

## Grace Lutheran Church Financial Summary - December 2025

	December Month		
	Actual	Budget	Variance
Total Revenue	68,176	42,826	25,350
Total Expenses	45,605	42,826	2,779
<b>Surplus / (Deficit)</b>	<b>22,571</b>	<b>(0)</b>	<b>22,571</b>

	December Year-To-Date		
	Actual	Budget	Variance
Total Revenue	451,747	471,084	(19,337)
Total Expenses	467,907	471,071	(3,164)
<b>Surplus / (Deficit)</b>	<b>(16,159)</b>	<b>14</b>	<b>(16,173)</b>

Cash Balances	
Contingency Fund - Start of Year	98,108
<i>Surplus / (Deficit) Year-To-Date</i>	(8,159)
Contingency Fund - Current	89,948
Other Cash - Current Balance	293,550
<b>Total Cash - Current Balance</b>	<b>383,498</b>

Mortgage / Debt Balances	
Mortgage Balance	1,167,188
<i>Current Rate</i>	3.35%
<i>Rate Expiration / Adjustment</i>	February 2026
<b>Total Debt - Current Balance</b>	<b>1,167,188</b>

Year-To-Date Giving <sup>(1)</sup>		
Year	Amount	Vs. 2025
December 2025	502,904	n/a
December 2024	503,491	-0.1%
'22-'24 Avg	491,528	2.3%

(1) YTD revenue here is shown on a January basis to make year-over-year comparisons make sense...revenue, expense and surplus/deficit shown above on February fiscal date basis