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

	For the Month Ended					Year to Date					Year Ending
	11/30/2025			11/30/2024		11/30/2025			11/30/2024		12/31/2025
	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Budget
Revenues											
Pledges											
Periodically, eg monthly	$ 51,487	$ 55,636	$ (4,149)	$ 50,192	$ 1,295	$ 566,077	$ 585,177	$ (19,100)	$ 552,728	$ 13,349	$ 672,601
Annually, in advance	-	-	-	-	-	218,940	166,768	52,172	178,684	40,256	173,107
Total Pledges	51,487	55,636	(4,149)	50,192	1,295	785,017	751,945	33,072	731,412	53,605	845,708
Unpledged Gifts	17,253	5,809	11,444	6,215	11,038	101,909	70,632	31,277	113,569	(11,660)	84,500
Endowment Income	-	-	-	-	-	47,189	47,539	(350)	47,215	(26)	63,385
Other Income	890	1,046	(156)	(291)	1,181	27,238	28,361	(1,123)	48,343	(21,105)	34,943
Total Revenues	69,630	62,491	7,139	56,116	13,514	961,353	898,477	62,876	940,539	20,814	1,028,536
Expenses											
Clergy	30,705	32,363	1,658	23,810	(6,895)	301,757	311,752	9,995	265,675	(36,082)	344,114
Music	7,685	7,508	(177)	4,982	(2,703)	62,592	62,332	(260)	55,097	(7,495)	71,590
Church Programs	4,728	4,848	120	3,680	(1,048)	50,399	52,729	2,330	50,548	149	57,577
Other Church Programs	967	1,754	787	1,923	956	16,549	19,453	2,904	20,067	3,518	21,675
Youth Ministry	254	1,000	746	1,490	1,236	14,789	21,024	6,235	16,332	1,543	22,274
Operations/Maintenance	25,718	11,993	(13,725)	13,040	(12,678)	166,483	159,342	(7,141)	159,876	(6,607)	179,197
Administration	18,255	18,331	76	15,148	(3,107)	207,224	208,383	1,159	187,215	(20,009)	231,927
Outreach	9,375	9,652	277	9,211	(164)	118,461	120,861	2,400	116,137	(2,324)	130,763
Debt Service (Interest)	-	-	-	-	-	-	-	-	761	761	-
Total Expenses	97,687	87,449	(10,238)	73,284	(24,403)	938,254	955,876	17,622	871,708	(66,546)	1,059,117
Net Income/(loss)	(28,057)	(24,958)	(3,099)	(17,168)	(10,889)	23,099	(57,399)	80,498	68,831	(45,732)	(30,581)
Principal Repayment	-	-	-	-	-	-	-	-	62,694	62,694	-
Net Operating Cash Flow	$ (28,057)	$ (24,958)	$ (3,099)	$ (17,168)	$ (10,889)	$ 23,099	$ (57,399)	$ 80,498	$ 6,137	$ 16,962	$ (30,581)

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

	For the Month Ended					Year to Date					Year Ending
	11/30/2025			11/30/2024		11/30/2025			11/30/2024		12/31/2025
	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Actual	Budget	Var vs Budg	Last Year	Var vs LYR	Budget
Revenues											
Rent Income	$ 9,057	$ 9,026	$ 31	$ 8,978	$ 79	$ 99,289	$ 99,287	$ 2	$ 97,264	$ 2,025	$ 108,313
Interest Income	246	223	23	289	(43)	3,134	2,671	463	3,848	(714)	2,894
Total Revenues	9,303	9,249	54	9,267	36	102,423	101,958	465	101,112	1,311	111,207
Expenses											
Insurance	-	-	-	-	-	935	934	(1)	957	22	1,496
Building Maintenance	-	-	-	-	-	808	1,375	567	1,335	527	1,375
Office Support Staff	671	671	-	671	-	7,381	7,381	-	7,381	-	8,052
Office Support Supplies	44	44	-	44	-	484	484	-	484	-	528
Banking Fees	-	-	-	-	-	-	-	-	-	-	-
Property Taxes	-	-	-	-	-	-	-	-	-	-	7,870
Other Taxes	4,185	-	(4,185)	-	(4,185)	9,185	5,071	(4,114)	(4,202)	(13,387)	5,071
Professional Services	-	-	-	-	-	4,120	2,225	(1,895)	2,225	(1,895)	2,225
Debt Service (Interest)	3,104	3,104	-	3,254	150	34,223	34,223	-	35,926	1,703	37,215
Contingency	-	513	513	-	-	-	5,642	5,642	-	-	6,155
Total Expenses	8,004	4,332	(3,672)	3,969	(4,035)	57,136	57,335	199	44,106	(13,030)	69,987
Net Income/(loss)	1,299	4,917	(3,618)	5,298	(3,999)	45,287	44,623	664	57,006	(11,719)	41,220
Principal Repayment	4,361	4,361	-	4,211	(150)	47,897	47,897	-	46,193	(1,704)	52,371
Net Operating Cash Flow	$ (3,062)	$ 556	$ (3,618)	$ 1,087	$ (4,149)	$ (2,610)	$ (3,274)	$ 664	$ 10,813	$ (13,423)	$ (11,151)

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

Account #	Account Title	Account Type*	Activity Year To Date 01/01/25	Income	Expense	11/30/25
80005	Memorials	Other Operating Income	$ 29,150	$ 21,055	$ 22,385	$ 27,820
80002	Christian Education	Donations Restricted for Operating Purposes	-	-	-	-
80003	Altar Guild	Donations Restricted for Operating Purposes	903	14	917	-
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	18,016	11,937
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	1,223	1,291	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	10,895	8,234	7,366
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	4,981	3,517	7,077
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	376	167	1,748
80093	Daughters of the King	Funds Restricted for Transmittal to Another Recipient	2,162	275	-	2,437
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	-	3,745	3,575	170
80050	Angel Tree Program	Support of Outreach Ministries	1,089	350	-	1,439
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	1,674	1,393	1,441
80082	Dandridge Trust/Coldest Nights	Support of Outreach Ministries	17,863	3,285	10,000	11,148
80092	The Journey Home	Support of Outreach Ministries	-	-	-	-
80094	Connect Ministry	Support of Outreach Ministries	11,699	35,591	31,395	15,895
80099	Prison Ministry	Support of Outreach Ministries	2,270	-	-	2,270
			$ 154,088	$ 121,064	$ 124,221	$ 150,931

* Aligns with Parochial Report

Cash Balances-First Horizon:	
Main Campus General Operating	$ 43,248
Main Campus Savings	295,231
323 East Main General Operating	61,347
323 East Main Savings	119,982
Connect	1,985
Total	521,793
Less: Restricted Funds	(150,931)
Less: Deferred Pledge Payments for 2026 and 2027	(42,500)
Unrestricted Cash on Hand @ 11/30/25	$ 328,362
Average Days Cash on Hand	101
Endowment Fund Balances	
Anderson Fund	$ 25,748
Read Fund	153,322
Williams Fund	1,430,679
Quasi Endowment Fund	265,115
Total Endowment Funds-Market Value @ 09/30/25	$ 1,874,864
Debt Balances-First Horizon:	
323 East Main (@ 3.34%)	$ 1,074,955
Total Debt @ 11/30/25	$ 1,074,955