Christ United Methodist Church
Rochester, MN

Financial Report
September 2026

Revenue

	2026 Budget	2025 Jan – Sept	2026 Jan – Sept
Donations	$915,000	$631,757	$749,375
Building Use	$140,000	$107,596	$114,165
Parking Lot Rental	$131,040	$91,813	$100,620
Other Revenue & Investments	$80,000	$48,381	$39,517
TOTAL	**$1,266,040**	**$879,547**	**$1,003,677**

Through September 2026, donations totaled $749,375, which represents 74.7% of all funds received by the church reflected in this report.

Financial highlights:

1 **Giving through September.**
Thank you for your abundant generosity and commitment to Christ UMC. Donations are up $117,618 compared to this point last year – an increase of 18.6%. With revenue growth continuing to outpace spending, financial gifts to Christ UMC are the main driver for the church's healthy financial position as we prepare for the winter and Christmas seasons.

2 **Building Use and Investments.**
Building Use revenue is up 6% from last year.
Investment performance has been more challenging with 2026 market losses of $23,410, which includes $14,910 in market losses in September.
Other Revenue includes Wesley House income of $23,353.

CUMC's Financial Position through September.
Unrestricted reserves total $580,382, up from $573,942 at the end of August. At our current budget and spending, those reserves could cover 5.3 months of operating expenses, which is a solid cushion that provides stability as the church heads into the final quarter and plans for 2027.
Our Open Doors Capital Campaign continues to move forward thanks to your generosity. $1,277,312 has been given toward the $1.8 million goal, and 113 households have made pledges totaling $2.1 million. These gifts are designated for campaign projects and are held separately from the operating figures in this report.
The Open Doors planning team and Leadership Board anticipate sharing roof and sanctuary lift project updates in November.

Expenses

	2026 Budget	2025 Jan – Sept	2026 Jan – Sept
Missions & Outreach	$285,506	$211,127	$226,650
Worship & Music	$314,966	$239,104	$240,652
Faith to Life & Christian Education	$202,328	$162,768	$160,494
Community Care & Faith Sharing	$204,565	$174,075	$161,161
Leadership Development & Administration	$310,038	$160,490	$172,679
TOTAL	**$1,317,402**	**$947,564**	**$961,636**

Through September 2026, expenses totaled $961,636. Expenses are tracking slightly below the annual budget pace through the first three-quarters of the year.

Financial highlights:

1 **Utilities in 2026.**
Through September, electric and gas utilities are running ahead of budget. With the winter heating season coming, we expect energy utilities will exceed budget by year end. Energy providers advise us to expect utilities to continue rising in 2027, with electric rates by as much as 9%.

2 **Building Maintenance.**
Maintenance of the church building and the Wesley House are both running ahead of budget through September. This spending is due to: increased costs for supplies, parts, and contracted labor; unanticipated equipment repair; and a washer and dryer combo to support Thrift on Fifth, Saturday Noon Meals, and the Wesley House.

3 **Staff Support through Sept.**
Overall staff support is running more than $30,000 under budget, largely due to Pastor Kirkland moving to half-time and staffing transitions. The Leadership Board is exploring how these resources should best be reallocated to further our mission and ministry.

4 **Overall Expenses through Sept.**
Even with increased costs associated with utilities and maintenance, expenses through September are only 1.5% above last year. The Leadership Board and staff are monitoring our finances as we move through the rest of the year and prepare for 2027.