The St Cloud Chamber of Commerce

Financial Report

NOVEMBER, 2025

Statement of Activities	Nov-24	Nov-25	Budget	Var Act	Var Bgt	Prev YTD	Cur YTD	Budget	Var Act	Var Bgt	Comments
Revenues											
Contributions	-	-	-	-	-	-	50	-	50	50	
Grants	-	-	-	-	-	3,000	18,000	18,000	15,000	-	
Membership	8,436	7,821	6,369	(616)	1,452	17,524	17,278	16,456	(246)	822	
Partnership	18,000	18,000	18,000	-	-	18,000	68,000	68,000	50,000	-	**TIMING**
Co-Op Dues	500	500	500	-	-	1,300	1,011	1,000	(289)	11	
Publications	-	-	-	-	-	-	-	-	-	-	
Events	8,430	11,259	14,800	2,829	(3,541)	19,831	20,016	23,800	185	(3,784)	
Interest Income	3	3	-	(0)	3	4,522	6	-	(4,516)	6	**ERC PMT IN PR YEAR**
Total Revenue	**35,369**	**37,583**	**39,669**	**2,214**	**(2,086)**	**64,177**	**124,361**	**127,256**	**60,184**	**(2,895)**	
Expenses											
Donations - Charitable	-	-	-	-	-	-	-	-	-	-	
Employees	14,635	12,682	15,827	(1,954)	(3,146)	18,242	27,545	33,084	9,303	(5,538)	**ERC PMT IN PR YEAR**
Membership Development	-	-	-	-	-	112	-	-	(112)	-	
Occupancy	2,655	2,410	1,938	(245)	472	3,995	3,518	3,046	(477)	472	
Operations	10,010	9,979	11,527	(31)	(1,548)	13,985	13,393	14,951	(592)	(1,558)	
Partnership Development	-	-	-	-	-	-	-	-	-	-	
Publications	-	-	-	-	-	-	-	-	-	-	
Events	10,803	12,021	10,020	1,218	2,001	37,516	18,968	16,970	(18,548)	1,998	
Mortgage Interest	715	676	655	(39)	21	1,410	1,334	1,314	(76)	20	
Total Expenses	**38,818**	**37,768**	**39,968**	**(1,050)**	**(2,200)**	**75,260**	**64,758**	**69,365**	**(10,502)**	**(4,607)**	
Net Assets before Member Drops	**(3,449)**	**(185)**	**(299)**	**3,264**	**114**	**(11,083)**	**59,603**	**57,891**	**70,686**	**1,712**	
Bad Debt	**-**	**998**	**1,335**	**998**	**(337)**	**1,158**	**5,828**	**2,671**	**4,670**	**3,157**	
Net Assets Gain or (Loss)	**(3,449)**	**(1,183)**	**(1,634)**	**2,266**	**451**	**(12,241)**	**53,775**	**55,220**	**66,016**	**(1,445)**	

Statement of Financial Position	Nov-25
Assets	
Cash	216,934
Accounts Receivable	39,821
Fixed Assets	23,678
Other Current Assets	5,109
Contingent Assets	3,693
Total Assets	**289,235**
Liabilities	
Accounts Payable	150
Other Current Liabilites	2,300
PNC Bank Mortgage	131,491
Total Liabilities	**133,941**
Fund Balance	
Fund Balance	101,519
Net Assets	53,775
Total Fund Balance	**155,294**
Total Liabilities and Fund Balance	**289,235**
	0