

## **Proposed CAUCC 2026 Budget Key Assumptions**

The proposed budget reflects the continuation of meeting our Ministry Vision, as confirmed during the 2024 Congregational Budget meeting. As an overview of key budget aspects:

### **Staffing:**

- This budget reflects all current staff, with up to a 2.5% COLA increase for our hardworking staff and pastors. During the Budget meeting, you will see these costs allocated across the CAUCC Ministries, as was reflected in the 2026 Statement of Need published during the Stewardship campaign.

### **Pledging, Plate and overall Income:**

- Thanks to you and your continuing support, we are projecting that total Pledges are increasing from \$462,000 in 2025 to \$480,000 for 2026. Your support allows this vibrant church to continue our work to support each other and our communities.
- We will again plan on withdrawing \$20,000 from our Reserve Fund as part of our annual income. This is same dollar amount as 2025, but a lower percentage withdrawal, as we have been blessed with a substantial increase in our Reserve Fund due to estate contributions. The Reserve Fund now stands at over \$850,000.

### **Expenses:**

- Overall expense increases have again been tightly managed, with a less than 1.2% increase in total expenses.
- The largest increases are anticipated utility inflation, and small net increase in Payroll. There will be some saving in health insurance this year, which offsets a portion of the cost-of-living increases.

### **Overall Budget Net:**

- With your increased Pledges, close managing of Expense increases, and the planned \$20,000 withdrawal from the Reserve Fund. We will still reflect on a budget with an approximately - \$11,800 annual budget deficit.
- Total planned withdrawal from the Reserve Fund, between the anticipated Deficit and planned withdrawal, is approximately \$31,773.
- Thanks to this year's significant estate contributions to the Reserve Fund, along with market growth. This represents an approximately 3.7% withdrawal from the current Reserve Fund.

During the Congregational Budget meeting, we will be able to supply an update on the 2025 financial close, and more details on the 2026 proposed budget.