

St. Paul's Episcopal Church-Main Campus  
Statements of Operations and Cash Flows

	For the Month Ended					Year to Date					Year Ending
	10/31/2025		10/31/2024			10/31/2025		10/31/2024			12/31/2025
	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Budget
<b>Revenues</b>											
Pledges											
Periodically, eg monthly	\$ 70,417	\$ 61,010	\$ 9,407	\$ 63,846	\$ 6,571	\$ 514,590	\$ 529,541	\$ (14,951)	\$ 502,536	\$ 12,054	\$ 672,601
Annually, in advance	-	-	-	-	-	218,940	166,768	52,172	178,684	40,256	173,107
Total Pledges	70,417	61,010	9,407	63,846	6,571	733,530	696,309	37,221	681,220	52,310	845,708
Unpledged Gifts	13,942	8,035	5,907	10,381	3,561	84,656	64,823	19,833	107,354	(22,698)	84,500
Endowment Income	15,730	15,846	(116)	15,738	(8)	47,189	47,539	(350)	47,215	(26)	63,385
Other Income	3,023	2,535	488	3,939	(916)	26,348	27,315	(967)	22,125	4,223	34,943
<b>Total Revenues</b>	<b>103,112</b>	<b>87,426</b>	<b>15,686</b>	<b>93,904</b>	<b>9,208</b>	<b>891,723</b>	<b>835,986</b>	<b>55,737</b>	<b>857,914</b>	<b>33,809</b>	<b>1,028,536</b>
<b>Expenses</b>											
Clergy	30,341	32,363	2,022	23,222	(7,119)	271,051	279,389	8,338	241,865	(29,186)	344,114
Music	8,235	7,258	(977)	3,598	(4,637)	54,907	54,825	(82)	50,114	(4,793)	71,590
Church Programs	5,083	5,098	15	5,218	135	45,671	47,881	2,210	46,868	1,197	57,577
Other Church Programs	2,673	2,004	(669)	5,263	2,590	15,582	17,699	2,117	18,144	2,562	21,675
Youth Ministry	140	1,000	860	1,490	1,350	14,535	20,024	5,489	14,842	307	22,274
Operations/Maintenance	21,625	17,181	(4,444)	12,228	(9,397)	140,765	147,349	6,584	146,836	6,071	179,197
Administration	17,691	19,123	1,432	10,532	(7,159)	188,969	190,052	1,083	172,067	(16,902)	231,927
Outreach	9,375	9,652	277	17,461	8,086	109,087	111,210	2,123	106,926	(2,161)	130,763
Debt Service (Interest)	-	-	-	-	-	-	-	-	761	761	-
<b>Total Expenses</b>	<b>95,163</b>	<b>93,679</b>	<b>(1,484)</b>	<b>79,012</b>	<b>(16,151)</b>	<b>840,567</b>	<b>868,429</b>	<b>27,862</b>	<b>798,423</b>	<b>(42,144)</b>	<b>1,059,117</b>
<b>Net Income/(loss)</b>	<b>7,949</b>	<b>(6,253)</b>	<b>14,202</b>	<b>14,892</b>	<b>(6,943)</b>	<b>51,156</b>	<b>(32,443)</b>	<b>83,599</b>	<b>59,491</b>	<b>(8,335)</b>	<b>(30,581)</b>
Principal Repayment	-	-	-	-	-	-	-	-	62,694	62,694	-
<b>Net Operating Cash Flow</b>	<b>\$ 7,949</b>	<b>\$ (6,253)</b>	<b>\$ 14,202</b>	<b>\$ 14,892</b>	<b>\$ (6,943)</b>	<b>\$ 51,156</b>	<b>\$ (32,443)</b>	<b>\$ 83,599</b>	<b>\$ (3,203)</b>	<b>\$ 54,359</b>	<b>\$ (30,581)</b>

St. Paul's Episcopal Church-323 East Main Street  
 Statements of Operations and Cash Flows

	For the Month Ended					Year to Date					Year Ending
	10/31/2025		10/31/2024			10/31/2025		10/31/2024			12/31/2025
	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Budget
<b>Revenues</b>											
Rent Income	\$ 9,057	\$ 9,026	\$ 31	\$ 8,978	\$ 79	\$ 90,232	\$ 90,261	\$ (29)	\$ 88,286	\$ 1,946	\$ 108,313
Interest Income	278	223	55	315	(37)	2,887	2,449	438	3,559	(672)	2,894
<b>Total Revenues</b>	<b>9,335</b>	<b>9,249</b>	<b>86</b>	<b>9,293</b>	<b>42</b>	<b>93,119</b>	<b>92,710</b>	<b>409</b>	<b>91,845</b>	<b>1,274</b>	<b>111,207</b>
<b>Expenses</b>											
Insurance	468	467	(1)	-	(468)	935	934	(1)	958	23	1,496
Building Maintenance	-	688	688	-	-	808	1,375	567	1,335	527	1,375
Office Support Staff	671	671	-	671	-	6,710	6,710	-	6,710	-	8,052
Office Support Supplies	44	44	-	44	-	440	440	-	440	-	528
Banking Fees	-	-	-	-	-	-	-	-	-	-	-
Property Taxes	-	-	-	-	-	-	-	-	-	-	7,870
Other Taxes	-	-	-	(8,442)	(8,442)	5,000	5,071	71	(4,202)	(9,202)	5,071
Professional Services	-	-	-	625	625	4,120	2,225	(1,895)	2,225	(1,895)	2,225
Debt Service (Interest)	3,016	3,016	-	3,161	145	31,118	31,118	-	32,672	1,554	37,215
Contingency	-	513	513	-	-	-	5,129	5,129	-	-	6,155
<b>Total Expenses</b>	<b>4,199</b>	<b>5,399</b>	<b>1,200</b>	<b>(3,941)</b>	<b>(8,140)</b>	<b>49,131</b>	<b>53,002</b>	<b>3,871</b>	<b>40,138</b>	<b>(8,993)</b>	<b>69,987</b>
<b>Net Income/(loss)</b>	<b>5,136</b>	<b>3,850</b>	<b>1,286</b>	<b>13,234</b>	<b>(8,098)</b>	<b>43,988</b>	<b>39,708</b>	<b>4,280</b>	<b>51,707</b>	<b>(7,719)</b>	<b>41,220</b>
Principal Repayment	4,449	4,449	-	4,304	(145)	43,536	43,536	-	41,982	(1,554)	52,371
<b>Net Operating Cash Flow</b>	<b>\$ 687</b>	<b>\$ (599)</b>	<b>\$ 1,286</b>	<b>\$ 8,930</b>	<b>\$ (8,243)</b>	<b>\$ 452</b>	<b>\$ (3,828)</b>	<b>\$ 4,280</b>	<b>\$ 9,725</b>	<b>\$ (9,273)</b>	<b>\$ (11,151)</b>

St. Paul's Episcopal Church  
Restricted Funds, Cash and Debt

Account #	Account Title	Account Type*	Activity Year To Date			
			01/01/25	Income	Expense	10/31/25
80005	Memorials	Other Operating Income	\$ 29,150	\$ 18,021	\$ 17,885	\$ 29,286
80002	Christian Education	Donations Restricted for Operating Purposes	-	-	-	-
80003	Altar Guild	Donations Restricted for Operating Purposes	903	14	917	(0)
80006	Pastoral Residency	Donations Restricted for Operating Purposes	5,000	(250)	1,447	3,303
80007	Music	Donations Restricted for Operating Purposes	12,137	17,816	15,008	14,945
80021	Music-Organ Fund	Donations Restricted for Operating Purposes	14,086	335	8,163	6,258
80036	Youth Fundraisers	Donations Restricted for Operating Purposes	2,332	960	1,028	2,264
80046	Continuing Education-Staff	Donations Restricted for Operating Purposes	-	2,767	2,383	384
80067	Flower Guild Operating Funds	Donations Restricted for Operating Purposes	4,705	6,978	7,213	4,470
80077	Piano Fund	Donations Restricted for Operating Purposes	75	75	150	-
80100/80101	Salary/Benefit Supplement	Donations Restricted for Operating Purposes	-	7,335	7,335	-
80001	Rector's Discretionary	Funds Restricted for Transmittal to Another Recipient	5,613	4,881	3,517	6,977
80004	Cursillo/Ultreya	Funds Restricted for Transmittal to Another Recipient	4,163	-	-	4,163
80010	Bishop's Discretionary Fund	Funds Restricted for Transmittal to Another Recipient	-	652	652	-
80026	UTO	Funds Restricted for Transmittal to Another Recipient	-	-	-	-
80038	ECW-Women's Ministries	Funds Restricted for Transmittal to Another Recipient	5,543	-	489	5,054
80058	Associate Priest's Discretionary Fund	Funds Restricted for Transmittal to Another Recipient	1,539	250	167	1,622
80093	Daughters of the King	Funds Restricted for Transmittal to Another Recipient	2,162	250	-	2,412
80098	Scouts	Funds Restricted for Transmittal to Another Recipient	-	550	550	-
80102	Priest Associate Discretionary Fund	Funds Restricted for Transmittal to Another Recipient	1,451	-	-	1,451
80015	Columbarium	Gifts to Capital Campaign or Building Fund	27,491	1,600	27	29,064
80016	Building Fund	Gifts to Capital Campaign or Building Fund	-	-	-	-
80054	Debt Reduction-Above and Beyond	Gifts to Capital Campaign or Building Fund	-	-	-	-
80095	Memorial Garden Project	Gifts to Capital Campaign or Building Fund	221	-	206	15
80096	Designated-Campus Improvement	Gifts to Capital Campaign or Building Fund	1,929	6,720	1,929	6,720
80009	Food Bank	Support of Outreach Ministries	-	3,575	3,575	-
80050	Angel Tree Program	Support of Outreach Ministries	1,089	-	-	1,089
80060	Troop Support	Support of Outreach Ministries	1,508	-	-	1,508
80072	Episcopal Peace Fellowship	Support of Outreach Ministries	-	-	-	-
80080	Outreach-People in Need	Support of Outreach Ministries	1,160	1,247	1,131	1,276
80082	Dandridge Trust/Coldest Nights	Support of Outreach Ministries	17,863	1,525	10,000	9,388
80092	The Journey Home	Support of Outreach Ministries	-	-	-	-
80094	Connect Ministry	Support of Outreach Ministries	11,699	27,060	28,270	10,489
80099	Prison Ministry	Support of Outreach Ministries	2,270	-	-	2,270
			<b>\$ 154,088</b>	<b>\$ 102,361</b>	<b>\$ 112,042</b>	<b>\$ 144,407</b>

\* Aligns with Parochial Report

<b>Cash Balances-First Horizon:</b>	
Main Campus General Operating	\$ 64,002
Main Campus Savings	294,625
323 East Main General Operating	63,940
323 East Main Savings	119,736
Connect	5,110
<b>Total</b>	<b>547,413</b>
Less: Restricted Funds	(144,407)
Less: Deferred Pledge Payments for 2026 and 2027	(42,500)
<b>Unrestricted Cash on Hand @ 10/31/25</b>	<b>\$ 360,506</b>

Average Days Cash on Hand 111

<b>Endowment Fund Balances</b>	
Anderson Fund	\$ 25,748
Read Fund	153,322
Williams Fund	1,430,679
Quasi Endowment Fund	265,115
<b>Total Endowment Funds-Market Value @ 09/30/25</b>	<b>\$ 1,874,864</b>

<b>Debt Balances-First Horizon:</b>	
323 East Main (@ 3.34%)	\$ 1,079,317
<b>Total Debt @ 10/31/25</b>	<b>\$ 1,079,317</b>