

St. Croix Church	2026 Annual Budget (Draft)	6 Month Budget	Jun 30, 2026 Actuals	
INCOME				
General Donations	65,000	32,500	26,496	
Missions/Care Designated	2,000	1,000	0	
Donations - Building Fund	5,000	2,500	3989.75	mix DW and heat pumps
Fundraising Income	0	0	607.86	*Heat Pump
Event Revenue	0	0	0	
Rental Income	23,000	11,500	12,195	
Interest Income	0	0	0	
Government Summer Employment Grant	4,500	2,250	0	
Time Banking Income	0	0	3650	
Community Garden Grant	0	0	1220	
Community Garden Income	600	300	0	
Miscellaneous Income	0	0	342.02	
TOTAL INCOME	100,100	50,050	48,501	
Community Care/Food Ministry	250	125	100	
Special Projects	0	0	0	
Missions (5% of general donations)	0	0	0	
Missions/Care Designated	2,000	1,000	0	
Event Expense	200	100	153	
Community Garden Expense	600	300	916	
Time Banking Expense	0	0	3600	
Salaries & Benefits	55,500	27,750	23,010	
Staff Development	100	50	2	
Accounting & Legal	700	350	326	
Advertising & Promotions	300	150	0	
Interest & Bank Charges	500	250	190	
Interest Paid On Bank Loan	0	0	0	
Honoraria	1,000	500	310	
Children's Ministry Expense	250	125	54	
Youth Ministry Expense	250	125	46	
Travel & Hospitality Expense	0	0	0	
Kitchen/Coffee Expense	1,700	850	708	
Miscellaneous Expense	1,000	500	118	
Resources & Supplies	1,000	500	245	
Office Supplies/Postage	250	125	14	
IT Expense	300	150	145	
Telephone/Internet	1,540	770	709	
Electricity Expense	14,000	7,000	10,325	
Furniture & Equipment Exp.	1,000	500	0	
Insurance - Building	4,660	2,330	2,331	
Repair & Maintenance	5,000	2,500	10,816	* incl \$9200 DW
Snow Removal	2,000	1,000	1,716	
Janitorial	4,000	2,000	1641	
Water & Sewer	700	350	1045	
TOTAL EXPENSE	98,800	49,400	58,520	
NET INCOME/LOSS	1,300	650	-10,019	
			9,200	*DW fund drawdown
Bank Balance at Jun 30, 2026	\$8,245.53		-819	*real net loss
Accounts Receivable	\$1,039.97			
Expected HST Rebate	\$1,734.04		\$9,641.45	Designated DW Fund
Less Accounts Payable	\$2,500.77		\$9,200.30	Final DW Expense
Less Funds held for Community Garden	\$1,277.73			
Less Funds held for Time Banking	\$50.00			
Cash Balance	\$7,191.04	\$2,938.76	Designated HP Fund	