Camp Hill United Methodist Church
Treasurer's Report
Third Quarter 2026

During the third quarter, our church met all its financial responsibilities. Moreover, we were able to fund all our ministries, mission, and programs. We did pay less towards Shares of Ministry during the summer months due to lower giving and the flooring project. We are prayerfully hopeful that increased giving during the fall will allow the church to catch-up on the ministry shares payments.

CASH	3Q26	2Q26	Change
Unrestricted	(16,234)	(9,522)	(6,712)
Designated - Misc.	5,433	74,165	(68,732)
Designated - Preschool	30,000	30,000	0
Designated - Mortgage	140,310	140,600	(290)
TOTAL CASH	**159,509**	**235,243**	**(75,734)**

The church ended the quarter with negative $16,234 in unrestricted funds. These are used to pay all expenses, church programs, ministries and missions. Here is a breakdown of the remaining church funds. The miscellaneous designated funds have been generously given to the church for specific purposes and will be used towards these purposes. The funds designated to the church mortgage were earned through the sale of the Maple Ave parsonage and through designated giving. The preschool fund was accumulated from preschool tuition and fees over the past 7 years. Its purpose is to serve as an emergency fund for the preschool should there be any unexpected expenses.

INVESTMENTS	3Q26	2Q26	Change
Unrestricted	468,454	480,593	(12,139)
Designated	94,290	95,672	(1,382)
Restricted	310,731	305,257	5,474
TOTAL	**873,475**	**881,522**	**(8,047)**

Your church endowments ended the 2nd quarter $8,047 lower than the 2nd quarter of 2026. The change in value is a result of dividends earned which were more than offset by unrealized losses during September.

LOANS	3Q26	2Q26	Change
Church Mortgage	**309,762**	**316,217**	**(6,455)**

The church made a $6,455 payment towards our mortgage in September. Because the church's loan covenant has a 0% interest rate, the church makes mortgage payments quarterly instead of monthly.

Camp Hill United Methodist Church
Treasurer's Report
Third Quarter 2026

INCOME	3Q26	2Q26	Change
Unrestricted Giving	203,347	196,491	6,856
Designated Giving	25,898	49,369	(23,471)
Other Income	6,599	4,548	2,051
Investment	(2,438)	51,076	(53,514)
TOTAL INCOME	**233,406**	**301,484**	**(68,078)**

Overall unrestricted giving increased $6,856 during the 3rd quarter. Designated giving decreased $23,471 during the 2nd quarter. Most of designated giving for the 2nd quarter was for the Panguma scholarship fund so it is understandable that it would decrease during the 3rd quarter. All other income for the quarter was from church facility rentals.

EXPENSE	3Q26	2Q26	Change
Benevolence	52,534	17,923	34,611
Operating Expense	132,921	144,819	(11,897)
Salaries & Benefits	115,702	121,944	(6,242)
Worship	470	2,267	(1,797)
Education	$5,673	$12,244	(6,571)
Missions	-$400	$605	(1,005)
Music	$1,956	$451	1,505
Hospitality	$929	$1,125	(196)
Communications	$612	$1,412	(799)
Other	563	1,189	(627)
TOTAL EXPENSE	**310,959**	**303,978**	**6,981**

Overall expenses were $6,981 higher for the 3rd quarter. The three largest expenses for the quarter were the Columbarium patio project, flooring project and the Panguma Scholarships. The patio project was fully funded through a generous donation. The total cost of the flooring project was approximately $76,000. The final $30,000 payment was made in October and not reflected here.

Camp Hill United Methodist Church
Treasurer's Report
Third Quarter 2026

YTD BUDGET VS ACTUAL HIGHLIGHTS			
Expense	**Actual**	**Budget**	**Variance**
BENEVOLENCE EXPENSE	97,360	96,600	760
OPERATING EXPENSES	378,997	255,620	123,377
SALARIES & BENEFITS	355,567	370,875	(15,308)
WORSHIP MINISTRY	3,885	5,175	(1,290)
ADULT MINISTRIES	639	2,100	(1,461)
CHILDREN'S MINISTRIES	19,412	17,250	2,162
FAMILY MINISTRIES	810	2,475	(1,665)
YOUTH MINISTRIES	3,273	7,500	(4,227)
MISSION & OUTREACH	205	7,830	(7,625)
MUSIC MINISTRY	4,174	8,250	(4,076)
HOSPITALITY MINISTRY	3,193	5,550	(2,357)
COMMUNICATIONS	4,125	9,900	(5,775)
OTHER EXPENSES	2,367	6,563	(4,196)
TOTAL EXPENSES	**874,007**	**795,688**	**78,319**

Benevolence expense was over budget due to the Panguma scholarship payment. This was offset through lower payments for Shares of Ministries.

Operating expenses were over budget due to the projects discussed earlier in this report.

Children's ministry was over budget due to some final VBS costs during July and preparations for the children's Mircle of Jesus event in December.