

St. Croix Church		2025 Annual Budget		Actuals at December 31, 2025		2026 Annual Budget (Draft)	
INCOME							
General Donations		70,000		61,428		65,000	
Missions/Care Designated		3,000		1,545		2,000	
Donations - Building Fund		3,000	DW donations	6,716	DW	5,000	
Fundraising Income		2,000	DW fundraising	845	DW	0	
Event Revenue		0		0		0	
Rental Income		20,000		21,065		23,000	
Interest Income		0		0		0	
Government Summer Employment Grant		4,800		3,751.00		4,500.00	
Time Banking Income		--		2775		0	
Community Garden Grant		0		0		0	
Community Garden Income		600		530		600	
Miscellaneous Income		0		0		0	
TOTAL INCOME		103,400		98,656		100,100	
Community Care/Food Ministry		250		204		250	
Special Projects		0		0		0	
Missions (5% of general donations)		0		0		0	
Missions/Care Designated		3,000		1,525		2,000	
Event Expense		200		0		200	
Community Garden Expense		600		1,077		600	
Time Banking Expense		--		2,775		0	
Salaries & Benefits		55,500		52,463		55,500	
Staff Development		100		0		100	
Accounting & Legal		700		685		700	
Advertising & Promotions		300		0		300	
Interest & Bank Charges		1,000		444		500	
Interest Paid On Bank Loan		0		0		0	
Honoraria		1,400		469		1,000	
Children's Ministry Expense		250		119		250	
Youth Ministry Expense		200		258		250	
Travel & Hospitality Expense		0		0		0	
Kitchen/Coffee Expense		1,600		1,540		1,700	
Miscellaneous Expense		1,000		673		1,000	
Resources & Supplies		800		1,024		1,000	
Office Supplies/Postage		100		227		250	
IT Expense		100		2,523		300	
Telephone/Internet		1,540		1,411		1,540	
Electricity Expense		12,000		12,967		14,000	
Furniture & Equipment Exp.		5,000	DW	0		1,000	
Insurance - Building		4,455		4,472		4,660	
Repair & Maintenance		4,500	inc DW install	2,592		5,000	
Snow Removal		2,000		1,590		2,000	
Janitorial		4,000		3,122		4,000	
Water & Sewer		700		619		700	
TOTAL EXPENSE		101,295		92,778		98,800	
NET INCOME/LOSS		2,105		5,877		1,300	
Bank Balance at Dec 31, 2025		\$21,651.27					
Accounts Receivable		\$694.63					
Expected HST Rebate		\$493.52					
Less Accounts Payable		\$4,402.08					
Less Funds held for Community Garden		\$1,009.62					
Less Funds held for Time Banking		\$0.00					
Cash Balance		\$17,427.72	\$7,541.45	designated DW			