

**CALVARY LUTHERAN CHURCH**  
**FINANCIAL STATEMENTS**  
**AND SUPPLEMENTARY INFORMATION**  
**NINE MONTHS ENDED SEPTEMBER 30, 2025**

# Calvary Lutheran Church

## Financial Summary for September 2025

### General Fund

- Total General Fund income is \$49,691, under the monthly budgeted income by \$4,726
- At \$48,155 the general offerings is under budget by \$4,595
- Actual monthly budgeted operating expenses were \$55,305 which is under budget by \$9,180
- Net Loss for the month is \$5,614, YTD Net Loss \$93,234
- Total Net Assets are (\$113,303)

### Capital Fund

- Change in Net Assets for the month was a gain of \$40,171, YTD Net Income \$26,169
- Total Net Assets are \$5,625,216

### Special Fund

- Change in Net Assets for the month was a loss of \$554,304, YTD Net Loss \$517,174
- Total Net Assets are \$542,597

### Endowment

- Change in Net Assets for the month was a gain of \$557,534, YTD Net Income \$590,681
- Other Income includes the transfer of the Carlson gift from Special Funds.
- Total Net Assets are \$1,343,495

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

## TABLE OF CONTENTS

FINANCIAL STATEMENTS	Page
Statements 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.....	10
Schedule of Revenues and Expenses by Fund -Capital Fund.....	11
Schedule of Revenues and Expenses by Fund -Endowment Fund.....	12
Schedule of Special Fund Balances.....	13
Accounts Payable Verification Report.....	15
Attendance and Offering Statistics.....	18

**CALVARY LUTHERAN CHURCH**  
**Statements of Assets, Liabilities and Fund Balances –**  
**Modified Cash Basis**  
**September 30, 2025 and 2024**

	2025	2024	\$ Change
<b>ASSETS</b>			
Current Assets			
Checking/Savings			
1000 · BREMER 919 - Main	\$ 39,116.87	\$ 191,378.59	\$ (152,261.72)
1020 · BREMER 613 - MONEY MARKET	20,854.44	484,416.55	(463,562.11)
1030 · HSB 1951 - MONEY MARKET	50,288.24	68,182.68	(17,894.44)
1035 · HSB SAVINGS-CARLSON	555,684.86	-	555,684.86
1040 · CONCORDE 9667 - SAVINGS/CD	51,538.80	50,101.10	1,437.70
1050 · HERITAGE 4551 - SAVINGS	62,279.03	58,185.14	4,093.89
1052 · HERITAGE 4467 - CHECKING	-	4,008.90	(4,008.90)
Total Checking/Savings	779,762.24	856,272.96	(76,510.72)
Other Current Assets			
1442 · DUE FROM OTHER FUNDS	113,302.83	-	113,302.83
1800 · CAPITAL FUNDS			
1801 · INVESTMENTS			
1520 · PUTNUM- CONVERTIBLE	319,248.35	284,043.67	35,204.68
1803 · THRIVENT- J ANDERSON	4,150,970.68	4,099,436.47	51,534.21
Total 1801 · INVESTMENTS	4,470,219.03	4,383,480.14	86,738.89
Total 1800 · CAPITAL FUNDS	4,470,219.03	4,383,480.14	86,738.89
Total Other Current Assets	4,583,521.86	4,383,480.14	200,041.72
Total Current Assets	5,363,284.10	5,239,753.10	123,531.00
Fixed Assets	1,381,231.90	1,381,231.90	-
Other Assets			
1952 · MISSION ENDOWMENT FUND	786,190.48	731,749.25	54,441.23
Total Other Assets	786,190.48	731,749.25	54,441.23
<b>TOTAL ASSETS</b>	<b>\$ 7,530,706.48</b>	<b>\$ 7,352,734.25</b>	<b>\$ 177,972.23</b>
<b>LIABILITIES &amp; NET ASSETS</b>			
Liabilities			
Current Liabilities			
Accounts Payable	\$ 16,840.90	\$ 10,874.58	\$ 5,966.32
Other Current Liabilities			
1446 · DUE TO OTHER FUNDS	113,302.83	-	113,302.83
24000 · PAYROLL LIABILITIES	2,557.12	2,869.81	(312.69)
Total Other Current Liabilities	115,859.95	2,869.81	112,990.14
Total Current Liabilities	132,700.85	13,744.39	118,956.46
Total Liabilities	132,700.85	13,744.39	118,956.46
Net Assets			
3000 · GENERAL FUND BALANCE	(113,302.83)	(25,552.31)	(87,750.52)
3001 · CAPITAL FUND BALANCE			
3001.1 · CAPITAL FUND - RESERVE	7,817.07	5,279.77	2,537.30
3001.2 · J ANDERSON			
3001.2a · J ANDERSON NARTHEX FUND	382,177.16	382,177.16	-
3001.2b · J ANDERSON CAPITAL FUND	3,851,097.71	3,811,491.31	39,606.40
Total 3001.2 · J ANDERSON	4,233,274.87	4,193,668.47	39,606.40
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	5,625,216.27	5,583,072.57	42,143.70
3002 · SPECIAL FUNDS BALANCE	542,596.74	1,049,265.24	(506,668.50)
3003 · MISSION ENDOWMENT BALANCE	1,343,495.45	732,204.36	611,291.09
3900 · RECLASS NET ASSETS	(6,442.63)	(649,628.62)	643,185.99
Net Income	6,442.63	649,628.62	(643,185.99)
Total Net Assets	7,398,005.63	7,338,989.86	59,015.77
<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<b>\$ 7,530,706.48</b>	<b>\$ 7,352,734.25</b>	<b>\$ 177,972.23</b>

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**  
**Nine Months Ended September 30, 2025**

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
Ordinary Income/Expense					
Income					
3999 · INCOME/CONTRIBUTIONS	\$ 460,473.15	\$ 209,653.99	\$ 7,129.65	\$ -	\$ 677,256.79
4200 · SPECIAL OFFERINGS - IN/OUT	9,129.40	-	-	-	9,129.40
4300 · SPECIAL FUNDS - DESIGNATED	-	-	169,682.74	-	169,682.74
4500 · ENDOWMENT	-	-	-	62,496.18	62,496.18
Total Income	<u>469,602.55</u>	<u>209,653.99</u>	<u>176,812.39</u>	<u>62,496.18</u>	<u>918,565.11</u>
Gross Profit	469,602.55	209,653.99	176,812.39	62,496.18	918,565.11
Expense					
5005 · BENEVOLENCE	45,064.93	-	-	-	45,064.93
5200 · PROGRAM MUSIC & WORSHIP	9,638.22	-	-	-	9,638.22
5600 · EDUCATION/CHILDREN	8,187.82	-	-	-	8,187.82
5800 · YOUTH	1,042.38	-	-	-	1,042.38
6000 · STEWARDSHIP	1,501.10	-	-	-	1,501.10
6045 · LIBRARY	13.69	-	-	-	13.69
6500 · MAINTENANCE PROPERTY	96,032.83	-	-	-	96,032.83
6700 · ADMIN EXPENSE & SUPPLIES	53,439.54	-	-	-	53,439.54
6600 · SALARIES & BENEFITS	353,417.21	-	-	-	353,417.21
6900 · SPECIAL CONSIDERATIONS	8,414.40	-	138,301.29	27,500.00	174,215.69
7400 · CAPITAL FUND EXPENSES	-	152,101.48	-	-	152,101.48
7457 · INVESTMENT FEES-J ANDERSON	-	17,467.59	-	-	17,467.59
Total Expense	<u>576,752.12</u>	<u>169,569.07</u>	<u>138,301.29</u>	<u>27,500.00</u>	<u>912,122.48</u>
Net Ordinary Income	(107,149.57)	40,084.92	38,511.10	34,996.18	6,442.63
Other Income/Expense					
Other Income					
9010 · TRANSFER	-	-	(555,684.86)	555,684.86	-
9040 · TFR CAPITAL INC FROM CAP FUND	13,915.99	-	-	-	13,915.99
9030 · TFR TO GENERAL FUND	-	(13,915.99)	-	-	(13,915.99)
Total Other Income	<u>13,915.99</u>	<u>(13,915.99)</u>	<u>(555,684.86)</u>	<u>555,684.86</u>	<u>-</u>
Net Other Income	13,915.99	(13,915.99)	(555,684.86)	555,684.86	-
Net Income	<u>\$ (93,233.58)</u>	<u>\$ 26,168.93</u>	<u>\$ (517,173.76)</u>	<u>\$ 590,681.04</u>	<u>\$ 6,442.63</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**  
**September 30, 2025**

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
<b>ASSETS</b>					
Current Assets					
Checking/Savings					
1000 · BREMER 919 - Main	\$ 15,966.02	\$ 26,246.72	\$ (4,715.98)	\$ 1,620.11	\$ 39,116.87
1020 · BREMER 613 - MONEY MARKET	-	16,478.73	4,375.71	-	20,854.44
1030 · HSB 1951 - MONEY MARKET	-	50,288.24	-	-	50,288.24
1035 · HSB SAVINGS-CARLSON	-	-	-	555,684.86	555,684.86
1040 · CONCORDE 9667 - SAVINGS/CD	-	-	51,538.80	-	51,538.80
1050 · HERITAGE 4551 - SAVINGS	-	-	62,279.03	-	62,279.03
Total Checking/Savings	15,966.02	93,013.69	113,477.56	557,304.97	779,762.24
Other Current Assets					
1442 · DUE FROM OTHER FUNDS	-	-	113,302.83	-	113,302.83
1800 · CAPITAL FUNDS					
1801 · INVESTMENTS					
1520 · PUTNUM- CONVERTIBLE	-	-	319,248.35	-	319,248.35
1803 · THRIVENT- J ANDERSON	-	4,150,970.68	-	-	4,150,970.68
Total 1801 · INVESTMENTS	-	4,150,970.68	319,248.35	-	4,470,219.03
Total 1800 · CAPITAL FUNDS	-	4,150,970.68	319,248.35	-	4,470,219.03
Total Other Current Assets	-	4,150,970.68	432,551.18	-	4,583,521.86
Total Current Assets	15,966.02	4,243,984.37	546,028.74	557,304.97	5,363,284.10
Fixed Assets	-	1,381,231.90	-	-	1,381,231.90
Other Assets					
1952 · MISSION ENDOWMENT FUND	-	-	-	786,190.48	786,190.48
Total Other Assets	-	-	-	786,190.48	786,190.48
<b>TOTAL ASSETS</b>	<b>\$ 15,966.02</b>	<b>\$ 5,625,216.27</b>	<b>\$ 546,028.74</b>	<b>\$ 1,343,495.45</b>	<b>\$ 7,530,706.48</b>
<b>LIABILITIES &amp; NET ASSETS</b>					
Liabilities					
Current Liabilities					
Accounts Payable	\$ 13,408.90	\$ -	\$ 3,432.00	\$ -	\$ 16,840.90
Other Current Liabilities					
1446 · DUE TO OTHER FUNDS	113,302.83	-	-	-	113,302.83
24000 · PAYROLL LIABILITIES	2,557.12	-	-	-	2,557.12
Total Other Current Liabilities	115,859.95	-	-	-	115,859.95
Total Current Liabilities	129,268.85	-	3,432.00	-	132,700.85
Total Liabilities	129,268.85	-	3,432.00	-	132,700.85
Net Assets					
3000 · GENERAL FUND BALANCE	(113,302.83)	-	-	-	(113,302.83)
3001 · CAPITAL FUND BALANCE					
3001.1 · CAPITAL FUND - RESERVE					
3001.1 · CAPITAL FUND - RESERVE	-	7,817.07	-	-	7,817.07
3001.2 · J ANDERSON					
3001.2a · J ANDERSON NARTHEX FUND					
3001.2a · J ANDERSON NARTHEX FUND	-	382,177.16	-	-	382,177.16
3001.2b · J ANDERSON CAPITAL FUND					
3001.2b · J ANDERSON CAPITAL FUND	-	3,851,097.71	-	-	3,851,097.71
Total 3001.2 · J ANDERSON	-	4,233,274.87	-	-	4,233,274.87
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	-	5,625,216.27	-	-	5,625,216.27
3002 · SPECIAL FUNDS BALANCE	-	-	542,596.74	-	542,596.74
3003 · MISSION ENDOWMENT BALANCE	-	-	-	1,343,495.45	1,343,495.45
3900 · RECLASS NET ASSETS	93,233.58	(26,168.93)	517,173.76	(590,681.04)	(6,442.63)
Net Income	(93,233.58)	26,168.93	(517,173.76)	590,681.04	6,442.63
Total Net Assets	(113,302.83)	5,625,216.27	542,596.74	1,343,495.45	7,398,005.63
<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<b>\$ 15,966.02</b>	<b>\$ 5,625,216.27</b>	<b>\$ 546,028.74</b>	<b>\$ 1,343,495.45</b>	<b>\$ 7,530,706.48</b>

**CALVARY LUTHERAN CHURCH**  
**General Fund Budget Performance Summary**  
**Modified Cash Basis**  
**One Month and Nine Months Ended September 30, 2025**

	One Month Ended	Budget	\$ Over/ (Under) Budget	Nine Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS	\$ 48,554.52	\$ 52,750.00	\$ (4,195.48)	\$ 460,473.15	\$ 474,750.00	\$ (14,276.85)	\$ 633,000.00
4200 · SPECIAL OFFERINGS - IN/OUT	-			9,129.40			
Total Income	48,554.52	52,750.00	(4,195.48)	469,602.55	474,750.00	(5,147.45)	633,000.00
Gross Profit	48,554.52	52,750.00	(4,195.48)	469,602.55	474,750.00	(5,147.45)	633,000.00
Expense							
5005 · BENEVOLENCE	4,815.46	5,275.00	(459.54)	45,064.93	47,475.00	(2,410.07)	63,300.00
5200 · PROGRAM MUSIC & WORSHIP	418.31	1,250.00	(831.69)	9,638.22	11,250.00	(1,611.78)	15,000.00
5500 · EVANGELISM OUTREACH	-	83.34	(83.34)	-	749.98	(749.98)	1,000.00
5600 · EDUCATION/CHILDREN	777.04	779.16	(2.12)	8,187.82	7,012.52	1,175.30	9,350.00
5800 · YOUTH	(10.10)	991.65	(1,001.75)	1,042.38	8,925.05	(7,882.67)	11,900.00
6000 · STEWARDSHIP	-			1,501.10			
6045 · LIBRARY	-	41.67	(41.67)	13.69	374.99	(361.30)	500.00
6500 · MAINTENANCE PROPERTY	9,179.01	8,329.25	849.76	96,032.83	74,963.25	21,069.58	99,951.00
6700 · ADMIN EXPENSE & SUPPLIES	4,533.07	5,955.83	(1,422.76)	53,439.54	53,602.51	(162.97)	71,470.00
6600 · SALARIES & BENEFITS	35,592.38	41,779.49	(6,187.11)	353,417.21	376,015.33	(22,598.12)	501,353.80
6900 · SPECIAL CONSIDERATIONS	-			8,414.40			
Total Expense	55,305.17	64,485.39	(9,180.22)	576,752.12	580,368.63	(3,616.51)	773,824.80
Net Ordinary Income	(6,750.65)	(11,735.39)	4,984.74	(107,149.57)	(105,618.63)	(1,530.94)	(140,824.80)
Other Income/Expense							
Other Income							
9040 · TFR CAPITAL INC FROM CAP FUND	1,136.75	1,666.67	(529.92)	13,915.99	14,999.99	(1,084.00)	20,000.00
Total Other Income	1,136.75	1,666.67	(529.92)	13,915.99	14,999.99	(1,084.00)	20,000.00
Net Other Income	1,136.75	1,666.67	(529.92)	13,915.99	14,999.99	(1,084.00)	20,000.00
Net Income	\$ (5,613.90)	\$ (10,068.72)	\$ 4,454.82	\$ (93,233.58)	\$ (90,618.64)	\$ (2,614.94)	\$ (120,824.80)

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**  
**General Fund Budget Performance**  
**Modified Cash Basis**  
**One and Nine Months Ended September 30, 2025**

	One Month Ended	Budget	\$ Over/ (Under) Budget	Nine Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS							
4000 · GENERAL UNDESIGNATED	\$ 48,154.52	\$ 52,750.00	\$ (4,595.48)	\$ 450,649.17	\$ 474,750.00	\$ (24,100.83)	\$ 633,000.00
4010 · MISCELLANEOUS INCOME	-			1,000.00			
4030 · CHRISTMAS/EASTER/MISSIONS	-			4,230.00			
4035 · THRIVENT CHOICE	217.00			2,740.00			
4060 · INTEREST EARNED	-			8.98			
4310 · BULLETIN SPONSORSHIP	-			550.00			
4320 · RADIO BROADCAST SPONSOR	75.00			450.00			
4366 · SUNDAY COFFEE	108.00			845.00			
<b>Total 3999 · INCOME/CONTRIBUTIONS</b>	<b>48,554.52</b>	<b>52,750.00</b>	<b>(4,195.48)</b>	<b>460,473.15</b>	<b>474,750.00</b>	<b>(14,276.85)</b>	<b>633,000.00</b>
4200 · SPECIAL OFFERINGS - IN/OUT							
4930 · LENTEN OFFERINGS	-			7,135.00			
4960 · SPECIAL OFFERINGS							
4011 · FAMILY PROMISE - KANDIYOHI	-			50.00			
4920 · THANKSGIVING OFFERING	-			125.00			
4987 · FOOD SHELF	-			1,719.40			
4960 · SPECIAL OFFERINGS - Other	-			100.00			
<b>Total 4960 · SPECIAL OFFERINGS</b>	<b>-</b>			<b>1,994.40</b>			
<b>Total 4200 · SPECIAL OFFERINGS - IN/OUT</b>	<b>-</b>			<b>9,129.40</b>			
<b>Total Income</b>	<b>48,554.52</b>	<b>52,750.00</b>	<b>(4,195.48)</b>	<b>469,602.55</b>	<b>474,750.00</b>	<b>(5,147.45)</b>	<b>633,000.00</b>
Gross Profit	48,554.52	52,750.00	(4,195.48)	469,602.55	474,750.00	(5,147.45)	633,000.00
Expense							
5005 · BENEVOLENCE							
5010 · ELCA SW MN SYNOD	1,829.87	2,004.50	(174.63)	17,124.67	18,040.50	(915.83)	24,054.00
5020 · PAZ Y ESPERANZA	481.54	527.50	(45.96)	4,506.49	4,747.50	(241.01)	6,330.00
5030 · ELCA MISSIONARY REP S AF	-	316.50	(316.50)	752.88	2,848.50	(2,095.62)	3,798.00
5031 · ELCA MISSIONARY-SO AFRICA	288.92	316.50	(27.58)	2,703.89	2,848.50	(144.61)	3,798.00
5032 · ELCA MISSIONARY- TANZANIA	288.92	316.50	(27.58)	2,703.89	2,848.50	(144.61)	3,798.00
5033 · ELCA MISSIONARY PERU	288.94			1,951.03			
5035 · FAMILY PROMISE	288.93	316.50	(27.57)	2,703.90	2,848.50	(144.60)	3,798.00
5050 · WILLMAR AREA FOOD SHELF	144.47	158.25	(13.78)	1,351.95	1,424.25	(72.30)	1,899.00
5060 · SALVATION ARMY	96.31	52.75	43.56	901.30	474.75	426.55	633.00
5070 · GREEN LAKE CAMP-DUES	337.08	369.25	(32.17)	3,154.54	3,323.25	(168.71)	4,431.00
5080 · MEALS ON WHEELS	144.47	52.75	91.72	1,351.95	474.75	877.20	633.00
5090 · CONF DUES-LAKELAND	24.07	52.75	(28.68)	225.32	474.75	(249.43)	633.00
5192 · HABITAT FOR HUMANITY	144.47	158.25	(13.78)	1,351.95	1,424.25	(72.30)	1,899.00
5193 · THE FORTRESS	96.31	105.50	(9.19)	901.30	949.50	(48.20)	1,266.00
5194 · THE WELL	96.31	105.50	(9.19)	901.30	949.50	(48.20)	1,266.00

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 and Nine Months Ended September 30, 2025**

	One Month Ended	Budget	\$ Over/ (Under) Budget	Nine Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
5195 · SAVE AVENUES	96.31	105.50	(9.19)	901.30	949.50	(48.20)	1,266.00
5196 · LUTHERAN CAMPUS MINISTRY	96.31	105.50	(9.19)	901.30	949.50	(48.20)	1,266.00
5197 · THE LINK	72.23	211.00	(138.77)	675.97	1,899.00	(1,223.03)	2,532.00
<b>Total 5005 · BENEVOLENCE</b>	<b>4,815.46</b>	<b>5,275.00</b>	<b>(459.54)</b>	<b>45,064.93</b>	<b>47,475.00</b>	<b>(2,410.07)</b>	<b>63,300.00</b>
5200 · PROGRAM MUSIC & WORSHIP							
5210 · RADIO BROADCASTS	205.75	333.33	(127.58)	2,902.86	3,000.01	(97.15)	4,000.00
5215 · WORSHIP PUBLICITY	112.56	250.00	(137.44)	899.90	2,250.00	(1,350.10)	3,000.00
5230 · SUNDAYS & SEASONS	-	83.33	(83.33)	589.00	750.01	(161.01)	1,000.00
5315 · WORSHIP & MUSIC ENHANCEMENT	100.00	166.67	(66.67)	2,522.87	1,499.99	1,022.88	2,000.00
5440 · ALTAR GUILD EXPENSE	-	166.67	(166.67)	437.02	1,499.99	(1,062.97)	2,000.00
5470 · CONGREG WORSHIP LICENSE	-	166.67	(166.67)	1,976.57	1,499.99	476.58	2,000.00
5488 · WORSHIP EQUIP/SOUND EXP	-	83.33	(83.33)	-	750.01	(750.01)	1,000.00
5489 · PIANO/ORGAN TUNING	-			310.00			
<b>Total 5200 · PROGRAM MUSIC &amp; WORSHIP</b>	<b>418.31</b>	<b>1,250.00</b>	<b>(831.69)</b>	<b>9,638.22</b>	<b>11,250.00</b>	<b>(1,611.78)</b>	<b>15,000.00</b>
5500 · EVANGELISM OUTREACH							
5561 · SOCIAL CONCERNS	-	41.67	(41.67)	-	374.99	(374.99)	500.00
5596 · BEFRIENDER PROGRAM SUPPLIES	-	41.67	(41.67)	-	374.99	(374.99)	500.00
<b>Total 5500 · EVANGELISM OUTREACH</b>	<b>-</b>	<b>83.34</b>	<b>(83.34)</b>	<b>-</b>	<b>749.98</b>	<b>(749.98)</b>	<b>1,000.00</b>
5600 · EDUCATION/CHILDREN							
5648 · BIBLES-NEW	34.54	125.00	(90.46)	64.78	1,125.00	(1,060.22)	1,500.00
5640 · SS-3 YRS.-GRADE 5	-	100.00	(100.00)	2,812.89	900.00	1,912.89	1,200.00
5650 · VBS/Day Camp	-	250.00	(250.00)	1,857.97	2,250.00	(392.03)	3,000.00
5660 · FAMILY ED/FAITH STEPS	-	20.83	(20.83)	89.34	187.51	(98.17)	250.00
5661 · ADULT EDUCATION	-	20.83	(20.83)	112.32	187.51	(75.19)	250.00
5665 · EARLY CHILDHOOD SUNDAY SCHOOL	-	41.67	(41.67)	254.00	374.99	(120.99)	500.00
5700 · CHILDREN'S EVENTS	742.50	83.33	659.17	793.42	750.01	43.41	1,000.00
5733 · CROSS GENERATIONAL ACTIVI	-	125.00	(125.00)	2,129.39	1,125.00	1,004.39	1,500.00
5740 · NURSERY/WORSHIP BAGS	-	12.50	(12.50)	73.71	112.50	(38.79)	150.00
<b>Total 5600 · EDUCATION/CHILDREN</b>	<b>777.04</b>	<b>779.16</b>	<b>(2.12)</b>	<b>8,187.82</b>	<b>7,012.52</b>	<b>1,175.30</b>	<b>9,350.00</b>
5800 · YOUTH							
5860 · RESOURCES - YOUTH	-	37.50	(37.50)	-	337.50	(337.50)	450.00
5870 · BOY SCOUTS	-	20.83	(20.83)	-	187.51	(187.51)	250.00
5885 · ADULT LEADERS	-	41.67	(41.67)	-	374.99	(374.99)	500.00
5890 · JR HIGH/SR HIGH EVENTS	-	83.33	(83.33)	344.90	750.01	(405.11)	1,000.00
5900 · CONFIRMATION	-	183.33	(183.33)	138.83	1,650.01	(1,511.18)	2,200.00
5905 · WED-CONF. MEALS	-	83.33	(83.33)	684.74	750.01	(65.27)	1,000.00
5907 · CONFIRMATION CAMP & RETREAT	(10.10)	208.33	(218.43)	(152.55)	1,875.01	(2,027.56)	2,500.00
5950 · YOUTH TRIPS	-	333.33	(333.33)	26.46	3,000.01	(2,973.55)	4,000.00
<b>Total 5800 · YOUTH</b>	<b>(10.10)</b>	<b>991.65</b>	<b>(1,001.75)</b>	<b>1,042.38</b>	<b>8,925.05</b>	<b>(7,882.67)</b>	<b>11,900.00</b>
6000 · STEWARDSHIP							

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 and Nine Months Ended September 30, 2025**

	One Month Ended	Budget	\$ Over/ (Under) Budget	Nine Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
6010 · STEWARDSHIP SUPPLIES	-			1,501.10			
Total 6000 · STEWARDSHIP	-			1,501.10			
6045 · LIBRARY	-	41.67	(41.67)	13.69	374.99	(361.30)	500.00
6500 · MAINTENANCE PROPERTY							
6510 · CHURCH UTILITIES-GAS	226.94	1,050.00	(823.06)	10,240.84	9,450.00	790.84	12,600.00
6515 · CHURCH UTILITIES-ELECTRIC	2,781.48	2,500.00	281.48	19,593.05	22,500.00	(2,906.95)	30,000.00
6520 · JANITOR SUPPLIES	-	208.33	(208.33)	1,059.56	1,875.01	(815.45)	2,500.00
6530 · REPAIRS/BUILDING	648.22	416.67	231.55	3,705.11	3,749.99	(44.88)	5,000.00
6540 · CHURCH INSURANCE	2,517.37	1,416.67	1,100.70	20,452.32	12,749.99	7,702.33	17,000.00
6560 · SNOW REMOVAL-CHURCH	-	833.33	(833.33)	4,716.00	7,500.01	(2,784.01)	10,000.00
6570 · CHURCH DECORATIONS	-	125.00	(125.00)	662.99	1,125.00	(462.01)	1,500.00
6580 · REPAIRS/EQUIPMENT	-	625.00	(625.00)	20,797.27	5,625.00	15,172.27	7,500.00
6590 · SPRINKLER SYSTEM-ANNUAL F	-	83.33	(83.33)	195.29	750.01	(554.72)	1,000.00
6591 · CEMETERY MAINTENANCE	-			1,264.64			
6592 · LAWN MOWING-CHURCH	1,080.00	666.67	413.33	6,504.21	5,999.99	504.22	8,000.00
6593 · LAWN MOWING-CEMETERY	1,925.00	333.33	1,591.67	6,600.00	3,000.01	3,599.99	4,000.00
6610 · STREET ASSESSMENTS	-	29.25	(29.25)	175.50	263.25	(87.75)	351.00
6615 · KITCHEN SUPPLIES	-	41.67	(41.67)	66.05	374.99	(308.94)	500.00
Total 6500 · MAINTENANCE PROPERTY	9,179.01	8,329.25	849.76	96,032.83	74,963.25	21,069.58	99,951.00
6700 · ADMIN EXPENSE & SUPPLIES							
6708 · ACCOUNTING SERVICES	-	1,860.00	(1,860.00)	15,265.00	16,740.00	(1,475.00)	22,320.00
6709 · PAYROLL PROCESSING	250.75	270.83	(20.08)	2,749.25	2,437.51	311.74	3,250.00
6710 · TELEPHONE	225.00	583.33	(358.33)	4,738.08	5,250.01	(511.93)	7,000.00
6711 · BANK/VANCO FEES	289.59	200.00	89.59	2,378.81	1,800.00	578.81	2,400.00
6720 · POSTAGE	-	375.00	(375.00)	1,804.19	3,375.00	(1,570.81)	4,500.00
6730 · OFFICE SUPP & EXPENSE	330.37	416.67	(86.30)	2,880.72	3,749.99	(869.27)	5,000.00
6731 · OFFICE EQUIPMENT REPAIR/LEASES	732.37	625.00	107.37	8,970.59	5,625.00	3,345.59	7,500.00
6750 · CONFERENCE/ASSEMBLIES	-	83.33	(83.33)	921.00	750.01	170.99	1,000.00
6753 · SECURITY SYSTEM FEE	-	166.67	(166.67)	1,766.26	1,499.99	266.27	2,000.00
6760 · AUTO EXPENSE	-	83.33	(83.33)	183.76	750.01	(566.25)	1,000.00
6780 · EDUCATION -PROF/SUPPORT	-	250.00	(250.00)	748.21	2,250.00	(1,501.79)	3,000.00
6873 · I.T./COMMUNICATIONS	691.00	625.00	66.00	5,806.99	5,625.00	181.99	7,500.00
6878 · WORKERS COMPENSATION INS	198.00	250.00	(52.00)	2,061.00	2,250.00	(189.00)	3,000.00
6880 · MISC ADMIN EXP & SUPPLIES	1,815.99	166.67	1,649.32	3,165.68	1,499.99	1,665.69	2,000.00
Total 6700 · ADMIN EXPENSE & SUPPLIES	4,533.07	5,955.83	(1,422.76)	53,439.54	53,602.51	(162.97)	71,470.00
6600 · SALARIES & BENEFITS							
6605 · SALARIES							
6606 · PASTORAL STAFF	13,514.00	17,441.67	(3,927.67)	165,472.51	156,974.99	8,497.52	209,300.00
6607 · PROGRAM STAFF	5,239.86	7,737.17	(2,497.31)	47,158.74	69,634.49	(22,475.75)	92,846.00
6608 · SUPPORT STAFF	10,718.24	9,439.03	1,279.21	87,301.10	84,951.31	2,349.79	113,268.40

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 and Nine Months Ended September 30, 2025**

	One Month Ended	Budget	\$ Over/ (Under) Budget	Nine Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Total 6605 · SALARIES	29,472.10	34,617.87	(5,145.77)	299,932.35	311,560.79	(11,628.44)	415,414.40
6620 · INSURANCE BENEFIT							
6622 · PASTORAL STAFF INSURANCE	2,309.82	2,606.67	(296.85)	18,420.02	23,459.99	(5,039.97)	31,280.00
6624 · PROGRAM STAFF INSURANCE	1,130.17	1,145.59	(15.42)	10,023.62	10,310.28	(286.66)	13,747.05
6626 · SUPPORT STAFF INSURANCE	20.83	20.83	-	187.47	187.51	(0.04)	250.00
Total 6620 · INSURANCE BENEFIT	3,460.82	3,773.09	(312.27)	28,631.11	33,957.78	(5,326.67)	45,277.05
6630 · PENSION BENEFIT							
6632 · PASTORAL STAFF PENSION	676.40	1,310.83	(634.43)	8,818.28	11,797.51	(2,979.23)	15,730.00
6634 · PROGRAM STAFF PENSION	513.72	513.72	-	4,623.48	4,623.44	0.04	6,164.60
6636 · SUPPORT STAFF PENSION	250.00	250.00	-	2,250.00	2,250.00	-	3,000.00
Total 6630 · PENSION BENEFIT	1,440.12	2,074.55	(634.43)	15,691.76	18,670.95	(2,979.19)	24,894.60
6650 · PAYROLL TAX	1,219.34	1,313.98	(94.64)	9,161.99	11,825.81	(2,663.82)	15,767.75
Total 6600 · SALARIES & BENEFITS	35,592.38	41,779.49	(6,187.11)	353,417.21	376,015.33	(22,598.12)	501,353.80
6900 · SPECIAL CONSIDERATIONS							
6960 · SPECIAL OFFERINGS EXP							
6930 · LENTEN OFFERINGS EXP	-			5,945.00			
6964 · SPECIAL OFFERINGS TO BE PAID	-			386.65			
6960 · SPECIAL OFFERINGS EXP - Other	-			2,082.75			
Total 6960 · SPECIAL OFFERINGS EXP	-			8,414.40			
Total 6900 · SPECIAL CONSIDERATIONS	-			8,414.40			
Total Expense	55,305.17	64,485.39	(9,180.22)	576,752.12	580,368.63	(3,616.51)	773,824.80
Net Ordinary Income	(6,750.65)	(11,735.39)	4,984.74	(107,149.57)	(105,618.63)	(1,530.94)	(140,824.80)
Other Income/Expense							
Other Income							
9040 · TFR CAPITAL INC FROM CAP FUND	1,136.75	1,666.67	(529.92)	13,915.99	14,999.99	(1,084.00)	20,000.00
Total Other Income	1,136.75	1,666.67	(529.92)	13,915.99	14,999.99	(1,084.00)	20,000.00
Net Other Income	1,136.75	1,666.67	(529.92)	13,915.99	14,999.99	(1,084.00)	20,000.00
Net Income	\$ (5,613.90)	\$ (10,068.72)	\$ 4,454.82	\$ (93,233.58)	\$ (90,618.64)	\$ (2,614.94)	\$ (120,824.80)

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 Revenues and Expenses-General Fund**  
**Modified Cash Basis**  
**Nine Months Ended September 30, 2025 and 2024**

	2025	2024	\$ Change	% Change
Ordinary Income/Expense				
Income				
3999 · INCOME/CONTRIBUTIONS	\$ 460,473.15	\$ 459,124.07	\$ 1,349.08	0.29%
4200 · SPECIAL OFFERINGS - IN/OUT	9,129.40	10,548.46	(1,419.06)	-13.45%
4300 · SPECIAL FUNDS - DESIGNATED	-	11,176.68	(11,176.68)	-100.0%
4600 · MISC. INCOME	-	4,500.00	(4,500.00)	-100.0%
Total Income	<u>469,602.55</u>	<u>485,349.21</u>	<u>(15,746.66)</u>	<u>-3.24%</u>
Gross Profit	469,602.55	485,349.21	(15,746.66)	-3.24%
Expense				
5005 · BENEVOLENCE	45,064.93	45,327.01	(262.08)	-0.58%
5200 · PROGRAM MUSIC & WORSHIP	9,638.22	14,040.18	(4,401.96)	-31.35%
5500 · EVANGELISM OUTREACH	-	1,506.35	(1,506.35)	-100.0%
5600 · EDUCATION/CHILDREN	8,187.82	8,867.23	(679.41)	-7.66%
5800 · YOUTH	1,042.38	7,269.55	(6,227.17)	-85.66%
6000 · STEWARDSHIP	1,501.10	1,218.44	282.66	23.2%
6045 · LIBRARY	13.69	-	13.69	100.0%
6500 · MAINTENANCE PROPERTY	96,032.83	81,837.93	14,194.90	17.35%
6700 · ADMIN EXPENSE & SUPPLIES	53,439.54	54,974.42	(1,534.88)	-2.79%
6600 · SALARIES & BENEFITS	353,417.21	328,515.57	24,901.64	7.58%
6900 · SPECIAL CONSIDERATIONS	8,414.40	21,755.48	(13,341.08)	-61.32%
Total Expense	<u>576,752.12</u>	<u>565,312.16</u>	<u>11,439.96</u>	<u>2.02%</u>
Net Ordinary Income	(107,149.57)	(79,962.95)	(27,186.62)	-34.0%
Other Income/Expense				
Other Income				
9040 · TFR CAPITAL INC FROM CAP FUND	13,915.99	15,278.01	(1,362.02)	-8.92%
Total Other Income	<u>13,915.99</u>	<u>15,278.01</u>	<u>(1,362.02)</u>	<u>-8.92%</u>
Net Other Income	13,915.99	15,278.01	(1,362.02)	-8.92%
Net Income	<u>\$ (93,233.58)</u>	<u>\$ (64,684.94)</u>	<u>\$ (28,548.64)</u>	<u>-44.14%</u>

**CALVARY LUTHERAN CHURCH**  
**Schedule of Revenues and Expenses-Capital Fund**  
**Modified Cash Basis**  
**One Month and Nine Months Ended September 30, 2025**

	One Month Ended	Nine Months Ended
Ordinary Income/Expense		
Income		
3999 · INCOME/CONTRIBUTIONS		
4020 · CAPITAL FUND INCOME	\$ 1,136.75	\$ 13,915.99
4060 · INTEREST EARNED	13.05	231.84
4064 · CHANGE IN MARKET VALUE-J ANDERS	42,351.35	195,506.16
Total 3999 · INCOME/CONTRIBUTIONS	43,501.15	209,653.99
Total Income	43,501.15	209,653.99
Gross Profit	43,501.15	209,653.99
Expense		
7400 · CAPITAL FUND EXPENSES		
7455 · CAPITAL EXPENSES-J ANDERSON	-	152,101.48
Total 7400 · CAPITAL FUND EXPENSES	-	152,101.48
7457 · INVESTMENT FEES-J ANDERSON	2,193.14	17,467.59
Total Expense	2,193.14	169,569.07
Net Ordinary Income	41,308.01	40,084.92
Other Income/Expense		
Other Income		
9030 · TFR TO GENERAL FUND	(1,136.75)	(13,915.99)
Total Other Income	(1,136.75)	(13,915.99)
Net Other Income	(1,136.75)	(13,915.99)
Net Income	\$ 40,171.26	\$ 26,168.93

**CALVARY LUTHERAN CHURCH**  
**Schedule of Revenues and Expenses-Endowment Fund**  
**Modified Cash Basis**  
**One Month and Nine Months Ended September 30, 2025**

	One Month Ended	Nine Months Ended
Ordinary Income/Expense		
Income		
4500 · ENDOWMENT		
4501 · INTEREST / DIVIDENDS	\$ 8,849.31	\$ 35,312.99
4502 · CHANGE IN MARKET VALUE	-	27,183.19
Total 4500 · ENDOWMENT	8,849.31	62,496.18
Total Income	8,849.31	62,496.18
Gross Profit	8,849.31	62,496.18
Expense		
6900 · SPECIAL CONSIDERATIONS		
6960 · SPECIAL OFFERINGS EXP		
6966 · ENDOWMENT FUND EXPENSE	7,000.00	27,500.00
Total 6960 · SPECIAL OFFERINGS EXP	7,000.00	27,500.00
Total 6900 · SPECIAL CONSIDERATIONS	7,000.00	27,500.00
Total Expense	7,000.00	27,500.00
Net Ordinary Income	1,849.31	34,996.18
Other Income/Expense		
Other Income		
9010 · TRANSFER	555,684.86	555,684.86
Total Other Income	555,684.86	555,684.86
Net Other Income	555,684.86	555,684.86
Net Income	\$ 557,534.17	\$ 590,681.04

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**  
**9/30/2025**

<b>DESCRIPTION</b>	<b>Balance</b>	<b>One Month Ending Revenue</b>	<b>One Month Ending Expense</b>	<b>YTD Revenue</b>	<b>YTD Expense</b>	<b>Balance</b>
<b>DESIGNATED GIFTS</b>						
Altar Guild Fund	\$ 3,149.17	\$ -	\$ -	\$ 130.00	\$ 514.33	\$ 2,764.84
Baptism Faith Chests	2,232.64			230.00	23.27	2,439.37
Befriender Fund	171.35			160.00	280.00	51.35
Carlson Estate (Not to be used for Operations)	555,684.86		555,684.86	-	555,684.86	-
Carpet Cleaner	-			1,500.00	1,500.00	-
Cemetery Fund	26,197.99	350.00	5.79	5,239.00	2,674.17	28,762.82
Cemetery Fund - J Anderson	32,792.54		1,650.00	-	4,750.00	28,042.54
Creation Care	2,830.58			1,450.00	70.00	4,210.58
Family Promise - Calvary	5,285.40			250.00	2,990.39	2,545.01
Hawk Creek Animal Shelter	-			135.32	-	135.32
Jamaican Mission Fund	3,977.66			-	-	3,977.66
Kitchen Fund	-			325.00	-	325.00
Library Fund	3,208.39			-	-	3,208.39
Miscellaneous Church Projects	3,381.17			1,501.56	2,801.56	2,081.17
Missions	3,992.11			-	-	3,992.11
Music Fund	1,599.20			-	-	1,599.20
Music-Bell Choir	586.70			-	176.94	409.76
Music - Piano Fund	9,031.74			-	-	9,031.74
Pastoral Care Fund	700.00			-	-	700.00
Prayer Ministry	3,500.84		48.80	-	2,170.03	1,330.81
Social Concerns Fund	7,935.62		247.45	1,259.00	725.08	8,469.54
Texas Floods	-			250.00	250.00	-
Technology	(27,741.24)			110,297.19	82,478.93	77.02
Televisions	-	800.00		800.00	-	800.00
<b>TOTAL DESIGNATED GIFTS</b>	<b>638,516.72</b>	<b>1,150.00</b>	<b>557,636.90</b>	<b>123,527.07</b>	<b>657,089.56</b>	<b>104,954.23</b>
<b>UNDESIGNATED MEMORIALS</b>						
Donna Jones Memorial	10,000.00	-	-	-	10,000.00	-
Don & Arlene Rice Memorial	5,714.00	-	-	-	-	5,714.00
Undesignated Memorials	10,125.94	50.00	-	525.00	5,000.00	5,650.94

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.

DESCRIPTION	Balance	One Month Ending Revenue	One Month Ending Expense	YTD Revenue	YTD Expense	Balance
<b>TOTAL UNDESIGNATED MEMORIALS</b>	<b>25,839.94</b>	<b>50.00</b>	<b>-</b>	<b>525.00</b>	<b>15,000.00</b>	<b>11,364.94</b>
<b>EDUCATION FUNDS</b>						
Lutheran Education Aid Fund	71,733.87	-	-	-	1,000.00	70,733.87
Paul Asche Scholarship Fund-Principal Restricted \$33,425.73	43,074.50	-	-	-	-	43,074.50
Seminary Fund	2,087.20	-	-	-	-	2,087.20
Stanford Memorial Fund-Principal Restricted \$10,000	10,000.00	-	-	-	-	10,000.00
<b>TOTAL EDUCATION FUNDS</b>	<b>126,895.57</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,000.00</b>	<b>125,895.57</b>
<b>CHURCH ORGANIZATION FUNDS</b>						
Bible Camp Scholarships	2,649.15	15.15	-	7,625.75	5,892.50	4,382.40
Boy Scouts	6,200.00	-	-	5,200.00	4,100.00	7,300.00
Community Meal	66.23	-	-	-	66.23	-
Deaconist Account	-	-	52.50	1,155.00	505.00	650.00
Discretionary Fund	570.97	-	-	-	384.71	186.26
Noisy Offering	-	112.41	-	721.69	697.91	23.78
NTY	632.32	210.06	288.78	1,062.91	991.42	703.81
Sunday School Account	3,509.21	47.32	-	47.32	3,200.00	356.53
WELCA Account	2,871.35	75.00	-	1,918.00	1,569.15	3,220.20
WELCA - Doing Days Quilters	75.00	-	-	2,020.00	644.92	1,450.08
Youth Account	15,323.96	20.20	171.00	753.55	1,104.75	14,972.76
Youth Event Assistance Fund	14,770.03	-	1,740.00	-	1,740.00	13,030.03
<b>TOTAL CHURCH ORGANIZATION FUNDS</b>	<b>46,668.22</b>	<b>480.14</b>	<b>2,252.28</b>	<b>20,504.22</b>	<b>20,896.59</b>	<b>46,275.85</b>
<b>INVESTMENT INCOME</b>						
Interest Earned	2,109.67	689.43	-	7,129.65	-	9,239.32
Change in Market Value-Edward Jones Putnum	219,740.38	3,215.26	-	25,126.45	-	244,866.83
<b>TOTAL INVESTMENT INCOME</b>	<b>221,850.05</b>	<b>3,904.69</b>	<b>-</b>	<b>32,256.10</b>	<b>-</b>	<b>254,106.15</b>
<b>TOTAL</b>	<b>\$ 1,059,770.50</b>	<b>\$ 5,584.83</b>	<b>\$ 559,889.18</b>	<b>\$ 176,812.39</b>	<b>\$ 693,986.15</b>	<b>\$ 542,596.74</b>

One Month Ending Profit/(Loss) \$ (554,304.35)

YTD Profit/(Loss) \$ (517,173.76)

**CALVARY LUTHERAN CHURCH**  
**ACCOUNTS PAYABLE VERIFICATION REPORT**  
**Modified Cash Basis**  
**September 2025**

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
AMERICAN WELDING & GAS	Bill	09/12/2025	0011115066		6530 · REPAIRS/BUILDING	Paid		148.22
Ann Holter	Bill	09/10/2025	Manual Ck #35146		6990 · NTY	Paid		50.00
Augsburg Fortress Publishers	Bill	09/02/2025	84819854	Education materials	5648 · BIBLES-NEW	Paid		34.54
BRAD SCHUELLER	Bill	09/28/2025	2025-09-28	Boiler Check	6515 · CHURCH UTILITIES-ELECTRIC	Paid		200.00
Bria Pederson	Bill	09/11/2025	Voucher 9/10/25	Sunday School set up training	6978 · YOUTH ACCOUNT	Paid		129.00
	Bill	09/30/2025	Voucher 10/1	Youth assist.	6978 · YOUTH ACCOUNT	Unpaid		42.00
CARD SERVICES	Bill	09/01/2025	Stmrt 09/1/25		5215 · WORSHIP PUBLICITY	Paid		27.96
CENTER POINT ENERGY -60577616	Bill	09/23/2025	ACH 9/23/25		6510 · CHURCH UTILITIES-GAS	Paid		226.94
CENTURY LINK	Bill	09/01/2025	ACH 9/1/25	Monthly service	5210 · RADIO BROADCASTS	Paid		55.75
CONCORDIA PUBLISHING HOUSE	Bill	09/01/2025	INVSM01451806		6984 · PRAYER MINISTRY	Paid		48.80
CONWAY DEUTH & SCHMIESING	Bill	09/01/2025	354986	Payroll Processing	6709 · PAYROLL PROCESSING	Paid		250.75
FAMILY PROMISE KANDIYOHI	Bill	09/30/2025	Benevolence 9/30	Benevolence	5035 · FAMILY PROMISE	Unpaid		288.93
FireBytes	Bill	09/05/2025	INV-3354	Aug	6873 · I.T./COMMUNICATIONS	Paid		691.00
FORUM COMMUNICATIONS COMPANY	Bill	09/01/2025	MP342310825	Church directory	5215 · WORSHIP PUBLICITY	Paid		84.60
GreatAmerica Financial Svcs.	Bill	09/15/2025	40135776	Printer Lease	6731 · OFFICE EQUIPMENT REPAIR/LEASES	Paid		732.37
GREEN LAKE LUTHERAN MINISTRIES	Bill	09/16/2025	Waters Edge	Endowment Disbursement	6966 · ENDOWMENT FUND EXPENSE	Paid		3,500.00
	Bill	09/18/2025	Ministry Coop	Sept Installment	6971 · YOUTH ASSISTANCE FUND	Unpaid		1,740.00
	Bill	09/30/2025	Benevolence 9/30	Benevolence	5070 · GREEN LAKE CAMP-DUES	Unpaid		337.08
HABITAT FOR HUMANITY	Bill	09/30/2025	Benevolence 9/30	Benevolence	5192 · HABITAT FOR HUMANITY	Unpaid		144.47
HEGLUND CATERING	Bill	09/01/2025	16774		6990 · NTY	Paid		188.78
Inflatables 4 Fun	Bill	09/05/2025	Manual Ck35145		5700 · CHILDREN'S EVENTS	Paid		742.50
JOANN HALVERSON	Bill	09/11/2025	9/11/25		5315 · WORSHIP & MUSIC ENHANCEMENT	Paid		100.00
KANDI WATER-ACH	Bill	09/20/2025	ACH 8/20/25		6515 · CHURCH UTILITIES-ELECTRIC	Paid		60.10
Kandiyohi County Food Shelf	Bill	09/30/2025	Benevolence 9/30	Benevolence	5050 · WILLMAR AREA FOOD SHELF	Unpaid		144.47
Kenneth Newberg								

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**  
**September 2025**

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
LAKELAND CONFERENCE	Bill	09/12/2025	Voucher 9/12/25	Church lawn mowing & trimming 8/22-9/12	6592 · LAWN MOWING-CHURCH	Paid		1,080.00
LAKELAND MEDIA	Bill	09/30/2025	Benevolence 9/30	Benevolence	5090 · CONF DUES-LAKELAND	Unpaid		24.07
LATE BLOOMERS FLORAL & GIFT, LLC	Bill	09/30/2025	Stmt. 9/30/25	Radio ads - IN-W-1250724849	5210 · RADIO BROADCASTS	Unpaid		150.00
LSS Meals	Bill	09/01/2025	Stmt 8/31/25		6975 · DEACONIST ACCOUNT	Paid		52.50
LUTHERAN CAMPUS MINISTRY	Bill	09/30/2025	Benevolence 9/30	Benevolence	5080 · MEALS ON WHEELS	Unpaid		144.47
	Bill	09/16/2025	Endowment Disb	Endowment Fund Disb	6966 · ENDOWMENT FUND EXPENSE	Paid		2,500.00
Mustard Seed Consulting, LLC	Bill	09/30/2025	Benevolence 9/30	Benevolence	5196 · LUTHERAN CAMPUS MINISTRY	Unpaid		96.31
NATIONWIDE GLASS OF WILLMAR, INC.	Bill	09/09/2025	2507	CAT Assessment	6880 · MISC ADMIN EXP & SUPPLIES	Paid		1,787.00
Nick Carlson	Bill	09/20/2025	5194		6530 · REPAIRS/BUILDING	Unpaid		385.00
North Risk Partners-AMTRUST	Bill	09/10/2025	Manual Ck #35147		6990 · NTY	Paid		50.00
	Bill	09/27/2025	2025-09-27 (1)	Need updated billing for 2025	6540 · CHURCH INSURANCE	Unpaid		1,922.20
	Bill	09/27/2025	2025-09-27	Umbrella Policy 2025 \$475 from Feb to Nc	6540 · CHURCH INSURANCE	Unpaid		475.00
	Bill	09/28/2025	2025-09-28	Insurance for 2025	-SPLIT-	Unpaid		318.17
Paula Lueders	Bill	09/17/2025	Reimb 9/17/25	Office card stock	6730 · OFFICE SUPP & EXPENSE	Paid		27.64
PAZ y ESPERANZA	Bill	09/30/2025	Benevolence 9/30	Benevolence	5020 · PAZ Y ESPERANZA	Unpaid		481.54
PLUMBING & HEATING OF WILLMAR, INC.	Bill	09/17/2025	39073	Labor Charges - Faucet/Hydrant - Warrant	6530 · REPAIRS/BUILDING	Paid		115.00
PORTICO BENEFIT SERVICES	Bill	09/11/2025	Stmt. 9/11/25		-SPLIT-	Paid		8,011.81
Premium Waters, Inc	Bill	09/01/2025	886642-08-25		6880 · MISC ADMIN EXP & SUPPLIES	Paid		28.99
PRINT MASTERS	Bill	09/03/2025	94203	regular envelopes	6730 · OFFICE SUPP & EXPENSE	Paid		313.00
SAFE AVENUES	Bill	09/30/2025	Benevolence 9/30	Benevolence	5195 · SAVE AVENUES	Unpaid		96.31
SOUTHWESTERN MINNESOTA SYNOD, ELCA	Bill	09/30/2025	093025 Benevolence	Benevolence	-SPLIT-	Unpaid		2,407.71
SPECTRUM-FORMERLY CHARTER COMMUNICATIONS	Bill	09/08/2025	Stmt 9/8/25	Spectrum Business Internet and Voice	6710 · TELEPHONE	Paid		225.00
The Cru Foundation	Bill	09/30/2025	Benevolence 9/30	Mallory Loge-0997721	5033 · ELCA MISSIONARY PERU	Unpaid		288.94
The Fortress	Bill	09/30/2025	Benevolence 9/30	Benevolence	5193 · THE FORTRESS	Unpaid		96.31
The Link	Bill	09/30/2025	Benevolence 9/30	Benevolence	5197 · THE LINK	Unpaid		72.23

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**  
**September 2025**

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
THE SALVATION ARMY	Bill	09/30/2025	Benevolence 9/30	Benevolence	5060 · SALVATION ARMY	Unpaid		96.31
The Well	Bill	09/30/2025	Benevolence 9/30	Benevolence	5194 · THE WELL	Unpaid		96.31
The Well of Willmar	Bill	09/16/2025	Endowment Disb	Endowment Distribution	6966 · ENDOWMENT FUND EXPENSE	Paid		1,000.00
Tucker Swanson	Bill	09/07/2025	1		-SPLIT-	Unpaid		3,575.00
WAYNE NELSON	Bill	09/08/2025	Reimb 9/8/25	Mailing package to college students	-SPLIT-	Paid		247.45
WEST CENTRAL SANITATION	Bill	09/01/2025	ACH 8/31/25	Garbage	6515 · CHURCH UTILITIES-ELECTRIC	Paid		191.90
WILLMAR MUNICIPAL UTILITIES	Bill	09/11/2025	ACH 9/11/25	Electric, Water and Wastewater charges	6515 · CHURCH UTILITIES-ELECTRIC	Paid		2,329.48
WILLMAR MUNICIPAL UTILITIES-17158002	Bill	09/01/2025	Stmt 8/31/25	Water charge	6982 · CEMETERY FUND	Paid		5.79

**CALVARY LUTHERAN CHURCH  
ATTENDANCE AND OFFERING STATISTICS**

Attendance	Lent/ Chris		8:00 AM	10:15 AM	You Tube- Sun. & Weds.	Total
	tmas	Sat				
1/5/2025		31	67	96	165	359
1/12/2025		33	44	93	181	351
1/19/2025		32	37	77	-	146
1/26/2025		34	47	172	133	386
2/2/2025		26	62	152	166	406
2/9/2025		22	49	102	145	318
2/16/2025		35	59	112	153	359
2/23/2025		34	55	126	115	330
3/2/2025	137	39	48	131	160	515
3/9/2025	117	52	68	119	103	459
3/16/2025	113	28	44	111	146	442
3/23/2025	130	43	48	116	192	529
3/30/2025		49	46	84	154	333
4/6/2025	111	35	68	124	174	512
4/13/2025	237	35	80	260	245	857
*4/20/2025		51	147	378	157	733
4/27/2025		32	65	149	119	365
5/4/2025		34	68	118	114	334
5/11/2025		37	75	114	106	332
5/18/2025		42	86	122	119	369
5/25/2025		42	135		83	260
6/1/2025	147	147	134		95	376
6/8/2025		39	127		110	276
6/15/2025		44	123		133	300
6/22/2025		51	134		118	303
6/29/2025		30	111		73	214
7/6/2025		39	151		118	308
7/13/2025		65	95		100	260
7/20/2025		46	153		73	272
7/27/2025		56	115		66	237
8/3/2025		42	116		96	254
8/10/2025		42	81		93	216
8/17/2025		48	163		135	346
8/24/2025		26	131		71	228
8/31/2025		48	121		68	237
9/7/2025		49	211		88	348
9/14/2025		47	182		101	330
9/21/2025		40	170		117	327
9/28/2025		50	162		73	285
<b>Total</b>	<b>845</b>	<b>1,675</b>	<b>3,878</b>	<b>2,756</b>	<b>4,658</b>	<b>13,812</b>

Average Attendance 354

Average Attendance (Easter/Thanksgiving/Christmas not included) 344

\* includes Holiday offering

Offering	#Sun	Total	Avg/Week	Simply Giving	% SG
January	4	49,211	12,303	11,853	24%
February	4	76,269	19,067	11,661	15%
March	5	53,249	10,650	11,235	21%
April	4	41,887	10,472	11,336	27%
May	4	43,598	10,899	10,616	24%
June	5	41,976	8,395	10,630	25%
July	4	43,988	10,997	11,120	25%
Aug	5	52,317	10,463	10,384	20%
Sept	4	48,155	12,039	11,042	23%
<b>Total</b>	<b>39</b>	<b>450,649</b>	<b>11,555</b>	<b>99,878</b>	<b>22%</b>

Average Offering per Attendee  
Average Offering per Attendee per Week 1309  
34