

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			