

CALVARY LUTHERAN CHURCH
FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION
ELEVEN MONTHS ENDED NOVEMBER 30, 2024

Calvary Lutheran Church

Financial Summary for November 2024

General Fund

- Total General Fund income is \$51,657 under the monthly budgeted income by \$15,730
- At \$49,848 the general offerings is under budget by \$12,236
- Actual monthly budgeted operating expenses were \$65,944 which is under budget by \$1,408
- Net Loss for the month is \$14,287.
- Total Net Assets are -\$61,462

Capital Fund

- Change in Net Assets for the month was a gain of \$3,927
- Total Net Assets are \$5,620,898

Special Fund

- Change in Net Assets for the month was a gain of \$4,232
- Total Net Assets are \$1,056,573

Endowment

- Change in Net Assets for the month was a loss of \$12,002
- Total Net Assets are \$738,343

****All Investment Accounts reflect the previous month ending balance due to timing***

TABLE OF CONTENTS

	Page
FINANCIAL STATEMENTS	
Statement of Assets, Liabilities and Fund Balances.....	1
Statement of Revenues and Expenses.....	2
SUPPLEMENTARY INFORMATION	
Schedule of Assets, Liabilities and Fund Balances-By Fund.....	4
General Fund Budget Performance Summary.....	5
General Fund Budget Performance Detail.....	6
Schedule of Revenues and Expenses Previous Year Comparison-General Fund.....	11
Schedule of Revenues and Expenses by Fund -Capital Fund.....	12
Schedule of Revenues and Expenses by Fund -Endowment Fund.....	13
Schedule of Special Fund Balances.....	14
Accounts Payable Verification Report.....	15
Attendance and Offering Statistics.....	19

CALVARY LUTHERAN CHURCH
Statement of Assets, Liabilities and Fund Balances –
Modified Cash Basis
November 30, 2024

ASSETS

Current Assets

Checking/Savings

1000 · BREMER 919 - Main	\$ 156,108.67
1020 · BREMER 613 - MONEY MARKET	485,923.52
1030 · HSB 1951 - MONEY MARKET	68,211.17
1040 · CONCORDE 9667 - SAVINGS/CD	50,836.03
1050 · HERITAGE 4551 - SAVINGS	58,298.54
1052 · HERITAGE 4467 - CHECKING	<u>3,908.90</u>

Total Checking/Savings 823,286.83

Other Current Assets

1500 · INVESTMENTS	291,519.95
1440 · DUE TO/FROM ACCOUNTS	
1442 · DUE TO/FROM GENERAL FUND	61,581.91
1446 · DUE TO/FROM SPECIAL	<u>(61,462.40)</u>

Total 1440 · DUE TO/FROM ACCOUNTS 119.51

1800 · CAPITAL FUNDS

1801 · INVESTMENTS	
1803 · THRIVENT- J ANDERSON	<u>4,135,726.34</u>

Total 1801 · INVESTMENTS 4,135,726.34

Total 1800 · CAPITAL FUNDS 4,135,726.34

Total Other Current Assets 4,427,365.80

Total Current Assets 5,250,652.63

Fixed Assets

1700 · INVESTMENT PROPERTY 1,381,231.90

Total Fixed Assets 1,381,231.90

Other Assets

1952 · MISSION ENDOWMENT FUND 737,868.40

Total Other Assets 737,868.40

TOTAL ASSETS \$ 7,369,752.93

LIABILITIES & FUND BALANCES

Liabilities

Current Liabilities

Accounts Payable

20000 · ACCOUNTS PAYABLE \$ 12,809.62

Total Accounts Payable 12,809.62

Other Current Liabilities

24000 · PAYROLL LIABILITIES 2,591.19

Total Other Current Liabilities 2,591.19

Total Current Liabilities 15,400.81

Total Liabilities 15,400.81

Fund Balances

3000 · GENERAL FUND BALANCE (61,462.40)

3001 · CAPITAL FUND BALANCE

3001.1 · CAPITAL FUND - RESERVE 6,815.23

3001.2 · J ANDERSON

 3001.2a · J ANDERSON NARTHEX FUND 382,177.16

 3001.2b · J ANDERSON CAPITAL FUND 3,847,781.18

Total 3001.2 · J ANDERSON 4,229,958.34

3001.4 · STAINED GLASS FUND 2,892.43

3001.8 · BETHESDA 1,381,231.90

Total 3001 · CAPITAL FUND BALANCE 5,620,897.90

3002 · SPECIAL FUNDS BALANCE 1,056,573.11

3003 · MISSION ENDOWMENT BALANCE 738,343.51

3900 · RECLASS NET ASSETS (664,990.88)

Net Income 664,990.88

Total Fund Balances 7,354,352.12

TOTAL LIABILITIES & FUND BALANCES \$ 7,369,752.93

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
Statement of Revenues and Expenses –
Modified Cash Basis
Eleven Months Ended November 30, 2024

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
Ordinary Income/Expense					
Income					
3999 · INCOME/CONTRIBUTIONS	\$ 548,712.75	\$ 244,782.82	\$ 634.81	\$ -	\$ 794,130.38
4200 · SPECIAL OFFERINGS - IN/OUT	25,921.13	-	-	-	25,921.13
4300 · SPECIAL FUNDS - DESIGNATED	-	-	637,769.69	-	637,769.69
4500 · ENDOWMENT	-	-	-	102,291.03	102,291.03
4600 · MISC. INCOME	4,500.00	-	-	-	4,500.00
Total Income	<u>579,133.88</u>	<u>244,782.82</u>	<u>638,404.50</u>	<u>102,291.03</u>	<u>1,564,612.23</u>
Gross Profit	579,133.88	244,782.82	638,404.50	102,291.03	1,564,612.23
Expense					
5005 · BENEVOLENCE	54,214.93	-	-	-	54,214.93
5200 · PROGRAM MUSIC & WORSHIP	16,602.81	-	-	-	16,602.81
5500 · EVANGELISM OUTREACH	1,807.91	-	-	-	1,807.91
5600 · EDUCATION/CHILDREN	9,863.95	-	-	-	9,863.95
5800 · YOUTH	8,998.85	-	-	-	8,998.85
6000 · STEWARDSHIP	1,218.44	-	-	-	1,218.44
6500 · MAINTENANCE PROPERTY	98,383.21	-	-	-	98,383.21
6700 · ADMIN EXPENSE & SUPPLIES	67,390.15	-	-	-	67,390.15
6600 · SALARIES & BENEFITS	412,902.75	-	-	-	412,902.75
6900 · SPECIAL CONSIDERATIONS	25,781.13	-	162,663.20	16,566.23	205,010.56
7457 · INVESTMENT FEES-J ANDERSON	-	23,227.79	-	-	23,227.79
Total Expense	<u>697,164.13</u>	<u>23,227.79</u>	<u>162,663.20</u>	<u>16,566.23</u>	<u>899,621.35</u>
Net Ordinary Income	(118,030.25)	221,555.03	475,741.30	85,724.80	664,990.88
Other Income/Expense					
Other Income					
9040 · TFR CAPITAL INC FROM CAP FUND	17,435.22	-	-	-	17,435.22
9030 · TFR TO GENERAL FUND	-	(17,435.22)	-	-	(17,435.22)
Total Other Income	<u>17,435.22</u>	<u>(17,435.22)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Other Income	17,435.22	(17,435.22)	-	-	-
Net Income	<u>\$ (100,595.03)</u>	<u>\$ 204,119.81</u>	<u>\$ 475,741.30</u>	<u>\$ 85,724.80</u>	<u>\$ 664,990.88</u>

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

Supplementary Information

CALVARY LUTHERAN CHURCH
Schedule Of Assets, Liabilities And Fund Balances By Fund
Modified Cash Basis
November 30, 2024

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
ASSETS					
Current Assets					
Checking/Savings					
1000 · BREMER 919 - Main	\$ 15,224.87	\$ 43,174.53	\$ 97,234.16	\$ 475.11	\$ 156,108.67
1020 · BREMER 613 - MONEY MARKET	-	8,618.06	477,305.46	-	485,923.52
1030 · HSB 1951 - MONEY MARKET	-	52,147.07	16,064.10	-	68,211.17
1040 · CONCORDE 9667 - SAVINGS/CD	-	-	50,836.03	-	50,836.03
1050 · HERITAGE 4551 - SAVINGS	-	-	58,298.54	-	58,298.54
1052 · HERITAGE 4467 - CHECKING	-	-	3,908.90	-	3,908.90
Total Checking/Savings	15,224.87	103,939.66	703,647.19	475.11	823,286.83
Other Current Assets					
1500 · INVESTMENTS	-	-	291,519.95	-	291,519.95
1440 · DUE TO/FROM ACCOUNTS					
1442 · DUE TO/FROM GENERAL FUND	119.51	-	61,462.40	-	61,581.91
1446 · DUE TO/FROM SPECIAL	(61,462.40)	-	-	-	(61,462.40)
Total 1440 · DUE TO/FROM ACCOUNTS	(61,342.89)	-	61,462.40	-	119.51
1800 · CAPITAL FUNDS					
1801 · INVESTMENTS					
1803 · THRIVENT- J ANDERSON	-	4,135,726.34	-	-	4,135,726.34
Total 1801 · INVESTMENTS	-	4,135,726.34	-	-	4,135,726.34
Total 1800 · CAPITAL FUNDS	-	4,135,726.34	-	-	4,135,726.34
Total Other Current Assets	(61,342.89)	4,135,726.34	352,982.35	-	4,427,365.80
Total Current Assets	(46,118.02)	4,239,666.00	1,056,629.54	475.11	5,250,652.63
Fixed Assets					
1700 · INVESTMENT PROPERTY	-	1,381,231.90	-	-	1,381,231.90
Total Fixed Assets	-	1,381,231.90	-	-	1,381,231.90
Other Assets					
1952 · MISSION ENDOWMENT FUND	-	-	-	737,868.40	737,868.40
Total Other Assets	-	-	-	737,868.40	737,868.40
TOTAL ASSETS	\$ (46,118.02)	\$ 5,620,897.90	\$ 1,056,629.54	\$ 738,343.51	\$ 7,369,752.93
LIABILITIES & FUND BALANCES					
Liabilities					
Current Liabilities					
Accounts Payable	\$ 12,753.19	\$ -	\$ 56.43	\$ -	\$ 12,809.62
Other Current Liabilities					
24000 · PAYROLL LIABILITIES	2,591.19	-	-	-	2,591.19
Total Other Current Liabilities	2,591.19	-	-	-	2,591.19
Total Current Liabilities	15,344.38	-	56.43	-	15,400.81
Total Liabilities	15,344.38	-	56.43	-	15,400.81
Fund Balances					
3000 · GENERAL FUND BALANCE	(61,462.40)	-	-	-	(61,462.40)
3001 · CAPITAL FUND BALANCE					
3001.1 · CAPITAL FUND - RESERVE	-	6,815.23	-	-	6,815.23
3001.2 · J ANDERSON					
3001.2a · J ANDERSON NARTHEX FUND	-	382,177.16	-	-	382,177.16
3001.2b · J ANDERSON CAPITAL FUND	-	3,847,781.18	-	-	3,847,781.18
Total 3001.2 · J ANDERSON	-	4,229,958.34	-	-	4,229,958.34
3001.4 · STAINED GLASS FUND	-	2,892.43	-	-	2,892.43
3001.8 · BETHESDA	-	1,381,231.90	-	-	1,381,231.90
Total 3001 · CAPITAL FUND BALANCE	-	5,620,897.90	-	-	5,620,897.90
3002 · SPECIAL FUNDS BALANCE	-	-	1,056,573.11	-	1,056,573.11
3003 · MISSION ENDOWMENT BALANCE	-	-	-	738,343.51	738,343.51
3900 · RECLASS NET ASSETS	100,595.03	(204,119.81)	(475,741.30)	(85,724.80)	(664,990.88)
Net Income	(100,595.03)	204,119.81	475,741.30	85,724.80	664,990.88
Total Fund Balances	(61,462.40)	5,620,897.90	1,056,573.11	738,343.51	7,354,352.12
TOTAL LIABILITIES & FUND BALANCES	\$ (46,118.02)	\$ 5,620,897.90	\$ 1,056,629.54	\$ 738,343.51	\$ 7,369,752.93

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
General Fund Budget Performance Summary
Modified Cash Basis
One Month and Eleven Months Ended November 30, 2024

	One Month Ended	Budget	\$ Over/(Under) Budget	Eleven Months Ended	YTD Budget	\$ Over/(Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS	\$ 50,169.42	\$ 63,304.16	\$ (13,134.74)	\$ 548,712.75	\$ 696,345.84	\$ (147,633.09)	\$ 759,650.00
4200 · SPECIAL OFFERINGS - IN/OUT	305.84	1,583.34	(1,277.50)	25,921.13	17,416.66	8,504.47	19,000.00
4600 · MISC. INCOME	-	-	-	4,500.00	-	-	-
Total Income	50,475.26	64,887.50	(14,412.24)	579,133.88	713,762.50	(134,628.62)	778,650.00
Gross Profit	50,475.26	64,887.50	(14,412.24)	579,133.88	713,762.50	(134,628.62)	778,650.00
Expense							
5005 · BENEVOLENCE	4,984.58	6,208.33	(1,223.75)	54,214.93	68,291.67	(14,076.74)	74,500.00
5200 · PROGRAM MUSIC & WORSHIP	990.48	1,645.82	(655.34)	16,602.81	18,104.18	(1,501.37)	19,750.00
5500 · EVANGELISM OUTREACH	195.20	191.67	3.53	1,807.91	2,108.33	(300.42)	2,300.00
5600 · EDUCATION/CHILDREN	20.98	1,116.67	(1,095.69)	9,863.95	12,283.33	(2,419.38)	13,400.00
5800 · YOUTH	788.23	970.81	(182.58)	8,998.85	10,679.19	(1,680.34)	11,650.00
6000 · STEWARDSHIP	-	-	-	1,218.44	-	-	-
6045 · LIBRARY	-	62.50	(62.50)	-	687.50	(687.50)	750.00
6500 · MAINTENANCE PROPERTY	10,340.00	9,050.08	1,289.92	98,383.21	99,550.92	(1,167.71)	108,601.00
6700 · ADMIN EXPENSE & SUPPLIES	7,673.39	6,068.33	1,605.06	67,390.15	66,751.67	638.48	72,820.00
6600 · SALARIES & BENEFITS	40,785.96	40,454.67	331.29	412,902.75	445,001.31	(32,098.56)	485,455.98
6900 · SPECIAL CONSIDERATIONS	165.84	1,583.33	(1,417.49)	25,781.13	17,416.67	8,364.46	19,000.00
Total Expense	65,944.66	67,352.21	(1,407.55)	697,164.13	740,874.77	(43,710.64)	808,226.98
Net Ordinary Income	(15,469.40)	(2,464.71)	(13,004.69)	(118,030.25)	(27,112.27)	(90,917.98)	(29,576.98)
Other Income/Expense							
Other Income	1,181.91	2,500.00	(1,318.09)	17,435.22	27,500.00	(10,064.78)	30,000.00
9040 · TFR CAPITAL INC FROM CAP FUND	1,181.91	2,500.00	(1,318.09)	17,435.22	27,500.00	(10,064.78)	30,000.00
Total Other Income	1,181.91	2,500.00	(1,318.09)	17,435.22	27,500.00	(10,064.78)	30,000.00
Net Other Income	(14,287.49)	35.29	(14,322.78)	(100,595.03)	387.73	(100,982.76)	423.02
Net Income							

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
General Fund Budget Performance
Modified Cash Basis

One Month and Eleven Months Ended November 30, 2024

	One Month Ended	Budget	\$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS	\$ 49,847.63	\$ 62,083.33	\$ (12,235.70)	\$ 542,150.97	\$ 682,916.67	\$ (140,765.70)	\$ 745,000.00
4000 · GENERAL UNDESIGNATED	-	-	-	1,080.00	-	-	-
4010 · MISCELLANEOUS INCOME	-	833.33	(833.33)	740.00	9,166.67	(8,426.67)	10,000.00
4030 · CHRISTMAS/EASTER/MISSIONS	15.00	208.33	(193.33)	2,594.00	2,291.67	302.33	2,500.00
4035 · THRIVENT CHOICE	0.79	-	0.79	139.19	-	-	-
4060 · INTEREST EARNED	-	12.50	(12.50)	125.00	137.50	(12.50)	150.00
4220 · CHILDRENS SPECIAL EVENTS	200.00	41.67	158.33	650.00	458.33	191.67	500.00
4310 · BULLETIN SPONSORSHIP	50.00	41.67	8.33	425.00	458.33	(33.33)	500.00
4320 · RADIO BROADCAST SPONSOR	56.00	83.33	(27.33)	808.59	916.67	(108.08)	1,000.00
4366 · SUNDAY COFFEE	50,169.42	63,304.16	(13,134.74)	548,712.75	696,345.84	(147,633.09)	759,650.00
Total 3999 · INCOME/CONTRIBUTIONS							
4200 · SPECIAL OFFERINGS - IN/OUT	40.84	416.67	(375.83)	11,232.67	4,583.33	6,649.34	5,000.00
4360 · BIBLE CAMP SCHOLARSHIPS	-	1,000.00	(1,000.00)	8,642.20	11,000.00	(2,357.80)	12,000.00
4930 · LENTEN OFFERINGS	-	-	-	250.00	-	-	-
4960 · SPECIAL OFFERINGS	140.00	-	140.00	140.00	-	-	-
4011 · FAMILY PROMISE - KANDIYOHI	-	-	-	250.00	-	-	-
4920 · THANKSGIVING OFFERING	-	-	-	275.00	1,833.33	(1,558.33)	2,000.00
4987 · FOOD SHELF	125.00	166.67	(41.67)	5,381.26	-	-	-
4960 · SPECIAL OFFERINGS - Other	265.00	166.67	98.33	6,046.26	1,833.33	4,212.93	2,000.00
Total 4200 · SPECIAL OFFERINGS - IN/OUT	305.84	1,583.34	(1,277.50)	25,921.13	17,416.66	8,504.47	19,000.00
4600 · MISC. INCOME	-	-	-	4,500.00	-	-	-
4605 · SVEA LUTHERAN AGREEMENT	-	-	-	4,500.00	-	-	-
Total 4600 · MISC. INCOME	50,475.26	64,887.50	(14,412.24)	579,133.88	713,762.50	(134,628.62)	778,650.00
Total Income	50,475.26	64,887.50	(14,412.24)	579,133.88	713,762.50	(134,628.62)	778,650.00
Gross Profit	50,475.26	64,887.50	(14,412.24)	579,133.88	713,762.50	(134,628.62)	778,650.00
Expense							
5005 · BENEVOLENCE	1,894.21	2,359.17	(464.96)	20,601.73	25,950.87	(5,349.14)	28,310.04
5010 · ELCA SW MN SYNOD	498.47	620.83	(122.36)	5,421.50	6,829.16	(1,407.66)	7,449.99
5020 · PAZ Y ESPERANZA	299.08	372.50	(73.42)	3,252.90	4,097.51	(844.61)	4,470.01
5030 · ELCA MISSIONARY REP S AF	299.08	372.50	(73.42)	3,252.90	4,097.51	(844.61)	4,470.01
5031 · ELCA MISSIONARY-SO AFRICA	299.07	372.50	(73.43)	3,252.89	4,097.51	(844.62)	4,470.01
5032 · ELCA MISSIONARY- TANZANIA	299.08	372.50	(73.42)	3,252.90	4,097.51	(844.61)	4,470.01
5035 · FAMILY PROMISE	149.53	186.25	(36.72)	1,626.44	2,048.75	(422.31)	2,235.00
5050 · WILLMAR AREA FOOD SHELF	99.68	73.69	25.99	1,084.29	810.63	273.66	884.32
5060 · SALVATION ARMY	348.93	434.58	(85.65)	3,795.05	4,780.43	(985.38)	5,215.01
5070 · GREEN LAKE CAMP-DJES	149.53	85.30	64.23	1,626.44	938.34	688.10	1,023.64
5080 · MEALS ON WHEELS							

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
General Fund Budget Performance

Modified Cash Basis
One Month and Eleven Months Ended November 30, 2024

	One Month Ended	Budget	\$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
5090 · CONF DUES-LAKELAND	24.91	31.04	(6.13)	271.07	341.47	(70.40)	372.51
5192 · HABITAT FOR HUMANITY	149.53	186.25	(36.72)	1,626.44	2,048.75	(422.31)	2,235.00
5193 · THE FORTRESS	99.68	124.17	(24.49)	1,084.29	1,365.81	(281.52)	1,489.98
5194 · THE WELL	99.68	124.17	(24.49)	1,084.29	1,365.81	(281.52)	1,489.98
5195 · SAVE AVENUES	99.68	124.17	(24.49)	1,084.29	1,365.81	(281.52)	1,489.98
5196 · LUTHERAN CAMPUS MINISTRY	99.68	124.17	(24.49)	1,084.29	1,365.81	(281.52)	1,489.98
5197 · THE LINK	74.76	244.54	(169.78)	813.22	2,689.99	(1,876.77)	2,934.53
Total 5005 · BENEVOLENCE	4,984.58	6,208.33	(1,223.75)	54,214.93	68,291.67	(14,076.74)	74,500.00
5200 · PROGRAM MUSIC & WORSHIP	655.67	333.33	322.34	3,624.66	3,666.67	(42.01)	4,000.00
5210 · RADIO BROADCASTS	107.66	416.67	(309.01)	3,160.56	4,583.33	(1,422.77)	5,000.00
5215 · WORSHIP PUBLICITY	-	83.33	(83.33)	639.87	916.67	(276.80)	1,000.00
5230 · SUNDAYS & SEASONS	227.15	333.33	(106.18)	4,866.43	3,666.67	1,199.76	4,000.00
5315 · WORSHIP & MUSIC ENHANCEMENT	-	33.33	(33.33)	-	366.67	(366.67)	400.00
5421 · BAPTISM BLANKETS/CANDLES	-	125.00	(125.00)	2,004.22	1,375.00	629.22	1,500.00
5440 · ALTAR GUILD EXPENSE	-	120.83	(120.83)	1,985.46	1,329.17	666.29	1,450.00
5470 · CONGREG WORSHIP LICENSE	-	83.33	(83.33)	161.61	916.67	(755.06)	1,000.00
5488 · WORSHIP EQUIP/SOUND EXP	-	116.67	(116.67)	150.00	1,283.33	(1,133.33)	1,400.00
5489 · PIANO/ORGAN TUNING	990.48	1,645.82	(655.34)	16,602.81	18,104.18	(1,501.37)	19,750.00
Total 5200 · PROGRAM MUSIC & WORSHIP	1,952.20	191.67	3.53	1,807.91	2,108.33	(300.42)	2,300.00
5500 · EVANGELISM OUTREACH	-	100.00	(100.00)	1,752.95	1,100.00	652.95	1,200.00
5550 · DEVOTIONAL BOOKLETS	195.20	125.00	70.20	1,318.05	1,375.00	(56.95)	1,500.00
5561 · SOCIAL CONCERNS	-	25.00	(25.00)	383.50	275.00	108.50	300.00
5596 · BEFRIENDER PROGRAM SUPPLIES	-	41.67	(41.67)	106.36	458.33	(351.97)	500.00
Total 5500 · EVANGELISM OUTREACH	195.20	191.67	3.53	1,807.91	2,108.33	(300.42)	2,300.00
5600 · EDUCATION/CHILDREN	-	100.00	(100.00)	1,752.95	1,100.00	652.95	1,200.00
5648 · BIBLES-NEW	10.99	87.50	(76.51)	1,537.88	962.50	575.38	1,050.00
5640 · SS-3 YRS.-GRADE 5	-	-	-	299.00	-	-	-
5645 · SS-GRADE 1-4	-	291.67	(291.67)	2,833.79	3,208.33	(374.54)	3,500.00
5650 · VBS/Day Camp	-	41.67	(41.67)	184.15	458.33	(274.18)	500.00
5660 · FAMILY ED/FAITH STEPS	-	20.83	(20.83)	87.24	229.17	(141.93)	250.00
5661 · ADULT EDUCATION	-	83.33	(83.33)	466.71	916.67	(449.96)	1,000.00
5665 · EARLY CHILDHOOD SUNDAY SCHOOL	-	20.83	(20.83)	880.44	229.17	651.27	250.00
5700 · CHILDREN'S EVENTS	-	291.67	(291.67)	106.00	3,208.33	(3,102.33)	3,500.00
5710 · BIBLE CAMP SCHOLARSHIPS EXP	9.99	166.67	(156.68)	1,621.86	1,833.33	(211.47)	2,000.00
5733 · CROSS GENERATIONAL ACTIVI	-	12.50	(12.50)	93.93	137.50	(43.57)	150.00
5740 · NURSERY/WORSHIP BAGS	20.98	1,116.67	(1,095.69)	9,863.95	12,283.33	(2,419.38)	13,400.00
Total 5600 · EDUCATION/CHILDREN	26.28	37.50	(11.22)	386.28	412.50	(26.22)	450.00
5800 · YOUTH	-	20.83	(20.83)	-	229.17	(229.17)	250.00
5860 · RESOURCES - YOUTH	-	-	-	-	-	-	-
5870 · BOY SCOUTS	-	-	-	-	-	-	-

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
General Fund Budget Performance
Modified Cash Basis
One Month and Eleven Months Ended November 30, 2024

	One Month Ended	Budget	\$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
5885 · ADULT LEADERS	-	20.83	(20.83)	355.00	229.17	125.83	250.00
5890 · JR HIGH/SR HIGH EVENTS	370.00	83.33	286.67	953.50	916.67	36.83	1,000.00
5900 · CONFIRMATION	306.50	183.33	123.17	1,036.42	2,016.67	(980.25)	2,200.00
5905 · WED-CONF. MEALS	95.55	83.33	12.22	526.48	916.67	(390.19)	1,000.00
5907 · CONFIRMATION CAMP & RETREAT	(10.10)	208.33	(218.43)	1,147.39	2,291.67	(1,144.28)	2,500.00
5915 · CONFIRMATION WEEK	-	-	-	593.78	-	-	-
5950 · YOUTH TRIPS	-	333.33	(333.33)	4,000.00	3,666.67	333.33	4,000.00
Total 5800 · YOUTH	788.23	970.81	(182.58)	8,998.85	10,679.19	(1,680.34)	11,650.00
6000 · STEWARDSHIP	-	-	-	1,218.44	-	-	-
6010 · STEWARDSHIP SUPPLIES	-	-	-	1,218.44	-	-	-
Total 6000 · STEWARDSHIP	-	-	-	1,218.44	-	-	-
6045 · LIBRARY	-	62.50	(62.50)	-	687.50	(687.50)	750.00
6050 · LIBRARY	-	62.50	(62.50)	-	687.50	(687.50)	750.00
Total 6045 · LIBRARY	-	-	-	-	-	-	-
6500 · MAINTENANCE PROPERTY	961.58	1,500.00	(538.42)	8,877.43	16,500.00	(7,622.57)	18,000.00
6510 · CHURCH UTILITIES-GAS	2,270.72	2,166.67	104.05	27,547.77	23,833.33	3,714.44	26,000.00
6515 · CHURCH UTILITIES-ELECTRIC	267.41	208.33	59.08	2,283.59	2,291.67	(8.08)	2,500.00
6520 · JANITOR SUPPLIES	208.37	1,250.00	(1,041.63)	8,737.08	13,750.00	(5,012.92)	15,000.00
6530 · REPAIRS/BUILDING	-	-	-	922.50	-	-	-
6535 · BLDG EQUIPMENT REPLACEMENT	1,379.61	1,416.67	(37.06)	14,767.67	15,583.33	(815.66)	17,000.00
6540 · CHURCH INSURANCE	-	833.33	(833.33)	3,274.50	9,166.67	(5,892.17)	10,000.00
6560 · SNOW REMOVAL-CHURCH	(490.00)	166.67	(656.67)	435.72	1,833.33	(1,397.61)	2,000.00
6570 · CHURCH DECORATIONS	2,965.83	625.00	2,340.83	12,634.77	6,875.00	5,759.77	7,500.00
6580 · REPAIRS/EQUIPMENT	240.00	83.33	156.67	620.25	916.67	(296.42)	1,000.00
6590 · SPRINKLER SYSTEM-ANNUAL F	-	-	-	170.72	-	-	-
6591 · CEMETERY MAINTENANCE	1,008.00	416.67	591.33	9,194.08	4,583.33	4,610.75	5,000.00
6592 · LAWN MOWING-CHURCH	1,375.00	333.33	1,041.67	7,869.84	3,666.67	4,203.17	4,000.00
6593 · LAWN MOWING-CEMETERY	-	29.25	(29.25)	351.00	321.75	29.25	351.00
6610 · STREET ASSESSMENTS	153.48	20.83	132.65	696.29	229.17	467.12	250.00
6615 · KITCHEN SUPPLIES	-	-	-	-	-	-	-
Total 6500 · MAINTENANCE PROPERTY	10,340.00	9,050.08	1,289.92	98,383.21	99,550.92	(1,167.71)	108,601.00
6700 · ADMIN EXPENSE & SUPPLIES	1,860.00	1,860.00	-	20,460.00	20,460.00	-	22,320.00
6708 · ACCOUNTING SERVICES	475.00	250.00	225.00	3,102.22	2,750.00	352.22	3,000.00
6709 · PAYROLL PROCESSING	688.75	583.33	105.42	6,361.80	6,416.67	(54.87)	7,000.00
6710 · TELEPHONE	378.10	200.00	178.10	2,006.67	2,200.00	(193.33)	2,400.00
6711 · BANK/VANCO FEES	235.54	300.00	(64.46)	3,720.29	3,300.00	420.29	3,600.00
6720 · POSTAGE	506.80	416.67	90.13	7,254.41	4,583.33	2,671.08	5,000.00
6730 · OFFICE SUPP & EXPENSE	1,812.37	625.00	1,187.37	10,447.43	6,875.00	3,572.43	7,500.00
6731 · OFFICE EQUIPMENT REPAIR/LEASES	53.53	83.33	(29.80)	1,283.51	916.67	366.84	1,000.00
6750 · CONFERENCE/ASSEMBLIES	-	-	-	-	-	-	-

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
General Fund Budget Performance
Modified Cash Basis

One Month and Eleven Months Ended November 30, 2024

	One Month Ended	Budget	\$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
6753 · SECURITY SYSTEM FEE	-	166.67	(166.67)	1,030.80	1,833.33	(802.53)	2,000.00
6760 · AUTO EXPENSE	201.00	83.33	117.67	1,224.09	916.67	307.42	1,000.00
6780 · EDUCATION -PROF/SUPPORT	54.63	291.67	(237.04)	76.63	3,208.33	(3,131.70)	3,500.00
6873 · I.T./COMMUNICATIONS	1,058.00	708.33	349.67	6,611.69	7,791.67	(1,179.98)	8,500.00
6878 · WORKERS COMPENSATION INS	191.00	250.00	(59.00)	2,176.00	2,750.00	(574.00)	3,000.00
6880 · MISC ADMIN EXP & SUPPLIES	96.67	250.00	(153.33)	1,572.61	2,750.00	(1,177.39)	3,000.00
6700 · ADMIN EXPENSE & SUPPLIES - Other	62.00			62.00			
Total 6700 · ADMIN EXPENSE & SUPPLIES	7,673.39	6,068.33	1,605.06	67,390.15	66,751.67	638.48	72,820.00
6600 · SALARIES & BENEFITS							
6605 · SALARIES							
6606 · PASTORAL STAFF	19,319.44	12,891.67	6,427.77	162,397.74	141,808.33	20,589.41	154,700.00
6607 · PROGRAM STAFF	5,137.12	9,303.79	(4,166.67)	89,469.30	102,341.71	(12,872.41)	111,645.50
6608 · SUPPORT STAFF	9,573.97	9,713.49	(139.52)	97,592.54	106,848.36	(9,255.82)	116,561.85
Total 6605 · SALARIES	34,030.53	31,908.95	2,121.58	349,459.58	350,998.40	(1,538.82)	382,907.35
6620 · INSURANCE BENEFIT							
6622 · PASTORAL STAFF INSURANCE	2,215.64	868.89	1,346.75	2,436.05	9,557.78	(7,121.73)	10,426.67
6624 · PROGRAM STAFF INSURANCE	1,125.04	1,910.72	(785.68)	14,982.19	21,017.96	(6,035.77)	22,928.68
6626 · SUPPORT STAFF INSURANCE	41.67	934.18	(892.51)	3,360.63	10,275.95	(6,915.32)	11,210.13
6620 · INSURANCE BENEFIT - Other	73.47			5,874.71			
Total 6620 · INSURANCE BENEFIT	3,455.82	3,713.79	(257.97)	26,653.58	40,851.69	(14,198.11)	44,565.48
6630 · PENSION BENEFIT							
6632 · PASTORAL STAFF PENSION	1,411.11	1,029.17	381.94	9,659.95	11,320.83	(1,660.88)	12,350.00
6634 · PROGRAM STAFF PENSION	513.72	930.38	(416.66)	8,527.28	10,234.17	(1,706.89)	11,164.55
6636 · SUPPORT STAFF PENSION	250.00	431.35	(181.35)	3,003.73	4,744.84	(1,741.11)	5,176.19
6630 · PENSION BENEFIT - Other	-			734.71			
Total 6630 · PENSION BENEFIT	2,174.83	2,390.90	(216.07)	21,925.67	26,299.84	(4,374.17)	28,690.74
6650 · PAYROLL TAX	1,124.78	2,441.03	(1,316.25)	14,822.92	26,851.38	(12,028.46)	29,292.41
6652 · PROFESSIONAL EXPENSE				41.00			
Total 6600 · SALARIES & BENEFITS	40,785.96	40,454.67	331.29	412,902.75	445,001.31	(32,098.56)	485,455.98
6900 · SPECIAL CONSIDERATIONS							
6960 · SPECIAL OFFERINGS EXP							
6967 · BIBLE CAMP SCHOLARSHIPS	40.84			11,232.67			
6930 · LENTEN OFFERINGS EXP	-	1,583.33	(1,583.33)	8,642.20	17,416.67	(8,774.47)	19,000.00
6964 · SPECIAL OFFERINGS TO BE PAID	(3,770.00)			375.00			
6960 · SPECIAL OFFERINGS EXP - Other	3,895.00			5,531.26			
Total 6960 · SPECIAL OFFERINGS EXP	165.84	1,583.33	(1,417.49)	25,781.13	17,416.67	8,364.46	19,000.00
6900 · SPECIAL CONSIDERATIONS	165.84	1,583.33	(1,417.49)	25,781.13	17,416.67	8,364.46	19,000.00
Total 6900 · SPECIAL CONSIDERATIONS	65,944.66	67,352.21	(1,407.55)	697,164.13	740,874.77	(43,710.64)	808,226.98
Total Expense	(15,469.40)	(2,464.71)	(13,004.69)	(118,030.25)	(27,112.27)	(90,917.98)	(29,576.98)

Net Ordinary Income
Other Income/Expense

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
General Fund Budget Performance

Modified Cash Basis

One Month and Eleven Months Ended November 30, 2024

	One Month Ended	Budget	\$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Other Income	1,181.91	2,500.00	(1,318.09)	17,435.22	27,500.00	(10,064.78)	30,000.00
9040 · TFR CAPITAL INC FROM CAP FUND	1,181.91	2,500.00	(1,318.09)	17,435.22	27,500.00	(10,064.78)	30,000.00
Total Other Income	1,181.91	2,500.00	(1,318.09)	17,435.22	27,500.00	(10,064.78)	30,000.00
Net Other Income	\$ (14,287.49)	\$ 35.29	\$ (14,322.78)	\$ (100,595.03)	\$ 387.73	\$ (100,982.76)	\$ 423.02
Net Income							

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
Schedule of Revenues and Expenses-General Fund
Modified Cash Basis
Eleven Months Ended November 30, 2024 and 2023

	2024	2023	\$ Change	% Change
Ordinary Income/Expense				
Income				
3999 · INCOME/CONTRIBUTIONS	\$ 548,712.75	\$ 627,874.98	\$ (79,162.23)	-12.61%
4200 · SPECIAL OFFERINGS - IN/OUT	25,921.13	28,879.30	(2,958.17)	-10.24%
4600 · MISC. INCOME	4,500.00	16,500.00	(12,000.00)	-72.73%
Total Income	<u>579,133.88</u>	<u>673,254.28</u>	<u>(94,120.40)</u>	<u>-13.98%</u>
Gross Profit	579,133.88	673,254.28	(94,120.40)	-13.98%
Expense				
5005 · BENEVOLENCE	54,214.93	60,854.09	(6,639.16)	-10.91%
5200 · PROGRAM MUSIC & WORSHIP	16,602.81	14,469.83	2,132.98	14.74%
5500 · EVANGELISM OUTREACH	1,807.91	1,511.03	296.88	19.65%
5600 · EDUCATION/CHILDREN	9,863.95	8,698.47	1,165.48	13.4%
5800 · YOUTH	8,998.85	11,764.61	(2,765.76)	-23.51%
6000 · STEWARDSHIP	1,218.44	-	1,218.44	100.0%
6045 · LIBRARY	-	72.00	(72.00)	-100.0%
6500 · MAINTENANCE PROPERTY	98,383.21	101,300.06	(2,916.85)	-2.88%
6700 · ADMIN EXPENSE & SUPPLIES	67,390.15	68,677.18	(1,287.03)	-1.87%
6600 · SALARIES & BENEFITS	412,902.75	363,469.21	49,433.54	13.6%
6900 · SPECIAL CONSIDERATIONS	25,781.13	28,879.30	(3,098.17)	-10.73%
Total Expense	<u>697,164.13</u>	<u>659,695.78</u>	<u>37,468.35</u>	<u>5.68%</u>
Net Ordinary Income	(118,030.25)	13,558.50	(131,588.75)	-970.53%
Other Income/Expense				
Other Income				
9040 · TFR CAPITAL INC FROM CAP FUND	17,435.22	26,433.40	(8,998.18)	-34.04%
Total Other Income	<u>17,435.22</u>	<u>26,433.40</u>	<u>(8,998.18)</u>	<u>-34.04%</u>
Net Other Income	17,435.22	26,433.40	(8,998.18)	-34.04%
Net Income	<u>\$ (100,595.03)</u>	<u>\$ 39,991.90</u>	<u>\$ (140,586.93)</u>	<u>-351.54%</u>

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
Schedule of Revenues and Expenses-Capital Fund
Modified Cash Basis
One and Eleven Months Ended November 30, 2024

	One Month Ended	Eleven Months Ended
Ordinary Income/Expense		
Income		
3999 · INCOME/CONTRIBUTIONS		
4020 · CAPITAL FUND INCOME	\$ 1,181.91	\$ 17,435.22
4060 · INTEREST EARNED	755.74	6,649.27
4064 · CHANGE IN MARKET VALUE-J ANDERS	7,509.74	220,698.33
Total 3999 · INCOME/CONTRIBUTIONS	9,447.39	244,782.82
Total Income	9,447.39	244,782.82
Gross Profit	9,447.39	244,782.82
Expense		
7457 · INVESTMENT FEES-J ANDERSON	4,338.42	23,227.79
Total Expense	4,338.42	23,227.79
Net Ordinary Income	5,108.97	221,555.03
Other Income/Expense		
Other Income		
9030 · TFR TO GENERAL FUND	(1,181.91)	(17,435.22)
Total Other Income	(1,181.91)	(17,435.22)
Net Other Income	(1,181.91)	(17,435.22)
Net Income	\$ 3,927.06	\$ 204,119.81

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
Schedule of Revenues and Expenses-Endowment Fund
Modified Cash Basis
One and Eleven Months Ended November 30, 2024

	One Month Ended	Eleven Months Ended
Ordinary Income/Expense		
Income		
4500 · ENDOWMENT		
4501 · INTEREST / DIVIDENDS	\$ -	\$ 27,031.30
4502 · CHANGE IN MARKET VALUE	(12,002.17)	75,239.73
4503 · MISSION ENDOWMENT	-	20.00
Total 4500 · ENDOWMENT	(12,002.17)	102,291.03
Total Income	(12,002.17)	102,291.03
Gross Profit	(12,002.17)	102,291.03
Expense		
6900 · SPECIAL CONSIDERATIONS		
6960 · SPECIAL OFFERINGS EXP		
6966 · ENDOWMENT FUND EXPENSE	-	16,566.23
Total 6960 · SPECIAL OFFERINGS EXP	-	16,566.23
Total 6900 · SPECIAL CONSIDERATIONS	-	16,566.23
Total Expense	-	16,566.23
Net Ordinary Income	(12,002.17)	85,724.80
Net Income	\$ (12,002.17)	\$ 85,724.80

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

**CALVARY LUTHERAN CHURCH
SCHEDULE OF SPECIAL FUND BALANCES
MODIFIED CASH BASIS
11/30/2024**

DESCRIPTION	Balance	One Month Ending Revenue	One Month Ending Expense	YTD Revenue	YTD Expense	Balance
Altar Guild Fund (Banners)	\$ 1,891.89			\$ 597.50	\$ 229.15	\$ 2,260.24
Anniv/Bell/Lighting	(137.80)				37.00	(174.80)
Baptism Faith Chests	2,166.90	90.00	137.54	815.00	814.26	2,167.64
Baptismal Quilt	75.00					75.00
Befriender Fund	91.35	20.00		20.00		111.35
Bell Choir	1,093.56		187.85	100.00	599.04	594.52
Bethany Hall	1,000.00					1,000.00
Bible Camp Scholarships	1,361.33	40.84		157.67	170.00	1,349.00
Boy Scouts	5,200.00			2,450.00	1,450.00	6,200.00
Building Fund	800.00					800.00
Candle Holder for Christmas Service				1,000.00		1,000.00
Carlson Estate (Not to be used for Operations)				555,684.86		555,684.86
Cemetery Fund	26,104.27	350.00		3,965.00	4,921.28	25,147.99
Cemetery Fund - J Anderson	34,292.54		1,500.00		1,500.00	32,792.54
Change in Market Value-Edward Jones G Kellevig Music Fund	1,501.30					1,501.30
Change in Market Value-Edward Jones Putnum	182,111.80	659.93		35,026.63		217,138.43
Chapel Enhancement	325.00					325.00
Choir Account	97.90					97.90
Community Meal	33.90			32.33		66.23
Creation Care	1,884.58			1,251.00	305.00	2,830.58
Cub Scouts				550.00	550.00	-
Deaconist Account	(21.10)		57.50	448.75	692.00	(264.35)
Designated Gift-No Designation Listed	61.00					61.00
Discretionary Fund	1,535.64		330.00		1,064.67	470.97
Easter Egg Hunt	40.00				40.00	(0.00)
ELCA World Hunger	175.00					175.00
Family Promise - Calvary	11,578.43		131.66		6,443.03	5,135.40
Grief Care Support	1,976.98			475.00	2,451.98	-
Humility Circle	25.00					25.00
Interest Earned	1,396.65	75.14		634.81		2,031.46
Jamaican Mission Fund	3,977.66					3,977.66
Lawn Mower	4.00					4.00
Library Fund	3,219.39	85.00		85.00	96.00	3,208.39
Lutheran Education Aid Fund	72,733.87				1,000.00	71,733.87
Lutheran World Relief-Mozambique	25.00					25.00
Memorial-D Jones	10,000.00					10,000.00
Missions - Other (ELCA)	1,897.79				(665.00)	2,562.79
Music - Piano Fund	6,056.74	2,430.00		2,740.00		8,796.74
Nelson Estate - Missions	1,229.32					1,229.32
Noisy Offering	1,143.57	119.92		(2.88)	1,020.77	119.92
NTY	459.25	150.86	154.26	1,359.32	804.21	1,014.36
Parament Fund	1,948.77					1,948.77
Pastoral Care Fund	700.00					700.00
Paul Asche Scholarship Fund-Principal Restricted \$33,425.73	43,074.50					43,074.50
Prayer Ministry	4,608.14				500.00	4,108.14
Rally Sunday-Mini Donuts	(0.26)					(0.26)
Rice - Memorial	5,714.00					5,714.00
Richard & Helen Olson Memorial	1,015.67					1,015.67
Seminary Fund	2,087.20					2,087.20
Social Concerns Fund	7,187.14		(67.69)	200.00	604.47	6,782.67
Stanford Memorial Fund-Principal Restricted \$10,000	10,000.00					10,000.00
Sunday School Account	3,493.21			16.00		3,509.21
Technology	74,345.39	890.00		6,462.77	108,574.40	(27,766.24)
Trimming -Bushes				1,000.00		1,000.00
Trunk or Treat	(21.15)					(21.15)
Undesignated Memorials	2,210.00	1,255.00		9,720.00	1,705.00	10,225.00
WELCA Account	1,063.05	415.00		3,053.75	1,119.07	2,997.73
WELCA Account - Doing Days	838.62			100.00	1,110.00	(171.38)
Youth Account	30,389.79	81.68		10,461.99	25,526.87	15,324.91
Youth Event Assistance Fund	14,770.03					14,770.03
	\$ 580,831.81	\$ 6,663.37	\$ 2,431.12	\$ 638,404.50	\$ 162,663.20	\$ 1,056,573.11

One Month Ending Profit/(Loss) \$ 4,232.25
YTD Profit/(Loss) \$ 475,741.30

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
ACCOUNTS PAYABLE VERIFICATION REPORT
 Modified Cash Basis
 November, 2024

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
Amy Juel	Bill	11/21/2024	Reimb 11/21/24	Confirmation meals	6750 · CONFERENCE/ASSEMBLIES	Paid	53.53	
ANFINSON THOMPSON & CO.	Bill	11/30/2024	170403		6708 · ACCOUNTING SERVICES	Unpaid	1,860.00	
	Bill	11/30/2024	170403		6720 · POSTAGE	Unpaid	3.45	
Augsburg Fortress Publishers	Bill	11/04/2024	84752087		5640 · SS-3 YRS.-GRADE 5	Unpaid	10.99	
	Bill	11/04/2024	84752087		6780 · EDUCATION -PROF/SUPPORT	Unpaid	54.63	
BILL.COM	Check	11/15/2024	ACH		6711 · BANKVANCO FEES	Unpaid	214.97	
BRAD SCHUELLER	Bill	11/28/2024	2024-11-28	Boiler Check	6515 · CHURCH UTILITIES-ELECTRIC	Paid	200.00	
Capital One-Walmart	Bill	11/19/2024	1659226058		5900 · CONFIRMATION	Paid	107.51	
	Bill	11/19/2024	1659226058		5905 · WED-CONF. MEALS	Paid	29.90	
	Bill	11/19/2024	1659226058		5315 · WORSHIP & MUSIC ENHANCEMENT	Paid	196.59	
	Bill	11/19/2024	1659226058	Return Social Concerns	6970 · DESIGNATED GIFTS EXP	Paid	247.03	
CARD SERVICES	Credit	11/01/2024	Stmt 11/01/24		5215 · WORSHIP PUBLICITY	Unpaid		3.49
CENTER POINT ENERGY-60577616	Bill	11/25/2024	ACH 11/25/24	Autopay	6510 · CHURCH UTILITIES-GAS	Paid	961.58	
CENTURY LINK	Bill	11/01/2024	ACH 11/1/24	Auto Pay	5210 · RADIO BROADCASTS	Paid	55.67	
CHAPPELL CENTRAL INC	Bill	11/07/2024	101514	Boiler Repairs	6580 · REPAIRS/EQUIPMENT	Paid	1,343.63	
	Bill	11/25/2024	SVC-120374	Boiler Repairs	6580 · REPAIRS/EQUIPMENT	Unpaid	1,283.05	
CONCORDIA PUBLISHING HOUSE	Bill	11/19/2024	INVSM01335521		5550 · DEVOTIONAL BOOKLETS	Paid	48.80	
	Bill	11/20/2024	INVSM01338699		5550 · DEVOTIONAL BOOKLETS	Paid	146.40	
CONWAY DEUTH & SCHMIESING	Bill	11/01/2024	341598	Payroll Processing	6709 · PAYROLL PROCESSING	Paid	475.00	
Coordinated Business Systems	Bill	11/01/2024	INV418446		6710 · TELEPHONE	Paid	124.00	
	Bill	11/04/2024	CWTT121517		6710 · TELEPHONE	Paid	349.78	
Elan Financial Services	Bill	11/14/2024	Stmt. 11/14/24	Walmart	6880 · MISC ADMIN EXP & SUPPLIES	Paid	50.42	
	Bill	11/14/2024	Stmt. 11/14/24	Walmart	5905 · WED-CONF. MEALS	Paid	38.00	
	Bill	11/14/2024	Stmt. 11/14/24	Dominos	5900 · CONFIRMATION	Paid	180.00	
	Bill	11/14/2024	Stmt. 11/14/24	1517 Media	5315 · WORSHIP & MUSIC ENHANCEMENT	Paid	13.95	
	Bill	11/14/2024	Stmt. 11/14/24	Synod	5890 · JR HIGH/SR HIGH EVENTS	Paid	570.00	
	Bill	11/14/2024	Stmt. 11/14/24	Amazon	6730 · OFFICE SUPP & EXPENSE	Paid	78.95	
	Bill	11/14/2024	Stmt. 11/14/24	Amazon	5315 · WORSHIP & MUSIC ENHANCEMENT	Paid	16.61	
	Bill	11/14/2024	Stmt. 11/14/24	Amazon	6880 · MISC ADMIN EXP & SUPPLIES	Paid	5.99	
	Bill	11/14/2024	Stmt. 11/14/24	Mama Roja OK-Fraud will get credit	99999* · UNCATEGORIZED EXPENSE	Paid	119.51	
	Bill	11/14/2024	Stmt. 11/14/24	Cashwise-Discretionary	6970 · DESIGNATED GIFTS EXP	Paid	30.00	
	Bill	11/14/2024	Stmt. 11/14/24	Amazon	6615 · KITCHEN SUPPLIES	Paid	153.48	

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
ACCOUNTS PAYABLE VERIFICATION REPORT
 Modified Cash Basis
 November, 2024

Type	Date	Num	Memo	Account	Paid	Debit	Credit
Bill	11/14/2024	Stmt. 11/14/24	Amazon	5860 · RESOURCES - YOUTH	Paid	6.31	
Bill	11/14/2024	Stmt. 11/14/24	Amazon	5905 · WED-CONF. MEALS	Paid	27.65	
Bill	11/14/2024	Stmt. 11/14/24	Amazon	5900 · CONFIRMATION	Paid	18.99	
Bill	11/14/2024	Stmt. 11/14/24	Amazon	5733 · CROSS GENERATIONAL ACTIVI	Paid	9.99	
Bill	11/14/2024	Stmt. 11/14/24	Amazon	5860 · RESOURCES - YOUTH	Paid	19.97	
Bill	11/14/2024	Stmt. 11/14/24	Amazon	6730 · OFFICE SUPP & EXPENSE	Paid	94.85	
Bill	11/14/2024	Stmt. 11/14/24	Bill.com	6880 · MISC ADMIN EXP & SUPPLIES	Paid	40.26	
Bill	11/14/2024	Stmt. 11/14/24	Amazon	6520 · JANITOR SUPPLIES	Paid	59.00	
Bill	11/14/2024	Stmt. 11/14/24	Amazon	6700 · ADMIN EXPENSE & SUPPLIES	Paid	62.00	
Bill	11/14/2024	Stmt. 11/14/24	Constant Contact	6970 · DESIGNATED GIFTS EXP	Paid	181.92	
Bill	11/14/2024	Stmt. 11/14/24	JW Pepper Bell Choir	6970 · DESIGNATED GIFTS EXP	Paid	5.93	
Bill	11/14/2024	Stmt. 11/14/24	JW Pepper Bell Choir				
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5035 · FAMILY PROMISE	Unpaid	299.08	
Bill	11/01/2024	MP342311024	Church directory	5215 · WORSHIP PUBLICITY	Paid	111.15	
Bill	11/13/2024	71766		6720 · POSTAGE	Paid	232.09	
Bill	11/15/2024	37903407	Printer Lease	6731 · OFFICE EQUIPMENT REPAIR/LEASES	Paid	732.37	
Bill	11/29/2024	Benevolence 11/30/24	Dec Benev.	5070 · GREEN LAKE CAMP-DUES	Unpaid	348.93	
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5192 · HABITAT FOR HUMANITY	Unpaid	149.53	
Bill	11/14/2024	507113	Removed mower desk and put on sweeps	6580 · REPAIRS/EQUIPMENT	Unpaid	339.15	
Bill	11/01/2024	16124	October	6990 · NTY	Paid	154.26	
Bill	11/01/2024	605626298		6520 · JANITOR SUPPLIES	Paid	208.41	
Check	11/06/2024	ACH		2000 · MEDICARE TAX PAYABLE	Unpaid	225.74	
Check	11/06/2024	ACH		2010 · FICA TAX PAYABLE	Unpaid	965.34	
Check	11/06/2024	ACH		2020 · FEDERAL TAX PAYABLE	Unpaid	1,009.00	
Check	11/18/2024	ACH		2000 · MEDICARE TAX PAYABLE	Unpaid	197.40	
Check	11/18/2024	ACH		2010 · FICA TAX PAYABLE	Unpaid	844.06	
Check	11/18/2024	ACH		2020 · FEDERAL TAX PAYABLE	Unpaid	964.00	
Bill	11/21/2024	Reimb 11/21/24	Family Promise-Calvary	6970 · DESIGNATED GIFTS EXP	Paid	131.66	
Bill	11/05/2024	ACH 11/05/24		6515 · CHURCH UTILITIES-ELECTRIC	Paid	51.60	
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5050 · WILLMAR AREA FOOD SHELF	Unpaid	149.53	
Bill	11/06/2024	11/6/24	Church lawn mowing & trimming	6592 · LAWN MOWING-CHURCH	Paid	1,008.00	
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5090 · CONF DUES-LAKELAND	Unpaid	24.91	

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
ACCOUNTS PAYABLE VERIFICATION REPORT
 Modified Cash Basis
 November, 2024

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
LAKELAND MEDIA	Bill	11/01/2024	Stmt 10/31/24	Radio ads	5210 - RADIO BROADCASTS	Paid	150.00	
	Bill	11/01/2024	Stmt 9/30/24	Radio ads	5210 - RADIO BROADCASTS	Paid	75.00	
	Bill	11/01/2024	Stmt 8/31/24	Radio ads	5210 - RADIO BROADCASTS	Paid	300.00	
	Bill	11/30/2024	Stmt 11/30/24	Radio ads	5210 - RADIO BROADCASTS	Unpaid	75.00	
LATE BLOOMERS FLORAL & GIFT, LLC	Bill	11/01/2024	Stmt 10/31/24		6975 - DEACONIST ACCOUNT	Paid	57.50	
Linda Nelson	Bill	11/26/2024	Voucher 11/26/24	Social Kindness Special Funds	6970 - DESIGNATED GIFTS EXP	Paid	179.34	
LSS Meals	Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5080 - MEALS ON WHEELS	Unpaid	149.53	
LUTHERAN CAMPUS MINISTRY	Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5196 - LUTHERAN CAMPUS MINISTRY	Unpaid	99.68	
Mark Boeschen DBA Firebytes LLC	Bill	11/01/2024	INV-3163	IT monthly support	6873 - I.T./COMMUNICATIONS	Paid	529.00	
	Bill	11/01/2024	INV-3146	IT monthly support	6873 - I.T./COMMUNICATIONS	Paid	529.00	
MN DEPARTMENT OF REVENUE	Check	11/06/2024	ACH		2030 - STATE TAX PAYABLE	Unpaid	530.00	
	Check	11/18/2024	ACH		2030 - STATE TAX PAYABLE	Unpaid	507.00	
MN DEPT OF LABOR AND INDUSTRY	Bill	11/01/2024	ABR0340235X 10/26/24	Boiler	6530 - REPAIRS/BUILDING	Paid	30.00	
North Risk Partners-AMTRUST	Bill	11/01/2024	2024-11-01	First Payment 266.00 (11 Remaining for 1	6678 - WORKERS COMPENSATION INS	Paid	191.00	
	Bill	11/01/2024	2024-11-01	1st payment 1033.70 (11 remaining for 1	6540 - CHURCH INSURANCE	Paid	1,019.78	
	Bill	11/01/2024	2024-11-01	Umbrella (11 Remaining at 250 per mth)	6540 - CHURCH INSURANCE	Paid	250.00	
	Bill	11/01/2024	2024-11-01	1st payment 106.87 (109.83 remaining	116540 - CHURCH INSURANCE	Paid	109.83	
NoviSign Ltd.	Bill	11/04/2024	T60552	Yearly Subscription Renewal	6731 - OFFICE EQUIPMENT REPAIR/LEASES	Paid	1,080.00	
Pastor Wayne Koptzke	Bill	11/04/2024	11/4/24	10/28-11/4	6606 - PASTORAL STAFF	Paid	1,000.00	
	Bill	11/06/2024	11/6/24	Mileage to St Cloud	6760 - AUTO EXPENSE	Paid	67.00	
PAZ y ESPERANZA	Bill	11/10/2024	11/10/24	Pulpit Supply	6606 - PASTORAL STAFF	Paid	1,000.00	
	Bill	11/14/2024	11/14/24	Visit to St Cloud Hospital	6760 - AUTO EXPENSE	Paid	67.00	
	Bill	11/17/2024	11/17/24	Visit to St Cloud Hospital	6760 - AUTO EXPENSE	Paid	67.00	
	Bill	11/17/2024	11/17/24	Pulpit Supply	6606 - PASTORAL STAFF	Paid	1,000.00	
	Bill	11/24/2024	11/24/24	Pulpit Supply	6606 - PASTORAL STAFF	Paid	1,000.00	
	Bill	11/30/2024	11/25-12/1	Pulpit Supply	6606 - PASTORAL STAFF	Unpaid	1,000.00	
	Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5020 - PAZ Y ESPERANZA	Unpaid	498.47	
	Bill	11/01/2024	2410-262349	Baptism Faith Chests	6970 - DESIGNATED GIFTS EXP	Paid	137.54	
PERKINS LUMBER CO	Bill	11/11/2024	Stmt. 11/11/24	Naomi P Baker-Pens	6634 - PROGRAM STAFF PENSION	Paid	513.72	
	Bill	11/11/2024	Stmt. 11/11/24	Naomi P Baker-Insurance	6624 - PROGRAM STAFF INSURANCE	Paid	1,125.04	
	Bill	11/11/2024	Stmt. 11/11/24	Naomi P Baker-Vision	2036 - MISC PAYROLL DEDUCT-	Paid	8.26	
	Bill	11/11/2024	Stmt. 11/11/24	Naomi P Baker-403 B W/H	2040 - PAY W/H FOR PENSION	Paid	102.74	

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
ACCOUNTS PAYABLE VERIFICATION REPORT
 Modified Cash Basis
 November, 2024

Type	Date	Num	Memo	Account	Paid	Debit	Credit
Bill	11/11/2024	Stmt. 11/11/24	Gerald-Pension	6632 · PASTORAL STAFF PENSION	Paid	734.71	
Bill	11/11/2024	Stmt. 11/11/24	Gerald-Insurance	6620 · INSURANCE BENEFIT	Paid	73.47	
Bill	11/11/2024	Stmt. 11/11/24	Gerald 403 B Election	2040 · PAY W/H FOR PENSION	Paid	146.94	
Bill	11/11/2024	Stmt. 11/11/24	Gerald Life Ins Election	2036 · MISC PAYROLL DEDUCT-	Paid	136.06	
Bill	11/11/2024	Stmt. 11/11/24	Amy-Retirement	6632 · PASTORAL STAFF PENSION	Paid	676.40	
Bill	11/11/2024	Stmt. 11/11/24	Amy Insurance	6622 · PASTORAL STAFF INSURANCE	Paid	2,215.64	
Bill	11/11/2024	Stmt. 11/11/24	Amy-Life Insurance	2036 · MISC PAYROLL DEDUCT-	Paid	47.06	
Bill	11/11/2024	Stmt. 11/11/24	Paula-Retirement	6636 · SUPPORT STAFF PENSION	Paid	250.00	
Bill	11/11/2024	Stmt. 11/11/24	Paula-Insurance	6626 · SUPPORT STAFF INSURANCE	Paid	41.67	
Bill	11/11/2024	Stmt. 11/11/24	Paula 403 B	2040 · PAY W/H FOR PENSION	Paid	166.66	
PRINT MASTERS							
Bill	11/01/2024	93279 10/22/24	Regular Envelopes	6730 · OFFICE SUPP & EXPENSE	Paid	169.00	
Bill	11/01/2024	93291 10/24/24	Commitment Forms	6730 · OFFICE SUPP & EXPENSE	Paid	164.00	
SAFE AVENUES							
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5195 · SAVE AVENUES	Unpaid	99.68	
SOUTHWESTERN MINNESOTA SYNOD, ELCA							
Bill	11/29/2024	Benevolence 11/30/24	Monthly Benevolence	5010 · ELCA SW MN SYNOD	Unpaid	1,894.21	
Bill	11/29/2024	Benevolence 11/30/24	Monthly Benevolence	5030 · ELCA MISSIONARY REP S AF	Unpaid	299.08	
Bill	11/29/2024	Benevolence 11/30/24	Monthly Benevolence	5031 · ELCA MISSIONARY-SO AFRICA	Unpaid	299.08	
Bill	11/29/2024	Benevolence 11/30/24	Monthly Benevolence	5032 · ELCA MISSIONARY- TANZANIA	Unpaid	299.07	
SPECTRUM-FORMERLY CHARTER COMMUNICATIONS							
Bill	11/08/2024	Stmt 11/8/24	Spectrum Business Internet and Voice	6710 · TELEPHONE	Paid	214.97	
The Fortress							
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5193 · THE FORTRESS	Unpaid	99.68	
The Link							
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5197 · THE LINK	Unpaid	74.76	
THE SALVATION ARMY							
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5060 · SALVATION ARMY	Unpaid	99.68	
The Well							
Bill	11/29/2024	Benevolence 11/30/24	Benevolence	5194 · THE WELL	Unpaid	99.68	
Tucker Swanson							
Bill	11/22/2024	19	Cemetery Funds-J Anderson	6593 · LAWN MOWING-CEMETERY	Paid	1,375.00	
Bill	11/22/2024	20	Cemetery Funds-J Anderson	6970 · DESIGNATED GIFTS EXP	Paid	1,500.00	
TURBO TURF LLC							
Bill	11/01/2024	18686 10/28/24	Winterize Sprinklers	6590 · SPRINKLER SYSTEM-ANNUAL F	Paid	240.00	
VANCO							
Check	11/15/2024	ACH	Calvary Lutheran	6711 · BANKVANCO FEES	Unpaid	82.11	
Vinje Lutheran							
Bill	11/06/2024	Ray of Life	Ray of Life Fundraiser	6960 · SPECIAL OFFERINGS EXP	Paid	3,895.00	
Bill	11/26/2024	Commodity Chili Meal	Food for Community Chili Meal-Discretor	6970 · DESIGNATED GIFTS EXP	Paid	300.00	
WEST CENTRAL ROOFING, INC.							
Bill	11/07/2024	18040	Office Roof Leak	6530 · REPAIRS/BUILDING	Paid	178.37	
WEST CENTRAL SANITATION							
Bill	11/01/2024	ACH 10/31/24	Garbage	6515 · CHURCH UTILITIES-ELECTRIC	Paid	153.44	
WILLMAR MUNICIPAL UTILITIES							
Bill	11/22/2024	ACH 11/22/24	Electric, Water and Wastewater charges	6515 · CHURCH UTILITIES-ELECTRIC	Paid	1,865.68	

Substantially all disclosures ordinarily included in modified cash basis financial statements are omitted, and no assurance is provided on these financial statements or supplementary information.

CALVARY LUTHERAN CHURCH
ATTENDANCE AND OFFERING STATISTICS

Attendance	Wed/Lent	Sat	8:00 AM	10:15 AM	You Tube-Sun.	Total	Offering	#Sun	Total	Average/Week	Simply Giving % SG
1/7/2024		50	63	113	149	375					
1/14/2024		18	33	66	194	311	January	4	54,780	13,695	12,377 23%
1/21/2024		43	65	149	134	391	February	4	66,827	16,707	11,982 18%
1/28/2024		47	507	-	119	673	March	5	56,581	11,316	11,998 21%
2/4/2024		44	71	214	116	445	April	4	48,378	12,095	12,800 26%
2/11/2024	132	48	66	143	164	553	May	4	35,424	8,856	11,621 33%
2/18/2024	197	35	77	146	212	667	June	5	46,616	9,323	11,350 24%
2/25/2024	137	45	73	115	162	532	July	4	56,235	14,059	12,269 22%
3/3/2024	133	44	71	251	142	641	August	4	45,434	11,359	11,337 25%
3/10/2024	115	75	48	92	172	502	September	5	42,988	8,598	11,804 27%
3/17/2024	116	41	76	158	203	594	October	4	39,040	9,760	11,504 29%
3/24/2024	219	77	63	217	210	786	November	5	49,848	9,970	11,378 23%
*3/31/2024	-	-	151	330	236	717	Total	48	542,151	11,295	130,420 24%
4/7/2024		45	85	181	133	444					
4/14/2024		25	87	125	131	368					
4/21/2024		47	77	161	100	385					
4/28/2024		38	73	119	115	345					
5/5/2024		44	85	118	124	371					
5/12/2024		24	59	111	110	304					
5/19/2024		38	77	133	126	374					
5/24/2024		35	139		101	275					
6/2/2024		40	151		98	289	Average Offering per Attendee				1411
6/9/2024		50	131		86	267	Average Offering per Attendee per Week				29
6/16/2024		35	154		112	301					
6/23/2024		41	151		95	287					
6/30/2024		45	174		72	291					
7/7/2024		42	137		135	314					
7/14/2024		37	189			226					
7/21/2024		55	93		64	212					
7/28/2024		39	110		100	249					
8/4/2024		41	158		102	301					
8/11/2024		38	133		104	275					
8/18/2024		90			116	206					
8/25/2024		45	182		105	332					
9/1/2024		56	187		150	393					
9/8/2024		62	115		104	281					
9/15/2024		65	130		100	295					
9/22/2024		45	79	162	157	443					
9/29/2024		53	59	142	171	425					
10/6/2024		48	71	252	154	525					
10/13/2024		43	64	141	159	407					
10/20/2024		56	67	111	129	363					
10/27/2024		39	74	124	124	361					
11/3/2024		46	65	207	134	452					
11/10/2024		72	40	92	132	336					
11/17/2024		42	63	120	121	346					
11/24/2024		35	67	121	172	395					
11/27/2024		89			67	156					
Total	1,049	2,212	4,890	4,414	6,216	18,781					
Average Attendance						391					
Average Attendance (Easter/Thanks giving/Christmas not included)						384					

* includes Holiday offering