

## Grace Lutheran Church Financial Summary - January 2026

	January Month		
	Actual	Budget	Variance
Total Revenue	47,479	42,826	4,654
Total Expenses	46,189	42,826	3,363
<b>Surplus / (Deficit)</b>	<b>1,290</b>	<b>(0)</b>	<b>1,290</b>

	January Year-To-Date		
	Actual	Budget	Variance
Total Revenue	499,227	513,910	(14,683)
Total Expenses	514,096	513,895	201
<b>Surplus / (Deficit)</b>	<b>(14,869)</b>	<b>15</b>	<b>(14,884)</b>

Cash Balances	
Contingency Fund - Start of Year	98,108
<i>Surplus / (Deficit) Year-To-Date</i>	(6,869)
Contingency Fund - Current	91,239
Other Cash - Current Balance	304,878
<b>Total Cash - Current Balance</b>	<b>396,117</b>

Mortgage / Debt Balances	
Mortgage Balance	1,161,833
<i>Current Rate</i>	3.35%
<i>Rate Expiration / Adjustment</i>	February 2026
<b>Total Debt - Current Balance</b>	<b>1,161,833</b>

Year-To-Date Giving <sup>(1)</sup>		
Year	Amount	Vs. 2026
January 2026	49,196	n/a
January 2025	59,566	-17.4%
'23-'25 Avg	49,594	-0.8%

(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