

Treasurer's Corner

Epiphany Financial Summary- Year to date November 2019

	<u>2019 Actual</u>	<u>2019 Budget</u>	<u>2018 Actual</u>
Income-			
Pledge Income	706,664	712,277	619,272
Other	<u>73,082</u>	<u>84,468</u>	<u>105,490</u>
Total Income	<u>779,745</u>	<u>796,744</u>	<u>724,763</u>
Expenses-			
Building Loan Interest Expense	76,119	127,952	82,282
Total Operating Expenses	<u>714,022</u>	<u>729,443</u>	<u>635,882</u>
Total Expenses	<u>790,141</u>	<u>857,395</u>	<u>718,164</u>
Overage / (Shortfall)	<u>(10,395)</u>	<u>(60,650)</u>	<u>6,598</u>

Onward Income and Expenditures January 2013 through Report Date

Total Pledges Made	1,694,469
Pledge Balance Outstanding	71,250
Onward Payments Received to Date (including non-pledged)	1,959,137
Cost of Building and Furnishings	3,646,524
Building Loan Balance at Completion	2,120,468
Building Loan Balance Outstanding (month end)	1,659,857

Please note how you want the Church to apply your contributions on your check or other remittance. If there is no indication, we will apply to your pledge or as open offering for Operations. Thank you for your continued faithfulness in paying your offerings for Operations.

Our loan payment is now principal and interest. Onward gifts apply to extra principal paydowns. God bless us all. Amen