Crossroads Family,

I have never been more proud of our church family! In June, we came to you with a significant financial challenge facing Crossroads. We shared our situation as transparently as we could, **and you responded with incredible generosity!** Just look at what has happened since then:

- **Weekly Giving:** Increased from approximately $18,900 to an average of **$26,600 per week.**
- **102 Individuals and Families:** Have increased their giving, adding more than **$5,500 in ongoing weekly generosity.**
- **Forward Together 2026:** We've received approximately **$70,000 in special gifts**, helping us catch up financially.
- **Year-Over-Year Giving:** As of the end of September, Crossroads has received **$21,000 more than at the same point last year.**
- We have **47 1st time** givers this year to date. Double last year so far.

Church, this is worth celebrating! Your generosity, sacrifice, and commitment to Crossroads' mission are making a real difference. Forward Together is working, and I couldn't be more grateful.

Building on Our Progress

Now it's our turn as leaders to build on what you've made possible. Fully funding our previous budget, including our mortgage and staffing, requires approximately $27,900 per week. While giving has increased tremendously, some of this year's generosity has come through one-time gifts that we cannot count on for 2027. Our staff has also made significant sacrifices, operating with frozen ministry budgets and, in many cases, personally covering ministry expenses. We're incredibly grateful for their commitment, but we want to build a healthier, more sustainable way to operate.

That's why we've developed a 2027 budget designed to operate on 25,000 - 25,700 per week! We believe we can continue doing incredible ministry at Crossroads within that budget while better supporting the ministries God has entrusted to us. Reaching that goal will require some difficult decisions, particularly around staffing. We have not made these decisions lightly, but they reflect our commitment to responsible stewardship. And as Crossroads continues to grow, we hope to revisit some of these reductions as early as the first half of 2027. These changes will cut $104,637.67 in costs from the 2027 Budget.

2027 Cost-Saving Changes

- **Office Hours:** Our office will be open Monday, Tuesday, and Thursday, reducing staffed office hours by one day per week. Staff and pastors will continue working throughout the week.
- **Office Manager:** Renee Brown's position will move from four days per week to three.
- **Worship Leadership:** Borin Doulos will transition from full-time Worship & Creative Arts Pastor (45-50 hours per week) to part-time Worship Leader (29 hours per week, without benefits). Pastor Keith, Kelly Charpie, and volunteers will take on other responsibilities.
- **Accounting:** (Christy Konz) Reduced by approximately seven hours per week.
- **Facilities:** Eliminate two part-time janitorial positions (Rich Runles and Hayden Runles), reducing scheduled hours by approximately 17 per week. Some Sunday responsibilities will shift to volunteers.
- **Health Insurance:** Coverage changes will save approximately $8,400.
- **Internet Services:** Changing providers will save approximately $3,600.
- **Marketing Mailing Reductions:** Will save approximately $5,000.
- **Missions:** Cut Mission Partner support, saving $19,000.

We're also forming a team to explore additional income opportunities through facility rentals, concerts, and other ways to better steward the resources God has entrusted to us.

Our Mission Momentum Hasn't Changed

We're not stepping back from what God has called us to do. We're building a stronger foundation so we can keep moving forward. I believe our best days are still ahead. We have an incredibly generous church family, amazing staff and volunteers, and a God who continues to do extraordinary things. Thank you for your generosity, your trust, and your commitment to the mission of Crossroads. **You've already made an incredible difference, and together, we're building an even stronger future.**

Together, we build tomorrow's story.

Pastor Keith

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