

MINISTRY FINANCE TEAM - FINANCIAL PERFORMANCE REPORT

The Ministry Finance Team presents this **Financial Performance Report (“FPR”) for May 2025** to the Saint John’s Lutheran Church Congregation and Council.

General Fund Report

For May 2025:

- Offering revenue of \$40,570, 82.3% of the month’s budget
- General Fund revenue of \$41,858, 82.8% of the month’s budget
- General Fund expenses of \$53,891, 100.7% of the month’s budget
- General Fund net operating performance was a deficit for the month of \$12,033

Year to Date 2025:

- General Fund revenue \$243,864, 92% of the annual budget
- General Fund expenses \$256,285, 97% of the annual budget
- General Fund actual net performance vs. Budget is (negative) \$9,078 for 2025
- Net of receipts to expenses for all of 2025 is (negative) \$12,601

Comments & Observations:

- The overall financial picture for 2025 is following trend. The year is going slightly less well than projected, with income running somewhat below budget, and expenses running slightly below budget. The overall cash flow is (\$12,601) for the first five months of 2025.

Benevolence Fund Report

The Benevolence Fund is allocated 8% of total offering revenues and 100% of dedicated benevolence contributions. Benevolence Fund expenditures are made according to need and the amounts available from the Benevolence Fund.

For May 2025:

- Benevolence Fund offerings were \$3,433, 82.2% of budget
- Benevolence Fund total income was \$4,948, 112.4% of budget
- Benevolence Fund distributions were \$5,200, 80.8% of budget

Year to Date 2025:

- Benevolence Inflows YTD are \$27,837
- Benevolence Distributions YTD \$17,934
- Funds Awaiting Distribution: \$ 9,903

Comments and Observations

- Funds Awaiting Distribution will be distributed to beneficiaries in the second quarter of 2025

Building Fund Report

For May 2025:

- Building Fund revenues were \$ 8,680
- Building Fund expenses were \$ 10,094
- Building Fund Net is: \$ (1,415)

Year to Date 2025:

- Building Fund Revenue YTD is \$ 48,258
- Building Fund expense YTD is \$ 50,470
- Building Fund YTD net is: \$ (2,225)

Comments and Observations:

- May Mortgage cash flow turned negative for the month. Mortgage contributions are less consistent than other contributions and we expect improved cash flow later in the year
- Mortgage cash reserve maintained at approximately 8 months of mortgage monthly payments

Ministry Finance Team Members and How to Get Finance Questions Answered

If you have questions about how to give, contact the Church office and we'll get you all you need to support St. John's Lutheran Church. We encourage you to sign up for automated giving. There are many ways you can support St. John's financially, including:

- Contribute cash or by check when you worship at Church
- Drop off or mail your contributions at Church anytime the office is open
- Use the QR Code in the weekly bulletin
- Text "Give" to 218.210.7853
- Go to the St. John's website at www.sjlcl.org, Click on "Give" at the upper right
- Gifts of stock, bonds, real estate, or other assets are gladly accepted
- Call Tyra at St. John's (612) 469-4916 for assistance with set-up or any gifting Questions

The members of the Ministry Finance Team are always available and willing to answer any financial related questions or provide information about the financial operations of St. John's. Contact the Church office to be put in touch with a Ministry Finance Team member or if you see **Mark Gelle, Mike Sobota, Lisa Drogemuller, Andy Schultz, Mark Renze, Christopher Olson, Joe Stoddard, or Treasurer Barry Fick**, don't hesitate to talk with them for additional information. We thank you for your ongoing financial support and encourage you to remain faithful in your giving as the year continues and we all experience new challenges.