ANNUAL REPORT 2026

CROSSPOINT
BIBLE CHURCH

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2026 MEETING AGENDA

November 1, 2026

- Communion
- Prayer
- Opening - Lead Pastor Report
- Call to Order
- Voting Procedures
- Elder Affirmation Slate
  - Ballot #1: Affirm candidates for Board of Elders 2027-28 Term
- Ministry Teams Q&A
  - Board of Elders | *Randy Lambert*
  - Children's Ministry | *Marilyn Busenitz*
  - Church Life and Service | *James Richardson*
  - CoMission | *James Richardson*
  - Deacon Ministry | *Mike Jones*
  - Facility Stewardship | *James Richardson*
  - Student Ministry | *Kevin Penner*
  - Worship Ministry | *Josh Davidson*
- Treasurer's Report
- 2026-27 Proposed Budget and Q&A
  - Ballot #2: Approve 2026-27 Ministry Budget
- Board of Elder's Update
- Meeting Adjourned
- Prayer

LEAD PASTOR'S PERSPECTIVE

Pastor Hayden Norris

To Live Is Christ, To Die Is Gain

"*For to me to live is Christ, and to die is gain.*" — Philippians 1:21

These last few years have been a difficult and deeply meaningful season for our Crosspoint Bible Church family. We have experienced the loss of many precious people who have been part of our church family. We have prayed with grieving families, shared memories, shed tears, prepared meals for them and even laughed a little. Through it all, **Philippians 1:21** has taken on a deeper meaning for us: "*For to me to live is Christ, and to die is gain.*"

Paul's words remind us that for the believer, both life and death are centered on Jesus Christ. **To live is Christ** means that while we are here, our lives belong to Him. The people we have lost remind us that none of us knows how many days God has gifted us. We cannot assume we will always have another Sunday, another opportunity to serve, another conversation with a friend, or another chance to tell someone about Jesus.

So how should we respond as a church? We should live purposefully for Christ while we have the opportunity. We should not take our church family or time for granted. We should make the phone call, have the conversation, forgive the offense, encourage the discouraged, pray for the hurting, and serve when there is a need. Every Sunday we gather is an opportunity to **GLORIFY** and **GROW** together, so that we can **GO** reach people with the gospel.

But Paul also says, **to die is gain**. This is where our Christian hope becomes meaningful. For those who belong to Christ, death does not have the final word. (That is a good spot for an AMEN!) Our loved ones may be absent from us, but they are present with the Lord. Their earthly race is finished, and they are with the Savior they trusted.

Continued...

LEAD PASTOR'S PERSPECTIVE

Pastor Hayden Norris

That truth should shape how we grieve at Crosspoint. We grieve honestly, but we are to grieve with hope. It is okay to miss people, to cry, and to feel the pain of an empty chair or a familiar voice that is no longer here. Christian hope does not mean that grief disappears. It means that grief does not have the final word.

I know that God will use these difficult seasons to strengthen the unity and ministry of Crosspoint Bible Church. Let them remind us to love our church family more deeply, serve more faithfully, share the gospel more boldly, and invest in the generations that will come after us. May we live for Christ so that our dying will be gain.

You are loved!

Pastor Hayden Norris

TREASURER'S REPORT

Doug Paziak

Like many of you, my other job is with a for-profit company. All for-profit companies have one thing in common: they have to make a profit. They may produce valuable, useful goods and services, but at the end of the day, profit is what keeps them in existence. Their success is measured, at least in part, by how much profit they make.

Not so with the church. While it is true that church ministry needs money, success is not determined by how much money we have in the bank or what sort of profit we turned at the end of the year. Success is measured in… Well, it's really hard to measure success for a church. And as much as I would love to expound upon that topic in my report, it is really outside of my purview as Treasurer (and it would blow past the 2-page limit James gave me).

In a nutshell, our vision is to equip believers to glorify, grow, and go. Equip is the main verb – it is what we must do. We have a host of ministries and programs designed to equip and serve. We have staff to lead those ministries and to help shepherd us (another part of equipping). We have a beautiful facility that provides space to worship and to, you guessed it, facilitate equipping. And we help support and equip our global partners in their work around the world. And all of those things have financial costs, so we need money to help fulfill our vision.

God has yet again shown Himself faithful to Crosspoint. To Him be all praise and glory! As a result of His provision, we have been able to meet all our financial obligations. God has graciously met our needs: ministries have been funded, global partners have been supported, staff have been paid, and our facility has been taken care of. Praise God!

Not only has God shown Himself faithful, but you have, too. The vast majority of the church's income comes from your sacrificial giving, and God continues to work through each of us to provide for the church's financial needs. Thank you for your continued financial support.

Continued...

TREASURER'S REPORT

Doug Paziak

The work it takes to steward and account for the financial resources that God has provided happens behind the scenes at Crosspoint. Yet even though it is an unnoticed ministry, it is a vital ministry that requires faithful oversight, management, and execution. James Richardson, our Church Administrator, does most of the day-to-day work organizing and overseeing our finances, and he does a great job. Thank you, James, for all that you do. Thanks also to Keli Brindamour for her years of service as our former bookkeeper, and welcome and thanks to Nikki Kotchka for stepping into that role. And thanks to the many people who collect and count the offering each week.

Our internal audit was a bit different, as the timing shifted this year. Last year, the review team examined FY2025's finances before that year closed rather than after, so there was no FY2025 review left to do this year. The FY2026 finances will be reviewed next year, so every fiscal year continues to be reviewed. Our reviews to date have found no major issues.

Turning to the finances of the 2025-2026 fiscal year (FY2026), our overall budget for FY2026 is $885,392. Through September 30, 2026, our expenses are $750,734, which is 92% of our year-to-date budgeted expense. Our primary income source is you, through your financial gifts. Through eleven months, income from giving, such as offerings, is sitting around 97% of budgeted giving, but around 15% higher than it was through the first eleven months of last year. Praise God and thank you for giving!

This year, the Elders agreed that it was best to sell our Fort Street house. We received a fair offer for the house, which, after paying off the mortgage, netted us $43,887. Including those proceeds and our other income (like rental arrangements), our total income through September 30, 2026, was $808,349, resulting in a positive net income, even without the house proceeds. God has met our needs and then some!

Looking to next year, the Board of Elders asked each ministry team to take a close look at their budget and be very careful to propose a budget that will account for their ministry goals. The reality of inflation along with our plans for an increase in ministry activities results in a higher expense budget for FY2027.

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TREASURER'S REPORT

Doug Paziak

We are proposing a budget for FY2027 of $940,509, which is about 6% higher than the FY2026 budget. The Board of Elders is confident that this budget will allow us to accomplish all of our ministry goals for next year. Meeting this budget will require giving to grow by over 10% over this year, which takes faith and commitment from each of us. We are confident that God will yet again show Himself faithful and will provide for the tasks that He puts before us.

Please see the tables elsewhere in this Annual Report for more details regarding our current fund balances, the performance of the FY2026 budget, and the proposed FY2027 budget. If you need additional information, please don't hesitate to contact me or James.

Not sure if you've seen the price of gas lately, but it's easy to stand at the pump, watch the numbers climb, and let an uncertain future make our decisions for us. Being informed is part of good stewardship, but our decisions should start with God, not the numbers.

As you consider how you are going to support the ministries of Crosspoint in the coming year, I ask that you seek His guidance first. I also humbly ask that you recognize that the Board of Elders has been diligent to prepare and recommend a budget. By approving a budget, the members of Crosspoint are committing to meet the financial obligations of that budget. God is faithful and will provide as He sees fit. Let me encourage you to ask God what part He wants you to play in His provision for our church.

I'm grateful to serve Crosspoint as Treasurer. It is a joy to be in a role where I get to see God's people use money not as an end in itself or a thing to be hoarded, but as a tool to drive ministry, to see people equipped, to see lives changed, and to see our great God glorified. At the end of the day, it doesn't matter how our balance sheet looks or what profit we turned. What matters is being faithful with what we've been given, and to trust that God will do the rest. And we know He will because He has proven Himself faithful year in and year out. I look forward to seeing how He will move next year. To Him be the glory!

MINISTRY REPORTS

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BOARD OF ELDERS

Randy Lambert

As we close out this year, I want to take a moment to thank God for His faithfulness and to thank you for yours. This year our elders and leadership have been praying through the church directory, lifting up each family and individual by name. It has been a great reminder that this church is not a building or a program. It is people, and we are grateful for every one of you.

Your faithful giving has made an impact. It allowed us to make meaningful improvements to the appearance of our church property, and we were able to add acoustic treatment that has greatly improved the sound in our worship space. Thank you for your continued generosity.

What has encouraged us most, though, is not the physical. It is the growth in participation across our ministries. More of you are involved in small groups, men's and women's ministry, and the Adult Bible Hour. As we moved to one worship service and put a greater emphasis on fellowship and spiritual growth during the second hour, the commitment of our body has been encouraging. That has strengthened the life of our church, and we are grateful.

As we look to the coming year, we are excited about the health of our ministries. Our global partners have told us they feel loved and supported by this church. We have also seen more of our people step out to serve in short term opportunities. God has given us a committed fellowship that is already having an impact in the lives of people around you: your families, neighborhoods, workplaces, and friendships. Our challenge for the year ahead is simple. Keep going. Look for ways to widen your circle of influence so that more people hear and see the gospel through your life. Discipleship will be a key focus for our team and we welcome your prayers as we look to build momentum for ministry at Crosspoint.

Thank you for your faithfulness. It is a joy to serve alongside you.

In Christ,
Randy - Chairman of the Board

CHILDREN'S MINISTRY

Marilyn Busenitz

With the leaves starting to turn I know it is time to reflect on the past year at Crosspoint Bible Church.

We have had a great year. Awana had many Timothy Awards this year (16) and that is so great to see. If our children go through Cubbies, Sparks and Truth in Training programs with Awana they will have memorized 259 verses at minimum. Our leaders have done a terrific job: Joe Leyboldt as commander. Tim Ratliff - T & T director, Mike Jones - Bible teacher, Aimee Hoffman - Sparks Director, Amy Hemje - Bible teacher, Katie Paziak - Cubbies Director and Bible teacher. And a huge thank you to all the leaders and helpers that serve on Wednesday nights!!

VBS was a "woolly" good time this year "out in the pastures" with the sheep and the Good Shepherd. We had 100 kids learn Psalm 23 and how they can overcome fear and anxiety by remembering this passage of scripture. There were many great helpers and leaders that made the week successful. Thank you for your help and donations, Crosspoint family!

This past summer we focused on fellowship and enjoyed getting to have fun together as a church family. Competing, eating, hunting, no matter what we did there was a great community gathered together enjoying time with one another. It was good to see. Thank you for participating!

Our 2026-2027 ministry year kicked off with some seasoned teachers and some new teachers our kids in every age group. I am so thankful for each of them stepping up to help disciple Crosspoint kids. Helping to guide them to Jesus and learn more and more about Him and living our lives for Him.

Our missions project this year is Courage and Dee Kuzanah as they work on the translation of Bible lessons for children's curriculums in Nigeria. We want these kids to hear God's Bible lessons in their own language just like our kids do here.

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CHILDREN'S MINISTRY

Marilyn Busenitz

Our nursery volunteers have been busy with all the newest members of our congregation. Thank you to our nursery volunteers that give of your time so that these little ones can be loved on each Sunday morning! Your care is appreciated! I feel so blessed to continue in this role at Crosspoint and I still really love my job! I want to say Thank you for your continued support for Children's Ministry at Crosspoint!

Psalm 18:28 "For it is you, Lord, who light my lamp; the Lord God lightens my darkness."

CHURCH LIFE

Various Contributors

Men's Ministry
IronSharpeners Men's Ministry exists to encourage and challenge men in their walk with Christ and fellowship with other men. Activities this year reflected those goals. We hosted several men's breakfasts featuring testimonies from men in the church and guest speakers who offered both encouragement and challenge. A highlight at the March breakfast featured Roy Helu, Jr., a former Nebraska Cornhusker and NFL running back, who shared his testimony and spoke on commitment to trust and follow Christ.

Fellowship and fun were another focus, with events like Burgers and Cornhole and Go-Karting and a "Guys Night Out" baseball game providing time to build relationships. Our annual Men's Retreat at Hidden Acres in Dayton, IA, the second weekend in September, featured speaker Dave Bishop who spoke on the theme "A Few Good Men." He encouraged the men to appreciate what Christ has done on their behalf and to boldly take that message to those that don't Him.
-Tom Petersen

2026 Ironsharpeners Team: Kenny Acevedo, Chris Klaassen, Tom Petersen, and Drew White

Women's Ministry
Collective Women's Ministry aims to be an effective connecting place for each woman…offering regular opportunities for spiritual challenge and growth (connecting UPWARD!) and offering opportunities to build community among our Crosspoint family (connecting OUTWARD!) Last year's focus was on Psalms. Monthly speakers shared how God worked in their lives, offering challenges and encouragement for our own journeys. Our annual Friendsgiving outreach in November provided an opportunity to invite friends and neighbors to experience the gospel. The spring retreat was a highlight, where our ladies gathered to hear from Sarah Breetzke, who walked us through three different Psalms, challenging us to filter our daily thoughts and decisions through the lens of Scripture.

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CHURCH LIFE

Various Contributors

The Fun Committee organized activities designed for fellowship and fun, including our annual December mugging party! Bible studies (taught by Paula Folkers and Kathy Isgro), baby and bridal showers, and Crosspoint Quilters (led by Dianne Kliewer) continue to offer additional spaces for women to connect and support one another.
-Keli Brindamour

Women's Ministry Team: Keli Brindamour, Paula Folkers, Aimee Hoffman, Amy Klaassen, Lisa Leyboldt, Heather Norris, and Shelley Regier

ABH, Bible Studies, and Connections Groups
This past ministry year our ABH classes went through Mark, parenting, and a BSF course. We are grateful to all who participated. Our Bible studies, First Place and Theology for Breakfast, continued to encourage biblical discussion and spiritual growth. Connections Groups continue to flourish. Connections Groups are all focused around four key elements: the Bible, prayer, accountability, and community. Each group continues to strengthen relationships and push us further in our devotion to Christ. We have been blessed with leaders who volunteer their time and we are grateful for each one of you.
-James Richardson

Deacon Team
Our deacons continue to meet the physical needs of our body. Mike Jones leads our team and does a great job loving people and coordinating help. Mowing grass, helping individuals move, and praying with people in the hospital are samples of how our deacons come alongside those needing help. We are thankful for the time and care that each deacon pours into our body.

Deacon Team: Ken Gingerich, Mike Jones, David Petersen, Trevor Wenger

COMISSION

James Richardson

Our desire for Crosspoint is that everyone would be connected to what God is doing around the world through our global partners. We want each person at Crosspoint to pray for, communicate with, and support our partners. While leadership takes responsibility for providing opportunities for the church to hear about and connect with our partners, we want each person to take the initiative to personally connect with them as well.

This year we began a quarterly missions update during our church service. Our desire is that you would become familiar with our partners and know specific ways you can pray for them. We also have more opportunities to connect with our partners that we will be rolling out this year.

One thing I consistently hear from our global partners is that our CoMission Team does a great job loving and caring for our missionaries. Many of our global partners have told me that of all the churches that support them, Crosspoint does this particularly well. While this is something we can praise God for, we want to see this care extended across the entirety of Crosspoint. Our CoMission Team is a resource to help you connect with our global partners!

Over the past year, we have seen God working in a variety of ways that are worth celebrating and praising Him for. In December, our church partnered with Prison Fellowship through their Angel Tree ministry. This ministry focused on providing gifts for local children of incarcerated men and women. Many people from our church participated and provided gifts on behalf of these parents and grandparents. The point of this ministry is for children to feel remembered and loved by their incarcerated parent or grandparent, and it was a blessing to facilitate that connection. We will engage with this ministry again this year and expand our involvement.

In March, our Hearts for the Harvest (H4H) month focused on supporting Ira and Marcia Beasterfield at Forest Springs Camp and Conference Center, Larry Regier with Good News Global (prison ministry), and our own Student Ministry missions trip to Chicago with LeaderTreks. On March 28, we gathered at the church for our H4H evening and heard from each of them.

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COMISSION

James Richardson

We were blessed to hear how God is working through these ministries. Over the course of the month, Crosspoint raised $16,501 to help support these ministries. Crosspoint family, thank you for your generous support! While we all cannot be cross-cultural missionaries, we can all be involved in God's work around the world, and your generosity demonstrates a heart for gospel transformation.

From May 15–17, we sent a team to Angola State Prison in Louisiana with an organization called Malachi Dads. Our ministry focused on creating an opportunity for incarcerated men to connect with their children. Over the weekend, we witnessed God “turn the hearts of fathers to their children and the hearts of children to their fathers” (Malachi 4:6). Our team, along with many other volunteers from churches across the United States, served these men by facilitating a fun and safe environment where relationships could flourish. We are planning to attend again in 2027, and I highly encourage you to consider engaging with this opportunity.

From July 19 to August 2, Jeff Tretten and I visited Matthew and Katarina Colegrove in Rostock, Germany, and Calvin and Jessica Wunderink in Prague, Czech Republic, to support their ministries. The trip was a great encouragement as we were able to minister alongside them and see firsthand what God is doing through their work. Few things encourage a missionary as much as a personal visit. It communicates that we love and value them and the work God has called them to do. Both couples expressed their deep gratitude to Crosspoint for investing in them in this way. Thank you, Crosspoint, for making this opportunity possible!

2026 CoMission Team: Rich and Deanna Duerksen, Waldo Goossen (in memoriam), Heather Ingraham (stepped down), Jesse Regier, James Richardson

FACILITY STEWARDSHIP

James Richardson

The purpose of the Facility Stewardship Team is to steward the facilities God has entrusted to Crosspoint for His glory. This includes maintaining our facilities, planning improvements, managing costs, and helping ensure that our property is used well to support the ministry of the church.

There were several significant developments for our Facility Stewardship Team this year. In January, we posted our full-time Facility Stewardship Manager position. After approximately eight months of reviewing applications and interviewing candidates, we welcomed Kevin Mercer to our staff. Kevin comes to Crosspoint with a wealth of experience and has been a welcome addition to our team.

Kevin replaced Dave Norton, who faithfully served Crosspoint for 12 years. We are grateful for Dave's many years of service and the ways he helped care for our facilities. We love and appreciate Dave and wish him the best in his retirement.

We also completed several landscaping improvements around our campus. We redid the landscaping in a couple parking lot islands, along the edge of the east parking lot, and in the area behind the church between the north and west parking lots. These improvements help us continue to care for the property God has given us and maintain an attractive and welcoming campus.

Looking ahead to our 2026-2027 year, we anticipate evaluating our insurance coverage, make needed updates around the campus, and look for opportunities to reduce costs by handling appropriate repairs and projects internally.

Our facilities are a tool for ministry, and caring for them is one way we seek to faithfully steward what God has entrusted to Crosspoint. We look forward to continuing this work in the coming year.

2026 Facility Stewardship Team: Jeff Abdo, Richard Colegrove, Kevin Mercer, Dave Norton (former member), James Richardson

STUDENT MINISTRY

Kevin Penner

This past year, we gathered high school students on Sunday evenings and junior high students on Wednesday nights for teaching, fellowship, and spiritual growth. We journeyed through the book of Exodus, exploring what it means to be a people chosen, redeemed, and led by God, and students had opportunities to ask questions and discuss topics affecting their everyday lives and faith. Our desire continues to be to help students grow in their understanding of God's Word and develop a faith that shapes how they live. On Sunday mornings, Tim Ratliff led the junior high students and I led the high school students through the Gospel Project curriculum, studying how the Bible points to God's plan of redemption through Jesus Christ.

In November, the high school ministry attended the Stand to Reason Apologetics Conference, where students were introduced to logical arguments supporting the Christian faith and had opportunities to attend breakout sessions addressing a variety of questions and challenges related to Christianity. Thank you to Jeff Kliewer, Debbie Friesen, and Ben Brindamour for driving and chaperoning.

This summer, our high school students went on a mission trip to Chicago through LeaderTreks, serving at Wayside, Lifespring, and Feed My Starving Children, gaining firsthand experience serving others and learning about the needs of different communities, exploring downtown through a group scavenger hunt, and building relationships. Special thanks to Keith Hoffman and Kim Kliewer for making the trip possible. Multiple fundraisers throughout the year helped make the trip financially accessible and gave students ownership of their experience. We are grateful to the families and church members who supported these efforts.

Closer to home, students prepared sandwiches to feed individuals experiencing homelessness in downtown Omaha. These opportunities reminded our students that serving others is an important expression of our faith.

Students also enjoyed putt-putt, movie nights, airsoft, and hangout nights that fostered friendships and a sense of belonging.

Continued...

STUDENT MINISTRY

Kevin Penner

None of this would be possible without our faithful volunteers: Christina Richardson, Brandi Wilmot, Allie Penner, Chris Klaassen, Drew Glanzer, Ben Brindamour, Larry Regier, Kenny Acevedo, Keith Hoffman, Kim Kliewer, and Tim Ratliff. Thank you also to the parents for your prayers, encouragement, and practical help. It is a joy to partner with you as we seek to point your students toward Jesus. We are grateful for your partnership and look forward to another year of spiritual growth, meaningful relationships, and serving Christ together!

WORSHIP MINISTRY

Josh Davidson

I would first like to thank each person I've had the joy and privilege of serving alongside this past year at Crosspoint. I am deeply grateful for each of you.

Band: Abby, Addi, Andy, Anthony, Bill, Carol, Chad, Christi, Christina, Debbie, Elise, Emily, Jacob, Kady, Katie, Kaylee, Kevin, Kristin, Melissa, Prise, Rachael, Tom, Tim, and Tina

Thank you for preparing, practicing, and praying week after week. It's a joy to serve alongside people whose hearts are set not simply on making music, but on honoring Christ and helping others see His glory. Your faithfulness encourages me more than you know, and I thank God for the privilege of serving with you.

Tech: Bob, Doug, Garrett, Gary, Jayne, Jesse, Kayla, Kim, Ryan, Seth, and Trevor

If there are no technical difficulties, you might not even know they're up in the booth - and that's kind of the point! Thank you for serving behind the scenes with undistracting excellence and helping our church hear, see, and engage each Sunday. You are a crucial part of the work God is doing here at Crosspoint!

Looking Back

What a year it's been! 52 Sundays, 3 nights of worship, 10 baptisms (praise God!), and so much more. As I reflect on the past year, I can't help but marvel at God's faithfulness through it all. He is so good to us, isn't He? One of the greatest joys of this role is simply gathering with you each week to sing our Lord's praises. Regardless of what the week may hold, the Sunday morning gathering of the saints remains the highlight of my week. There's truly no sweeter sound to my ears than hearing His people sing His praises!

It's been meaningful to hear how songs and Scripture have encouraged you through sorrow or reminded you of God's faithfulness. Those conversations remind me that worship is about so much more than singing. My prayer is that every aspect of our services points you to the hope we have in Jesus and encourages you to pursue Him more deeply Monday through Saturday. For He alone is worthy!

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WORSHIP MINISTRY

Josh Davidson

Audio Clarity & the Sanctuary

One of my biggest behind-the-scenes projects this year was installing 35 acoustic treatment panels in the sanctuary. Before treatment, reverberation exceeded 4 seconds; now, it's under 1.5. A major improvement! Of course, like most home improvement projects, nearly every step took longer than expected. But the result has been well worth the wait, helping our church family hear the Word, the songs, and each other more clearly.

Lights, Camera, Announcements

I'll be honest: I used to dread making the announcement videos (I'm not exactly the photogenic type). But somewhere along the way, they've become something I actually look forward to. Maybe it's the opportunity to make questionable jokes, the fact that some of you—for reasons still unknown to me—find me amusing somehow, or simply the privilege I have of sharing what God is doing here at Crosspoint and how you can be a part of it.

Whatever the reason, it's been a joy to help you connect with what's happening around our church. We've seen increased engagement and turnout at church events, and it's been a joy to see our church family doing life together.

Also, rumors are circulating that Binky may be preparing for his long-awaited cinematic return. He and his team have not commented. Stay tuned for a possible "*Where Are They Now*?" update this holiday season!

Christmas is Here (Almost!)

On December 13, we're excited to share Andrew Peterson's Behold the Lamb of God during our regular Sunday service. Please pray that the preparation and this special service would deepen our understanding of the gospel and draw our team closer to Christ as we reflect on the wonder of the Incarnation.

You are LOVED

Church, it is such a joy to serve you, and I look to the coming year with eager expectation and great hope. Christ is risen! Christ is Lord! And He is at work in Crosspoint for His glory and our good!

FINANCIAL REPORTS

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CASH-ASSET BALANCE SHEET

through Sep 30, 2026

	A	B	C	D	E
		Sep 30, 26	**Sep 30, 25**	**$ Change**	**% Change**
	ASSETS				
1	Current Assets	394,733.79	383,686.36	11,047.43	2.88%
2	Fixed Assets	7,309,525.00	7,309,525.00	0.00	0.0%
3	**TOTAL ASSETS**	**7,704,258.79**	**7,693,211.36**	**11,047.43**	**0.14%**
	LIABILITIES & EQUITY				
	Liabilities				
4	Current Liabilities	2,142.65	-3,446.81	5,589.46	162.16%
5	Long Term Liabilities	184,826.93	186,191.33	-1,364.40	-0.73%
6	Total Liabilities	186,969.58	182,744.52	4,225.06	2.31%
	Equity				
	13398 - BOE or Building Funds				
7	16100 - RES - Memorial Funds	7,192.65	6,094.40	1,098.25	18.02%
8	16220 - DSG - Pastor Missions Trip	-4,123.18	3,724.54	-7,847.72	-210.7%
9	16230 - RES - Love Offerings	1,186.53	1,186.53	0.00	0.0%
10	Total 13398 - BOE or Building Funds	4,256.00	11,005.47	-6,749.47	-61.33%
	13399 - DSG/RES Funds (Other)				
11	16300 - DSG - Student Ministries	4,944.40	5,034.02	-89.62	-1.78%
12	16400 - DSG - Adult Ministries	34.04	58.60	-24.56	-41.91%
13	16500 - DSG - CoMission	6,685.70	8,024.65	-1,338.95	-16.69%
14	16600 - DSG - Facility Stewardship	41,853.82	35,907.15	5,946.67	16.56%
15	16655 - DSG - Church Life	21,177.01	14,787.72	6,389.29	43.21%
16	Total 13399 · DSG/RES Funds (Other)	74,694.97	63,812.14	10,882.83	17.05%
17	14000 - Retained Earnings	7,357,959.67	7,280,475.75	77,483.92	1.06%
18	3001 - Opening Bal Equity	22,789.39	22,789.39	0.00	0.0%
19	Net Income	57,614.18	132,384.09	-74,769.91	-56.48%
20	Total Equity	7,517,314.21	7,510,466.84	6,847.37	0.09%
21	**TOTAL LIABILITIES & EQUITY**	**7,704,283.79**	**7,693,211.36**	**11,072.43**	**0.14%**

DSG = Designated Account

RES = Restricted Account

DESIGNATED–RESTRICTED FUND

through Sep 30, 2026

	A	B	C	D	E
		Beginning 11/1/2025	**Expenses**	**Deposits**	**Ending 9/30/2026**
	Board of Elders/Building Funds				
1	16100 - Memorial Funds	6,219.40	351.75	1,325.00	7,192.65
2	16220 - Escrow Pastor Missions Trip	3,724.54	7,847.72	0.00	-4,123.18
3	16230 - Love Offerings	1,186.53	0.00	0.00	1,186.53
4	**Total BOE or Building Funds**	**11,130.47**	**8,199.47**	**1,325.00**	**4,256.00**
	Student Ministries				
5	16335 - Youth Mission Trip	1,378.18	10,228.97	9,598.99	748.20
6	16340 - High School Student Min.	2,030.00	299.64	215.00	1,945.36
7	16350 - Jr. HS Student Min.	800.00	0.00	0.00	800.00
8	16390 - VBS Project	780.84	436.41	461.41	805.84
9	16510 - AWANA	645.00	0.00	0.00	645.00
10	**Total Student Ministries**	**5,634.02**	**10,965.02**	**10,275.40**	**4,944.40**
	Adult Ministries				
11	16395 - FPU Kits	16.50	0.00	0.00	16.50
12	16410 - Fellowship	40.00	24.56	0.00	15.44
13	16430 - MUMS	2.10	0.00	0.00	2.10
14	**Total Adult Ministries**	**58.60**	**24.56**	**0.00**	**34.04**
	CoMission				
15	16520 - Missions Month Project	7,676.62	18,373.77	15,234.80	4,537.65
16	16521 - Participant's Account	0.40	7,990.00	10,168.85	2,179.25
17	16525 - Short-term Missions & Projects	333.96	8,740.83	7,990.00	-416.87
18	16530 - Children's SS Missions Project	125.67	0.00	260.00	385.67
19	**Total CoMission**	**8,136.65**	**35,104.60**	**33,653.65**	**6,685.70**
	Facility Stewardship				
20	16634 - Foyer Decorating	364.77	0.00	0.00	364.77
21	16641 - Jaynes St Rental Dep	500.00	0.00	0.00	500.00
22	16642 - Fort St Rental Dep	2,000.00	2,000.00	0.00	0.00
23	16650 - Wedding Use Fund	1,641.78	0.00	0.00	1,641.78
24	16651 - Building Rental	30,655.84	4,914.98	12,706.60	38,447.46
25	16659 - Approved Renovations	899.81	0.00	0.00	899.81
26	**Total Facility Stewardship**	**36,062.20**	**6,914.98**	**12,706.60**	**41,853.82**
	Church Life				
27	16660 - Benevolence Fund	14,857.72	25,000.00	31,319.29	21,177.01
28	**Total Church Life**	**14,857.72**	**25,000.00**	**31,319.29**	**21,177.01**
29	**Total Designated/Restricted Funds**	**75,879.66**	**86,208.63**	**89,279.94**	**78,950.97**

MINISTRY BUDGET SUMMARY

through Sep 30, 2026

	A	B	C	D
		2025-26 Income/Expenses Thru Sept 2026	**2025-26 Annual Budget**	**Proposed 2026-27 Annual Budget**
	Income			
1	17000 - Contributed Support	748,824.35	844,106.39	920,948.26
2	18000 - Earned Revenues	59,524.65	41,285.94	19,560.74
3	**Total Income**	**808,349.00**	**885,392.33**	**940,509.00**
4	**Gross Profit**	**808,349.00**	**885,392.33**	**940,509.00**
	Expense			
5	19000 - Board of Elders	51,344.36	48,395.00	55,810.68
6	19999 - Church Life	788.05	1,815.00	1,840.00
7	20000 - Student Ministries	7,687.94	26,400.00	24,400.00
8	21000 - Adult Ministries	3,062.55	7,338.25	7,338.25
9	23100 - CoMission	111,856.31	123,580.00	126,932.00
10	24000 - Facility Stewardship	168,057.78	187,400.00	178,500.00
11	25000 - Worship & Media	1,605.74	10,937.50	10,937.50
12	26000 - Salaries & Related Exp	406,332.09	479,526.58	534,750.57
13	**Total Expense**	**750,734.82**	**885,392.33**	**940,509.00**
14	**Net Income**	**57,614.18**	**0.00**	**0.00**

MINISTRY BUDGET DETAILS

through Sep 30, 2026

	A	B	C	D
		2025-26 Income/Expenses Thru Sept 2026	2025-26 Annual Budget	Proposed 2026 -27 Annual Budget
	Income			
	17000 - Contributed Support			
1	17200 - General Offerings	748,824.35	844,106.39	920,948.26
	18000 - Earned Revenues			
2	18100 - Interest-Savings	2,488.00	5,160.74	5,160.74
3	18200 - Rental House Income	57,036.65	36,125.20	14,400.00
4	Total 18000 - Earned Revenues	59,524.65	41,285.94	19,560.74
5	**Total Income**	808,349.00	885,392.33	940,509.00
6	**Gross Profit**	808,349.00	885,392.33	940,509.00
	Expense			
	19000 - Board of Elders			
7	19050 - Communion Supplies	25.74	175.00	175.00
8	19100 - Administration	560.81	500.00	500.00
9	19200 - Online Transaction Fees	3,339.34	3,500.00	3,500.00
10	19250 - FEBC Convention	3,462.51	1,000.00	1,000.00
11	19350 - Pastor/Staff Retreat	0.00	800.00	800.00
12	19450 - FEBC Ministries	32,855.68	30,000.00	35,415.68
13	19475 - Heartland Ministries	522.50	570.00	570.00
14	19500 - Leadership Training	0.00	200.00	200.00
15	19550 - Pastor Cont. Ed	1,799.17	3,200.00	3,200.00
16	19600 - Pulpit Supply	1,300.00	750.00	750.00
17	19710 - Get Acquainted Lunch	0.00	200.00	200.00
18	19730 - Search & Candidating	579.00	0.00	0.00
19	19740 - Payroll and Tax Services	5,895.80	5,500.00	5,500.00
20	19850 - Staff Service Recognition	105.98	450.00	450.00
21	19910 - Security Equipment	592.99	500.00	2,500.00
22	19920 - Security Training	304.84	1,000.00	1,000.00
23	19930 -Security Background Checks	0.00	50.00	50.00
24	Total 19000 - Board of Elders	51,344.36	48,395.00	55,810.68
	19999 - Church Life			
25	24150 - Funeral Expenses	788.05	1,140.00	1,140.00
26	24175 - Care Ministries	0.00	475.00	500.00
27	24180 - Grief Counseling	0.00	200.00	200.00
28	Total 19999 - Church Life	788.05	1,815.00	1,840.00
	20000 - Student Ministries			
	20001 - Children's Ministries			
29	20100 - Children's Program	0.00	300.00	300.00
30	20200 - Community Sunday School	1,220.85	3,200.00	3,200.00
31	20210 - Route 56	0.00	150.00	150.00
32	20450 - Nursery	86.62	250.00	250.00
33	20500 - Preschool Sunday School	227.31	500.00	500.00
34	20600 - Special Events	269.42	500.00	500.00
35	20650 - Summer SS Materials	0.00	500.00	500.00
36	20700 - VBS	2,565.88	3,500.00	3,500.00
37	20710 - Security Check-In System	0.00	250.00	250.00
38	23220 - AWANA	-776.79	4,250.00	4,250.00
39	Total 20001 - Children's Ministries	3,593.29	13,400.00	13,400.00
	20002 - Jr/Sr High Ministries			
40	20250 - High School	3,383.27	9,600.00	7,600.00
41	20350 - Jr High School	195.29	2,850.00	2,850.00
42	Total 20002 - Jr/Sr High Ministries	3,578.56	12,450.00	10,450.00
	20003 - Shared			
43	20400 - Leadership Training	0.00	100.00	100.00
44	20800 - Miscellaneous Expenses	412.49	250.00	250.00
45	20825 - Audio Visual Equipment	0.00	50.00	50.00
46	23226 - Background Checks	103.60	150.00	150.00
47	Total 20003 - Shared	516.09	550.00	550.00
48	Total 20000 - Student Ministries	7,687.94	26,400.00	24,400.00

Continued on next page...

MINISTRY BUDGET DETAILS

through Sep 30, 2026

	A	B	C	D
	21000 - Adult Ministries			
49	20050 - ABH	0.00	300.00	300.00
50	20125 - Library	130.12	500.00	500.00
51	20150 - 1828 College/Career	0.00	475.00	475.00
52	21100 - All Church Activity	1,495.44	2,500.00	2,500.00
53	21300 - IronSharpeners	60.34	888.25	888.25
54	21400 - Connections	0.00	300.00	300.00
55	21600 - Collective - Women's Ministry	1,376.65	2,375.00	2,375.00
56	Total 21000 - Adult Ministries	3,062.55	7,338.25	7,338.25
	23100 - CoMission			
57	23110 - Corporate Support	103,209.00	113,600.00	118,152.00
58	23115 - Ministries & Org. Support	7,315.00	7,980.00	6,780.00
59	23125 - Conferences, Trips & Projects	1,332.31	2,000.00	2,000.00
60	Total 23100 - CoMission	111,856.31	123,580.00	126,932.00
	24000 Facility Stewardship			
	22000 - Information Systems			
61	22100 - Sys. Management (Ascend)	10,508.08	15,500.00	15,500.00
62	22200 - Hardware	5,889.35	4,500.00	4,500.00
63	22300 - Software	1,374.19	300.00	300.00
64	22500 - Web Hosting Fees	0.00	200.00	200.00
65	22600 - Services/Licenses/Fees	2,680.29	6,500.00	6,500.00
66	Total 22000 - Information Systems	20,451.91	27,000.00	27,000.00
67	24050 - Capital & Maint Projects	1,355.98	13,000.00	15,000.00
68	24200 - Insurance	27,954.00	22,000.00	28,500.00
69	24225 - Contract Services	56,113.05	45,000.00	45,000.00
70	24250 - Maintenance - Recurring	17,036.61	14,000.00	14,000.00
71	24350 - Office Expenses	5,775.04	11,000.00	11,000.00
72	24400 - Escrow - Real Estate Tax	6,875.00	7,500.00	3,500.00
73	24410 - Fort St House Mortgage	4,460.00	13,400.00	0.00
74	24550 - Supplies	3,068.31	5,000.00	5,000.00
75	24600 - Utilities - Church	24,967.88	29,500.00	29,500.00
76	Total 24000 - Facility Stewardship	168,057.78	187,400.00	178,500.00
	25000 - Worship & Media			
77	19886 - Media	261.35	4,750.00	4,750.00
78	25200 - Music	95.16	537.50	537.50
79	25400 - Worship Center Decor	317.77	600.00	600.00
80	25500 - Worship Development	0.00	550.00	550.00
81	25700 - Capital Expenses	459.01	4,000.00	4,000.00
82	25800 - Music Equip Maint	472.45	500.00	500.00
83	Total 25000 - Worship & Media	1,605.74	10,937.50	10,937.50
	26000 - Salaries & Related Exp			
84	26100 - Payroll Expenses (Intuit)	0.00	650.00	650.00
85	26200 - Staff Salaries/Wages	227,866.54	267,214.62	303,158.11
86	26250 - Housing Allowance	123,845.80	140,000.00	140,000.00
87	26300 - Pension Plan Contribution	6,036.31	6,605.38	8,882.47
88	26400 - Staff Expenses	5,642.34	12,699.99	12,699.99
89	26500 - Payroll Taxes	6,364.47	15,000.00	15,000.00
90	26600 - Health Insurance	36,576.63	37,356.59	54,360.00
91	Total 26000 - Salaries & Related Exp	406,332.09	479,526.58	534,750.57
92	**Total Expense**	750,734.82	885,392.33	940,509.00
93	**Net Income**	**57,614.18**	**0.00**	**0.00**

CROSSPOINT MEMBERS

187 Total Members

Active Resident Members

Connie Abdo
Jeff Abdo
Kenny Acevado
Tina Acevado
Amy Anderson
Barbara Anderson
Dallas Asher
Marilyn Asher
Boots Backens
Esther Bartsch
Jim Bartsch
Mark Brim
Sharon Brim
Bob Brindamour
Keli Brindamour
Yolanda Burgos
Marilyn Busenitz
Randal Busenitz
Marcia Christensen
Tim Christensen
Helen Cloyd
Richard Colegrove
Tammi Colegrove
Cindy Crowley
John Crowley
Emily Davidson
Josh Davidson
Ben Deaver*
Marietta Deaver*
Jared Doherty
Kaylee Doherty
Deanna Duerksen
Rich Duerksen
Kendra Eveland
Tim Eveland
Paul Folkers
Paula Folkers
Lillian Frey
Debbie Friesen
Joyce Friesen
Ryan Friesen
Darrel Giesbrecht
Marcy Giesbrecht
Karen Gingerich
Ken Gingerich
Lynette Goossen
Sue Hamilton
Ryan Hanson
Sarah Hanson
Aimee Hoffman
Keith Hoffman
Heather Ingraham
Jennifer Ingraham
Kayla Ingraham
Lee Ingraham
Therese Ingraham
Ben Isgro
Kathy Isgro
Bill Janzen
Doris Janzen
Jayne Janzen
Diane Johnson
Leonard Johnson
Judie Jones
Mike Jones
Beckie Kalina
Charlie Kalina
Larry Kirkpatrick
Marge Kirkpatrick
Amy Klaassen
Chris Klaassen
Dianne Kliewer
Jeff Kliewer
Kim Kliewer
Leon Kliewer
Christi Krehbiel
Don Krehbiel
Gary Krehbiel
Greg Kroeker
Hulda Kroeker
Judy Kroeker
Kelsey Lambert*
Martina Lambert
Monica Lambert
Randy Lambert
Riley Lambert
Wesley Lambert*
Joe Leyboldt
Lisa Leyboldt
Carol Lind
John Lindsey
Sherrie Lindsey
Amy Mattox
Gregg Mattox
Karla McPeake
Ted McPeake
Rachael Means
Ryan Means
Karol Nelsen
Nancy Nelson
Hayden Norris
Heather Norris
Dave Norton
Cheryl Orange
Thomas Orange
Carleene Paine
Janice Paulson
Doug Paziak
Kathy Paziak
Katie Paziak
Allie Penner
Kevin Penner
Pat Perkhiser
David Petersen

Continued...

CROSSPOINT MEMBERS

187 Total Members

Dianne Petersen
Linda Petersen
Rhonda Petersen
Tom Petersen
Chad Peterson
Barbara Quiring
Robert Quiring
Jesse Regier
Larry Regier
Norm Regier
Shelley Regier
Christina Richardson
Greg Richardson*
James Richardson
Karen Richardson*
Dave Rollins
Judy Rollins
Brynn Ruby
Marc Ruby
Carol Salter
Nancy Schmidt
Jan Schubert
Kady Schubert
Fred Scott
Kathy Scott
Donna Shonkwiler
Julie Sibert
Randall Sibert
Deloris Skogman
Carol Smith
Kevin Stone
Melissa Stone
Doug Swartz
Laura Swartz
Heidi Van Voorst
Steve Van Voorst
Don Vesely
Willa Vesely
Arla Vohnout
Gary Vohnout
Megan Wenger
Trevor Wenger
Drew White*
Katie White*
Luke Wiese
Phyllis Wiese
Brandi Wilmot
Rex Wilmot
Anthony Yates
Susie Yates

Missionary Members

Ira Beasterfield
Marcia Beasterfield
Bryon Brock
Sandy Brock
Katarina Colegrove
Matthew Colegrove
Dee Kuzanah
Elwyn Goossen
Linda Goossen
Ivan Goossen
Mary Goossen
Suanne Harmon
Tony Harmon
Keith Heppner
Olivia Heppner
Cherie Martin
Jesse Pauly
Monica Pauly
Lois Reimer
Roger Reimer
Jeannette Shubert
Ben Watson
Gladys Watson

* *Added since October 2025*

MEMBERSHIP SUMMARY
164 Active Resident Members
23 Missionary Members
187 Total Members

2025 MEETING MINUTES

from Nov. 2, 2025

Crosspoint Bible Church on November 2, 2025 at 6:30pm
Full Resident Members: 169 (Total Membership 193)
Required: Ballot #1: 25% resident membership with ⅔ majority vote
Ballot #2: 25% resident membership with 50% "Yes" vote
Members signing quorum sheets: 91 (*quorum requirement exceeded*)

1. **Communion**
2. **Prayer**
3. **Call to Order** @ 6:44p- Randy Lambert
4. **Opening**
5. **Voting Procedures** – Randy Lambert – Elder Chairman
6. **Elder Affirmation Slate** – Randy Lambert
7. **Ballot #1** Affirmation of elders: Gary Krehbiel and Doug Paziak
   Motion: Affirm the proposed list of elder candidates as elders for 2026-27
   Motion: Rob Quiring; 2nd: Keith Hoffman; Passed: Yes
8. **Treasurer's Report**
   Various questions about finances
9. **Board of Elders Update** (with Search update) – Randy Lambert
   Hayden and Randy gave updates about staff
10. **Ministry Q&A** – Randy Lambert/staff
11. **Presentation of Budget** – Randy Lambert
12. **Ballot #2** Ministry Budget
    Motion: Approve the proposed Ministry Budget for FY2025-26.
    Motion: Jennifer Ingraham; 2nd: Jayne Janzen; Passed: Yes
    Notes: - Discussion about FEBC giving and Student Ministry budget.
13. **Meeting Adjourne**d – Motion: James
14. **Pray**

Submitted by: James Richardson - Board of Elders Secretary

SAMPLE BALLOTS

Sample Ballot #1: 2027-28 Board of Elders Affirmation

NAME:	**TERM:**	YES*	NO
Ryan Hanson	2 Years	☐	☐
Randy Lambert	2 Years	☐	☐
Rob Quiring	2 Years	☐	☐

Board of Elders Members Continuing:

- Gary Krehbiel
- Hayden Norris
- Doug Paziak
- James Richardson

Note: 25% minimum resident membership quorum and a two-thirds “Yes” vote required for affirmation.

*I am aware of no scriptural reason that these individuals should be disqualified from serving; therefore, and in accordance with the recommendation of the Board of Elders, I affirm the appointment of these individuals to serve.

SAMPLE BALLOTS

Sample Ballot #2: 2026-27 Ministry Fund Budget Approval

	YES*	NO
Approve 2026-27 Ministry Fund Budget	☐	☐

Note: 25% minimum resident membership quorum and a 50% “Yes” vote required for affirmation.