**Canterbury United Methodist Church** **November 2025**
**Monthly Income, Expense, & Reserves Summary Report**
**General Account**

| | Monthly | | | | Year-to-Date | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | November Actual | November Budget | Budget Variance $ | % | YTD Actual | YTD Budget | Budget Variance $ | % | Prior YTD Actual | Prior Year Variance $ | % |
| Beginning Operating Cash | $ (49,365) | $ (282,691) | | | $ 419,200 | $ 419,200 | $ - | 5% | $ 423,200 | $ (4,000) | 4% |
| Income | 385,258 | 343,288 | 41,970 | 12% | 4,252,867 | 4,032,913 | 219,954 | 5% | 4,075,177 | 177,690 | 4% |
| Expense | 469,526 | 361,661 | 107,865 | 30% | 4,805,701 | 4,753,177 | 52,524 | 1% | 4,539,150 | 266,551 | 6% |
| Net | $ (84,269) | $ (18,373) | $ (65,896) | | $ (552,834) | $ (720,264) | $ 167,430 | | $ (463,972) | $ (88,862) | |
| Ending Operating Cash | $ (133,634) | $ (301,064) | | | $ (133,634) | $ (301,064) | $ 167,430 | | $ (40,772) | $ (92,862) | |

| | | YTD Actual | YTD Budget | Budget Variance $ | % | Prior YTD Actual | Prior Year Variance $ | % |
|---|---|---|---|---|---|---|---|---|
| **Operating Cash and Reserves** | Operating Reserves at Beginning of Year (no prepaid pledges) | $ 850,437 | $ 850,437 | | | $ 850,437 | $ - | 0% |
| | Total Operating Reserves and Operating Cash Position | $ 716,804 | $ 549,373 | $ 167,430 | 30% | $ 809,665 | $ (92,862) | -11% |