The St Cloud Chamber of Commerce
Financial Report
FEBRUARY, 2026

Statement of Activities	Feb-25	Feb-26	Budget	Var Act	Var Bgt	Prev YTD	Cur YTD	Budget	Var Act	Var Bgt	Comments
Revenues											
Contributions	-	175	-	175	175	50	325	-	275	325	
Grants	-			-	-	6,000	21,000	21,000	15,000	-	
Membership	15,001	10,232	10,544	(4,769)	(312)	54,184	51,058	47,865	(3,126)	3,193	
Partnership	-	-	-	-	-	33,000	80,500	75,500	47,500	5,000	TIMING
Co-Op Dues	500	500	500	-	-	2,800	2,671	2,500	(129)	171	
Publications	-			-	-	-	5,000	-	5,000	5,000	
Events	16,748	8,525	11,000	(8,223)	(2,475)	41,609	33,657	41,800	(7,953)	(8,143)	PARTICIPATION
Interest Income	3	3	-	0	3	4,531	15	-	(4,516)	15	
Total Revenue	**32,252**	**19,435**	**22,044**	**(12,817)**	**(2,609)**	**142,175**	**194,225**	**188,665**	**52,051**	**5,560**	
Expenses											
Donations - Charitable	-	-	-	-	-	-	-	-	-	-	
Employees	13,145	14,404	15,104	1,259	(700)	67,840	74,034	78,397	6,194	(4,363)	
Membership Development	-	-	-	-	-	298	-	-	(298)	-	
Occupancy	1,717	1,284	1,315	(432)	(30)	9,236	12,957	12,146	3,721	811	
Operations	3,961	3,474	3,909	(487)	(435)	23,162	24,527	25,318	1,365	(791)	
Partnership Development	-	-	-	-	-	-	-	-	-	-	
Publications	-	-	-	-	-	-	-	-	-	-	
Events	2,854	802	2,850	(2,052)	(2,048)	53,966	28,957	31,420	(25,009)	(2,463)	Timing Scavenger Hunt Bills
Mortgage Interest	706	669	645	(36)	24	3,514	3,330	3,260	(184)	70	
Total Expenses	**22,382**	**20,634**	**23,824**	**(1,748)**	**(3,190)**	**158,016**	**143,806**	**150,542**	**(14,210)**	**(6,736)**	
Net Assets before Member Drops	**9,870**	**(1,200)**	**(1,780)**	**(11,070)**	**580**	**(15,841)**	**50,419**	**38,123**	**66,260**	**12,296**	
Bad Debt	**504**	**2,177**	**1,335**	**1,673**	**842**	**4,261**	**14,601**	**6,676**	**10,340**	**7,925**	
Net Assets Gain or (Loss)	**9,366**	**(3,377)**	**(3,115)**	**(12,743)**	**(262)**	**(20,102)**	**35,818**	**31,447**	**55,920**	**4,371**	

Statement of Financial Position	Feb-26
Assets	
Cash	212,331
Accounts Receivable	28,118
Fixed Assets	23,575
Other Current Assets	4,988
Contingent Assets	-
Total Assets	**269,012**
Liabilities	
Accounts Payable	-
Other Current Liabilites	2,150
PNC Bank Mortgage	129,525
Total Liabilities	**131,675**
Fund Balance	
Fund Balance	101,519
Net Assets	35,818
Total Fund Balance	**137,337**
Total Liabilities and Fund Balance	**269,012**
	(0)