

2025 ANNUAL REPORT

HIGHLIGHTS



What Embark measures

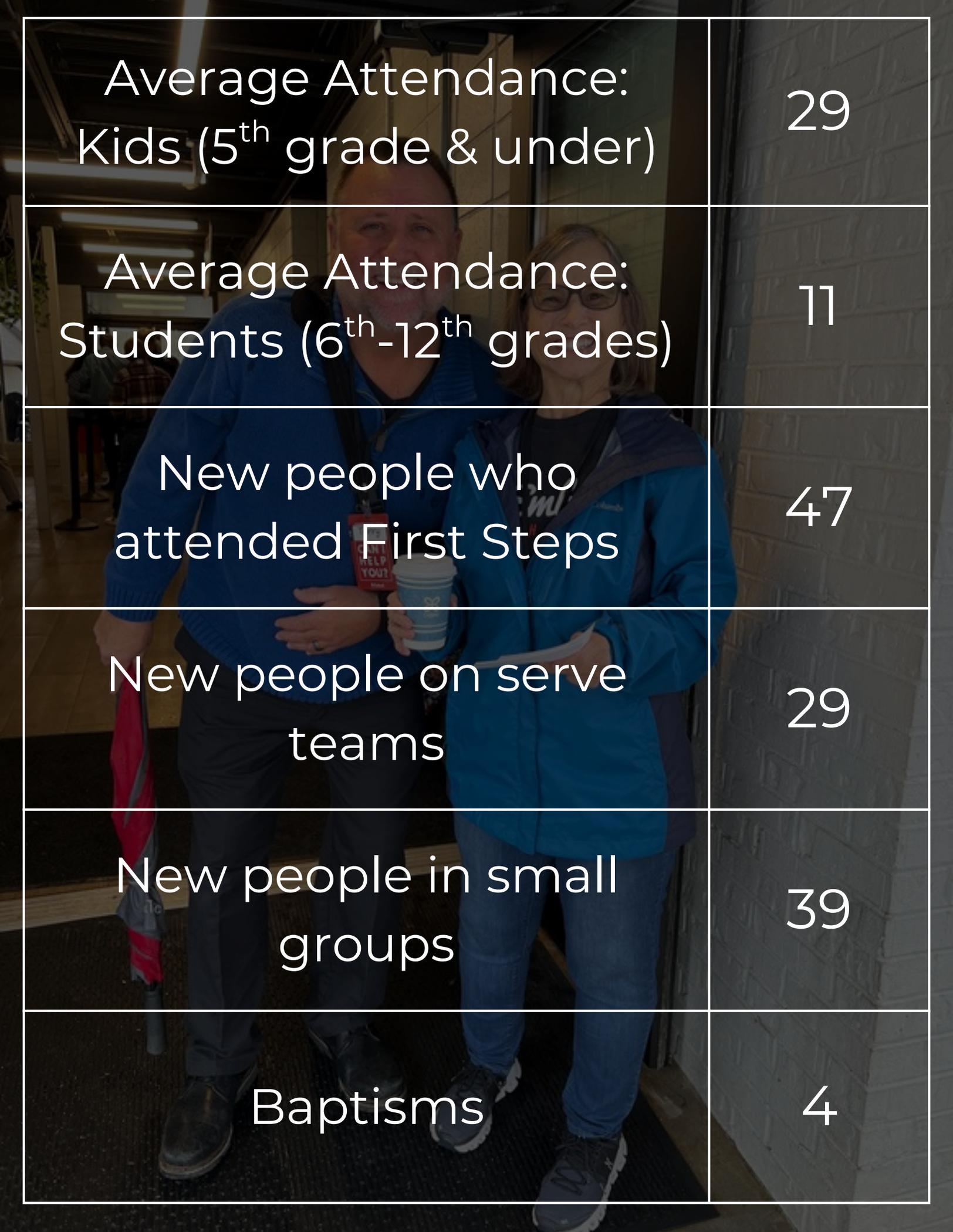
Embark's mission is to help people know God, make a difference, find freedom, and reach your world. The best way to measure our effectiveness is through assessing what we call an "active member." An "active member" is someone who is doing at least one of these three things - serving on a team, being in a small group, or giving regularly (tithing).

Commitment to one of these three things demonstrates taking active steps toward connection, spiritual growth, and engaging our mission. This is a more effective measurable than worship attendance as worship attendance fluxuates from season to season.

Active Member Growth

	Sunday AM Attendance	Active Members
2024	168	155
2025	171	174

“Active membership” grew 12.3% in 2025.



Average Attendance:
Kids (5th grade & under)

29

Average Attendance:
Students (6th-12th grades)

11

New people who
attended First Steps

47

New people on serve
teams

29

New people in small
groups

39

Baptisms

4

2025 FINANCIAL REPORT

**PART 1 OF 3:
INCOME, EXPENSES,
& BUDGET
BREAKDOWN**



2023

Tithes & Offerings (Income): \$426,370.44

Expenses: \$414,499.50

2023 Surplus: \$11,870.94

2024

Tithes & Offerings (Income): \$543,738.26

Expenses: \$500,123.77

2024 Surplus: \$43,614.49

2025

Tithes & Offerings (Income): \$562,941.03

Expenses: \$538,959.58

2025 Surplus: \$23,981.45

CATEGORY	AMOUNT	
PERSONNEL & RELATED EXPENSES	\$250,680.80	46.5% OF BUDGET
OPERATIONS	\$29,049.24	5.4% OF BUDGET
WORSHIP	\$14,346.44	2.7% OF BUDGET
SERVE TEAMS & SUPPLIES	\$19,010.95	3.5% OF BUDGET
GROUPS	\$16,640.35	3.1% OF BUDGET
OUTREACH EVENTS & SUPPLIES	\$19,657.56	3.7% OF BUDGET
FACILITIES	\$125,236.13	23.2% OF BUDGET
LOAN PAYMENTS (PRINCIPAL AND INTEREST)	\$64,338.11	11.9% OF BUDGET
TOTAL:	\$538,959.58	100% OF BUDGET

2025 FINANCIAL REPORT

PART 2 OF 3: ACCOUNT BALANCES



DESCRIPTION

AMOUNT

**OPERATING ACCOUNT
BALANCE**

\$160,902

**EMERGENCY RESERVES
IN CD**

\$336,386

GIFTED STOCK AMOUNT

\$26,554

**TOTAL CASH & CASH
EQUIVALENCE**

\$523,842

2025 FINANCIAL REPORT

PART 3 OF 3: BUILDING LOAN



DESCRIPTION

AMOUNT

**ORIGINAL BUILDING
LOAN AMOUNT**

\$900,000

**REMAINING LOAN
BALANCE**

\$715,271

**TOTAL AMOUNT PAID OVER
THE LIFE OF THE LOAN**

\$184,729

**Thank for your generous
giving and support
throughout 2025. We look
forward to seeing what God
is going to do at Embark in
2026.**



For any questions regarding finances,
please call Ley Pickens, Embark's
Finance Elder, at 803-747-5682.