

September 2025 Treasurer's Report A Few Thoughts & Comments

Please read this and look over the entire report. If you have any thoughts, comments or concerns please bring them to my attention.

RECEIPTS & EXPENSES

- 75% of the year is over so when looking at “% of Annual Budget” keep that in mind.
- New Format – I have revised the Statement of Activities format. Hopefully it is easy to follow. If not please let me know.
- **RECEIPTS**: September was a good month. Pledges are up and now above budget (80% of budget for the year). We received a DIT distribution which increased Operating Income considerably. Look for the Bixby distribution in October.
- **EXPENSES**: No surprises here! Note that the Penelec, Gas, and Security System bills were not paid until after September ended. Had they been paid Utilities would have been right on target. All in all, we are right about on budget for Operating Expenses. You will notice that we paid \$600 to reserve the Tribute Quartet for a performance in spring 2026. There is also the possibility that we will have some cost sharing on this event with other churches. Looking to October, we will have a property insurance payment due
- **NET OPERATING INCOME**: For the month we had an operating surplus of \$3,043 and a Year-to-Date surplus of \$4,213.

RECEIPTS & EXPENSES CORRECTIONS. There no corrections made to September's Statement of Activities, and so no report is given.

RECEIPTS & EXPENSES OVER TIME – The comparison yields an almost identical pattern that we have seen for the past few months. That is, we compare very favorably with the prior 2 years. In fact, if you look at Net Income we are FAR better off than in 2023, and considerably better off than last year.

CHECK REGISTER – No comments.

DEPOSITS & TRANSFERS – Nothing out of the ordinary.

OTHER ACCOUNTS – No comments

ASSETS – 3rd quarter DIT activity has been added to this report. For the year the DIT accounts overall have gained \$164,590 in value after distributions have been paid out. It has been a very good year so far.

NOTE: We have also recently received major news regarding the Bixby trust. Details and discussion will be at Vestry.

Think about all of this and ask any questions that may arise.

Church of The Redeemer

Receipts & Expenses

September 2025

75% of the year is over

	September 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
SUMMARY				
Operating Income	\$16,151	\$111,241	\$148,025	75%
Restricted Income	846	2,268	9,598	24%
Designated Income	314	13,560	11,850	114%
Total Operating, Restricted & Designated	\$17,311	\$127,069	\$169,473	75%
Other Income - Capital Projects, etc	\$99,201	\$198,618	\$45,918	
Operating Expenses	\$13,108	\$107,028	\$151,235	71%
Non-Operating Expenses - Outreach	813	5,730	9,100	63%
Non-Operating Expenses - Other	20	6,924	6,820	102%
Total Operating & Non-Operating Expenses	\$13,940	\$119,681	\$167,155	72%
Other Expenses (Capital, Financial, etc)	\$600	\$79,858	\$0	
Net Operating Income	\$3,043	\$4,213	(\$3,210)	-131.2%
Net Non-Operating Income	328	3,174	5,528	57%
Net Operating & Non-Operating	\$3,371	\$7,388	\$2,318	319%

Income

Operating Income				
Parish Giving				
4010 Initial Offering Income	\$0	\$77	\$50	154%
4011 Open Plate Income	77	1,979	1,500	132%
4012 Pledge Income	5,295	66,623	83,000	80%
Special Days				
4016 Easter	\$0	\$2,077	\$1,500	138%
Total Special Days	\$0	\$2,102	\$2,750	76%
Total Parish Giving	\$5,372	\$70,781	\$87,300	81%
Endowment Income				
DIT Distribution Income				
4111 Fund 217 Distributions: Packer	\$6,876	\$19,522	\$26,398	74%
4112 Fund 245 Distributions: Guthrie	3,632	10,305	13,937	74%
4113 Fund 289 Distributions: Stevens	141	400	540	74%
Total DIT Distribution Income	\$10,648	\$30,227	\$40,875	74%
Other Endowment Income				
4125 Tozer-Miller Income	0	6,407	5,500	116%
Total Other Endowment Income	\$0	\$6,407	\$17,500	37%
Total Endowment Income	\$10,648	\$36,634	\$58,375	63%
Community Support				
4210 Gift Income	\$27	\$237	\$250	95%
4215 Use of Building Income	30	860	1,000	86%
4220 Maintenance Income	0	289	100	289%
Total Community Support	\$57	\$1,459	\$2,350	62%

Church of The Redeemer

Receipts & Expenses

September 2025

75% of the year is over

	September 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
Operating Income - Misc				
4250 Operations From Restricted Worship	\$73	\$1,435	\$0	
4299 Operating Income - Misc	0	932	0	
Total Operating Income - Misc	\$73	\$2,366	\$0	
Total Operating Income	\$16,151	\$111,241	\$148,025	75%

Restricted Income				
Discretionary Income: Parishioner Use Only				
4550 DIT Fund 230 Distribution: Guthrie	\$365	\$1,035	\$1,400	74%
Total Discretionary Income: Parishioner Use Only	\$365	\$1,035	\$1,400	74%
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	\$93	\$914	\$500	183%
4552 DIT Fund 231 Distribution: B. Meyer Discretionary	73	207	279	74%
4553 DIT Fund 288 Distribution: Stevens	141	400	540	74%
4554 Personal Discretionary Contributions	175	916	500	183%
Total Discretionary Income: General Use In The Community	\$482	\$2,436	\$1,819	134%
Restricted Worship Income				
Total Restricted Worship Income	\$0	-\$1,228	\$6,379	-19%
Other Restricted Income				
Total Other Restricted Income	\$0	\$25	\$0	
Total Restricted Income	\$846	\$2,268	\$9,598	24%

Designated Income				
4230 Parish Faire Income	\$0	\$6,700	\$4,000	167%
4516 Memorial Income	0	125	150	83%
4601 Cans & Mite Boxes Income	37	270	500	54%
4602 Sunday School Fundraising Income	0	520	250	208%
4605 Youth Group Fundraising Income	0	711	0	
4610 Community Supper Income	261	2,346	3,000	78%
4620 St. Mary's Guild Income	0	1,829	3,000	61%
4625 Flowers Income	0	368	700	53%
4630 Outreach Income: Credit Card Cash Back	0	149	0	
4650 Interest Income - All Savings Accounts	16	139	250	56%
4699 Designated Income - Misc	0	403	0	
Total Designated Income	\$314	\$13,560	\$11,850	114%

Other Income				
6348 DIT Fund 348 Distributions: Conklin	\$11,925	\$33,993	\$45,918	74%
Total Special Capital Projects Income	\$0	\$35	\$0	
DIT Returns				
6100 Unrestricted DIT Gains	\$80,872	\$152,440	\$0	
6101 Restricted DIT Gains	6,404	12,150	0	
Total DIT Returns	\$87,276	\$164,590	\$0	
Total Other Income	\$99,201	\$198,618	\$45,918	
Total Revenues	\$116,513	\$325,687	\$215,391	

Church of The Redeemer

Receipts & Expenses

September 2025

75% of the year is over

	September 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
Expenses				
Operating Expenses				
Worship Expense				
5010 Altar Expenses	\$42	\$1,276	\$1,700	75%
Music Expense				
5015 Organist Expense	1,485	5,775	7,590	76%
5017 Instrument Tuning	0	345	1,400	25%
5019 Music Expense - Misc	0	59	0	
Total Music Expense	\$1,485	\$6,179	\$9,650	64%
Diocesan Expense				
5025 Diocesan Assessment Expense	\$1,583	\$14,248	\$18,997	75%
5026 Diocesan Acceptance Expense	396	3,562	4,749	75%
5027 Diocesan Convention Expense	230	230	750	31%
Total Diocesan Expense	\$2,209	\$18,040	\$24,496	74%
Education Ministry Expense				
5030 Adult Education Expense	\$177	\$616	\$200	308%
5031 Sunday School Expense	0	6	200	3%
5032 Vacation Bible School Expense	0	270	450	60%
Total Education Ministry Expense	\$177	\$891	\$1,150	78%
Worship Expense - Misc				
5099 Worship Expense - Misc	\$0	\$53	\$0	
Total Worship Expense - Misc	\$0	\$53	\$0	
Total Worship Expense	\$3,913	\$26,438	\$36,996	71%
Building Expense				
5110 DioBeth Loan Interest Expense	\$101	\$962	\$1,255	77%
5115 Property Insurance Expense	0	8,171	17,291	47%
5121 Cleaning Supplies Expense	0	130	250	52%
5199 Building Expense - Misc	0	732	0	
Utility Expense				
5140 Electric Expense	\$0	\$2,892	\$5,500	53%
5141 Heat Expense	0	3,171	5,000	63%
5142 Telephone Expense	37	333	480	69%
5143 Internet Expense	80	716	1,000	72%
5144 Water Expense	96	727	1,000	73%
5145 Sewer Expense	0	292	600	49%
5146 Alarm System Expense	0	572	1,250	46%
Total Utility Expense	\$212	\$8,702	\$14,830	59%
Grounds Expense				
5150 Snow Removal Expense	\$0	\$2,055	\$2,500	82%
5159 Gounds Expense - Misc	0	1,846	0	
Total Grounds Expense	\$0	\$3,901	\$2,550	153%
Building Maintenance				
5130 Maintenance Services	\$0	\$961	\$2,000	48%
5131 Maintenance Supplies Expense	324	349	2,000	17%
Total Building Maintenance	324	1,311	4,000	33%
Total Building Expense	\$637	\$23,910	\$40,176	60%

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Receipts & Expenses

September 2025

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	September 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
Office Expense				
5210 Office Supplies Expense	\$100	\$897	\$1,500	60%
5215 Dues & Subscriptions Expense	67	2,092	2,700	77%
5220 Copier Expense	271	782	525	149%
5230 Postage Expense	217	913	1,300	70%
5235 Advertising Expense	0	200	450	44%
5240 Accounting Expense	38	379	444	85%
5245 Bank Fees Expense	3	27	35	76%
Total Office Expense	\$696	\$5,289	\$7,054	75%
Priest Expense				
5310 Priest Salary Expense	\$5,000	\$25,000	\$30,000	83%
5317 Travel Allowance Expense	64	210	200	105%
5319 Supply Priests Expense	280	1,115	3,230	35%
5399 Clergy Expense - Misc	\$0	\$0	\$0	
Total Priest Expense	\$5,344	\$26,325	\$33,680	78%
Payroll Expense				
5410 Staff Wage Expense	\$2,194	\$21,711	\$28,524	76%
5411 Staff Social Security Expense	136	1,346	1,768	76%
5412 Staff Medicare Expense	32	315	414	76%
5413 Pension Expense Parish Administrator	59	586	767	76%
5414 Life Insurance Expense Parish Administrator	8	72	96	75%
5415 Workman's Compensation Expense Parish Administrator	0	134	68	197%
5416 Payroll Service	88	901	1,692	53%
Total Payroll Expense	\$2,518	\$25,065	\$33,329	75%
Total Operating Expenses	\$13,108	\$107,028	\$151,235	71%

Non-Operating Expenses				
5460 Parish Fair Expense	0	2,769	2,000	138%
5562 St. Mary's Guild Expense	0	2,340	3,000	78%
5563 Flowers Expense	0	1,081	750	144%
5565 Sunday School Fundraising Expenses	0	189	150	126%
5566 Youth Group Fundraising Expenses	0	108	0	
5598 Non-Operating Expense-Misc	0	417	0	
Fellowship Expense				
5453 Fellowship Expense - Misc	20	20	0	
Total Fellowship Expense	\$20	\$20	\$0	
Total Non-Operating Expenses	\$20	\$6,924	\$6,820	102%

Outreach Expense				
5510 General Discretionary Expense	\$0	\$300	\$1,200	25%
5512 The Bridge Discretionary Expense	0	975	3,000	33%
5513 Community Supper Expense	362	2,515	3,000	84%
5514 Heifer Project Expense	0	360	300	120%
5516 St. Mary's Guild Outreach Expense	201	759	1,100	69%
5519 Vestry Quarterly Donation	0	500	0	
5559 Outreach Expense - Misc	250	321	0	
Total Outreach Expense	\$813	\$5,730	\$9,100	63%

Church of The Redeemer

Receipts & Expenses

September 2025

75% of the year is over

	September 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
Other Expenses				
Capital Projects Expense				
7012 HVAC Project	0	8,100	0	
7015 Security Ssytem	0	25,233	0	
7016 Parking Lot	0	45,925	0	
Total Capital Projects Expense	\$0	\$79,258	\$0	
Special Events Expenses				
7301 Tribute Quartet 2026	\$600	\$600	\$0	
Total Special Events Expenses	\$600	\$600	\$0	0%
Total Other Expenses	\$600	\$79,858	\$0	0%
Total Expenses	\$14,540	\$199,540	\$167,155	0%
Net Total	\$101,972	\$126,147	\$48,236	0%

Receipts & Expenses
Comparisons Over Time
September 31, 2025

Receipts	Current Month - September			Year to Date				
	2023	2024	2025	2023	2024	2025	2025 vs 2023 (2025 - 2023)	2025 vs 2024 (2025 - 2024)
Plate	\$141	\$124	\$77	\$925	\$1,294	\$1,979	\$1,054	\$685
Pledge	\$4,429	\$5,378	\$5,295	\$64,335	\$67,459	\$66,623	\$2,288	(\$835)
Special Days	\$0	\$0	\$0	\$1,953	\$1,817	\$2,102	\$149	\$285
Discretionary	\$675	\$627	\$846	\$2,428	\$2,386	\$3,472	\$1,043	\$1,086
DIT	\$8,841	\$8,930	\$10,648	\$26,522	\$26,790	\$30,227	\$3,705	\$3,437
Other Invest	\$0	\$0	\$0	\$6,462	\$6,033	\$6,407	(\$55)	\$374
Operating Income	\$13,741	\$16,045	\$16,151	\$103,560	\$107,482	\$111,241	\$7,681	\$3,759
Total Receipts	\$18,794	\$17,750	\$17,311	\$116,489	\$121,654	\$127,069	\$10,580	\$5,414

Expenses	Current Month - September			Year to Date				
	2023	2024	2025	2023	2024	2025	2025 vs 2023 (2025 - 2023)	2025 vs 2024 (2025 - 2024)
Altar	\$35	\$42	\$42	\$785	\$323	\$1,276	\$491	\$952
Music	\$620	\$1,440	\$1,485	\$6,535	\$6,011	\$6,179	(\$356)	\$168
Diocese	\$2,060	\$1,974	\$2,209	\$18,536	\$17,886	\$18,040	(\$497)	\$154
Cleaning & Supplies	\$912	\$0	\$0	\$8,929	\$1,300	\$130	(\$8,799)	(\$1,171)
Property Insurance	\$0	\$3,925	\$0	\$10,259	\$11,528	\$8,171	(\$2,087)	(\$3,356)
Repairs & Maintenance	\$217	\$348	\$324	\$2,945	\$1,836	\$1,311	(\$1,634)	(\$525)
Utilities	\$1,334	\$1,279	\$212	\$12,912	\$9,803	\$8,702	(\$4,210)	(\$1,101)
Clergy	\$0	\$445	\$5,344	\$36,494	\$28,743	\$26,325	(\$10,169)	(\$2,417)
Outreach	\$1,125	\$799	\$813	\$6,479	\$6,126	\$5,730	(\$750)	(\$396)
Office Expense	\$598	\$321	\$696	\$4,818	\$5,270	\$5,289	\$471	\$19
Payroll	\$1,573	\$2,517	\$2,518	\$12,361	\$23,819	\$25,065	\$12,703	\$1,246
Operating Expenses	\$7,527	\$12,410	\$13,108	\$118,246	\$110,234	\$107,028	(\$11,219)	(\$3,207)
Total Expenses	\$8,672	\$13,493	\$13,940	\$127,718	\$121,536	\$119,681	(\$8,037)	(\$1,855)
Net Operating Income	\$6,214	\$3,635	\$3,043	(\$14,687)	(\$2,752)	\$4,213	\$18,900	\$6,965
Net Income	\$10,123	\$4,258	\$3,371	(\$11,229)	\$119	\$7,388	\$18,617	\$7,269

1000 - General Checking
September 2025

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		\$52,332.85
9/3	Direct Payment	Aqua Pennsylvania	Billing period 7/24-8/27	(\$95.72)	\$52,237.13
9/3	Check 11802	Cokesbury	4 personalized BCP	(\$177.12)	\$52,060.01
9/3	Direct Payment	De Lage Landen Financial Services	Copier Lease 8/21-9/14/2025 (FCCB#10000329)	(\$125.00)	\$51,935.01
9/3	Direct Payment	Diocese Of Bethlehem	Sept 2025 Canon Salary Package (FCCB#10000330)	(\$2,500.00)	\$49,435.01
9/4	Check 11803	Marcella Chaykosky	5 Sunday's in August	(\$800.00)	\$48,635.01
9/4	Check 11804	Mary Rhodes	Communion Wine	(\$41.98)	\$48,593.03
9/5	Direct Payment	ADP	Payroll Fee period end 8/29: Invoice #699296192	(\$39.64)	\$48,553.39
9/8	Deposit		Weekend of 9/6 - 9/7/25	\$1,078.00	\$49,631.39
9/8	Check 11806	Benjamin Lentz	Supply Clergy for 9/10/2025	(\$119.80)	\$49,511.59
9/8	Check 11807	Pastor King	Supply clergy & milage for 9/14/2025	(\$224.46)	\$49,287.13
9/8	Check 11808	Mrs. Alice Bennett	Community Supper expenses August	(\$134.92)	\$49,152.21
9/8	Check 11809	Margaret Cole	Ham for Potluck on 9/7/2025	(\$19.52)	\$49,132.69
9/8	Check 11810	Marcella Chaykosky	August check was missing \$25.00	(\$25.00)	\$49,107.69
9/10	Check 11811	The Bridge	Quarterly donation for Kids at Risk	(\$250.00)	\$48,857.69
9/10	Direct Payment	Diocese Of Bethlehem	October 2025 principal & interest (FCCB #10000331)	(\$724.21)	\$48,133.48
9/10	Direct Payment	Diocese Of Bethlehem	Sept Assessment & Acceptance (FCCB #10000332)	(\$1,978.84)	\$46,154.64
9/11	Bank Transfer		Diobeth Loan pay't #61 Oct 2025	\$623.45	\$46,778.09
9/12	Direct Payment	ADP	Net Payroll	(\$852.08)	\$45,926.01
9/12	Direct Payment	ADP	Total Tax Payment	(\$329.05)	\$45,596.96
9/15	Deposit		Weekend of 9/13 - 9/14/2025	\$2,776.00	\$48,372.96
9/16	Check 11812	Harper Agency	Tribute Quartet Down payment	(\$600.00)	\$47,772.96
9/19	Direct Payment	ADP	Payroll Fee period end 9/12 Invoice # 700341742	(\$39.64)	\$47,733.32
9/22	Deposit		Weekend of 9/20 - 9/21/2025	\$557.00	\$48,290.32
9/22	Direct Payment	Empire Access	September phone & internet bill	(\$116.48)	\$48,173.84
9/22	Direct Payment	W.B. Mason Co	Laminating Pouches, Paper	(\$91.67)	\$48,082.17
9/22	Direct Payment	M&T Bank Credit Card	Billing period 8/15-9/8/2025	(\$960.58)	\$47,121.59
9/22	Direct Payment	Diocese Of Bethlehem	October Canon Salary Package (FCCB #10000333)	(\$2,500.00)	\$44,621.59
9/22	Direct Payment	Episcopal Church Clergy & Employees' Benefit Trust (ECCEBT)	Oct life ins payment (FCCB #10000334)	(\$8.00)	\$44,613.59
9/26	Direct Payment	ADP	Extra State Fee: Month ending 08/31	(\$8.95)	\$44,604.64
9/26	Direct Payment	ADP	Net Payroll	(\$852.06)	\$43,752.58
9/26	Direct Payment	ADP	Total Tax Payment	(\$329.07)	\$43,423.51
9/28	Check 11813	Marcella Chaykosky	4 Sunday's in September	(\$660.00)	\$42,763.51
9/29	Direct Payment	De Lage Landen Financial Services	Billing & Ins 9/14-10/14/2025 (FCCB 10000335)	(\$145.88)	\$42,617.63
9/30	Bank Fee		September 2025 Bill Pay Fee	(\$2.95)	\$42,614.68
9/30	Bank Transfer		9/29 Deposit made to wrong account	\$991.49	\$43,606.17
9/30	Bank Transfer		1/2 of Meyer Discretion Distribution to Music	\$72.81	\$43,678.98
9/30	Deposit		DIT #217 Packer Q3 Distribution	\$6,875.99	\$50,554.97
9/30	Deposit		DIT #245 Guthrie Q3 Distribution	\$3,631.56	\$54,186.53
9/30	Deposit		DIT #289 Stevens Q3 Distribution	\$140.83	\$54,327.36
9/30	Check 11814	Mrs. Alice Bennett	Sept. Community Supper Expenses	(\$123.95)	\$54,203.41
9/30			September Closing Balance		\$54,203.41

Deposits & Transfers September 2025

September 30, 2025

Date	Description	Account Description	Amount
9/1	Q3 Interest - Memorial Savings	1080 Memorial Saving 4650 Interest Income	\$1.78 \$1.78
9/1	Q3 Interest - Capital Fund Savings	1030 Capital Funds 4650 Interest Income	\$14.12 \$14.12
9/1	Q3 Interest - Bereavement Fund Savings	1090 Bereavement Saving 4650 Interest Income	\$0.12 \$0.12
9/8	Weekend of 9/6 - 9/7/25	1000 General Checking 4012 Pledge Income	\$1,078.00 \$1,078.00
9/8	1st Sunday of September	1010 General Discretionary Checking 4551 1st Sunday Open Plate	\$93.00 \$93.00
9/8	For Heifer Project	1060 Sunday School School Savings 4601 Cans & Mite Box	\$37.00 \$37.00
9/11	Funds Transfer - Diobeth Loan pay't #61 Oct 2025		
	Transfer From:	1030 Capital Funds	(\$623.45)
	Transfer to:	1000 General Checking	\$623.45
9/15	Weekend of 9/13 - 9/14/2025	1000 General Checking 4011 Open Plate Income 4012 Pledge Income	\$2,776.00 \$20.00 \$2,756.00
9/22	Weekend of 9/20 - 9/21/2025	1000 General Checking 4011 Open Plate Income 4012 Pledge Income	\$557.00 \$30.00 \$527.00
9/22	Weekend of 9/20 - 9/21/2025	1010 General Discretionary Checking 4554 Personal Discretionary Checking	\$175.00 \$175.00
9/22	St. Mary's Guild - September sponsor	1050 Community Supper Savings 4610 Community Supper Income	\$150.00 \$150.00

Deposits & Transfers September 2025

September 30, 2025

Date	Description	Account Description	Amount
9/29	Weekend of 09/27 - 09/28/2025	1010 General Discretionary Checking	\$991.49
		4011 Open Plate Income	\$27.00
		4012 Pledge Income	\$934.49
	TOPS # 899 - September	4215 Use of Building	\$30.00
9/29	September Donations	1050 Community Supper Savings	\$111.00
		4610 Community Supper Income	\$111.00
9/30	Funds Transfer: 9/29 Deposit made to wrong account		
9/30	Transfer From:	1010 General Discretionary Checking	(\$991.49)
	Transfer to:	1000 General Checking	\$991.49
9/30	Funds Transfer: 1/2 of Meyer Discretion Distribution to Organ/Music		
	Transfer From:	1010 General Discretionary Checking	(\$72.81)
	Transfer to:	1000 General Checking	\$72.81
9/30	DIT #217 Packer Q3 Distribution	1000 General Checking	\$6,875.99
		4111 Fund 217 Distribution	\$6,875.99
9/30	DIT #245 Guthrie Q3 Distribution	1000 General Checking	\$3,631.56
		4112 Fund 245 Distribution	\$3,631.56
9/30	DIT #289 Stevens Q3 Distribution	1000 General Checking	\$140.83
		4113 Fund 289 Distribution	\$140.83
9/30	DIT #230 Guthrie Q3 Distribution	1020 Guthrie Meyer Discretionary Checking	\$364.84
		4550 DIT Fund 230 Di	\$364.84
9/30	DIT #231 Meyer Q3 Distribution	1010 General Discretionary Checking	\$145.62
		4552 DIT Fund 231 Di	\$145.62
9/30	DIT #288 Stevens Q3 Distribution	1010 General Discretionary Checking	\$140.83
		4553 DIT Fund 288 Di	\$140.83
9/30	DIT #348 Conklin Q3 Distribution	1030 Capital Funds	\$11,925.45
		6348 DIT Fund #348 D	\$11,925.45

1010 - General Discretionary Checking
September 2025

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		\$4,301.83
9/8	Deposit		1st Sunday of September	\$93.00	\$4,394.83
9/22	Deposit		Weekend of 9/20 - 9/21/2025	\$175.00	\$4,569.83
9/29	Deposit		Weekend of 09/27 - 09/28/2025	\$991.49	\$5,561.32
9/30	Bank Transfer		9/29 Deposit made to wrong account	(\$991.49)	\$4,569.83
9/30	Deposit		DIT #231 Meyer Q3 Distribution	\$145.62	\$4,715.45
9/30	Bank Transfer		1/2 of Meyer Discretion Distribution to Music	(\$72.81)	\$4,642.64
9/30	Deposit		DIT #288 Stevens Q3 Distribution	\$140.83	\$4,783.47
9/30			September Closing Balance		\$4,783.47

1020 - Guthrie Discretionary Checking
September 2025

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		\$9,141.80
9/30	Deposit		DIT #230 Guthrie Q3 Distribution	\$364.84	\$9,506.64
9/30			September Closing Balance		\$9,506.64

1030 - Capital Savings
September 2025

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		\$1,077.75
9/1	Bank Interest		Q3 Interest - Capital Fund Savings	\$14.12	\$1,091.87
9/11	Bank Transfer		Diobeth Loan pay't #61 Oct 2025	(\$623.45)	\$468.42
9/30	Deposit		DIT #348 Conklin Q3 Distribution	\$11,925.45	\$12,393.87
9/30			September Closing Balance		\$12,393.87

1050 - Community Supper Savings
September 2025

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		\$6,911.79
9/22	Deposit		St. Mary's Guild - September sponsor	\$150.00	\$7,061.79
9/29	Deposit		September Donations	\$111.00	\$7,172.79
9/30			September Closing Balance		\$7,172.79

1060 - Sunday School Savings
September 2025

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		\$3,210.55
9/8	Deposit		For Heifer Project	\$37.00	\$3,247.55
9/30			September Closing Balance		\$3,247.55

1110 - St. Mary's Guild Checking
September 2025

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		\$6,688.27
9/22	Check 585	Church Of The Redeemer	September Community Supper Sponsor	(\$150.00)	\$6,538.27
9/22	Direct Payment	Compassion International	September 2025	(\$51.00)	\$6,487.27
9/30			September Closing Balance		\$6,487.27

Asset Values

09/30/2025

Current Assets

Checking/Savings

August 31, 2025 September 30, 2025

Deposits at 1st Citizens Bank (FCCB)

Church General Fund Checking	\$52,332.85	\$54,203.41
General Discretionary Fund (Checking)	4,301.83	4,783.47
Guthrie Discretion Fund (Checking)	9,141.80	9,506.64
Altar Guild (Savings)	9,113.10	9,113.10
Sunday School (Savings)	3,210.55	3,247.55
Youth Group (Savings)	2,228.68	2,228.68
Bereavement (Savings)	308.04	308.16
Capital Funds Account (Savings)	1,077.75	12,393.87
Memorial Fund Account (Savings)	4,715.76	4,717.54
St. Mary's Checking	6,688.27	6,487.27
Community Supper	6,911.79	7,172.79
Hollingshead	12,964.99	12,964.99
Total Current Assets	\$112,995.41	\$127,127.47

Long Term Assets

DIT Assets as of Quarter ending 6/30/2025

Restricted to Discretionary

DIT Fund 230 Guthrie Discretion	\$31,851.15	\$33,229.90
DIT Fund 231 B. Meyer Discretion	12,712.63	13,262.92
DIT Fund 288 Stevens Discretion	12,295.05	12,827.27

Restricted to Music

DIT Fund 242 Kresge	91,084.08	95,026.85
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Unrestricted

DIT Fund 217 Mary Pack Cummings	\$599,801.13	\$625,759.31
DIT Fund 245 Guthrie/Baker	317,039.86	330,763.62
DIT Fund 289 Stevens General	12,295.05	12,827.27
DIT Fund 348 Conklin	960,568.48	1,001,226.25

Total Restricted DIT Funds	147,942.91	154,346.94
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Total Unrestricted DIT Funds	1,889,704.52	1,970,576.45
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Total DIT Assets	\$2,037,647.43	\$2,124,923.39
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TOTAL FINANCIAL ASSETS	\$2,150,642.84	\$2,252,050.86
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Church Of The Redeemer
Balance Sheet
3rd Quarter 2025

Assets

Current Assets

Checking

1000 General Checking	\$54,203.41
1010 General Discretionary Fund (Checking)	4,783.47
1020 Guthrie Discretionary Fund (Checking)	9,506.64
1110 St. Mary's Guild Checking	6,487.27
Total Checking	74,980.79

Savings

1030 Capital Funds Savings	12,393.87
1040 Altar Guild Savings	9,113.10
1050 Community Supper Savings	7,172.79
1060 Sunday School Savings	3,247.55
1070 Youth Group Savings	2,228.68
1080 Memorial Savings	4,717.54
1090 Bereavement Savings	308.16
1100 Hollingshead Savings	12,964.99
Total Savings	52,146.68

Total Current Assets 127,127.47

Endowments

1217 DIT # 217 Mary Pack Cummings	625,759.31
1230 DIT # 230 Guthrie Discretion	33,229.90
1231 DIT # 231 B. Meyer Discretion	13,262.92
1242 DIT # 242 Kresge Music	95,026.85
1245 DIT # 245 Guthrie/Baker	330,763.62
1288 DIT # 288 Stevens Discretion	12,827.27
1289 DIT # 289 Stevens General	12,827.27
1348 DIT #348 Conklin	1,001,226.25

Total Endowments 2,124,923.39

Total Assets \$2,252,050.86

Liabilities & Net Assets

Liabilities

Current Liabilities

Payroll Taxes

2012 State Income Tax Withholding	(\$7.86)
2014 Social Security Withholding	0.02
2015 Medicare Withholding	0.01
Total Payroll Taxes	(7.83)

Payroll Adjustments

2210 Retirement	88.56
Total Payroll Adjustments	88.56

Total Current Liabilities 80.73

Long Term Loans

2100 Diobeth loan for windows	39,680.18
Total Long Term Loans	39,680.18

Total Liabilities 39,760.91

Net Assets

3000 Net Operating Funds	58,075.70
3001 Net Discretionary Funds	14,367.87
3002 Net Restricted Funds - Other	9,885.29
3003 Net Designated Funds	32,600.90
3004 Net Other Funds	(27,563.20)
3010 Net Unrestricted DIT Funds	1,970,576.44
3011 Net Restricted DIT Funds	154,346.95

Total Net Assets \$2,212,289.95

Total Liabilities & Net Assets \$2,252,050.86

General Discretionary Account

3rd Quarter 07/01/25 - 09/30/25

Account 4551 1st Sunday Open Plate

Account 4552 DIT Fund 231

Account 4553 DIT Fund 288

Account 4554 Personal Discretionary Contributions

Account 5510 General Discretion Expenses

Account 5512 The Bridge Discretionary Expense

Account 1010 General Discretionary Checking

Income

Date	Account	Transaction Type	Description	Amount
7/8	4551	Deposit	July 1st Sunday Plate	\$41.00
7/8	4554	Deposit	2 contributions	\$35.00
7/21	4554	Deposit	2 individuals	\$60.00
8/4	4551	Deposit	1st Sunday in August	\$37.00
8/18	4554	Deposit	Open Plate to Diocese - Bishop Kevin Visit	\$71.00
8/31	4554	Deposit	1 Donation	\$25.00
9/8	4551	Deposit	1st Sunday of September	\$93.00
9/22	4554	Deposit	5 Individuals	\$175.00
9/30	4552	Deposit	DIT #231 Meyer Q3 Distribution	\$145.62
9/30	4552	Journal Entry	Move 1/2 Meyer Q3 Distribution to Organ	(\$72.81)
9/30	4553	Deposit	DIT #288 Stevens Q3 Distribution	\$140.83
Total of Q3 Donation to the Bridge				\$750.64

Altar Guild

3rd Quarter 07/01/25 - 09/30/25

Account 5010 Altar Expenses

Expenses

Date	Account	Transaction Type	Payee	Description	Amount
9/4	5010	Check 11804	Mary Rhodes	Communion Wine	\$41.98
8/19	5010	Direct Payment	M&T Bank Credit Card	Lighters	\$5.44
Total Expenses					\$47.42
Transfer for Q3 Expenses					\$47.42

Community Supper

3rd Quarter: 07/01/25 - 09/30/25

Account 4610 Community Supper Expenses

Account 5513 Community Supper Income

Account 1050 Community Supper Savings

Expenses (Account 5513)

Date	Account	Transaction Type	Payee	Description	Amount
7/28	5513	Direct Payment	M&T Bank Credit Card	June Community Supper Expense - Walmart & Aldi	\$122.21
9/8	5513	Check 11808	Mrs. Alice Bennett	August Community Supper Expense - Aldi, Tops, & Amazon	\$134.92
9/22	5513	Direct Payment	M&T Bank Credit Card	August Community Supper	\$79.06
9/29	5513	Journal Entry	Donation	Alice Bennett Community Supper Supplies Donation	\$23.94
9/30	5513	Check 11814	Mrs. Alice Bennett	September Community Supper Expense - Take Out Supplies & Bread	\$123.95
Total Expenses					\$484.08
Transfer for Q3 Expenses					\$484.08

Income (Account 4610)

Date	Account	Transaction Type	Description	Amount
8/4	4610	Deposit	July Donations	\$133.00
8/31	4610	Deposit	August Community Supper: Deposit made 9/2/2025	\$150.00
8/31	4610	Deposit	August Community Supper: Deposit made 9/2/2025	\$150.00
9/22	4610	Deposit	St. Mary's Guild - September sponsor	\$150.00
9/29	4610	Deposit	September Donations	\$111.00
Total Q3 Income				\$694.00
Net Q3 Income				\$209.92

General Discretionary Checking Account
2nd & 3rd Quarter 2025
Receipts: To Be Sent To The Bridge

Date	Description	Amount
4/7	April 1st Sunday Plate	\$106.00
4/7	Weekend of 04/05 - 04/06/2025	\$25.00
5/6	May 1st Sunday Plate	\$115.00
5/6	Weekend of 5/3 - 5/4/2025	\$25.00
5/29	Weekends 5/10 through 5/25	\$85.00
6/4	June 1st Sunday Plate	\$190.00
6/30	DIT #231 Meyer Discretion Q1 Distribution	\$72.81
6/30	DIT #288 Stevens Discretion Q1 Distribution	\$140.43
Total of Q2 Donation to the Bridge		\$759.24

Date	Description	Amount
7/8	July 1st Sunday Plate	\$41.00
7/8	2 contributions	\$35.00
7/21	2 individuals	\$60.00
8/4	1st Sunday in August	\$37.00
8/18	Open Plate to Diocese - Bishop Kevin Visit	\$71.00
8/31	1 Donation	\$25.00
9/8	1st Sunday of September	\$93.00
9/22	5 Individuals	\$175.00
9/30	DIT #231 Meyer Q3 Distribution	\$72.81
9/30	DIT #288 Stevens Q3 Distribution	\$140.83
Total of Q3 Donation to the Bridge		\$750.64

Total for 2nd & 3rd Quarters \$1,509.88