



crosstown

COVENANT CHURCH

Passion for Christ, Compassion for People

Annual Report 2025

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DECEMBER 2025

Dear Covenant Family

It is a joy to bring you greetings from Covenant Offices and to share some ministry highlights from this past year. I continue to be grateful for the ways you welcome me into your congregations and the many moments when the Holy Spirit has shown up in surprising and powerful ways. What a gift to still be amazed by God in our midst.

Almost a year ago I shared a vision statement for the Evangelical Covenant Church: Living into the kingdom of God through the prayerful, intergenerational, multiethnic, growing movement of churches served by women and men striving to follow in the way of Jesus by loving others as Jesus loves us. I believe this continues to reflect both who we are and who God is shaping us to become.

Last spring I had the privilege of joining several conference annual meetings. Gathering with pastors, lay leaders, and congregations is one of my favorite aspects of this role. It is powerful to hear stories and testimonies of how God is moving in your communities. I always walk away encouraged by the conversations, questions, and shared spiritual imagination for the mission God has given us.

This summer we celebrated our global Covenant family and our 140th anniversary at Gather 2025. What a beautiful expression of the kingdom of God here on earth, and what an honor to host our sister Covenant church presidents from across the world. If you missed any of the celebration, I encourage you to visit our YouTube channel to watch the worship sessions—you might even catch me dancing!

In this season of Advent, I am deeply aware of how the church continues to respond faithfully to the increasing needs around us. The words of Jesus remain our guide as we love our neighbors, care for those on the margins, and bear witness to the hope of the gospel. **In times like these, I'm reminded of these words from Isaiah: "Arise, shine, for your light has come, and the glory of the Lord rises upon you" (60:1). May we live into that calling as God's people.**

My prayer is that we continue to see the world with the heart of Jesus and a kingdom-of-God perspective—choosing compassion over division and faithfulness over fear. May we be light in the darkness, hope for the weary, and a tangible reminder of God's presence in every community we serve.

For God's glory and neighbor's good,

Tammy Swanson-Draheim, PRESIDENT, EVANGELICAL COVENANT CHURCH

December 2025

A Word from the NWC Superintendent Kara J. Stromberg

Dear Northwest Conference Churches,

Grace and peace to you in the name of Christ, Emmanuel, God with us! With deep gratitude, I look back on this past year with a renewed awareness of God's faithfulness. As Lamentations 3:22-23 reminds us:

"Because of the Lord's great love we are not consumed, for his compassions never fail. They are new every morning; great is your faithfulness."

Thank you, churches, for your prayers, generosity and trust as we steward the mission together. Thank you for responding in faithfulness as you serve Christ and your communities in so many seen and unseen ways.

I see encouraging fruit and growth across the ministries of our Conference. Young people grew closer to Christ through strong children, youth and family ministries in local churches, camps and conference-wide initiatives. We began conversations with potential church planting projects, walked alongside numerous churches facing pastoral transitions, hosted an Exploring Call Retreat with 30 participants, and continued dreaming and praying about how to further develop the leadership pipeline for future pastoral leaders. Together, we have been praying Luke 10:2—that the Lord of the harvest would raise up more workers to serve the Church.

In celebration of 140 years of ministry in the Northwest Conference, our Executive Board distributed \$140,000 in grants to stimulate missional ministry within Northwest Conference churches. We also celebrated our fourth year of offering the Rural Impact Leadership Conference, resourcing pastors and leaders serving in rural and small town communities.

I am deeply grateful to be part of the Evangelical Covenant Church and the Northwest Conference. We truly are better together. My prayer for the coming year is that we would lean fully into what God has for us—developing leaders, nurturing thriving churches, and moving forward in God's mission.

I invite you to prayerfully consider how you can continue to support the mission of the Northwest Conference, which exists to strengthen the local church and its leaders for mission. Your support and partnership enable us to start and strengthen churches, invest in the next generation and develop missional leaders. On behalf of our staff and Executive Board, we are deeply grateful for your partnership.

With joy and gratitude,



Kara J. Stromberg
Superintendent

Staff and Chair Reports

Interim Lead Pastor, Paul Murphy

Interims are a rare opportunity. Crosstown's last interim was 20 years ago. Interims are a bridge...from where we have been...to..where we are going in the coming years. It has been my privilege to serve as your interim pastor starting September 1, 2025. As I look back on the past 4 months, they have been marked by:

RELATIONSHIPS - a handful of Pie with the Pastor, including a gathering with you and also a gathering with KidsToo and their parents and grandparents; persona visits, and twice monthly gathering with our seniors in our Together in the Bible sessions.

FRUITFUL STRUCTURES - we have merged Prayer and Community Care as part of our Life and Mission Ministry Team. All Ministry Teams gathered on September 27 to communicate, and coordinate. Pastor Polly's job description was adjusted to allow her to focus her impact with Children, Youth, parents and the surrounding community. As interim pastor I regularly have one to one meetings with pastor Polly as well as with our church chair Heather Polhemus. I also have connected with a number of our ministry teams directly.

OUTREACH - we have a tender heart for our community evidenced by our twice monthly food distribution, our Living Nativity evening, and our Serve Saturday.

My own sense is Crosstown has a unique trait among churches - our slingshot is personal care.

Thank you to so many who willingly serve the Lord in a variety of ways.

Keep praying, keep loving others, keep caring and inviting,

Pastor Paul

Respectfully Submitted,
Pastor Paul Murphy, Interim Lead Pastor

Pastor of Family Ministries, Polly Inestroza

2025 was a year of significant transition for Crosstown. Children's Ministry has kept the course of helping kids learn about Jesus, and experience his love in their lives. There is much to celebrate!



Bible Milestones (3 first graders: Enrique Hernandez Alarcon, Jonas Jackson, Sonia Larson).



Bible verse memorization and growing strong God-muscles at Kids Too! Leaders committed to discipling Crosstown kids.



Exciting VBS: True North. Thank you to the Children & Family Ministry Team for another year of discerning discipleship for kids at Crosstown: Amy Ponce, Wayne Berfeldt (Team Lead).



Kids Too! Leaders: Nancy Peterson, Amy Ponce, Marna Jacobi, Katie Berfeldt, Wayne Berfeldt, Rob Peterson & Kay Smith.

Respectfully submitted,
Polly Inestroza, Pastor of
Family Ministries



Leadership Team Chair, Heather Polhemus

Dear Church,

I don't know about you, but I keep my annual reports in a file at home. I don't have every report since Brandon and I have attended Crosstown, but I have many from the last 10 years. Sometimes I review them, look at my notes, and think about what has passed in the year before. Pastor Paul's sermons on December 28 and January 4 encourage us to look back on the year and reflect, renew and consider how we are moving forward. I think about our annual reports like this - our church's reflection on the past year in preparation for the year ahead. If you were unable to be with us on those Sundays, I encourage you to find those sermons on YouTube and watch for yourself.

2025 was a big year for us as at Crosstown. In the spring our worship director Aaron Berfeldt resigned and stepped away for a period before returning with his family to continue with us as a member. In February we learned that after 19 years of service our Lead Pastor would retire and conclude his time with us in August. When the Leadership Team learned of this news, we began our process to discern what the Lord was preparing us going forward. We connected with the Northwest Conference Superintendent Rev. Kara Stromberg at the beginning of and throughout this discernment process and she introduced us to Pastor Paul Murphy. After a season of meeting, discussing, and discerning with Pastor Paul, the Leadership Team invited him to be our interim pastor and we shared this with the church in June. We celebrated Pastor John through the summer with stories and pictures in the newsletter and a retirement party and said goodbye to him at the end of August. In September we welcomed Pastor Paul into our new reality as a church in transition.

Through more discerning and discussion, the Leadership Team and Pastor Polly with Pastor Paul, determined priorities to focus on during this interim season and in the fall we shared these priorities with the congregation:

Communication (informational and relational)

Congregational Development (Foster a desire for relationship and for serving)

Outreach (to unchurched within reach of us...the "white to harvest" people around us)

Next Pastor Skills and Experience

Over the past four months, while getting to know Pastor Paul and him getting to know us, we have been working to lead our congregation's engagement in these priorities. As we look forward to continuing the interim season and our emphasis on our priorities, we also are excited to see how the Lord leads us in the last priority of Next Pastor Skills and Experience as we begin a search for a next Lead Pastor. In our excitement, I am praying for us that we do not lose sight of these priorities and we continue the good work that God has prepared in advance for us to do, both within our community as well as within our church family.

Respectfully submitted,

Heather Polhemus, Leadership Team Chair

Ministry Team Reports

Children's Ministry Team

The Children & Family Ministry Team at Crosstown Covenant Church is committed to teaching and sharing the endless love of God and that of His only begotten son, Jesus, to all of our children and to help them grow up with a faith that will sustain them all of their lives. We attempt to do this through multi-generational relationships, Bible teaching and memorization, fun and fellowship and, as we say, "building (and, hopefully) flexing their God muscles."

For many years our children's ministries have provided programs and activities for kids from birth through the fifth grade. Listed below are some events that our ministry team has helped organize and/or took part in this past calendar year.

January to May:

Kids Too! Program on Wednesday evenings Kids Gather on Sunday mornings serving at Feed My Starving Children in February ... Tea Party in the commons in March Empty Tomb Hunt on Easter Sunday ... Family Fun Night in April ... Bible presentation to our 1st graders in May.

June to August:

Many of our kids attended Covenant Pines Bible Camp throughout the summer VBS in July took us to "True North".

September to December:

Fall kickoff for Kids Too! including a Pancake Brinner for kids and their families in September.... Sunday morning "Build a Pageant" on December 14th Living Nativity on Wednesday, December 17th.

As always, our ministry team would like to thank all of the volunteers who have helped make all of these events and programs possible. May God continue to bless you for your faithful service!

Ministry team members: Polly Inestroza, Amy Ponce, Wayne Berfeldt

Respectfully submitted,
Wayne Berfeldt, Ministry Team Leader

Finance

2025! Wow! What an interesting and challenging year it has been! As the Financial officer, I have the privilege of writing this report to all of you.

First and foremost, I want to thank all of you for your support to Crosstown through prayer and finances. We could not be where we are without your faithful obedience to the Lord.

I would like to thank all those who have assisted in the various aspects of Crosstown Covenant's financial systems. Specifically, Diana Weller (Accounts Payable), Sheryll Storry (Treasurer), and Liana Ogawa (Financial Secretary). With supplemental support from Mike Anderson and Heather Polhemus (Church Chairperson). Other volunteers who support our work include our weekly counters. I might add that we currently have a real need for more offering counters after church on Sundays. This is a vital ministry to the church, and part of the financial accountability plan we established, creating a separation of duties. Please consider whether God may be tapping you on the shoulder and asking you to move into a finance leadership role on the Ministry Team or to assist in the weekly offering count! We would like to thank Liana Ogawa for her years of serving faithfully as Financial Secretary and to welcome Jonathan Buchanan as Financial Secretary in training under Liana's watchful care.

Crosstown staff and Ministry Teams have been diligently watching our spending throughout this year, attempting to reduce or eliminate as many expenditures as possible to be fiscally responsible. We will continue to do that.

At the beginning of each new year we should take time to reflect on the previous year to benchmark our progress. Our financial giving in 2025 was 29.4 % above the giving in 2024, and correspondingly the total expenses for 2025 were 6.4% higher than in 2024.

Financial giving in 2025 was 30.2% above the budgeted giving for 2025. And correspondingly the actual expenses in 2025 were 2.1% over the 2025 approved budget. God has indeed been faithful to supply us all that we ask or imagine, according to his power that is at work within us.

For 2026, we are proposing a 4.9% budgeted expense increase from \$343,836 to \$361,543. The majority of this increase is for Finance, Properties and Youth Ministries. Additional details are outlined in the 2026 Budget Summary found elsewhere within this annual report.

As we move forward into 2026, please reflect on your current giving and consider prayerfully what the Lord would have you give this year. Giving is an act of worship and obedience to the Lord.

Respectfully submitted,
Bill Weller, Financial Officer

Life & Mission

L&M exists to advance Crosstown's mission of "inviting and equipping all people to experience a life-changing, ever-growing relationship with Jesus Christ." We will pursue this ministry by focusing on the three verbs in our Spiritual Life Pathway of: Invite / Equip / Invest

Here are some highlights from 2025:

- In January 35 people circled up for a time of beautiful multigenerational prayer.
- Men's and Women's ministry had several opportunities to share food and fellowship.
- We served at Feed My Starving Children, service days at church, and had a service day for our community.
- Food distribution continued twice per month with record turnouts.
- Great Grow Group options were offered including a study on John, Women of the Word, Together in the Bible, IF:Table, and Praying Like Monks, Living Like Fools.

Starting in 2026, the Life and Mission Ministry Team will be joined with the Prayer Ministry Team and the Community Caring Ministry Team. Because our goals are aligned and support each other, we are going to form one larger group to focus on discipleship, prayer, and community caring, then meet as smaller teams to plan and coordinate so we can lean into our mission to invite, equip, and invest.

Prayer Ministry:

Prayer Ministry's goals are to provide training for Sunday prayer partners and recruit additional volunteers, as well as offer and encourage participation in several opportunities for seeking God together as a congregation.

Highlights for Prayer Ministry in 2025:

- Volunteers are regularly available to pray with anyone who so desires during the worship time after the sermon each Sunday.
- A congregational prayer meeting continues to be held twice per month over Zoom.

Community Caring Ministry Team:

The Community Caring Ministry Team is responsible for encouraging relationships and support between church members along with facilitating local community missions activities and partnerships. This MT's main purpose is to live out "compassion for people."

The CCMT created wonderful Easter and Christmas gift bags for the members' of our congregation who find it challenging to join us in person. They also sent cards, visited, and called those members to help them feel connected and cared for.

Respectfully submitted,
Katie Berfeldt, Life and Mission Ministry Team Leader

Properties

The Properties Team maintains our church building and grounds. With a building of 38,000 square feet, a parking lot of 25,000 square feet and public/private sidewalks of 1200 linear feet, we have a lot to take care of.

We held work days in May & November where we gathered to give our grounds and gardens attention. Both Crosstown and Verbo members participated in these events.

As has happened in past years, we were visited by a group of youth & adults from Living Hope Community Church of Chatfield MN this Summer. Pastor Paul Langmade, a former Crosstown youth director, brings a group of volunteers to the Twin Cities each year. They perform multiple service opportunities around the Mpls/St. Paul area. We were blessed with a group of kids and adults serving our church with 2 days of work and service outside.

Throughout the week, a lot can go on requiring Properties attention. The "Geezers" perform repair tasks around Crosstown's building. Without this valuable volunteer support, repairs and general building upkeep could fall behind. This support is invaluable to our facility and I appreciate the efforts of those who participate, including Mark Ogawa & Wayne Berfeldt. If you'd like to serve in this capacity, feel free to join us Thursday mornings at 9:00.

The Properties Team did not have to address any large financial projects this past year, but continued to focus on the upkeep and upgrading of our building and equipment as necessary.

Thanks to Leroy Conley for his ongoing service as our building custodian. Also, thank you to one of our own youth, Santiago Jaques, for his work mowing our grass and raking the property this past Fall.

Should you see things around the building you think are in need of repair/fixing up, there are a couple of ways to pass on your request. There is a work clipboard outside the office window to note your request/concern and the Geezers will take a look at them. Or contact Bob Weides, Properties Ministry Team lead, either in-person or email (reweides@comcast.net). We can then assess and prioritize your concern.

Lastly, a special thanks to Mike Anderson, Mark Ogawa, Jim Fischer, Bill Weller and Scott Hayes for their wisdom and service on the Properties Ministry Team.

The Properties Commission values your prayers as we maintain our building and grounds. Some things you can pray for:

- For God to use the Properties Ministry Team and church family to create a welcoming environment in our building and grounds for church family, visitors and neighbors.
- For God to excite the church family to engage in Properties related events, such as grounds clean-up and planting, Geezers 2.0 and other activities we host.
- For those that serve Crosstown regularly to remain safe while working around the church, especially Leroy Conley/custodian and Santi Jaques/grounds work-lawn mowing.
- For our Crosstown family's support of special initiatives we may consider for improvements around the building and grounds.

Thank you to all who help in maintaining our building and keeping it inviting for our church family, building partners and visitors.

Respectfully submitted,

Bob Weides, Ministry Team Lead

Worship

The Worship Ministry experienced a year of both continuity and transition, marked by faithful leadership, strong volunteer engagement, and ongoing efforts to support meaningful, congregational worship.

Leadership Transition

Through April 2025, worship leadership was guided by Aaron Berfeldt, whose steady oversight, musical leadership, and administrative preparation provided a strong foundation during a season of change. Aaron played a key role in planning major services, maintaining worship systems, mentoring volunteers, and preparing documentation to support a smooth transition. Beginning in May 2025, Brandon Polhemus assumed responsibility for coordinating worship planning, volunteer scheduling, technology, and weekly service preparation.

Worship Life and Music

Over the course of the year, worship services incorporated a broad and balanced musical repertoire, with over 150 unique songs used across regular and seasonal services. Music selection reflected both familiar hymns and contemporary worship songs, supporting congregational participation and alignment with the church calendar.

Special Services and Events

The Worship Ministry supported and led worship for key services throughout the year, including Palm Sunday, Good Friday, Easter, Pentecost, Advent, and Christmas Eve, as well as special events such as MN Teen & Adult Challenge Sunday and Vacation Bible School.

Volunteers and Expanded Participation

The ministry remained deeply volunteer-driven. New and existing volunteers, including many youth, stepped into roles covering music, sound, video, slides, and logistics. A Worship Volunteer Thank You Lunch was held to recognize and encourage those who serve.

Technology and Facilities

The team explored and implemented improvements to worship technology, including use of Multitracks, wireless in ear monitors to help reduce stage volume, evaluation of sound system upgrades, and continued care of instruments such as the piano and organ.

Looking Ahead

The Worship Ministry enters the coming year focused on stability, volunteer support, and continued excellence in worship. The team is grateful for the faithful leadership of Aaron Berfeldt leading up to and during the transition, the adaptability of volunteers during transition, and the congregation's ongoing participation in worship.

Respectfully submitted,
Brandon Polhemus, Ministry Team Lead

Youth

Youth Ministry at Crosstown in 2025 has been a blessing from God. Our volunteer Youth Team went through a few transitions this year. Deena stepped down as our youth ministry team lead in the late summer, and Jim stepped down as a leader and ministry team member at the end of December. Maya Hartman moved to Chicago so she was no longer able to help with our ministry team. Emily Larson was often unable to attend our ministry team meetings, so she has moved to more of a resource role. Samantha Buchanan and Caitlin Ogawa joined our youth team officially in September (although Samantha led a group of middle school students to the Boundary Waters via Adventurous Christians over the summer). Pastor Polly has received a more focused job description centering on Family, Youth and Children's ministry. She has already proven to be a fantastic asset in her more active role.

This last year Youth Ministry highlights include the following:

Weekly Wednesday night programming during the school year which included some Alpha video series focusing on the book of Luke and Acts. Youth Group (6th -12th) meets Wednesday evenings September through May. These evenings consist of community and discipleship which is represented by hang out time to have conversations with each other and leaders, games, Bible teaching and small group time. We are currently using YouTube music with lyrics for a three song set and we hope to further grow this ministry within Wednesday evenings. Snacks are always an important part of our night.

In September we welcomed eleven new 6th grade girls to our program!

Other things that happened in Youth Ministry at Crosstown in 2025 were:

With the help of Maya Hartman, we revived the Easter Pancake Breakfast. a bunch of youth attended CPBC summer camps, 4 students attended M.U.U.C.E. in August, we offered a miniature golf night in the summer which was well attended, helped out with VBS, volunteered in the fall clean-up service day, and held an Advent Bible study group that met at Caitlin Ogawa's home with Heather and Caitlin as the leaders. Lastly, we are grateful to have youth willing to volunteer at Crosstown in the following areas: video during worship, playing guitar with the worship team on Sunday mornings, serving cotton candy during kids ministry end of year program, assisting in Children's Church Sunday mornings, and helping with Living Nativity at Christmas.

Respectfully submitted,

Nancy Olson, Ministry Team Leader

Crosstown Covenant Church

Balance Sheet

As of December 31, 2025

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
CCC Checking - Old National	83,465.36
NCP(300) 12-month Certificate	54,681.74
NCP(601) Dmnd Undesignated Beq	121,010.03
Total Bank Accounts	\$259,157.13
Total Current Assets	\$259,157.13
TOTAL ASSETS	\$259,157.13
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Ramp Credit Card	34.87
Total Credit Cards	\$34.87
Other Current Liabilities	
Payroll Liabilities	0.00
Total Other Current Liabilities	\$0.00
Total Current Liabilities	\$34.87
Total Liabilities	\$34.87
Equity	
Designated Fund Balances	0.00
Benevolent Fund Balance	2,577.13
Camp Scholarship	2,642.63
Food Shelf Fund Balance	3,743.98
Koins For Kids Fund Balance	66.00
Missions Trip Fund Balance	1,543.61
Organ & Bell Fund Balance	2,759.50
Pastoral Technology Fund	500.00
Sanctuary Project Fund Balance	12,400.93
Undesignated Bequest Fund Bal	1,758.15
Women's Ministry Fund Balance	1,118.17
World Relief Fund Balance	175.59
Youth Missions Fund Balance	1,830.34
Total Designated Fund Balances	31,116.03
Unrestricted Net Assets	151,253.35
Net Revenue	76,752.88
Total Equity	\$259,122.26
TOTAL LIABILITIES AND EQUITY	\$259,157.13

Crosstown Covenant Church Budget vs. Actuals: December 2025

January - December 2025

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Total	
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Budget
Revenue														
General Fund	44,399.00	25,017.82	25,506.58	17,053.37	23,907.08	32,033.92	46,084.98	21,987.12	22,291.88	22,788.70	31,504.35	95,959.55	408,534.35	343,835.36
Total Revenue	\$ 44,399.00	\$ 25,017.82	\$ 25,506.58	\$ 17,053.37	\$ 23,907.08	\$ 32,033.92	\$ 46,084.98	\$ 21,987.12	\$ 22,291.88	\$ 22,788.70	\$ 31,504.35	\$ 95,959.55	\$ 408,534.35	\$ 343,835.36
Expenditures														
Childrens Community Caring	148.86	138.44	388.01	591.57	237.25	8.52	-465.37	-43.46	277.90	167.80	52.94	1,183.64	2,686.10	5,645.00
Cong. Life & Mission	29.72	110.42	200.84	71.42	357.29	37.51	34.98	129.18	251.31	285.42	106.77	1,388.06	3,002.92	5,975.00
Cov. Pines			1,480.00										1,480.00	1,480.00
Finance	18,824.37	17,288.14	20,507.22	19,973.51	19,755.90	18,432.93	18,413.47	19,468.49	22,462.98	20,384.81	19,178.37	20,455.29	235,145.48	216,738.36
Missions	1,421.00	1,903.50	1,416.00	1,904.50	1,416.00	1,416.00	1,904.50	1,416.00	1,416.00	1,904.50	1,416.00	1,316.00	18,850.00	18,950.00
Mutual Ministry													0.00	300.00
Office	628.99	1,004.87	-21.00	557.60	459.00	3,861.56	551.97	459.00	599.03	442.35	565.39	602.96	9,711.72	10,366.00
Prayer Ministry													0.00	150.00
Properties	5,816.17	5,407.24	6,266.23	8,337.42	5,534.16	6,021.06	4,948.67	4,742.31	4,708.20	7,560.07	5,966.48	6,661.30	71,969.31	67,396.00
Technology	178.17	115.20	134.37	198.16	115.20	115.20	62.97	129.43	134.40	254.32	151.20	151.20	1,739.82	3,164.00
Worship	323.34	98.40	489.00	485.98	402.99	965.21	195.39	279.19	171.00	171.00	413.60	678.63	4,673.73	7,551.00
Youth	140.83	245.25	56.93		36.35		79.16	169.69	427.34	13.75		84.42	1,253.72	4,070.00
Total Expenditures	\$ 27,511.45	\$ 26,445.63	\$ 30,917.60	\$ 32,431.92	\$ 28,390.45	\$ 30,857.99	\$ 25,725.74	\$ 26,853.22	\$ 30,448.16	\$ 31,216.72	\$ 27,891.70	\$ 32,521.50	\$ 351,212.08	\$ 343,835.36
Net Operating Rev.	\$ 16,887.55	\$ -1,427.81	\$ -5,411.02	\$ -15,378.55	\$ -4,483.37	\$ 1,175.93	\$ 20,359.24	\$ -4,866.10	\$ -8,156.28	\$ -8,428.02	\$ 3,612.65	\$ 63,438.05	\$ 57,322.27	\$ 0.00
Other Rev.														
CC Rewards							227.28	75.22			90.35		392.85	0.00
Interest	299.97	271.63	813.22	292.45	306.23	879.77	253.39	254.04	246.47	255.32	247.71	1,515.56	5,635.76	0.00
Total Other Revenue	\$ 299.97	\$ 271.63	\$ 813.22	\$ 292.45	\$ 306.23	\$ 879.77	\$ 480.67	\$ 329.26	\$ 246.47	\$ 255.32	\$ 338.06	\$ 1,515.56	\$ 6,028.61	\$ 0.00
Net Revenue	\$ 17,187.52	\$ -1,156.18	\$ -4,597.80	\$ -15,086.10	\$ -4,177.14	\$ 2,055.70	\$ 20,839.91	\$ -4,536.84	\$ -7,909.81	\$ -8,172.70	\$ 3,950.71	\$ 64,953.61	\$ 63,350.88	\$ 0.00

Thursday, Jan 08, 2026 05:58:10 PM GMT-8 - Cash Basis

Crosstown Covenant Church

Profit and Loss

January - December 2025

	TOTAL
Revenue	
Benevolence Offerings	3,860.85
Building Fund / SRP	2,980.00
Food Shelf	11,945.00
General Fund	351,523.35
Children's	40.00
Congregational Life & Mission - Income	21.00
In & Out	475.00
Memorials	525.00
Rent / Ministry Contribution	
Bethesda Missionary Baptist	30,000.00
City of Lakes Chorus	6,700.00
NENA - Nokomis East Neighborhood Assoc.	300.00
Other Rental Income	950.00
Verbo	18,000.00
Total Rent / Ministry Contribution	55,950.00
Total General Fund	408,534.35
Koins for Kids	30.00
Youth Group	36.65
Total Revenue	\$427,386.85
GROSS PROFIT	\$427,386.85
Expenditures	
Childrens	1,995.08
VBS	691.02
Total Childrens	2,686.10
Community Caring	699.28
Congregational Life & Mission	3,002.92
Covenant Pines	1,480.00
Finance	
Accounting and Legal	5.15
Bank Fees	1,373.61
Conferences and Meetings	2,781.52
Guest speakers	200.00
Insurance Expense	
General Liability Insurance	25,052.84
Health Insurance	13,230.80
Life and Disability Insurance	687.88
Worker's Compensation	1,787.33
Total Insurance Expense	40,758.85
Ministry Team Development	89.95
Miscellaneous Finance	1,407.45

Crosstown Covenant Church

Profit and Loss

January - December 2025

	TOTAL
Pastor's Expense - Lead Pastor	410.42
Pastor's Expense - Pastor of Discipleship	23.50
Payroll Expenses	4,778.62
Property Tax	1,556.00
Salaries & Benefits	8,800.00
Payroll Tax	4,350.01
Pension	15,720.83
Salary	151,914.27
Total Salaries & Benefits	180,785.11
Staff Expense	
Mileage Reimbursement	975.30
Total Staff Expense	975.30
Total Finance	235,145.48
Miscellaneous Expense	
Benevolence Fund	5,450.50
Total Miscellaneous Expense	5,450.50
Missions	18,850.00
Office	34.98
Mailing	400.60
Office Supplies	551.39
Online Ministry	3,226.40
Printing	5,498.35
Total Office	9,711.72
Properties	25.00
Repairs and Maintenance	22,391.91
Supplies	2,807.06
Utilities	46,745.34
Total Properties	71,969.31
Technology	1,739.82
Worship Music and Fine Arts	4,673.73
Youth	1,253.72
Total Expenditures	\$356,662.58
NET OPERATING REVENUE	\$70,724.27
Other Revenue	
Credit Card Rewards	392.85
Interest Income	5,635.76
Total Other Revenue	\$6,028.61
NET OTHER REVENUE	\$6,028.61
NET REVENUE	\$76,752.88

Year End Giving Summary

Dollar Ranges	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
0.00	15	11	9	12	31	13	14	13	13	8	3
0.01-250.00	23	16	14	11	9	18	9	20	11	9	10
250.01-500.00	11	9	7	9	9	9	7	3	5	3	4
500.01-750.00	7	15	9	6	4	6	1	2	2	2	4
750.01-1,000.00	7	2	7	8	7	5	5	4	4	4	5
1,000.01-2,500.00	26	30	25	20	23	23	22	22	17	22	18
2,500.01-5,000.00	29	28	25	29	25	24	21	14	13	9	10
5,000.01-7,500.00	11	10	12	11	10	6	12	6	8	7	6
7,500.01-10,000.00	5	4	5	5	4	9	2	3	0	2	3
10,000.01-12,500.00	4	3	3	5	5	2	2	2	3	4	1
12,500.01-15,000.00	1	2	3	1	2	1	3	2	2	1	1
15,000.01-17,500.00	2	2	3	4	5	6	4	1	0	0	2
17,500.01-20,000.00								1	1	0	2
>20,000.00								1	2	2	3
Total	141	132	122	121	134	122	102	94	81	73	72

Vanco

# of givers			11	11	10	10	7	7	5	5	4
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On-Line Giving

# of givers			20	21	15	29	24	17	17	25	19
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Crosstown Covenant Financial Budget 2026

Ministry Teams	2019	2020	2021	2022	2023	2024	2025	2025A	2026	Increase (Decrease)	Percent Change	% of Budget
Finance	270,824	270,666	273,992	273,161	193,456	208,948	206,241	216,738	226,775	10,037	4.4%	62.7%
Properties	58,805	60,062	57,342	57,342	63,537	65,276	67,396	67,396	73,829	6,433	8.7%	20.4%
Global Missions	71,400	64,200	47,250	30,400	18,950	18,950	18,950	18,950	18,950	0	0.0%	5.2%
Office - Supplies	8,000	8,855	8,855	9,575	9,958	9,966	10,366	10,366	9,492	(874)	-9.2%	2.6%
Worship/Music/Arts	7,551	7,551	7,551	7,551	7,551	7,551	7,551	7,551	8,257	706	8.6%	2.3%
Congregational Life & Mission	10,515	10,565	7,565	6,415	6,415	6,415	5,975	5,975	8,175	2,200	26.9%	2.3%
Childrens and Family	6,470	6,935	6,935	6,405	5,638	5,645	5,645	5,645	5,250	(395)	-7.5%	1.5%
Youth	5,495	9,355	11,655	11,655	4,853	4,210	4,070	4,070	5,070	1,000	19.7%	1.4%
Technology	3,322	3,422	3,322	2,855	1,705	1,705	3,164	3,164	3,964	800	20.2%	1.1%
Community Caring	2,070	2,070	2,070	3,450	2,050	2,050	2,050	2,050	0	(2,050)	--	0.0%
Covenant Pines	3,650	3,650	3,650	3,650	1,200	1,200	1,480	1,480	1,480	0	0.0%	0.4%
Mutual Ministry Committee							300	300	300	0	0.0%	0.08%
Prayer Ministry							150	150	0	(150)	--	0.00%
Total Proposed Expenses	448,102	447,331	430,187	412,459	315,313	331,916	333,339	343,836	361,543	17,707	4.9%	
					2023	2024	2025	2025A	2026			
General Fund Giving					\$ 288,000	\$ 279,659	\$ 269,573	\$ 269,898	\$ 283,359			
Rent and Ministry Contribution (External sources and Internal funds)					\$ 27,850	\$ 34,171	\$ 60,770	\$ 60,770	\$ 64,038			
Total Projected Income					\$ 315,850	\$ 313,830	\$ 330,343	\$ 330,668	\$ 347,397			
					\$ 537	\$ (18,086)	\$ (2,996)	\$ (13,168)	\$ (14,146)	Surplus/ (Shortfall)	-3.91%	
Notes for 2026 Budget: (External sources and Internal funds)					2023	2024	2025	2025A	2026			
Facility Rental From Bethesda MBC will supplement giving by (\$2,500/Month)							\$30,000	\$30,000	\$30,000			
Facility rental from Verbo En Accion will supplement giving by (\$1,500/Month)					\$18,000	\$18,000	\$18,000	\$18,000	\$18,000			
Facility rental From City of Lakes Chorus will supplement giving by (\$500/month)						\$6,000	\$6,000	\$6,000	\$6,000			
Use Womens' Ministry Fund to cover the Community Caring Expenses since 2023					\$2,050	\$2,050	\$2,050	\$2,050	\$1,118			
Facility Rental -- Food Shelf in-A-Box at Nokomis East (\$350/Month)					\$0	\$0	\$0	\$0	\$4,200			
Facility Rental Income From Home School Co-op will supplement giving by (\$300/M					\$2,700	\$0	\$0	\$0	\$0			
Facility rental -- NENA use of portion of Garage will supplement giving by					\$300	\$300	\$0	\$0	\$0			
Use of Parking lot for Car rental business will supplement giving by (\$400/Month)					\$4,800	\$4,800	\$0	\$0	\$0			
Interest Earned on Investments/Savings/Etc.						\$3,021	\$4,720	\$4,720	\$4,720			
Subtotal:					\$27,850	\$34,171	\$60,770	\$60,770	\$64,038			
General fund giving needs -- for a 2026 "balanced" budget					\$287,463	\$297,745	\$272,569	\$283,066	\$297,504			

Crosstown Covenant Church

2026 Budget Summary

As of 01/07/2026

Income/Expenses

General Fund Giving through traditional giving and online giving --- Estimated at \$283,359.

Rent and Ministry Contribution (External sources and Internal funds) --- Estimated to be \$64,038.

Total Projected Income: \$347,397

Total Proposed Expenses: \$361,543

Projected Income against Proposed Expenses: \$14,146 — Shortfall (3.91% of budget)

Finance (Salary and Benefits -- (52.3% of Budget) (Total Finance: 62.7%)

Lead Pastor — Open Position at this time.

Intentional Interim Pastor — Salary and Compensation established during contract negotiations.

Pastor of Family Ministry (FKA - Pastor of Children & Adult Ministries) -- Cost of living increase of 2.8% and Ministry Expense category of \$600 were added.

Youth Director -- Not planned for in 2026, no change from 2025.

Office & Communication Coordinator -- Not planned for in 2026. Volunteers are serving in the office, Coordination is under Pastor of Family Ministry.

Worship Director -- Not planned for in 2026. Volunteer currently serving this function.

Custodian -- Cost of living increase of 2.8%.

Groundskeeper -- Hired as a separate person for outdoor responsibilities: Removed from Finance and cost now located under the Properties Ministry.

Property Insurance - Received proposal from Current insurance company which has a smaller increase from last year of \$1,474 over FY2025 (modified) . We are pursuing alternate companies to reduce overall cost.

Properties Ministry (20.4% of Budget)

The budgeted amount increased from \$67,396 to \$73,829.

- Most of the utility expenses are up. The expenses were averaged out the Jan-Sept 2025 Center Point, Xcel, Mpls Finance & Comcast & used the average for the projected 12 months.
- Snow plowing expenses (line 16) for Winter 2024-2025 were down so the estimate was dropped a bit for 2025-2026.
- But the sidewalk shoveling service (line 17) cost stayed the same.
- We haven't spent the budgeted amount on mowing the last 2 years (line 18). We hope he'll continue to help us out next Summer. If he does, propose increasing it to meet Minneapolis minimum wage.
- Boiler Repairs (line 19) was increased after the pump replacement earlier this year and the service call last month. The maintenance call alone was \$2,200, so the thinking is to plan on this again, which may even be lower as we just had a 2 year visit. There is a 1 year service call available.
- Change line 20, "AC Repairs", to "HVAC service (Spring & Fall; 2 visits @ \$1895 each)". We have GTS HVAC out 2x a year (Spring & Fall) to service the HVAC system. The visits were \$1,795 in 2024 & \$1,895 for the Spring visit earlier this year.

Global Missions (5.2% of Budget)

The budgeted amount remains unchanged at \$18,950, with support for the following three countries: South Sudan, Honduras, and Dominican Republic in 2025. It is the goal of the Leadership Team to increase the giving percent to 10% of the Budget in the coming years.

Office Budget (2.6% of Budget)

The budgeted amount decreased from \$10,366 to \$9,492. By decreasing Subsplash expense due to transitioning our giving platform to Subsplash. Thus reducing our cost by \$874.

Worship & Fine Arts Ministry (2.3% of Budget)

The budgeted amount is increased from \$7,551 to \$8,257. Major changes; reduction in use of guest worship artists and an increase in annual musical copyright licensing fees.

Congregational Life & Mission Ministry (2.3% of Budget)

The budgeted amount is increased from \$5,975 in 2025 to \$8,175 for 2026, due to merging the Community Caring and Prayer ministries into Life and Mission. With minor adjustments amongst line items to reflect current ministry needs.

Children and Family Ministry (1.5% of Budget)

The budgeted amount decreased from \$5,645 to \$5,250. With minor adjustments amongst line items to reflect current ministry needs.

Youth Ministry (1.4% of Budget)

The budgeted amount increased from \$4,070 to \$5,070. With minor adjustments amongst line items to reflect current ministry needs.

Technology (1.1% of Budget)

The budgeted amount is increased from \$3,164 to \$3,964 for replacement/upgrade of one of the computers in the office.

Community Caring Ministry (0.0% of Budget)

Merged into Congregational Life and Mission

Covenant Pines (0.4% of Budget)

The donation amount suggested by Covenant Pines is based on dollars per active membership for 2025 and for 2026 this amount is \$1,480.

Mutual Ministry Committee (0.08% of Budget)

The budgeted amount is unchanged from 2025 (\$300).

Prayer Ministry (0.0% of Budget)

Merged into Congregational Life and Mission

MEMBERSHIP ROSTER (June 1, 2025)

1. Joyce Abramson
2. Kathleen Anderson
3. Marian Anderson
4. Michael Anderson
5. Aaron Berfeldt
6. Debby Berfeldt
7. Katie Berfeldt
8. Wayne Berfeldt
9. Nancy Bladder
10. Patty Bremer
11. Samantha Buchanan
12. Jonathan Buchanan
13. Cory Carlson
14. Greg Carlson
15. Karen Carlson
16. Loretta Carlson
17. Diane Chynoweth
18. Rick Chynoweth
19. Diane Dahl
20. John W. Erickson
21. Kathleen Erickson
22. Deena Fischer
23. Jim Fischer
24. Kyla Fischer
25. Paige Fischer
26. Jan Germann
27. Tony Gillen
28. Judith Haglund
29. Lyle Haglund
30. Kathy Harkins
31. Stephanie Hartman
32. Cara Hayes
33. Scott Hayes
34. Phyllis Herman
35. Jovanny Inestroza
36. Polly Inestroza
37. Ben Jacobi
38. John Jacobi
39. Marna Jacobi
40. Jim Johnson
41. Marlys Johnson
42. Bruce Knutson
43. Cindy Knutson
44. Emily Larson
45. Ben Larson
46. Greg Larson
47. Michelle Larson
48. Kathleen Lindahl
49. Mickey Lofgren
50. Beverly Lohmann
51. Carol Matheny
52. Georgia Matzdorff
53. Ordell Matzdorff
54. Robert McClun
55. Kathy McGillivray
56. Carol Moulton
57. Delvan Moulton
58. Herbert Norby
59. Joann Norby
60. Liana Ogawa
61. Mark Ogawa
62. Elaine Olofson
63. Dennis Olson
64. Nancy Olson
65. Rhoda Olson
66. Bonnie Overcott
67. Nancy Peterson
68. Rob Peterson
69. Heather Polhemus
70. Brandon Polhemus
71. Amy Ponce
72. Tulio Ponce
73. Evelyn Powell
74. Iris Smyth
75. LaVonne Stein
76. Sheryll Storry
77. Lois Sylvester
78. Karen Vasquez
79. Lloyd Vasquez
80. Janice Wagner
81. Norm Wagner
82. Phil Wagner
83. Beth Weides
84. Bob Weides
85. Erin Weides
86. Bill Weller
87. Diana Weller
88. Bill Wheeler
89. Lynette Wheeler
90. Marcia Wilkins
91. Lois Young



crosstown

COVENANT CHURCH

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