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 it 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