CALVARY LUTHERAN CHURCH

FINANCIAL STATEMENTS

AND SUPPLEMENTARY INFORMATION

ELEVEN MONTHS ENDED NOVEMBER 30, 2025

Calvary Lutheran Church
Financial Summary for November 2025

General Fund

- Total General Fund income is $52,701, under the monthly budgeted income by $3,570
- At $49,855 the general offerings is under budget by $2,895
- Actual monthly budgeted operating expenses were $62,832 which is under budget by $1,654
- Net Loss for the month is $10,131, YTD Net Loss $122,878
- Total Net Assets are ($142,947)

Capital Fund

- Change in Net Assets for the month was a loss of $13,179, YTD Net Income $50,993
- Total Net Assets are $5,650,040

Special Fund

- Change in Net Assets for the month was a gain of $3,515, YTD Net Loss $508,087
- Total Net Assets are $551,684

Endowment

- Change in Net Assets for the month was a gain of $11,532, YTD Net Income $634,897
- Other Income includes the transfer of the Carlson gift from Special Funds.
- Total Net Assets are $1,387,711

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

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

	2025	2024	$ Change
ASSETS			
Current Assets			
Checking/Savings			
1000 · BREMER 919 - Main	$ 81,986.65	$ 156,108.67	$ (74,122.02)
1020 · BREMER 613 - MONEY MARKET	10,867.49	485,923.52	(475,056.03)
1030 · HSB 1951 - MONEY MARKET	50,309.26	68,211.17	(17,901.91)
1035 · HSB SAVINGS-CARLSON	559,449.06	-	559,449.06
1040 · CONCORDE 9667 - SAVINGS/CD	51,681.01	50,836.03	844.98
1050 · HERITAGE 4551 - SAVINGS	-	58,298.54	(58,298.54)
1052 · HERITAGE 4467 - CHECKING	-	3,908.90	(3,908.90)
Total Checking/Savings	754,293.47	823,286.83	(68,993.36)
Other Current Assets			
1442 · DUE FROM OTHER FUNDS	142,946.96	61,581.91	81,365.05
1800 · CAPITAL FUNDS			
1801 · INVESTMENTS			
1520 · PUTNUM- CONVERTIBLE	336,020.77	291,519.95	44,500.82
1803 · THRIVENT- J ANDERSON	4,211,180.99	4,135,726.34	75,454.65
Total 1801 · INVESTMENTS	4,547,201.76	4,427,246.29	119,955.47
Total 1800 · CAPITAL FUNDS	4,547,201.76	4,427,246.29	119,955.47
Total Other Current Assets	4,690,148.72	4,488,828.20	201,320.52
Total Current Assets	5,444,442.19	5,312,115.03	132,327.16
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	826,642.08	737,868.40	88,773.68
Total Other Assets	826,642.08	737,868.40	88,773.68
TOTAL ASSETS	$ 7,652,316.17	$ 7,431,215.33	$ 221,100.84
LIABILITIES & FUND BALANCES			
Liabilities			
Current Liabilities			
Accounts Payable	$ 60,179.99	$ 12,809.62	$ 47,370.37
Other Current Liabilities			
1446 · DUE TO OTHER FUNDS	142,946.96	61,462.40	81,484.56
24000 · PAYROLL LIABILITIES	2,700.98	2,591.19	109.79
Total Other Current Liabilities	145,647.94	64,053.59	81,594.35
Total Current Liabilities	205,827.93	76,863.21	128,964.72
Total Liabilities	205,827.93	76,863.21	128,964.72
Fund Balances			
3000 · GENERAL FUND BALANCE	(142,946.96)	(61,462.40)	(81,484.56)
3001 · CAPITAL FUND BALANCE			
3001.1 · CAPITAL FUND - RESERVE	7,838.09	6,815.23	1,022.86
3001.2 · J ANDERSON			
3001.2a · J ANDERSON NARTHEX FUND	382,177.16	382,177.16	-
3001.2b · J ANDERSON CAPITAL FUND	3,875,900.47	3,847,781.18	28,119.29
Total 3001.2 · J ANDERSON	4,258,077.63	4,229,958.34	28,119.29
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	5,650,040.05	5,620,897.90	29,142.15
3002 · SPECIAL FUNDS BALANCE	551,683.90	1,056,573.11	(504,889.21)
3003 · MISSION ENDOWMENT BALANCE	1,387,711.25	738,343.51	649,367.74
3900 · RECLASS NET ASSETS	(54,925.24)	(664,990.88)	610,065.64
Net Income	54,925.24	664,990.88	(610,065.64)
Total Fund Balances	7,446,488.24	7,354,352.12	92,136.12
TOTAL LIABILITIES & FUND BALANCES	$ 7,652,316.17	$ 7,431,215.33	$ 221,100.84

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, 2025

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
Ordinary Income/Expense					
Income					
3999 · INCOME/CONTRIBUTIONS	$ 547,542.19	$ 276,846.51	$ 7,294.95	$ -	$ 831,683.65
4200 · SPECIAL OFFERINGS - IN/OUT	10,933.50	-	-	-	10,933.50
4300 · SPECIAL FUNDS - DESIGNATED	-	-	190,203.59	-	190,203.59
4500 · ENDOWMENT	-	-	-	106,711.98	106,711.98
Total Income	558,475.69	276,846.51	197,498.54	106,711.98	1,139,532.72
Gross Profit	558,475.69	276,846.51	197,498.54	106,711.98	1,139,532.72
Expense					
5005 · BENEVOLENCE	53,742.43	-	-	-	53,742.43
5200 · PROGRAM MUSIC & WORSHIP	12,048.61	-	-	-	12,048.61
5600 · EDUCATION/CHILDREN	10,687.52	-	-	-	10,687.52
5800 · YOUTH	5,217.43	-	-	-	5,217.43
6000 · STEWARDSHIP	1,501.10	-	-	-	1,501.10
6045 · LIBRARY	109.69	-	-	-	109.69
6500 · MAINTENANCE PROPERTY	112,587.64	-	-	-	112,587.64
6700 · ADMIN EXPENSE & SUPPLIES	69,762.74	-	-	-	69,762.74
6600 · SALARIES & BENEFITS	422,394.65	-	-	-	422,394.65
6900 · SPECIAL CONSIDERATIONS	9,743.50	-	149,900.28	27,500.00	187,143.78
7400 · CAPITAL FUND EXPENSES	-	187,509.03	-	-	187,509.03
7457 · INVESTMENT FEES-J ANDERSON	-	21,902.86	-	-	21,902.86
Total Expense	697,795.31	209,411.89	149,900.28	27,500.00	1,084,607.48
Net Ordinary Income	(139,319.62)	67,434.62	47,598.26	79,211.98	54,925.24
Other Income/Expense					
Other Income					
9010 · TRANSFER	-	-	-	555,684.86	555,684.86
9040 · TFR CAPITAL INC FROM CAP FUND	16,441.91	-	-	-	16,441.91
9030 · TFR TO GENERAL FUND	-	(16,441.91)	-	-	(16,441.91)
Total Other Income	16,441.91	(16,441.91)	-	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	16,441.91	(16,441.91)	(555,684.86)	555,684.86	-
Net Income	$ (122,877.71)	$ 50,992.71	$ (508,086.60)	$ 634,896.84	$ 54,925.24

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, 2025

	1 General Fund	2 Capital Fund	3 Special Fund	4 Mission Endowment	TOTAL
ASSETS					
Current Assets					
Checking/Savings					
1000 · BREMER 919 - Main	$ 27,240.10	$ 36,246.72	$ 16,879.72	$ 1,620.11	$ 81,986.65
1020 · BREMER 613 - MONEY MARKET	-	6,478.73	4,388.76	-	10,867.49
1030 · HSB 1951 - MONEY MARKET	-	50,309.26	-	-	50,309.26
1035 · HSB SAVINGS-CARLSON	-	-	-	559,449.06	559,449.06
1040 · CONCORDE 9667 - SAVINGS/CD	-	-	51,681.01	-	51,681.01
Total Checking/Savings	27,240.10	93,034.71	72,949.49	561,069.17	754,293.47
Other Current Assets					
1442 · DUE FROM OTHER FUNDS	-	-	142,946.96	-	142,946.96
1800 · CAPITAL FUNDS					
1801 · INVESTMENTS					
1520 · PUTNUM- CONVERTIBLE	-	-	336,020.77	-	336,020.77
1803 · THRIVENT- J ANDERSON	-	4,211,180.99	-	-	4,211,180.99
Total 1801 · INVESTMENTS	-	4,211,180.99	336,020.77	-	4,547,201.76
Total 1800 · CAPITAL FUNDS	-	4,211,180.99	336,020.77	-	4,547,201.76
Total Other Current Assets	-	4,211,180.99	478,967.73	-	4,690,148.72
Total Current Assets	27,240.10	4,304,215.70	551,917.22	561,069.17	5,444,442.19
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	-	-	-	826,642.08	826,642.08
Total Other Assets	-	-	-	826,642.08	826,642.08
TOTAL ASSETS	$ 27,240.10	$ 5,685,447.60	$ 551,917.22	$ 1,387,711.25	$ 7,652,316.17
LIABILITIES & FUND BALANCES					
Liabilities					
Current Liabilities					
Accounts Payable	$ 24,539.12	$ 35,407.55	$ 233.32	$ -	$ 60,179.99
Other Current Liabilities					
1446 · DUE TO OTHER FUNDS	142,946.96	-	-	-	142,946.96
24000 · PAYROLL LIABILITIES	2,700.98	-	-	-	2,700.98
Total Other Current Liabilities	145,647.94	-	-	-	145,647.94
Total Current Liabilities	170,187.06	35,407.55	233.32	-	205,827.93
Total Liabilities	170,187.06	35,407.55	233.32	-	205,827.93
Fund Balances					
3000 · GENERAL FUND BALANCE	(142,946.96)	-	-	-	(142,946.96)
3001 · CAPITAL FUND BALANCE					
3001.1 · CAPITAL FUND - RESERVE	-	7,838.09	-	-	7,838.09
3001.2 · J ANDERSON					
3001.2a · J ANDERSON NARTHEX FUND	-	382,177.16	-	-	382,177.16
3001.2b · J ANDERSON CAPITAL FUND	-	3,875,900.47	-	-	3,875,900.47
Total 3001.2 · J ANDERSON	-	4,258,077.63	-	-	4,258,077.63
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	-	5,650,040.05	-	-	5,650,040.05
3002 · SPECIAL FUNDS BALANCE	-	-	551,683.90	-	551,683.90
3003 · MISSION ENDOWMENT BALANCE	-	-	-	1,387,711.25	1,387,711.25
3900 · RECLASS NET ASSETS	122,877.71	(50,992.71)	508,086.60	(634,896.84)	(54,925.24)
Net Income	(122,877.71)	50,992.71	(508,086.60)	634,896.84	54,925.24
Total Fund Balances	(142,946.96)	5,650,040.05	551,683.90	1,387,711.25	7,446,488.24
TOTAL LIABILITIES & FUND BALANCES	$ 27,240.10	$ 5,685,447.60	$ 551,917.22	$ 1,387,711.25	$ 7,652,316.17

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, 2025

	One Month Ended	Budget	$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	$ Over/ (Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS	$ 49,854.92	$ 52,750.00	$ (2,895.08)	$ 547,542.19	$ 580,250.00	$ (32,707.81)	$ 633,000.00
4200 · SPECIAL OFFERINGS - IN/OUT	1,854.10			10,933.50			
Total Income	51,709.02	52,750.00	(1,040.98)	558,475.69	580,250.00	(21,774.31)	633,000.00
Gross Profit	51,709.02	52,750.00	(1,040.98)	558,475.69	580,250.00	(21,774.31)	633,000.00
Expense							
5005 · BENEVOLENCE	4,970.33	5,275.00	(304.67)	53,742.43	58,025.00	(4,282.57)	63,300.00
5200 · PROGRAM MUSIC & WORSHIP	1,836.73	1,250.00	586.73	12,048.61	13,750.00	(1,701.39)	15,000.00
5500 · EVANGELISM OUTREACH	-	83.34	(83.34)	-	916.66	(916.66)	1,000.00
5600 · EDUCATION/CHILDREN	967.34	779.16	188.18	10,687.52	8,570.84	2,116.68	9,350.00
5800 · YOUTH	2,939.13	991.65	1,947.48	5,217.43	10,908.35	(5,690.92)	11,900.00
6000 · STEWARDSHIP	-			1,501.10			
6045 · LIBRARY	96.00	41.67	54.33	109.69	458.33	(348.64)	500.00
6500 · MAINTENANCE PROPERTY	9,075.32	8,329.25	746.07	112,587.64	91,621.75	20,965.89	99,951.00
6700 · ADMIN EXPENSE & SUPPLIES	6,394.06	5,955.83	438.23	69,762.74	65,514.17	4,248.57	71,470.00
6600 · SALARIES & BENEFITS	34,573.67	41,779.49	(7,205.82)	422,394.65	459,574.31	(37,179.66)	501,353.80
6900 · SPECIAL CONSIDERATIONS	1,979.10			9,743.50			
Total Expense	62,831.68	64,485.39	(1,653.71)	697,795.31	709,339.41	(11,544.10)	773,824.80
Net Ordinary Income	(11,122.66)	(11,735.39)	612.73	(139,319.62)	(129,089.41)	(10,230.21)	(140,824.80)
Other Income/Expense							
Other Income							
9040 · TFR CAPITAL INC FROM CAP FUND	991.66	1,666.67	(675.01)	16,441.91	18,333.33	(1,891.42)	20,000.00
Total Other Income	991.66	1,666.67	(675.01)	16,441.91	18,333.33	(1,891.42)	20,000.00
Net Other Income	991.66	1,666.67	(675.01)	16,441.91	18,333.33	(1,891.42)	20,000.00
Net Income	$ (10,131.00)	$ (10,068.72)	$ (62.28)	$ (122,877.71)	$ (110,756.08)	$ (12,121.63)	$ (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 Eleven Months Ended November 30, 2025

	One Month Ended	Budget	$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	$ Over/ (Under) Budget	Annual Budget
Ordinary Income/Expense							
Income							
3999 · INCOME/CONTRIBUTIONS							
4000 · GENERAL UNDESIGNATED	$ 49,702.92	$ 52,750.00	$ (3,047.08)	$ 537,424.21	$ 580,250.00	$ (42,825.79)	$ 633,000.00
4010 · MISCELLANEOUS INCOME	-			1,000.00			
4030 · CHRISTMAS/EASTER/MISSIONS	-			4,230.00			
4035 · THRIVENT CHOICE	17.00			2,838.00			
4060 · INTEREST EARNED	-			8.98			
4310 · BULLETIN SPONSORSHIP	-			550.00			
4320 · RADIO BROADCAST SPONSOR	-			450.00			
4366 · SUNDAY COFFEE	135.00			1,041.00			
Total 3999 · INCOME/CONTRIBUTIONS	49,854.92	52,750.00	(2,895.08)	547,542.19	580,250.00	(32,707.81)	633,000.00
4200 · SPECIAL OFFERINGS - IN/OUT							
4930 · LENTEN OFFERINGS	-			7,135.00			
4960 · SPECIAL OFFERINGS							
4920 · THANKSGIVING OFFERING	1,713.00			1,838.00			
4987 · FOOD SHELF	100.00			1,919.40			
4960 · SPECIAL OFFERINGS - Other	41.10			41.10			
Total 4960 · SPECIAL OFFERINGS	1,854.10			3,798.50			
Total 4200 · SPECIAL OFFERINGS - IN/OUT	1,854.10			10,933.50			
Total Income	51,709.02	52,750.00	(1,040.98)	558,475.69	580,250.00	(21,774.31)	633,000.00
Gross Profit	51,709.02	52,750.00	(1,040.98)	558,475.69	580,250.00	(21,774.31)	633,000.00
Expense							
5005 · BENEVOLENCE							
5010 · ELCA SW MN SYNOD	1,888.71	2,004.50	(115.79)	20,422.12	22,049.50	(1,627.38)	24,054.00
5020 · PAZ Y ESPERANZA	497.03	527.50	(30.47)	5,374.24	5,802.50	(428.26)	6,330.00
5030 · ELCA MISSIONARY REP S AF	-	316.50	(316.50)	752.88	3,481.50	(2,728.62)	3,798.00
5031 · ELCA MISSIONARY-SO AFRICA	298.22	316.50	(18.28)	3,224.54	3,481.50	(256.96)	3,798.00
5032 · ELCA MISSIONARY- TANZANIA	298.22	316.50	(18.28)	3,224.54	3,481.50	(256.96)	3,798.00
5033 · ELCA MISSIONARY PERU	298.22			2,471.68			
5035 · FAMILY PROMISE	298.22	316.50	(18.28)	3,224.55	3,481.50	(256.95)	3,798.00
5050 · WILLMAR AREA FOOD SHELF	149.11	158.25	(9.14)	1,612.27	1,740.75	(128.48)	1,899.00
5060 · SALVATION ARMY	99.41	52.75	46.66	1,074.85	580.25	494.60	633.00
5070 · GREEN LAKE CAMP-DUES	347.92	369.25	(21.33)	3,761.97	4,061.75	(299.78)	4,431.00
5080 · MEALS ON WHEELS	149.11	52.75	96.36	1,612.27	580.25	1,032.02	633.00
5090 · CONF DUES-LAKELAND	24.85	52.75	(27.90)	268.71	580.25	(311.54)	633.00
5192 · HABITAT FOR HUMANITY	149.11	158.25	(9.14)	1,612.27	1,740.75	(128.48)	1,899.00
5193 · THE FORTRESS	99.41	105.50	(6.09)	1,074.85	1,160.50	(85.65)	1,266.00
5194 · THE WELL	99.41	105.50	(6.09)	1,074.85	1,160.50	(85.65)	1,266.00
5195 · SAVE AVENUES	99.41	105.50	(6.09)	1,074.85	1,160.50	(85.65)	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 Eleven Months Ended November 30, 2025

	One Month Ended	Budget	$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	$ Over/ (Under) Budget	Annual Budget
5196 · LUTHERAN CAMPUS MINISTRY	99.41	105.50	(6.09)	1,074.85	1,160.50	(85.65)	1,266.00
5197 · THE LINK	74.56	211.00	(136.44)	806.14	2,321.00	(1,514.86)	2,532.00
Total 5005 · BENEVOLENCE	4,970.33	5,275.00	(304.67)	53,742.43	58,025.00	(4,282.57)	63,300.00
5200 · PROGRAM MUSIC & WORSHIP							
5210 · RADIO BROADCASTS	281.61	333.33	(51.72)	3,616.08	3,666.67	(50.59)	4,000.00
5215 · WORSHIP PUBLICITY	84.60	250.00	(165.40)	1,100.57	2,750.00	(1,649.43)	3,000.00
5230 · SUNDAYS & SEASONS	-	83.33	(83.33)	589.00	916.67	(327.67)	1,000.00
5315 · WORSHIP & MUSIC ENHANCEMENT	1,122.30	166.67	955.63	3,645.17	1,833.33	1,811.84	2,000.00
5440 · ALTAR GUILD EXPENSE	348.22	166.67	181.55	811.22	1,833.33	(1,022.11)	2,000.00
5470 · CONGREG WORSHIP LICENSE	-	166.67	(166.67)	1,976.57	1,833.33	143.24	2,000.00
5488 · WORSHIP EQUIP/SOUND EXP	-	83.33	(83.33)	-	916.67	(916.67)	1,000.00
5489 · PIANO/ORGAN TUNING	-			310.00			
Total 5200 · PROGRAM MUSIC & WORSHIP	1,836.73	1,250.00	586.73	12,048.61	13,750.00	(1,701.39)	15,000.00
5500 · EVANGELISM OUTREACH							
5561 · SOCIAL CONCERNS	-	41.67	(41.67)	-	458.33	(458.33)	500.00
5596 · BEFRIENDER PROGRAM SUPPLIES	-	41.67	(41.67)	-	458.33	(458.33)	500.00
Total 5500 · EVANGELISM OUTREACH	-	83.34	(83.34)	-	916.66	(916.66)	1,000.00
5600 · EDUCATION/CHILDREN							
5648 · BIBLES-NEW	-	125.00	(125.00)	189.92	1,375.00	(1,185.08)	1,500.00
5640 · SS-3 YRS.-GRADE 5	187.80	100.00	87.80	3,341.35	1,100.00	2,241.35	1,200.00
5650 · VBS/Day Camp	-	250.00	(250.00)	1,857.97	2,750.00	(892.03)	3,000.00
5660 · FAMILY ED/FAITH STEPS	155.87	20.83	135.04	344.28	229.17	115.11	250.00
5661 · ADULT EDUCATION	-	20.83	(20.83)	131.31	229.17	(97.86)	250.00
5665 · EARLY CHILDHOOD SUNDAY SCHOOL	13.59	41.67	(28.08)	267.59	458.33	(190.74)	500.00
5700 · CHILDREN'S EVENTS	32.36	83.33	(50.97)	1,226.28	916.67	309.61	1,000.00
5733 · CROSS GENERATIONAL ACTIVI	577.72	125.00	452.72	3,255.11	1,375.00	1,880.11	1,500.00
5740 · NURSERY/WORSHIP BAGS	-	12.50	(12.50)	73.71	137.50	(63.79)	150.00
Total 5600 · EDUCATION/CHILDREN	967.34	779.16	188.18	10,687.52	8,570.84	2,116.68	9,350.00
5800 · YOUTH							
5860 · RESOURCES - YOUTH	22.29	37.50	(15.21)	221.29	412.50	(191.21)	450.00
5870 · BOY SCOUTS	-	20.83	(20.83)	-	229.17	(229.17)	250.00
5885 · ADULT LEADERS	-	41.67	(41.67)	12.95	458.33	(445.38)	500.00
5890 · JR HIGH/SR HIGH EVENTS	145.00	83.33	61.67	489.90	916.67	(426.77)	1,000.00
5900 · CONFIRMATION	1,251.56	183.33	1,068.23	1,485.32	2,016.67	(531.35)	2,200.00
5905 · WED-CONF. MEALS	730.38	83.33	647.05	1,588.12	916.67	671.45	1,000.00
5907 · CONFIRMATION CAMP & RETREAT	(10.10)	208.33	(218.43)	(172.75)	2,291.67	(2,464.42)	2,500.00
5950 · YOUTH TRIPS	800.00	333.33	466.67	1,592.60	3,666.67	(2,074.07)	4,000.00
Total 5800 · YOUTH	2,939.13	991.65	1,947.48	5,217.43	10,908.35	(5,690.92)	11,900.00
6000 · STEWARDSHIP							
6010 · STEWARDSHIP SUPPLIES	-			1,501.10			

CALVARY LUTHERAN CHURCH
General Fund Budget Performance
Modified Cash Basis
One and Eleven Months Ended November 30, 2025

	One Month Ended	Budget	$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	$ Over/ (Under) Budget	Annual Budget
Total 6000 · STEWARDSHIP	-			1,501.10			
6045 · LIBRARY	96.00	41.67	54.33	109.69	458.33	(348.64)	500.00
6500 · MAINTENANCE PROPERTY							
6510 · CHURCH UTILITIES-GAS	974.84	1,050.00	(75.16)	11,512.19	11,550.00	(37.81)	12,600.00
6515 · CHURCH UTILITIES-ELECTRIC	1,952.24	2,500.00	(547.76)	24,078.80	27,500.00	(3,421.20)	30,000.00
6520 · JANITOR SUPPLIES	156.14	208.33	(52.19)	1,515.91	2,291.67	(775.76)	2,500.00
6530 · REPAIRS/BUILDING	75.00	416.67	(341.67)	4,150.03	4,583.33	(433.30)	5,000.00
6540 · CHURCH INSURANCE	2,548.53	1,416.67	1,131.86	25,580.54	15,583.33	9,997.21	17,000.00
6560 · SNOW REMOVAL-CHURCH	-	833.33	(833.33)	4,716.00	9,166.67	(4,450.67)	10,000.00
6570 · CHURCH DECORATIONS	384.86	125.00	259.86	1,047.85	1,375.00	(327.15)	1,500.00
6580 · REPAIRS/EQUIPMENT	2,272.80	625.00	1,647.80	23,226.42	6,875.00	16,351.42	7,500.00
6590 · SPRINKLER SYSTEM-ANNUAL F	245.00	83.33	161.67	440.29	916.67	(476.38)	1,000.00
6591 · CEMETERY MAINTENANCE	-			1,264.64			
6592 · LAWN MOWING-CHURCH	150.00	666.67	(516.67)	7,599.21	7,333.33	265.88	8,000.00
6593 · LAWN MOWING-CEMETERY	-	333.33	(333.33)	6,600.00	3,666.67	2,933.33	4,000.00
6610 · STREET ASSESSMENTS	-	29.25	(29.25)	351.00	321.75	29.25	351.00
6615 · KITCHEN SUPPLIES	315.91	41.67	274.24	504.76	458.33	46.43	500.00
Total 6500 · MAINTENANCE PROPERTY	9,075.32	8,329.25	746.07	112,587.64	91,621.75	20,965.89	99,951.00
6700 · ADMIN EXPENSE & SUPPLIES							
6708 · ACCOUNTING SERVICES	1,915.00	1,860.00	55.00	21,010.00	20,460.00	550.00	22,320.00
6709 · PAYROLL PROCESSING	395.25	270.83	124.42	3,374.25	2,979.17	395.08	3,250.00
6710 · TELEPHONE	603.12	583.33	19.79	6,264.15	6,416.67	(152.52)	7,000.00
6711 · BANK/VANCO FEES	266.62	200.00	66.62	2,947.88	2,200.00	747.88	2,400.00
6720 · POSTAGE	755.32	375.00	380.32	2,724.37	4,125.00	(1,400.63)	4,500.00
6730 · OFFICE SUPP & EXPENSE	507.47	416.67	90.80	3,497.17	4,583.33	(1,086.16)	5,000.00
6731 · OFFICE EQUIPMENT REPAIR/LEASES	732.37	625.00	107.37	10,435.33	6,875.00	3,560.33	7,500.00
6750 · CONFERENCE/ASSEMBLIES	348.14	83.33	264.81	1,419.14	916.67	502.47	1,000.00
6753 · SECURITY SYSTEM FEE	-	166.67	(166.67)	1,844.28	1,833.33	10.95	2,000.00
6760 · AUTO EXPENSE	-	83.33	(83.33)	183.76	916.67	(732.91)	1,000.00
6780 · EDUCATION -PROF/SUPPORT	-	250.00	(250.00)	748.21	2,750.00	(2,001.79)	3,000.00
6873 · I.T./COMMUNICATIONS	611.00	625.00	(14.00)	9,568.74	6,875.00	2,693.74	7,500.00
6878 · WORKERS COMPENSATION INS	198.00	250.00	(52.00)	2,457.00	2,750.00	(293.00)	3,000.00
6880 · MISC ADMIN EXP & SUPPLIES	61.77	166.67	(104.90)	3,288.46	1,833.33	1,455.13	2,000.00
Total 6700 · ADMIN EXPENSE & SUPPLIES	6,394.06	5,955.83	438.23	69,762.74	65,514.17	4,248.57	71,470.00
6600 · SALARIES & BENEFITS							
6605 · SALARIES							
6606 · PASTORAL STAFF	11,719.13	17,441.67	(5,722.54)	190,705.64	191,858.33	(1,152.69)	209,300.00
6607 · PROGRAM STAFF	5,239.86	7,737.17	(2,497.31)	57,638.46	85,108.83	(27,470.37)	92,846.00
6608 · SUPPORT STAFF	11,439.20	9,439.03	2,000.17	108,354.36	103,829.37	4,524.99	113,268.40
Total 6605 · SALARIES	28,398.19	34,617.87	(6,219.68)	356,698.46	380,796.53	(24,098.07)	415,414.40

CALVARY LUTHERAN CHURCH
General Fund Budget Performance
Modified Cash Basis
One and Eleven Months Ended November 30, 2025

	One Month Ended	Budget	$ Over/ (Under) Budget	Eleven Months Ended	YTD Budget	$ Over/ (Under) Budget	Annual Budget
6620 · INSURANCE BENEFIT							
6622 · PASTORAL STAFF INSURANCE	2,309.82	2,606.67	(296.85)	23,039.66	28,673.33	(5,633.67)	31,280.00
6624 · PROGRAM STAFF INSURANCE	1,130.17	1,145.59	(15.42)	12,283.96	12,601.46	(317.50)	13,747.05
6626 · SUPPORT STAFF INSURANCE	20.83	20.83	-	229.13	229.17	(0.04)	250.00
Total 6620 · INSURANCE BENEFIT	3,460.82	3,773.09	(312.27)	35,552.75	41,503.96	(5,951.21)	45,277.05
6630 · PENSION BENEFIT							
6632 · PASTORAL STAFF PENSION	676.40	1,310.83	(634.43)	10,171.08	14,419.17	(4,248.09)	15,730.00
6634 · PROGRAM STAFF PENSION	513.72	513.72	-	5,650.92	5,650.88	0.04	6,164.60
6636 · SUPPORT STAFF PENSION	250.00	250.00	-	2,750.00	2,750.00	-	3,000.00
Total 6630 · PENSION BENEFIT	1,440.12	2,074.55	(634.43)	18,572.00	22,820.05	(4,248.05)	24,894.60
6650 · PAYROLL TAX	1,274.54	1,313.98	(39.44)	11,571.44	14,453.77	(2,882.33)	15,767.75
Total 6600 · SALARIES & BENEFITS	34,573.67	41,779.49	(7,205.82)	422,394.65	459,574.31	(37,179.66)	501,353.80
6900 · SPECIAL CONSIDERATIONS							
6960 · SPECIAL OFFERINGS EXP							
6930 · LENTEN OFFERINGS EXP	-			5,945.00			
6964 · SPECIAL OFFERINGS TO BE PAID	1,979.10			2,190.75			
6960 · SPECIAL OFFERINGS EXP - Other	-			1,607.75			
Total 6960 · SPECIAL OFFERINGS EXP	1,979.10			9,743.50			
Total 6900 · SPECIAL CONSIDERATIONS	1,979.10			9,743.50			
Total Expense	62,831.68	64,485.39	(1,653.71)	697,795.31	709,339.41	(11,544.10)	773,824.80
Net Ordinary Income	(11,122.66)	(11,735.39)	612.73	(139,319.62)	(129,089.41)	(10,230.21)	(140,824.80)
Other Income/Expense							
Other Income							
9040 · TFR CAPITAL INC FROM CAP FUND	991.66	1,666.67	(675.01)	16,441.91	18,333.33	(1,891.42)	20,000.00
Total Other Income	991.66	1,666.67	(675.01)	16,441.91	18,333.33	(1,891.42)	20,000.00
Net Other Income	991.66	1,666.67	(675.01)	16,441.91	18,333.33	(1,891.42)	20,000.00
Net Income	$ (10,131.00)	$ (10,068.72)	$ (62.28)	$ (122,877.71)	$ (110,756.08)	$ (12,121.63)	$ (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
Eleven Months Ended November 30, 2025 and 2024

	2025	2024	$ Change	% Change
Ordinary Income/Expense				
Income				
3999 · INCOME/CONTRIBUTIONS	$ 547,542.19	$ 548,712.75	$ (1,170.56)	-0.21%
4200 · SPECIAL OFFERINGS - IN/OUT	10,933.50	14,688.46	(3,754.96)	-25.56%
4300 · SPECIAL FUNDS - DESIGNATED	-	11,232.67	(11,232.67)	-100.0%
4600 · MISC. INCOME	-	4,500.00	(4,500.00)	-100.0%
Total Income	558,475.69	579,133.88	(20,658.19)	-3.57%
Gross Profit	558,475.69	579,133.88	(20,658.19)	-3.57%
Expense				
5005 · BENEVOLENCE	53,742.43	54,214.93	(472.50)	-0.87%
5200 · PROGRAM MUSIC & WORSHIP	12,048.61	16,602.81	(4,554.20)	-27.43%
5500 · EVANGELISM OUTREACH	-	1,807.91	(1,807.91)	-100.0%
5600 · EDUCATION/CHILDREN	10,687.52	9,863.95	823.57	8.35%
5800 · YOUTH	5,217.43	8,998.85	(3,781.42)	-42.02%
6000 · STEWARDSHIP	1,501.10	1,218.44	282.66	23.2%
6045 · LIBRARY	109.69	-	109.69	100.0%
6500 · MAINTENANCE PROPERTY	112,587.64	98,383.21	14,204.43	14.44%
6700 · ADMIN EXPENSE & SUPPLIES	69,762.74	67,390.15	2,372.59	3.52%
6600 · SALARIES & BENEFITS	422,394.65	412,902.75	9,491.90	2.3%
6900 · SPECIAL CONSIDERATIONS	9,743.50	25,781.13	(16,037.63)	-62.21%
Total Expense	697,795.31	697,164.13	631.18	0.09%
Net Ordinary Income	(139,319.62)	(118,030.25)	(21,289.37)	-18.04%
Other Income/Expense				
Other Income				
9040 · TFR CAPITAL INC FROM CAP FUND	16,441.91	17,435.22	(993.31)	-5.7%
Total Other Income	16,441.91	17,435.22	(993.31)	-5.7%
Net Other Income	16,441.91	17,435.22	(993.31)	-5.7%
Net Income	$ (122,877.71)	$ (100,595.03)	$ (22,282.68)	-22.15%

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

	One Month Ended	Eleven Months Ended
Ordinary Income/Expense		
Income		
3999 · INCOME/CONTRIBUTIONS		
4020 · CAPITAL FUND INCOME	$ 991.66	$ 16,441.91
4060 · INTEREST EARNED	10.34	252.86
4064 · CHANGE IN MARKET VALUE-J ANDERS	24,446.33	260,151.74
Total 3999 · INCOME/CONTRIBUTIONS	25,448.33	276,846.51
Total Income	25,448.33	276,846.51
Gross Profit	25,448.33	276,846.51
Expense		
7400 · CAPITAL FUND EXPENSES		
7455 · CAPITAL EXPENSES-J ANDERSON	35,407.55	187,509.03
Total 7400 · CAPITAL FUND EXPENSES	35,407.55	187,509.03
7457 · INVESTMENT FEES-J ANDERSON	2,228.52	21,902.86
Total Expense	37,636.07	209,411.89
Net Ordinary Income	(12,187.74)	67,434.62
Other Income/Expense		
Other Income		
9030 · TFR TO GENERAL FUND	(991.66)	(16,441.91)
Total Other Income	(991.66)	(16,441.91)
Net Other Income	(991.66)	(16,441.91)
Net Income	$ (13,179.40)	$ 50,992.71

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

	One Month Ended	Eleven Months Ended
Ordinary Income/Expense		
Income		
4500 · ENDOWMENT		
4501 · INTEREST / DIVIDENDS	$ 1,604.76	$ 46,101.19
4502 · CHANGE IN MARKET VALUE	9,927.32	60,610.79
Total 4500 · ENDOWMENT	11,532.08	106,711.98
Total Income	11,532.08	106,711.98
Gross Profit	11,532.08	106,711.98
Expense		
6900 · SPECIAL CONSIDERATIONS		
6960 · SPECIAL OFFERINGS EXP		
6966 · ENDOWMENT FUND EXPENSE	-	27,500.00
Total 6960 · SPECIAL OFFERINGS EXP	-	27,500.00
Total 6900 · SPECIAL CONSIDERATIONS	-	27,500.00
Total Expense	-	27,500.00
Net Ordinary Income	11,532.08	79,211.98
Other Income/Expense		
Other Income		
9010 · TRANSFER	-	555,684.86
Total Other Income	-	555,684.86
Net Other Income	-	555,684.86
Net Income	$ 11,532.08	$ 634,896.84

CALVARY LUTHERAN CHURCH
SCHEDULE OF SPECIAL FUND BALANCES
MODIFIED CASH BASIS
11/30/2025

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	-	-	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	-	-	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	-	-	1,450.00	380.30	3,900.28
Family Promise - Calvary	5,285.40	-	-	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	-	-	-	525.00	-	525.00
Library Fund	3,208.39	-	254.91	-	254.91	2,953.48
Miscellaneous Church Projects	3,381.17	-	-	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	-	243.20	-	420.14	166.56
Music - Piano Fund	9,031.74	-	198.85	-	198.85	8,832.89
Pastoral Care Fund	700.00	-	321.26	-	321.26	378.74
Prayer Ministry	3,500.84	-	380.70	-	2,550.73	950.11
Social Concerns Fund	7,935.62	500.00	-	1,859.00	1,514.68	8,279.94
Texas Floods	-	-	-	250.00	250.00	-
Technology	(27,741.24)	-	-	110,297.19	82,478.93	77.02
Televisions	-	-	-	800.00	396.98	403.02
TOTAL DESIGNATED GIFTS	**638,516.72**	**500.00**	**1,398.92**	**125,177.07**	**662,237.56**	**101,456.23**
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	40.00	-	705.00	5,000.00	5,830.94

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**	**40.00**	**-**	**705.00**	**15,000.00**	**11,544.94**
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 $10,000	10,000.00	-	-	-	-	10,000.00
TOTAL EDUCATION FUNDS	**126,895.57**	**-**	**-**	**-**	**1,000.00**	**125,895.57**
CHURCH ORGANIZATION FUNDS						
Bible Camp Scholarships	2,649.15	15.15	-	7,656.05	5,892.50	4,412.70
Boy Scouts	6,200.00	1,000.00	1,100.00	6,200.00	5,200.00	7,200.00
Community Meal	66.23	-	-	-	66.23	-
Deaconist Account	-	-	60.00	1,155.00	622.50	532.50
Discretionary Fund	570.97	-	107.00	-	541.71	29.26
Noisy Offering	-	119.70	-	959.16	697.91	261.25
NTY	632.32	91.58	148.87	1,340.55	1,361.43	611.44
Sunday School Account	3,509.21	24.52	-	92.84	3,200.00	402.05
WELCA Account	2,871.35	65.00	-	2,045.00	1,569.15	3,347.20
WELCA - Doing Days Quilters	75.00	-	34.39	2,020.00	745.55	1,349.45
Youth Account	15,323.96	170.20	1,125.85	954.05	2,230.60	14,047.41
Youth Event Assistance Fund	14,770.03	-	3,480.00	-	5,220.00	9,550.03
TOTAL CHURCH ORGANIZATION FUNDS	**46,668.22**	**1,486.15**	**6,056.11**	**22,422.65**	**27,347.58**	**41,743.29**
INVESTMENT INCOME						
Interest Earned	2,109.67	77.08	-	7,294.95	-	9,404.62
Change in Market Value-Edward Jones Putnum	219,740.38	8,867.00	-	41,898.87	-	261,639.25
TOTAL INVESTMENT INCOME	**221,850.05**	**8,944.08**	**-**	**49,193.82**	**-**	**271,043.87**
TOTAL	**$ 1,059,770.50**	**$ 10,970.23**	**$ 7,455.03**	**$ 197,498.54**	**$ 705,585.14**	**$ 551,683.90**

One Month Ending Profit/(Loss)	*$ 3,515.20*
YTD Profit/(Loss)	*$ (508,086.60)*

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 2025

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
ANFINSON THOMPSON & CO.								
	Bill	11/30/2025	Nov		6708 · ACCOUNTING SERVICES	Unpaid		1,915.00
Augsburg Fortress Publishers								
	Bill	11/16/2025	99329536	Christ in our home quarter 1 2026	6984 · PRAYER MINISTRY	Paid		152.00
	Bill	11/16/2025	99333335	Christ in our home large quarter 1 2026	6984 · PRAYER MINISTRY	Paid		75.00
Barnes & Noble, Inc								
	Bill	11/07/2025	4692087		6970 · DESIGNATED GIFTS EXP	Paid		254.91
BRAD SCHUELLER								
	Bill	11/28/2025	2025-11-28	Boiler Check	6515 · CHURCH UTILITIES-ELECTRIC	Paid		200.00
CENTER POINT ENERGY -60577616								
	Bill	11/23/2025	ACH 11/23/25		6510 · CHURCH UTILITIES-GAS	Paid		974.84
CENTURY LINK								
	Bill	11/01/2025	ACH 11/1/25	Monthly service	5210 · RADIO BROADCASTS	Paid		56.61
CHAPPELL CENTRAL INC								
	Bill	11/01/2025	SVC-126767	Replaced faulty zone valve & bad gasket	6580 · REPAIRS/EQUIPMENT	Paid		278.25
	Bill	11/25/2025	SVC-127545	HVAC Maintenance	6580 · REPAIRS/EQUIPMENT	Unpaid		1,283.05
CONCORDIA PUBLISHING HOUSE								
	Bill	11/20/2025	INVSM01481462		6984 · PRAYER MINISTRY	Paid		51.30
	Bill	11/21/2025	INVSM01479692		6984 · PRAYER MINISTRY	Paid		102.40
CONWAY DEUTH & SCHMIESING								
	Bill	11/01/2025	356892	Payroll Processing	6709 · PAYROLL PROCESSING	Paid		395.25
Coordinated Business Systems								
	Bill	11/03/2025	CWTI125165		6710 · TELEPHONE	Unpaid		349.13
CUB FOODS								
	Bill	11/01/2025	Stmt 10/31/25	Sunday Coffee & New Member Sunday	6615 · KITCHEN SUPPLIES	Paid		70.79
Cub Scout Pack 224								
	Bill	11/13/2025	Voucher 11/13/25	Scouts	6970 · DESIGNATED GIFTS EXP	Paid		1,100.00
Elan Financial Services								
	Bill	11/01/2025	Stmt 10/15/25		-SPLIT-	Paid		4,987.87
	Bill	11/14/2025	Stmt 11/14/25		-SPLIT-	Unpaid		2,679.52
FAMILY PROMISE KANDIYOHI								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5035 · FAMILY PROMISE	Unpaid		298.22
FireBytes								
	Bill	11/01/2025	Inv-3393	Oct	6873 · I.T./COMMUNICATIONS	Paid		611.00
FORUM COMMUNICATIONS COMPANY								
	Bill	11/01/2025	MP342311025	Church directory	5215 · WORSHIP PUBLICITY	Paid		84.60
GENERAL MAILING								
	Bill	11/12/2025	75448	Mailing	6720 · POSTAGE	Paid		159.19
GreatAmerica Financial Svcs.								
	Bill	11/17/2025	40602589	Printer Lease	6731 · OFFICE EQUIPMENT REPAIR/LEASES	Paid		732.37
GREEN LAKE LUTHERAN MINISTRIES								
	Bill	11/03/2025	Ministry Coop 11/3	Oct & Nov Installment	6971 · YOUTH ASSISTANCE FUND	Paid		3,480.00
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5070 · GREEN LAKE CAMP-DUES	Unpaid		347.92
HABITAT FOR HUMANITY								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5192 · HABITAT FOR HUMANITY	Unpaid		149.11
HAUG IMPLEMENT CO.								

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

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
	Bill	11/24/2025	Stmt 11/24/25		6580 · REPAIRS/EQUIPMENT	Unpaid		380.19
HEGLUND CATERING								
	Bill	11/01/2025	16916		6990 · NTY	Paid		148.87
KANDI WATER-ACH								
	Bill	11/01/2025	ACH 10/15/25		6515 · CHURCH UTILITIES-ELECTRIC	Paid		48.95
Kandiyohi County Food Shelf								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5050 · WILLMAR AREA FOOD SHELF	Unpaid		149.11
Kenneth Newberg								
	Bill	11/15/2025	Voucher 11/15/25	Church lawn mowing	6592 · LAWN MOWING-CHURCH	Paid		150.00
LAKELAND CONFERENCE								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5090 · CONF DUES-LAKELAND	Unpaid		24.85
LAKELAND MEDIA								
	Bill	11/01/2025	Stmt 10/31/25	Radio ads - IN-W-1251025214	5210 · RADIO BROADCASTS	Paid		150.00
	Bill	11/30/2025	Stmt 11/30/25	Radio ads - IN-W-1251125381	5210 · RADIO BROADCASTS	Unpaid		75.00
LATE BLOOMERS FLORAL & GIFT, LLC								
	Bill	11/01/2025	Stmt 10/31/25		6975 · DEACONIST ACCOUNT	Paid		60.00
LSS Meals								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5080 · MEALS ON WHEELS	Unpaid		149.11
LUTHERAN CAMPUS MINISTRY								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5196 · LUTHERAN CAMPUS MINISTRY	Unpaid		99.41
MN DEPT OF LABOR AND INDUSTRY								
	Bill	11/01/2025	ABR0363258X 10/25	Boiler	6530 · REPAIRS/BUILDING	Paid		75.00
Molly Aalfs								
	Bill	11/26/2025	11/26/25	Worship Musician 11/1, 11/8, 11/9, 11/29, 11/30, 11/26	5315 · WORSHIP & MUSIC ENHANCEMENT	Unpaid		600.00
NLC Audio Video Services LLC								
	Bill	11/18/2025	14712	Countryman H6 Cables	6580 · REPAIRS/EQUIPMENT	Paid		160.00
North Risk Partners-AMTRUST								
	Bill	11/27/2025	2025-11-27 (1)		6540 · CHURCH INSURANCE	Paid		1,953.36
	Bill	11/27/2025	2025-11-27	Umbrella Policy 2025 $475 from Feb to Nov	6540 · CHURCH INSURANCE	Paid		475.00
	Bill	11/28/2025	2025-11-28	Insurance for 2025	-SPLIT-	Paid		318.17
PAZ y ESPERANZA								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5020 · PAZ Y ESPERANZA	Unpaid		497.03
PLUMBING & HEATING OF WILLMAR, INC.								
	Bill	11/11/2025	39331	urinal sensors	6580 · REPAIRS/EQUIPMENT	Paid		309.87
PORTICO BENEFIT SERVICES								
	Bill	11/11/2025	Stmt. 11/11/25		-SPLIT-	Paid		7,313.08
Pro Water Solutions								
	Bill	11/13/2025	ST27180		6520 · JANITOR SUPPLIES	Paid		56.25
SAFE AVENUES								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5195 · SAVE AVENUES	Unpaid		99.41
SCHWEGMAN'S CLEANERS								
	Bill	11/02/2025	Stmt 11/2/25	Drycleaning	5440 · ALTAR GUILD EXPENSE	Paid		42.00
	Credit	11/30/2025	Void Inv		5440 · ALTAR GUILD EXPENSE	Unpaid	42.00	
Sharon Willen								
	Bill	11/24/2025	Voucher 11/24	Musician for worship 11/23 & 11/24	5315 · WORSHIP & MUSIC ENHANCEMENT	Unpaid		200.00

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

	Type	Date	Num	Memo	Account	Paid	Debit	Credit
SOUTHWESTERN MINNESOTA SYNOD, ELCA								
	Bill	11/28/2025	Benevolence 11/30	Benvolence	-SPLIT-	Unpaid		2,485.15
SPECTRUM-FORMERLY CHARTER COMMUNICATIONS								
	Bill	11/08/2025	Stmt 11/8/25	Spectrum Business Internet and Voice	6710 · TELEPHONE	Paid		225.00
STACY'S NURSERY, INC.								
	Bill	11/17/2025	25980	flowers/plants	6570 · CHURCH DECORATIONS	Paid		384.86
Stephen Lethert								
	Bill	11/20/2025	255		6970 · DESIGNATED GIFTS EXP	Paid		198.85
The Banquet								
	Bill	11/01/2025	3620		6978 · YOUTH ACCOUNT	Paid		600.00
The Cru Foundation								
	Bill	11/30/2025	Mallory Loge-0997721	Mallory Loge-0997721	5033 · ELCA MISSIONARY PERU	Unpaid		298.22
The Fortress								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5193 · THE FORTRESS	Unpaid		99.41
The Link								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5197 · THE LINK	Unpaid		74.56
THE SALVATION ARMY								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5060 · SALVATION ARMY	Unpaid		99.41
The Well								
	Bill	11/30/2025	Benevolence 11/30	Benevolence	5194 · THE WELL	Unpaid		99.41
TURBO TURF LLC								
	Bill	11/06/2025	20734	Winterize Sprinklers	6590 · SPRINKLER SYSTEM-ANNUAL F	Paid		245.00
WEST CENTRAL ROOFING, INC.								
	Bill	11/20/2025	18802	West roof - roofing repairs	7455 · CAPITAL EXPENSES-J ANDERSON	Unpaid		35,407.55
WEST CENTRAL SANITATION								
	Bill	11/01/2025	ACH 10/31/25	Garbage	6515 · CHURCH UTILITIES-ELECTRIC	Paid		137.91
WILLMAR MUNICIPAL UTILITIES								
	Bill	11/12/2025	ACH 11/12/25	Electric, Water and Wastewater charges	6515 · CHURCH UTILITIES-ELECTRIC	Paid		1,565.38
Woodland Centers								
	Bill	11/14/2025	Manual Ck #35148	Donation	4990 · NTY	Paid		50.00

CALVARY LUTHERAN CHURCH
ATTENDANCE AND OFFERING STATISTICS

Attendance	Lent/ Chris tmas/ TG	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
11/2/2025		63	187		93	343
11/9/2025		36	167		92	295
11/16/2025		56	184		94	334
11/23/2025		39	162		90	291
*11/26/2025		92				92
11/30/2025		23	135		84	242
Total	**845**	**2,180**	**5,434**	**2,756**	**5,494**	**16,709**

Average Attendance 341

Average Attendance *(Easter/Thanksgiving/Christmas not included)* 338

** 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%
Nov	5	49,703	9,941	10,332	21%
Total	48	537,424	11,196	110,749	21%

Average Offering per Attendee 1590

Average Offering per Attendee per Week 33