

St. Mary's Church
Profit & Loss Budget vs. Actual
January through September 2025

	Jan - Sep 25	Budget	Annual Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense					
Income					
100 · Parish Pledges	238,841.63	243,750.01	325,000.00	-4,908.38	97.99%
101 · Loose Offering	15,363.91	12,749.99	17,000.00	2,613.92	120.5%
103 · Dividends and Interest	701.77	30.01	40.00	671.76	2,338.45%
104 · Donations	4,883.38	14,999.99	20,000.00	-10,116.61	32.56%
108 · Church Yard Admin Fees	21,700.50	13,500.00	18,000.00	8,200.50	160.74%
109 · Miscellaneous Income	600.00	7,500.01	10,000.00	-6,900.01	8.0%
110 · Facilities Use/ Donations/Rent	33,310.00	36,750.01	49,000.00	-3,440.01	90.64%
111 · Transfers from Endowment	209,997.00	209,997.00	279,996.00	0.00	100.0%
113 · H.F. Webster Fund--Diocesan Inv	7,963.80	7,500.01	10,000.00	463.79	106.18%
120 · Other Income	2,093.32	3,749.99	5,000.00	-1,656.67	55.82%
121 · Lease of Land	500.00	374.99	500.00	125.01	133.34%
122 · Sale of Gravelots CYA	28,400.00	18,750.01	25,000.00	9,649.99	151.47%
199 · Prior Year Carryover	0.00	26,066.25	34,755.00	-26,066.25	0.0%
Total Income	564,355.31	595,718.27	794,291.00	-31,362.96	94.74%
Gross Profit	564,355.31	595,718.27	794,291.00	-31,362.96	94.74%
Expense					
200 · Apportionment	63,783.00	63,780.75	85,041.00	2.25	100.0%
201 · Information Technology Expenses	11,463.52	5,625.00	7,500.00	5,838.52	203.8%
203 · Christian Education	2,642.60	2,100.01	2,800.00	542.59	125.84%
204 · Conferences/Seminars/Retreats	0.00	1,499.99	2,000.00	-1,499.99	0.0%
206 · Insurance	21,397.00	27,000.00	36,000.00	-5,603.00	79.25%
207 · Hospitality/PstrlCare/Collation	1,598.35	1,875.01	2,500.00	-276.66	85.25%
208 · Maintenance of Buildings	37,249.29	27,000.00	36,000.00	10,249.29	137.96%
210 · Maintenance of Grounds	16,157.53	14,250.01	19,000.00	1,907.52	113.39%
212 · Misc. Expense	0.00	1,125.00	1,500.00	-1,125.00	0.0%
213 · Music/Choir Expenses	3,664.71	3,000.01	4,000.00	664.70	122.16%
214 · Office Supplies/Expenses	8,544.40	11,250.00	15,000.00	-2,705.60	75.95%
215 · Outreach	6,374.35	3,375.00	4,500.00	2,999.35	188.87%
216 · Personnel Expenses	341,310.51	369,750.01	493,000.00	-28,439.50	92.31%
217 · Property Taxes	924.60	1,125.00	1,500.00	-200.40	82.19%
219 · Safe Church Background Checks	21.95	75.01	100.00	-53.06	29.26%
221 · Stewardship	219.35	262.49	350.00	-43.14	83.57%
226 · Utilities	54,754.65	45,000.00	60,000.00	9,754.65	121.68%
227 · Worship	5,152.12	4,500.00	6,000.00	652.12	114.49%
228 · Vestry Expenses	2,399.19	1,875.01	2,500.00	524.18	127.96%
229 · Finance Expenses	4,397.13	7,500.01	10,000.00	-3,102.88	58.63%
232 · Summer Program	500.00	3,749.99	5,000.00	-3,249.99	13.33%
Total Expense	582,554.25	595,718.30	794,291.00	-13,164.05	97.79%
Net Ordinary Income	-18,198.94	-0.03	0.00	-18,198.91	60,663,133.33%
Other Income/Expense					
Other Income					
105 · Restricted Donations					
105K Restricted-Rectory Kitchen	73,497.00				
105C · Donations - Historic Church	16,785.45				
105O · Restr Donations - Other	20,000.00				
105T · Donations - Tuck Fund Distribut	35,000.00				
105 · Restricted Donations - Other	5,000.00				

St. Mary's Church
Profit & Loss Budget vs. Actual
January through September 2025

	Jan - Sep 25	Budget	Annual Budget	\$ Over Budget	% of Budget
Total 105 · Restricted Donations	150,282.45				
Total Other Income	150,282.45				
Other Expense					
240 · Restricted Expenditures					
240K Rectory Kitchen	148,507.05				
240O · Other	6,466.48				
240T · Tuck Scholarship Awards	37,000.00				
Total 240 · Restricted Expenditures	191,973.53				
Total Other Expense	191,973.53				
Net Other Income	-41,691.08				
Net Income	-59,890.02	-0.03	0.00	-59,889.99	199,633,400.0%

St. Mary's Church
Profit & Loss
January through September 2025

	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	TOTAL
Ordinary Income/Expense										
Income										
100 · Parish Pledges	48,190.77	22,714.54	26,215.77	22,414.03	33,578.37	20,729.87	24,558.29	19,736.61	20,703.38	238,841.63
101 · Loose Offering	658.00	968.00	640.00	2,576.73	854.60	1,783.93	3,117.73	1,866.44	2,898.48	15,363.91
103 · Dividends and Interest	0.00	0.00	0.00	655.37	0.00	46.40	0.00	0.00	0.00	701.77
104 · Donations	977.55	450.00	396.47	86.57	161.31	329.84	1,466.89	73.90	940.85	4,883.38
108 · Church Yard Admin Fees	1,640.00	0.00	0.00	5,180.00	1,100.00	175.00	5,198.00	0.00	8,407.50	21,700.50
109 · Miscellaneous Income	0.00	0.00	0.00	0.00	0.00	515.00	0.00	0.00	85.00	600.00
110 · Facilities Use/ Donations/Rent	3,450.00	3,850.00	3,700.00	5,400.00	5,112.00	3,578.00	2,840.00	2,600.00	2,780.00	33,310.00
111 · Transfers from Endowment	23,333.00	23,333.00	23,333.00	23,333.00	23,333.00	23,333.00	23,333.00	23,333.00	23,333.00	209,997.00
113 · H.F. Webster Fund--Diocesan Inv	0.00	0.00	2,654.60	0.00	0.00	2,654.60	0.00	0.00	2,654.60	7,963.80
120 · Other Income	395.00	220.00	0.00	0.00	0.00	0.00	395.00	395.00	688.32	2,093.32
121 · Lease of Land	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
122 · Sale of Gravelots CYA	1,700.00	0.00	6,200.00	0.00	3,200.00	1,700.00	6,200.00	6,200.00	3,200.00	28,400.00
Total Income	80,844.32	51,535.54	63,139.84	59,645.70	67,339.28	54,845.64	67,108.91	54,204.95	65,691.13	564,355.31
Gross Profit	80,844.32	51,535.54	63,139.84	59,645.70	67,339.28	54,845.64	67,108.91	54,204.95	65,691.13	564,355.31
Expense										
200 · Apportionment	7,095.00	7,086.00	7,086.00	7,086.00	7,086.00	7,086.00	7,086.00	7,086.00	7,086.00	63,783.00
201 · Information Technology Expenses	522.64	432.64	607.64	3,071.09	2,089.03	427.64	2,229.02	1,552.11	531.71	11,463.52
203 · Christian Education	736.91	75.00	265.60	760.85	197.43	269.06	48.75	48.75	240.25	2,642.60
206 · Insurance	10,205.00	2,773.00	10,205.00	-1,853.00	0.00	67.00	0.00	0.00	0.00	21,397.00
207 · Hospitality/PstrlCare/Collation	0.00	0.00	70.70	536.51	0.00	0.00	350.14	166.80	474.20	1,598.35
208 · Maintenance of Buildings	3,750.34	1,724.02	5,256.41	4,326.51	4,814.94	4,851.02	4,403.84	2,561.43	5,560.78	37,249.29
210 · Maintenance of Grounds	2,200.00	4,225.00	3,383.59	0.00	780.00	2,305.00	0.00	632.62	2,631.32	16,157.53
213 · Music/Choir Expenses	500.00	0.00	473.85	1,302.50	867.00	256.98	114.38	150.00	0.00	3,664.71
214 · Office Supplies/Expenses	1,183.39	526.75	1,138.00	1,435.43	500.31	774.04	1,354.53	1,024.81	607.14	8,544.40
215 · Outreach	778.18	689.49	630.12	733.42	2,460.27	2,099.25	-2,634.16	700.75	917.03	6,374.35
216 · Personnel Expenses	42,213.84	37,664.01	38,847.24	45,976.27	32,505.35	41,173.41	35,552.47	33,176.69	34,201.23	341,310.51
217 · Property Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	924.60	0.00	924.60
219 · Safe Church Background Checks	0.00	0.00	0.00	0.00	4.00	17.95	0.00	0.00	0.00	21.95
221 · Stewardship	0.00	0.00	0.00	219.35	0.00	0.00	0.00	0.00	0.00	219.35
226 · Utilities	5,436.13	7,920.18	8,652.07	7,368.87	5,944.45	5,420.86	4,227.64	4,288.32	5,496.13	54,754.65
227 · Worship	1,192.77	202.47	448.12	518.53	809.97	622.88	227.88	229.40	900.10	5,152.12
228 · Vestry Expenses	0.00	0.00	2,000.00	75.60	323.59	0.00	0.00	0.00	0.00	2,399.19
229 · Finance Expenses	464.00	896.43	552.44	461.15	416.52	267.76	490.90	461.15	386.78	4,397.13
232 · Summer Program	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	0.00	500.00
Total Expense	76,278.20	64,214.99	79,616.78	72,019.08	58,798.86	65,638.85	53,451.39	53,503.43	59,032.67	582,554.25
Net Ordinary Income	4,566.12	-12,679.45	-16,476.94	-12,373.38	8,540.42	-10,793.21	13,657.52	701.52	6,658.46	-18,198.94
Other Income/Expense										
Other Income										
105 · Restricted Donations										
105K Restricted-Rectory Kitchen	0.00	1,000.00	65,000.00	7,497.00	0.00	0.00	0.00	0.00	0.00	73,497.00
105C · Donations - Historic Church	125.00	120.00	120.00	4,000.00	0.00	0.00	400.00	1,780.00	10,240.45	16,785.45
105O · Restr Donations - Other	0.00	0.00	20,000.00	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00
105T · Donations - Tuck Fund Distribut	18,000.00	0.00	0.00	0.00	0.00	17,000.00	0.00	0.00	0.00	35,000.00
105 · Restricted Donations - Other	225.00	725.00	5,325.00	650.00	700.00	475.00	-3,100.00	0.00	0.00	5,000.00
Total 105 · Restricted Donations	18,350.00	1,845.00	90,445.00	12,147.00	700.00	17,475.00	-2,700.00	1,780.00	10,240.45	150,282.45
Total Other Income	18,350.00	1,845.00	90,445.00	12,147.00	700.00	17,475.00	-2,700.00	1,780.00	10,240.45	150,282.45
Other Expense										
240 · Restricted Expenditures										
240K Rectory Kitchen	36,266.00	69,701.82	33,650.00	234.33	731.61	54.99	365.00	7,503.30	0.00	148,507.05
240O · Other	0.00	0.00	0.00	0.00	0.00	0.00	6,466.48	0.00	0.00	6,466.48
240T · Tuck Scholarship Awards	18,000.00	0.00	0.00	0.00	0.00	17,000.00	0.00	0.00	2,000.00	37,000.00
Total 240 · Restricted Expenditures	54,266.00	69,701.82	33,650.00	234.33	731.61	17,054.99	6,831.48	7,503.30	2,000.00	191,973.53
Total Other Expense	54,266.00	69,701.82	33,650.00	234.33	731.61	17,054.99	6,831.48	7,503.30	2,000.00	191,973.53
Net Other Income	-35,916.00	-67,856.82	56,795.00	11,912.67	-31.61	420.01	-9,531.48	-5,723.30	8,240.45	-41,691.08
Net Income	-31,349.88	-80,536.27	40,318.06	-460.71	8,508.81	-10,373.20	4,126.04	-5,021.78	14,898.91	-59,890.02

St. Mary's Church

Profit & Loss Prev Year Comparison

January through September 2025

	Jan - Sep 25	Jan - Sep 24	\$ Change	% Change
Ordinary Income/Expense				
Income				
100 · Parish Pledges	238,841.63	239,655.47	-813.84	-0.3%
101 · Loose Offering	15,363.91	14,474.65	889.26	6.1%
103 · Dividends and Interest	701.77	0.00	701.77	100.0%
104 · Donations	4,883.38	34,837.97	-29,954.59	-86.0%
106 · Fundraising	0.00	100.01	-100.01	-100.0%
108 · Church Yard Admin Fees	21,700.50	14,550.00	7,150.50	49.1%
109 · Miscellaneous Income	600.00	2,038.22	-1,438.22	-70.6%
110 · Facilities Use/ Donations/Rent	33,310.00	36,926.90	-3,616.90	-9.8%
111 · Transfers from Endowment	209,997.00	158,382.00	51,615.00	32.6%
113 · H.F. Webster Fund--Diocesan Inv	7,963.80	7,718.91	244.89	3.2%
120 · Other Income	2,093.32	0.00	2,093.32	100.0%
121 · Lease of Land	500.00	500.00	0.00	0.0%
122 · Sale of Gravelots CYA	28,400.00	17,125.00	11,275.00	65.8%
Total Income	564,355.31	526,309.13	38,046.18	7.2%
Gross Profit	564,355.31	526,309.13	38,046.18	7.2%
Expense				
200 · Apportionment	63,783.00	58,915.00	4,868.00	8.3%
201 · Information Technology Expenses	11,463.52	4,045.79	7,417.73	183.3%
203 · Christian Education	2,642.60	800.23	1,842.37	230.2%
206 · Insurance	21,397.00	18,809.01	2,587.99	13.8%
207 · Hospitality/PstrlCare/Collation	1,598.35	2,560.22	-961.87	-37.6%
208 · Maintenance of Buildings	37,249.29	30,033.81	7,215.48	24.0%
210 · Maintenance of Grounds	16,157.53	20,209.11	-4,051.58	-20.1%
212 · Misc. Expense	0.00	2,573.42	-2,573.42	-100.0%
213 · Music/Choir Expenses	3,664.71	5,060.98	-1,396.27	-27.6%
214 · Office Supplies/Expenses	8,544.40	10,767.17	-2,222.77	-20.6%
215 · Outreach	6,374.35	4,477.43	1,896.92	42.4%
216 · Personnel Expenses	341,310.51	339,082.10	2,228.41	0.7%
217 · Property Taxes	924.60	918.05	6.55	0.7%
219 · Safe Church Background Checks	21.95	0.00	21.95	100.0%
221 · Stewardship	219.35	0.00	219.35	100.0%
226 · Utilities	54,754.65	42,342.09	12,412.56	29.3%
227 · Worship	5,152.12	5,337.02	-184.90	-3.5%
228 · Vestry Expenses	2,399.19	826.90	1,572.29	190.1%
229 · Finance Expenses	4,397.13	0.00	4,397.13	100.0%
231 · Audio-Video Expenses	0.00	86.97	-86.97	-100.0%
232 · Summer Program	500.00	0.00	500.00	100.0%
66900 · Reconciliation Discrepancies	0.00	0.00	0.00	0.0%
Total Expense	582,554.25	546,845.30	35,708.95	6.5%
Net Ordinary Income	-18,198.94	-20,536.17	2,337.23	11.4%

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Accrual Basis

St. Mary's Church

Profit & Loss Prev Year Comparison

January through September 2025

	Jan - Sep 25	Jan - Sep 24	\$ Change	% Change
Other Income/Expense				
Other Income				
105 · Restricted Donations				
105K Restricted-Rectory Kitchen	73,497.00	60,000.00	13,497.00	22.5%
101D · Rector's Discretionary Fund	0.00	1,790.00	-1,790.00	-100.0%
105C · Donations - Historic Church	16,785.45	11,488.23	5,297.22	46.1%
105O · Restr Donations - Other	20,000.00	5,000.00	15,000.00	300.0%
105R · Donations - Capital Improvement	0.00	155.75	-155.75	-100.0%
105T · Donations - Tuck Fund Distribut	35,000.00	33,000.00	2,000.00	6.1%
105Z · Restricted Gifts Transferred	0.00	47,910.00	-47,910.00	-100.0%
105 · Restricted Donations - Other	5,000.00	5,575.00	-575.00	-10.3%
Total 105 · Restricted Donations	150,282.45	164,918.98	-14,636.53	-8.9%
Total Other Income	150,282.45	164,918.98	-14,636.53	-8.9%
Other Expense				
240 · Restricted Expenditures				
240K Rectory Kitchen	148,507.05	37,938.83	110,568.22	291.4%
240B · Community Garden	0.00	1,297.77	-1,297.77	-100.0%
240G · Gibbs House	0.00	0.00	0.00	0.0%
240O · Other	6,466.48	5,000.00	1,466.48	29.3%
240S · Stained Glass Windows	0.00	47,910.16	-47,910.16	-100.0%
240T · Tuck Scholarship Awards	37,000.00	33,000.00	4,000.00	12.1%
240 · Restricted Expenditures - Other	0.00	3,200.00	-3,200.00	-100.0%
Total 240 · Restricted Expenditures	191,973.53	128,346.76	63,626.77	49.6%
Total Other Expense	191,973.53	128,346.76	63,626.77	49.6%
Net Other Income	-41,691.08	36,572.22	-78,263.30	-214.0%
Net Income	-59,890.02	16,036.05	-75,926.07	-473.5%

St. Mary's Church
Balance Sheet
As of September 30, 2025
Sep 30, 25

ASSETS

Current Assets

Checking/Savings

10 · Bk Newp Checking #5291	49,220.98
21 · Bk Newp Rectr Discretion #2866	6,890.67
39 · Fidelity Invest # 627-020996	567,428.89
40 · Fidelity End. Inv. #4478	0.00
50 · BOA Diocesan Invest Tr #Webster	310,724.39
60 · Fidelity Acct 2396	3,620,296.96

Total Checking/Savings 4,554,561.89

Other Current Assets

Petty Cash	2,200.00
78 · Due from Vendors	778.23
81 · Pre Paid Expenses	7,365.89

Total Other Current Assets 10,344.12

Total Current Assets 4,564,906.01

TOTAL ASSETS 4,564,906.01

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

86 · Payroll Tax Liability	114.75
95 · Unexpended Restricted Donations	40,154.62
E08 · Reimbursed Purchases	-500.00
L03 · Outreach donations	50.00
L05 · Rector's dinner & gift	229.54
L10 · 403B Contributions & Match	-17,449.55
L20 · Liability Due to Funeral Vendor	-20,421.89
L400 · Altar Guild	1,896.92

Total Other Current Liabilities 4,074.39

Total Current Liabilities 4,074.39

Total Liabilities 4,074.39

Equity

Retained Earnings	-136,939.89
400 · Realized & Unrealized Gain(Loss)	839,003.60
7 · Unrestricted	2,636,756.65
E30 · Rector's Discretionary Fund	-1,724.67
Per01 · Permanently Restricted	284,882.10
TR7 · Temporarily Restricted	998,743.85
Net Income	-59,890.02

Total Equity 4,560,831.62

TOTAL LIABILITIES & EQUITY 4,564,906.01