Grace Lutheran Church Financial Summary - October 2026

	September Month		
	Actual	Budget	Variance
Total Revenue	**34,000**	**43,858**	**(9,858)**
Total Expenses	**42,912**	**43,750**	**(838)**
Surplus / (Deficit)	**(8,912)**	**108**	**(9,020)**

	September Year-To-Date		
	Actual	Budget	Variance
Total Revenue	**392,951**	**394,725**	**(1,774)**
Total Expenses	**386,907**	**393,750**	**(6,843)**
Surplus / (Deficit)	**6,044**	**975**	**5,069**

Cash Balances	
Contigency Fund - Start of Year	**91,239**
Surplus / (Deficit) Year-To-Date	*46,444*
Contigency Fund - Current	**137,683**
Other Cash - Current Balance	**196,450**
Total Cash - Current Balance	**334,133**

Mortgage / Debt Balances	
Mortgage Balance	**1,087,028**
Current Rate	*5.25%*
Rate Expiration / Adjustment	*April 2029*
Total Debt - Current Balance	**1,087,028**

Note: New mortgage effective 3/31/2026

Year-To-Date Giving [1]		
Year	**Amount**	**Vs. Prior Yr**
October 2026	428,005	6.6%
October 2025	401,411	n/a
'23-'25 Avg	402,885	6.2%

(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