



**VILLAGE
BIBLE
CHURCH**

**1 Church: 6 Campuses
July 2025-January 2026
Financial Overview**

Village Bible Church: 6 Campuses One Fund Contributions

■ Actual Contributions ■ Budgeted Contributions

\$2,375,945

\$2,412,470

Jul 2025-Jan 2026

Village Bible Church: 6 Campuses Non- Construction Expenses (Net of Program Revenues)

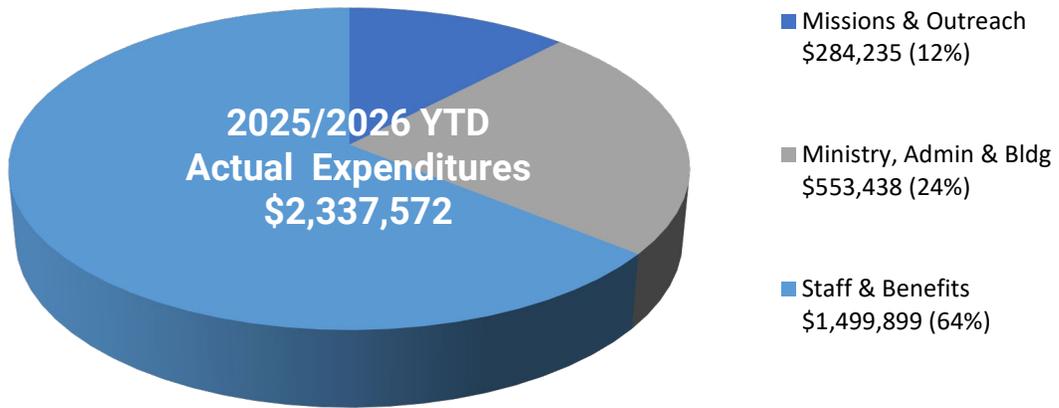
■ Actual Expenses ■ Budgeted Expenses

\$2,337,572

\$2,309,246

Jul 2025-Jan 2026

Village Bible Church: 6 Campuses Jul 2025-Jan 2026 Expenses



**Village Bible Church: 6 Campuses
Flash Review
Jul 2025-Jan 2026**

| | | |
|---|---------------------|---------------------|
| UNRESTRICTED CASH & RESERVES | January 2026 | January 2025 |
| | \$ 803,071 | \$ 1,149,843 |

| GENERAL OPERATING FUND (DOES NOT INCLUDE CONSTRUCTION COSTS) | | | | | |
|---|----------------------|---------------------|---------------------|----------------------|--------------------------|
| REVENUE & EXPENSES | Current Month | Fiscal YTD | FYTD Budget | Annual Budget | FYTD Over/(Under) |
| Contributions Unrestricted | \$ 250,483 | \$ 2,375,945 | \$ 2,412,470 | \$ 3,920,270 | (\$ 36,525) |
| Gain/(Loss) on Sale of Stock Donations | (\$ 29) | \$ 19 | - | - | \$ 19 |
| Interest Income | \$ 2,905 | \$ 23,314 | - | - | \$ 23,314 |
| Total Revenue | \$ 253,359 | \$ 2,399,278 | \$ 2,412,470 | \$ 3,920,270 | (\$ 13,192) |
| Operating Expenses | \$ 320,772 | \$ 2,337,572 | \$ 2,309,246 | \$ 3,923,870 | \$ 28,326 |
| NET TOTAL | (\$ 67,413) | \$ 61,707 | \$ 103,224 | (\$ 3,600) | (\$ 41,517) |
| Board Designated Transfers | \$ 0 | \$ 200 | \$ 3,600 | \$ 3,600 | (\$ 3,400) |
| NET TOTAL AFTER TRANSFER | (\$ 67,412) | \$ 61,907 | \$ 106,824 | \$ 0 | (\$ 44,917) |

| CURRENT MONTH CHURCH FAMILY STATISTICS | January 2026 | January 2025 |
|--|---------------------|---------------------|
| Avg Worship Attendance <i>(Excludes Easter Attendance)</i> | 1943 | 1778 |
| Avg Worship Attendance Change | 9% | |
| Active HH Avg Attendance | 667 | 597 |
| Active HH Avg Attendance Ratio | 63% | 65% |
| Active Attending Households (VBC Family) | 1057 | 912 |
| Active Attending Households Change | 16% | |
| Active Attending Individuals | 2477 | 2201 |
| Active Adults | 1617 | 1424 |
| Active MS & HS | 316 | 301 |
| Active Members | 689 | 591 |
| Membership Percentage | 36% | |
| Avg Visitor Attendance | 110 | 93 |
| Active Visiting Households | 119 | 79 |
| Volunteer Involvement (Goal 65%) | 54% | 60% |
| Small Group Involvement (Combined Goal 51%) | 34% | 34% |
| Shepherding Connections (Goal 90%) | 91% | 94% |

| ACTIVE HOUSEHOLD GIVING PARTICIPATION | January 2026 | January 2025 |
|--|---------------------|---------------------|
| Current Month Giving Family Unit Ratio | 46% | 49% |
| Past 3 Mos. Giving Family Unit Ratio | 40% | 40% |

| PORTION OF GIVING DONE ONLINE | 2025/2026 | 2024/2025 |
|--------------------------------------|------------------|------------------|
| Online Giving Ratio (YTD) | 71% | 67% |

| FIRST TIME GIVERS | January 2026 | 25/26 FYTD |
|--------------------------|---------------------|-------------------|
| First Time Givers | 9 | 161 |

| BENEVOLENCE FUNDS | 2025/2026 | |
|-----------------------------|------------------|---|
| Starting Balance (7.1.2025) | \$ 94,997 | Assistance provided to 29 families in need. |
| Giving (YTD) | \$ 56,121 | |
| Funds Applied (YTD) | | |
| Paid Out (YTD) | (\$ 56,212) | |
| Current Balance | \$ 94,907 | |

| ALL IN FOR TOMORROW FUNDS | 2025/2026 | |
|----------------------------------|------------------|--|
| Starting Balance (7.1.2025) | \$ 51,986 | |
| Loan Funds Received (YTD) | - | |
| Funds Applied to AIFT (YTD) | \$ 128,251 | |
| Giving (YTD) | \$ 87,258 | |
| Paid Out (YTD) | (\$ 260,030) | |
| Current Balance | \$ 7,465 | |

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), Rich Kerns (Sugar Grove 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): Jack Brothers (Aurora Campus), Sue Fair (Sugar Grove Campus), Stan Free (Sugar Grove Campus), Jordan Miller (Plano Campus), Frank Roberts (Sugar Grove 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)

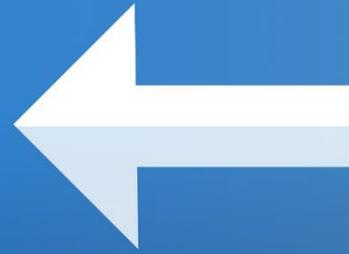
We voluntarily submit to the oversight and accountability of the CapinCrouse CPA firm who conducts a full review of our church financials, since 2010.



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 2024/2025 financial statements was completed on September 29, 2025, with no material modifications.

AUTOMATE the IMPORTANT



Schedule your planned giving back to the Lord.
villagebible.church/give

The Bible talks a lot about something called “first fruits.” If something is important, we should do it first. Some of you may have your priority financial items taken right out of your paycheck—maybe 401(k), savings, income taxes. You automate them because they are important—you want to make sure that they are taken care of right away.

Here at Village Bible Church, we’re so grateful for the generosity of so many people who financially support the mission and vision of the church. This idea of making the important automatic applies to giving as well. We want to be generous as well as be wise, so in addition to saving for a 401(k) automatically, I would like to encourage you to give automatically also.

We’ve set up our website in such a way that you can create a profile and set up regular, recurring contributions. Online giving is safe, secure and free. It’s a great way to be intentional about honoring God and being generous. Many of you give via the offering boxes in the sanctuary and that’s great—you can keep doing that. But I want to challenge you to automate it because it’s important.

Would you be willing to set up an online giving profile at villagebible.church/give and automate the important? Not only will you not have to bring a checkbook to church, you’ll help us maintain ministries for your family during all seasons of the year.

Jump in. Automate what’s important.

Your Pastor and Friend,



Keith Duff
Executive Pastor of Ministry
Village Bible Church
Aurora, El Camino, Indian Creek, Naperville,
Plano, Sugar Grove, & Online | Illinois