 Giving (YTD) \$ 12,132 Assistance provided to eight families in need. Paid Out (YTD) (\$ 9,290) families in need.	Volunteer Involvement (Goal 65%)								59%		56%
ACTIVE HOUSEHOLD GIVING PARTICIPATION Current Month Giving Family Unit Ratio Past 3 Mos. Giving Family Unit Ratio PORTION OF GIVING DONE ONLINE Conline Giving Ratio (YTD) FIRST TIME GIVERS Starting Balance (7.1.2025) Giving (YTD) Funds Applied (YTD) August 2025 August 2024 August 2025 August 2025 August 2025 2024/2025 August 2025 25/26 FYTD 6 25 August 2025 August 2024 August 2025 Aug	Small Group Involvement (Combined Goal 51	%)							15%		16%
Current Month Giving Family Unit Ratio Past 3 Mos. Giving Family Unit Ratio PORTION OF GIVING DONE ONLINE Online Giving Ratio (YTD) FIRST TIME GIVERS First Time Givers August 2025 BENEVOLENCE FUNDS Starting Balance (7.1.2025) Giving (YTD) Finds Applied (YTD) Starting Starting Applied (YTD) Funds Applied (YTD) Paid Out (YTD) (\$ 9,290)	Shepherding Connections (Goal 90%)								98%		91%
Current Month Giving Family Unit Ratio Past 3 Mos. Giving Family Unit Ratio PORTION OF GIVING DONE ONLINE Online Giving Ratio (YTD) FIRST TIME GIVERS First Time Givers August 2025 BENEVOLENCE FUNDS Starting Balance (7.1.2025) Giving (YTD) Finds Applied (YTD) Starting Starting Applied (YTD) Funds Applied (YTD) Paid Out (YTD) (\$ 9,290)	ACTIVE HOUSEHOLD GIVING DARTICIDATIO	NI.							August 202E		August 2024
Past 3 Mos. Giving Family Unit Ratio 42% 41% PORTION OF GIVING DONE ONLINE 2025/2026 2024/2025 Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) Assistance provided to eight families in need. Paid Out (YTD) (\$ 9,290)		/N		_		_		-			
Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) \$ 12,132 Paid Out (YTD) (\$ 9,290)	Past 3 Mos. Giving Family Unit Ratio									-	
Online Giving Ratio (YTD) 77% 71% FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) \$ 12,132 Paid Out (YTD) (\$ 9,290)											
FIRST TIME GIVERS August 2025 25/26 FYTD First Time Givers 16 25 BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Assistance provided to eight families in need. Funds Applied (YTD) (\$ 9,290) (\$ 9,290) \$ 12,132 Assistance provided to eight families in need.										L	
BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) provided to eight families in need. Paid Out (YTD) (\$ 9,290)	Online Giving Ratio (YTD)								77%		71%
BENEVOLENCE FUNDS 2025/2026 Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) provided to eight families in need. Paid Out (YTD) (\$ 9,290)	FIRST TIME GIVERS						August 2025		25/26 FYTD		
Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) Funds Applied (YTD) Paid Out (YTD) (\$ 9,290)	First Time Givers								16		25
Starting Balance (7.1.2025) \$ 94,997 Giving (YTD) \$ 12,132 Funds Applied (YTD) Funds Applied (YTD) Paid Out (YTD) (\$ 9,290)	BENEVOLENCE FUNDS								2025/2026		
Giving (YTD) \$ 12,132 Assistance provided to eight families in need.								Ś			
Funds Applied (YTD) provided to eight families in need.	- , ,							-		Assistance	
Paid Out (YTD) (\$ 9,290) families in need.									12,102	pr	
	7.7							(Ś	9 290)		
	Current Balance							\$	97,840		

ALL IN FOR TOMORROW FUNDS		025/2026	
Starting Balance (7.1.2025)	\$	51,986	
Loan Funds Received (YTD)		-	
Funds Applied to AIFT (YTD)	\$	17,954	
Giving (YTD)	\$	34,211	
Paid Out (YTD)	(\$	90)	
Current Balance	\$	104,061	

Financial Accountability at Village Bible Church

Accountability and transparency are important to us. We strive to be the best stewards we can be of God's resources and know that having others reviewing and guiding us will help us stay on track. Scripture speaks repeatedly on the importance of seeking wise counsel. We can't imagine a place this would be any more important than in the church!

To this end, the elders of Village Bible Church have implemented the following layers of financial accountability:

VBC Non-Staff Guiding Elders & Consensus Decision Making (Wise Counsel & Accountability)

While all elders lead and shepherd the church, the guiding elders are the actual governing board of the church. This board is intentionally made up of a majority of non-staff elders and operates by consensus, which means "total agreement by the elders to support a decision." This structure provides accountability and balance to our leadership team.

Guiding Elders (Non-Staff): Chad Duncan (Sugar Grove Campus), Bill Griffith (Indian Creek Campus), Travis McGuire (Sugar Grove Campus), Jon Pilkington (Sugar Grove Campus).

Additionally, three staff members serve on this team: Tim Badal (Lead Pastor); and as non-voting advisory members Keith Duff (Executive Pastor of Ministry), Micah Tesdall (Executive Pastor of Operations).

VBC Stewardship Team (Wise Counsel)

This advisory team is made up of church members who do not serve as staff or as guiding elders. While they are not a decision-making team, they advise and work with the guiding elders on overall financial strategy and practice, such as: 1) budget development; 2) compensation analysis; 3) cash-control audits; 4) monthly financial reviews; 5) financial communication; 6) generosity teaching initiatives.

Stewardship Team (Non-Staff): Phil Beattie (Sugar Grove Campus), Jack Brothers (Aurora Campus), Sue Fair (Sugar Grove Campus), Stan Free (Sugar Grove Campus), Rich Kerns (Sugar Grove Campus), Eric Smith (Sugar Grove Campus), Lisa Sperry (Plano Campus)

Additionally, Keith Duff (Executive Pastor of Ministry), Micah Tesdall (Executive Pastor of Operations), and Stephanie Beattie (Director of Finance & HR) lead and advise this team.

Financial Policies and Practices (Accountability)

Our financial policies and practices include many checks and balances that include our treasurers, our stewardship team, and our CPA. These checks and balances include cash handling (there are always at least two people involved with the handling of offerings and the process is audited), check writing and electronic payments (at least two people are always involved in this process), monthly financial reconciliation, year-end financials, and expense allocations.

Vanderbloemen Research Group Compensation Analysis (Wise Counsel)

Vanderbloemen Research Group provides our compensation team (non-staff guiding elders + non-staff stewardship team) objective analysis of the different leadership roles at VBC as well as compensation practices of similar churches and nonprofit organizations. This analysis guides our actual compensation policy.



CapinCrouse CPA (Wise Counsel & Accountability)

We voluntarily submit to the oversight and accountability of the CapinCrouse CPA firm who conducts a full review of our church financials, since 2010.

CapinCrouse is a national full-service CPA and consulting firm who, since 1972, has served Christ-centered, mission-focused not-for-profit organizations, churches, and higher education institutions by providing support in the key areas



of financial integrity and security. As a result of this extensive experience, CapinCrouse has a deep understanding of ministry operations and knows the ever-changing needs and the importance of financial accountability in our unique environment.

Village Bible Church engages CapinCrouse to perform an annual review of our financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of organization management. The review is conducted in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. Those standards require CapinCrouse to perform procedures to obtain limited assurance that there are no material modifications that should be made to the financial statements. The review of our 2023/2024 financial statements was completed on September 23, 2024, with no material modifications.