BELLA EDEN

Jan-Jun 2026 Stewardship Transparency Report

A donor-facing summary of church support, ministry expenses, facility stewardship, reserves, and related-party transparency.

Mission: Bella Eden exists to proclaim the simple gospel of Jesus Christ, see people saved, rooted in community, and flourishing in the abundant life found in Him.

$41,343.02	$40,154.13	$9,126.45	$10,285.58
Church Support / Donation Deposits	Net Operating Expenses After Refunds	Beginning Cash	Ending Cash

Stewardship snapshot

Item	Amount	Notes
Church Support / Donation Deposits	$41,343.02	Giving and support deposits recorded during Jan-Jun 2026
Operating Expenses Before Refunds	$41,638.84	All ministry and operating expenses, excluding transfers to savings
Refunds / Reimbursements / Credits	$1,484.71	Credits that reduced net operating expense
Net Operating Expenses After Refunds	$40,154.13	Operating expenses after refund credits
Transferred to Savings / Reserves	$11,500.00	Not an expense; reserve movement
Pulled Back From Savings	$2,750.00	Reserve funds used for cash flow / rent support

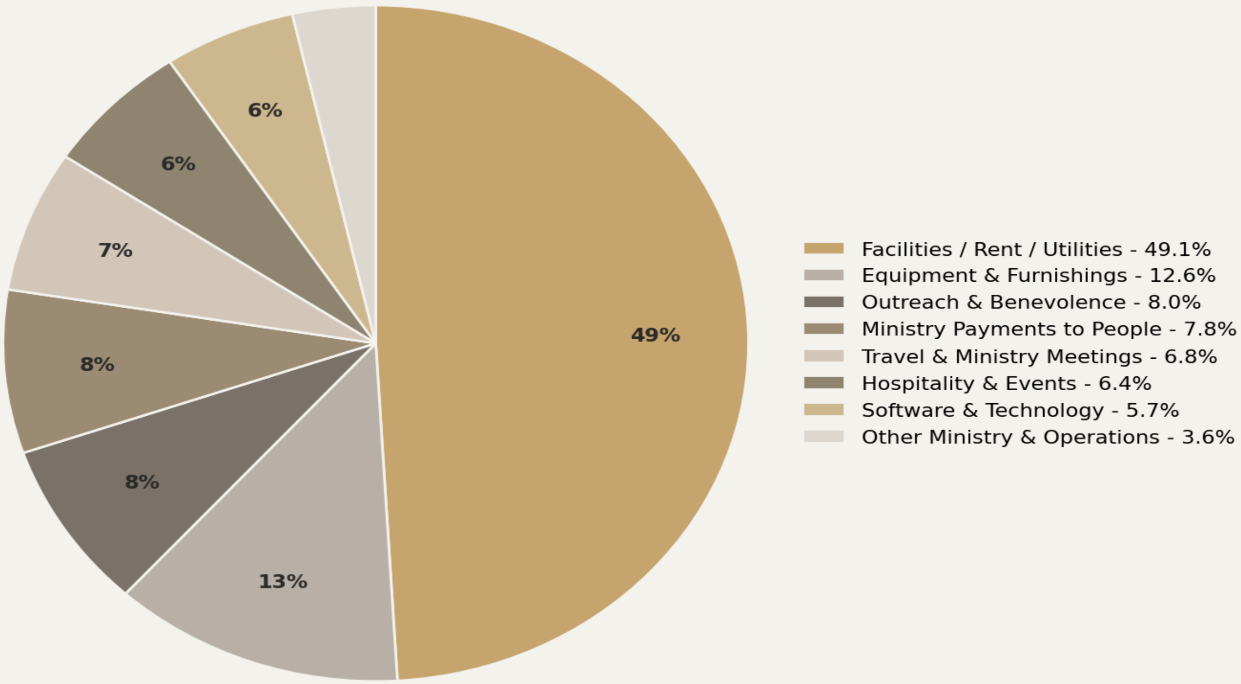
Cash position

Account	12/31/2025	6/30/2026	Change
Checking	$7,942.38	$381.27	$-7,561.11
Savings / Reserves	$1,184.07	$9,904.31	$8,720.24
Total Cash	$9,126.45	$10,285.58	$1,159.13

This summary is designed to be understandable to donors while keeping sensitive personal details private. It should be read together with Bella Eden's internal records and receipts.

How Church Support Was Used

The chart below shows operating expenses by ministry category. Transfers to savings are excluded from the pie chart because they are reserve movements, not ministry expenses.



Category	Amount	% of Operating Expenses
Facilities / Rent / Utilities	$20,433.00	49.1%
Equipment & Furnishings	$5,266.24	12.6%
Outreach & Benevolence	$3,340.66	8.0%
Ministry Payments to People	$3,250.91	7.8%
Travel & Ministry Meetings	$2,821.56	6.8%
Hospitality & Events	$2,645.35	6.4%
Software & Technology	$2,383.46	5.7%
Other Ministry & Operations	$1,497.66	3.6%
Operating Expenses Before Refunds	$41,638.84	100.0%

Refunds and reimbursements reduced operating expenses by $1,484.71, resulting in net operating expenses of $40,154.13.

Related-Party Facility Disclosure: Bella Eden Studio

Bella Eden currently gathers and operates ministry out of Bella Eden Studio, located in Side B of a duplex personally owned by Chris and Crystaline Lopez. Bella Eden rents this space under a written lease agreement and uses the space for church and ministry purposes.

The lease agreement lists monthly rent of $2,400 and establishes the tenant's responsibility for utilities. In practice, the arrangement has functioned as Bella Eden covering approximately 50% of the duplex rent and utilities. The Jan-Jun 2026 ledger records $20,433.00 in facilities / rent / utilities, including $18,840.00 in rent and utilities.

This arrangement provides Bella Eden with regular dedicated ministry space for Sunday Church, Bible studies, men's and women's gatherings, couples nights, worship nights, artist events, pastoral care, hospitality, and other church functions. The church community is also able to use the space freely for ministry purposes.

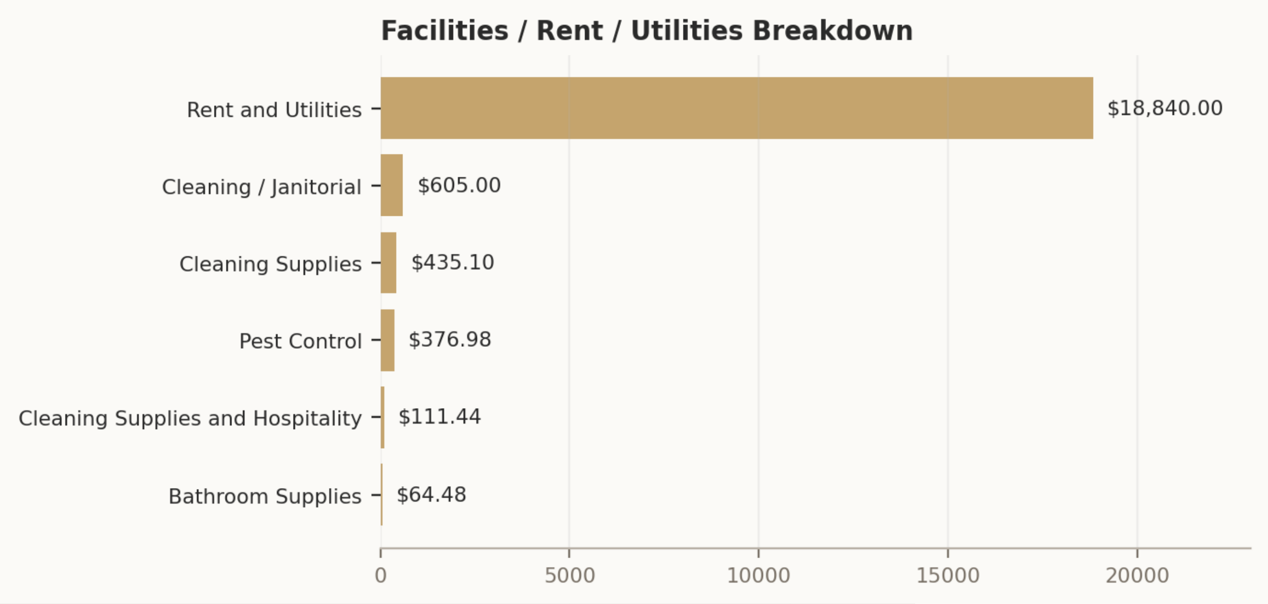
Because Chris and Crystaline Lopez own the duplex, this arrangement financially benefits the Lopez family through rent and utility payments. Bella Eden is disclosing this plainly as part of its commitment to financial transparency. At the same time, the Lopez family continues to carry the mortgage obligation, maintain the property, and personally handle much of the grounds and interior upkeep.

Bella Eden has operated with this facility arrangement since July 2022. The arrangement was established within Bella Eden's current governing structure. As the church grows, Bella Eden intends to strengthen related-party review practices by seeking outside review or disinterested approval of facility arrangements and other major related-party matters.

Facility item	Summary
Ministry location	Bella Eden Studio, Side B of the Lopez-owned duplex
Written arrangement	Lease agreement covering Jan 1, 2023 through Dec 31, 2028
Lease structure	Lease lists $2,400 monthly rent plus utilities responsibilities; practical arrangement is approximately 50% of duplex rent/utilities
Benefit disclosed	Rent/utilities paid by Bella Eden financially benefit the Lopez family because they own the property
Ministry use	Sunday Church, worship nights, Bible studies, men's/ladies/couples gatherings, artist events, hospitality, and pastoral care

Facilities / Rent / Utilities

Facilities are Bella Eden's largest expense because the ministry currently depends on a dedicated physical gathering space. This category includes more than rent alone: it also includes utilities, cleaning, pest control, bathroom supplies, and items needed to maintain a usable ministry environment.

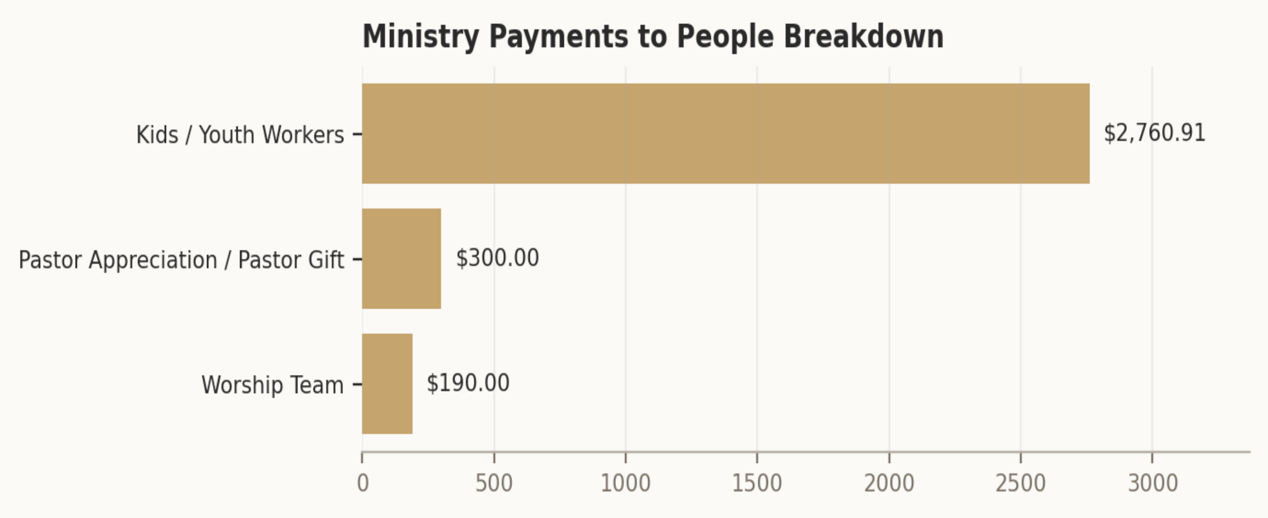


Facilities Subcategory	Amount	%
Rent and Utilities	$18,840.00	92.2%
Cleaning / Janitorial	$605.00	3.0%
Cleaning Supplies	$435.10	2.1%
Pest Control	$376.98	1.8%
Cleaning Supplies and Hospitality	$111.44	0.5%
Bathroom Supplies	$64.48	0.3%

Donor-facing summary: Facilities spending supports a consistent gathering place for worship, discipleship, children's ministry, community meals, prayer, events, hospitality, and ministry care.

Ministry Payments to People

Bella Eden's pastors are bivocational and did not receive a regular pastoral salary during Jan-Jun 2026. Payments to people were primarily for children / youth ministry workers, worship team support, and one pastor appreciation gift. These payments are tracked separately for clarity and stewardship.



Payment Subcategory	Amount	%
Kids / Youth Workers	$2,760.91	84.9%
Pastor Appreciation / Pastor Gift	$300.00	9.2%
Worship Team	$190.00	5.8%

The largest portion of this category supported kids and youth ministry workers. Bella Eden tracks person-to-person ministry payments separately for clarity and stewardship.

Other Ministry Areas

The following categories are each meaningful enough to explain briefly so donors can see not only the amount spent, but the ministry purpose behind each area.

Outreach & Benevolence	Amount
Kenya Orphanage	$3,030.60
Event Sponsor	$118.72
Other Outreach Support	$191.34
Total	$3,340.66

Travel & Ministry Meetings	Amount
Pastor Retreat / Lodging	$1,214.42
Pastor Meetings	$1,034.76
Gas / Mileage	$505.70
Other Travel / Meetings	$66.68
Total	$2,821.56

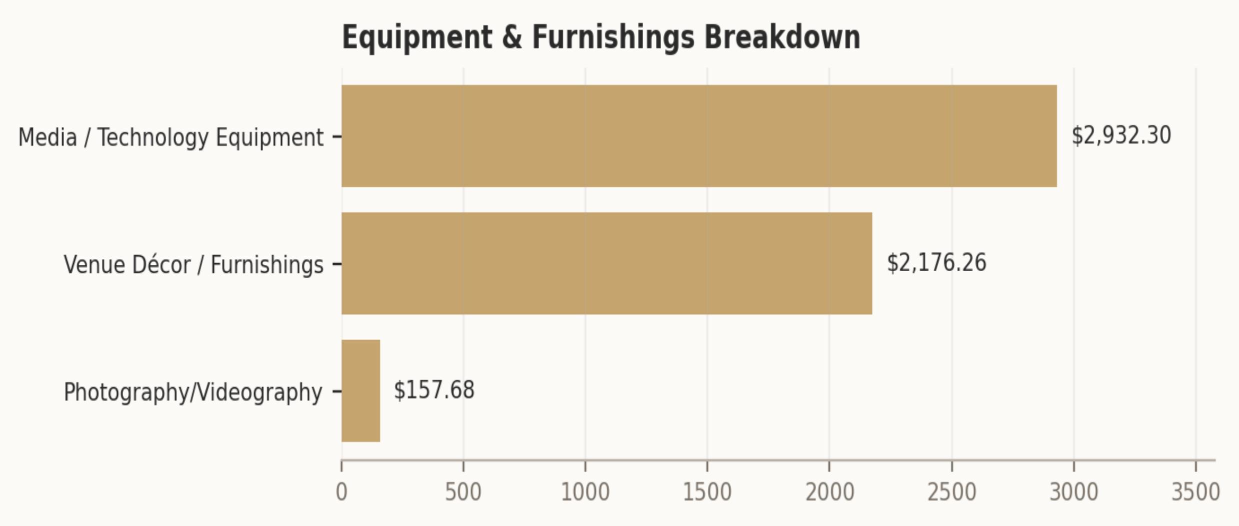
Hospitality & Events	Amount
Sunday Hospitality	$927.56
Fellowship Meals	$375.92
Men's Retreat	$347.12
Couples / Family Ministry	$383.19
Other Hospitality & Events	$611.56
Total	$2,645.35

Summary notes
Outreach supported the Kenya orphanage and other giving. Travel and ministry meetings included pastoral care, planning, fuel, and retreat lodging. Hospitality and events supported Sunday food, fellowship meals, men's and couples ministry, and church community gatherings.

Bella Eden values hospitality as ministry, not simply food expense. Meals, coffee, Sunday hospitality, and gatherings are part of building a family-style church culture around worship, discipleship, and life together.

Equipment & Furnishings

Equipment and furnishings supported the function and setup of the ministry space. These were primarily project-based investments in media / technology equipment and venue furnishings.

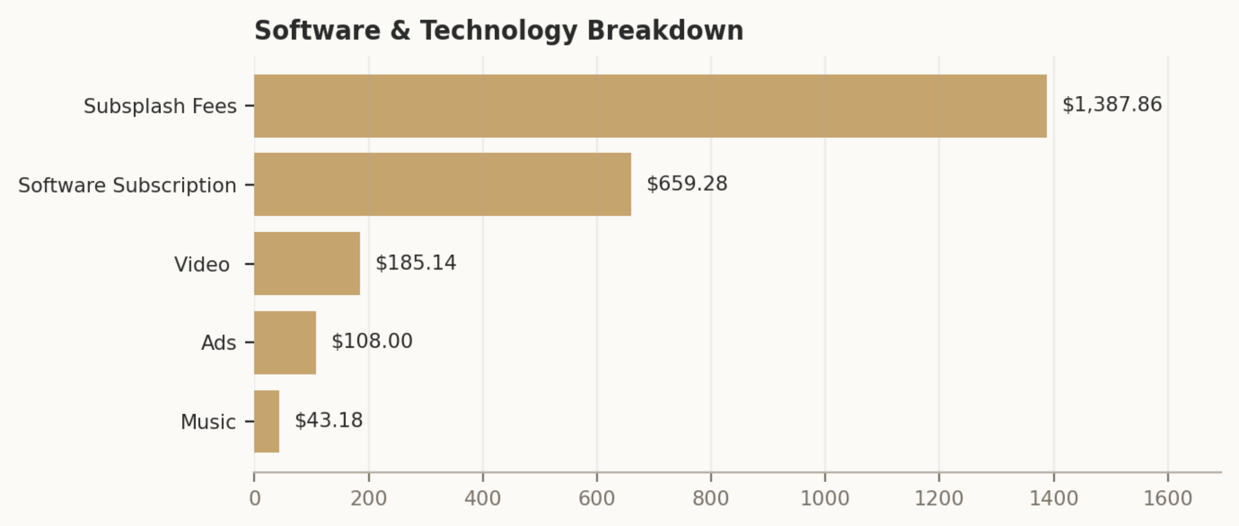


Equipment & Furnishings	Amount	%
Media / Technology Equipment	$2,932.30	55.7%
Venue Décor / Furnishings	$2,176.26	41.3%
Photography/Videography	$157.68	3.0%

Donor-facing summary: these purchases helped Bella Eden strengthen the physical and media infrastructure needed for gatherings, worship, hospitality, and church communication.

Software & Technology

Software and technology covered recurring digital tools, online giving platforms, communication support, media tools, music resources, and modest digital outreach.



Software & Technology	Amount	%
Subsplash Fees	$1,387.86	58.2%
Software Subscription	$659.28	27.7%
Video	$185.14	7.8%
Ads	$108.00	4.5%
Music	$43.18	1.8%

Subsplash fees were the largest part of this category because Subsplash supports online giving and church communication. Other software costs supported media, subscriptions, and digital ministry needs.

Savings, Reserves & Looking Ahead

Bella Eden maintains savings and reserves as part of healthy stewardship. These funds are intended to help cover rent and utilities, provide stability for emergencies or unexpected ministry needs, and prepare for future ministry opportunities.

Reserve / Cash Item	Amount	Purpose
Beginning Savings / Reserves	$1,184.07	Savings account balance at 12/31/2025
Ending Savings / Reserves	$9,904.31	Savings account balance at 6/30/2026
Increase in Savings Balance	$8,720.24	Reserve building during the period
Target Reserve Direction	3-6 months	Long-term goal: rent/utilities and core ministry stability

Future ministry hopes include larger church gathering spaces, downtown ministry events, and potential first-Saturday gatherings in a rented church space with more room for worship, hospitality, and children's ministry.

Reserves are not intended to replace ministry generosity, but to create stability so Bella Eden can respond to needs, sustain core obligations, and prepare for future ministry opportunities with wisdom.

Looking Ahead: Ministry Target Ranges

These are not rigid rules. They are directional goals to help Bella Eden evaluate whether future spending reflects the church's mission, facility needs, outreach, hospitality, and direct ministry priorities.

Area	Current Jan-Jun 2026	Future Direction
Facilities / Rent / Utilities	49.1%	Move toward 35-45% as giving grows
Outreach & Benevolence	8.0%	Grow toward 10-15% as capacity allows
Hospitality & Events	6.4%	Grow toward 8-12%
Ministry Payments to People	7.8%	Maintain 8-15% as ministry support grows
Worship, Children & Youth	2.4% direct	Grow toward 8-15% direct investment
Admin, Software, Fees, Operations	6.3%	Keep lean, generally 5-10%
Equipment & Infrastructure	12.6%	Project-based and seasonal
Savings / Reserves	Built reserves	Build toward 3-6 months

Because Bella Eden is still in a foundational stage, some categories may be higher or lower in certain seasons. In Jan-Jun 2026, facility and infrastructure costs were higher as the church strengthened its core ministry space. Over time, Bella Eden desires to increase the percentage directed toward outreach, hospitality, worship, children/youth ministry, and future public ministry gatherings.