Zion Baptist Church Mid-Year Finance Report June 2026

Prepared by * Trustee Jacqueline Anderson, Chair and Trustee Debby Henry-Caldwell, Co-Chair of Budget and Finance

* Ms. Crystal Lewis, Mother Tolson, Trustee Ernest Coleman

Zion BC Board of Trustees

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Duties: overseeing the church's physical property, financial affairs, and legal compliance

Zion's Finance Team

Sis. Crystal Lewis, Finance Manager

Sis. Delores Johnson, Treasurer

Sis. Lisa Funderburk, Asst. Treasurer

Sis. Beverly Everson-Jones, Finance Consultant

The Diaconate Members

Sis. E. Marlene Tolson, Shelby Administrator

Volunteer: Dea. Emer. Barbara Puckett

The Chair and Co-Chair of the Budget and Finance Committee meets weekly with our Finance Manager and the Pastor to review our financial expenses and matters.

The Budget and Finance Committee meets monthly to review reports and track our financial matters.

Overview

What's Our Financial Status?

Because we have been consistent in our giving, we have been consistent in meeting our regular obligations.

However, we are trending behind; we are not yet on track to reach our stated goals as we review our mid-year standing.

This is partially due to our learning of some discovery debts. There were financial transactions that were to be regularly paid out but were not completed by our previous Finance professionals. We are grateful to be getting back on track although this has stalled our progress on plans to reduce our debt.

OUTSTANDING DEBTS

We have created a set aside schedule that ensures we are prepared to pay our bi-annual C-PACE Loan and it has been beneficial.

We are working on the Line of Credit and working on a pay schedule to reduce the amount of the principal.

The Amex Credit Card receives regular monthly payments and will not be paid off due to this being the only credit card the church has.

All of our recurring technology subscription bills are applied to this card monthly and it is the card used for travel. We hope to obtain a separate credit card to manage our recurring tech subscriptions in the near future.

Debt Discoveries

Defined: Things our new Finance Manager learned as she continues her work of unpacking our finances, and our financial practices.

- Charles Schwab Retirement
- Diaconate Fund
- Repayment to Staff
- Health Insurance for Staff
- Past Due Utility Bills (prior to 2026)

Total Assessed Value of ZBC Properties

$10,062,403.00

Capital Assets

Zion Main	$6,084,400.00
Family Life Center	$2,907,570.00
North Campus	$1,070,433.00

Utility Costs

All utilities have increased for the church, too! We had the unexpected "Snowcrete" this winter which made additional costs for us in both snow removal and heating. We will definitely have to rethink our projections for utilities in the next budget cycle.

Summary of Utilities Costs Jan-April 2026

Utilities	Budgeted 2026	Actuals to Date(April)	Remaining
Washington Gas	$20,500.00	$34,878.54	$14,378.54
Pepco	$33,500.00	$20,463.56	+13,036.44
Water	$16,000.00	$8,646.50	+$7,353.50

There are 8 additional months to get thru!

Maintenance Costs

BLDG	COSTS	Total
Zion Main	$32,284.46	
Zion GNJ	$4,275.86	
Zion North	$585.00	
		$37,145.51

Jan-May 2026

Maintenance	Budgeted 2026	Actual to date (May)	Remaining
	$45,000.00	$37,145.51	$7,854.49*

*We still have 7months to go.

2026 Annual Targets (Jan-May 2026)

- Tithes
- Gifts/ Offerings
- Women's Day
- Church Anniversary
- Men's Day

Targets	Zion BC	Collections up to 5/31/26	%
Tithes	$1,250,000.00	$468,907.99	37.5%
Gifts/Offer	$228,500.00	$41,307.35	18%
Women's Day	$25,000.00	$16,193.50	65%
*Church Ann.	$25,000.00	$1,724.00	7%
*Men's Day	$25,000.00	$872.00	3.5%

A Look at Our Giving

Malachi 3:8-12

Giving Snapshot Main Campus (Jan-May)

Main Campus	2024	2025	2026	Change
Tithes	$402,153.64	$404,396.09	$420,716.45	+$16,320.36
Gifts/Offering	$54,606.18	$47,935.65	$57,030.50	+$9,094.85
Women's Day	$15,982.06	$11,433.00	$14,221.50	+$2,788.50
Church Anniversary	$1,995.00	$1,466.00	$1,542.00	+$76.00
Men's Day	$925.00	$1,194.00	$710.00	-$484.00

Giving Snapshot North Campus (Jan-May)

North Campus	2024	2025	2026	Change
Tithes	$19,481.44	$15,066.00	$21,557.31	+$6,491.31
Gifts/Offering	$1,550.00	$737.00	$1,779.00	+$1.042.00
Women's Day	$580.00	$789.00	$802.00	+$13.00
*Church Anniversary	$0.00	$0.00	$0.00	---
*Men's Day	$0.00	$0.00	$0.00	---

Giving Snapshot Virtual Members Campus (Jan 1-May)

Virtual Campus	2024	2025	2026	Change
Tithes	$7,345.00	$13,435.00	13,869.00	+$434.00
Gifts/Offering	$1800.25	$1,255.25	$1,235.25	-$20.00
Women's Day	$400.00	$0.00	$325.00	+$325.00
*Church Anniversary	$0.00	$0.00	$0.00	---
*Men's Day	$0.00	$0.00	$0.00	---

Giving Snapshot No Campus Assigned (Jan-May)

No Campus Assigned	2024	2025	2026	Change (%)
Tithes	$8,385.49	$13,315.90	$12,765.23	-$550.67
Gifts/Offering	$7,018.39	$9,876.46	$9,731.50	-$144.96
Women's Day	$340.00	$322.00	$845.00	+$523.00
Church Anniversary	$0.00	$0.00	$182.00	+$182.00
Men's Day	$0.00	$0.00	$162.00	+162.00

Annual Giving Days

Women's Day (May)

Church Anniversary (September)

Men's Day (December)

- The ask is for each member to give $1 for each of Zion's years for each of these annual days.
- This offering is outside of your Tithe to the Lord.

Annual Giving Days are a BIG part of our budget!

Pathways to $486.00 ($162 X 3)
(3 X a year special offering)

Monthly Installments

2 Payments of $243.00
4 Payments of $121.50
6 Payments of $81.00
8 Payments of $60.75
10 Payments of $48.60
12 Payments of $40.50

- Weekly / Bi-weekly

52 installments of $9.35
26 installments of $18.70

Worship

Giving is an act of worship! We are reminded of this in various places in the Bible. You remember the story of the Kings that went to worship the newborn King (Jesus). It is recorded that when they saw Him, the fell on their knees to worship Him and then they presented Him with gifts. (Matthew 2:11)

Our Financial gifts are to the Lord, not to the church or to the Pastor, but to the Lord. We give in thanks for all that He has done and is doing for us. We give to further His kingdom here on earth. The offering time in our worship service should be one of the highest times in our corporate worship.

Thank YOU!

Thank you for all you do to support our church. Please continue to do your best to honor your commitments. God **will** honor our faithfulness.

We praise God that despite the economic turmoil we are facing in this country, our giving has stayed on par or has improved in many areas. Let's stay the course!

Remember, if you have fallen on hardship and need support, please reach out to your Sheepfold Leader.

We are the family of God and we support one another!