



# Community of Christ

CHRIST'S MISSION, OUR MISSION

## December 2025 Financial Update (*all amounts reported in USD*)

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As we close one year and look forward to a new year, the Presiding Bishopric is deeply grateful for the generosity expressed throughout 2025. God's vision for creation is one of overflowing possibility, generosity, and care for all. In a world often shaped by scarcity thinking, our movement continues to choose a different path—one of radical generosity and hope. Every act of giving, every moment of service, and every prayer for peace is a step toward a future where resources are shared, communities flourish, and the vision of Zion—a place with no poor or oppressed—draws nearer. This update reviews significant events of 2025 and looks ahead to the 2026 ministries and services that will be made possible by the budget approved by the World Church Finance Board on December 6th.

### **Bridge of Hope Retirement Responsibility: Finalization in 2026**

Since meeting and exceeding the Bridge of Hope Retirement Responsibility goal in February 2024, work has been underway to finalize retirement arrangements in various nations. This work is nearly complete, and excess assets after meeting these responsibilities will be transferred to the endowments, as communicated to the church. A final Bridge of Hope Summary report will be shared with the church when work is complete in the first half of 2026.

### **2025 Worldwide Mission Tithes Update**

Thanks to the generosity of members and friends, Giving Tuesday set a new record with \$852,000 contributed, including \$375,000 in matching funds! Year-end projections as of November 15<sup>th</sup> for Worldwide Mission Tithes were approximately \$9.9 million, just below the budgeted goal of \$10.16 million. With strong year-end contributions we remain hopeful this will

push us above budget, and we anticipate a budget surplus above the budgeted \$500,000. This is critical because it allows us to meet—and even exceed—our strategic goal of carrying over \$500,000 as a planned step to ensure our ministries and services remain consistent through 2029. The stability of Worldwide Mission Tithes, despite a decline in the number of contributors, reflects the extraordinary generosity of our community.

### **2025 Endowment Balances Update**

The 9/30/2025 balance of the USA Temple Endowment is \$234,339,357, with \$12,690,000 of that amount invested in real estate held by the church. This total includes a \$165 million endowment contribution, designated by the World Church Finance Board, resulting from the historic asset sale in 2024.

The Worldwide Mission Endowment has a 9/30/2025 balance of \$20,803,719 of which \$2,580,000 is invested in real estate held by the church. Included in this balance is a \$10 million endowment contribution designated by the World Church Finance Board from the 2024 historic asset sale.

The liquid portion of both endowments generates income for the annual Worldwide Mission Budget. This income is currently calculated using a 3% spending rate on a three-year rolling average, in accordance with the Spending Rate Policy on Endowments approved by the World Church Finance Board.

### **2025 Real Estate Update**

North Point Development land sales in Eastern Jackson County, Missouri, continue in accordance with the contract provisions. In June, 102 acres were sold for \$3.75M and a gain of \$646,111. Property was also sold on 39th Street in Independence, resulting in a total real estate gain of \$770,492.

As real estate is sold and converted to cash, those funds become liquid and are reinvested in marketable securities. Currently real estate assets held are excluded from endowment balances when the annual spending rate is applied to generate income for the Worldwide Mission Budget.

### **2026 Worldwide Mission Budget**

On December 6, 2025, the World Church Finance Board approved the 2026 Worldwide Mission Budget. The budget continues ministry and service levels from 2025, with key adjustments for inflation, international compensation, and mission expansion. Total income for 2026 is budgeted at \$18,275,000, with expenses at \$17,285,000, meeting our strategic goal of \$990,000 available to carry forward as part of the 5-year budget plan.

The budget includes increased support for leadership development, international travel of interconference events, and mission expansion opportunities under the direction of the Council of Twelve. Endowment income continues to grow, providing sustainable funding through the Worldwide Mission Budget for mission. Endowment income as a percentage of total income is projected at 24% for 2026 and is projected to rise to 35% in 2027 as World Church Finance Board designated endowment contributions become fully available through the three-year rolling average (see Spending Rate on Endowments Policy).

The Presiding Bishopric is confident—at least as confident as one can be in an uncertain world—that the 2026 budget is both reasonable and achievable, and that our projected income and expenses remain sustainable through 2029 without the need for budget reductions.

While the 2026 Worldwide Mission Budget reflects careful stewardship and strategic planning, it's important to remember that these numbers only tell part of the story. The true impact of your generosity is seen in the ongoing ministry of countless employed and volunteer leaders who bring mission to life across the globe. For example, support from the Worldwide Mission Budget enabled the launch of the Gathering Resources site, which recently empowered leaders in South India to access scripture and teaching materials in Tamil—sparking excitement and hope. This “tipping point” moment is mirrored in places like Haiti, where new resources in Haitian Creole are transforming local ministry. These stories illustrate how our shared generosity is fueling transformative initiatives and helping us live more fully into our mission, week after week, around the world.

### **Strategic Priorities: Building a Foundation for Mission and Generosity**

As previously shared, to avoid a \$1.5 million dollar budget reduction in 2030, the Presiding Bishopric along with church leaders have been working on strategies related to growing the contributor base and alternate sources of income for multiple years. It is important to note that income and expense projections through 2030 include a 4% per year projected decline in Worldwide Mission Tithes based on historical analysis. When we achieve World Mission Tithes annual goals, we are meeting a goal based on a reduced amount due to trends. This will not sustain our current level of ministries and services over the long term.

Income and Expense Projections Through 2032													
		3.6%	-4%					3%	3%				
	Expense Reset	Expenses	Worldwide Mission Tithes	Designated Giving	Other Income	USA Endowments Income	Temporary Endowment Support	Strategy 1- Expand Contributors	Needed Strategies	Total Income	Surplus / (Deficit)	Surplus Balance	Endowment as % of total income
2025	-	16,608,252	10,100,000	782,000	1,888,269	2,303,000	2,000,000	60,000		17,133,269	525,017	525,017	13%
2026	-	17,284,879	10,038,200	782,000	1,985,826	4,347,000	1,000,000	121,800		18,274,826	989,947	1,514,964	24%
2027	17,907,135	9,308,160	782,000	1,913,470		6,460,000		185,454		18,649,084	741,949	2,256,913	35%
2028	-	18,531,791	8,935,834	782,000	1,930,367	6,955,000		251,018		18,854,219	322,427	2,579,340	37%
2029		19,198,936	8,578,400	602,000	1,949,155	7,316,000		258,548		18,704,103	(494,833)	2,084,508	39%
2030	(1,500,000)	18,390,098	8,235,264	512,000	1,929,793	7,672,000		266,305		18,615,361	225,264	2,309,771	41%
2031		19,052,141	7,905,854	512,000	1,952,249	8,042,000		274,294		18,586,396	(365,745)	1,944,026	43%
2032		19,738,018	7,589,620	512,000	1,976,498	8,426,000		282,523		18,786,640	(951,378)	992,648	45%

The Presiding Bishopric is leading with five strategic priorities focused on increasing contributors to Worldwide Mission Tithes, further diversifying sources of income, including the addition of new sources of income to support global mission. First, we are engaging new generations of disciples in the USA—especially those under 65—through whole-life stewardship and innovative generosity education. Thanks to donor support, two new mission development ministers are working with USA leaders and advisory teams to inspire younger disciples, while new resources and appreciation efforts are reaching contributors of all ages, including children and families.

This priority initially focuses on the USA, which currently provides 95% of Worldwide Mission Tithes and represents our greatest potential at this time. As resources become available, efforts to engage younger disciples in our mission and generous response will expand beyond the USA. Second, we are exploring new sources of income to build long-term financial strength. In September 2025, the Entrepreneurial Roundtable brought together business leaders and church members to spark ideas for social entrepreneurship, business ventures, and leveraging existing assets as sources of new income. These creative approaches are already generating momentum, with the establishment of work groups focusing on the most promising ideas.

Third, we are developing new partnership models to share ministry, leadership, and financial resources across the global church, enriching our life together with diverse cultural gifts. A new website for mission partnerships will launch in the first quarter of 2026.

Fourth, we are committed to utilizing all our facilities—including the Temple and Auditorium—as vibrant centers for spiritual growth and mission, transforming properties into resources for local and global outreach. As previously communicated, we engaged J. E. Dunn Construction in a comprehensive review of the external and internal system needs of the Temple and Auditorium. Phase 1 capital improvements to the Temple and Auditorium totaling approximately \$10 million will be completed in late 2026. These include many exterior and interior system upgrades that will ensure the functionality and efficiency of these facilities for years to come. An example is the replacement of the heating and cooling systems of the Temple and Auditorium with more energy efficient equipment. With phase 1 upgrades well under way, the Presiding Bishopric will focus attention on increased utilization of the Auditorium to offset operational expenses. Focus on utilization of the Temple will continue under the direction of the Temple Ministries Team. And finally, we are experimenting with new ways to live and teach generosity and economic justice, especially to younger generations. This includes advocacy for policies that value every person and connect directly to our climate justice commitments.

### **Launching the Kindrid Giving Platform**

As part of the Presiding Bishopric's Strategic Priority #1, engaging younger generations, in early 2026, Community of Christ will transition to the new Kindrid eTithing platform, strengthening our digital giving capacity across multiple giving platforms and making generosity more accessible for all contributors. This upgrade is a direct response to feedback from members and friends, especially younger generations, who seek modern, secure, and flexible ways to financially support mission.

- Modern Payment Options: Contributors can give using Google Pay, Apple Pay, Venmo, and PayPal.
- Recurring Gifts: Set up recurring gifts to multiple congregations and Worldwide Mission Tithes in a single transaction.
- Lower Fees: Reduced transaction fees will generate meaningful long-term savings for the church.
- Enhanced Security and Simplicity: The platform offers a simpler, more secure experience for all users.

We encourage all members and friends to explore Kindrid when it is launched and experience firsthand how generosity empowers ministries and transforms lives. Look for information in the first quarter of 2026 about the transition and support available.

### **Graceland University: Strategic Partnership and Stewardship**

Graceland University continues to be a strategic partner in living Christ's mission. The values nurtured at Graceland—academic excellence, leadership development, and community—are deeply aligned with our Enduring Principles. The church remains committed to supporting Graceland where possible, while also balancing faithful stewardship and long-term financial stability of church assets.

Over the years the church has financially supported Graceland in multiple ways. In years past the support came through annual budget appropriations to support the university. In the more recent past the church has supported Graceland in the following ways:

- **Debt Guarantees:** Community of Christ is the secondary guarantor (behind SkillPath, a Graceland controlled entity) on approximately \$14.5 million of Graceland's long-term debt with NBH Bank.
- **Direct Lending:** In response to operational and capital needs in 2024, the church provided Graceland with a \$6 million loan utilizing a pre-approved BOK Financial Line of Credit, thus minimizing impact on church operations. The loan matures in April 2028 and is secured by Graceland's Affiliate Investment Pool funds held by the church.
- **SkillPath Buildings Acquisition:** Recently, a planned third-party sale of the SkillPath buildings fell through due to the purchaser's inability to secure a loan. Graceland's cash flow plan was dependent on this sale. The church signed a Letter of Intent to purchase the buildings for a preliminary price of \$3 million. The church's plan is to complete due diligence, purchase the buildings, and eventually sell the asset to realize a net gain.

This approach enables the church to provide cash flow support to Graceland during a pivotal period of transition, while seeking to manage risk to church assets. As mentioned in a previous update, many small colleges and universities are experiencing significant financial pressures due to shifts in the higher education landscape. Graceland faces similar challenges. To work toward long term sustainability, the university is addressing deferred maintenance on its Lamoni campus, making vital investments in information technology, enhancing student enrollment in undergraduate and graduate programs, and pursuing donor funding through a campaign that will be announced in the Graceland Horizons magazine in January.

The next 12 to 24 months will be pivotal as Graceland works to move toward sustainability.

### **Looking Ahead: Leaning into God's Abundance**

As we look to the future, it is crucial that we make real progress on the strategic priorities outlined above. By engaging younger generations, making the most of our current assets to generate income, and creating new income streams, we can move closer to long-term sustainability and growth. Our future depends on the choices we make, and every act of generosity brings us nearer to a world filled with grace, justice, and wellbeing for all creation.

Thank you for your extraordinary generosity, commitment to our mission, and willingness to journey together in trust. We are blessed with abundant resources and poised to respond to God's call for our time. May the new year fill you with hope, peace, and the courage to live generously.