

Mount Zion Evangelical Lutheran Church of Waterloo
Comparative Statement of Funds - 2026
For the one month period ending January 31, 2026

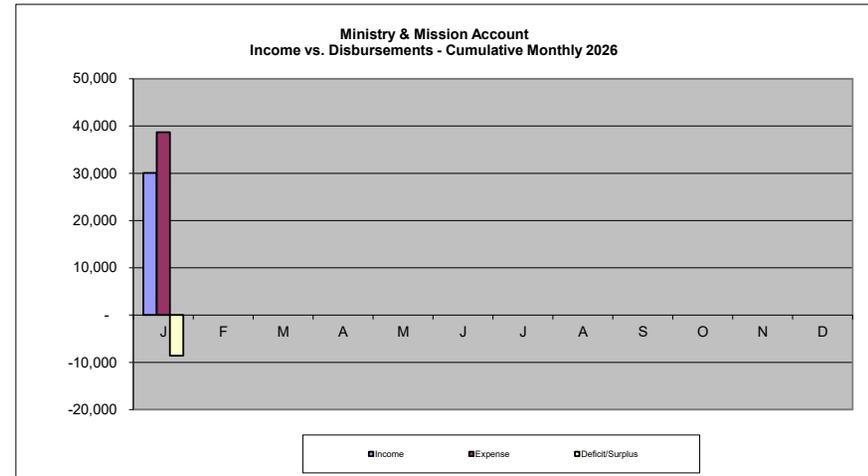
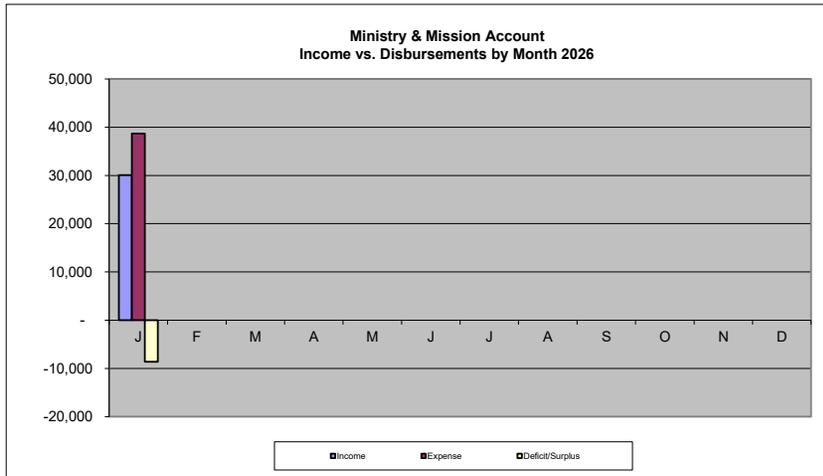
Comments:

1.) **Ministry & Mission (Current) Account** - Results for the first month of 2026 recorded a deficit of \$8,607 which is \$773 higher than plan. This is remarkable since our spending exceeded plan by \$6,035 but receipts were also greater than plan by \$5,262. Once again, higher expenses were mostly attributable to snow removal costs exceeding plan by \$4,810. Actual costs were \$9,810 for the month.

- Total net receipts of \$30,080 are **\$5,262 better than plan** as follows:
 - Member receipts of \$20,890 are **\$3,390 better than plan**.
 - Rental income of \$10,007 is **\$1,874 better than plan**.

- Total Disbursements of \$38,687 are **\$6,035 worse than plan**. Staff costs were favourable by \$634, Committee expenses were unfavourable by \$818, and Church operating costs worse by \$5,851. The major issues were snow removal costs exceeding plan by \$4,810.

Results in our current operating account are very close to budget in the first month, however difficult to determine any kind of trend at this early part of the year. The exception being, snow removal costs which are likely to be greater than our plans thru this winter season.



- 2.) **Benevolence - Regular** - Total receipts from members of \$1,363 compare to \$1,405 in budget and \$1,061 in the prior year. Disbursements of \$1,363 were made to Synod.
- 3.) **Benevolence - Special appeals** - Total receipts of \$1,005 were received for special appeals with Food Vouchers \$635, and CLWR \$205 accounting for most and \$165 to 7 other initiatives.
- 4.) **Capital Account** - Total capital receipts are \$2,266 and disbursements of \$2,636 result in \$370 use of funds in January. Disbursements were for A/V equipment upgrades. Capital fund balances at end of January are \$95,208.
- 5.) **Rental Properties** - Net funds of \$2,783 were generated in January with a total Property fund balance of \$101,738 at January month end.
- 6.) **Special Accounts** - Our normal special funds balances decreased by \$1,370 and total \$239,266. Balances are Endowment Fund \$161,412, Contingency Fund \$59,729, Memorials \$7,179 Music on the Mount \$2,380, Youth Fund \$6,167, Spiritual Retreat fund \$1,737 and MZ Scholarship fund \$660. In addition to these special fund categories, the RMZI (Reimagining Mount Zion) fund is \$302,071 at month end.

**Mount Zion Evangelical Lutheran Church of Waterloo
FY 2026 Actual**

	Actual												Actual Ytd	YTD Budget	YTD Prior Yr	Annual	
	January	February	March	April	May	June	July	August	September	October	November	December				Budget 2026	Actual 2025
Weeks	4	-	-	-	-	-	-	-	-	-	-	-	4	4	4	52	52
MINISTRY & MISSION ACCOUNT																	
Receipts																	
Envelope Current Receipts	20,870	-	-	-	-	-	-	-	-	-	-	-	20,870	17,500	13,377	250,000	261,503
Initial Offering Receipts	15	-	-	-	-	-	-	-	-	-	-	-	15	-	18	-	38
Plate Receipts	5	-	-	-	-	-	-	-	-	-	-	-	5	25	30	300	421
Sunday School Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Flowers/Music/Worship Receipts	15	-	-	-	-	-	-	-	-	-	-	-	15	-	-	900	833
Confirmation Camp Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,875	363
Health Council Income - Mtz Café	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	115
Food Ministry Income	1,265	-	-	-	-	-	-	-	-	-	-	-	1,265	825	825	10,500	9,189
Food Ministry Expenses	(1,257)	-	-	-	-	-	-	-	-	-	-	-	(1,257)	(825)	(825)	(10,500)	(9,189)
Facilities Rental Income	11,572	-	-	-	-	-	-	-	-	-	-	-	11,572	8,913	8,165	70,500	71,310
Parking Rental Income	200	-	-	-	-	-	-	-	-	-	-	-	200	250	400	1,250	1,150
Transfers to Capital (15% rentals)	(1,765)	-	-	-	-	-	-	-	-	-	-	-	(1,765)	(1,030)	(775)	(6,867)	(6,910)
ELFEC Endowment Fund Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,500	8,500
Gain or (Loss) on Sale of Investments	(840)	-	-	-	-	-	-	-	-	-	-	-	(840)	(840)	-	(840)	7,096
Miscellaneous Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	120
Total Receipts	30,080	-	-	-	-	30,080	24,818	21,214	321,718	344,539							
Disbursements																	
Staff Costs																	
Salary - (Pr. Phillip)	5,177	-	-	-	-	-	-	-	-	-	-	-	5,177	5,178	5,027	62,130	60,320
Housing - (Pr. Phillip)	3,004	-	-	-	-	-	-	-	-	-	-	-	3,004	3,004	2,917	36,050	35,000
Auto Expense - (Pr. Phillip)	325	-	-	-	-	-	-	-	-	-	-	-	325	325	312	3,900	3,744
Cont. Ed. Books - (Pr. Philip)	50	-	-	-	-	-	-	-	-	-	-	-	50	42	(1)	500	154
Cont. Education - (Pr. Philip)	50	-	-	-	-	-	-	-	-	-	-	-	50	50	50	600	600
Staff costs - (Pastor Philip)	8,607	-	-	-	-	8,607	8,598	8,305	103,180	99,817							
Pastoral supply	100	-	-	-	-	-	-	-	-	-	-	-	100	500	400	2,750	2,460
Facility Rental Staff support	360	-	-	-	-	-	-	-	-	-	-	-	360	360	360	6,020	6,325
Additional Staff Support	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Secretary - Salary	2,417	-	-	-	-	-	-	-	-	-	-	-	2,417	2,417	2,340	29,000	28,080
Music Director - Salary	2,545	-	-	-	-	-	-	-	-	-	-	-	2,545	2,545	2,470	30,540	29,640
Ministry Associate - Contract	2,534	-	-	-	-	-	-	-	-	-	-	-	2,534	2,534	-	30,406	29,520
Bookkeeper - Contract	838	-	-	-	-	-	-	-	-	-	-	-	838	838	814	10,055	9,762
Staff costs - Others & Contract	8,793	-	-	-	-	8,793	9,193	6,384	108,771	105,787							

	Actual												Actual Ytd	YTD Budget	YTD Prior Yr	Annual	
	January	February	March	April	May	June	July	August	September	October	November	December				Budget 2026	Actual 2025
Staff Retreat													-	-	-		
C.P.P. Expense	474	-	-	-	-	-	-	-	-	-	-	-	474	504	459	4,646	4,572
E.I. Expense	241	-	-	-	-	-	-	-	-	-	-	-	241	242	236	2,234	2,147
Workers Compensation Expense	42	-	-	-	-	-	-	-	-	-	-	-	42	36	36	437	444
ELCIC Pension 8% Expense	655	-	-	-	-	-	-	-	-	-	-	-	655	655	635	7,854	7,626
ELCIC Pension 2% Expense	245	-	-	-	-	-	-	-	-	-	-	-	245	-	239	-	5,227
ELCIC Group Ben. 3.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	462	-	5,547	-
Extended Health/Dental - Pastors	550	-	-	-	-	-	-	-	-	-	-	-	550	550	473	6,600	5,676
Benefit Costs	2,206	-	-	-	-	2,206	2,449	2,079	27,318	25,692							
Total Staff & Benefits	19,607	-	-	-	-	19,607	20,241	16,767	239,269	231,296							
Committee Expenses																	
Worship - Supplies	753	-	-	-	-	-	-	-	-	-	-	-	753	300	389	3,358	3,994
Worship - Music	628	-	-	-	-	-	-	-	-	-	-	-	628	300	210	7,925	7,831
Communication Committee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,600	800
Learning - Adult Education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67
Learning - confirmation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	300	-
Learning - Nursery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Learning - Sunday School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Learning - VBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Confirmation Camp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,625	2,175
Finance Committee	88	-	-	-	-	-	-	-	-	-	-	-	88	-	-	1,700	2,224
Health Council - Mt. Zion Café	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	250	244
Health Council - Committee Exp. only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	300	450
Justice Through Service Committee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500	250
Staff Support Committee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	1,200
Hospitality	-	-	-	-	-	-	-	-	-	-	-	-	-	50	37	600	403
Church Council	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000	714
Total Committee Expense	1,468	-	-	-	-	1,468	650	636	22,158	20,353							
Church Operating Costs																	
Property Management (Support)	12,291	-	-	-	-	-	-	-	-	-	-	-	12,291	6,012	8,388	42,217	46,163
Property Management Janitorial Service	1,621	-	-	-	-	-	-	-	-	-	-	-	1,621	1,900	1,843	26,800	26,118
Bank & Interest Charges	38	-	-	-	-	-	-	-	-	-	-	-	38	50	40	600	367
Insurance	904	-	-	-	-	-	-	-	-	-	-	-	904	904	868	10,853	10,309
Office & Postage & photocopier	322	-	-	-	-	-	-	-	-	-	-	-	322	470	462	5,595	5,414
Telephone & Internet	197	-	-	-	-	-	-	-	-	-	-	-	197	210	120	2,520	3,020
Hydro	1,615	-	-	-	-	-	-	-	-	-	-	-	1,615	1,415	1,335	14,220	13,756
Water, Sewage & Storm Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,035	4,587
Union Gas - Church Heat	624	-	-	-	-	-	-	-	-	-	-	-	624	800	774	4,825	4,856
Conventions & Conferences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	-
Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
Professional Accounting & Legal Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,050	4,592
Total Church Operating Costs	17,612	-	-	-	-	17,612	11,761	13,829	116,715	119,192							
Total Disbursements	38,687	-	-	-	-	38,687	32,652	31,232	378,142	370,841							
Surplus (Deficit)	(8,607)	-	-	-	-	(8,607)	(7,834)	(10,018)	(56,424)	(26,303)							
Transfers from Contingency Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,424	26,303
Surplus (Deficit) - Current Acct	(8,607)	-	-	-	-	(8,607)	(7,834)	(10,018)	-	(0)							

BENEVOLENCE ACCOUNTS	Actual												Actual Ytd	YTD Budget	YTD Prior Yr	Annual	
	January	February	March	April	May	June	July	August	September	October	November	December				Budget 2026	Actual 2025
Weeks	4	-	-	-	-	-	-	-	-	-	-	-	4	4	4	52	52
REGULAR BENEVOLENCE - (Budgeted)																	
Receipts																	
Envelope Benevolence	1,363	-	-	-	-	-	-	-	-	-	-	-	1,363	1,450	1,061	21,000	20,375
Benevolence - Service Committee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer - Cover prior yr Shortfall	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,675
Total Receipts	1,363	-	-	-	-	1,363	1,450	1,061	21,000	22,050							
Disbursements																	
Envelope Benevolence - To Synod	1,363	-	-	-	-	-	-	-	-	-	-	-	1,363	1,450	1,061	20,000	19,920
Remittance/ Prior Year Shortfall -To Synod	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,580
Open Sesame - Mtz Benevolence	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other - Pastoral Discretionary fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500	50
Draw - Justice Through Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500	500
Total Disbursements	1,363	-	-	-	-	1,363	1,450	1,061	21,000	22,050							
Surplus (Deficit) - Reg. Benevolence	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted)																	
Receipts																	
Waterloo Lutheran SeminaryGenAppeal	45	-	-	-	-	-	-	-	-	-	-	-	45	35	30	420	445
Campus Ministry - Lutheran	10	-	-	-	-	-	-	-	-	-	-	-	10	10	5	120	150
WLS - Delton Glebe Counselling Centre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C.L.W.R.(Cdn.Lutheran World Relief)	205	-	-	-	-	-	-	-	-	-	-	-	205	250	80	3,000	5,795
C.L.W.R. Special - Friends of Creation-Lake C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,550
Outdoor Ministry (Edgewood/Mush-a-Mush)	10	-	-	-	-	-	-	-	-	-	-	-	10	10	-	100	105
Habitat For Humanities	10	-	-	-	-	-	-	-	-	-	-	-	10	-	5	-	130
Trinity Village	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000
K-W Food Bank	50	-	-	-	-	-	-	-	-	-	-	-	50	50	-	600	4,210
K-W Multicultural Centre Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Camp Kukatonon Liberian Assn	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000
Open Sesame - Designated	30	-	-	-	-	-	-	-	-	-	-	-	30	100	2,030	3,200	11,301
Refugee Support	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S.H.O.W. (Supportive Housing of W)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,060
Parents for Community Living	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
The Working Centre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	-	100
Canadian Council of Churches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Canadian Cancer Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Music For the Spirit	10	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	30
Innisfree House/Hospice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Food Vouchers	635	-	-	-	-	-	-	-	-	-	-	-	635	1,250	1,375	15,000	15,166
Total Receipts	1,005	-	-	-	-	1,005	1,705	3,625	22,440	52,042							

	Actual												Actual Ytd	YTD Budget	YTD Prior Yr	Annual		
	January	February	March	April	May	June	July	August	September	October	November	December				Budget 2026	Actual 2025	
Weeks	4	-	-	-	-	-	-	-	-	-	-	-	4	4	4	52	52	
SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted) (Cont'd)																		
Disbursements																		
Waterloo Lutheran SeminaryGenAppeal	45	-	-	-	-	-	-	-	-	-	-	-	45	35	30	420	445	
Campus Ministry - Lutheran	10	-	-	-	-	-	-	-	-	-	-	-	10	10	5	120	150	
WLS - Delton Glebe Counselling Centre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C.L.W.R.(Cdn Lutheran World Relief)	205	-	-	-	-	-	-	-	-	-	-	-	205	250	80	3,000	5,795	
C.L.W.R. Special - Friends of Creation-Lake C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,550	
Outdoor Ministry (Edgewood/Mush-a-Mush)	10	-	-	-	-	-	-	-	-	-	-	-	10	10	-	100	105	
Habitat for Humanities	10	-	-	-	-	-	-	-	-	-	-	-	10	-	5	-	130	
Trinity Village	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	
K-W Food Bank	50	-	-	-	-	-	-	-	-	-	-	-	50	50	-	600	4,210	
K-W Multicultural Centre Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Camp Kukatonon Liberian Assn	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000	
Open Sesame - Designated	30	-	-	-	-	-	-	-	-	-	-	-	30	100	2,030	3,200	11,301	
Refugee Support	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S.H.O.W. (Supportive Housing of W)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,060	
Parents for Community Living	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
The Working Centre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	-	100	
Canadian Council of Churches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Canadian Cancer Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Music For the Spirit	10	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	30	
Innisfree House/Hospice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Food Vouchers	635	-	-	-	-	-	-	-	-	-	-	-	635	1,250	1,375	15,000	15,166	
Total Disbursements	1,005	-	-	-	-	1,005	1,705	3,625	22,440	52,042								
Surplus (Deficit) - Special Benev.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CAPITAL ACCOUNT																		
	Actual												Actual Ytd	YTD Budget	YTD Prior Yr	Annual		
	January	February	March	April	May	June	July	August	September	October	November	December				Budget 2026	Actual 2025	
Weeks	4	-	-	-	-	-	-	-	-	-	-	-	4	4	4	52	52	
Receipts																		
Envelope Capital Receipts	417	-	-	-	-	-	-	-	-	-	-	-	417	600	477	8,000	10,018	
Capital Campaigns - Heat pumps	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Church Maintenance - Grant Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,500	
Capital Interest Income	84	-	-	-	-	-	-	-	-	-	-	-	84	90	96	1,080	997	
Total Receipts	501	-	-	-	-	501	690	573	9,080	12,515								
Disbursements																		
Computer/Equipment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,787
New Roof system	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Projection A/V System	2,636	-	-	-	-	-	-	-	-	-	-	-	2,636	500	-	2,000	721	
Church Capital Repairs/Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	-	14,750	9,142	
RMZI Capital (Reimagining MIZion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Disbursements	2,636	-	-	-	-	2,636	1,500	-	16,750	14,650								
Surplus (Deficit) - Capital	(2,135)	-	-	-	-	(2,135)	(810)	573	(7,670)	(2,136)								
Transfers - To (From)	1,765	-	-	-	-	1,765	1,030	775	6,867	6,910								
Surplus (Deficit) - Capital	(370)	-	-	-	-	(370)	220	1,348	(803)	4,774								

RENTAL PROPERTY ACCOUNT	Actual												Actual Ytd	YTD Budget	YTD Prior Yr	Annual	
	January	February	March	April	May	June	July	August	September	October	November	December				Budget 2026	Actual 2025
Weeks	4	-	-	-	-	-	-	-	-	-	-	-	4	4	4	52	52
Receipts																	
235 Dawson Rental Income	2,452	-	-	-	-	-	-	-	-	-	-	-	2,452	2,452	2,392	29,939	29,305
237 Dawson Rental Income	2,132	-	-	-	-	-	-	-	-	-	-	-	2,132	2,132	2,088	25,584	25,060
Interest Income	139	-	-	-	-	-	-	-	-	-	-	-	139	120	133	1,440	1,356
Total Receipts	4,724	-	-	-	-	4,724	4,704	4,614	56,963	55,722							
Disbursements																	
235 Dawson Expenses - Current Exp	1,247	-	-	-	-	-	-	-	-	-	-	-	1,247	1,080	921	12,636	12,738
235 Dawson Expenses - Capital Improv.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	400	-
237 Dawson Expenses - Current Exp	954	-	-	-	-	-	-	-	-	-	-	-	954	952	1,845	12,900	13,962
237 Dawson Expenses - Capital Improv.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000	-
Interest Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Disbursements	2,200	-	-	-	-	2,200	2,032	2,766	27,936	26,700							
Surplus (Deficit)	2,523	-	-	-	-	2,523	2,672	1,848	29,027	29,022							
Transfers - To (From)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus (Deficit) - Rental Property	2,523	-	-	-	-	2,523	2,672	1,848	29,027	29,022							

SPECIAL FUNDS ACCOUNTS	Actual												Actual Ytd	YTD Budget	YTD Prior Yr	Annual	
	January	February	March	April	May	June	July	August	September	October	November	December				Budget 2026	Actual 2025
Weeks	4	-	-	-	-	-	-	-	-	-	-	-	4	4	4	52	52
Receipts																	
Memorial Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200	-	5,485
RMZI Income (Reimagining MIZion)	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-	120,000	-
Music on the mount	160	-	-	-	-	-	-	-	-	-	-	-	160	150	-	5,500	2,250
Spiritual Retreats	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,082
Youth Fund Income	10	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	1,206
Refugee Support	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtz Scholarship Fund income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,000	3,660
Contingency Fund Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,638
Endowment Fund Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33,682
Endowment Fund Investment Gain	(913)	-	-	-	-	-	-	-	-	-	-	-	(913)	(912.97)	-	4,087	7,752
Total Receipts	(743)	-	-	-	-	(743)	4,237	200	132,587	68,754							
Disbursements																	
Memorial Receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RMZI Expense (Reimagining MtZion)	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-	120,000	-
Music on the mount	628	-	-	-	-	-	-	-	-	-	-	-	628	300	210	5,400	5,573
Spiritual Retreats	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	400
Youth Fund Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	300	-	5,375	995
Mtz Scholarship Fund Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,000	3,000
Refugee Support	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Endowment Fund Investment Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Disbursements	628	-	-	-	-	628	5,600	210	133,775	9,968							
Transfers - out (in)																	
Memorial Funds - transfers to contingency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,000
Music on the Mount to Capital (Projectors)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Youth Fund Transfer to current	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Contingency Fund Expense-(Transfers)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,424	13,978
Endowment Fund - transfer to (current)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,500	8,500
Total Transfers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,924	36,478
Surplus (Deficit) - Special Funds	(1,370)	-	-	-	-	(1,370)	(1,363)	(10)	(62,112)	22,309							

Summary reconciliation																		
Total Receipts - All Accounts	38,695	-	-	-	-	-	-	-	-	-	-	-	-	38,695	38,634	32,062	627,079	588,834
Total Disbursements - All Accounts	46,518	-	-	-	-	-	-	-	-	-	-	-	-	46,518	44,939	38,894	660,967	532,729
Amortization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,431	8,842
Net Funds Generated (Used)	(7,824)	-	-	-	-	-	-	-	-	-	-	-	-	(7,824)	(6,305)	(6,832)	(42,319)	47,263

Balance Sheet Trended for the year 2026

	January	February	March	April	May	June	July	August	September	October	November	December	Yr end Adj.	December	Dec. 2025
ASSETS															
Current Assets															
Ministry & Mission Bank - TD 676007	17,921	-	-	-	-	-	-	-	-	-	-	-	-	-	35,200
Ministry & Mission (Eifec) ST Investments	40,489	-	-	-	-	-	-	-	-	-	-	-	-	-	40,588
Capital Current - TD 676325	26,311	-	-	-	-	-	-	-	-	-	-	-	-	-	27,764
Capital Funds - Manulife Bank	68,897	-	-	-	-	-	-	-	-	-	-	-	-	-	67,814
Rental Property - Funds TD	101,738	-	-	-	-	-	-	-	-	-	-	-	-	-	98,955
Last M Rent - 235 Dawson - TD 109466	2,452	-	-	-	-	-	-	-	-	-	-	-	-	-	2,452
Last M Rent - 237 Dawson - TD 109467	2,088	-	-	-	-	-	-	-	-	-	-	-	-	-	2,088
HST Receivable	8,163	-	-	-	-	-	-	-	-	-	-	-	-	-	5,466
Prepaid Insurance	14,311	-	-	-	-	-	-	-	-	-	-	-	-	-	15,867
Prepaid Expense - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grocery Card Program Float	(1,092)	-	-	-	-	-	-	-	-	-	-	-	-	-	(457)
	<u>281,278</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>298,237</u>
Special Funds															
Music on the Mount - TD 109053	2,380	-	-	-	-	-	-	-	-	-	-	-	-	-	2,848
Memorial Fund - TD 109469	7,179	-	-	-	-	-	-	-	-	-	-	-	-	-	7,179
Spiritual Retreat - TD 109470	1,737	-	-	-	-	-	-	-	-	-	-	-	-	-	1,737
Youth Funds - TD 109473	6,167	-	-	-	-	-	-	-	-	-	-	-	-	-	6,157
Contingency Fund - TD	59,729	-	-	-	-	-	-	-	-	-	-	-	-	-	59,729
MZ Scholarship Fund - TD	660	-	-	-	-	-	-	-	-	-	-	-	-	-	660
Endowment Fund (ELFEC)	161,412	-	-	-	-	-	-	-	-	-	-	-	-	-	162,325
Reimagining Mount Zion Fund (Charitus)	302,071	-	-	-	-	-	-	-	-	-	-	-	-	-	302,812
	<u>541,337</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>543,448</u>
Fixed Assets															
Land	30,335	-	-	-	-	-	-	-	-	-	-	-	-	-	30,335
Church Building	881,148	-	-	-	-	-	-	-	-	-	-	-	-	-	881,148
Furniture & Fixtures	128,721	-	-	-	-	-	-	-	-	-	-	-	-	-	128,721
Organ	204,000	-	-	-	-	-	-	-	-	-	-	-	-	-	204,000
235 Dawson	82,975	-	-	-	-	-	-	-	-	-	-	-	-	-	82,975
237 Dawson	24,137	-	-	-	-	-	-	-	-	-	-	-	-	-	24,137
Fixed Assets - Cost	<u>1,351,316</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>1,351,316</u>
Accumulated Amortization	(1,088,829)	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,088,829)
Net Fixed Assets	<u>262,487</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>262,487</u>
TOTAL ASSETS	<u>1,085,102</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>1,104,171</u>
LIABILITIES															
Accounts Payable	14,471	-	-	-	-	-	-	-	-	-	-	-	-	-	15,426
Accrued Liabilities	3,850	-	-	-	-	-	-	-	-	-	-	-	-	-	3,850
Last M. Rent Hold - 235 Dawson	2,452	-	-	-	-	-	-	-	-	-	-	-	-	-	2,452
Last M. Rent Hold - 237 Dawson	2,088	-	-	-	-	-	-	-	-	-	-	-	-	-	2,088
Worker's Compensation Payable	619	-	-	-	-	-	-	-	-	-	-	-	-	-	567
ELCIC Retiree 6% Payable	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Camp Kukatonon clearing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Refugee Expenses	1,831	-	-	-	-	-	-	-	-	-	-	-	-	-	1,831
Deferred Revenue	72,900	-	-	-	-	-	-	-	-	-	-	-	-	-	81,107
Deferred Revenue - RMZI	298,432	-	-	-	-	-	-	-	-	-	-	-	-	-	298,432
Synod Internship Clearing	2,129	-	-	-	-	-	-	-	-	-	-	-	-	-	4,263
	<u>398,770</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>410,016</u>
EQUITY															
Congregational Equity															
Capital Surplus	95,578	-	-	-	-	-	-	-	-	-	-	-	-	-	95,578
Rental Property Surplus/Deficit	98,955	-	-	-	-	-	-	-	-	-	-	-	-	-	98,955
Current Surplus/Deficit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special Funds Clearing	74,810	-	-	-	-	-	-	-	-	-	-	-	-	-	74,810
Congregational Property	221,741	-	-	-	-	-	-	-	-	-	-	-	-	-	221,741
Rental Properties	40,746	-	-	-	-	-	-	-	-	-	-	-	-	-	40,746
Endowment Fund	162,325	-	-	-	-	-	-	-	-	-	-	-	-	-	162,325
	<u>694,156</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>694,156</u>
Current year earnings (loss)	(7,824)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	<u>686,332</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>694,156</u>
TOTAL LIABILITIES & EQUITY	<u>1,085,102</u>	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>1,104,171</u>