The St Cloud Chamber of Commerce
Financial Report
OCTOBER, 2025

Statement of Activities	Oct-24	Oct-25	Budget	Var Act	Var Bgt	Prev YTD	Cur YTD	Budget	Var Act	Var Bgt	Comments
Revenues											
Contributions	-	50	-	50	50	-	50	-	50	50	
Grants	3,000	18,000	18,000	15,000	-	3,000	18,000	18,000	15,000	-	Timing of Parade Grant - last yr Sept
Membership	9,089	9,458	10,087	369	(630)	9,089	9,458	10,087	369	(630)	
Partnership	-	50,000	50,000	50,000	-	-	50,000	50,000	50,000	-	CITY OF SC TIMING
Co-Op Dues	800	511	500	(289)	11	800	511	500	(289)	11	
Publications	-	-	-	-	-	-	-	-	-	-	
Events	11,401	8,757	9,000	(2,644)	(243)	11,401	8,757	9,000	(2,644)	(243)	
Interest Income	4,519	3	-	(4,516)	3	4,519	3	-	(4,516)	3	
Total Revenue	**28,808**	**86,778**	**87,587**	**57,970**	**(809)**	**28,808**	**86,778**	**87,587**	**57,970**	**(809)**	
Expenses											
Donations - Charitable	-	-	-	-	-	-	-	-	-	-	
Employees	3,607	14,864	17,257	11,257	(2,393)	3,607	14,864	17,257	11,257	(2,393)	Last yr ERC credit & Budget- 4th employee
Membership Development	112	-	-	(112)	-	112	-	-	(112)	-	
Occupancy	1,340	1,108	1,108	(232)	-	1,340	1,108	1,108	(232)	-	
Operations	3,974	3,414	3,424	(560)	(10)	3,974	3,414	3,424	(560)	(10)	
Partnership Development	-	-	-	-	-	-	-	-	-	-	
Publications	-	-	-	-	-	-	-	-	-	-	
Events	26,713	6,947	6,950	(19,766)	(3)	26,713	6,947	6,950	(19,766)	(3)	Last yr banquet in Oct
Mortgage Interest	695	658	659	(37)	(1)	695	658	659	(37)	(1)	
Total Expenses	**36,441**	**26,991**	**29,397**	**(9,450)**	**(2,407)**	**36,441**	**26,991**	**29,397**	**(9,450)**	**(2,407)**	
Net Assets before Member Drops	**(7,633)**	**59,787**	**58,190**	**67,420**	**1,598**	**(7,633)**	**59,787**	**58,190**	**67,420**	**1,598**	
Bad Debt	**1,158**	**4,830**	**1,336**	**3,672**	**3,494**	**1,158**	**4,830**	**1,336**	**3,672**	**3,494**	
Net Assets Gain or (Loss)	**(8,791)**	**54,957**	**56,854**	**63,748**	**(1,896)**	**(8,791)**	**54,957**	**56,854**	**63,748**	**(1,896)**	

Statement of Financial Position	Oct-25
Assets	
Cash	185,025
Accounts Receivable	73,368
Fixed Assets	23,703
Other Current Assets	5,139
Contingent Assets	3,693
Total Assets	**290,928**
Liabilities	
Accounts Payable	-
Other Current Liabilites	2,316
PNC Bank Mortgage	132,136
Total Liabilities	**134,452**
Fund Balance	
Fund Balance	101,519
Net Assets	54,957
Total Fund Balance	**156,476**
Total Liabilities and Fund Balance	**290,928**
	(0)