

CALVARY LUTHERAN CHURCH
FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION
TEN MONTHS ENDED OCTOBER 31, 2025

Calvary Lutheran Church

Financial Summary for October 2025

General Fund

- Total General Fund income is \$38,698, under the monthly budgeted income by \$15,719
- At \$37,072 the general offerings is under budget by \$15,678
- Actual monthly budgeted operating expenses were \$58,211 which is under budget by \$6,274
- Net Loss for the month is \$19,513, YTD Net Loss \$112,747
- Total Net Assets are (\$132,816)

Capital Fund

- Change in Net Assets for the month was a gain of \$38,003, YTD Net Income \$64,172
- Total Net Assets are \$5,663,219

Special Fund

- Change in Net Assets for the month was a gain of \$5,572, YTD Net Loss \$511,602
- Total Net Assets are \$548,169

Endowment

- Change in Net Assets for the month was a gain of \$32,684, YTD Net Income \$623,365
- Other Income includes the transfer of the Carlson gift from Special Funds.
- Total Net Assets are \$1,376,179

**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.....	19

CALVARY LUTHERAN CHURCH
Statements of Assets, Liabilities and Fund Balances –
Modified Cash Basis
October 31, 2025 and 2024

	2025	2024	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
1000 · BREMER 919 - Main	\$ 18,411.59	\$ 169,214.36	\$ (150,802.77)
1020 · BREMER 613 - MONEY MARKET	10,863.03	485,181.79	(474,318.76)
1030 · HSB 1951 - MONEY MARKET	50,298.92	68,197.16	(17,898.24)
1035 · HSB SAVINGS-CARLSON	557,844.30	-	557,844.30
1040 · CONCORDE 9667 - SAVINGS/CD	51,611.02	50,767.37	843.65
1050 · HERITAGE 4551 - SAVINGS	62,286.44	58,192.06	4,094.38
1052 · HERITAGE 4467 - CHECKING	-	3,998.90	(3,998.90)
Total Checking/Savings	751,315.30	835,551.64	(84,236.34)
Other Current Assets			
1442 · DUE FROM OTHER FUNDS	132,815.96	47,174.91	85,641.05
1800 · CAPITAL FUNDS			
1801 · INVESTMENTS			
1520 · PUTNUM- CONVERTIBLE	327,153.77	290,860.02	36,293.75
1803 · THRIVENT- J ANDERSON	4,188,963.18	4,132,555.02	56,408.16
Total 1801 · INVESTMENTS	4,516,116.95	4,423,415.04	92,701.91
Total 1800 · CAPITAL FUNDS	4,516,116.95	4,423,415.04	92,701.91
Total Other Current Assets	4,648,932.91	4,470,589.95	178,342.96
Total Current Assets	5,400,248.21	5,306,141.59	94,106.62
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	816,714.76	751,870.57	64,844.19
Total Other Assets	816,714.76	751,870.57	64,844.19
TOTAL ASSETS	\$ 7,598,194.87	\$ 7,439,244.06	\$ 158,950.81
LIABILITIES & FUND BALANCES			
Liabilities			
Current Liabilities			
Accounts Payable	\$ 8,223.59	\$ 16,970.45	\$ (8,746.86)
Other Current Liabilities			
1446 · DUE TO OTHER FUNDS	132,815.96	47,174.91	85,641.05
24000 · PAYROLL LIABILITIES	2,403.96	2,616.23	(212.27)
Total Other Current Liabilities	135,219.92	49,791.14	85,428.78
Total Current Liabilities	143,443.51	66,761.59	76,681.92
Total Liabilities	143,443.51	66,761.59	76,681.92
Fund Balances			
3000 · GENERAL FUND BALANCE	(132,815.96)	(47,174.91)	(85,641.05)
3001 · CAPITAL FUND BALANCE			
3001.1 · CAPITAL FUND - RESERVE	7,827.75	6,059.49	1,768.26
3001.2 · J ANDERSON			
3001.2a · J ANDERSON NARTHEX FUND	382,177.16	382,177.16	-
3001.2b · J ANDERSON CAPITAL FUND	3,889,090.21	3,844,609.86	44,480.35
Total 3001.2 · J ANDERSON	4,271,267.37	4,226,787.02	44,480.35
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	5,663,219.45	5,616,970.84	46,248.61
3002 · SPECIAL FUNDS BALANCE	548,168.70	1,052,340.86	(504,172.16)
3003 · MISSION ENDOWMENT BALANCE	1,376,179.17	750,345.68	625,833.49
3900 · RECLASS NET ASSETS	(63,188.36)	(683,121.23)	619,932.87
Net Income	63,188.36	683,121.23	(619,932.87)
Total Fund Balances	7,454,751.36	7,372,482.47	82,268.89
TOTAL LIABILITIES & FUND BALANCES	\$ 7,598,194.87	\$ 7,439,244.06	\$ 158,950.81

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
Statement of Revenues and Expenses –
Modified Cash Basis
Ten Months Ended October 31, 2025

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
Ordinary Income/Expense					
Income					
3999 · INCOME/CONTRIBUTIONS	\$ 497,687.27	\$ 251,398.18	\$ 7,217.87	\$ -	\$ 756,303.32
4200 · SPECIAL OFFERINGS - IN/OUT	9,079.40	-	-	-	9,079.40
4300 · SPECIAL FUNDS - DESIGNATED	-	-	179,310.44	-	179,310.44
4500 · ENDOWMENT	-	-	-	95,179.90	95,179.90
Total Income	506,766.67	251,398.18	186,528.31	95,179.90	1,039,873.06
Gross Profit	506,766.67	251,398.18	186,528.31	95,179.90	1,039,873.06
Expense					
5005 · BENEVOLENCE	48,772.10	-	-	-	48,772.10
5200 · PROGRAM MUSIC & WORSHIP	10,211.88	-	-	-	10,211.88
5600 · EDUCATION/CHILDREN	9,720.18	-	-	-	9,720.18
5800 · YOUTH	2,278.30	-	-	-	2,278.30
6000 · STEWARDSHIP	1,501.10	-	-	-	1,501.10
6045 · LIBRARY	13.69	-	-	-	13.69
6500 · MAINTENANCE PROPERTY	103,512.32	-	-	-	103,512.32
6700 · ADMIN EXPENSE & SUPPLIES	63,368.68	-	-	-	63,368.68
6600 · SALARIES & BENEFITS	387,820.98	-	-	-	387,820.98
6900 · SPECIAL CONSIDERATIONS	7,764.40	-	142,445.25	27,500.00	177,709.65
7400 · CAPITAL FUND EXPENSES	-	152,101.48	-	-	152,101.48
7457 · INVESTMENT FEES-J ANDERSON	-	19,674.34	-	-	19,674.34
Total Expense	634,963.63	171,775.82	142,445.25	27,500.00	976,684.70
Net Ordinary Income	(128,196.96)	79,622.36	44,083.06	67,679.90	63,188.36
Other Income/Expense					
Other Income					
9010 · TRANSFER	-	-	-	555,684.86	555,684.86
9040 · TFR CAPITAL INC FROM CAP FUND	15,450.25	-	-	-	15,450.25
9030 · TFR TO GENERAL FUND	-	(15,450.25)	-	-	(15,450.25)
Total Other Income	15,450.25	(15,450.25)	-	555,684.86	555,684.86
Other Expense					
9230 · TRANSFER OUT	-	-	555,684.86	-	555,684.86
Total Other Expense	-	-	555,684.86	-	555,684.86
Net Other Income	15,450.25	(15,450.25)	(555,684.86)	555,684.86	-
Net Income	\$ (112,746.71)	\$ 64,172.11	\$ (511,601.80)	\$ 623,364.76	\$ 63,188.36

Supplementary Information

CALVARY LUTHERAN CHURCH
Schedule Of Assets, Liabilities And Fund Balances By Fund
Modified Cash Basis
October 31, 2025

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
ASSETS					
Current Assets					
Checking/Savings					
1000 · BREMER 919 - Main	\$ 10,627.55	\$ 36,246.72	\$ (30,082.79)	\$ 1,620.11	\$ 18,411.59
1020 · BREMER 613 - MONEY MARKET	-	6,478.73	4,384.30	-	10,863.03
1030 · HSB 1951 - MONEY MARKET	-	50,298.92	-	-	50,298.92
1035 · HSB SAVINGS-CARLSON	-	-	-	557,844.30	557,844.30
1040 · CONCORDE 9667 - SAVINGS/CD	-	-	51,611.02	-	51,611.02
1050 · HERITAGE 4551 - SAVINGS	-	-	62,286.44	-	62,286.44
Total Checking/Savings	10,627.55	93,024.37	88,198.97	559,464.41	751,315.30
Other Current Assets					
1442 · DUE FROM OTHER FUNDS	-	-	132,815.96	-	132,815.96
1800 · CAPITAL FUNDS					
1801 · INVESTMENTS					
1520 · PUTNUM- CONVERTIBLE	-	-	327,153.77	-	327,153.77
1803 · THRIVENT- J ANDERSON	-	4,188,963.18	-	-	4,188,963.18
Total 1801 · INVESTMENTS	-	4,188,963.18	327,153.77	-	4,516,116.95
Total 1800 · CAPITAL FUNDS	-	4,188,963.18	327,153.77	-	4,516,116.95
Total Other Current Assets	-	4,188,963.18	459,969.73	-	4,648,932.91
Total Current Assets	10,627.55	4,281,987.55	548,168.70	559,464.41	5,400,248.21
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	-	-	-	816,714.76	816,714.76
Total Other Assets	-	-	-	816,714.76	816,714.76
TOTAL ASSETS	\$ 10,627.55	\$ 5,663,219.45	\$ 548,168.70	\$ 1,376,179.17	\$ 7,598,194.87
LIABILITIES & FUND BALANCES					
Liabilities					
Current Liabilities					
Accounts Payable	\$ 8,223.59	\$ -	\$ -	\$ -	\$ 8,223.59
Other Current Liabilities					
1446 · DUE TO OTHER FUNDS	132,815.96	-	-	-	132,815.96
24000 · PAYROLL LIABILITIES	2,403.96	-	-	-	2,403.96
Total Other Current Liabilities	135,219.92	-	-	-	135,219.92
Total Current Liabilities	143,443.51	-	-	-	143,443.51
Total Liabilities	143,443.51	-	-	-	143,443.51
Fund Balances					
3000 · GENERAL FUND BALANCE	(132,815.96)	-	-	-	(132,815.96)
3001 · CAPITAL FUND BALANCE					
3001.1 · CAPITAL FUND - RESERVE	-	7,827.75	-	-	7,827.75
3001.2 · J ANDERSON					
3001.2a · J ANDERSON NARTHEX FUND	-	382,177.16	-	-	382,177.16
3001.2b · J ANDERSON CAPITAL FUND	-	3,889,090.21	-	-	3,889,090.21
Total 3001.2 · J ANDERSON	-	4,271,267.37	-	-	4,271,267.37
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	-	5,663,219.45	-	-	5,663,219.45
3002 · SPECIAL FUNDS BALANCE	-	-	548,168.70	-	548,168.70
3003 · MISSION ENDOWMENT BALANCE	-	-	-	1,376,179.17	1,376,179.17
3900 · RECLASS NET ASSETS	112,746.71	(64,172.11)	511,601.80	(623,364.76)	(63,188.36)
Net Income	(112,746.71)	64,172.11	(511,601.80)	623,364.76	63,188.36
Total Fund Balances	(132,815.96)	5,663,219.45	548,168.70	1,376,179.17	7,454,751.36
TOTAL LIABILITIES & FUND BALANCES	\$ 10,627.55	\$ 5,663,219.45	\$ 548,168.70	\$ 1,376,179.17	\$ 7,598,194.87

CALVARY LUTHERAN CHURCH
General Fund Budget Performance Summary
Modified Cash Basis
One Month and Ten Months Ended October 31, 2025

	One Month Ended	Budget	\$ Over/ (Under) Budget	Ten Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS	\$ 37,214.12	\$ 52,750.00	\$ (15,535.88)	\$ 497,687.27	\$ 527,500.00	\$ (29,812.73)	\$ 633,000.00
4200 · SPECIAL OFFERINGS - IN/OUT	(50.00)			9,079.40			
Total Income	37,164.12	52,750.00	(15,585.88)	506,766.67	527,500.00	(20,733.33)	633,000.00
Gross Profit	37,164.12	52,750.00	(15,585.88)	506,766.67	527,500.00	(20,733.33)	633,000.00
Expense							
5005 · BENEVOLENCE	3,707.17	5,275.00	(1,567.83)	48,772.10	52,750.00	(3,977.90)	63,300.00
5200 · PROGRAM MUSIC & WORSHIP	573.66	1,250.00	(676.34)	10,211.88	12,500.00	(2,288.12)	15,000.00
5500 · EVANGELISM OUTREACH	-	83.34	(83.34)	-	833.32	(833.32)	1,000.00
5600 · EDUCATION/CHILDREN	1,532.36	779.16	753.20	9,720.18	7,791.68	1,928.50	9,350.00
5800 · YOUTH	1,235.92	991.65	244.27	2,278.30	9,916.70	(7,638.40)	11,900.00
6000 · STEWARDSHIP	-			1,501.10			
6045 · LIBRARY	-	41.67	(41.67)	13.69	416.66	(402.97)	500.00
6500 · MAINTENANCE PROPERTY	7,479.49	8,329.25	(849.76)	103,512.32	83,292.50	20,219.82	99,951.00
6700 · ADMIN EXPENSE & SUPPLIES	9,929.14	5,955.83	3,973.31	63,368.68	59,558.34	3,810.34	71,470.00
6600 · SALARIES & BENEFITS	34,403.77	41,779.49	(7,375.72)	387,820.98	417,794.82	(29,973.84)	501,353.80
6900 · SPECIAL CONSIDERATIONS	(650.00)			7,764.40			
Total Expense	58,211.51	64,485.39	(6,273.88)	634,963.63	644,854.02	(9,890.39)	773,824.80
Net Ordinary Income	(21,047.39)	(11,735.39)	(9,312.00)	(128,196.96)	(117,354.02)	(10,842.94)	(140,824.80)
Other Income/Expense							
Other Income							
9040 · TFR CAPITAL INC FROM CAP FUND	1,534.26	1,666.67	(132.41)	15,450.25	16,666.66	(1,216.41)	20,000.00
Total Other Income	1,534.26	1,666.67	(132.41)	15,450.25	16,666.66	(1,216.41)	20,000.00
Net Other Income	1,534.26	1,666.67	(132.41)	15,450.25	16,666.66	(1,216.41)	20,000.00
Net Income	\$ (19,513.13)	\$ (10,068.72)	\$ (9,444.41)	\$ (112,746.71)	\$ (100,687.36)	\$ (12,059.35)	\$ (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 Ten Months Ended October 31, 2025

	One Month Ended	Budget	\$ Over/ (Under) Budget	Ten Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS							
4000 · GENERAL UNDESIGNATED	\$ 37,072.12	\$ 52,750.00	\$ (15,677.88)	\$ 487,721.29	\$ 527,500.00	\$ (39,778.71)	\$ 633,000.00
4010 · MISCELLANEOUS INCOME	-			1,000.00			
4030 · CHRISTMAS/EASTER/MISSIONS	-			4,230.00			
4035 · THRIVENT CHOICE	81.00			2,821.00			
4060 · INTEREST EARNED	-			8.98			
4310 · BULLETIN SPONSORSHIP	-			550.00			
4320 · RADIO BROADCAST SPONSOR	-			450.00			
4366 · SUNDAY COFFEE	61.00			906.00			
Total 3999 · INCOME/CONTRIBUTIONS	37,214.12	52,750.00	(15,535.88)	497,687.27	527,500.00	(29,812.73)	633,000.00
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	100.00			1,819.40			
4960 · SPECIAL OFFERINGS - Other	(100.00)			-			
Total 4960 · SPECIAL OFFERINGS	(50.00)			1,944.40			
Total 4200 · SPECIAL OFFERINGS - IN/OUT	(50.00)			9,079.40			
Total Income	37,164.12	52,750.00	(15,585.88)	506,766.67	527,500.00	(20,733.33)	633,000.00
Gross Profit	37,164.12	52,750.00	(15,585.88)	506,766.67	527,500.00	(20,733.33)	633,000.00
Expense							
5005 · BENEVOLENCE							
5010 · ELCA SW MN SYNOD	1,408.74	2,004.50	(595.76)	18,533.41	20,045.00	(1,511.59)	24,054.00
5020 · PAZ Y ESPERANZA	370.72	527.50	(156.78)	4,877.21	5,275.00	(397.79)	6,330.00
5030 · ELCA MISSIONARY REP S AF	-	316.50	(316.50)	752.88	3,165.00	(2,412.12)	3,798.00
5031 · ELCA MISSIONARY-SO AFRICA	222.43	316.50	(94.07)	2,926.32	3,165.00	(238.68)	3,798.00
5032 · ELCA MISSIONARY- TANZANIA	222.43	316.50	(94.07)	2,926.32	3,165.00	(238.68)	3,798.00
5033 · ELCA MISSIONARY PERU	222.43			2,173.46			
5035 · FAMILY PROMISE	222.43	316.50	(94.07)	2,926.33	3,165.00	(238.67)	3,798.00
5050 · WILLMAR AREA FOOD SHELF	111.21	158.25	(47.04)	1,463.16	1,582.50	(119.34)	1,899.00
5060 · SALVATION ARMY	74.14	52.75	21.39	975.44	527.50	447.94	633.00
5070 · GREEN LAKE CAMP-DUES	259.51	369.25	(109.74)	3,414.05	3,692.50	(278.45)	4,431.00
5080 · MEALS ON WHEELS	111.21	52.75	58.46	1,463.16	527.50	935.66	633.00
5090 · CONF DUES-LAKELAND	18.54	52.75	(34.21)	243.86	527.50	(283.64)	633.00
5192 · HABITAT FOR HUMANITY	111.21	158.25	(47.04)	1,463.16	1,582.50	(119.34)	1,899.00
5193 · THE FORTRESS	74.14	105.50	(31.36)	975.44	1,055.00	(79.56)	1,266.00
5194 · THE WELL	74.14	105.50	(31.36)	975.44	1,055.00	(79.56)	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 Ten Months Ended October 31, 2025

	One Month Ended	Budget	\$ Over/ (Under) Budget	Ten Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
5195 · SAVE AVENUES	74.14	105.50	(31.36)	975.44	1,055.00	(79.56)	1,266.00
5196 · LUTHERAN CAMPUS MINISTRY	74.14	105.50	(31.36)	975.44	1,055.00	(79.56)	1,266.00
5197 · THE LINK	55.61	211.00	(155.39)	731.58	2,110.00	(1,378.42)	2,532.00
Total 5005 · BENEVOLENCE	3,707.17	5,275.00	(1,567.83)	48,772.10	52,750.00	(3,977.90)	63,300.00
5200 · PROGRAM MUSIC & WORSHIP							
5210 · RADIO BROADCASTS	431.61	333.33	98.28	3,334.47	3,333.34	1.13	4,000.00
5215 · WORSHIP PUBLICITY	116.07	250.00	(133.93)	1,015.97	2,500.00	(1,484.03)	3,000.00
5230 · SUNDAYS & SEASONS	-	83.33	(83.33)	589.00	833.34	(244.34)	1,000.00
5315 · WORSHIP & MUSIC ENHANCEMENT	-	166.67	(166.67)	2,522.87	1,666.66	856.21	2,000.00
5440 · ALTAR GUILD EXPENSE	25.98	166.67	(140.69)	463.00	1,666.66	(1,203.66)	2,000.00
5470 · CONGREG WORSHIP LICENSE	-	166.67	(166.67)	1,976.57	1,666.66	309.91	2,000.00
5488 · WORSHIP EQUIP/SOUND EXP	-	83.33	(83.33)	-	833.34	(833.34)	1,000.00
5489 · PIANO/ORGAN TUNING	-			310.00			
Total 5200 · PROGRAM MUSIC & WORSHIP	573.66	1,250.00	(676.34)	10,211.88	12,500.00	(2,288.12)	15,000.00
5500 · EVANGELISM OUTREACH							
5561 · SOCIAL CONCERNS	-	41.67	(41.67)	-	416.66	(416.66)	500.00
5596 · BEFRIENDER PROGRAM SUPPLIES	-	41.67	(41.67)	-	416.66	(416.66)	500.00
Total 5500 · EVANGELISM OUTREACH	-	83.34	(83.34)	-	833.32	(833.32)	1,000.00
5600 · EDUCATION/CHILDREN							
5648 · BIBLES-NEW	125.14	125.00	0.14	189.92	1,250.00	(1,060.08)	1,500.00
5640 · SS-3 YRS.-GRADE 5	340.66	100.00	240.66	3,153.55	1,000.00	2,153.55	1,200.00
5650 · VBS/Day Camp	-	250.00	(250.00)	1,857.97	2,500.00	(642.03)	3,000.00
5660 · FAMILY ED/FAITH STEPS	99.07	20.83	78.24	188.41	208.34	(19.93)	250.00
5661 · ADULT EDUCATION	18.99	20.83	(1.84)	131.31	208.34	(77.03)	250.00
5665 · EARLY CHILDHOOD SUNDAY SCHOOL	-	41.67	(41.67)	254.00	416.66	(162.66)	500.00
5700 · CHILDREN'S EVENTS	400.50	83.33	317.17	1,193.92	833.34	360.58	1,000.00
5733 · CROSS GENERATIONAL ACTIVI	548.00	125.00	423.00	2,677.39	1,250.00	1,427.39	1,500.00
5740 · NURSERY/WORSHIP BAGS	-	12.50	(12.50)	73.71	125.00	(51.29)	150.00
Total 5600 · EDUCATION/CHILDREN	1,532.36	779.16	753.20	9,720.18	7,791.68	1,928.50	9,350.00
5800 · YOUTH							
5860 · RESOURCES - YOUTH	199.00	37.50	161.50	199.00	375.00	(176.00)	450.00
5870 · BOY SCOUTS	-	20.83	(20.83)	-	208.34	(208.34)	250.00
5885 · ADULT LEADERS	12.95	41.67	(28.72)	12.95	416.66	(403.71)	500.00
5890 · JR HIGH/SR HIGH EVENTS	-	83.33	(83.33)	344.90	833.34	(488.44)	1,000.00
5900 · CONFIRMATION	94.93	183.33	(88.40)	233.76	1,833.34	(1,599.58)	2,200.00
5905 · WED-CONF. MEALS	173.00	83.33	89.67	857.74	833.34	24.40	1,000.00
5907 · CONFIRMATION CAMP & RETREAT	(10.10)	208.33	(218.43)	(162.65)	2,083.34	(2,245.99)	2,500.00
5950 · YOUTH TRIPS	766.14	333.33	432.81	792.60	3,333.34	(2,540.74)	4,000.00
Total 5800 · YOUTH	1,235.92	991.65	244.27	2,278.30	9,916.70	(7,638.40)	11,900.00
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 Ten Months Ended October 31, 2025

	One Month Ended	Budget	\$ Over/ (Under) Budget	Ten 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	416.66	(402.97)	500.00
6500 · MAINTENANCE PROPERTY							
6510 · CHURCH UTILITIES-GAS	296.51	1,050.00	(753.49)	10,537.35	10,500.00	37.35	12,600.00
6515 · CHURCH UTILITIES-ELECTRIC	2,533.51	2,500.00	33.51	22,126.56	25,000.00	(2,873.44)	30,000.00
6520 · JANITOR SUPPLIES	300.21	208.33	91.88	1,359.77	2,083.34	(723.57)	2,500.00
6530 · REPAIRS/BUILDING	369.92	416.67	(46.75)	4,075.03	4,166.66	(91.63)	5,000.00
6540 · CHURCH INSURANCE	2,579.69	1,416.67	1,163.02	23,032.01	14,166.66	8,865.35	17,000.00
6560 · SNOW REMOVAL-CHURCH	-	833.33	(833.33)	4,716.00	8,333.34	(3,617.34)	10,000.00
6570 · CHURCH DECORATIONS	-	125.00	(125.00)	662.99	1,250.00	(587.01)	1,500.00
6580 · REPAIRS/EQUIPMENT	156.35	625.00	(468.65)	20,953.62	6,250.00	14,703.62	7,500.00
6590 · SPRINKLER SYSTEM-ANNUAL F	-	83.33	(83.33)	195.29	833.34	(638.05)	1,000.00
6591 · CEMETERY MAINTENANCE	-			1,264.64			
6592 · LAWN MOWING-CHURCH	945.00	666.67	278.33	7,449.21	6,666.66	782.55	8,000.00
6593 · LAWN MOWING-CEMETERY	-	333.33	(333.33)	6,600.00	3,333.34	3,266.66	4,000.00
6610 · STREET ASSESSMENTS	175.50	29.25	146.25	351.00	292.50	58.50	351.00
6615 · KITCHEN SUPPLIES	122.80	41.67	81.13	188.85	416.66	(227.81)	500.00
Total 6500 · MAINTENANCE PROPERTY	7,479.49	8,329.25	(849.76)	103,512.32	83,292.50	20,219.82	99,951.00
6700 · ADMIN EXPENSE & SUPPLIES							
6708 · ACCOUNTING SERVICES	3,830.00	1,860.00	1,970.00	19,095.00	18,600.00	495.00	22,320.00
6709 · PAYROLL PROCESSING	229.75	270.83	(41.08)	2,979.00	2,708.34	270.66	3,250.00
6710 · TELEPHONE	922.95	583.33	339.62	5,661.03	5,833.34	(172.31)	7,000.00
6711 · BANK/VANCO FEES	302.45	200.00	102.45	2,681.26	2,000.00	681.26	2,400.00
6720 · POSTAGE	164.86	375.00	(210.14)	1,969.05	3,750.00	(1,780.95)	4,500.00
6730 · OFFICE SUPP & EXPENSE	108.98	416.67	(307.69)	2,989.70	4,166.66	(1,176.96)	5,000.00
6731 · OFFICE EQUIPMENT REPAIR/LEASES	732.37	625.00	107.37	9,702.96	6,250.00	3,452.96	7,500.00
6750 · CONFERENCE/ASSEMBLIES	150.00	83.33	66.67	1,071.00	833.34	237.66	1,000.00
6753 · SECURITY SYSTEM FEE	78.02	166.67	(88.65)	1,844.28	1,666.66	177.62	2,000.00
6760 · AUTO EXPENSE	-	83.33	(83.33)	183.76	833.34	(649.58)	1,000.00
6780 · EDUCATION -PROF/SUPPORT	-	250.00	(250.00)	748.21	2,500.00	(1,751.79)	3,000.00
6873 · I.T./COMMUNICATIONS	3,150.75	625.00	2,525.75	8,957.74	6,250.00	2,707.74	7,500.00
6878 · WORKERS COMPENSATION INS	198.00	250.00	(52.00)	2,259.00	2,500.00	(241.00)	3,000.00
6880 · MISC ADMIN EXP & SUPPLIES	61.01	166.67	(105.66)	3,226.69	1,666.66	1,560.03	2,000.00
Total 6700 · ADMIN EXPENSE & SUPPLIES	9,929.14	5,955.83	3,973.31	63,368.68	59,558.34	3,810.34	71,470.00
6600 · SALARIES & BENEFITS							
6605 · SALARIES							
6606 · PASTORAL STAFF	13,514.00	17,441.67	(3,927.67)	178,986.51	174,416.66	4,569.85	209,300.00
6607 · PROGRAM STAFF	5,239.86	7,737.17	(2,497.31)	52,398.60	77,371.66	(24,973.06)	92,846.00
6608 · SUPPORT STAFF	9,614.06	9,439.03	175.03	96,915.16	94,390.34	2,524.82	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 Ten Months Ended October 31, 2025

	One Month Ended	Budget	\$ Over/ (Under) Budget	Ten Months Ended	YTD Budget	\$ Over/ (Under) Budget	Annual Budget
Total 6605 · SALARIES	28,367.92	34,617.87	(6,249.95)	328,300.27	346,178.66	(17,878.39)	415,414.40
6620 · INSURANCE BENEFIT							
6622 · PASTORAL STAFF INSURANCE	2,309.82	2,606.67	(296.85)	20,729.84	26,066.66	(5,336.82)	31,280.00
6624 · PROGRAM STAFF INSURANCE	1,130.17	1,145.59	(15.42)	11,153.79	11,455.87	(302.08)	13,747.05
6626 · SUPPORT STAFF INSURANCE	20.83	20.83	-	208.30	208.34	(0.04)	250.00
Total 6620 · INSURANCE BENEFIT	3,460.82	3,773.09	(312.27)	32,091.93	37,730.87	(5,638.94)	45,277.05
6630 · PENSION BENEFIT							
6632 · PASTORAL STAFF PENSION	676.40	1,310.83	(634.43)	9,494.68	13,108.34	(3,613.66)	15,730.00
6634 · PROGRAM STAFF PENSION	513.72	513.72	-	5,137.20	5,137.16	0.04	6,164.60
6636 · SUPPORT STAFF PENSION	250.00	250.00	-	2,500.00	2,500.00	-	3,000.00
Total 6630 · PENSION BENEFIT	1,440.12	2,074.55	(634.43)	17,131.88	20,745.50	(3,613.62)	24,894.60
6650 · PAYROLL TAX	1,134.91	1,313.98	(179.07)	10,296.90	13,139.79	(2,842.89)	15,767.75
Total 6600 · SALARIES & BENEFITS	34,403.77	41,779.49	(7,375.72)	387,820.98	417,794.82	(29,973.84)	501,353.80
6900 · SPECIAL CONSIDERATIONS							
6960 · SPECIAL OFFERINGS EXP							
6930 · LENTEN OFFERINGS EXP	-			5,945.00			
6964 · SPECIAL OFFERINGS TO BE PAID	(175.00)			211.65			
6960 · SPECIAL OFFERINGS EXP - Other	(475.00)			1,607.75			
Total 6960 · SPECIAL OFFERINGS EXP	(650.00)			7,764.40			
Total 6900 · SPECIAL CONSIDERATIONS	(650.00)			7,764.40			
Total Expense	58,211.51	64,485.39	(6,273.88)	634,963.63	644,854.02	(9,890.39)	773,824.80
Net Ordinary Income	(21,047.39)	(11,735.39)	(9,312.00)	(128,196.96)	(117,354.02)	(10,842.94)	(140,824.80)
Other Income/Expense							
Other Income							
9040 · TFR CAPITAL INC FROM CAP FUND	1,534.26	1,666.67	(132.41)	15,450.25	16,666.66	(1,216.41)	20,000.00
Total Other Income	1,534.26	1,666.67	(132.41)	15,450.25	16,666.66	(1,216.41)	20,000.00
Net Other Income	1,534.26	1,666.67	(132.41)	15,450.25	16,666.66	(1,216.41)	20,000.00
Net Income	\$ (19,513.13)	\$ (10,068.72)	\$ (9,444.41)	\$ (112,746.71)	\$ (100,687.36)	\$ (12,059.35)	\$ (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
Ten Months Ended October 31, 2025 and 2024

	2025	2024	\$ Change	% Change
Ordinary Income/Expense				
Income				
3999 · INCOME/CONTRIBUTIONS	\$ 497,687.27	\$ 498,543.33	\$ (856.06)	-0.17%
4200 · SPECIAL OFFERINGS - IN/OUT	9,079.40	14,423.46	(5,344.06)	-37.05%
4300 · SPECIAL FUNDS - DESIGNATED	-	11,191.83	(11,191.83)	-100.0%
4600 · MISC. INCOME	-	4,500.00	(4,500.00)	-100.0%
Total Income	506,766.67	528,658.62	(21,891.95)	-4.14%
Gross Profit	506,766.67	528,658.62	(21,891.95)	-4.14%
Expense				
5005 · BENEVOLENCE	48,772.10	49,230.35	(458.25)	-0.93%
5200 · PROGRAM MUSIC & WORSHIP	10,211.88	15,612.33	(5,400.45)	-34.59%
5500 · EVANGELISM OUTREACH	-	1,612.71	(1,612.71)	-100.0%
5600 · EDUCATION/CHILDREN	9,720.18	9,842.97	(122.79)	-1.25%
5800 · YOUTH	2,278.30	8,210.62	(5,932.32)	-72.25%
6000 · STEWARDSHIP	1,501.10	1,218.44	282.66	23.2%
6045 · LIBRARY	13.69	-	13.69	100.0%
6500 · MAINTENANCE PROPERTY	103,512.32	88,043.21	15,469.11	17.57%
6700 · ADMIN EXPENSE & SUPPLIES	63,368.68	59,716.76	3,651.92	6.12%
6600 · SALARIES & BENEFITS	387,820.98	372,116.79	15,704.19	4.22%
6900 · SPECIAL CONSIDERATIONS	7,764.40	25,615.29	(17,850.89)	-69.69%
Total Expense	634,963.63	631,219.47	3,744.16	0.59%
Net Ordinary Income	(128,196.96)	(102,560.85)	(25,636.11)	-25.0%
Other Income/Expense				
Other Income				
9040 · TFR CAPITAL INC FROM CAP FUND	15,450.25	16,253.31	(803.06)	-4.94%
Total Other Income	15,450.25	16,253.31	(803.06)	-4.94%
Net Other Income	15,450.25	16,253.31	(803.06)	-4.94%
Net Income	\$ (112,746.71)	\$ (86,307.54)	\$ (26,439.17)	-30.63%

CALVARY LUTHERAN CHURCH
Schedule of Revenues and Expenses-Capital Fund
Modified Cash Basis
One Month and Ten Months Ended October 31, 2025

	<u>One Month Ended</u>	<u>Ten Months Ended</u>
Ordinary Income/Expense		
Income		
3999 · INCOME/CONTRIBUTIONS		
4020 · CAPITAL FUND INCOME	\$ 1,534.26	\$ 15,450.25
4060 · INTEREST EARNED	10.68	242.52
4064 · CHANGE IN MARKET VALUE-J ANDERS	40,199.25	235,705.41
Total 3999 · INCOME/CONTRIBUTIONS	<u>41,744.19</u>	<u>251,398.18</u>
Total Income	<u>41,744.19</u>	<u>251,398.18</u>
Gross Profit	41,744.19	251,398.18
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	2,206.75	19,674.34
Total Expense	<u>2,206.75</u>	<u>171,775.82</u>
Net Ordinary Income	39,537.44	79,622.36
Other Income/Expense		
Other Income		
9030 · TFR TO GENERAL FUND	(1,534.26)	(15,450.25)
Total Other Income	<u>(1,534.26)</u>	<u>(15,450.25)</u>
Net Other Income	<u>(1,534.26)</u>	<u>(15,450.25)</u>
Net Income	<u>\$ 38,003.18</u>	<u>\$ 64,172.11</u>

CALVARY LUTHERAN CHURCH
Schedule of Revenues and Expenses-Endowment Fund
Modified Cash Basis
One Month and Ten Months Ended October 31, 2025

	<u>One Month Ended</u>	<u>Ten Months Ended</u>
Ordinary Income/Expense		
Income		
4500 · ENDOWMENT		
4501 · INTEREST / DIVIDENDS	\$ 9,183.44	\$ 44,496.43
4502 · CHANGE IN MARKET VALUE	23,500.28	50,683.47
Total 4500 · ENDOWMENT	<u>32,683.72</u>	<u>95,179.90</u>
Total Income	<u>32,683.72</u>	<u>95,179.90</u>
Gross Profit	32,683.72	95,179.90
Expense		
6900 · SPECIAL CONSIDERATIONS		
6960 · SPECIAL OFFERINGS EXP		
6966 · ENDOWMENT FUND EXPENSE	-	27,500.00
Total 6960 · SPECIAL OFFERINGS EXP	<u>-</u>	<u>27,500.00</u>
Total 6900 · SPECIAL CONSIDERATIONS	<u>-</u>	<u>27,500.00</u>
Total Expense	<u>-</u>	<u>27,500.00</u>
Net Ordinary Income	32,683.72	67,679.90
Other Income/Expense		
Other Income		
9010 · TRANSFER	-	555,684.86
Total Other Income	<u>-</u>	<u>555,684.86</u>
Net Other Income	<u>-</u>	<u>555,684.86</u>
Net Income	<u>\$ 32,683.72</u>	<u>\$ 623,364.76</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 SPECIAL FUND BALANCES
MODIFIED CASH BASIS
10/31/2025

DESCRIPTION	Balance	One Month Ending Revenue	One Month Ending Expense	YTD Revenue	YTD Expense	Balance
DESIGNATED GIFTS						
Altar Guild Fund	\$ 3,149.17	\$ -	\$ -	\$ 130.00	\$ 514.33	\$ 2,764.84
Baptism Faith Chests	2,232.64	100.00	-	330.00	23.27	2,539.37
Befriender Fund	171.35	-	-	160.00	280.00	51.35
Carlson Estate (Not to be used for Operations)	555,684.86	-	-	-	555,684.86	-
Carpet Cleaner	-	-	-	1,500.00	1,500.00	-
Cemetery Fund	26,197.99	700.00	1,655.87	5,939.00	4,330.04	27,806.95
Cemetery Fund - J Anderson	32,792.54	-	-	-	4,750.00	28,042.54
Creation Care	2,830.58	-	310.30	1,450.00	380.30	3,900.28
Family Promise - Calvary	5,285.40	50.00	166.33	300.00	3,156.72	2,428.68
Hawk Creek Animal Shelter	-	-	-	135.32	-	135.32
Jamaican Mission Fund	3,977.66	-	-	-	-	3,977.66
Kitchen Fund	-	200.00	-	525.00	-	525.00
Library Fund	3,208.39	-	-	-	-	3,208.39
Miscellaneous Church Projects	3,381.17	-	430.00	1,501.56	3,231.56	1,651.17
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	-	-	-	2,170.03	1,330.81
Social Concerns Fund	7,935.62	100.00	789.60	1,359.00	1,514.68	7,779.94
Texas Floods	-	-	-	250.00	250.00	-
Technology	(27,741.24)	-	-	110,297.19	82,478.93	77.02
Televisions	-	-	396.98	800.00	396.98	403.02
TOTAL DESIGNATED GIFTS	638,516.72	1,150.00	3,749.08	124,677.07	660,838.64	102,355.15
UNDESIGNATED MEMORIALS						
Donna Jones Memorial	10,000.00	-	-	-	10,000.00	-
Don & Arlene Rice Memorial	5,714.00	-	-	-	-	5,714.00
Undesignated Memorials	10,125.94	140.00	-	665.00	5,000.00	5,790.94

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
TOTAL UNDESIGNATED MEMORIALS	25,839.94	140.00	-	665.00	15,000.00	11,504.94
EDUCATION FUNDS						
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
TOTAL EDUCATION FUNDS	126,895.57	-	-	-	1,000.00	125,895.57
CHURCH ORGANIZATION FUNDS						
Bible Camp Scholarships	2,649.15	15.15	-	7,640.90	5,892.50	4,397.55
Boy Scouts	6,200.00	-	-	5,200.00	4,100.00	7,300.00
Community Meal	66.23	-	-	-	66.23	-
Deaconist Account	-	-	57.50	1,155.00	562.50	592.50
Discretionary Fund	570.97	-	50.00	-	434.71	136.26
Noisy Offering	-	117.77	-	839.46	697.91	141.55
NTY	632.32	186.06	221.14	1,248.97	1,212.56	668.73
Sunday School Account	3,509.21	21.00	-	68.32	3,200.00	377.53
WELCA Account	2,871.35	62.00	-	1,980.00	1,569.15	3,282.20
WELCA - Doing Days Quilters	75.00	-	66.24	2,020.00	711.16	1,383.84
Youth Account	15,323.96	30.30	-	783.85	1,104.75	15,003.06
Youth Event Assistance Fund	14,770.03	-	-	-	1,740.00	13,030.03
TOTAL CHURCH ORGANIZATION FUNDS	46,668.22	432.28	394.88	20,936.50	21,291.47	46,313.25
INVESTMENT INCOME						
Interest Earned	2,109.67	88.22	-	7,217.87	-	9,327.54
Change in Market Value-Edward Jones Putnum	219,740.38	7,905.42	-	33,031.87	-	252,772.25
TOTAL INVESTMENT INCOME	221,850.05	7,993.64	-	40,249.74	-	262,099.79
TOTAL	\$ 1,059,770.50	\$ 9,715.92	\$ 4,143.96	\$ 186,528.31	\$ 698,130.11	\$ 548,168.70

One Month Ending Profit/(Loss)	\$ 5,571.96
YTD Profit/(Loss)	\$ (511,601.80)

CALVARY LUTHERAN CHURCH
ACCOUNTS PAYABLE VERIFICATION REPORT
Modified Cash Basis
October 2025

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
ANFINSON THOMPSON & CO.	Bill	10/01/2025	Sept		6708 · ACCOUNTING SERVICES	Paid	1,915.00	
	Bill	10/31/2025	Oct		6708 · ACCOUNTING SERVICES	Unpaid	1,915.00	
Augsburg Fortress Publishers	Bill	10/01/2025	99337756	Sparkhouse Digital Youth - Annual Subscr	5860 · RESOURCES - YOUTH	Paid	199.00	
BILL.COM	Check	10/10/2025	ACH		6711 · BANK/VANCO FEES	Unpaid	123.05	
BRAD SCHUELLER	Bill	10/28/2025	2025-10-28	Boiler Check	6515 · CHURCH UTILITIES-ELECTRIC	Paid	200.00	
Bremer Bank	Check	10/16/2025	ach		6711 · BANK/VANCO FEES	Unpaid	36.74	
CARD SERVICES	Bill	10/01/2025	Stmt 10/1/25		6615 · KITCHEN SUPPLIES	Paid	94.82	
CENTER POINT ENERGY -60577616	Bill	10/23/2025	ACH 10/23/25		6510 · CHURCH UTILITIES-GAS	Paid	296.51	
CENTURY LINK	Bill	10/01/2025	ACH 10/1/25	Auto Pay	5210 · RADIO BROADCASTS	Paid	56.61	
CONWAY DEUTH & SCHMIESING	Bill	10/01/2025	355841	Payroll Processing	6709 · PAYROLL PROCESSING	Paid	229.75	
Coordinated Business Systems	Bill	10/01/2025	CWT1124547 9/3		6710 · TELEPHONE	Paid	348.98	
	Bill	10/09/2025	CWT1124948		6710 · TELEPHONE	Paid	348.97	
Crow Chemical	Bill	10/01/2025	131062		6520 · JANITOR SUPPLIES	Paid	300.21	
Elan Financial Services	Bill	10/01/2025	Stmt 9/15/25	Amazon	5648 · BIBLES-NEW	Paid	125.14	
	Bill	10/01/2025	Stmt 9/15/25	Amazon	5661 · ADULT EDUCATION	Paid	18.99	
	Bill	10/01/2025	Stmt 9/15/25	1517 Media	5660 · FAMILY ED/FAITH STEPS	Paid	99.07	
	Bill	10/01/2025	Stmt 9/15/25	Amazon	6615 · KITCHEN SUPPLIES	Paid	27.98	
	Bill	10/01/2025	Stmt 9/15/25	Walmart-Family Promise	6970 · DESIGNATED GIFTS EXP	Paid	166.33	
	Bill	10/01/2025	Stmt 9/15/25	Bradley Security	6880 · MISC ADMIN EXP & SUPPLIES	Paid	16.00	
	Bill	10/01/2025	Stmt 9/15/25	Bradley Security	6753 · SECURITY SYSTEM FEE	Paid	78.02	
	Bill	10/01/2025	Stmt 9/15/25	Amazon	6730 · OFFICE SUPP & EXPENSE	Paid	11.98	
	Bill	10/01/2025	Stmt 9/15/25	Amazon	5440 · ALTAR GUILD EXPENSE	Paid	25.98	
	Bill	10/01/2025	Stmt 9/15/25	Southwestern MN	6750 · CONFERENCE/ASSEMBLIES	Paid	150.00	
	Bill	10/01/2025	Stmt 9/15/25	Concordia Publishing	5215 · WORSHIP PUBLICITY	Paid	31.47	
	Bill	10/01/2025	Stmt 9/15/25	Constant Contact	6730 · OFFICE SUPP & EXPENSE	Paid	72.00	
	Bill	10/01/2025	Stmt 9/15/25	Walmart	5950 · YOUTH TRIPS	Paid	89.54	
	Bill	10/01/2025	Stmt 9/15/25	Great Plains Zoo	5950 · YOUTH TRIPS	Paid	168.53	
	Bill	10/01/2025	Stmt 9/15/25	Wild Water West Waterpark	5950 · YOUTH TRIPS	Paid	182.00	
	Bill	10/01/2025	Stmt 9/15/25	Papa Johns	5950 · YOUTH TRIPS	Paid	123.25	
	Bill	10/01/2025	Stmt 9/15/25	5 Guys	5950 · YOUTH TRIPS	Paid	16.63	
	Bill	10/01/2025	Stmt 9/15/25	Kwik Trip	5950 · YOUTH TRIPS	Paid	29.53	
	Bill	10/01/2025	Stmt 9/15/25	Kwik Trip	5950 · YOUTH TRIPS	Paid	30.02	
	Bill	10/01/2025	Stmt 9/15/25	Kwik Trip	5950 · YOUTH TRIPS	Paid	64.13	
	Bill	10/01/2025	Stmt 9/15/25	IHOP	5950 · YOUTH TRIPS	Paid	21.85	

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
October 2025

Type	Date	Num	Memo	Account	Paid	Debit	Credit
Bill	10/01/2025	Stmt 9/15/25	Walmart	5640 · SS-3 YRS.-GRADE 5	Paid	37.00	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5900 · CONFIRMATION	Paid	36.68	
Bill	10/01/2025	Stmt 9/15/25	Hobby Lobby	5640 · SS-3 YRS.-GRADE 5	Paid	84.73	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5950 · YOUTH TRIPS	Paid	40.66	
Bill	10/01/2025	Stmt 9/15/25	Amazon	5640 · SS-3 YRS.-GRADE 5	Paid	33.45	
Bill	10/01/2025	Stmt 9/15/25	Cash Wise Foods	5733 · CROSS GENERATIONAL ACTIVI	Paid	40.13	
Bill	10/01/2025	Stmt 9/15/25	Amazon	5640 · SS-3 YRS.-GRADE 5	Paid	24.80	
Bill	10/01/2025	Stmt 9/15/25	Amazon	5900 · CONFIRMATION	Paid	58.25	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5640 · SS-3 YRS.-GRADE 5	Paid	48.00	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5733 · CROSS GENERATIONAL ACTIVI	Paid	400.72	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5640 · SS-3 YRS.-GRADE 5	Paid	40.66	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5733 · CROSS GENERATIONAL ACTIVI	Paid	46.85	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5640 · SS-3 YRS.-GRADE 5	Paid	37.50	
Bill	10/01/2025	Stmt 9/15/25	Cash Wise	5733 · CROSS GENERATIONAL ACTIVI	Paid	60.30	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5640 · SS-3 YRS.-GRADE 5	Paid	34.52	
Bill	10/01/2025	Stmt 9/15/25	TV - Conference room	6970 · DESIGNATED GIFTS EXP	Paid	396.98	
Bill	10/01/2025	Stmt 9/15/25	TV - Sp Fund	5700 · CHILDREN'S EVENTS	Paid	400.00	
Bill	10/01/2025	Stmt 9/15/25	TV - Sp Fund	5700 · CHILDREN'S EVENTS	Paid	0.50	
Bill	10/01/2025	Stmt 9/15/25	Subway	5905 · WED-CONF. MEALS	Paid	83.00	
Bill	10/01/2025	Stmt 9/15/25	Subway	5905 · WED-CONF. MEALS	Paid	90.00	
Bill	10/01/2025	Stmt 9/15/25	Gift Card - Pastor Discretionary	6983 · DISCRETIONARY FUND	Paid	50.00	
Bill	10/01/2025	Stmt 9/15/25	Walmart	5885 · ADULT LEADERS	Paid	12.95	
FAMILY PROMISE KANDIYOHI							
Bill	10/31/2025	Benevolence 10/31	Benevolence	5035 · FAMILY PROMISE	Unpaid	222.43	
FORUM COMMUNICATIONS COMPANY							
Bill	10/01/2025	MP342310925	Church directory	5215 · WORSHIP PUBLICITY	Paid	84.60	
GENERAL MAILING							
Bill	10/08/2025	75153	Mailing	6720 · POSTAGE	Paid	164.86	
GreatAmerica Financial Svcs.							
Bill	10/16/2025	40367776	Printer Lease	6731 · OFFICE EQUIPMENT REPAIR/LEASES	Paid	732.37	
GREEN LAKE LUTHERAN MINISTRIES							
Bill	10/31/2025	Benevolence 10/31	Dec Benev.	5070 · GREEN LAKE CAMP-DUES	Unpaid	259.51	
HABITAT FOR HUMANITY							
Bill	10/31/2025	Benevolence 10/31	Benevolence	5192 · HABITAT FOR HUMANITY	Unpaid	111.21	
HEGLUND CATERING							
Bill	10/01/2025	16827		6990 · NTY	Paid	221.14	
IRS							
Check	10/01/2025	ACH		2000 · MEDICARE TAX PAYABLE	Unpaid	242.04	
Check	10/01/2025	ACH		2010 · FICA TAX PAYABLE	Unpaid	1,035.08	
Check	10/01/2025	ACH		2020 · FEDERAL TAX PAYABLE	Unpaid	833.00	
Check	10/16/2025	ACH		2000 · MEDICARE TAX PAYABLE	Unpaid	203.58	
Check	10/16/2025	ACH		2010 · FICA TAX PAYABLE	Unpaid	870.28	
Check	10/16/2025	ACH		2020 · FEDERAL TAX PAYABLE	Unpaid	793.00	
KANDI WATER-ACH							
Bill	10/01/2025	ACH 9/17/25		6515 · CHURCH UTILITIES-ELECTRIC	Paid	71.25	
KANDIYOHI COUNTY AUDITOR 95-914-1510							

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
October 2025

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
Kandiyohi County Food Shelf	Bill	10/01/2025	ACH Oct 2025	Property Tax	6610 · STREET ASSESSMENTS	Paid	175.50	
Kenneth Newberg	Bill	10/31/2025	Benevolence 10/31	Benevolence	5050 · WILLMAR AREA FOOD SHELF	Unpaid	111.21	
LAKELAND CONFERENCE	Bill	10/23/2025	Voucher 10/11/25	Church lawn mowing & trimming 9/25-10/1	6592 · LAWN MOWING-CHURCH	Paid	945.00	
LAKELAND MEDIA	Bill	10/31/2025	Benevolence 10/31	Benevolence	5090 · CONF DUES-LAKELAND	Unpaid	18.54	
LATE BLOOMERS FLORAL & GIFT, LLC	Bill	10/01/2025	Stmt 9/30/25	Radio ads - IN-W-1250624667 (6/30)	5210 · RADIO BROADCASTS	Paid	375.00	
LSS Meals	Bill	10/01/2025	Stmt 9/30/25		6975 · DEACONIST ACCOUNT	Paid	57.50	
LUTHERAN CAMPUS MINISTRY	Bill	10/31/2025	Benevolence 10/31	Benevolence	5080 · MEALS ON WHEELS	Unpaid	111.21	
Mark Boeschen DBA Firebytes LLC	Bill	10/31/2025	Benevolence 10/31	Benevolence	5196 · LUTHERAN CAMPUS MINISTRY	Unpaid	74.14	
Minnesota Screen Print & Embroidery, Inc	Bill	10/01/2025	INV-3374	IT monthly support	6873 · I.T./COMMUNICATIONS	Paid	3,150.75	
MN DEPARTMENT OF REVENUE	Bill	10/01/2025	E12020 4/15	Creation Care	6970 · DESIGNATED GIFTS EXP	Paid	310.30	
	Check	10/01/2025	ACH		2030 · STATE TAX PAYABLE	Unpaid	447.00	
	Check	10/16/2025	ach		2030 · STATE TAX PAYABLE	Unpaid	416.00	
North Risk Partners-AMTRUST	Bill	10/01/2025	10/01/25	premium changed	6540 · CHURCH INSURANCE	Paid	31.16	
	Bill	10/27/2025	2025-10-27 (1)	Umbrella Policy	6540 · CHURCH INSURANCE	Paid	475.00	
	Bill	10/27/2025	2025-10-27		6540 · CHURCH INSURANCE	Paid	1,953.36	
	Bill	10/28/2025	2025-10-28	First Payment 279.00 (11 Remaining for 11	6878 · WORKERS COMPENSATION INS	Paid	198.00	
	Bill	10/28/2025	2025-10-28	1st payment 117.13 (117.17 remaining 11	6540 · CHURCH INSURANCE	Paid	120.17	
PAZ y ESPERANZA	Bill	10/31/2025	Benevolence 10/31	Benevolence	5020 · PAZ Y ESPERANZA	Unpaid	370.72	
PLUMBING & HEATING OF WILLMAR, INC.	Bill	10/17/2025	39232	Labor Charges	6580 · REPAIRS/EQUIPMENT	Paid	156.35	
PORTICO BENEFIT SERVICES	Bill	10/11/2025	Stmt. 10/11/25	Naomi P Baker-Pens	6634 · PROGRAM STAFF PENSION	Paid	513.72	
	Bill	10/11/2025	Stmt. 10/11/25	Naomi P Baker-Insurance	6624 · PROGRAM STAFF INSURANCE	Paid	1,130.17	
	Bill	10/11/2025	Stmt. 10/11/25	Naomi P Baker-Vision	2036 · MISC PAYROLL DEDUCT-	Paid	9.26	
	Bill	10/11/2025	Stmt. 10/11/25	Naomi P Baker-403 B W/H	2040 · PAY W/H FOR PENSION	Paid	102.74	
	Bill	10/11/2025	Stmt. 10/11/25	Amy Juel Pension	6632 · PASTORAL STAFF PENSION	Paid	676.40	
	Bill	10/11/2025	Stmt. 10/11/25	Amy Insurance	6622 · PASTORAL STAFF INSURANCE	Paid	2,309.82	
	Bill	10/11/2025	Stmt. 10/11/25	Amy Juel-Vision	2036 · MISC PAYROLL DEDUCT-	Paid	9.26	
	Bill	10/11/2025	Stmt. 10/11/25	Amy 403 B W/H	2040 · PAY W/H FOR PENSION	Paid	135.28	
	Bill	10/11/2025	Stmt. 10/11/25	Amy Juel Life Insurance	2036 · MISC PAYROLL DEDUCT-	Paid	45.06	
	Bill	10/11/2025	Stmt. 10/11/25	Paula Pension	6636 · SUPPORT STAFF PENSION	Paid	250.00	
	Bill	10/11/2025	Stmt. 10/11/25	Paula Health Benefits	6626 · SUPPORT STAFF INSURANCE	Paid	20.83	
	Bill	10/11/2025	Stmt. 10/11/25	Paula Vision	2036 · MISC PAYROLL DEDUCT-	Paid	9.26	
	Bill	10/11/2025	Stmt. 10/11/25	Paula Roth Election	2040 · PAY W/H FOR PENSION	Paid	83.34	

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
October 2025

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
	Bill	10/11/2025	Stmt. 10/11/25	Paula Retirement W/H	2040 · PAY W/H FOR PENSION	Paid	166.66	
Premium Waters, Inc	Bill	10/11/2025	Stmt. 10/11/25	Pastor Hoyme Retirement W/H	2040 · PAY W/H FOR PENSION	Paid	2,533.34	
	Bill	10/01/2025	886642-09-25		6880 · MISC ADMIN EXP & SUPPLIES	Paid	45.01	
PRINT MASTERS	Bill	10/20/2025	183690	Banner-Misc. Church Proj. Special Fund	6970 · DESIGNATED GIFTS EXP	Paid	430.00	
Regina Wog	Bill	10/01/2025	Reimb 10/1/25	Sewing Machine Pedal	6977.1 · DOING DAYS	Paid	66.24	
SAFE AVENUES	Bill	10/31/2025	Benevolence 10/31	Benevolence	5195 · SAVE AVENUES	Unpaid	74.14	
SOUTHWESTERN MINNESOTA SYNOD, ELCA	Bill	10/31/2025	Benevolence 10/31	Monthly Benevolence	5010 · ELCA SW MN SYNOD	Unpaid	1,408.74	
	Bill	10/31/2025	Benevolence 10/31	Monthly Benevolence	5031 · ELCA MISSIONARY-SO AFRICA	Unpaid	222.43	
	Bill	10/31/2025	Benevolence 10/31	Monthly Benevolence	5032 · ELCA MISSIONARY- TANZANIA	Unpaid	222.43	
SPECTRUM-FORMERLY CHARTER COMMUNICATIONS	Bill	10/08/2025	Stmt 10/8/25	Spectrum Business Internet and Voice	6710 · TELEPHONE	Paid	225.00	
The Cru Foundation	Bill	10/31/2025	Mallory Loge-0997721	Mallory Loge-0997721	5033 · ELCA MISSIONARY PERU	Unpaid	222.43	
The Fortress	Bill	10/31/2025	Benevolence 10/31	Benevolence	5193 · THE FORTRESS	Unpaid	74.14	
The Link	Bill	10/31/2025	Benevolence 10/31	Benevolence	5197 · THE LINK	Unpaid	55.61	
THE SALVATION ARMY	Bill	10/31/2025	Benevolence 10/31	Benevolence	5060 · SALVATION ARMY	Unpaid	74.14	
The Well	Bill	10/31/2025	Benevolence 10/31	Benevolence	5194 · THE WELL	Unpaid	74.14	
Tucker Swanson	Bill	10/15/2025	4	mowing & trimming	6982 · CEMETERY FUND	Paid	1,650.00	
VANCO	Check	10/15/2025	ACH	Calvary Lutheran	6711 · BANK/VANCO FEES	Unpaid	76.74	
WAYNE NELSON	Bill	10/07/2025	Reimb 10/7/25	social kindness	6970 · DESIGNATED GIFTS EXP	Paid	191.41	
	Bill	10/07/2025	Reimb 10/7/25	Kindness SP Fund	6970 · DESIGNATED GIFTS EXP	Paid	141.18	
	Bill	10/07/2025	Reimb 10/7/25	Kindness SP Fund	6970 · DESIGNATED GIFTS EXP	Paid	387.87	
	Bill	10/07/2025	Reimb 10/7/25	Kindness SP Fund	6970 · DESIGNATED GIFTS EXP	Paid	69.14	
WEST CENTRAL ROOFING, INC.	Bill	10/24/2025	18741	Roof Leak	6530 · REPAIRS/BUILDING	Paid	369.92	
WEST CENTRAL SANITATION	Bill	10/01/2025	ACH 9/30/25	Garbage	6515 · CHURCH UTILITIES-ELECTRIC	Paid	169.00	
WEST CENTRAL TROPHIES INC.	Bill	10/10/2025	10423	Name Tag	6730 · OFFICE SUPP & EXPENSE	Paid	25.00	
WILLMAR MUNICIPAL UTILITIES	Bill	10/13/2025	ACH 10/13/25	Electric, Water and Wastewater charges	6515 · CHURCH UTILITIES-ELECTRIC	Paid	2,093.26	
WILLMAR MUNICIPAL UTILITIES-17158002	Bill	10/01/2025	Stmt 9/30/25	Water charge	6982 · CEMETERY FUND	Paid	5.87	

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	Lent/ Chris tmas	Sat	8:00 AM	10:15 AM	You Tube- Sun. & Weds.	Total
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	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
10/5/2025		53	197		103	353
10/12/2025		47	181		100	328
10/19/2025		46	157		85	288
10/26/2025		50	186		95	331
Total	845	1,871	4,599	2,756	5,041	15,112

Average
Attendance

351

Average
Attendance
(Easter/Thank
sgiving/Christ
mas not
included)

342

* 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%
Oct	4	37,072	9,268	10,871	29%
Total	43	487,721	11,342	110,749	23%

Average
Offering
per

Attendee

1425

Average Offering per Attendee per Week

33