

PALMYRA CHURCH OF THE BRETHREN

Balance Sheet
November 30, 2025

	This Year	Last Year
ASSETS		
Current Assets		
Regular Checking-JBT...3847	\$ 55,134.41	80,360.74
JBT ...CD's	100,000.00	0.00
Member's First Savings ...624	764.31	909.75
Members 1st - CD's	172,540.00	165,266.09
Prime Money Market - JBT..3619	95,005.77	123,762.41
JBT MM...3009-Lead Pastor LRG	6,945.31	6,138.61
Eder Financial - Balanced Fd.	114,815.74	108,895.93
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Total Current Assets	545,205.54	485,333.53
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Total Assets	\$ 545,205.54	485,333.53
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LIABILITIES AND CAPITAL

Current Liabilities		
Long-Range Growth- Lead Pastor	\$ 6,945.31	6,136.57
Pension	(0.01)	(0.02)
Payroll Insurance	(6.43)	0.00
Security Deposit - Rental	1,350.00	2,800.00
Transient - Administration	(54.64)	50.00
Transient - Registrations	780.00	0.00
Caring Cupboard	1,153.55	200.00
One Great Hour of Sharing	530.00	0.00
LOC - JB&T (550,000)	530,291.86	0.00
Renovation In Progress	(534,857.65)	0.00
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Total Current Liabilities	6,131.99	9,186.55
Capital		
Benevolence Fund	5,938.40	13,561.31
Camp/NYC Scholar. Fd	16,730.22	17,633.00
Dream and Do Fund	0.00	2,400.00
Education Scholarship Fd	1,888.39	3,764.41
Building Renov./Capital Camp F	(2,913.40)	276,817.68
Renovation Fund	260,155.70	0.00
Ministry Enhancement Fund	26,330.95	0.00
Building Repair Fund	19,038.02	1,333.08
Musical Instr Repair Fd	16,011.25	20,435.72
Outreach Fund	21,039.18	20,851.62
Youth Fund	28,158.16	27,311.12
Bequest Fund	78,499.94	5,554.33
Memorial and Special Gifts Fun	634.13	0.00
Young Adults Fund	4,393.60	4,393.60
Worship/Performing Arts Fund	3,910.09	4,296.19
Fund Balance Transfers	0.00	765.19
Net Income	(50,836.51)	(11,619.21)
Reserve Fund	110,095.43	88,648.94
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Total Capital	539,073.55	476,146.98
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Total Liabilities & Capital	\$ 545,205.54	485,333.53
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Unaudited - For Management Purposes Only

PALMYRA CHURCH OF THE BRETHREN
Income Statement
Compared with Budget
For the Eleven Months Ending November 30, 2025

	Current Month Actual	Year to Date Actual	Y-T-D Budget	Annual Budget
REVENUES				
DONATIONS-OPERATIN	35,304.26	288,626.29	343,635.42	374,875.00
INTEREST/DIVIDENDS	637.67	7,446.33	7,333.34	8,000.00
PROP RELATED INC	4,661.00	32,885.00	41,937.51	45,750.00
OTHER INCOME	0.00	43,774.54	0.00	0.00
TOTAL REVENUES	<u>40,602.93</u>	<u>372,732.16</u>	<u>392,906.27</u>	<u>428,625.00</u>
EXPENSES				
PASTOR RELATIONS	17,902.82	237,053.40	248,485.52	271,075.00
DEACONS	397.25	884.36	1,604.19	1,750.00
EDUCATION	554.42	5,548.35	8,250.04	9,000.00
STEWARDSHIP	689.55	7,896.94	8,781.68	9,580.00
PROPERTIES	3,594.98	88,277.33	73,005.24	79,642.00
WORSHIP	4,742.29	53,282.04	54,510.59	59,466.00
OUTREACH	13.85	6,109.78	4,583.35	5,000.00
FELLOWSHIP	355.76	4,424.63	4,308.34	4,700.00
ADMINISTRATION	1,487.31	20,091.84	17,585.36	19,184.00
TOTAL OPERATING EX	<u>29,738.23</u>	<u>423,568.67</u>	<u>421,114.31</u>	<u>459,397.00</u>
NET INCOME	<u><u>10,864.70</u></u>	<u><u>(50,836.51)</u></u>	<u><u>(28,208.04)</u></u>	<u><u>(30,772.00)</u></u>

PALMYRA CHURCH OF THE BRETHREN
Income Statement - Detail
Compared with Budget
For the Eleven Months Ending November 30, 2025

	Current Month Actual	Year to Date Actual	Y-T-D Budget	Annual Budget
REVENUES				
Donations - Operating	\$ 35,304.26	\$ 288,626.29	\$ 343,635.42	\$ 374,875.00
Inter.-Savings JBT Lead Pastor	0.00	(2.54)	0.00	0.00
Interest Income - Checking	5.42	52.90	0.00	0.00
Dividend Deposit - M1st	559.39	5,290.95	5,353.34	5,840.00
Dividend Deposit - JBT CD	0.00	1,155.74	1,980.00	2,160.00
Interest Income - Prime MM	72.86	949.28	0.00	0.00
Church Facility Usage	44.00	4,103.00	3,909.45	4,264.85
Parking Permits	0.00	75.00	0.00	0.00
Fellowship Hall Usage	140.00	140.00	916.67	1,000.00
Pinewoods Rental	1,225.00	8,850.00	8,250.00	9,000.00
25 N Chestnut Rental	3,252.00	15,467.00	14,703.29	16,039.95
27 N Chestnut Rental	0.00	4,250.00	14,158.10	15,445.20
Other Income	0.00	43,774.54	0.00	0.00
TOTAL REVENUES	40,602.93	372,732.16	392,906.27	428,625.00
EXPENSES				
PASTOR RELATIONS				
Lead Pastor Salary	5,061.34	55,674.74	55,674.67	60,736.00
Pastor Congregational Care-Sal	992.76	10,920.36	10,920.25	11,913.00
Associate Pastor Salary	0.00	18,548.75	21,477.50	23,430.00
Executive Assistant	1,950.00	25,623.78	36,753.75	40,095.00
Office Associate	0.00	8,024.96	0.00	0.00
Director Children's Min. Salar	1,268.42	13,952.62	13,952.59	15,221.00
Pastor of Transformative Disci	1,250.00	1,250.00	0.00	0.00
Housing Allowance-Lead Pastor	3,333.34	36,666.74	36,666.67	40,000.00
Housing Allow-Congregl Care	1,000.00	11,000.00	11,000.00	12,000.00
Housing Allow-Associate Pastor	0.00	17,345.48	20,084.17	21,910.00
Payroll Taxes-Pastoral Relatio	149.18	2,593.31	3,700.59	4,037.00
Pension-Lead Pastor	1,749.03	19,239.33	19,239.00	20,988.00
Pension-Associate Pastor	0.00	4,307.30	4,960.09	5,411.00
Retirement Allow-Office Admin	0.00	250.02	916.67	1,000.00
Allow Medical Ins-Assoc Pastor	0.00	1,613.48	1,868.17	2,038.00
Insurance-Associate Pastor	0.00	260.80	2,143.17	2,338.00
Insurance-Office Administrator	0.00	70.65	259.42	283.00
Long Range Growth-Lead Pastor	0.00	800.00	733.34	800.00
Professional Growth-Lead Pasto	13.58	144.05	229.17	250.00
Prof Growth-Congreg Care	0.00	0.00	160.42	175.00
Profes Growth-Associate Pastor	0.00	206.84	183.34	200.00
Staff Leadership Development	0.00	0.00	320.84	350.00
Profes Growth-Children's Minis	0.00	150.00	137.50	150.00
Professional Expense-Lead Past	68.55	331.29	458.34	500.00
Profess. Exp.-Congr.Care Pasto	0.00	0.00	160.42	175.00
Professional Exp-Assocte Pasto	0.00	194.24	160.42	175.00
Travel Expenses-Lead Pastor	0.00	0.00	366.67	400.00
Travel Exp-Congreg. Care Pasto	0.00	1,287.75	916.67	1,000.00
Travel Exp-Associate Pastor	0.00	179.20	275.00	300.00
Annual Conference	0.00	3,925.85	3,666.67	4,000.00
Visiting Ministers	0.00	756.30	916.67	1,000.00
Misc.- Pastoral Relations	1,066.62	1,735.56	183.34	200.00
PASTOR RELATIONS	17,902.82	237,053.40	248,485.52	271,075.00

PALMYRA CHURCH OF THE BRETHREN
Income Statement - Detail
Compared with Budget
For the Eleven Months Ending November 30, 2025

	Current Month Actual	Year to Date Actual	Y-T-D Budget	Annual Budget
DEACONS				
Devotional Guides	320.53	320.53	687.50	750.00
Love Feast Supplies	76.72	287.97	366.67	400.00
Hospitality Team	0.00	29.14	183.34	200.00
Healthy Ministry	0.00	107.19	183.34	200.00
Misc.-Deacons	0.00	139.53	183.34	200.00
TOTAL DEACONS	397.25	884.36	1,604.19	1,750.00
EDUCATION				
Teacher Training & Appreciatio	0.00	108.12	435.42	475.00
Historical Committee	0.00	0.00	45.84	50.00
Curriculum Material	151.51	2,566.52	3,208.34	3,500.00
Electives	0.00	0.00	229.17	250.00
Library Materials	42.15	42.15	183.34	200.00
Children's Ministry Expense	123.19	1,127.77	1,283.34	1,400.00
Child Protection Clearance	0.00	214.85	160.42	175.00
Youth Ministry Expenses	90.94	767.29	1,650.00	1,800.00
Young Adult Ministry Expense	146.63	721.65	916.67	1,000.00
Misc.-Education	0.00	0.00	137.50	150.00
TOTAL EDUCATION	554.42	5,548.35	8,250.04	9,000.00
STEWARDSHIP				
Bookkeeping	550.00	5,944.86	5,445.00	5,940.00
Supplies-Stewardship	0.00	121.90	91.67	100.00
Payroll Services	0.00	0.00	1,595.00	1,740.00
E-Giving fees-Stewardship	139.55	1,610.18	1,375.00	1,500.00
Bank/Invstmnt fees-Stewardship	0.00	220.00	183.34	200.00
Miscellaneous-Stewardship	0.00	0.00	91.67	100.00
TOTAL STEWARDSHIP	689.55	7,896.94	8,781.68	9,580.00
PROPERTIES				
Church Custodian	1,300.00	14,300.00	14,300.00	15,600.00
Pinewoods Custodian Salary	200.00	1,779.60	1,385.09	1,511.00
Payroll Taxes-Properties	0.00	0.00	106.34	116.00
Maintenance - Church	35.51	6,717.09	5,041.67	5,500.00
Maintenance-25 N. Chestnut	0.00	377.25	458.34	500.00
Maintenance-27 N. Chestnut	0.00	569.25	458.34	500.00
Maintenance - Pinewood	(100.00)	4,245.54	1,741.67	1,900.00
Cleaning Supplies-Church & PW	82.67	1,786.32	1,008.34	1,100.00
Insurance-Property & Liability	0.00	17,867.00	13,750.00	15,000.00
Insurance Coverage - Workers C	0.00	(29.00)	1,306.25	1,425.00
Property Taxes- 25 N. Chestnut	0.00	2,887.24	2,429.17	2,650.00
Property Taxes - 27 N Chestnut	0.00	3,086.05	2,649.17	2,890.00
Refuse and Sewer - Church	0.00	1,723.70	1,925.00	2,100.00
Refuse and Sewer - 25 N Chestn	0.00	221.00	0.00	0.00
Refuse and Sewer - 27 N Chestn	0.00	503.00	0.00	0.00
Refuse and Sewer - Pinewoods	0.00	1,268.55	1,191.67	1,300.00
SnowRemoval/ Landscape-Church	0.00	4,421.88	3,850.00	4,200.00
Snow Removal & Landscaping-Pin	0.00	808.46	1,650.00	1,800.00
Utilities - Church	878.82	13,446.80	7,791.67	8,500.00
Utilities - 25 N Chestnut St.	0.00	90.10	0.00	0.00
Utilities - 27 N Chestnut	436.14	786.59	0.00	0.00
Utilities - Pinewoods	80.19	1,124.37	916.67	1,000.00
Fuel - Church	352.59	5,893.37	7,333.34	8,000.00
Fuel - 25 N. Chestnut St.	172.81	172.81	0.00	0.00
Fuel - 27 N Chestnut St	0.00	76.55	0.00	0.00
Fuel - Pinewoods	0.00	3,258.01	3,483.34	3,800.00
Miscellaneous-Properties	156.25	895.80	229.17	250.00
TOTAL PROPERTIES	3,594.98	88,277.33	73,005.24	79,642.00

For Management Purposes Only

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Income Statement - Detail
Compared with Budget
For the Eleven Months Ending November 30, 2025

	Current Month Actual	Year to Date Actual	Y-T-D Budget	Annual Budget
WORSHIP				
Pianist Salary	323.34	3,556.74	3,556.67	3,880.00
Organist Salary	422.92	4,652.12	4,652.09	5,075.00
Guitarist Salary	170.68	1,877.48	1,877.34	2,048.00
Worship Coordinator Salary	1,942.34	21,365.74	21,365.67	23,308.00
Payroll Taxes-Worship	415.58	4,619.58	3,503.50	3,822.00
Retirement Allow-Worship Ldr	83.34	916.74	916.67	1,000.00
Worship Coord Addt Itrm Admin	262.34	2,885.74	2,885.67	3,148.00
Interim Music Coordinator	134.58	1,480.38	1,480.42	1,615.00
Interim Chancel Choir Director	201.84	2,220.24	2,220.17	2,422.00
Intrm Canticle Bells Choir Dir	201.84	2,220.24	2,220.17	2,422.00
Interim Praise Team Co-Directo	109.34	1,202.74	1,202.67	1,312.00
Interim Praise Team Co-Directo	109.34	1,202.74	1,202.67	1,312.00
Interim Children's Choir Direc	201.76	2,219.36	2,219.25	2,421.00
Insurance-Worship Leader	15.11	166.21	165.92	181.00
Professional Growth-Worship Co	0.00	9.54	183.34	200.00
Prof Growth-Team	0.00	0.00	183.34	200.00
Music Expenses	0.00	0.10	0.00	0.00
Licenses & Fees-Music	0.00	1,527.04	1,585.84	1,730.00
Memberships-Music	0.00	95.00	275.00	300.00
Worship Resources	147.94	600.80	275.00	300.00
Decorations/Worship Centers	0.00	219.25	733.34	800.00
Musical Instrument Maintenance	0.00	15.43	293.34	320.00
AV Equipment-Maint./Repair	0.00	145.84	1,283.34	1,400.00
Worship-Misc	0.00	82.99	229.17	250.00
TOTAL WORSHIP	4,742.29	53,282.04	54,510.59	59,466.00
OUTREACH TEAM				
Peace Action Team Expense	0.00	0.00	91.67	100.00
Outreach Partner Team Projects	0.00	427.24	0.00	0.00
In the Lot	0.00	1,168.03	779.17	850.00
Unity in Action	(150.00)	2,929.15	2,475.00	2,700.00
Thanksgiving Meal	0.00	224.25	91.67	100.00
ChristmasFest	121.59	658.69	412.50	450.00
Winterfest	0.00	236.22	412.50	450.00
Trunk or Treat	0.00	0.00	137.50	150.00
Miscellaneous-Outreach	42.26	466.20	183.34	200.00
TOTAL OUTREACH	13.85	6,109.78	4,583.35	5,000.00
FELLOWSHIP				
Fellowship 30	232.35	2,221.22	1,604.17	1,750.00
Special Events - Fellowship	88.91	209.47	1,375.00	1,500.00
Miscellaneous Kitchen Items	34.50	728.37	412.50	450.00
Miscellaneous-Fellowship	0.00	1,265.57	916.67	1,000.00
TOTAL FELLOWSHIP	355.76	4,424.63	4,308.34	4,700.00
ADMINISTRATION				
Office Supplies	0.00	1,666.95	1,420.84	1,550.00
Postage & Mailing	76.93	1,343.13	1,145.84	1,250.00
Printing Expenses	323.78	4,266.56	3,560.34	3,884.00
Telephone and Internet	461.79	4,706.97	4,400.00	4,800.00
IT Repairs and Maintenance	62.50	606.75	916.67	1,000.00
IT Contract Services	562.31	4,319.87	3,300.00	3,600.00
Governance Project Costs	0.00	3,181.61	2,750.00	3,000.00
Miscellaneous-Administration	0.00	0.00	91.67	100.00
TOTAL ADMINISTRATION	1,487.31	20,091.84	17,585.36	19,184.00

PALMYRA CHURCH OF THE BRETHREN
Income Statement - Detail
Compared with Budget
For the Eleven Months Ending November 30, 2025

	Current Month Actual	Year to Date Actual	Y-T-D Budget	Annual Budget
TOTAL OPERATING EXPENSES	29,738.23	423,568.67	421,114.31	459,397.00
NET INCOME	10,864.70	(50,836.51)	(28,208.04)	(30,772.00)

PALMYRA CHURCH OF THE BRETHREN
PCOB - Current Month -Funds Summary Report
As of: November 30, 2025

<u>Account Number</u>	<u>Account Description</u>	<u>Beginning Balance</u>	<u>Income</u>	<u>Disbursements</u>	<u>Net Change</u>	<u>Ending Balance</u>
A3900011	Benevolence Fund	5,938.40	\$ 0.00	\$ 0.00	\$ 0.00	\$ 5,938.40
A3900012	Camp/NYC Scholar. Fd	16,673.78	56.44	0.00	56.44	16,730.22
A390002	Reserve Fund	110,095.43	0.00	0.00	0.00	110,095.43
A3900022	Education Scholarship Fd	3,906.16	6.37	(2,024.14)	(2,017.77)	1,888.39
A390003	Building Renov./Capital C	(3,027.30)	113.90	0.00	113.90	(2,913.40)
A3900032	Renovation Fund	256,272.59	4,307.70	(424.59)	3,883.11	260,155.70
A3900033	Ministry Enhancement Fu	24,845.15	1,485.80	0.00	1,485.80	26,330.95
A390004	Building Repair Fund	16,704.48	2,333.54	0.00	2,333.54	19,038.02
A3900041	Musical Instr Repair Fd	16,522.24	54.01	(565.00)	(510.99)	16,011.25
A390005	Outreach Fund	17,619.48	3,419.70	0.00	3,419.70	21,039.18
A390006	Youth Fund	28,063.18	94.98	0.00	94.98	28,158.16
A390007	Bequest Fund	78,515.48	0.00	(15.54)	(15.54)	78,499.94
A3900071	Memorial and Special Gift	1,534.13	0.00	(900.00)	(900.00)	634.13
A390008	Young Adults Fund	4,393.60	0.00	0.00	0.00	4,393.60
A3900091	Worship/Performing Arts	3,910.09	0.00	0.00	0.00	3,910.09
	Totals	<u>581,966.89</u>	<u>\$ 11,872.44</u>	<u>\$ (3,929.27)</u>	<u>\$ 7,943.17</u>	<u>\$ 589,910.06</u>

PALMYRA CHURCH OF THE BRETHREN
PCOB - YTD-Funds Summary Report
As of: November 30, 2025

<u>Account Number</u>	<u>Account Description</u>	<u>Beg Year Balance</u>	<u>YTD Income</u>	<u>YTD Disbursements</u>	<u>YTD Net Change</u>	<u>Ending Balance</u>
A3900011	Benevolence Fund	13,561.31	\$ 0.00	\$ (7,622.91)	\$ (7,622.91)	\$ 5,938.40
A3900012	Camp/NYC Scholar. Fd	17,441.45	1,028.07	(1,739.30)	(711.23)	16,730.22
A3900014	Dream and Do Fund	179.99	160.00	(339.99)	(179.99)	0.00
A390002	Reserve Fund	88,648.94	21,446.49	0.00	21,446.49	110,095.43
A3900022	Education Scholarship Fd	3,723.52	265.48	(2,100.61)	(1,835.13)	1,888.39
A390003	Building Renov./Capital C	195,734.90	28,077.69	(226,725.99)	(198,648.30)	(2,913.40)
A3900032	Renovation Fund	0.00	284,299.48	(24,143.78)	260,155.70	260,155.70
A3900033	Ministry Enhancement Fu	0.00	26,330.95	0.00	26,330.95	26,330.95
A390004	Building Repair Fund	2,696.30	23,580.78	(7,239.06)	16,341.72	19,038.02
A3900041	Musical Instr Repair Fd	18,084.72	777.09	(2,850.56)	(2,073.47)	16,011.25
A390005	Outreach Fund	0.00	28,533.18	(7,494.00)	21,039.18	21,039.18
A390006	Youth Fund	27,014.43	1,622.10	(478.37)	1,143.73	28,158.16
A390007	Bequest Fund	126,660.24	0.00	(48,160.30)	(48,160.30)	78,499.94
A3900071	Memorial and Special Gift	717.64	1,090.00	(1,173.51)	(83.51)	634.13
A390008	Young Adults Fund	4,393.60	0.00	0.00	0.00	4,393.60
A3900091	Worship/Performing Arts	4,296.19	0.00	(386.10)	(386.10)	3,910.09
	Totals	<u>503,153.23</u>	<u>\$ 417,211.31</u>	<u>\$ (330,454.48)</u>	<u>\$ 86,756.83</u>	<u>\$ 589,910.06</u>