

Financial Highlights

Cash

Cash balance - As of 6/30/2026	\$3,016,638
Restricted cash - As of 6/30/2026	(\$1,992,255)
Operating reserve - 4 months	(\$900,000)
Cash surplus	\$124,383

Restricted Cash

Building Reserve	\$207,927
Strategic Initiatives	\$44,775
Orphan Care & Adoption	\$1,000
Global Impact	\$85,443
Disaster Relief	\$209,787
Beyond the Walls	\$1,338,868
20s Co Mission Scholarship Fund	\$20,478
RSM Scholarship Fund	\$23,330
Kid Min Scholarship Fund	\$24,910
Benevolence Fund	\$27,530
Team Building	\$8,207
Total Restricted Cash - As of 6/30/2026	\$1,992,255

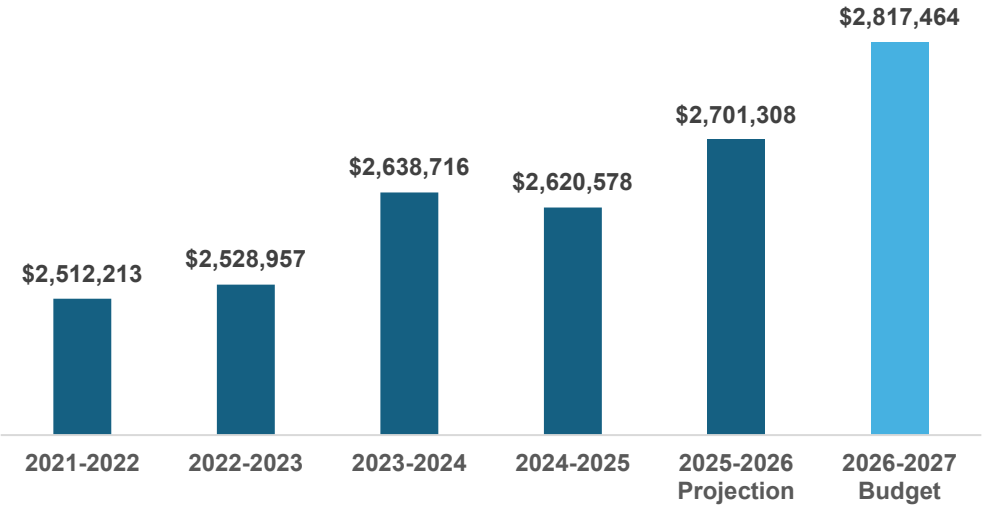
Beyond the Walls Capital Campaign

Total Pledged	\$2,589,866
Pledged donations received	\$1,548,865
Non-pledged donations received	\$619,912
Total donations received - As of 8/10/2026	\$2,168,777

Property Highlights

Appraised Property Value (post-construction)	\$14.1M
Acreage	36

General Fund Income



Riverside Baptist Church of Fort Myers
Profit and Loss by Month - Budget
September 2026 - August 2027

	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27	May-27	Jun-27	Jul-27	Aug-27	Total
Income													
41000** GENERAL FUND	214,839	186,876	278,047	368,726	248,914	228,626	216,086	249,851	253,134	183,973	170,794	217,596	2,817,464
Total Income	\$ 214,839	\$ 186,876	\$ 278,047	\$ 368,726	\$ 248,914	\$ 228,626	\$ 216,086	\$ 249,851	\$ 253,134	\$ 183,973	\$ 170,794	\$ 217,596	\$ 2,817,464
Gross Profit	\$ 214,839	\$ 186,876	\$ 278,047	\$ 368,726	\$ 248,914	\$ 228,626	\$ 216,086	\$ 249,851	\$ 253,134	\$ 183,973	\$ 170,794	\$ 217,596	\$ 2,817,464
Expenses													
51000** MISSIONS	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 14,750	\$ 177,000
54000** OPERATIONS	\$ 21,412	\$ 22,079	\$ 24,640	\$ 27,198	\$ 28,343	\$ 30,156	\$ 32,021	\$ 34,197	\$ 36,168	\$ 37,730	\$ 47,615	\$ 47,930	\$ 389,489
54500** PERSONNEL	\$ 108,214	\$ 115,246	\$ 116,648	\$ 132,381	\$ 128,073	\$ 125,258	\$ 124,935	\$ 126,327	\$ 124,935	\$ 124,935	\$ 126,112	\$ 124,935	\$ 1,477,999
54800** FACILITIES	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 30,608	\$ 367,300
55000** KID MIN	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 3,942	\$ 47,300
57000** ADULTS - MEN / WOMEN	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 1,880	\$ 22,561
58000** SPIRITUAL FORMATION	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 2,983	\$ 35,800
60000** ADULTS - GROUPS	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 917	\$ 11,000
60001** GUEST SERVICES	\$ 3,700	\$ 1,200	\$ 1,800	\$ 5,950	\$ 3,200	\$ 2,250	\$ 3,950	\$ 1,950	\$ 2,050	\$ 2,050	\$ 1,450	\$ 1,150	\$ 30,700
61000** RSM	\$ 1,750	\$ 3,250	\$ 2,550	\$ 4,450	\$ 2,750	\$ 2,400	\$ 1,650	\$ 3,750	\$ 5,900	\$ 1,200	\$ 1,750	\$ 2,600	\$ 34,000
62200** EXECUTIVE PASTOR	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 4,792	\$ 57,500
65000** LEAD PASTOR	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 2,192	\$ 26,300
66500** CREATIVE ARTS	\$ 8,025	\$ 6,975	\$ 6,500	\$ 5,500	\$ 4,700	\$ 3,500	\$ 4,550	\$ 3,000	\$ 4,675	\$ 3,250	\$ 3,390	\$ 1,750	\$ 55,815
67000** 20s CO	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 825	\$ 9,900
68000** MARKETING & COMMUNICATIONS	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 2,233	\$ 26,800
78200** BUILDING EXPENDITURES	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 48,000
Total Expenses	\$ 212,223	\$ 217,871	\$ 221,260	\$ 244,600	\$ 236,188	\$ 232,686	\$ 236,228	\$ 238,346	\$ 242,850	\$ 238,286	\$ 249,439	\$ 247,486	\$ 2,817,464
Net Operating Income	\$ 2,617	\$ (30,995)	\$ 56,787	\$ 124,126	\$ 12,726	\$ (4,060)	\$ (20,142)	\$ 11,505	\$ 10,284	\$ (54,313)	\$ (78,644)	\$ (29,890)	\$ (0)
Net Income	\$ 2,617	\$ (30,995)	\$ 56,787	\$ 124,126	\$ 12,726	\$ (4,060)	\$ (20,142)	\$ 11,505	\$ 10,284	\$ (54,313)	\$ (78,644)	\$ (29,890)	\$ (0)

	ChatGPT Church Benchmarks	Google Church Benchmarks	Riverside	
			2026-2027 Budget	Benchmark
Salaries & Wages	40-45%	35-45%	\$1,155,641	41%
Payroll taxes	3-4%	3-5%	\$72,084	3%
Health insurance	4-6%	4-7%	\$195,877	7%
Retirement	2-4%	2-4%	\$27,175	1%
Other benefits	1-2%	1-2%	\$27,222	1%
Total employee benefits	10-15%	10-15%	\$322,358	11%
Total personnel	50-60%	45-55%	\$1,477,999	52%
Facilities	10-20%	7-12%	\$466,478	17%
Mortgage/Debt service	0-20%	0-10% (must be <15%)	\$130,938	5%
Ministry/Program expenses	10-20%	8-12%	\$275,061	10%
Missions & Benevolence	5-20%	10-15%	\$177,000	6%
Administration	5-10%	2-4%	\$94,314	3%
Technology & Communications	2-5%	2-4%	\$91,859	3%
Worship/Music	2-6%	2-4%	\$55,815	2%
Building Reserve	2-5%	3-5%	\$48,000	2%
Total operating expenses	40-50%	45-55%	\$1,339,465	48%
Total expenses			\$2,817,464	
Other Rules of Thumb				
The 65% Rule (Personnel + Debt Service)		Must be <65%	\$1,608,937	57%
Facilities Blueprint (Facilities/Mortgage/Building Reserve)		20-30%	\$645,416	23%

Budget Summary by Ministry

Ministry / Department	2026-2027 Budget
MISSIONS	\$177,000
OPERATIONS	\$389,489
PERSONNEL	\$1,477,999
FACILITIES	\$367,300
KID MIN	\$47,300
ADULTS - MEN	\$11,461
ADULTS - WOMEN	\$11,100
SPIRITUAL FORMATION	\$35,800
ADULTS - GROUPS	\$11,000
GUEST SERVICES	\$30,700
RSM	\$34,000
EXECUTIVE PASTOR	\$57,500
LEAD PASTOR	\$26,300
CREATIVE ARTS	\$55,815
20s CO	\$9,900
MARKETING & COMMUNICATIONS	\$26,800
BUILDING RESERVE	\$48,000
Total Budget	\$2,817,464

51000 MISSIONS**

MISSIONS	2026-2027 Budget
51012 Missions Local Outreach	\$10,000
51015 Oil Change Ministry	\$1,000
51021 Staff/Key Leader Mission Travel	\$25,000
51031 Contact & Mission Team Meetings	\$1,000
51041 Mission Partner Engagement	\$25,000
51055 Edgewood Academy	\$15,000
51062 Jail Ministry Expense (42056)	\$1,000
51065 Disc Golf Course	\$9,000
52205 Josiah Venture (Chestnut Family)	\$9,000
52206 Josiah Venture (Kaljuste Family)	\$6,000
52220 Haven of Hope (Bolivia)	\$6,000
52255 Better Together	\$6,000
52315 Pregnancy Resource Center	\$3,000
52345 6th Degree / Converge - Togo (Freeman Family)	\$9,000
52355 The Imagine Initiative Inc	\$12,000
52370 Mission of Hope - Missionary	\$12,000
52375 Potential Church Plant	\$12,000
62010 Benevolence	\$15,000
Total 51000** MISSIONS	\$177,000

54000 OPERATIONS**

OPERATIONS	2026-2027 Budget
54010 Accounting Fees	\$18,000
54011 Payroll Fees	\$6,500
54020 Annual Fees/Memberships	\$570
54030 Bank Service Fees	\$30,179
54110 IT/Computers & Network (41110)	\$20,850
54200 Postage Refill	\$600
54250 Insurance - Property/General	\$99,178
54300 Leased Equipment	\$11,400
54320 Monthly Software and Services	\$27,211
54350 Office Supplies	\$7,200
54371 Internet/Phone	\$5,598
54390 Professional Fees	\$8,000
54555 Insurance - Worker's Comp	\$5,365
54910 Mortgage Interest	\$113,898
54920 Mortgage Principal	\$17,040
62031 Volunteer Office Staff Appr.	\$600
62032 Team Building/Appreciation	\$400
62041 Ops Contacts	\$400
62051 Leader Resources	\$1,200
62141 HR - Human Resources	\$15,300
Total 54000** OPERATIONS	\$389,489

54500 PERSONNEL**

PERSONNEL	2026-2027 Budget
54360 Cell Phone Reimbursement	\$4,600
54480 Payroll Taxes	\$33,092
54490 Retirement Plan	\$27,175
54510 Insurance - Life / Annuities	\$10,205
54545 Insurance - Health	\$169,344
54546 Insurance - HRA	\$7,200
54547 Insurance - HSA	\$19,333
54570 Counseling - Staff & Family	\$12,417
54580 Full-time Staff - Salary	\$926,879
54585 Part-time Staff - Hourly	\$155,134
54590 Hourly Contractors	\$35,350
54591 Residents	\$26,000
54595 Bonuses	\$15,400
62151 Contractors - Agency (Accounting & Admin)	\$32,871
62152 Contractors - Direct (HR & Finance)	\$3,000
Total 54500** PERSONNEL	\$1,477,999

54800 FACILITIES**

FACILITIES	2026-2027 Budget
54805 Alarm Monitoring	\$3,100
54806 Alarm Maintenance	\$1,600
54807 Security Equipment	\$10,000
54810 Building Maintenance	\$45,000
54818 Cleaning Contract Services	\$36,000
54820 Cleaning Supplies/Paper Goods	\$4,000
54822 Riverside Preserve Maintenance	\$3,800
54823 Riverside Center/Common Area Maint	\$8,800
54825 Utility Dumpster Service	\$6,500
54830 Utility Electricity	\$68,250
54835 Electrical Hardware	\$1,000
54840 Equipment Maintenance	\$4,000
54845 New Equipment	\$3,500
54850 Fire Maintenance	\$12,000
54855 Furniture	\$2,500
54860 Utility Gas/Propane	\$5,000
54865 HVAC Contract	\$14,700
54866 HVAC Maintenance	\$10,000
54875 Keys, Locks, Misc. Hardware	\$1,000
54880 Lawn Care Contract	\$30,450
54881 Lawn Care Services	\$15,000
54890 Light Bulbs	\$2,500
54895 Kitchen Supplies	\$2,000
54900 Modular Maintenance	\$5,000
54930 Parking/Sidewalk Repairs&Signs	\$1,500
54935 Pest Control	\$5,000
54940 Plumbing Supplies	\$1,200
54950 Real Estate Tax	\$900
54965 Facility Team Building	\$1,000
54975 Tools	\$2,000
54990 Vehicle/Trailer Reg. & Repairs	\$4,000
54995 Utility Water/Sewer	\$9,000
62131 Security & Traffic Control	\$47,000
Total 54800** FACILITIES	\$367,300

55000 KID MIN**

KID MIN	2026-2027 Budget
55011 KM Events (41011)	\$9,000
55031 KM Curriculum & Resources	\$3,500
55041 KM Equipment & Renovations	\$7,000
55051 KM Supplies	\$6,500
55061 KM Leadership Development	\$7,000
55071 KM Staff Development	\$3,000
55081 KM Family Contact & Equipping	\$5,300
55101 KM Camp	\$3,000
55111 KM Next Gen Team Development	\$3,000
Total 55000** KID MIN	\$47,300

57000 ADULTS - MEN / WOMEN**

MEN'S MINISTRY	2026-2027 Budget
57030 MM Contacts	\$1,000
57031 MM Events (47030)	\$8,461
57035 MM Leadership Development	\$1,000
57040 MM Curriculum & Resources (47030)	\$1,000
Total 57000** ADULTS - MEN / WOMEN	\$11,461

57000 ADULTS - MEN / WOMEN**

WOMEN'S MINISTRY	2026-2027 Budget
57010 WM Contacts	\$2,400
57011 WM Events (47010)	\$4,400
57012 WM Kids Min	\$4,050
57021 WM Curriculum & Resources (47010)	\$250
Total 57000** ADULTS - MEN / WOMEN	\$11,100

58000 SPIRITUAL FORMATION**

SPIRITUAL FORMATION	2026-2027 Budget
58010 SF BaseCamp	\$5,000
58020 SF Discover	\$1,000
58030 SF Pathway (42071)	\$3,000
58035 SF Discipleship Cords	\$1,000
58040 SF Grief Share	\$500
58050 SF Marriage Mentor	\$300
58060 SF Prayer Team	\$1,000
58070 SF Riverside Seniors	\$4,000
58080 SF Pastoral Contact	\$2,000
58085 SF Adult Team	\$12,000
66585 SF Sunday Supplies / Communion	\$6,000
Total 58000** SPIRITUAL FORMATION	\$35,800

60000 ADULTS - GROUPS**

GROUPS	2026-2027 Budget
60011 Groups Contacts	\$1,900
60021 Groups Leader Training & Development	\$1,000
60025 Groups Communication & Equipping	\$600
60031 Groups Leader Appreciation	\$1,800
60051 Groups Branching & Baptism	\$1,000
60091 Groups Curriculum & Resources (41191)	\$1,000
60101 Groups Child Care	\$2,800
60121 Groups Equipment	\$300
60150 Groups Staff Development	\$600
Total 60000** ADULTS - GROUPS	\$11,000

60001 GUEST SERVICES**

GUEST SERVICES	2026-2027 Budget
60131 GS Next Steps/Lobby Supplies	\$1,100
60141 GS First Time Guest Gifts	\$1,600
60151 GS Volunteer Development	\$1,400
60155 GS Leadership Development	\$1,500
60160 GS Mission Cafe Expense (41055)	\$15,000
60170 GS Equipment	\$800
60181 GS Foyer Decor	\$1,000
60190 GS Holidays/Events	\$6,000
60200 GS Volunteer Gifts	\$1,300
60300 GS Parking Team	\$1,000
Total 60001** GUEST SERVICES	\$30,700

61000 RSM**

RSM	2026-2027 Budget
61030 RSM Student/Family Contact	\$1,000
61045 RSM Local Outreach	\$500
61050 RSM Events (42092)	\$9,000
61051 RSM Middle Events (42093)	\$2,000
61060 RSM Equipment & Renovations (41060)	\$3,000
61070 RSM Staff Development	\$1,000
61090 RSM Supplies	\$3,500
61110 RSM Leadership Development	\$5,000
61130 RSM Summer Camp (42090)	\$3,500
61150 RSM Mission Trips (42097)	\$500
61160 RSM Student Cafe (41030)	\$5,000
Total 61000** RSM	\$34,000

62200 EXECUTIVE PASTOR**

EXECUTIVE PASTOR	2026-2027 Budget
62210 EP Contacts	\$1,000
62213 EP Celebrate	\$5,500
62215 EP Continued Education	\$6,000
62223 EP Staff Team Building	\$10,000
62231 EP Staffing - Site Visits & Moving Reimb	\$12,000
62232 EP Leadership Development	\$7,500
62252 EP Staff Development	\$5,500
62262 EP Holidays	\$10,000
Total 62200** EXECUTIVE PASTOR	\$57,500

65000 LEAD PASTOR**

LEAD PASTOR	2026-2027 Budget
65010 LP Bereavement/Flowers	\$1,200
65050 LP Guest Speakers	\$7,000
65080 LP Contacts	\$1,000
65100 LP XT/Elder Retreat	\$4,000
65110 LP Teacher Development	\$500
65115 LP Study Leave	\$1,200
65130 LP Elder Intervention	\$5,000
65135 LP Elder Check In	\$2,400
65180 LP LT/Elder/Staff Development	\$1,000
65185 LP Executive Admin Training	\$1,000
65190 LP Study Resources	\$1,500
65200 LP Sermon Props	\$500
Total 65000** LEAD PASTOR	\$26,300

66500 CREATIVE ARTS**

CREATIVE ARTS	2026-2027 Budget
66505 CA Batteries	\$250
66510 CA CCLI / Licenses / Subscriptions	\$9,340
66525 CA Contacts	\$1,125
66530 CA Environment	\$2,750
66535 CA Leadership Development	\$2,625
66540 CA Lighting	\$2,700
66545 CA Supplies (46500)	\$900
66550 CA Music/Production	\$1,000
66555 CA Guest Worship Leader	\$3,500
66560 CA Sound	\$18,000
66565 CA Team Appreciation	\$6,000
66571 CA Video Contractors/Talent	\$625
66590 CA Machinery/Electronics	\$2,000
66595 CA Instruments/Equipment	\$5,000
Total 66500** CREATIVE ARTS	\$55,815

67000 20s CO**

20S CO	2026-2027 Budget
67015 20s Co Celebrate	\$300
67025 20s Co Swag	\$1,200
67030 20s Co Contacts	\$1,200
67038 20s Co Environments	\$2,400
67040 20s Co Events/Retreats Expense (42105)	\$1,400
67050 20s Co Leadership Development	\$1,400
67070 20s Co Staff Development	\$400
67080 20s Co Mission Trips (42180)	\$1,600
Total 67000** 20s CO	\$9,900

68000 MARKETING & COMMUNICATIONS**

MARKETING & COMMUNICATIONS	2026-2027 Budget
66575 MC Marketing/Communications	\$9,000
66580 MC Graphics/Web	\$5,200
68010 MC Environment	\$7,100
68015 MC Leadership Development	\$500
68030 MC Video Production	\$5,000
Total 68000** MARKETING & COMMUNICATIONS	\$26,800

78200 BUILDING EXPENDITURES**

BUILDING EXPENDITURES	2026-2027 Budget
78500 Building Reserve Expense Account (31001)	\$48,000
Total 785200** BUILDING EXPENDITURES	\$48,000