



Montgomery Community Church 2025-2026 Annual Report



Table of Contents

Letter from the Elders

MCC Vision and Mission

New Staff

2025-2026 Highlights

Connections

Prayer & Care

Worship Arts

Discipleship

Next Generation

Outreach

Annual Report

Annual Family Meeting Minutes

MCC Membership

Nominating Committee Report

Elder Candidate

Nominating Committee Candidates

MCC Financials

Annual Meeting Financial Letter

MCC Financial Reports

Letter from the Elders

Dear Montgomery Community Church Family,

There is a word that we do not always welcome — transition. Yet throughout Scripture, God has consistently used seasons of transition not to unsettle His people, but to draw them closer to Himself. We believe this is precisely such a season for Montgomery Community Church (MCC), and we write to you today with both honesty and confidence.

A Beloved Pastor Moving Toward a New Season. After years of faithful and fruitful ministry among us, Pastor Phil Posthuma has transitioned from his role as Lead Pastor to serve temporarily as our Teaching Pastor. This transition is one made with gratitude and grace. Phil will continue to bring the Word to us with the same depth and care we have come to cherish, while we as a congregation prepare for the next chapter. He will fully transition into retirement by the end of 2026. We ask that you hold Pastor Phil and his family in your prayers during this season. His ministry has shaped this congregation in ways that will outlast any title or role.

Seeking Our Next Lead Pastor. The Lead Pastor Calling Committee, along with the Elders, are actively engaged in a prayerful and deliberate search for MCC's next Lead Pastor. We are committed to a process that is thorough, Spirit-led, and transparent. We will keep you informed as this process unfolds, and we covet your prayers every step of the way.

But Here Is What We Know for Certain. We do not yet know the name of our next Lead Pastor. But we know without any doubt the name of our Good Shepherd — and it is Jesus. Psalm 23 begins with five of the most powerful words ever written: "The LORD is my shepherd." These words have brought calm to souls on the Titanic, comfort to prisoners in concentration camps, and peace to those enduring unimaginable suffering across three thousand years of history. They are no less true today — and no less true for MCC. A Lead Pastor is important. But Jesus has always been, and will always be, the true Shepherd of this congregation. He leads from the front. He does not drive us; He guides us. He does not sacrifice us; He sacrificed Himself. He does not put Himself first; He puts us first. MCC is in good hands — His hands.

So, as we navigate this season together, we urge you: do not fear, do not stray, and do not place your hope in a name we have not yet been given. Place your hope where it has always belonged — in the One who knows His sheep by name, who leaves the ninety-nine to find the one, and whose goodness and mercy will follow this congregation all the days of our life together.

We are honored to serve alongside you. We are praying for you. And we are walking with you — trusting the Shepherd who has never once lost a sheep.

"The LORD is my shepherd; I lack nothing." — Psalm 23:1

In His service and yours,

Bill, Brad, Kevin, Lauren, Mona, & Rick (MCC Elders)

Our Vision

At MCC, everything we do flows from our vision:

TO BE A **DIVERSE COMMUNITY**
SEEING **FUTURE GENERATIONS**
TRANSFORMED BY **THE GOSPEL.**

Our Mission

KNOW JESUS.
LIVE LIKE JESUS.
LOVE LIKE JESUS

This mission shapes who we are as followers of Jesus. We want to be people who are growing deeper in relationship with Jesus, becoming more like Him in how we live, and reflecting His love to the world around us. Every ministry, every Sunday, every Life group, every act of service—it's all about helping people walk in the way of Jesus.

Know.Live.Love

New Staff



Elle Etienne
Worship Arts Assistant



Jingjing Shen
Elementary Coordinator



Nicholas Cunningham
Digital Strategy Assistant Director



Jodie Meredith
Operations Administrative Assistant



Troy Simpson
Facilities Director



Jennifer Clemson
Outreach Coordinator

Connections Highlights

In Connections, we're all about helping everyone feel welcome, find community, and take their next step. Our Connections Ambassadors, Hospitality, and Guest Services teams joyfully LOVE like Jesus—engaging both new guests and our MCC family with warmth and care.

"I instantly felt loved and welcome. People love Jesus and love one another."

"I love the people, who they are, how they care and how they show up."

187

Individuals & Families

We WELCOMED OVER 187 INDIVIDUALS & FAMILIES this year, inviting and encouraging all to take their next step.



33

New Members

We continue our journey as a diverse community - expanding our connections, growing in understanding, and being encouraged to LOVE like Jesus through our Multiethnic Conversations Experience. This 10-week experience was offered in fall 2025 creating space for individuals of different ethnicities and cultures to share, learn, and grow together. It will be offered again this fall & winter. Participants continue to find the experience both engaging and impactful:

"I learned a lot about other people who were of other ethnic groups than me. Everyone in the church needs to experience this conversation."



Prayer & Care Highlights

Care Team

CARD TEAM – Care team sends weekly notes of care and encouragement, while praying for those within our MCC faith family.

VISITATION TEAM – Visitation team regularly visits and connects with over 30 individuals 85+ years old or who are sick and homebound.

BENEVOLENCE – Through MCC generosity, the Benevolence team provided tangible support and ongoing connection with 36 individuals and families. Benevolence also enabled Christian Counseling support for 18 individuals through the Congregational Assistance Program (CAP).

GRIEF SHARE – Support Groups meet regularly and continue to offer encouragement, care, support, and prayer for one another.

Prayer

PRAYER PARTNERS – Prayer Partners continue to be a faithful presence each week, offering prayer between services and as needs arise.

PRAYER WALL – Over **250** individuals online regularly sharing burdens, praises, and praying for one another within our MCC family.

PRAYER GATHERING – Gathering together regularly for a time to pray for one another, our church, community and world.

EQUIPPED TO PRAY - New 4-week prayer class developed for launch in Summer 2026.

“MCC Care Ministry and Family, Thank you very much for the many prayers and the soup delivery. It is much appreciated. I never would have thought I would be on the receiving end of needing care. Blessings.”

“Thank you so very much for the lovely “soft” prayer shawl! It was so sweet and knitted with precious caring prayers! Thank you all.”

Worship Arts Highlights

Growth & Development

This year, the Worship Arts Ministry experienced meaningful growth across both our Worship and Production teams. We welcomed new team members, invested in training through weekly rehearsals and coaching, and continued building a culture that values excellence, spiritual growth, and service. It has been encouraging to see our teams grow in confidence, leadership, and ownership.

Production Updates

On the production side, we made several improvements to enhance the Sunday experience, including the installation of digital signage throughout the lobby. These displays have improved communication, highlighted ministry opportunities, and created a more welcoming environment for our church family and guests. We also continued refining our production systems and workflows to support consistent, distraction-free worship each weekend.

"As each has received a gift, use it to serve one another, as good stewards of God's varied grace." — 1 Peter 4:10

Volunteering vs. Serving

One of the most significant culture shifts this year was reinforcing the difference between volunteering and serving. Volunteering is giving time, but serving is giving both time and heart. Our desire is to build a ministry where people don't simply fill positions but embrace the mission of helping others encounter Jesus and building His Church.

Looking Ahead

Looking ahead, our focus for next year is Maximum Engagement. We want every team member to move from participation to ownership by creating opportunities to lead, mentor others, take initiative, and grow in their gifts. Our prayer is that every person serving in Worship Arts will become fully engaged—not only in their ministry role, but in the life and mission of our church.



Discipleship Highlights

Groups

We have about 575 people in groups this year at MCC! What a win! We're growing together, praying together, and going through life's challenges together. Through Love Like That, Advent devotionals, a journey through The Great Unknown (Joshua), and the Psalm 23 devotional, we're working to worry less and trust God more with whatever the future holds.

Young Adults

Our Young Adults Group has created safe, essential, fun community on Tuesday evenings for those age 18-29. This year they had events at Kings Island, Dave and Busters, and a cookout with Students and Mens ministry.

575

People in a group

Seniors

Our Senior Ministry continued to be one of the most vibrant communities at MCC, and this year reminded us why: when seasoned believers gather together, something powerful happens.

The fun was real. From a joyful Christmas party to a spirited Chili Cook-Off that brought out some serious competition (and even more serious flavor), our seniors showed up for each other all year long. Our monthly Lunch and Learn gatherings continued on the first Thursday of every month, and this year's lineup did not disappoint. One standout session brought in the director of the Cincinnati Type and Print Museum, who walked our seniors through the fascinating evolution of printing, from moveable type to modern methods, and what the future of the written word might look like. It was the kind of conversation that sparked curiosity, generated great discussion, and left people wanting more.

Discipleship Highlights

50

YA/Students Hosted

Men

Several men's groups continue to chase after the Lord as they dig into the Bible and develop deeper relationships with each other. Tuesday Night Fight Club continues to find ways to use God's Word to battle Satan, the world, and their flesh; 2025 has been a year focused on the Fruit of the Spirit. The group has also begun more creatively using the Tuesday night time slot to serve others this summer.

About 25 men hosted 40-50 students and young adults at their annual cookout in early June, and the cross-generational fellowship was fantastic.

Men continue to engage the Lord in quiet solitude during quarterly Friday retreat days at MCC. Working on improving their listening skills and the conversational facet of their relationship with God is the heart of their time. Additionally, men are looking forward to a fall weekend Men's Retreat at the Jesuit Spiritual Center in Milford—their first since before Covid!

Women

MCC Women had our 5th annual women's worship bonfire August 7th at the Schatz home. This is a great time for women to come meet new people, connect, and quiet our hearts and minds to worship in a beautiful setting. Through Bible studies this year we've tackled the books of Daniel, Luke, Esther and more. We have morning and evening study options, and a vibrant community for moms of all ages on Thursday mornings with childcare.

One of our women's Bible studies just finished a study on Luke, where we not only learned more about the culture and context, but we also learned how to have intimate time with Jesus guided by His Word. We read passages from Luke and then would pause and picture ourselves in that scene with Jesus and have a conversation with Him. When the study ended, the women were challenged to continue doing this exercise through the book of Acts, but this time, by pausing and having a conversation with the Holy Spirit. We learn so much about Jesus but easily neglect the Spirit. Acts teaches us so much about the amazing gift that the Holy Spirit is to us!



Next Generation Highlights

The students are a force of Jesus at MCC! Focusing on Fruitfulness and Community, the students continue the rewarding work of the ministry. They continue to lead their own worship and technology booth, influence curriculum content, and help share messages on Sunday mornings.

Students Serving

They are deeply engaged serving the Kids Ministry in Sunday classrooms and VBS. They are traveling to Nicaragua and Michigan on mission trips to serve others this summer, and attending Spring and Fall retreats to deepen their faith and fellowship. Summer Bible Study also continues to thrive on Wednesday afternoons.



Students Owning Faith

This year, student ownership of their faith and their relationships as the family of God has grown much more robust. Four different teams of students have been formed to promote community through their leadership and creativity. The Discipleship Team is fostering one-on-one discipling relationships with students and young adults.

Community

The Community Team has created a way that students can easily share their extracurricular sports and activities with other students so that they can attend and support each other. The Games and Activities Team fosters fun and connectivity through planned Wednesday night and weekend activities together (like Kayaking, going to an FC match, having ice cream, etc.) And the Creative Team developed their own Sunday interactive worship teaching and experience, while it also continues to develop Sunday graphics and fun social media interaction with the students in the ministry.



Next Generation Highlights

The Holy Spirit worked in wonderful ways through VBS this summer!

192

192 kids from MCC and our community attended **Rainforest Falls VBS**, where they explored the nature of God.

Even more, over half of our VBS volunteers were **MCC Students** who modeled how to **know Jesus, live like Jesus, and love like Jesus**.

94

Over **94 volunteers supported VBS** by giving their time and talents to love like King Jesus before, during, and after VBS 2026. From crafting decorations to spearheading games, worship, Bible skits, arts and crafts, and snacks, they gave it their all to help kids encounter King Jesus.

5

Five MCC Kids took a bold step of faith through **baptism** in the name of the Father, Son, and Holy Spirit.

125

Every Sunday, **125+ kids** are diving into God's Story and we're welcoming new families into the community each week!



Local Outreach Highlights

Showing Up in the Community

This has been a year of showing up: in neighborhoods, in schools, in living rooms, and on porches and every step of the way, our people showed up ready to Build Relationships, Share Burdens, and Share Jesus. From Avondale to Village Green to a horse farm in Morrow, our Second Saturday Serve teams have been cleaning yards, painting schools, prayer walking streets, fixing toilets and porches, feeding families, and even helping neighbors secure vehicles to get to and from work. Whatever it looked like, the message was the same: you are seen, you are known, and you are loved by God.

The Inaugural Bed Build

And then there was the bed build, brand new this year, and we went big. In partnership with Sleep In Heavenly Peace, we built **100 bed frames** for Cincinnati children, while our congregation donated **184 sets of new bedding**. The smell of sawdust, the sound of grinders, the sizzle of burgers on the grill, it was a sensory overload in the most gospel-filled way imaginable. Those beds will be delivered in July, giving us a beautiful opportunity to physically carry the gospel into the homes of our neighbors, pray with them, and walk alongside them. No kid should sleep on the floor in our town and because of MCC, 100 fewer will.

Food & Product Drive

That same spirit drove our monthly Food and Product Drive to new heights this year. While the need for food insecurity support continues to grow across our region, so has MCC's generosity. Well done in donating over **12,403 items**, a milestone worth celebrating.

Hands Against Hunger

This year also marked a landmark moment with Hands Against Hunger. Partnering with Center Pointe Christian Church, MCC answered the call and packed **182,888 meals** for children right here in Cincinnati and in Somalia. Nearly **183,000 meals** because our church showed up as the hands and feet of Jesus and refused to let hunger have the last word. Because we went, children in our city and across the world now know where their next meal is coming from. That is the Kingdom advancing in real time, and it was a privilege to be part of it.

Back to School Drive

Our annual Back2School Drive complemented that effort beautifully, ensuring that **over 600 area children were equipped** and ready to walk into the school year and into the future God has for them.

Local Outreach Highlights

Whiz Kids Partnership

Our Whiz Kids partnership with City Gospel Mission at Stewart Elementary continued to bear lasting fruit. Ten volunteers invested deeply in ten students, helping each one reach or surpass grade-level reading proficiency. The ripple effects are staggering. Past students are now in college, graduating, and pursuing careers that once seemed out of reach. This is what it looks like to LOVE Like Jesus across generations.

A Gift of Hope (AGOH)

A Gift of Hope reached new levels of intimacy this year. We brought the Christmas party indoors, where MCC hosts walked alongside parents every step of the way, receiving gifts, wrapping presents together, and receiving one-on-one prayer before heading home. We served **28 families and 85 children** during our AGOH Parent Night, and over **300 area children** through our partnership with Operation Give Back. The fruit is already showing as well, as some of those families are now attending MCC, others joined us at our Easter Eggstravaganza, and relationships are still growing. More than giving away gifts, AGOH is building bridges and those bridges are leading people toward Jesus.

Easter Eggstravaganza

Speaking of Easter, our Easter Eggstravaganza welcomed hundreds of local children and their families for bounce houses, face painting, pizza, and a self-guided, age-appropriate immersive prayer experience that put the real reason for the season front and center.

28

Families

85

Children

300

Kids Served Through
Operation Give Back



Global Outreach Highlights

The Mission Mandate

This year, we refused to stay comfortable. We packed our bags, grabbed our LifeStraws, and traveled to Belgium, Mexico, and Nicaragua (twice) because people who don't yet know Jesus are worth the trip. From Cincinnati to Central America to Western Europe, MCC is on the move. And we're just getting started.

Watering Faith in Namur

Our Belgium team served alongside our partners David and Angie Ebensberger and the growing church in Namur. They prayed over the city, traveled to a neighboring city where no active churches currently exist to pray over future gospel work and church planting efforts, and helped prepare space in the Namur church building for children's classrooms. In a spiritually dry climate, faith is taking root and MCC is helping water it.

Serving Vulnerable Children

In Mexico, our team served with our long-standing partners Back2Back Ministries in Linares, continuing a relationship built on shared mission and deep trust. From painting to playing with children, the team was able to experience the love and joy of Jesus despite immense trauma children are journeying through.

The High School Next-Gen Trip

Nicaragua was electric. We restarted a beloved tradition by sending a team of high school Juniors and Seniors on an international mission trip, this time to Matagalpa to serve alongside Rayo de Sol. They cleared fields, built bookshelves and garden planter boxes, and painted school buildings at Escuela Paz y Reconciliación. But it was the relationships that undid them in the best way possible. **Students came home openly saying they "feel so alive" and "feel on fire." Callings were confirmed. Faith was reignited. One student, previously pursuing a career in nursing, is now set on medical missions after witnessing the desperate conditions facing our global neighbors.** That's what happens when you go.

Deepening Partnerships

And just five days after the students left, a second team landed in Matagalpa to finish the work and deepen the relationships Rayo de Sol is cultivating in that region. With multiple repeat participants on this team, we're building something that goes beyond a short term mission trip, we're building trust, presence, and a sustained gospel witness in a place that desperately needs it.

Elder Candidates

Danessa Ison

Danessa has been married to her husband, Aaron, for 26 years, and they have three children: Asher, Makinley, and Decklan. Raised in a pastor's home, Danessa placed her faith in Christ at an early age and has sought to follow Him ever since. MCC has been her family's church home for the past four and a half years. During this time, Danessa has served across numerous ministries, including MCC Kids, MCC Students, the Missions Ministry Team, Moms group, Connections, and Multi-Ethnic Conversations. She has also served on the Student Director search and Lead Pastor Calling Committees, and deeply values the relationships, growth, and unity found in the MCC family.



Derek Brunett

Married to his wife, Alejandra, he is the proud father of two college-aged daughters. Outside of his ministry work, Derek is an avid sports fan who enjoys hockey and golf. Above all, his faith in Jesus Christ is the foundation of his life, guiding his commitment to serving his family, church, and community. At MCC, Derek helps lead the Prayer Ministry and has previously served two consecutive terms as a deacon, including a tenure as Chair of the Deacon Ministry. His extensive volunteer history also includes serving in Children's Church, participating in local and international mission trips, and active involvement in the Men's Ministry.



Jay Kittenbrink

Jay was married to his late wife, Lana, for 55 years until her passing in 2025. A Cincinnati native, Jay has two daughters, six grandchildren, and nine great-grandchildren. He holds a business degree in accounting from the University of Cincinnati and retired after a 45-year career operating, refinancing, and redeveloping nonprofit communities for lower-income seniors. Since joining MCC in 2009, Jay has been an active part of the community, serving on the Guest Services, Deacon, Benevolence, Executive Board, and Trustee Teams, recently completing a term as Trustee Chair. He is incredibly grateful for the encouragement of his MCC Life Group and continues to serve on several local nonprofit boards.



MCC Membership

July 1, 2025 - June 30, 2026

MCC Membership

Members attending	724
Members-Moved Away	156
Member-Staff	17
Member-New	33

864

Members Deceased	8
------------------	---

Total Members	856
----------------------	------------

Members Deceased

Jack Bunnell
Russell Carroll
Lisa Kidd
Lana Kittenbrink
Kerry Langdon
Joy Nichols
Carole Parker
Georgia Smith

Membership data from 2020-2026 was jointly reviewed by
Elders & Staff and updated as directed by the Elders.

Nominating Committee

**Candidates
in bold**

Elders

Rick Dostal
Lauren Hoeltje
Mona Morrow
Kevin Mosby
Brad Mueller

Derek Brunett

Danessa Ison

Jay Kittenbrink

Staff Support

Tina Ellis

Nominating Committee

CLASS OF FY2027

Brandon Digiantonio
Gloria Lin
Danelle Mosby, Chair

CLASS OF FY2028

Mary Lou Assell
Bob Dyson
Jenny Gormas

CLASS OF FY2029

Terri Bremer

Deacon Team

CLASS OF FY2027

Kavitha Chinthamalla
Carrie Christos
Fabian Isaza
Frank Lin
Sue Schilling
Kathy Hall, Chair
Chris Martin, Vice Chair

CLASS OF FY2028

Robin Albus
Jerry Assell
Thom Capps
Chris Martin, Vice Chair
Emily Pearson
Amitabh (Amit) Sahu

Class of FY2029

Jeff Anderson
Jim Bagby
Jean Clark
Mike Forsgren
Kathy Hall, Chair
Gretchen Landrum
Emanuel Marshall

Staff Support

Tina Ellis

Nominating Committee

Trustee Ministry Team

CLASS OF FY2027

Laree Mugler
Chuck Peckham

CLASS OF FY2028

Jillian Digiantonio, Chair
Mike Johnson, Vice Chair
Sara Petrocy

Class of FY2029

Hunter Block
David McVay
Jamey Webb

Staff Support

Steve Christos
Michael Glotzbecker

Missions Ministry Team

CLASS OF FY2027

James Smith, Vice Chair

CLASS OF FY2028

Regenia Jones
Jim Knight, Chair

CLASS OF FY2029

Judy Gillens
Brianna Hagen
Missi Kershner
Marcie Lensges
Sandy Ramsey
Gene Recher

Staff Support

John Price

2025 Annual Church Family Meeting Minutes

The 2025 Annual Family meeting was called to order by Kevin Mosby welcoming those in attendance and then opened the meeting with prayer. Kevin invited the Elders to join him, and they introduced themselves and each shared a brief testimony. Kevin also acknowledged Mona Morrow who was absent due to illness and thanked Stace Howard for his service to the Elders and the MCC family as he is stepping down. Kevin presented an overview of the work of the Elders this past year, with specific emphasis on praying for the MCC Family before each meeting. The MCC Worship Team led us in a time of worship focusing on the goodness and faithfulness of God.

Pastor Phil's message – opened with MCC's Vision Statement and reminded us that everything we do flows from it. Focusing on the last sentence in the Statement, "transformed by the Gospel", he then challenged our thinking by asking a question:

1. "Do we know what the Gospel is, and do we know how to share it"?

Too often Jesus becomes what I need to gain in the moment so that I can have what I want in eternity. Pastor Phil continued the message with a brief description of each of the three parts of MCC's Mission Statement:

Know – as stated in Philippians 3:10 – "I want to know Christ and the power of His resurrection"- there is a cost to follow Him, that we must die to self, daily

Live – as stated in 1 Peter 2:21 – "called" to live as Jesus lived because "He suffered" for us that we should follow in "His" footsteps not ours. We are called to live in Him, live like Him as we are also called to forgiveness.

Love – as stated in 1 John 3:16 – "this is how we know what love is: Jesus Christ laid down His life for us and we ought to lay down our lives for our brothers".

Doug Napier, Executive Pastor – opened his comments with the statement "Celebrate the Goodness of God" because we tend to forget about God and instead, we focus on our "to-do-list". Everything we have is from God. Focusing on "Know – Live – Love" Doug continued by highlighting the celebrations from the various Ministry Teams' effort during 2024-2025. Doug then gave an update on some of the restructuring of the Staff.

Steve Christos, Finance and Operations Director - presented an Operations Update as reflected in the 2024 – 2025 budget and activities. While we were underbudget on the income side we were also underbudget on the expense side. Steve thanked the Staff and the Ministry Teams for managing their budget, the faithful volunteers that support the ministries of MCC and the generosity of the MCC family for their financial support of the ministries of MCC. Highlights from 2024-2025 budget were shared specifically the capital expenditures for the HVAC upgrades as well as exterior building maintenance. MCC still has a strong financial position with 8.1 months in reserve versus a 6-month requirement. **The 2025-2026 Budget summary was presented and discussed.**

Rick Dostal presented the membership numbers, celebrating the 34 that have joined since the last Annual Meeting and reflecting on the lives of the 11 that have gone on to their eternal home. Motion was made by Derek Brunett to accept the Annual Report and the 2025-2026 Budget including the minutes from the 2024-2025 Annual Meeting. Bill Freeman seconded the motion. After a brief question and answer session, the vote was taken, motion was approved.

By Steve Christos, MCC Finance and Operations Director

1 Peter 4:10: “Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.”

Peter’s reminder calls us to view every gift entrusted to us—our time, talents, resources, and finances—as an opportunity to serve others faithfully. As a church, MCC seeks to steward these gifts with wisdom, transparency, and gratitude for God’s grace at work through the congregation. In that spirit, the following financials reflect how those resources were received, managed, and directed toward ministry during the past fiscal year. **This report summarizes MCC’s financial activity for the fiscal year ended June 30, 2026**, and presents the proposed budget for the fiscal year ending June 30, 2027, for congregational approval.

The actual results shown in the Statement of Financial Position, Statement of Activities, and Statement of Missions Spending reflect the fiscal year ended June 30, 2026. For the twelve months ending June 30, 2026, MCC reported a bottom-line increase of \$355,116, compared with a budgeted gain of \$110,971, resulting in a favorable variance of \$244,145. Revenue lagged budget by \$255,937, or 6.2%, while expenses were \$500,082, or 12.5%, under budget. Total missions spending was \$427,119, representing over 12% of contributions revenue.

MCC’s financial position remains strong, with unrestricted cash on hand equal to 9.2 months of budgeted spending needs, exceeding our “6 Month Cash on Hand” policy. MCC also has no long-term debt. This strength reflects the congregation’s continued generosity and the staff’s disciplined spending, enabling MCC to invest in worship services, facility improvements, and community needs.

The FY2027 Operating Budget anticipates unrestricted contributions of \$3,699,100. Compensation expenses are budgeted at \$2,217,389, an increase of \$154,654 or 7.5%, over the previous year’s actual results. This increase primarily reflects the underspend due to open positions, planned wage increases, and projected benefit cost increases.

The FY2027 Annual Capital Budget totals \$600,000 and will support the facility repairs and upgrades needed. The FY2027 Operating and Capital Budgets are submitted for congregational approval with the recommendation of the Trustee Ministry Team and the Elders. The FY2026 financial information above and on the following pages is preliminary and unaudited; adjustments may continue as the fiscal year is closed.

Missions spending is set at 12% of unrestricted contributions, and Cash Provided by Operations is expected to be (\$713.00).

Thank you for your time and support.

Description	Actual FY2026	Budget FY2026	Variance Amount	Percent
Operating Contributions and Revenues:				
Unrestricted Contributions	3,512,684	3,825,300	(312,616)	-8.2%
Mission Contributions	218,429	75,000	143,429	191.2%
Other Revenues	19,510	80,997	(61,487)	-75.9%
Investment Income	103,637	128,900	(25,263)	-19.6%
Total Revenue	3,854,260	4,110,197	(255,937)	-6.2%
Expenses:				
Staff Wage	1,551,109	1,609,543	(58,434)	3.8%
Benefits	372,630	595,678	223,048	59.9%
Payroll Taxes	91,125	118,625	27,500	30.2%
Other Employee	47,871	81,095	33,224	69.4%
Compensation (Wages, benefits, taxes, and other)	2,062,735	2,404,941	(342,206)	-14.2%
Contracted Services	331,050	296,530	34,520	11.6%
Occupancy	496,658	495,393	1,265	0.3%
Supplies	92,241	120,520	(28,279)	-23.5%
Equipment	26,120	91,630	(65,510)	-71.5%
Missions	-	457,500	(457,500)	-100.0%
Program and Other	490,340	132,712	(357,628)	269.5%
Total Expenses	3,499,144	3,999,226	(500,082)	-12.5%
Cash Provided (Used) by Operations	355,116	110,971	244,145	220.0%
Depreciation Expense	693,449	611,663	81,786	13.4%
Increase (Decrease) in Net Assets	(338,333)	(500,692)	162,359	-32.4%

Description	Budget FY2027	Actual FY2026	Variance Amount	Percent
Operating Contributions and Revenues:				
Unrestricted Contributions:	3,699,100	3,512,684	186,416	5.3%
Mission Contributions:	75,000	218,429	(143,429)	-65.7%
Other Revenues:	42,289	19,510	22,779	116.8%
Investment Income	123,400	103,637	19,763	19.1%
Total Revenue	3,939,789	3,854,260	85,529	2.2%
Expenses:				
Compensation (Wages, benefits, taxes, and other)	2,217,389	2,062,735	154,654	7.5%
Contracted Service Expense:	340,010	331,050	8,960	2.7%
Occupancy Expense:	561,400	496,658	64,742	13.0%
Supplies Expense:	124,570	92,241	32,329	35.0%
Equipment Expense:	83,430	26,120	57,310	219.4%
Missions Expense:	518,900	427,119	91,781	21.5%
Other Expense: (Includes Event and Lay Ministry)	93,377	63,221	30,156	47.7%
Total Expenses	3,939,076	3,499,144	439,932	12.6%
Cash Provided (Used) by Operations	713	355,116	(354,403)	-99.8%
Depreciation Expense	672,253	693,449	(21,196)	-3.1%
Increase (Decrease) in Net Assets	(671,540)	(338,333)	(333,207)	
Total Capital Additions Budget:				
Annual Capital Expenditures	600,000			

	Fiscal Year Ending June 30	
	2026	2025
Assets	(Unaudited)	(Audited)
Current Assets:		
Cash	174,146	591,573
Accounts Receivable	-	-
Prepaid Expenses	87,903	85,105
Total Current Assets	262,049	676,678
Investments:		
General	2,491,775	1,979,777
Building Fund	119,429	118,524
Special Purpose - Restricted	258,146	275,694
Replacement Reserve	285,000	295,000
Total Investments	3,154,349	2,668,995
Fixed Assets:		
Land and Land Improvements	3,129,171	3,121,793
Buildings and Building Improvements	16,335,253	16,197,898
Equipment and Furnishings	4,129,323	4,068,992
	23,593,746	23,388,683
Accumulated Depreciation	(14,186,845)	(13,493,396)
Total Fixed Assets (net)	9,406,901	9,895,287
Total Assets	12,823,299	13,240,960
Liabilities and Net Assets		
Liabilities:		
Accounts Payable	115,235	157,090
Other Accrued Expenses	137,491	197,231
Unearned Preschool Revenue	37,975	32,847
Total Liabilities	290,702	387,168
Net Assets:		
Without Donor Restrictions	12,311,369	12,617,398
With Donor Restrictions	221,228	236,395
Total Net Assets	12,532,598	12,853,792
Total Liabilities and Net Assets	12,823,299	13,240,960

Description	Actual	Budget	Variance	
			Amount	Percent
Missions Contributions:				
Discretionary Missions	41,745	15,000	26,745	178.3%
General Mission Projects	87,478	-	87,478	0.0%
Adult Mission Trips	41,049	60,000	(18,951)	-31.6%
Student Mission Trips and Projects	15,527	-	15,527	0.0%
Total Missions Contributions	185,799	75,000	110,799	147.7%
Missions Expense:				
ABC Denomination:				
ABC Miami Baptist Association	1,301	1,119	182	16.2%
Total ABC Denomination	1,301	1,119	182	16.2%
Community Ministries:				
Coalitionof Care (Partner)	18,000	18,000	-	0.0%
Life Forward	9,000	9,000	-	0.0%
Other Community Ministries	18,000	30,200	(12,200)	-40.4%
Total Community Ministries	45,000	57,200	(12,200)	-21.3%
Counseling Ministries:				
Eve Center	18,000	18,000	-	0.0%
Total Counseling Ministries	18,000	18,000	-	0.0%
Individual Ministries:				
Local Individual Ministries	2,300	2,300	-	0.0%
National Individual Ministries	2,500	2,500	-	0.0%
International Individual Ministries	9,000	9,000	-	
Total Individual Ministries	13,800	13,800	-	0.0%
National Ministries:				
Alongside Ministries	6,000	6,000	-	0.0%
Other National Ministries	-	-	-	0.0%
Total National Ministries	6,000	6,000	-	0.0%

Description	Actual	Budget	Variance	
			Amount	Percent
Global Ministries:				
Back-2-Back Ministries (Partner)	18,000	18,000	-	0.0%
Call of Love Ministries (Partner)	18,000	18,000	-	0.0%
Partners India (Partner)	9,000	9,000	-	0.0%
People Building People	2,500	2,500	-	0.0%
Other International Ministries	18,000	18,000	-	0.0%
Total Global Ministries	65,500	65,500	-	0.0%
MCC Outreach Ministries:				
Community Missions	183,405	180,000	3,405	1.9%
Other	2,040	2,500	(460)	-18.4%
Total MCC Outreach Ministries	185,445	182,500	2,945	1.6%
MCC Mission Trips and Projects:				
General Mission Tripsand Projects	60,971	65,000	(4,029)	-6.2%
Student Ministry Mission Trips	14,902	18,000	(3,098)	-17.2%
Total MCC Mission Trips and Projects	75,873	83,000	(7,127)	-8.6%
Total Mission Expenses	410,919	427,119	(16,200)	-3.8%
Net Missions Expense	(225,119)	(352,119)	127,000	-36.1%



Connect With Us

WEBSITE
mcc.church



FACEBOOK
@followmcc



INSTAGRAM
@followmcc



YOUTUBE
@followmcc



SPOTIFY
followmcc



**DOWNLOAD
THE APP**

