Annual Report 2026

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Whitewater Family,

What an incredible season we are experiencing together.

God is moving, and we can see it everywhere. Our attendance has grown by more than 10% year over year. We have baptized more people through June than we did during the same period last year. More people have joined discipling communities, stepped into volunteer roles, and found meaningful places to belong, grow, and serve.

Our student ministry attendance has nearly doubled in just six weeks. Our young adult community is growing. Our investment in local and global ministry continues to increase as we care for our neighbors, strengthen our partners, and carry the Gospel far beyond our walls.

But some of the most exciting growth cannot be measured on a spreadsheet. Through our Holy Spirit series, an incredible number of people shared that they feel awakened to the presence, leading, and power of the Holy Spirit in their everyday lives. People are listening more closely, praying more expectantly, and becoming increasingly open to whatever God wants to do in them and through them.

Your generosity is helping fuel all of this. More individuals and families are giving consistently. We are investing in ministry now, preparing wisely for the future, and aggressively reducing our debt so that even more resources can be released for mission.

Church, this is worth celebrating, and we are not slowing down!

God is building something strong, healthy, Spirit-led, generous, and outward-focused among us. He is preparing us to reach more people, develop more leaders, disciple the next generation, and make an even greater impact here and not here.

By God's grace, we're just getting started!

With tremendous gratitude,

Josh Brown
Senior Minister
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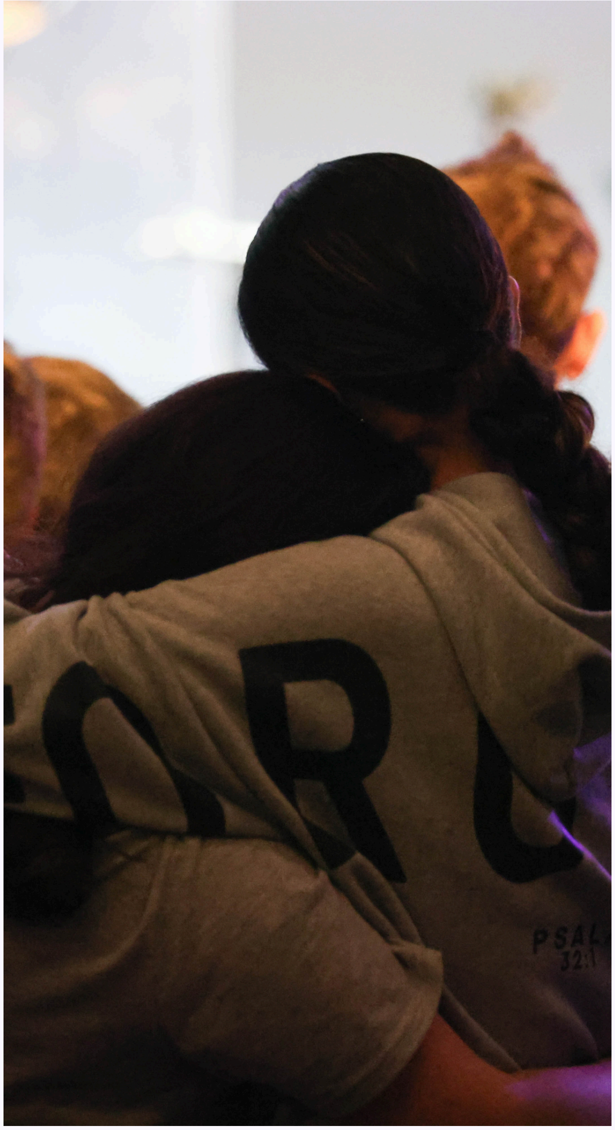
2026 Annual Report



A Year of Faithful Giving and Impactful Ministry

Every statistic in this report represents something far beyond the number: a person who chose to give, a family who was helped, a student whose life was changed, or a neighbor who felt seen when life got hard.

This year, our church showed up with remarkable generosity, and that generosity translated directly into ministry. In this report, we will share the big picture of what happened financially over the last 12 months and, more importantly, what that meant for the people we serve.

Generosity That Exceeded Expectations

When we set our budget for 2026, we prayerfully aimed for $2.5 million in total revenue. By the end of the year, our congregation and community had given $2,786,740, nearly $287,000 above goal, or about 11% ahead of expectations. That kind of generosity doesn't happen by accident. It happens when people trust that their gifts are being used well and believe in the mission enough to give sacrificially.

At the same time, our staff and leadership were disciplined stewards of those resources. Total spending came in at $2,319,619, which was 7% under budget, nearly $180,000 in savings compared to what was planned. The combination of generous giving and careful spending is worth celebrating! It meant the church ended the fiscal year $467,121 ahead. In simple terms, more came in than we expected, and less went out than we planned, and that gap represents real capacity to impact our community in the years ahead.

Funding the Things That Connect Us

We spent $214,707 on technology and communications, everything from software subscriptions to computers to the systems that let us stream services, manage records, and stay connected as a growing church. This investment helps us meet people where they are. It gives them the opportunity to check us out before they ever walk through our door. This is how we stay relevant in the world we live in today.

Investing In A Safe & Welcoming Building

Nearly $275,000 went toward facilities and grounds: heating and cooling the building, keeping the lights on, maintaining equipment, and handling repairs as they came up. Separately, mortgage interest, accounting, and banking costs added another $382,273, a figure included in the principal paydown highlighted later in this report. Together, these categories reflect the full cost of owning, maintaining, and steadily paying off our physical space, ensuring it remains a safe, welcoming, functional place where community happens week after week, from Sunday Services to support groups to community events.

Investing In Those Who Lead & Serve

About 41% of everything donated this year, $1,153,096, went toward staff and personnel. This covered salaries for ministers, directors, specialists, and associates, as well as health insurance, retirement contributions, and other benefits. This represents an investment in something essential: the people who show up every week to teach, counsel, plan, lead, care for the sick, and disciple the next generation. Investing in staff is investing in the sustained ministry that holds the church together between Sundays.

Where Giving Directly Changed Lives

This is the part of the report that matters most, the stories we get to share about how God is moving in our community! Our congregation's generosity reached far beyond our own walls this year.

In the areas of Impact, Next Gen, and Disciple-Making, we invested roughly $150,000. This looked like steady support for our global ministry partners, Laminda and Denise Ubhayawansha, and life-changing Go Trips to South Asia and Appalachia.

This also looked like sending our youth to CIY camps. We had so many students who wanted to go, spend time together, and grow in their faith, and because of generous giving, we were able to put double our budgeted amount towards CIY costs this year.

Closer to home, we were able to care for people in hard seasons. We partnered with the Community Food Pantry and the Community Garden. We hosted our Toy Store, Celebrate Recovery, and Picnics in the Parking Lot, and these are ways we are able to care for our community!

Aggressively Paying Down Our Mortgage

Over the last year, because of your generosity, we have been able to focus on a disciplined debt-reduction plan. The church paid more than $940,000 toward the principal balance of our mortgage. This was made possible by combining our regular monthly budgeted mortgage payments with the giving overage and the savings realized from spending 7% under budget. Rather than letting that overage and those savings sit, church leadership intentionally directed them toward extra principal payments on top of the normal monthly mortgage budget as part of an aggressive strategy to retire our mortgage debt as quickly as possible.

Every dollar paid down on principal is a dollar that no longer accrues interest, meaning future giving can go further toward ministry rather than debt service. It also means that, year over year, the church is building real equity and financial freedom, reducing risk, and moving closer to the day when mortgage payments no longer compete with mission and ministry for funding. This kind of aggressive debt payoff is a powerful form of stewardship. By focusing on debt reduction, we can fundamentally strengthen the church's long-term health and flexibility. This is a direct result of our congregation's generosity exceeding expectations, and how we’re able to use that to create future stability and increase impact!

The Story Behind the Numbers

If you take nothing else from this report, take this: *every single dollar given this year became something else.*

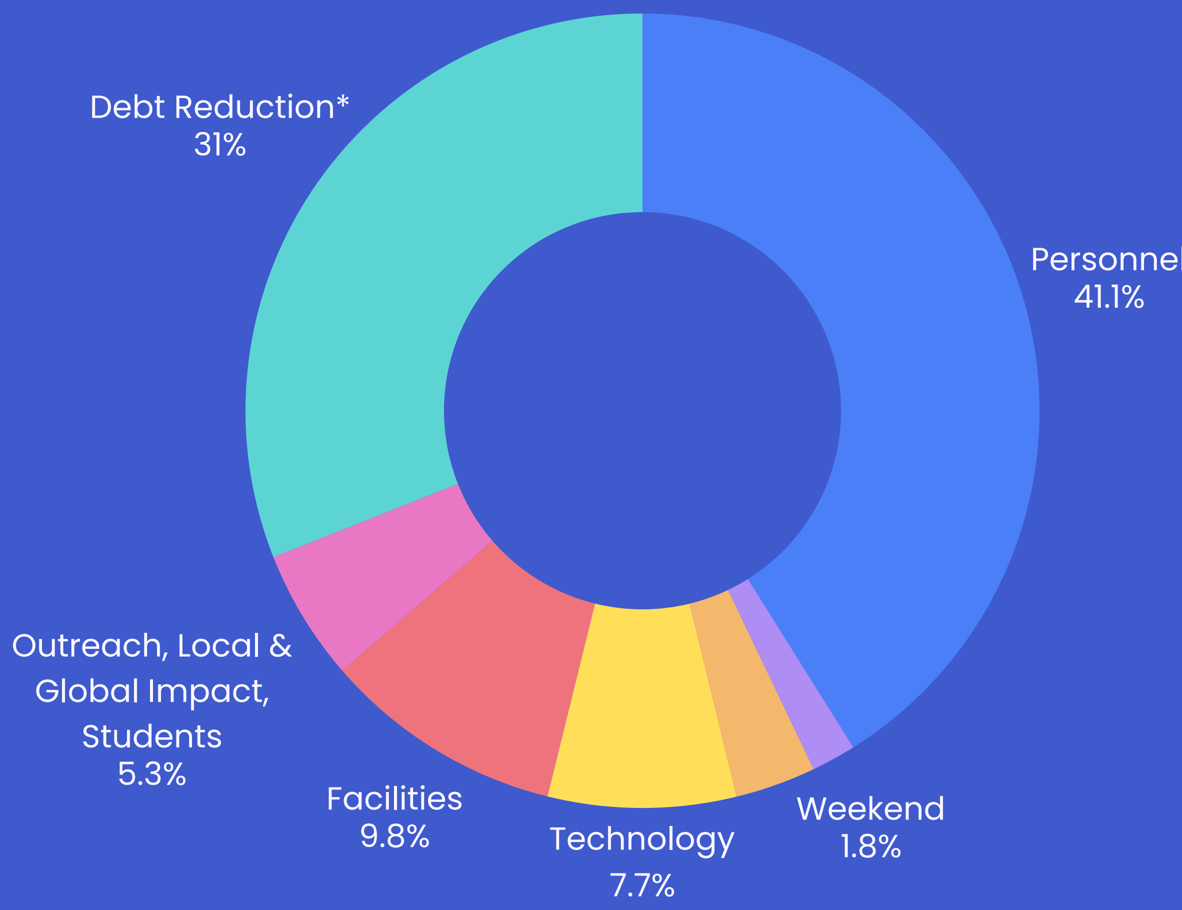
It became a plane ticket for those serving on one of our Go Trips. It became a hot meal for a grieving family. It became a toy under a tree for a child who might not have had one. It became a safe building, a functioning livestream, a trained volunteer, a supported missionary overseas, and it became another step toward a mortgage-free future for our congregation.

The financial surplus we ended the year with isn't just a number to celebrate in isolation; it's stewardship in action. It means we didn't just meet the moment; we exceeded it, while spending wisely enough to be ready for whatever comes next, and while intentionally directing overage giving and budget savings, alongside our regular monthly mortgage funds, toward aggressively freeing the church from long-term debt. This is the result of a generous congregation and a disciplined leadership team working together toward the same mission.

Allocation of Total Contributions

Expense % based on total contributions

Personnel: $1,153,000 (41%)
Weekend: $51K (2%)
Other/Operations: $92K (3%)
Technology: $215,000 (8%)
Facilities: $275,000 (10%)
Outreach, Local & Global Impact, Students: $150,000 (5%)
Debt Reduction*: $870,000 (31%)



*additional debt reduction payments were made using contribution overage from 2025

Looking Ahead

As we move into the next fiscal year, this financial foundation gives us room to dream bigger, whether that means deepening our local outreach, investing further in student ministry, continuing our aggressive mortgage payoff strategy, or simply having the flexibility to respond to unexpected needs. None of it would be possible without the faithful generosity of this church family.

Thank you for giving. Thank you for trusting. And thank you for making this year one where real lives were changed, not in the abstract, but in specific, tangible, countable ways.

Elizabeth Graybeal
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Be a part of a life-changing impact, join the giving community.

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Or visit: www.whitewatercrossing.org/give