



"WE EXIST TO HELP PEOPLE FIND  
HOPE IN JESUS AND A HOME IN  
HIS LOCAL CHURCH."



# SEMI-ANNUAL REPORT

February 2025



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[www.whitewatercrossing.org](http://www.whitewatercrossing.org)

# FROM OUR SENIOR MINISTER

Dear Whitewater Family,

I'm excited to share our semi-annual financial and ministry report— a testament to God's faithfulness and your service and generosity. God is moving powerfully among us!

In 2024, we celebrated 119 baptisms—each one a beautiful picture of a life surrendered to King Jesus. Our average weekly attendance grew by 14.5% year over year, with nearly 50% of our attendees actively serving as volunteers. What a testament to the heart of this church! Thanks to your generous giving, our General Fund giving exceeded projections for 2024. This allows us to decrease our debt, expand our ministry efforts, and complete needed repairs and upgrades to our facilities—further strengthening our ability to serve our community. Our Christmas Eve offering exceeded expectations, raising over \$110,000 against our \$75,000 goal! Every dollar from this offering will directly impact our local and global outreach, allowing us to significantly expand our reach and impact. What an incredible blessing!

All of this is connected to our commitment to be a people of the Word, a people of prayer, and a people led by the Holy Spirit. It's inspiring to see our church family embracing our vision to be a welcoming church, a home for believers, and a refuge for the broken—a place where everyone finds hope, care, community, and God's healing. Our disciple-making efforts are also thriving, with significant progress in training and supporting disciple-making communities—vital for relationship, growth, encouragement, and accountability. We are witnessing lives transformed and God's Kingdom advancing because of our shared commitment to the Great Commandment and the Great Commission. My family and I are humbled to serve alongside you and are filled with anticipation for what God has in store for the future. We will continue striving to embody the fruit of the Spirit and be a place of hope, healing, and community, committed to making more and better disciples.

Thank you for your partnership in the Gospel, your generosity, your love, and your unwavering commitment to God's Kingdom. I can't wait to see what God does in 2025!

With gratitude and hope,

**Josh Brown**

Senior Minister

[jbrown@whitewatercrossing.org](mailto:jbrown@whitewatercrossing.org)

# SEMI-ANNUAL REPORT

## NEXT-GEN



The Next Generation is hungry for God and seeking out ways to deepen their relationship with Him. Psalms 63:1 says, *"You, God, are my God, earnestly I seek you; I thirst for you, my whole being longs for you, in a dry and parched land where there is no water."* This verse sums up what we've seen happening in our next generation in the past several months. As one high school student put it, *"I've learned how powerful prayer truly is but also how powerful praying out loud truly is. I would pray a lot more and felt good about it to the point where the anxious feeling slowly became less big. Through the amount of prayer, I learned what it fully meant to give it to God and not to worry about the future which then led me to live my life day by day and learn to live in the moment."* Her eagerness to learn more about God led her to read the Bible in a year and to try fasting. This changed her perspective on what it means to truly put your faith in him and trust him.

Last month, we took 25 young adults to Atlanta for the Passion Conference. As a couple of them reflected on their experience they said things like *"This Passion ignited something in me to chase after God outside of just this conference and Sunday mornings"*, and *"I always believed that the main thing was to treat others with kindness and loving my neighbors as myself, but that means little if I don't love myself first. I finally think of him first and choose his truth about me over those awful lies that the enemy has been making me believe for years. I'm so happy to realize the work that I need to do for myself to make me a better disciple of the Lord."* The next generation is experiencing God in fresh and bold ways as they seek Him first! We are raising up young disciples and leaders and creating opportunities for them to move closer to God and all that He has for them. We'd love for you to come be a part of it!

**Want to serve on our Next Gen team?**

**Contact Megan Begley at [mbegley@whitewatercrossing.org](mailto:mbegley@whitewatercrossing.org).**



# SEMI-ANNUAL REPORT

## Disciple-Making



**In the Great Commission, Jesus commands His followers to "go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit" (Matthew 28:19-20).**

This isn't a charge for just some "special" followers. He's speaking down through the centuries to anyone who would follow him. This is why we are committed to making more and better disciples.

We are unified in our aim to fulfill and embody the Great Commission and the Great Commandment. We are a church where people are frequently coming to faith and where baptisms are a regular, celebratory part of our community.

Looking back over the baptisms that took place in 2024, we've noticed some good things. 119 people were baptized in our church last year ranging from 7 years old to 77 years old. 64 young people (ages 7-25) chose baptism, as did 21 people who are a part of our Celebrate Recovery community.

Most significantly, 52 of those baptisms were done by someone who had been a part of what God was doing to help bring that person to the moment of surrender in baptism. Parents, mentors, friends. That is 52 people who are embodying the Great Commission.

As much as we celebrate a baptism, we celebrate a "baptizer".



**We would love to show you how you, too, can help other people follow Jesus. It's simpler than you think.**

**To learn more, contact Russ Howard at [rhoward@whitewatercrossing.org](mailto:rhoward@whitewatercrossing.org).**



# GROWING WITH GOD

## STEWARDSHIP

Reflecting on the past six months, we are grateful for all God has done in and through our church community. We have seen the power of prayer, the guidance of the Holy Spirit, and the transformative impact of being a people of the Word. We have welcomed new faces, found hope in difficult times, and experienced the healing power of God in our midst. We are dedicated disciples of Jesus Christ, committed to making more and better disciples, both here and not here, and we aim to have disciple-making woven into everything we do.

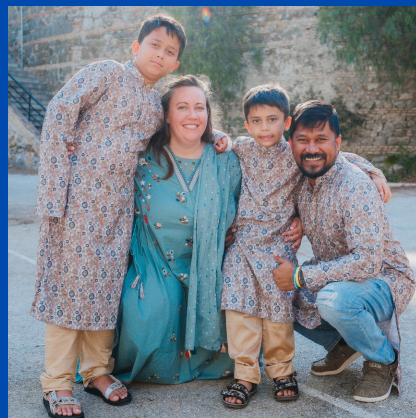
Looking ahead, we are filled with excitement and vision for the next 36 months for Whitewater Crossing. We desire that we will genuinely embody our vision statement as a church family in the coming years. We envision an intergenerational church that values people in every stage of life and champions the next generation of young people. We see a community where everyone feels welcome, cared for, and empowered to grow in their faith.

We are committed to serving one another with humility and love, generously sharing our gifts and resources to expand God's Kingdom. We are united in our mission to fulfill the Great Commission and the Great Commandment, seeing people come to faith and celebrating baptisms as a regular part of our everyday life in community with others. We actively collaborate with local and global partners who share our values and mission, spreading hope and light wherever we go.

### Local and Global Network Partners



GoTrips



Ubhayawansha Family  
(Sri Lanka)



Operation Christmas Child

We are thankful for the generosity of our church family, demonstrated through events like Operation Christmas Child, the Toy Store, Giving Tuesday, the Christmas Eve Offering, and regular, consistent giving through the General Fund throughout the year. Through your giving, we can make a tangible difference in the lives of others, showing them the love of Christ in action. We see God moving through your generosity, and we are grateful for every one of you.

As we seek the Kingdom of God together, may we build a kingdom legacy that will impact future generations. Let us continue to volunteer, build community, give, and provide hope to others, showing the world what it means to be disciples of Jesus Christ. Thank you for being a part of our Whitewater Crossing family and for all you do to advance God's Kingdom.

Through Grace,

Elizabeth Graybeal

Operations Director (Finance)  
egraybeal@whitewatercrossing.org

# THANK YOU FOR YOUR GENEROSITY



God's grace and your generosity  
create the stories we've shared!  
You are **GENEROUS** in multiple ways!

Volunteering your **TIME**  
Using your **TALENTS**  
Sharing your **TREASURE**

# SEMI-ANNUAL REPORT

## STEWARDSHIP

To Our Giving Community,

I wanted to take a moment to provide you with a quick financial update. Year to date, contributions have been slightly higher than budgeted, which has allowed us to fix some unexpected issues within our facility without needing to pull funds from emergency savings. Praise God! We have seen God move in some powerful ways over the last six months, and I cannot thank you enough for trusting Whitewater with your financial resources.

Your continued support has enabled us to make a significant impact in our community and beyond. I am so grateful for your partnership in ministry through Whitewater. Your contributions are truly making a difference in the lives of those we serve.

As we look to the future, I'm filled with hope and anticipation for all God has in store for our ministry. Thank you for giving through Whitewater and helping us spread God's love and light to those in need.

### FINANCES AT A GLANCE

**Salaries: \$489,670 (41%)**

Staff Salaries

**Operations: \$318,059 (27%)**

Fixed costs of facility, grounds, office management, mortgage interest, employee benefits, and human resources

**Network: \$42,890 (4%)**

Local and global ministry partnerships, Food Pantry, Life Center, Solve7, missionary support, etc.

**Strategy: \$58,565 (5%)**

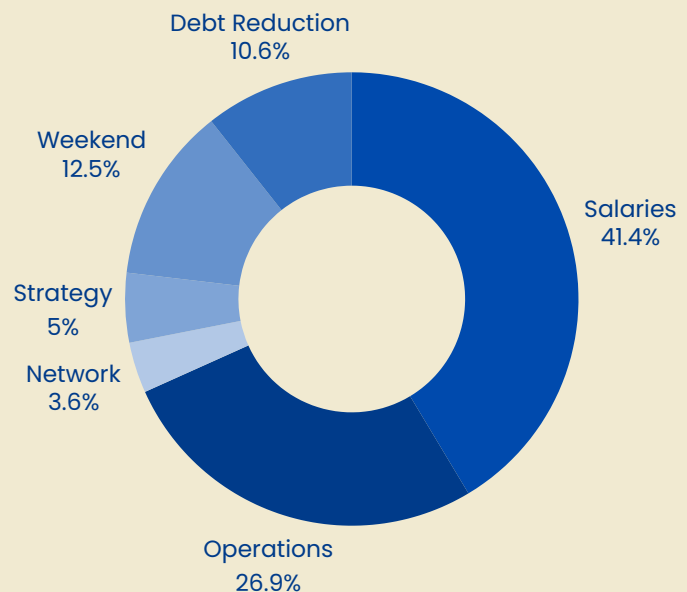
Next Gen ministry, Disciple-Making initiatives, Stewardship expenses, and partnerships

**Weekend: \$147,833 (12%)**

Worship, media & storytelling, communication, The Landing, guest experience, and information technology

**Debt Reduction: \$125,925 (11%)**

Principal portion of mortgage





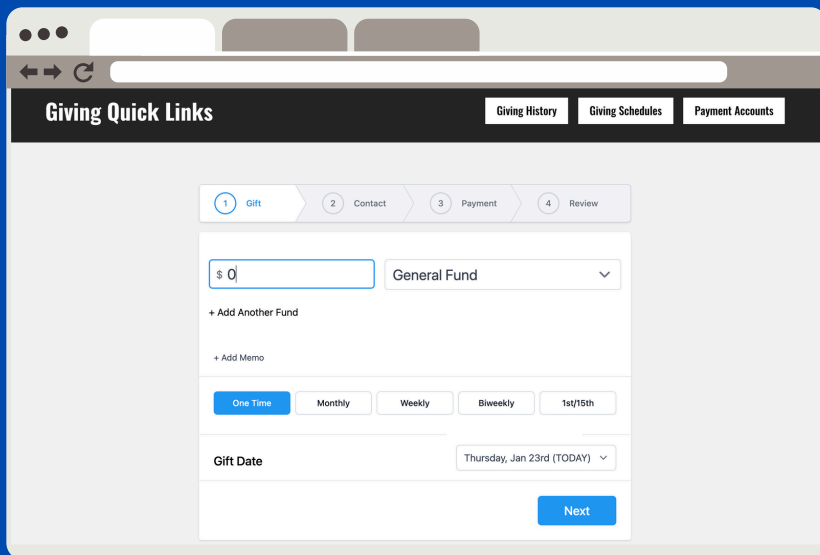
# DO YOU WANT TO BE A PART OF BRINGING HELP AND HOPE TO THOSE HERE AND NOT YET HERE?

# JOIN THE GIVING COMMUNITY.

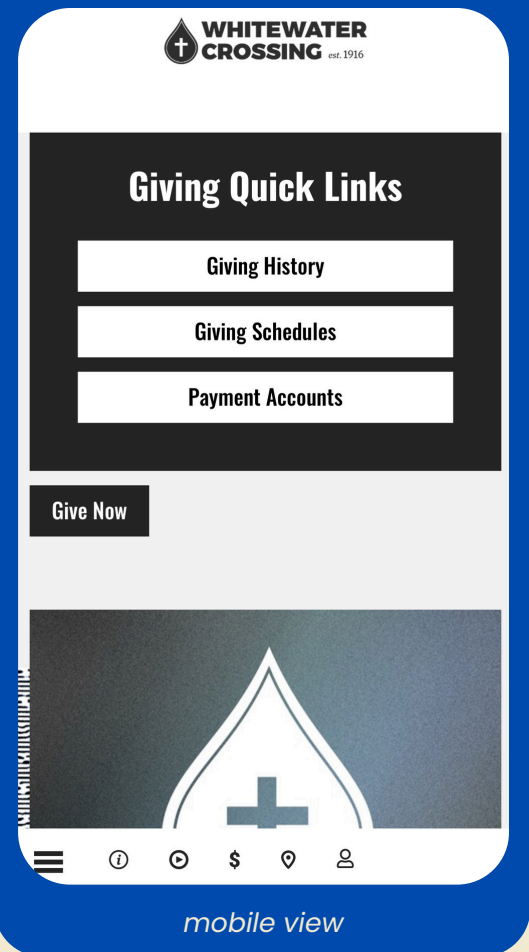


Open the camera app on your phone/device and aim your camera at the code.

The QR Code will send you to the giving portal on our website.



desktop: [whitewatercrossing.org/give](http://whitewatercrossing.org/give)



mobile view