Financial Update – October 2026

A note from Finance!

1. Results in the **Ministry & Mission (current) account** for the ten months of 2026 recorded a ***deficit of $46,780***. Despite being a significant deficit, it is $18,049 better than budget. Expenses are higher by $802 and receipts are $18,851 higher. Good member support combined with higher rental income is the primary source of the improvement.

	Actual	Budget	Better/(Worse)
Total receipts	$ 270,816	$ 250,540	$ 20,276
Rentals Reserved to capital	(7,800)	(6,375)	(1,425)
Net Receipts	263,016	244,165	18,851
Total Disbursements	309,796	308,994	(802)
Surplus (Deficit)	(46,780)	(64,829)	18,049

   Additional Comments:
   - Member gifts $189,457 are **$6,957 better** than plan. Thank you!!
   - Rental Income from parking & facility of $65,178 is **$7,523 better** than plan with increased activity.
   - Disbursements of $309,796 are **$802 worse** than plan.

2. Your support of **Benevolence** to the Synod and other designated appeals was **$44,780.** Major items are:
   - Synod benevolence $15,570
   - Food Vouchers $12,220
   - SHOW (Supportive housing) appeal $ 7,210
   - CLWR (incl. Friend of Creation) $ 4,855
   - Open Sesame (incl. $2,000 grant) $ 2,565
   - Other items (7 initiatives) $ 2,360

3. In our **Capital account,** total receipts of $20,352 and spending of $10,628 resulting in a $9,723 increase in funds. Capital fund balance is $105,301 at month end.

4. Our **Rental Property account** (235 & 237 Dawson Street) realized a surplus of $23,460 with Rental Property fund balances at month end of $125,218.

5. Our **Special Funds** balances increased by $33,059 and total $531,782. Balances comprised of Endowment Fund $182,370, Contingency Fund $71,541, Memorial fund $8,982, Music on the Mount Fund $525, Youth Funds $6,273, Spiritual Retreats $1,891 and MZ Scholarships $2,114. In addition, the RMZI (Reimagining Mount Zion) fund is $258,088.
   - Noteables:
     - Our Reimagining Mount Zion planning activity has ramped up and expenditures of $43,982 have been incurred through October. This was funded by the RMZI fund.

Richard Brubacher – Treasurer & Chair Finance

Financial Update – 10 Month period ending October 31, 2026

By Richard Brubacher – Treasurer & Chair, Finance Committee

The summaries below reflect the actual cash flows for the ten-month period ending October 31, 2026, and the position of our bank accounts. Comparative data is displayed for our budget commitment and the prior year.

Ministry & Mission (Current) Account - Cash Flow Basis

	10 Months - 2026			10 Months 2025
Cash Inflow	Actual	Budget	Comments re: Differences to plan	Last Year
Receipts from Members	189,457	182,500	- better by $6,957	182,296
Receipts from Facility Rentals & Parking	72,978	64,030	- better by $7,523	63,555
Rental income reserved to Capital	(7,800)	(6,375)		(6,170)
Other Receipts - (Plate, Endow. Int., grant)	8,381	4,010		11,021
Total inflow	**263,016**	**244,165**	better by $18,851	**250,702**
Cash Outflow				
Disbursements - Staff & operating costs	309,796	308,994	worse by $802	300,270
Total outflow	**309,796**	**308,994**		**300,270**
Net Cash (Outflow)/inflow	**(46,780)**	**(64,829)**	**better by $18,049**	**(49,568)**
Cash balance (overdraft)	(5,558)	(28,527)		14,189

Benevolence Accounts - Cash Flow Basis

Cash Inflow	Actual	Budget	Last Year
Receipts from Members - General Benev.	15,570	17,050	16,743
Receipts for designated appeals	29,210	19,030	42,632
Total inflow	44,780	36,080	59,375
Cash Outflow			
Payments to Synod	15,570	16,675	16,743
Payments to other designated appeals	29,210	19,405	42,632
Total outflow	44,780	36,080	59,375

Capital Accounts - Cash Flow Basis

Cash Inflow:	Actual	Budget	Last Year
Receipts from Members -regular	7,090	7,200	9,405
Capital grant funding	5,462	-	1,500
Transfers from Ministry & Mission acct	7,800	6,375	6,170
Total inflow	20,352	13,575	17,075
Cash Outflow			
Capital Expenditures	10,629	14,000	8,590
Total outflow	10,629	14,000	8,590
Net Cash (Outflow)/Inflow	**9,723**	(425)	**8,485**
Cash Balances	105,301	95,153	99,288

Rental Property Account - Cash Flow Basis

Cash Inflow:	Actual	Budget	Last Year
Rental Income from Tenants	47,677	47,452	46,582
Total inflow	47,677	47,452	46,582
Cash Outflow			
Current Expenditures - Properties	21,414	21,138	21,102
Capital Improvements to Properties	-	2,400	-
Total outflow	21,414	23,538	21,102
Net Cash (Outflow)/Inflow	**26,263**	**23,914**	**25,480**
Cash Balances (overdraft)	125,218	122,869	95,414