



www.cchurch.org

2025

ANNUAL REPORT

Cordova Neighborhood Church
10600 Coloma Rd
Rancho Cordova, CA 95670

Our mission is to live and share the transformative love of Christ, committing ourselves to spiritual growth, community engagement, and missionary work.

TABLE OF CONTENTS

1. Staff, Elders and Board of Directors --- 3
2. Reports
 - a. Letter from Interim Lead Pastor Ken --- 4
 - b. Board of Directors --- 5
 - c. Board of Elders --- 6
 - d. Outreach/Donations
 - i. Worship Team --- 7
 - ii. Hospitality Team --- 8
 - iii. Pew Ministry --- 8
 - iv. Narthex Chalkboard Art --- 8
 - e. Youth Ministry --- 9
 - f. KidMin --- 11
 - g. Womens' Ministry --- 13
 - h. PEP55+ --- 15
 - i. Admin Report --- 17
 - j. Financial Reports
 - i. Statement of Financial Activity 2025 --- 18
 - ii. Statement of Financial Position 2025 --- 19
 - iii. 2025 Income and Expenses --- 21
 - iv. 2026 Budget Summary --- 22

STAFF, ELDERS AND BOARD OF DIRECTORS

STAFF

Ken Stewart, Interim Lead Pastor
Susan Wright, Pastor for Women and Senior Ministries
Cheryl Oldham, KidMin Director
Michael Washabaugh, Youth Director
Kadie Khanthavong, Church Administrator
Jessica Davies, Bookkeeper
Carol Cahoon, Custodian

ELDERS

Jeff Davies
John Gossard
Don Smith

BOARD OF DIRECTORS

Shula Gossard, Secretary
Mary Kelley, Chair
Bobbi Tweedy
Joe Lockhart
Rob Kearney
Dawn King
Jeff Davies, Elder Liaison

REPORTS

LETTER FROM INTERIM LEAD PASTOR KEN

This past year we have seen this church continue to thrive and grow in spite of still not having a new senior pastor. Ministries (Kid's Min; Youth; worship; home groups; Bible studies; PEP and Sunday services) continue to move forward and continue to touch the lives of nearly everyone at CNC in one way or another.

None of this just happens by itself. It happens because of a dedicated and loving staff, ministry leaders, elders, Governing Board and a host of volunteers. And it also happens because of the faithful members of this church who support and encourage all those who serve.

While we still may not know who or when God will provide a new senior pastor, one thing we do know - that when he arrives there will be changes. He will be different from me and your former pastors. Some of those coming changes you may like and some of those changes may challenge you.

I encourage all of you to trust in what the Lord wants to do here and to work to maintain and even grow the unity that this church has. Unity is the place where God bestows His blessing (Psalm 133). Paul encourages us in Ephesians chapter 4 to: "Make every effort to keep the unity of the Spirit through the bond of peace."

I believe that through the man that God brings here as our new senior pastor we will see new and healthy growth in numbers, in relationships and in spiritual growth.

So while we continue to wait upon the Lord, the most important thing that we can do is to pray, pray and pray some more and trust that God will bring us the right person at the right time.

If we are faithful to pray and trust and continue to move forward with what God puts before us to do, then the future of CNC will most definitely be bright.

"Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us". (Ephesians 3:20a)

In His service,

Pastor Ken

BOARD OF DIRECTORS
By Mary Kelley, Board Chair

The Church Board of Directors is pleased to present this annual report, which highlights the key activities, accomplishments, and financial standing of our congregation for the year 2025. Our mission continues to be serving our community faithfully, nurturing spiritual growth, and ensuring responsible stewardship of the resources entrusted to us.

Throughout 2025, the Board met monthly to oversee the church's operations, review financial statements, and provide direction on strategic initiatives. These regular meetings enabled us to address challenges promptly and guide the continued development of our congregation.

Key Accomplishments in 2025

- We maintained our commitment to community outreach by supporting the Food Locker, utilizing our church facilities as a base for this important service.
- The acquisition of a new copier improved the efficiency of our daily operations and demonstrated our dedication to responsible financial management.
- The Board approved the establishment of a designated fund to support our new Lead Pastor, ensuring financial readiness for this leadership transition.
- We continued to support spiritual growth through ongoing Bible study groups, youth ministry programs, and adult education classes.

The church maintained a stable financial position throughout 2025. Contributions, gifts, and rental incomes played a critical role in meeting our budget expectations. These sources of support allowed the Board to fund essential ministries and maintain our facilities, ensuring their ongoing availability for worship and community use.

During 2025, church members, a tree trimming company, and a new landscaping company collaborated to improve our church building and grounds. Projects included repairs to the roof and landscaping upgrades for both the church building and the Ministry House. These efforts have enhanced our worship environment and ensured a welcoming, well-maintained space for all.

In 2026, the Board will focus on hiring a new Lead Pastor to provide guidance and fresh leadership for our congregation. We also plan to explore new opportunities for utilizing our facilities to better serve the community. Our ongoing commitments include transparency, accountability, and the spiritual well-being of everyone in our congregation.

We extend our sincere thanks to all members of our congregation, our dedicated volunteers, and our staff for their service and commitment. Together, we celebrate the achievements of 2025 and look forward to continued growth and fellowship in the coming year.

Respectfully submitted,

Mary Kelley,
Board Chair

BOARD OF ELDERS
By John Gossard

The CNC Elders thank you for the opportunity to serve you, as we continue to discern how God is working in our midst to shape our lives, and transform us into the image of His Son. As a Leadership team we ask for, and wait expectantly upon God's wisdom and guiding hand.

The past year has been unique to the church, and we see throughout it, God's faithfulness and provision. We are encouraged by the variety of new people that God is bringing into our congregation, and anticipate growth and health for the Body of Christ here within our church walls. We pray for, and look towards, how God will bless and use, and call each person into a deeper and closer relationship with Him according to His purposes.

As people of faith, we are called to make disciples, to bless and encourage each other, to reflect the light of God in our community, and thereby bring glory to our Father in Heaven.

Looking at the past year, we are thankful for God's provision in a time of some uncertainty and change. Pastor Ken Stewart has been a steady presence, leading us as we have labored through our pastoral transition. As Interim pastor, Ken with his wife Glenda, have been a reminder of how God cares for His church, knowing what we need when we need it.

In looking forward to 2026, we anticipate walking forward into good things. With God's moving, we will transition into and establish a new Pastor at Cordova Neighborhood Church.

In 2026 we see opportunities to walk faithfully, to minister to our community, to build up the Body of Christ, and to give testimony to the Gospel at every turn. Pray for our growing Youth and Kid's Ministries. Encourage our leaders. Use your gifts and abilities to serve the church as God leads you. Strengthen relationships in our Group ministries. Open your hearts and hands to our community. Keep our coming Pastor and his family in your prayers, and consider how we may bless them and welcome them and support them in their new roles.

May we as God's people look expectantly for His leading. May we be in tune to the prompting of His Spirit, and hear the voice of our Shepherd. May we be visionary in reaching the nations, especially those on our doorstep. May we embrace our community creatively as disciples of Jesus. May we as a church all use the gifts that we have been given to encourage and build each other up and proclaim the Kingdom of God within our neighborhood and throughout the world.

Our Elder group will continue to serve and uphold you in the ministries of prayer and teaching and guiding the Church with our eyes on Jesus.

OUTREACH/DONATIONS

WORSHIP TEAM By Andrea Hayworth

It is always a blessing to worship with you all through music and song! May the Lord continue to be glorified and pleased with our worship and may we continue to draw closer to Him by fully giving our hearts to Him!

Blessings and thanks to our hard working worship and tech team members!

Streaming: Jim Rouge and Josh Hayworth

Sound: Jack Fordyce, Matt Oldham, and Josh Hayworth

Media: Caleb Oldham and Drake Washabaugh

Worship Music: Danny (lead vocals/guitar), Sam (percussion, bass, electric), Isaiah (bass/electric), Jack (bass), Shirley (keys/vocals), Gillian (keys/vocals), Caleb (percussion), and Andrea (lead vocals/guitar/admin). And a huge thanks to Dave and Caleb for leading the kids in worship!

We are always looking for more people who love the Lord and would like to help out either up front or in the wings. You need to have attended church for 6 months before volunteering. Training can be offered for sound, streaming, and media. If you play an instrument or sing and are interested in joining, we'll be sure to find a way to connect with you to get a feel for where you're at. Then we'll be able to see what position may be the right fit for you, find a good time for you to jump in, and make sure you're comfortable and ready to go for that. We usually rehearse on Sunday mornings at 9:30 am. Please contact me if you're interested in being part of the team.

Blessings and Thanks!

HOSPITALITY TEAM By Pastor Susan Wright

The hospitality team prepares the coffee, picks up the donuts, and puts out food and water for Sunday mornings. Afterwards, they clean it all up.

The following are the folks who give us their time on Sunday mornings: Denae Derby, Glenda Caldwell, Jim and Gillian Rouge. I am grateful for their faithfulness and attention to detail. I am also grateful to those of you who periodically bring food to share. Contact Pastor Susan if you'd like to join this team one Sunday a month or as a sub.

PEW MINISTRY By Dawn Brancaccio

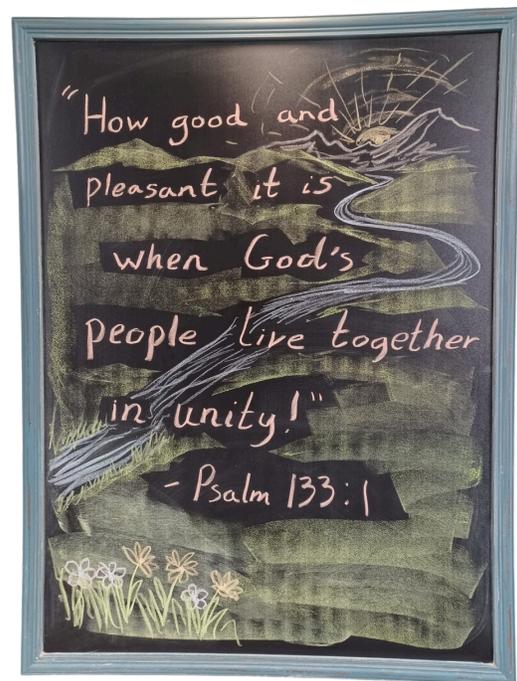
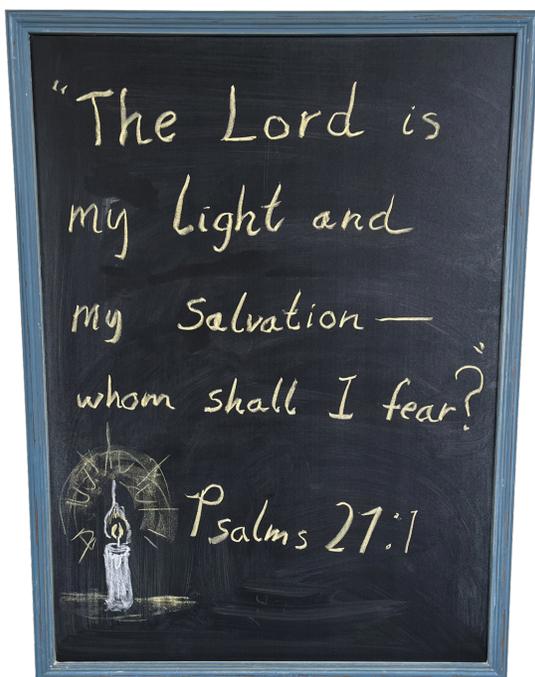
Hello Church goer,

The pew ministry is a wonderful thing to do for the church. It keeps our pews stocked for the sermons so the pastor is able to pass on the message of God. I am thankful for the opportunity to manage this ministry and do it periodically. We can always use another person to be able to cover if someone is ill or not able to do it.

The pew ministry is quite time for the person doing it. You can do it on any given day Monday through Thursday just call and make sure someone is there to open the door. Instruction can be given if it is needed. Thank you for wanting to be a blessing to the ministry and Cordova Neighborhood church.

NARTHEX CHALKBOARD ART By Pastor Susan Wright

Lina Washabough is the artist that decorates the chalkboard by the monitor in the narthex. Her artwork and scripture are worshipful. Thank you, Lina!



YOUTH MINISTRY

By Michael Washabaugh, Youth Director

This past year has been another incredible season of growth, fellowship, and spiritual development within our Youth Ministry. We have continued to focus on creating meaningful opportunities for students to grow in their faith, build Christ-centered friendships, and experience community. From summer pool parties to our fall Halloween costume celebration, and through intentional biblical teaching and discipleship, God has been at work in the lives of our students.

Key Activities & Events

Fellowship & Fun

- **Summer Pool Parties**

Throughout the summer, we hosted pool parties that gave students a relaxed and joyful space to connect. These events encouraged new friendships, strengthened existing ones, and provided an atmosphere for students to invite friends. The simple joy of laughter, food, and time together helped deepen our sense of community.

- **Halloween Costume Party**

This year we added a Halloween costume party, which was a wonderful success. Students enjoyed dressing up, sharing food, playing games, and watching movies.

Spiritual Growth & Discipleship

Sermon Series: Wisdom in Proverbs

This year we walked through a teaching series on biblical wisdom from the book of Proverbs. Together, we explored what it means to seek God's wisdom in our speech, friendships, decisions, integrity, and daily choices. Students were challenged to consider how wisdom is not just knowledge, but living rightly before the Lord. It was encouraging to see them reflect on how God's Word applies directly to school, relationships, and personal responsibility.

Sermon Series: Prayer from Matthew

We also spent time studying prayer through the teachings of Jesus in the Gospel of Matthew. Through this series, students learned what it means to pray sincerely, consistently, and with trust in God's will. We focused on the Lord's Prayer as a model, helping students understand both the heart posture and structure of biblical prayer.

Wednesday Night Bible Studies

Our weekly Bible studies continue to be the heart of our ministry. Students gather to study Scripture, ask thoughtful questions, and engage in meaningful discussion. We often break into smaller groups to encourage participation and deeper conversation. It has been a blessing to watch students grow more confident in articulating their faith and wrestling with biblical truth.

Youth Group Games & Fellowship Meals

After each lesson, we spend time building relationships through games and shared meals. These moments are more than just fun—they foster trust, belonging, and genuine Christian community. Around the table and through friendly competition, our students continue to grow closer to one another and to Christ.

Baptism & Spiritual Milestones

One of the greatest joys of this year has been leading students toward baptism. Walking alongside young people as they publicly declare their faith in Christ is a powerful reminder of why this ministry matters. Seeing students take this step of obedience and commitment has been both humbling and encouraging. It is evidence that God is working deeply in their hearts, and we celebrate each life transformed by the Gospel.

Looking Ahead

As we reflect on this year, we are grateful not only for attendance and activity but for genuine spiritual growth. We look forward to expanding opportunities for service, outreach, leadership development, and deeper discipleship in the coming year. Our prayer is that each student continues to grow in wisdom, prayer, and bold faith.

Thank You!

This ministry would not be possible without the dedication of our volunteers, church leadership, parents, and, most importantly, our incredible students. Thank you for your continued prayers and support. We are excited to see how God will continue to move in the lives of our youth in the year ahead.

Blessings,

Michael Washabaugh
Youth Director



KidMin Annual Report – 2026

At CNC, Kids Ministry (KidMin) serves children from **infancy through 5th grade**. More than anything, our desire is that each child would truly know and trust Jesus - not just learn facts *about* Him, but grow in a real **relationship with Him**. Everything we do flows from that heart.

We work to create a safe and welcoming space where kids are loved exactly as they are. From there, we point them toward Jesus through Scripture, prayer, worship, serving, deep conversations, laughter, and everyday moments together.

One United Family

This year, our kids **joined the congregation** for the first couple of worship songs each Sunday. It has been meaningful to see them stand among the church family rather than apart from it. They are not the future church - they are part of the church right now.

Each week, the **congregation prays** over the children before they head to class - a powerful reminder that they matter here and that discipling kids is a shared calling. Throughout the year, adults and children also connected through **VBS, memory verses**, and kids sharing **songs** during Sunday services, strengthening the bond between KidMin and the larger church family.

Growing in Faith

At the beginning of the year, we focused on **all things Bible**- what it is, how it was put together, the culture in which it was written, and how to understand its context. Each child **received a Bible** to take home, helping them engage personally with Scripture. Through hands-on activities and discussion, God's Word has become more accessible and less intimidating. Seeing a child walk in with a Bible full of highlights and sticky notes because they've been reading it on their own is a bright spot this year!

For most of the year, we studied the **Gospel of Luke**. As we walked through eight chapters, the kids explored how Jesus challenged the culture around Him and revealed a kingdom that often looks upside-down. They wrestled with big questions: Who is Jesus? Do we believe Him? Do we trust Him? What does following Him look like at school, with friends, or at home?

Vacation Bible School was a major highlight of the summer. With nearly the entire church family serving, it was a week full of energy, learning, and fun. What stood out most was seeing generations come together to pour into the lives of children - planting seeds, forming friendships, and strengthening faith.

Our class **prayer journal** helped kids bring their questions and everyday experiences to God, learning that He listens and cares.

Memory verses helped them hide Scripture in their hearts and grow more confident using their Bibles.



During **Missions Week**, kids were invited to look beyond themselves and see how God is at work around the world. They learned compassion, generosity, and the bigger story God is writing, growing in understanding that faith is bigger than just their own classroom or church.

Faith in Action

Throughout the year, kids also had opportunities to live out what they were learning. This year, we celebrated two children taking the step of **baptism** - a joyful moment showing the faith they've been growing and their trust in Jesus.

Every fifth Sunday, children participated in **service projects**, such as making encouragement cards, assembling items for outreach, and putting together Christmas bags for the Food Locker. These activities helped them step outside themselves and focus on others the way Jesus did.

After last year's **Christmas play**, several kids expressed they wanted speaking parts. This year, they stepped up, learned lines, and did a great job even with very little practice time together. Seeing them step out of their comfort zones to confidently share the story of Jesus was a joy, and we all were incredibly proud of them.

Throughout the year, we hosted **Parents' Night Out**, giving kids a fun evening of games, food, and friendships while practicing putting others first and loving like Jesus. It was also a way to bless families with a night to themselves.

Gratitude

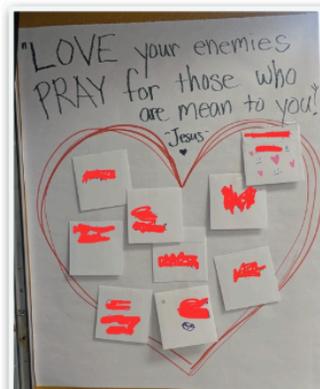
KidMin could not happen without the incredible people who give their time, creativity, and care. From Sunday **volunteers of all ages** leading classes and worship, to those who helped, donated or crafted materials for VBS, to anyone quietly praying for or encouraging the kids - **every act matters**. Many step in even when it's not their natural gifting, simply because they see a need. That willingness to serve is what allows us to keep KidMin classes open and thriving.

I am deeply thankful for the **relationships** formed along the way - conversations while serving, praying together, encouraging one another, and even growing together through challenges.

A Personal Note

It is truly an honor to serve in this role. As I look back through photos and memories from this year, I am **overwhelmed with gratitude for what God has done**. Any spiritual growth we've seen belongs to Him alone — He is the One who changes hearts, draws children to Himself, and sustains this ministry. I am grateful to witness it, to learn alongside these kids, and be part of what He is doing!

In Jesus' Love ~ Cheryl



WOMEN'S MINISTRY By Pastor Susan Wright



God created us for connection. He created us to love Him and to love others. That simple truth sits right at the center of CNC's Women's Ministry, and everything we do flows out of it.

This year, we lived that out in so many beautiful ways:



Growing in God's Word

We gathered to grow in our understanding of God and to celebrate who He is through our Wednesday and Sunday Bible studies. And we helped youngsters know God's word through VBS and volunteering to be a Memory Maestro.

Connecting Through Community

We gathered to laugh, relax, and simply enjoy being together like at our ...

- Grinch Brunch Christmas Party.
- Summer Pool Party: Hurray to Dawn King.
- Lunch & Cardmaking Event: We appreciate you Gillian Rouge.
- Clothing Swap: Thank you to Jamie Skrabec.
- Several men have always been active in women's groups as well as church life. I'm looking at you Rob Kearney and Rusty Bloomquist.





Serving with Purpose

We gathered to serve while filling Operation Christmas Child boxes (HT to Dan & Kathy Riordan), collecting socks for The Food Locker, opening our parking lot for the July 4th parade (appreciation to Shula Gossard), and blessing our community through the Clothing Giveaway.



Caring for One Another

We gathered to care for one another by sharing prayer needs, offering Biblical encouragement, providing meals, sending cards, connecting on Sundays, in our Women's Ministry Facebook group, and through phone calls during the week.

Gratitude for Our People

I'm deeply thankful for the faithful support of Dorrie Myers, Susan Wait-Thompson, Jamie Scrabek, and Shirley Skadan-Smith. They serve the women of CNC so well.

And I'm grateful for every single woman at CNC, for the way you show love. You make this ministry what it is.



Thanking God for His Faithfulness

Lastly, I am grateful for the influence of God's love, wisdom, and inspiration as we planned our year. And I am grateful for the growth the team members and women of CNC experienced. We need each other. And we need God. This past year, we had those needs met.

PEP55+
By Pastor Susan Wright

PEP is our CNC community for everyone 55 and older. It is for those who want a place to belong, to laugh, to grow, and to be spiritually nourished. The name stands for People Encouraging People, and honestly, we live up to it.

Breakfast, Bible, and Belonging



For Missions Week 2025 the Thursday group met at Church for brunch and time with our missionary. The other weekly Breakfast & Devotional met at Denny's in Rancho Cordova. A huge thank-you to Rusty Bloomquist, our faithful facilitator.

Some weeks the group was small, but the conversations were rich, the prayers sincere, and the Devotional met us right where we were.



The 4th Sunday Meals

We made it a point to eat together every 4th Sunday. Some of the new places we tried: Nation's, Roostarz, Jade Asian, and Lido Café and Bakery. Each month we kept a sign-up sheet at The Hub so no one missed out.

Small Groups on Wednesdays

Both our 9:45 a.m. in-person group and our 6:45 p.m. Zoom group dove deep into the Gospels of John and The Chosen Season 5.

We prayed, wrestled with Scripture, shared honestly, comforted one another, and built friendships that went beyond Bible study.

Game Days & Laughter



Every fifth Tuesday, we played games: Mexican Train, Phase 10, and Hungry Hungry Hippos. Hungry Hungry Hippos sure made us laugh A LOT and it was surprisingly aerobic.

On New Year's Eve, a "Getting to Know You" game was paired with an appetizer potluck. Pastor Ken and Glenda hosted this along with the amazing PEP team members: Mary Kelley, Jeanette Muller, and Glenda Caldwell.



In the summer, Shirley Scheel had an Open Garden for 2 hours, every 2 weeks. The ladies enjoyed the quiet, the beauty, the peace, and a bouquet to take home. I look forward to this happening in 2026.

Outings & Food (Always Food)

In true PEP fashion, our outings blended fun, beauty, and often something tasty. These are some of the things we did:

- Miniature Golf
- Puzzles and Lunch
- Apple Hill
- Art Inspired Spiritual Study
- Zinnia Patch
- Open Garden at Shirley Scheel's home



Serving the Church Together

- Worship team: singers, media and sound
- Teaching/Helping in KidMin
- VBS volunteers
- Serving on the Hospitality Team
- Facilitating small groups
- Preaching, counseling, driving, and pitching in wherever needed
- As a church-wide service project, we created Birthday-to-Go Kits for our Food Pantry ministry—cake mix, frosting, candles, and instant celebration. With your generosity, we assembled 30 full kits.
- Rebecca Miffin and Karen Shipley sewed bear stuffies for our Operation Christmas Child boxes.



Gratitude

I'm deeply grateful for God's presence, faithfulness, and steady guidance over our church this past year. We felt His help in ways big and small.



And a heartfelt thank-you to the PEP Team: Mary Kelley, Glenda Caldwell, and Jeanette Muller. Planning, praying, and serving with you was a joy. The more we grew together, the more our ministry deepened and our sense of belonging right along with it.

Looking forward to a 2026 filled with connection, spiritual growth, belly laughs, and plenty of meals shared side-by-side with the PEP 55+ group.

ADMIN REPORT

By Kadie Khanthavong

Hello Church!

I am very grateful for this opportunity to partake in some of what goes on in the backend such as putting together slides, bulletins, and posters. I grew up at CNC and its bringing back some wonderful memories. I want to say thank you to Pastor Ken, Jessica Davies, Cheryl Oldham, Michael Washabaugh and Lisa DeRosa for being so welcoming and helpful during my transition into this role. And the biggest thank you to my auntie, Pastor Susan! I see all you do for PEP and the Women's Ministry and it's very inspiring. Thank you for being a such a great support and gracious leader.

I look forward to seeing all that God will do in 2026!

STATEMENT OF FINANCIAL ACTIVITY 2025
By Jessica Davies

	Jan - Dec 25
Ordinary Income/Expense	
Income	
Total 40200 · General Fund	319,143.38
Total Income	319,143.38
Gross Profit	319,143.38
Expense	
51000 · Payroll Wage Expense	
Total 51001 · Pastor Wage Expense	116,123.29
Total 51003 · Administrative Wage Expense	23,819.56
Total 51005 · Support Staff Wage Expense	11,148.00
Total 51000 · Payroll Wage Expense	151,090.85
51010 · FICA/Medicare- Employer P/R Exp	4,227.90
52513 · Worker Comp Insurance	1,443.00
51509 · Orchard Alliance Loan Payment	82,197.24
52511 · Property/Equipment Taxes	2,624.00
52512 · Business Insurance	14,947.00
52514 · Utilities - Electric	10,295.63
52515 · Utilities - Gas	516.90
52516 · Utilities - Water	7,300.11
52517 · Utilities - Sewer/Refuse	5,440.38
52518 · Utilities - Telephone/Internet	1,938.66
53522 · Copies/ Copier Maintenance	133.05
53523 · Copier Lease	6,739.97
53524 · Office Expense	2,682.31
53525 · Postage and Mailings	171.89
53526 · Computer Program Support	3,659.36
54529 · Building Maintenance	9,881.14
54530 · Custodial Supplies	694.71
54531 · Ground Maintenance	1,022.93
55631 · Media	1,777.85
56632 · Children's Ministry	112.60
56643 · Fellowship/ Outreach Ministry	57.45
57110 · Kitchen Supplies	288.83
57130 · Miscellaneous	250.16
57165 · Live Scan & Background Check	291.75
57299 · CPD - Partnership Fund	1,800.00
Total Expense	311,585.67
Net Income	7,557.71

STATEMENT OF FINANCIAL POSITION 2025
By Jessica Davies

ASSETS

Current Assets

Checking/Savings

10100 · Checking Account 113,304.02

Total Checking/Savings 113,304.02

Total Current Assets 113,304.02

Fixed Assets

15100 · Building - Original 260,998.00

15101 · Building - CE 1,150,214.44

15200 · Building - Office (House) 179,993.10

15300 · Land 102,300.00

15400 · Furniture and Equipment 89,859.32

Total Fixed Assets 1,783,364.86

TOTAL ASSETS 1,896,668.88

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

20100 · Payroll Liabilities 0.01

Total Other Current Liabilities 0.01

Total Current Liabilities 0.01

Long Term Liabilities

27240 · Orchard Alliance (ADF) Loan 745,949.31

Total Long Term Liabilities 745,949.31

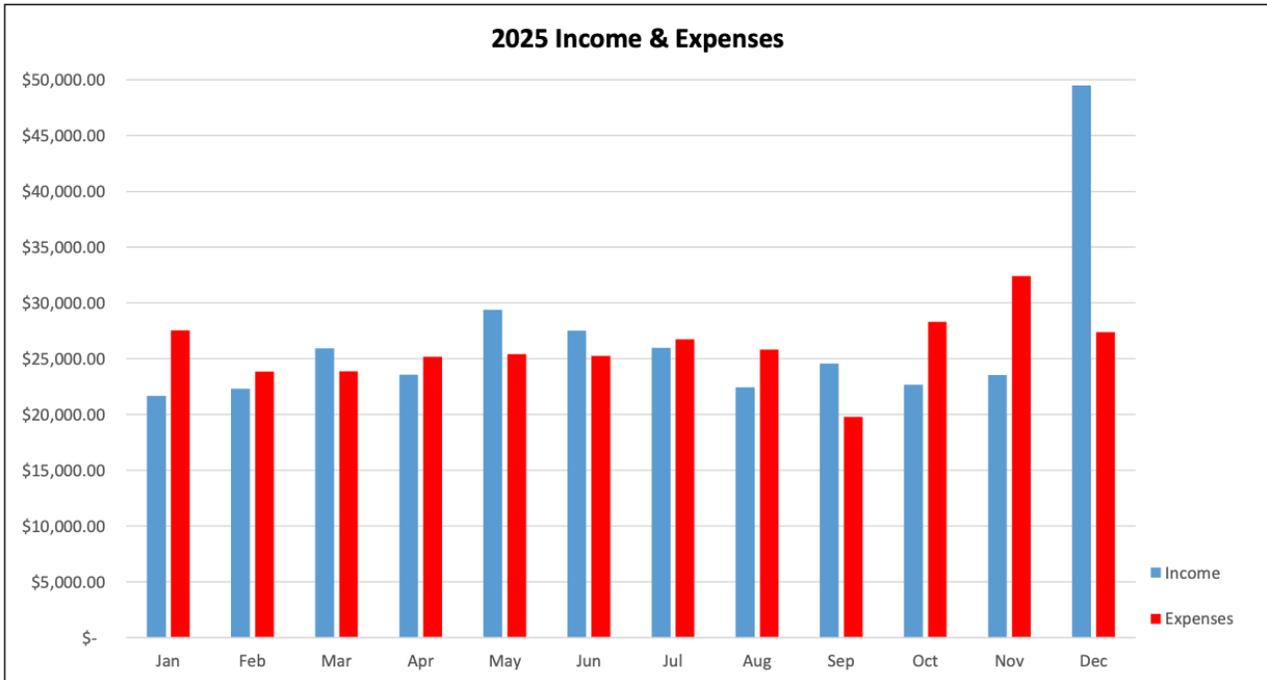
Total Liabilities 745,949.32

Equity

32000 · UNRESTRICTED NET ASSETS	54,536.95
36501 · Temporary Fund	
36940 · Lead Pastor Fund	4,080.00
36923 · House Ministry	267.92
36929 · Donation Fund	2,200.00
36721 · RC School Supply Fund	326.99
36503 · Build Fund - Maintenance	40.00
36502 · Missions- Great Commission Fund	0.00
36505 · Other Missions Fund - C&MA	50.00
36575 · Other Mission - Misc.	0.00
36601 · Other Mission - Mexicali	0.00
36705 · CAMA Fund	0.00
36913 · CNC Mission Trips	4,000.00
36706 · Benevolent Fund	368.43
36707 · Fellowship Outreach Ministry Fd	124.84
36708 · Memorial Fund	20,508.20
36709 · Love Offering Fund	1,055.00
36710 · Children's Ministry Fund	500.00
36712 · Church Camp Fund- VBS	2,848.23
36713 · Youth Camp Fund	430.00
36714 · Youth Ministry Fund	153.09
36720 · Wed/Memorial/Misc-Staff	459.86
36722 · Gardening/Special Projects Fund	644.19
36733 · Senior MInistry Fund	601.62
36737 · Women's Ministry Fund	3,095.17
36740 · Copies Fund	4,915.67
36741 · Office Fund	157.59
36901 · Business Insurance Fund	3,195.55
36905 · Workers Comp Fund	555.33
36908 · Property/Equipment Tax Fund	323.12
36919 · Doughnut Fund	308.55
Total 36501 · Temporary Fund	51,209.35
38300 · Perm. Restricted Net Assets	1,783,364.86
39000 · LT Liabilities	(745,949.31)
Net Income	7,557.71
Total Equity	1,150,719.56
TOTAL LIABILITIES & EQUITY	1,896,668.88

2025 INCOME AND EXPENSES
By Jessica Davies

INCOME		EXPENSES	
BUDGET			
GENERAL FUND-Budget Income	319,143.38	GENERAL FUND-Budget Expenses	
Total Budget Income	319,143.38	PAYROLL EXPENSES	(151,090.85)
		LOAN PAYMENTS	(82,197.24)
		OPERATING EXPENSES	(78,297.58)
		Total Budget Expenses	(311,585.67)
Net Income	7,557.71		
TEMPORARY FUNDS			
GCF -MISSIONS	2,082.00		(2,082.00)
OTHER MISSIONS	543.00		(493.00)
BENEVOLENT FUND	4,670.00		(4,682.44)
MISCELLANEOUS FUNDS	78,423.11		(68,044.31)
Total Temporary Funds Income	85,718.11	Total Temporary Funds Expenses	(75,301.75)



Note- In December we received \$28,015 in Estate gifts

2026 BUDGET SUMMARY
By Jessica Davies

Cordova Neighborhood Church 2026 Budget	2026 Budget	2026 Monthly Budget	Percentage of Budget
	56,321	85%	
PASTORAL STAFF- SALARIES/ BENEFITS	116,100.00	9,675.00	36%
ADMIN STAFF- SALARIES/ BENEFITS	36,909.60	3,075.80	11%
EMPLOYEE TAX/ INSURANCE COSTS	5,649.43	470.79	2%
Total Staff Salaries/Benefits Costs	158,659.03	13,221.59	49%
LOAN - ORCHARD ALLIANCE	82,197.24	6,849.77	
LOAN - ORCHARD ALLIANCE -HVAC	15,060.00	1,255.00	
PROPERTY-EQUIPMENT TAXES	2,900.00	241.67	
INSURANCE	12,252.00	1,021.00	
Total Facilities Costs	112,409.24	9,367.44	35%
ELEC - SMUD	7,500.00	625.00	
GAS - PG&E	4,000.00	333.33	
WATER- Golden State	6,000.00	500.00	
SEWER\REFUSE-	6,780.00	565.00	
TELEPHONE/ INTERNET	2,076.00	173.00	
Total Utilities Cost	26,356.00	2,196.33	8%
COPIES	700.00	58.33	
COPIER LEASE	3,818.16	318.18	
OFFICE SUPPLIES	3,000.00	250.00	
POSTAGE	50.00	4.17	
COMPUTER SUPP/MAINT	3,912.00	326.00	
FURNITURE / EQUIPMENT	-	-	
Total Office/Administrative Costs	11,480.16	956.68	4%
BUILDING MAINTENANCE	6,000.00	500.00	
CUSTODIAL SUPPLIES	700.00	58.33	
GROUND MAINTENANCE	-	-	
Total Facility/ Maintenance Costs	6,700.00	558.33	2%
MEDIA	1,590.00	132.50	
SOUND	-	-	
CHILDREN'S MINISTRY	250.00	20.83	
YOUTH MINISTRY	500.00	41.67	
WOMENS MINISTRIES	-	-	
FELLOWSHIP/OUTREACH MIN.	200.00	16.67	
KITCHEN SUPPLIES	200.00	16.67	
MISCELLANEOUS	250.00	20.83	
SPEAKERS	-	-	
LIVE SCAN/ BACKGROUND CHECK	300.00	25.00	
Total Ministry/Ministry Support Costs	3,290.00	274.17	1%
CENTRAL PACIFIC DISTRICT- Partnership Fund District	2,400.00	200.00	1%
Total	321,294.43	26,774.54	