

Treasurer’s Report for November 2025

Webster Presbyterian Church

A. Monthly analysis

Contributions and other income in November were 89% of plan, reducing the YTD income to 98% of plan. Expenses for November were 73% of plan moving YTD to 95% of plan.

Analysis of expected contributions and expenses for December indicate that we may be less than \$10,000.00 negative for the year – better than the planned negative \$14,788. As of mid-December, the expected income should be close to plan for the month given current contributions and known expected additional contributions. Expenses will be ahead of plan primarily driven by the quarterly insurance and solar panel lease payments.

Note that at this point, 2026 prepayment of pledges have not been fully submitted and totaled. These may impact on the end of the year performance.

B. 2026 Pledge and Operating Budget Preparation Update (December 15, 2025)

Committee inputs

- Finance and Stewardship committee recommends funding insurance for six months at current plan costs reducing the planned operating budget by approximately \$50,000.00.
 - Alternative insurance options will be explored
 - If significant savings cannot be found with other insurers, Session may opt for only overing liability and working compensation insurance
- Personnel removed pay raises for 2026 reducing plan by another \$17,748.00: \$3,248 for music staff; \$2000 for nursery; \$12,500 for parish associate

Pledges

- One new pledge – from a non-member family that attends regularly!
- One non pledging family indicated they anticipate giving the same amount in 2026 as in 2025 – a first for me that a non-pledging family reached out to provide that information!
- Pledges for 2026 as of 15 December

Fund	Number	Value
Support	37	\$246,124.00
Capital	11	\$16,600.00
Choral Scholars	12	\$6,100.00
Wycliffe Missionary	10	\$5,820.00

Operating budget take aways as of 15 December

- 2026 wish operating budget was \$685,000.00
- Reductions noted above result in an expense budget of approximately \$ 617,200.00
- 2025 pledging units were 79 totaling \$456,706.00

Requested support for the operating budget

- If you haven't yet pledged or contacted me about a non-pledged contribution, please do so as soon as possible
- Please encourage pledging online and at Family of Faith web page or contacting me about non-pledged but routine contributions

If you have any questions, please e-mail me at kevin.snowden@websterpresby.org

Thanks,

K-

December 16, 2025

Webster Presbyterian Church
Nov_2025_Revenue & Expenses

Date Range: Nov 1st 2025 - Nov 30th 2025

Accounts	Actual	Budget	Budget	Actual	Budget	Budget	Annual
	Nov 01, 2025 - Nov 30, 2025	Nov 01, 2025 - Nov 30, 2025	% Used Nov 01, 2025 - Nov 30, 2025	This Year Year to Date	This Year Year to Date	% Used This Year Year to Date	Budget This Year Year
Revenues							
Contributions & Revenue							
Contributions							
4100 Support - Pledged	40,723	39,583	103 %	477,098	435,417	110 %	475,000
4105 Support - Non-pledged	0	5,833	0 %	0	64,167	0 %	70,000
4110 Support - Prior Year	0	2,896	0 %	34,800	31,854	109 %	34,750
Total Contributions	40,723	48,312	84 %	511,898	531,437	96 %	579,750
Other Revenue							
4135 Interest Income	2,126	0	2,657,550 %	8,186	1	930,181 %	1
4140 Other Income	575	438	131 %	5,485	4,813	114 %	5,250
Total Other Revenue	2,701	438	617 %	13,670	4,813	284 %	5,251
Total Contributions & Revenue	43,424	48,750	89 %	525,569	536,251	98 %	585,001
Total Revenues	\$ 43,424	\$ 48,750	89 %	\$ 525,569	\$ 536,251	98 %	\$ 585,001
Expenses							
Administration/Personnel							
Office							
6120 Computer Expenses	900	542	166 %	6,771	5,958	114 %	6,500
6130 General & Administrative	111	83	133 %	1,361	917	148 %	1,000
6140 Office Supplies	307	333	92 %	2,725	3,667	74 %	4,000
6145 Postage	31	208	15 %	1,166	2,292	51 %	2,500
6149 Stationery	0	63	0 %	180	688	26 %	750
6155 Telephone	0	208	0 %	2,716	2,292	119 %	2,500
6165 Copier Maint/Expenses	958	792	121 %	4,682	8,708	54 %	9,500
Total Office	2,307	2,229	103 %	19,600	24,521	80 %	26,750
Personnel							
5901 Pastor Search	0	333	0 %	2,249	3,667	61 %	4,000
Pastoral Staff							
Head of Staff							
5943 Sr Pastor Moving Expenses	0	417	0 %	0	4,583	0 %	5,000
Total Head of Staff	0	417	0 %	0	4,583	0 %	5,000

Accounts	Actual	Budget	Budget	Actual	Budget	Budget	Annual
	Nov 01, 2025 - Nov 30, 2025	Nov 01, 2025 - Nov 30, 2025	% Used Nov 01, 2025 - Nov 30, 2025	This Year Year to Date	This Year Year to Date	% Used This Year Year to Date	Budget This Year Year
Interim Pastor							
5980 Annual Cash Salary	4,167	4,167	100 %	45,833	45,833	100 %	50,000
5981 Housing and Utility	2,500	2,500	100 %	27,500	27,500	100 %	30,000
5983 Auto Allowance	0	333	0 %	0	3,667	0 %	4,000
5984 Board of Pension Dues	933	819	114 %	12,133	9,006	135 %	9,825
5985 Soc. Sec. Compensation	0	517	0 %	0	5,683	0 %	6,200
5989 Study leave - interim	0	83	0 %	0	917	0 %	1,000
Total Interim Pastor	7,600	8,419	90 %	85,467	92,606	92 %	101,025
Parish Associate							
5991 Annual Salary Parish Associate	700	700	100 %	10,183	7,700	132 %	8,400
5992 Housing Parish Associate	1,783	1,800	99 %	19,617	19,800	99 %	21,600
5993 Auto Allowance Parish Associate	0	167	0 %	627	1,833	34 %	2,000
5996 Study leave - parish associate	0	104	0 %	0	1,146	0 %	1,250
Total Parish Associate	2,483	2,771	90 %	30,427	30,479	100 %	33,250
Total Pastoral Staff	10,083	11,606	87 %	115,893	127,669	91 %	139,275
Program Staff							
5179 Professional Development -Music	0	125	0 %	438	1,375	32 %	1,500
5180 Professional Memberships	0	17	0 %	102	183	56 %	200
6024 Assoc. Music Dir. Compens	1,470	1,470	100 %	16,169	16,169	100 %	17,639
6025 Music Director Compens	2,245	2,245	100 %	24,699	24,700	100 %	26,945
6035 Organist Compensation	1,722	1,722	100 %	18,946	18,946	100 %	20,668
Total Program Staff	5,438	5,579	97 %	60,354	61,373	98 %	66,952
Support Staff							
6020 Ch. Secretary	3,306	3,000	110 %	39,730	33,000	120 %	36,000
6041 Bookkeeper	464	792	59 %	5,924	8,708	68 %	9,500
6055 Nursery Staff	448	500	90 %	5,396	5,500	98 %	6,000
Total Support Staff	4,217	4,292	98 %	51,050	47,208	108 %	51,500
General Personnel							
5209 Background Checks	25	17	150 %	226	183	123 %	200
6060 Payroll Taxes	1,111	1,250	89 %	12,744	13,750	93 %	15,000
6131 Payroll expenses	706	750	94 %	7,948	8,250	96 %	9,000
Total General Personnel	1,842	2,017	91 %	20,918	22,183	94 %	24,200
Total Personnel	21,580	23,827	91 %	250,465	262,100	96 %	285,927
Total Administration/Personnel	23,887	26,056	92 %	270,065	286,621	94 %	312,677
Campus Management							
6045 Janitorial Services	1,500	1,667	90 %	17,250	18,333	94 %	20,000
6215 Fire Alarm	0	250	0 %	1,801	2,750	65 %	3,000

Accounts	Actual	Budget	Budget	Actual	Budget	Budget	Annual
	Nov 01, 2025 - Nov 30, 2025	Nov 01, 2025 - Nov 30, 2025	% Used Nov 01, 2025 - Nov 30, 2025	This Year Year to Date	This Year Year to Date	% Used This Year Year to Date	Budget This Year Year
6220 Paper Supplies	0	83	0 %	1,698	917	185 %	1,000
6225 Repairs and Maintenance	1,084	1,042	104 %	11,611	11,458	101 %	12,500
6230 Lawn Maintenance	0	833	0 %	9,330	9,167	102 %	10,000
6240 Util - Electricity	7,959	3,583	222 %	34,508	39,417	88 %	43,000
6245 Util - Gas	93	83	111 %	920	917	100 %	1,000
6250 Util - Trash	0	125	0 %	1,289	1,375	94 %	1,500
6255 Util - Water	0	275	0 %	3,309	3,025	109 %	3,300
Total Campus Management	10,636	7,942	134 %	81,716	87,358	94 %	95,300
Care							
Deacons							
5505 Deacon Supplies	0	42	0 %	278	458	61 %	500
5515 Memorial Receptions	0	83	0 %	0	917	0 %	1,000
5525 Pastoral Care Discretionary Fund	0	67	0 %	867	733	118 %	800
Total Deacons	0	192	0 %	1,145	2,108	54 %	2,300
Ministry							
Earth Care							
5501 Earth Care	0	29	0 %	0	321	0 %	350
Total Earth Care	0	29	0 %	0	321	0 %	350
Total Ministry	0	29	0 %	0	321	0 %	350
Total Care	0	221	0 %	1,145	2,429	47 %	2,650
Christian Education							
5205 Supplies	0	42	0 %	45	458	10 %	500
5225 Curriculum	0	42	0 %	0	458	0 %	500
5257 Special Events	0	83	0 %	0	917	0 %	1,000
Total Christian Education	0	167	0 %	45	1,833	2 %	2,000
Fellowship							
5300 Kitchen and Fellowship Supplies	119	125	95 %	1,220	1,375	89 %	1,500
5322 Wednesday Night Dinner	0	42	0 %	627	458	137 %	500
5386 Coffee Pilot	0	125	0 %	0	1,375	0 %	1,500
Total Fellowship	119	292	41 %	1,847	3,208	58 %	3,500
Mission							
5700 WPC Missions	1,135	475	239 %	5,618	5,225	108 %	5,700
5735 Community Assistance	0	1,083	0 %	13,000	11,917	109 %	13,000
5736 Family Promise	0	417	0 %	5,000	4,583	109 %	5,000
5750 ICM	0	833	0 %	10,000	9,167	109 %	10,000
5785 Presbytery	555	667	83 %	8,555	7,333	117 %	8,000
5790 Mental Health Ministry Team	0	1	0 %	0	11	0 %	12

Accounts	Actual	Budget	Budget	Actual	Budget	Budget	Annual
	Nov 01, 2025 - Nov 30, 2025	Nov 01, 2025 - Nov 30, 2025	% Used Nov 01, 2025 - Nov 30, 2025	This Year Year to Date	This Year Year to Date	% Used This Year Year to Date	Budget This Year Year
Total Mission	1,691	3,476	49 %	42,174	38,236	110 %	41,712
Stewardship							
6109 Presbytery per capita	0	300	0 %	0	3,300	0 %	3,600
6110 Bank Charges	260	125	208 %	1,856	1,375	135 %	1,500
6135 Insurance	0	7,250	0 %	77,404	79,750	97 %	87,000
Total Stewardship	260	7,675	3 %	79,260	84,425	94 %	92,100
Welcoming							
5326 Connecting	0	17	0 %	41	183	22 %	200
5328 Engaging	0	17	0 %	0	183	0 %	200
5331 Hosting	0	8	0 %	0	92	0 %	100
Total Welcoming	0	42	0 %	41	458	9 %	500
Worship and Music							
Worship							
5108 Honoraia for Pastors (2)	0	125	0 %	225	1,375	16 %	1,500
5109 Audio-Visual Maintenance	0	13	0 %	0	138	0 %	150
5117 A/V Scholars	0	125	0 %	1,830	1,375	133 %	1,500
5118 Sanctuary for the Arts	20	83	24 %	757	917	83 %	1,000
5185 Worship Supplies-General	0	83	0 %	1,230	917	134 %	1,000
5190 Worship Supply-Communion	0	0	0 %	44	0	0 %	0
Total Worship	20	429	5 %	4,086	4,721	87 %	5,150
Music							
5116 Choir Scholars	0	2,583	0 %	31,920	28,417	112 %	31,000
5130 Handbell Repair/Pads	0	4	0 %	0	46	0 %	50
5135 Licensing	0	125	0 %	1,557	1,375	113 %	1,500
5140 Music - Choirs/Voice	0	50	0 %	1,470	550	267 %	600
5145 Music - Handbells	0	21	0 %	118	229	52 %	250
5147 Music-Instrumental	40	50	80 %	45	550	8 %	600
5165 Organ Maintenance	0	83	0 %	0	917	0 %	1,000
5170 Organ Tuning	0	125	0 %	0	1,375	0 %	1,500
5175 Piano Tuning	0	38	0 %	325	413	79 %	450
5182 Special Service Musicians	0	583	0 %	5,300	6,417	83 %	7,000
5195 Praise Band	14	21	69 %	31	229	14 %	250
Total Music	54	3,683	1 %	40,767	40,517	101 %	44,200
Total Worship and Music	74	4,112	2 %	44,852	45,237	99 %	49,350
Total Expenses	\$ 36,666	\$ 49,982	73 %	\$ 521,146	\$ 549,807	95 %	\$ 599,789
Net Total	\$ 6,758	(\$ 1,232)	(548 %)	\$ 4,423	(\$ 13,556)	(33 %)	(\$ 14,788)

Summary of Restricted Net Assets

Date Range: Jan 1st 2025 - Nov 25th 2025

Accounts	Beginning Balance	Income	Expense	Ending Balance
Restricted Net Assets				
Designated Funds				
8023 Care Baskets	585	0	0	585
8027 Children's Ministry Team - Sun.	139	0	0	139
8030 Children/Youth Music	61	0	0	61
8034 Family Ministry	55	0	0	55
8052 Deacon's Reception	1,113	0	0	1,113
8056 AV upgrades	5,553	0	0	5,553
8090 Library	54	0	0	54
8099 Pending Designation	10,193	1,325	11,313	205
8156 Missionary Support (Wycliffe)	1,275	14,310	12,295	3,290
8160 Music - Bells	1,390	0	0	1,390
8165 Music - Choir	1,630	0	123	1,507
8170 Music - Organ Enhancement	1,919	0	542	1,377
8175 Music - Special	6,660	83	465	6,277
Total Designated Funds	30,627	15,718	24,738	21,607
Memorials				
8115 Memorial/Endowment Contributions	12,113	0	0	12,113
8143 Memorial - Wilson, Greg	298	0	218	80
8146 Memorial - Wood, Ken & Wilma	246,508	0	55,051	191,457
Total Memorials	258,920	0	55,269	203,650
Desig Gifts: Mission				
8151 Mission Development	0	200	0	200
8153 Mission Trip - Adult	2,094	0	0	2,094
8320 Contributions for Community Assist.	250	0	200	50
8321 WPC Member Assistance	(74)	0	0	(74)
8330 Family Promise	831	0	831	0
8331 Mission to McWhirter	2,459	2,055	4,234	280
8332 Gifts of Joy - Local Mission	0	500	0	500
8345 ICM	510	500	1,008	1
8350 Christmas Joy Offering - PCUSA	2,770	110	2,880	0
8360 Missions	0	9,575	9,267	308
8365 One Great Hour of Sharing - PCUSA	0	2,773	2,773	0
8370 Peace & Global Witness- PCUSA	0	2,222	1,675	546
8372 PDA-General	0	6,275	6,275	0
8374 Pentecost Offering - PCUSA	0	3,472	3,372	100
8386 SeafarerCenter	460	0	261	200
8397 EarthCare	872	0	179	692
Total Desig Gifts: Mission	10,171	27,682	32,956	4,898
Exchange Funds				
8054 Fuller-Harvey Meals	1,268	0	0	1,268
8055 Flowers	342	220	610	(48)
8180 Senior Ministry	7	0	0	7
8182 Special Events	(54)	0	0	(54)
8185 Weddings, Funerals, etc.	3,597	850	1,123	3,324
8186 Ex Fund-Wednesday Night Dinner	0	2,996	2,706	290
8187 Coffee fellowship	1,393	2,067	3,384	77
8188 Ex Fund-Adult Education	(290)	0	0	(290)
8402 Change4Change	1,638	3,207	3,179	1,665
8500 Ex Fund-Team: Resources	39	0	0	39

Accounts	Beginning Balance	Income	Expense	Ending Balance
8505 Ex Fund-Team: Fellowship Events	83	642	644	81
8506 Ex Fund-Team: Education	3	0	0	3
8507 Ex Fund Choral Scholars	1,603	7,695	5,740	3,558
8515 Ex Fund-Team: Worship	(177)	0	0	(177)
8550 Powerful Tools for Caregivers Class	34	0	0	34
8557 Ex Fund-Endowment Income	0	4,290	2,145	2,145
8560 Ex Fund-Conclaves Mission (Youth)	100	0	0	100
8565 Ex Fund-Mental Health	5,883	0	0	5,883
8570 Ex Fund-Shrimp Boil	164	785	812	137
8573 Ex Fund-Campus Mgmt	0	102	0	102
8576 Touchstones Memory Care	690	0	0	690
8578 Ex Fund-Adult Seminar	271	0	0	271
8580 Ex Fund-Women's Retreat	2,954	0	0	2,954
8581 Ex Fund-Sisters-in-Faith	133	0	0	133
8583 Ex Fund-Grief Share	377	0	0	377
8585 Designated Gift	6,559	0	0	6,559
8586 Ex Fund-Youth Fund Raisers	2,960	70	2,700	330
8590 Ex Fund-Early Risers Breakfast	(5)	0	0	(5)
8591 Ex Fund-Vacation Bible School	676	0	0	676
8593 Pastor Deductions/Optional Benefits	(947)	0	0	(947)
8594 Wellness Class	1,574	0	0	1,574
8606 Sanctuary for the Arts	422	315	575	163
8607 Love Thy Neighbor mission	602	5,069	5,882	(211)
8608 PDA - Flooding Kerrville area	0	450	0	450
Total Exchange Funds	31,898	28,757	29,499	31,157
Capital Accounts				
8403 Capital Campaign	19,428	47,842	20,781	46,488
8407 Contingency	78,800	0	11,690	67,110
Total Capital Accounts	98,228	47,842	32,471	113,598
Permanent Restricted1				
8900 Endowment Fund	177,134	0	0	177,134
Total Permanent Restricted1	177,134	0	0	177,134
Total Restricted Net Assets	\$ 606,978	\$ 120,000	\$ 174,933	\$ 552,045

Statement of Financial Position

As of: Nov 30th 2025

Assets

Current Assets

Cash

1010 Cash - Amegy - Operating Acct.	62,452
1030 Cash - Frost Bank - Debit card	483
1040 Merrill Lynch Preferred	408,203

Total Cash	471,137
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Endowment

1165 Invest - TX Pres. Foundation	177,134
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Total Endowment	177,134
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Total Current Assets	648,272
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Property and Equipment

2010 Land and Improvements	893,468
2050 Fellowship Hall	675,985
2055 Building Improvements	282,776
2100 Sanctuary	3,014,406
2155 Furniture and Fixtures	194,516
2163 Computer Equipment	21,590
2165 Equipment - Other	5,895
2300 Accumulated Depreciation	(1,794,897)

Total Property and Equipment	3,293,738
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Total Assets

\$ 3,942,010

Liabilities & Net Assets

Liabilities

Current Liabilities

3025 Prepaid Pledges-Prior Year	(50)
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Total Current Liabilities	(50)
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Total Liabilities	(50)
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Net Assets

Fund Principal1

4000 Church Fund Balance	3,379,065
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Total Fund Principal1	3,379,065
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Designated Funds

8023 Care Baskets	585
8027 Children's Ministry Team - Sun.	139
8030 Children/Youth Music	61
8034 Family Ministry	55
8052 Deacon's Reception	1,113
8056 AV upgrades	5,553
8090 Library	54
8099 Pending Designation	205
8156 Missionary Support (Wycliffe)	3,290
8160 Music - Bells	1,390
8165 Music - Choir	1,507
8170 Music - Organ Enhancement	1,377
8175 Music - Special	6,277

Total Designated Funds	21,607
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Memorials

8115 Memorial/Endowment Contributions	12,113
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8143 Memorial - Wilson, Greg	80
8146 Memorial - Wood, Ken & Wilma	198,604
Total Memorials	210,797
Desig Gifts: Mission	
8151 Mission Development	200
8153 Mission Trip - Adult	2,094
8320 Contributions for Community Assist.	50
8321 WPC Member Assistance	(74)
8330 Family Promise	0
8331 Mission to McWhirter	280
8332 Gifts of Joy - Local Mission	500
8345 ICM	1
8360 Missions	308
8370 Peace & Global Witness- PCUSA	546
8374 Pentecost Offering - PCUSA	100
8386 SeafarerCenter	200
8397 EarthCare	692
Total Desig Gifts: Mission	4,898
Exchange Funds	
8054 Fuller-Harvey Meals	1,268
8055 Flowers	(48)
8180 Senior Ministry	7
8182 Special Events	(54)
8185 Weddings, Funerals, etc.	4,974
8186 Ex Fund-Wednesday Night Dinner	290
8187 Coffee fellowship	(72)
8188 Ex Fund-Adult Education	(290)
8402 Change4Change	1,964
8500 Ex Fund-Team: Resources	39
8505 Ex Fund-Team: Fellowship Events	34
8506 Ex Fund-Team: Education	3
8507 Ex Fund Choral Scholars	3,608
8515 Ex Fund-Team: Worship	(177)
8550 Powerful Tools for Caregivers Class	34
8557 Ex Fund-Endowment Income	2,145
8560 Ex Fund-Conclaves Mission (Youth)	100
8565 Ex Fund-Mental Health	5,883
8570 Ex Fund-Shrimp Boil	137
8573 Ex Fund-Campus Mgmt	102
8576 Touchstones Memory Care	690
8578 Ex Fund-Adult Seminar	271
8580 Ex Fund-Women's Retreat	2,954
8581 Ex Fund-Sisters-in-Faith	133
8583 Ex Fund-Grief Share	377
8585 Designated Gift	6,559
8586 Ex Fund-Youth Fund Raisers	330
8590 Ex Fund-Early Risers Breakfast	(5)
8591 Ex Fund-Vacation Bible School	676
8593 Pastor Deductions/Optional Benefits	(947)
8594 Wellness Class	1,574
8606 Sanctuary for the Arts	163
8607 Love Thy Neighbor mission	1,789
8608 PDA - Flooding Kerrville area	450
Total Exchange Funds	34,960
Capital Accounts	
8403 Capital Campaign	46,488
8407 Contingency	67,110
Total Capital Accounts	113,598

Permanent Restricted1	
8900 Endowment Fund	177,134
Total Permanent Restricted1	<hr/> 177,134
Total Net Assets	<hr/> 3,942,060
Total Liabilities & Net Assets	<hr/> \$ 3,942,010 <hr/>