

## Grace Lutheran Church Financial Summary - August 2025

	August Month		
	Actual	Budget	Variance
Total Revenue	32,713	42,826	(10,113)
Total Expenses	43,004	42,826	178
Surplus / (Deficit)	(10,291)	(0)	(10,291)

	August Year-To-Date		
	Actual	Budget	Variance
Total Revenue	276,467	299,781	(23,314)
Total Expenses	297,473	299,772	(2,300)
Surplus / (Deficit)	(21,006)	9	(21,015)

Cash Balances	
Contingency Fund - Start of Year	98,108
Surplus / (Deficit) Year-To-Date	(13,006)
Contingency Fund - Current	85,102
Other Cash - Current Balance	134,306
<b>Total Cash - Current Balance</b>	<b>219,408</b>

Mortgage / Debt Balances	
Mortgage Balance	1,322,264
Current Rate	3.35%
Rate Expiration / Adjustment	February 2026
<b>Total Debt - Current Balance</b>	<b>1,322,264</b>

Year-To-Date Giving <sup>(1)</sup>		
Year	Amount	Vs. 2025
August 2025	331,429	n/a
August 2024	342,512	-3.2%
'22-'24 Avg	334,496	-0.9%

(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