Desert Cross Lutheran Church
2026 YTD Revenue vs. Expenses

Revenue	July	August	September	October	November	December	YTD Total 2026	YTD 2025
General	$ 63,875.36	$ 65,271.26	$ 71,087.36				$ 625,994.55	$ 687,847.04
Hunger Jar/Outreach	$ 2,738.71	$ 2,841.45	$ 6,974.57				$ 38,778.25	$ 33,828.90
Programs & Worship	$ 466.00	$ 283.03	$ 626.03				$ 7,834.83	$ 5,904.38
Other/Special Gifts	$ 17,293.30	$ 10,255.51	$ 6,683.54				$ 87,465.90	$ 96,079.79
RENEW	$ -	$ -	$ -				$ -	$ -
Endowment In	$ -	$ 23,000.00	$ -				$ 28,500.00	$ 24,500.00
Niche Sales	$ -	$ -	$ -				$ 6,750.00	$ 843.75
Rent	$ 13,220.00	$ 11,805.00	$ 7,290.00				$ 90,815.00	$ 129,029.92
Total Revenue	$ 97,593.37	$113,456.25	$ 92,661.50	$ -	$ -	$ -	$ 886,138.53	$ 978,033.78
Expenses								
Operations	$ 22,544.63	$ 13,004.13	$ 14,669.19				$ 146,875.53	$ 140,282.10
Administration	$ 1,718.62	$ 957.94	$ 476.94				$ 16,023.68	$ 32,206.96
Programs & Worship	$ 3,070.36	$ 2,721.55	$ 484.15				$ 21,595.36	$ 18,166.17
Payroll	$ 56,699.41	$ 55,309.30	$ 56,147.81				$ 542,536.32	$ 538,425.66
Other/Spec. Gifts Exp	$ -	$ -	$ 9,000.00				$ 12,900.50	$ 9,463.71
*Mortgages	$ 8,518.08	$ 8,518.08	$ 9,558.52				$ 77,703.16	$ 72,498.87
Facilities	$ 17,770.21	$ 4,206.90	$ 3,420.50				$ 97,554.95	$ 52,685.27
Endowment Out		$ 23,000.00	$ -				$ 28,500.00	$ 25,000.00
Benevolence	$ 5,511.97	$ 5,000.00	$ 5,000.00				$ 40,511.97	$ 40,000.00
Mission and Service	$ 1,586.30	$ 4,204.89	$ 3,623.31				$ 31,140.87	$ 22,422.10
Gilbert Parking Lot	$ -	$ -	$ -				$ -	$ 18,001.53
Total Expenses	$117,419.58	$116,922.79	$102,380.42	$ -	$ -	$ -	$1,015,342.34	$ 969,152.37
Difference	**$ (19,826.21)**	**$ (3,466.54)**	**$ (9,718.92)**	**$ -**	**$ -**	**$ -**	**$ (129,203.81)**	**$ 8,881.41**

Last Updated by Doug: 10/09/26

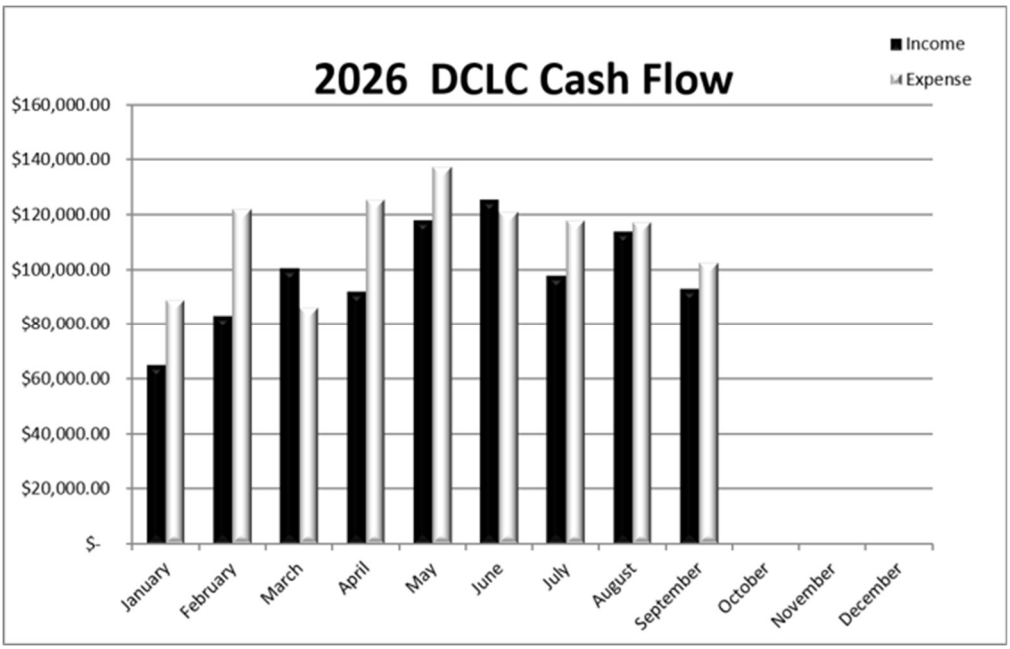
NOTES: General Fund Giving is improving, down $62,000 from last year ~ ahead of 2024 by $14,000 on quick glance.
Benevolence starts in February with 2 payments in December.
Mortgage payment increased in September. An offset will happen when land sale proceeds pay off A/C loan.
Month is still open.

Mortgages entered for cash flow purposes and do not match ACS PDF report titled Income Statement.

Desert Cross Lutheran Church
2026 YTD Revenue vs. Expenses

Revenue	January	February	March	April	May	June	YTD 2026	YTD 2025
General	$ 59,111.21	$ 60,272.40	$ 78,019.83	$ 76,528.63	$ 65,486.99	$ 86,341.51	$ 425,760.57	$ 455,621.45
Hunger Jar/Outreach	$ 3,043.10	$ 3,647.73	$ 3,840.08	$ 9,787.94	$ 2,719.83	$ 3,184.84	$ 26,223.52	$ 22,778.65
Programs & Worship	$ 595.00	$ 540.50	$ 828.63	$ 706.81	$ 1,430.03	$ 2,358.80	$ 6,459.77	$ 5,032.30
Other/Special Gifts	$ -	$ -	$ 2,050.00	$ -	$ 42,460.00	$ 8,723.55	$ 53,233.55	$ 19,474.99
RENEW	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Endowment In	$ -	$ -	$ -	$ -	$ -	$ 5,500.00	$ 5,500.00	$ 2,500.00
Niche Sales	$ -	$ -	$ 2,250.00	$ -	$ -	$ 4,500.00	$ 6,750.00	$ 843.75
Rent	$ 1,865.00	$ 18,415.00	$ 13,355.00	$ 4,775.00	$ 5,565.00	$ 14,525.00	$ 58,500.00	$ 88,116.00
Total Revenue	$ 64,614.31	$ 82,875.63	$ 100,343.54	$ 91,798.38	$ 117,661.85	$ 125,133.70	$ 582,427.41	$ 594,367.14
Expenses								
Operations	$ 14,130.85	$ 21,028.94	$ 11,291.07	$ 25,382.26	$ 12,813.43	$ 12,011.03	$ 96,657.58	$ 91,103.76
Administration	$ 3,514.77	$ 2,427.33	$ 3,002.02	$ 1,862.03	$ 1,757.73	$ 306.30	$ 12,870.18	$ 27,255.65
Programs & Worship	$ 4,087.38	$ 1,044.86	$ 1,701.49	$ 1,800.35	$ 3,277.08	$ 3,408.14	$ 15,319.30	$ 13,017.25
Payroll	$ 55,751.89	$ 56,407.24	$ 56,636.67	$ 65,488.42	$ 83,163.09	$ 56,932.49	$ 374,379.80	$ 375,241.65
Other/Spec. Gifts Exp	$ -	$ -	$ 3,900.50	$ -	$ -	$ -	$ 3,900.50	$ -
*Mortgages	$ 8,518.08	$ 8,518.08	$ 8,518.08	$ 8,518.08	$ 8,518.08	$ 8,518.08	$ 51,108.48	$ 48,332.58
Facilities	$ 770.39	$ 26,175.18	$ -	$ 1,754.27	$ 17,073.36	$ 26,384.14	$ 72,157.34	$ 33,115.22
Endowment Out	$ -	$ -	$ -	$ -	$ 1,500.00	$ 4,000.00	$ 5,500.00	$ 3,000.00
Benevolence	$ -	$ 5,000.00	$ -	$ 10,000.00	$ 5,000.00	$ 5,000.00	$ 25,000.00	$ 25,000.00
Mission and Service	$ 1,722.74	$ 959.23	$ 961.18	$ 10,286.26	$ 3,785.94	$ 4,011.02	$ 21,726.37	$ 9,425.32
Total Expenses	$ 88,496.10	$121,560.86	$ 86,011.01	$125,091.67	$ 136,888.71	$ 120,571.20	$ 678,619.55	$ 625,491.43
Difference	**$ (23,881.79)**	**$ (38,685.23)**	**$ 14,332.53**	**$ (33,293.29)**	**$ (19,226.86)**	**$ 4,562.50**	**$ (96,192.14)**	**$ (31,124.29)**

Last Updated by Doug: 07/10/26



Tempe Attendance						
2026	YouTube	5:00 PM	9:30 AM	Weekly	Monthly	Average
eptember - 1st Sunday	@YE	54	81	135		
2nd Sunday	@YE	58	107	165		
3rd Sunday	@YE	62	121	183	653	163
4th Sunday	@YE	45	125	170		
5th Sunday				0		

Gilbert Attendance					
2026	9:30 AM	Future	Weekly	Monthly	Average
September - 1st Sunday	97	N/A	97		
2nd Sunday	146	N/A	146		
3rd Sunday	124	N/A	124	470	118
4th Sunday	103	N/A	103		
5th Sunday		N/A	0		

Financial Update

2026 Budget $1,432,404

	September	YTD	Adjusted YTD*
Total Revenues	$ 92,662	$ 764,977	$ 869,977
Total Expenses	$ 102,380	$ 884,463	$ 884,463
Difference	$ (9,718)	$ (119,486)	$ (14,486)

*** Includes $105,000 in carry over projects**

Financial Report

2026	REGULAR GIVING			OPERATING EXPENSES			DIFFERENCE
	Actual Dollars	Forecasted Dollars	Var to BD	Actual Dollars	Forecasted Dollars	Var to BD	Actual Dollars
January	$ 64,614	$ 87,850	$ (23,236)	$ 88,496	$ 83,000	$ 5,496	$ (23,882)
February	$ 82,876	$ 92,250	$ (9,374)	$ 121,561	$ 124,250	$ (2,689)	$ (38,685)
March	$ 100,344	$ 122,150	$ (21,806)	$ 86,011	$ 105,500	$ (19,489)	$ 14,333
QTD	**$ 247,834**	**$ 302,250**	**$ (54,416)**	**$ 296,068**	**$ 312,750**	**$ (16,682)**	**$ (48,234)**
April	$ 91,798	$ 106,250	$ (14,452)	$ 125,092	$ 110,000	$ 15,092	$ (33,294)
May	$ 117,662	$ 107,250	$ 10,412	$ 135,389	$ 170,500	$ (35,111)	$ (17,727)
June	$ 119,634	$ 127,250	$ (7,616)	$ 116,571	$ 119,250	$ (2,679)	$ 3,063
QTD	**$ 329,094**	**$ 340,750**	**$ (11,656)**	**$ 377,052**	**$ 399,750**	**$ (22,698)**	**$ (47,958)**
July	$ 97,593	$ 108,250	$ (10,657)	$ 117,420	$ 104,500	$ 12,920	$ (19,827)
August	$ 90,456	$ 108,750	$ (18,294)	$ 93,923	$ 113,500	$ (19,577)	$ (3,467)
September	$ 92,662	$ 109,250	$ (16,589)	$ 102,380	$ 105,500	$ (3,120)	$ (9,719)
QTD	**$ 280,711**	**$ 326,250**	**$ (45,540)**	**$ 313,723**	**$ 323,500**	**$ (9,777)**	**$ (33,013)**
October	$ -	$ 113,750	$ -	$ -	$ 130,500	$ -	$ -
November	$ -	$ 120,750	$ -	$ -	$ 114,500	$ -	$ -
December	$ -	$ 228,750	$ -	$ -	$ 151,500	$ -	$ -
QTD	**$ -**	**$ 463,250**	**$ -**	**$ -**	**$ 396,500**	**$ -**	**$ -**
YEAR TO DATE	**$ 857,638**	**$ 1,432,500**	**$ (111,612)**	**$ 986,843**	**$ 1,432,500**	**$ (49,157)**	**$ (129,205)**
2026 BUDGET TOTAL		**$ 1,432,404**			**$ 1,432,404**		**$ -**
2026 TOTAL		**$ 1,320,888**			**$ 1,383,343**		**$ (62,455)**

NOTES		Total	Adjustments	Actual $	Description
January	Inc.	$ 64,614	$ -	$ 64,614	No Adjustment
	Exp.	$ 88,496	$ -	$ 88,496	No Adjustment
February	Inc.	$ 82,876	$ -	$ 82,876	No Adjustment
	Exp.	$ 121,561	$ -	$ 121,561	No Adjustment
March	Inc.	$ 100,344	$ -	$ 100,344	No Adjustment
	Exp.	$ 86,011	$ -	$ 86,011	No Adjustment
April	Inc.	$ 91,798	$ -	$ 91,798	No Adjustment
	Exp.	$ 125,092	$ -	$ 125,092	No Adjustment
May	Inc.	$ 117,662	$ -	$ 117,662	No Adjustment
	Exp.	$ 136,889	$ (1,500)	$ 135,389	Endowment Removed
June	Inc.	$ 125,134	$ (5,500)	$ 119,634	Endowment Removed
	Exp.	$ 120,571	$ (4,000)	$ 116,571	Endowment Removed
July	Inc.	$ 97,593	$ -	$ 97,593	No Adjustment
	Exp.	$ 117,420	$ -	$ 117,420	No Adjustment
August	Inc.	$ 113,456	$ (23,000)	$ 90,456	No Adjustment
	Exp.	$ 116,923	$ (23,000)	$ 93,923	No Adjustment
September	Inc.	$ 92,662	$ -	$ 92,662	No Adjustment
	Exp.	$ 102,380	$ -	$ 102,380	No Adjustment
October	Inc.		$ -	$ -	No Adjustment
	Exp.		$ -	$ -	No Adjustment
November	Inc.		$ -	$ -	No Adjustment
	Exp.		$ -	$ -	No Adjustment
December	Inc.		$ -	$ -	No Adjustment
	Exp.		$ -	$ -	No Adjustment
YTD Income		$ 886,138	$ (28,500)	$ 857,638	
YTD Expense		$ 1,015,343	$ (28,500)	$ 986,843	
Profit/Loss		**$ (129,205)**		**$ (129,205)**	

DCLC Current Assets
2026 September

Assets	9/30/2026	8/31/2026	1/1/2026
Current Liquid Assets			
Cash Mission & Outreach (General)	$ (200,370.98)	$ (197,249.69)	$ (43,481.80)
Cash Restricted (M&O - General)	$ 90,801.59	$ 90,751.59	$ 161,523.72
Service and Outreach General	$ (942.10)	$ (1,064.33)	$ -
Hunger Jar	$ 6,531.81	$ 5,860.12	$ 6,875.60
Special Hunger Jar	$ 10,557.93	$ 7,616.57	$ 19,247.47
Helen S Wilson	$ 9,914.04	$ 9,914.04	$ 9,914.04
Asylum Seekers	$ 754.71	$ 754.71	$ 754.71
Refugee Support	$ 3,000.52	$ 3,000.52	$ 3,000.52
I-Help	$ 7,066.34	$ 7,066.34	$ 7,045.62
Mothers of Preschoolers (MOPS)	$ 2,962.60	$ 2,962.60	$ 2,962.60
ELCA Grant	$ 321.65	$ 321.65	$ 321.65
Pastor's Discretionary	$ 13,805.99	$ 13,805.99	$ 11,305.99
Operating Reserve Fund	$ 22,234.66	$ 22,234.66	$ 22,234.66
Gilbert Refresh	$ 83,208.26	$ 82,603.26	$ 7,199.86
Gilbert Parking Lot	$ 12,908.58	$ 12,908.58	$ 5,433.58
Tempe Parking Lot	$ 50,000.00	$ 50,000.00	Included Above
Prop Memorial Garden	$ 55,734.61	$ 55,734.61	$ 80,313.75
Prop Community Garden	$ 5,000.00	$ 5,000.00	$ 5,000.00
Prop Restricted Land Sales	$ 22,024.67	$ 22,024.67	$ 22,024.67
Facility Restricted (Property)	$ 1,000.00	$ 1,000.00	$ 2,100.00
Sub Total (Checking Account)	**$ 196,514.88**	**$ 195,245.89**	**$ 323,776.64**
RENEW (Home and Mission)	$ 11,726.67	$ 11,726.67	$ 15,210.08
MIF Investments (Property)*	$ 990.88	$ 989.55	$ 987.92
Brokerage*	$ 500.19	$ 500.19	$ 500.19
Citizens Bank Holdings	$ -	$ -	$ -
Savings Account for PayPal	$ 100.01	$ 100.01	$ 100.00
Petty Cash (General)	$ 100.00	$ 100.00	$ 100.00
CHASE Endowment (Phoenix)	$ 494.33	$ 494.33	$ 494.33
Total Current Assets (Other Accounts)	**$ 210,426.96**	**$ 209,156.64**	**$ 341,169.16**
Long-Term Assets			
Endowment Fund A as of 08/31/26	$ 638,944.30	$ 706,038.93	$ 657,832.00
Endow Checking (Chicago) 9/30/26	$ 57,675.24	$ 5,550.69	$ 11,021.69
CHASE Endowment (Phoenix)	$ 494.33	$ 494.33	$ 494.33
Adj for Chicago check not cleared	$ -	$ -	$ -
Total Long-term Assets	$ 697,113.87	$ 712,083.95	$ 669,348.02
Total Liquid and Long-term Assets	**$ 907,540.83**	**$ 921,240.59**	**$ 1,010,517.18**
Chart of Accounts	$ 196,514.88	$ 195,245.89	$ 323,776.64
Endowment's ~ Chart of Accounts	$ 494.33	$ 494.33	$ 494.33
CHASE Checking Account Balance	**$ 197,009.21**	**$ 195,740.22**	**$ 324,270.97**

*Balances are not yet entered into financials in the computer