

Financial Update – September 2026

A note from Finance!

1. Results in the **Ministry & Mission (current) account** for the nine months of 2026 recorded a **deficit of \$41,754**. Despite being a significant deficit, it is \$19,213 better than budget. Expenses are higher by \$1,645 and receipts are \$20,858 higher. Good member support combined with higher rental income is the primary source of the improvement.

	Actual	Budget	Better/(Worse)
Total receipts	\$ 249,830	\$ 226,582	\$ 23,248
Rentals Reserved to capital	(7,600)	(5,210)	(2,390)
Net Receipts	242,230	221,372	20,858
Total Disbursements	283,984	282,339	(1,645)
Surplus (Deficit)	(41,754)	(60,967)	19,213

Additional Comments:

- Member gifts \$171,655 are **\$9,280 better** than plan. Thank you!!
 - Rental Income from parking & facility of \$62,366 is **\$7,354 better** than plan with increased activity.
 - Disbursements of \$283,984 are **\$1,645 worse** than plan.
2. Your support of **Benevolence** to the Synod and other designated appeals was **\$32,263**. Of this amount \$14,458 was received from members in support of the Synod, and Other specific appeals totalled \$15,805. In addition, a \$2,000 grant was received in support of Open Sesame from the Chamberlain Family Foundation.
 3. In our **Capital account**, total receipts of \$19,613 and spending of \$10,628 resulting in an \$8,985 increase in funds. Capital fund balance is \$104,563 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 \$122,415.
 5. Our **Special Funds** balances increased by \$38,090 and total \$541,935. Balances comprised of Endowment Fund \$186,870, Contingency Fund \$71,541, Memorial fund \$8,978, Music on the Mount Fund \$1,064, Youth Funds \$6,270, Spiritual Retreats \$1,890 and MZ Scholarships \$2,114. In addition, the RMZI (Reimagining Mount Zion) fund is \$263,209.
 - Noteables:
 - A member has made a \$12,575 donation in September designated to our Endowment fund.
 - Our Reimagining Mount Zion planning activity has ramped up and expenditures of \$38,862 have been incurred through September. This was funded by the RMZI fund.

Richard Brubacher – Treasurer & Chair Finance

Financial Update – 9 Month period ending September 30, 2026

By Richard Brubacher – Treasurer & Chair, Finance Committee

The summaries below reflect the actual cash flows for the nine-month period ending September 30, 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

	9 Months - 2026			9 Months 2025
<u>Cash Inflow</u>	<u>Actual</u>	<u>Budget</u>	<u>Comments re: Differences to plan</u>	<u>Last Year</u>
Receipts from Members	171,655	162,375	- better by \$9,280	162,152
Receipts from Facility Rentals & Parking	69,916	60,222	- better by \$7,354	59,287
Rental income reserved to Capital	(7,600)	(5,210)		(5,875)
Other Receipts - (Plate, Endow. Int., grant)	8,259	3,985		10,986
Total inflow	242,230	221,372	better by \$20,858	226,550
<u>Cash Outflow</u>				
Disbursements - Staff & operating costs	283,984	282,339	worse by \$1,645	272,732
Total outflow	283,984	282,339		272,732
<u>Net Cash (Outflow)/inflow</u>	(41,754)	(60,967)	better by \$19,213	(46,182)
Cash balance (overdraft)	(23,712)	(22,616)		9,695

Benevolence Accounts - Cash Flow Basis

	<u>Actual</u>	<u>Budget</u>	<u>Last Year</u>
<u>Cash Inflow</u>			
Receipts from Members - General Benev.	14,458	15,350	15,424
Receipts for designated appeals	17,805	17,330	32,767
Total inflow	32,263	32,680	48,191
<u>Cash Outflow</u>			
Payments to Synod	14,458	14,975	15,424
Payments to other designated appeals	17,805	17,705	32,767
Total outflow	32,263	32,680	48,191

Capital Accounts - Cash Flow Basis

	<u>Actual</u>	<u>Budget</u>	<u>Last Year</u>
<u>Cash Inflow:</u>			
Receipts from Members -regular	6,552	6,410	8,847
Capital grant funding	5,462		1,500
Transfers from Ministry & Mission acct	7,600	5,210	5,875
Total inflow	19,614	11,620	16,222
<u>Cash Outflow</u>			
Capital Expenditures	10,629	13,000	7,902
Total outflow	10,629	13,000	7,902
<u>Net Cash (Outflow)/Inflow</u>	8,985	(1,380)	8,320
Cash Balances	104,563	94,198	97,624

Rental Property Account - Cash Flow Basis

	<u>Actual</u>	<u>Budget</u>	<u>Last Year</u>
<u>Cash Inflow:</u>			
Rental Income from Tenants	42,875	42,696	41,898
Total inflow	42,875	42,696	41,898
<u>Cash Outflow</u>			
Current Expenditures - Properties	19,415	19,098	19,129
Capital Improvements to Properties	-	2,400	-
Total outflow	19,415	21,498	19,129
<u>Net Cash (Outflow)/Inflow</u>	23,460	21,198	22,769
Cash Balances (overdraft)	122,415	120,153	92,703