

Grace Lutheran Church Financial Summary - September 2025

	September Month		
	Actual	Budget	Variance
Total Revenue	33,062	42,826	(9,764)
Total Expenses	41,516	42,826	(1,310)
Surplus / (Deficit)	(8,454)	(0)	(8,454)

	September Year-To-Date		
	Actual	Budget	Variance
Total Revenue	309,528	342,607	(33,078)
Total Expenses	338,989	342,597	(3,608)
Surplus / (Deficit)	(29,460)	10	(29,470)

Cash Balances	
Contingency Fund - Start of Year	98,108
<i>Surplus / (Deficit) Year-To-Date</i>	(21,460)
Contingency Fund - Current	76,647
Other Cash - Current Balance	197,309
Total Cash - Current Balance	273,956

Mortgage / Debt Balances	
Mortgage Balance	1,317,326
<i>Current Rate</i>	3.35%
<i>Rate Expiration / Adjustment</i>	February 2026
Total Debt - Current Balance	1,317,326

Year-To-Date Giving ⁽¹⁾		
Year	Amount	Vs. 2025
September 2025	363,987	n/a
September 2024	377,022	-3.5%
'22-'24 Avg	367,720	-1.0%

(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