

FINANCIAL SUMMARY - NOVEMBER 2025

RECEIPTS:

- November giving of \$114,148 was \$6,298 over budget. We're now **\$59,330**, or **5.1%** below budget through November. Please consider an extra gift this year to reduce this shortfall and help Trinity finish the year strong.
- Recent shingle repairs and a replacement rooftop AC unit were completed with funding support from our Maintenance & Repair (CAMR) fund (line 3). The expenses are recorded in Facilities Expense, explaining the overage in line 8.
- Although we budgeted for \$7,500 in support for Summer Nights from our Designated Fund (line 4), we received enough donations to cover the events, so no transfer was required.
- Although interest rates are declining to under 4%, Interest Income (line 5) continues to come in over budget.

NET EXPENSES: Expenses through November (line 9) are \$70,235 under budget, due to two open positions for most of the year (Tech and Hospitality) and the Agape Market generating more revenue than budgeted. A portion of this variance will reverse in December when Agape profits are distributed.

JANUARY - NOVEMBER 2025				
	ACTUAL	BUDGET	Variance Inc / (Dec)	Full Year Budget
1 Congregational Giving- Current Year	\$1,108,095	\$1,167,425	(\$59,330)	\$1,327,290
2 Mortgage Support from Fixed Asset Fund	28,077	28,078	(1)	30,630
3 Maintenance/Repair Support from CAMR Fund	12,625	-	12,625	-
4 Support from Prior Years' Gifts/Donations	-	7,500	(7,500)	17,500
5 Interest	35,510	23,000	12,510	25,000
6 Total Receipts	\$1,184,307	\$1,226,003	(\$41,695)	\$1,400,420
7 Core Ministry Expense	1,021,783	1,085,925	(64,142)	1,231,420
8 Administration and Facilities Expense	222,372	228,465	(6,093)	259,000
9 Total Net Expenses	1,244,155	1,314,390	(70,235)	1,490,420
10 Net Operating Surplus/(Loss)	(\$59,847)	(\$88,388)	\$28,540	(\$90,000)