The St Cloud Chamber of Commerce

Financial Report

SEPTEMBER, 2025

Statement of Activities	Sep-24	Sep-25	Budget	Var Act	Var Bgt	Prev YTD	Cur YTD	Budget	Var Act	Var Bgt	Comments
Revenues											
Contributions	-	-	-	-	-	380	625	-	245	625	
Grants	15,000	-	3,000	(15,000)	(3,000)	38,576	12,000	12,000	(26,576)	-	$15,000 parade grant was charged in Sept this year - EK TECH GRANT IN PY $11,576
Membership	12,708	9,562	9,533	(3,146)	29	133,076	137,401	118,520	4,325	18,881	
Partnership	60,000	10,000	60,000	(50,000)	(50,000)	148,001	100,083	143,001	(47,918)	(42,918)	City money coming soon
Co-Op Dues	500	-	500	(500)	(500)	2,110	5,010	6,000	2,900	(990)	
Publications	-	-	-	-	-	7,628	8,952	7,000	1,324	1,952	
Events	15,164	8,675	30,000	(6,488)	(21,325)	125,504	84,238	110,425	(41,265)	(26,187)	**PR PIB $23,400, CY LOW ATTENDANCE**
Interest Income	3	3	-	1	3	34	4,551	-	4,517	4,551	**ERC**
Total Revenue	**103,374**	**28,240**	**103,033**	**(75,134)**	**(74,793)**	**455,309**	**352,860**	**396,946**	**(102,449)**	**(44,086)**	
Expenses											
Donations - Charitable	-			-	-	-	-	-	-	-	
Employees	14,386	12,278	14,767	(2,108)	(2,489)	189,561	171,882	194,977	(17,679)	(23,095)	**ERC**
Membership Development	161	-	150	(161)	(150)	1,937	647	1,800	(1,290)	(1,153)	
Occupancy	4,830	8,285	2,715	3,455	5,570	128,356	44,640	44,345	(83,716)	296	
Operations	3,359	3,616	2,588	257	1,029	57,015	48,108	38,526	(8,907)	9,583	**Windows Repairs - $13,537**
Partnership Development	-	-	-	-	-	-	-	-	-	-	
Publications	-	-	-	-	-	-	-	-	-	-	
Events	4,601	24,603	20,000	20,002	4,603	77,482	114,813	75,878	37,331	38,935	**INCREASE IN COST AND BANQUET IN OCT 2024**
Mortgage Interest	721	683	663	(38)	20	8,715	8,249	8,162	(466)	87	
Total Expenses	**28,058**	**49,465**	**40,883**	**21,407**	**8,582**	**463,068**	**388,341**	**363,688**	**(74,727)**	**24,653**	
Net Assets before Member Drops	**75,316**	**(21,225)**	**62,150**	**(96,541)**	**(83,375)**	**(7,759)**	**(35,480)**	**33,258**	**(27,722)**	**(68,739)**	
Bad Debt	**2,185**	**1,957**	**1,547**	**(228)**	**410**	**29,089**	**29,099**	**18,564**	**10**	**10,535**	92 drops for the year
Net Assets Gain or (Loss)	**73,131**	**(23,182)**	**60,603**	**(96,313)**	**(83,785)**	**(36,848)**	**(64,580)**	**14,694**	**(27,732)**	**(79,274)**	

Statement of Financial Position	Sep-25
Assets	
Cash	176,882
Accounts Receivable	27,164
Fixed Assets	23,673
Other Current Assets	5,169
Contingent Assets	3,693
Total Assets	**236,581**
Liabilities	
Accounts Payable	-
Other Current Liabilites	2,318
PNC Bank Mortgage	132,799
Total Liabilities	**135,117**
Fund Balance	
Fund Balance	166,043
Net Assets	(64,580)
Total Fund Balance	**101,463**
Total Liabilities and Fund Balance	**236,580**
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