




Crossroads

CHURCH

FINANCIAL REPORT

2025 - 2026

*We take this course so that no one
should blame us about this generous
gift that is being administered by us,
for we aim at what is honorable not
only in the Lord's sight but also in the
sight of man.*

2 CORINTHIANS 8:20-21

INTRODUCTION

It is the desire of the Pastoral Team and Financial Board to manage the financial resources at Crossroads Church in a manner that is honorable both “before the Lord” and “in the sight of man” (2 Corinthians 8:21). We are truly grateful for God’s provision through those who contribute to this ministry. With prayerful consideration we will attempt to utilize these funds to pursue the vision He has given to Crossroads Church. This Annual Report is intended to provide an overview of the church’s financial position as of August 31, 2026 (the end of our fiscal year).

Annual Independent Financial Review

An independent review of the church’s financial statements for the fiscal year 2025/2026 is in process and will be completed by Magdy Hanna, CPA. We expect this review by mid-November 2026. A copy of this report may be reviewed in the church office with Joel Winger, our Executive Pastor, once it is available. The information in this document is derived from our internal accounting team.

Financial Board

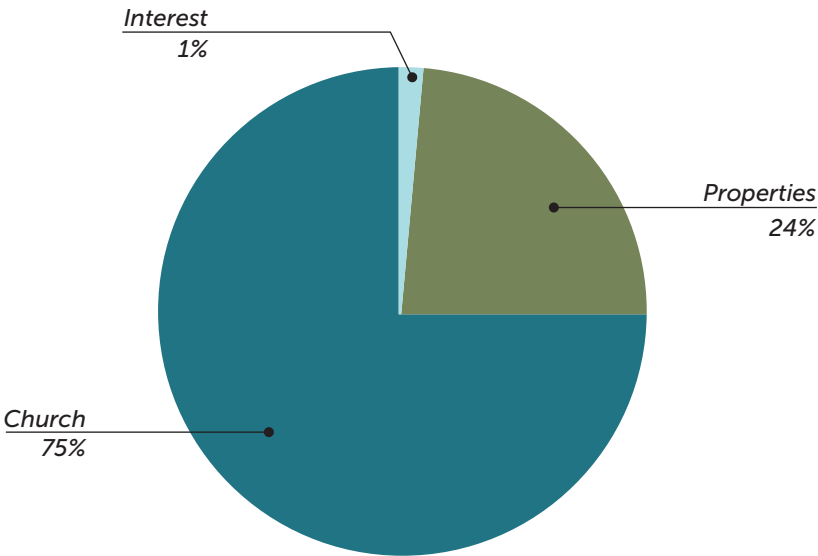
Andrew West, Joel Winger, Mark Smith, Eric Gysen, and
Larry Harley

INCOME & EXPENSE

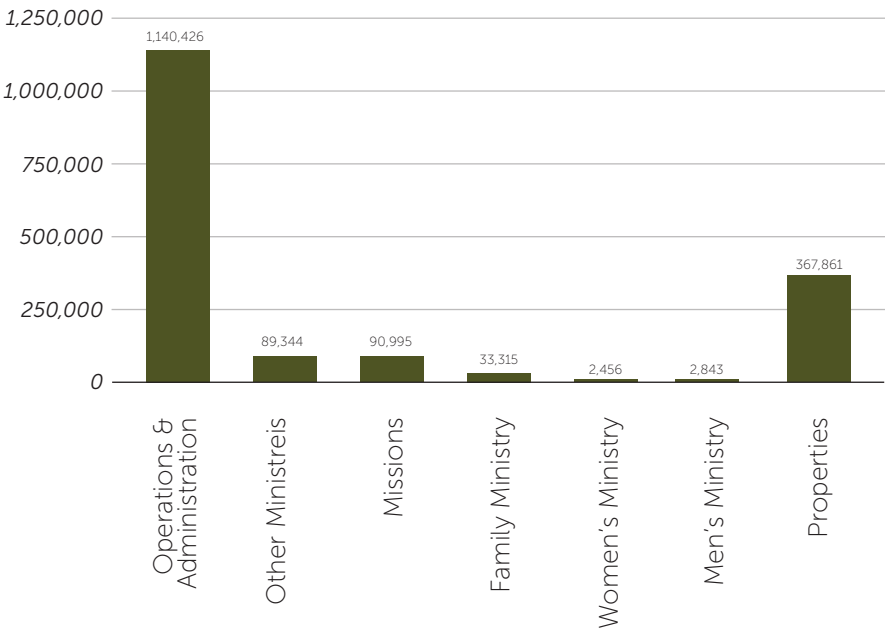
The following data presents year-end income and expense figures for the 2025/2026 fiscal year for the main organizational segments within the church, along with our mortgage postion.

Income	2025 / 2026
Crossroads Church	\$ 1,496,795
Crossroads Properties Income	\$ 481,004
Crossroads Interest Income	\$ 27,116
Total Income	\$ 2,004,915
Expenses	
Operations and Administration	\$ 1,140,426
Other Ministries	\$ 89,344
Missions	\$ 90,995
Family Ministries	\$ 33,315
Women’s Ministry	\$ 2,456
Men’s Ministry	\$ 2,843
Properties	\$ 367,861
Total Expenses	\$ 1,727,240
Net Income (Loss)	\$ 277,675
Mortgage	2025 / 2026
Mortgage Payments	\$ 301,568
Mortgage Payable Remaining	\$ 1,351,779
Total Cash Increase (Decrease)	\$ (23,893)

INCOME



EXPENSES



SUMMARY

The Pastoral Team and Financial Board are deeply grateful for the faithfulness of the Crossroads Church family. Every gift of time, talent, and treasure offered this past year have been an act of worship, and together those gifts have sustained the ministry God has entrusted to us. Whether you served behind the scenes, welcomed a guest on a Sunday morning, prayed faithfully, or gave sacrificially, thank you.

Your generosity matters, and it is making a difference.

Fiscal year 2025/2026 was a year of healthy stewardship. Total income of \$2,004,915 exceeded expenses of \$1,727,240, closing the year with net income of \$277,675. Through your giving, we also paid \$301,568 toward our mortgage, reducing the remaining balance to \$1,351,779. Every step toward freedom from debt opens more room for ministry, missions, and reaching our community with the hope of Jesus.

Your generosity also reached well beyond our walls, with more than \$90,000 invested in missions, as well as support for our family ministries and care for the campus where our church family gathers each week.

As we look ahead, we are excited about what the Lord has for Crossroads. We hold our plans with open hands, trusting that "he who began a good work in you will carry it on to completion" (Philippians 1:6). Thank you for partnering with us. It is a joy to serve alongside you.

With gratitude,

The Crossroads Financial Board



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