



CITIZENS CHURCH



**2026**

# Annual Financial Report

Church Family,

God has been faithful year after year, and we are grateful, humbled, and never want to take His provision for granted. Everything is His before it is ever ours to steward, and this past year we have seen His goodness at every turn.

Several years ago, we began asking how we might steward and multiply what God is doing at Citizens Church, and last year He put the opportunity in front of us. Providence Church, a sister congregation in Frisco, is preparing to move north, and as we prayed about multiplying into the place they were leaving, one door after another opened.

Their building sits in a community we feel called to reach: underserved by Christ-like churches, home to some of our own members and, like Plano, to the nations. It is also close by design, near enough that we can share staff and ministries, remain one church for a time, and steward what God has given us wisely. In February, we agreed to move forward with the purchase, and Frisco will be the campus that starts our multiplication.

We anticipate closing this August and taking full possession in August of 2028. Those two years allow Providence to finish and move into their new building, and give us space to pray, plan, and prepare. As 2028 nears, we will begin holding weekly services there, growing into the space before an official launch.

You will see increased expenses in this year's budget in preparation for Frisco, but know that our principles have not changed. We budget conservatively, keep expenses within our giving levels, and maintain healthy reserves.

We believe one campus is not the finish line, but the start. God has given us a heart to reach our community and see Collin County's growth met with Christ-like churches, whether through new campuses, church planting, or partnership with other churches.

This annual report presents forecasted numbers for our current fiscal year ending June 30, 2026, and the proposed budget starting July 1, 2026. The elders have reviewed and approved it, and recommend it for your vote of approval.

Thank you for your generous support, your faithful prayers, and the joy of becoming like Jesus together.

In His service,



Joe Widner  
Executive Pastor  
Elder Board Treasurer



**“But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you.”**

1 CHRONICLES 29:14

# Becoming Like Jesus

At Citizens Church, our joy in God is rooted in knowing, loving, trusting, and obeying King Jesus above all else. We desire to become like Jesus in how we think, love, feel, and act.



## CURRENT YEAR IN REVIEW

In reviewing the current year forecasted results (2025-26), giving and tithes to Citizens Church are expected higher than budget by **\$908,000. Praise God!**

**Net Results:** Operating Expenses are expected to be more than budgeted by \$102,000 resulting in a current year operating surplus of \$729,000.

**Missions Activities:** To highlight an important part of our purpose, expenses in the current year towards missional activities are expected to surpass **\$700,000**, including **\$249,000** to missional partners and **\$64,000** to those in financial need.

## 2026-27 BUDGET

The proposed **2026-27 operating budget** continues the best practice of balancing operating income and expenses. Giving and tithes guide the entire budget and have been set conservatively at **\$5,250,000**, which is \$300,000 or 6.1% less than the current year forecast. If during the year an income deficit (or surplus) occurs, leadership has been directed to remove (or add) expenses in staying with giving levels.

Additionally, for 2026-27 the elders have increased the operating reserves to **\$1,400,000** and designated **\$165,000** for generosity inside and outside the church.

## PROPOSED OPERATING BUDGET

|                       | Current Year Budget | Current Year Forecast | Proposed 2026-27 Budget |
|-----------------------|---------------------|-----------------------|-------------------------|
| Giving/Tithes         | \$4,950,000         | \$5,858,335           | \$5,250,000             |
| Ministry Income       | \$269,023           | \$217,438             | \$287,908               |
| Other Income          | \$156,455           | \$131,618             | \$152,825               |
| <b>TOTAL INCOME</b>   | <b>\$5,375,478</b>  | <b>\$6,207,391</b>    | <b>\$5,690,733</b>      |
| Personnel             | \$3,527,193         | \$3,436,620           | \$3,733,742             |
| General               | \$1,848,285         | \$2,041,242           | \$1,956,990             |
| Debt                  | \$0                 | \$0                   | \$0                     |
| <b>TOTAL EXPENSES</b> | <b>\$5,375,478</b>  | <b>\$5,477,862</b>    | <b>\$5,690,733</b>      |
| <b>NET INCOME</b>     | <b>\$0</b>          | <b>\$729,528</b>      | <b>\$0</b>              |

# Think Like Jesus

At Citizens Church, our desire is to cultivate a deep knowledge of God and His Word. We seek to “think” like Jesus by studying Scripture through our weekly gatherings, Bible Classes, and trainings offered throughout the year.

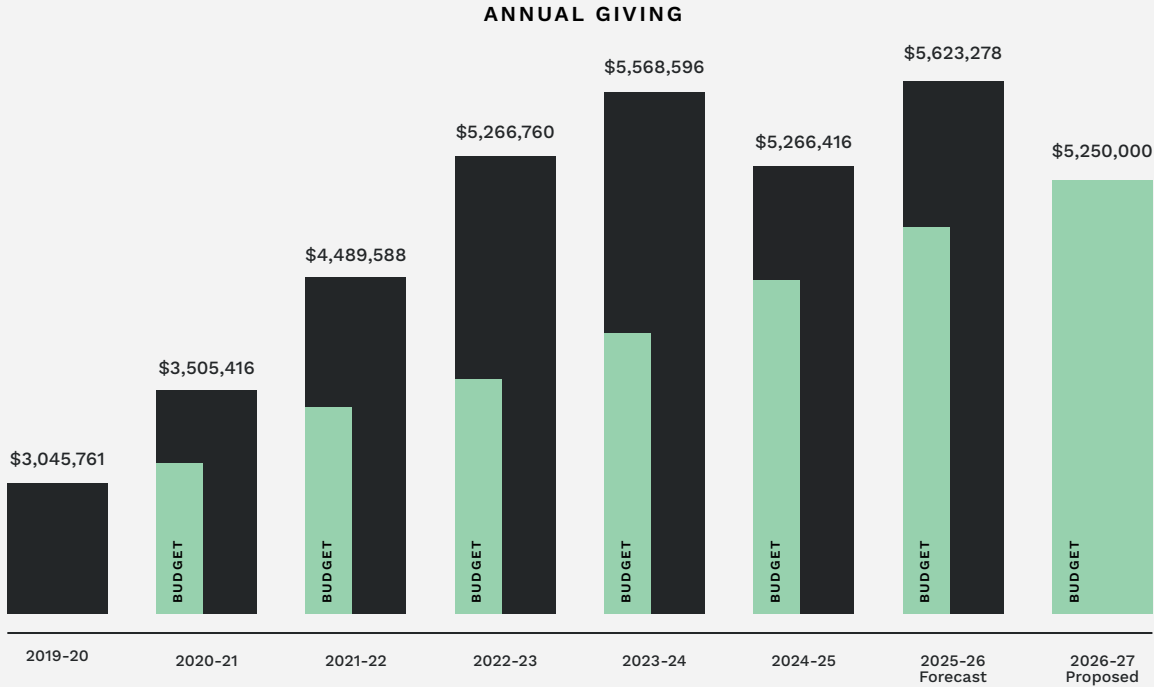


# Love Like Jesus

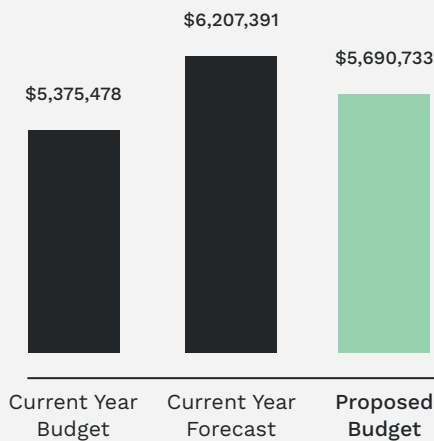
At Citizens Church, we intentionally seek to cultivate a deep affection for God and others by following the example of Jesus, who calls us to love our neighbors as ourselves.

## INCOME DETAIL

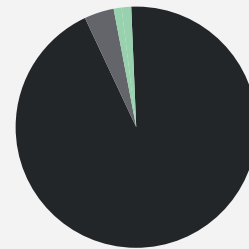
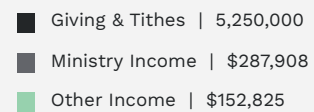
Giving from members and guests represents 94% of all income. Each year the proposed budget for giving and tithes is determined by reviewing trends, understanding economic conditions, and removing one-time gifts from historical totals. This ensures that day-to-day operations align with regular, recurring contributions, but allows one-time and designated gifts to be utilized for non-recurring, irregular expenses like capital improvements and increased benevolence.



Ministry income offsets the cost of classes, events, and trips. The proposed ministry income budget increases slightly to match each ministry’s projected activities. Other income includes miscellaneous income from rebates, investments, and rentals.



**OPERATING INCOME**



**2026-27 PROPOSED INCOME DETAIL**

# Feel Like Jesus

By cultivating our identity in Christ, we are able to more fully live out Mark 12:30—loving God with all our heart, soul, mind, and strength.



# Act Like Jesus

To cultivate a life that bears witness to Jesus, we seek to bless our church, community, and world through acts of service, generosity, and lives that reflect the love and character of Christ.

## EXPENSE DETAIL

Overall operating expenses in the current year are forecasted higher than expected by \$102,000 primarily due to the delay in switching giving platforms, increased usage of Kids Care workers, and unbudgeted expenses related to the Frisco campus.

In the proposed budget, total expenses equal total income to maintain a balanced operating budget. If giving does not match the budget, then expenses will be reduced during the year to maintain alignment with income.

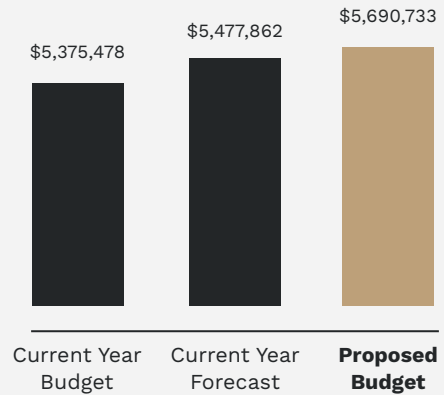
The proposed personnel expenses of \$3,733,742 includes increases related to:

- Annual staff salary increases (targeting 3-3.5%).
- Continued increases in the cost of employee benefits.
- Campus-readiness personnel

These inclusions bring the proposed personnel expenses to 65.6% of the total operating expenses, which is the same as the 2025-26 budget. This level (benchmark is 55%) is expected based on our plural leadership model and in preparation for multiplication.

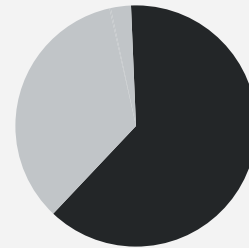
General ministry expenses are projected to increase slightly over the current year budget, but stay consistent with the current year forecast.

## OPERATING EXPENSES



## 2026-27 PROPOSED EXPENSE DETAIL

- Personnel | \$3,733,742
- General | \$1,956,990
- Debt | \$0



## ENDING CASH

Total ending cash for the current year (June 30, 2026) is projected at \$2,075,000. Total cash includes day-to-day operating surplus, board designated funds, reserves, deputized fundraiser donations, and short-term missions contributions.

Total ending cash for the 2026-27 budget is expected to reach \$2,343,000 (June 30, 2027).

**FRISCO CAMPUS**

Our anticipated closing date to purchase the Frisco Campus property is August 2026 with full occupancy occurring late 2028. We have forecasted and budgeted expenses related to the preparation of a new campus. These expenses include initial staffing, operating expenses, fundraising, and debt acquisition.

**2025-26 FORECASTED EXPENSES**

\$287,508

**2026-27 BUDGETED EXPENSES**

\$410,164

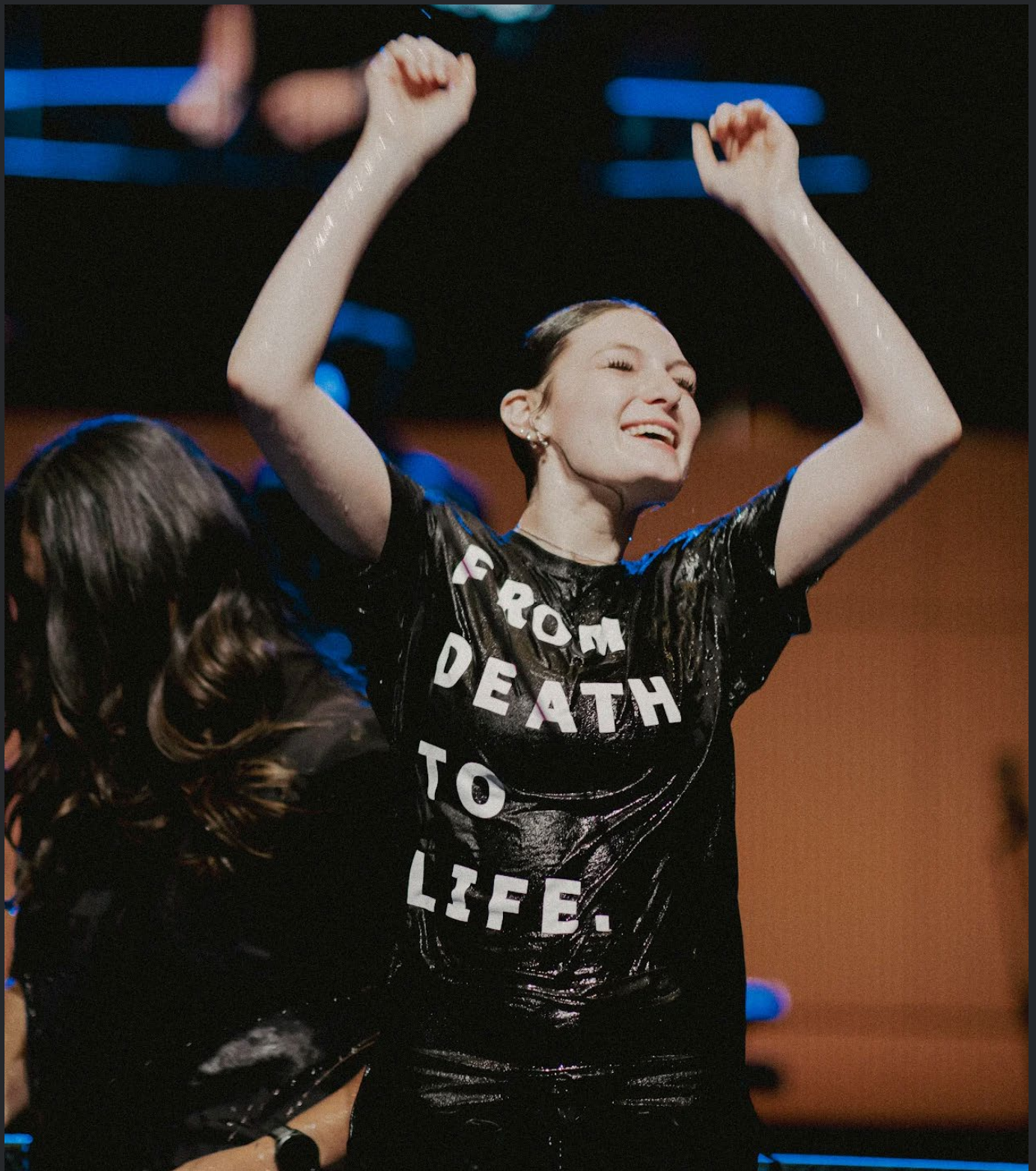




# Missions & Church Planting

Missional activities include **\$249,000** to missional partners and **\$64,000** to those in financial need.

|  |  |   |                                  |
|--|--|---|----------------------------------|
| PIONEER<br>BIBLE<br>TRANSLATORS            | FRONTIERS                              | CAMPUS<br>OUTREACH                      | GREATER<br>EUROPE<br>MISSION     |
| CENTRAL<br>MISSIONARY<br>CLEARING<br>HOUSE | ONE BY ONE                             | ADVANCE<br>INITIATIVE                   | AFRICA<br>NEW LIFE               |
| YOUNGLIFE<br>ALLEN                         | COMMUNITY<br>MISSIONS<br>INTERNATIONAL | SOUTHWESTERN<br>THEOLOGICAL<br>SEMINARY | ACTS29                           |
| ICON<br>CHURCH<br>PLANO                    | STONEGATE<br>CHURCH<br>MIDLOTHIAN      | RENEWAL CITY<br>CHURCH<br>CELINA        | GRACE TABLE<br>CHURCH<br>ALABAMA |
| RIFT<br>VALLEY<br>HOPE                     | LOAVES &<br>FISHES<br>PADUCAH          | FCA                                     | AMAZON<br>OUTREACH               |
| NORTHWEST<br>COMMUNITY<br>CENTER           | HIDDEN<br>ACRES                        | MINNIE'S<br>FOOD<br>PANTRY              | CITYBRIDGE<br>URGENT CARE        |
| OPERATION<br>CHRISTMAS<br>CHILD            | FAMILY<br>CHRISTMAS<br>OUTREACH        | ISI MINISTRY<br>UTD                     | INCARCERATION<br>MINISTRY        |
| JOY CHURCH<br>PLANO                        | BACKPACK<br>DRIVE                      | CRU                                     | EAST-WEST<br>MINISTRIES          |
| IREACH<br>GLOBAL                           | GOSPEL<br>RECOVERY<br>NETWORK          | LOVEPACS<br>PLANO                       | IRANIAN<br>BAPTIST<br>CHURCH     |



**CITIZENS CHURCH**

All People. One Kingdom.