



2026 Budget

This year the leadership team is presenting two budgets for consideration. The total of each budget is the same, however the allocation of funds is different. These differences are highlighted below:

Version 1:

This version includes the addition of a new associate pastor. The leadership team believes the hiring of an associate pastor is a necessary next step in the continued growth of DeerGrove Covenant Church. The three areas of focus for the associate pastor as follow:

- Confirmation and Youth Formation
- Connections and Volunteer Support/Coordination
- Preaching (6-8 times per year) & Pastoral Care

The leadership team and Pastor Taylor believe that this is the time to pursue a candidate for this role for the following the reasons.

- The current and ongoing spiritual vitality of DeerGrove reflected in our shared commitment to service, congregational growth both spiritually and numerically, and financial health.
- Growth in our children's ministry and students ageing out of our current ministry offerings. (30+ children in attendance)
- Pastor Rick's Retirement after serving in a similar capacity for 7 years.
- Continued commitment to our Bi-vocational Church Model.

In order to fund this position without increasing our overall budget we had to decrease other areas. Most significantly, our Denominational/Conference giving. In years past, we

have given %10 of all tithes and offerings to the Denomination and conference each month. (%6.5 to Denomination/%3.5 to Conference) This budget would decrease the total percentage of Denomination and Conference giving to %5. (%2.5 to Denomination and %2.5 to conference) The hope and prayer is that we would be able to return to %10 in the coming years as DeerGrove continues to grow. This decrease does not impact our Covenant Missionary Giving. This budget also includes continued financial support to FMSC, POC, and Journey's The Road Home. This budget forecast includes an \$895 net operating income.

Version 2:

This version does not include the new associate pastor position. This version keeps our denominational and conference giving at our current level of %10. (%6.5 to denomination and %3.5 to conference) This version forecasts a net operating income of \$16,945.

2026 Budget Version 01:

	2025				2026	Increase/Decrease From	
	Actual YTD 12.30	2025 Budget	Under/Over Budget	% of Budget	2026 Budget	From 2025 Actual	2025 Budget
Income							
Donations							
4000 General - Tithes & Offerings	\$206,335	\$199,948	\$6,387	103%	\$195,000	-5%	-2%
4205 Building Fund/Mortgage	\$114,673	\$120,052	-\$5,379	96%	\$125,000	9%	4%
Total Donations	\$321,008	\$320,000	\$1,008	100%	\$320,000		
Other Primary Income							
4010 Other Miscellaneous Income	\$84	\$0			\$0		
4012 Interest Income	\$6,883	\$6,720			\$6,588		
4015 CC Cashback Rewards	\$110	\$0			\$0		
Total Other Primary Income	\$7,077	\$6,720			\$6,720		
Total Income	\$328,085	\$326,720			\$326,720		
Expenses							
<i>Office supplies, Equipment, Phone, Staff: Compensation, benefits and expenses for Lead Pastor, Associate Pastor, proposed Children's Ministry Director and Administrative Assistant</i>	\$21,991	\$21,190	\$801	104%	\$23,085	5%	9%
Total Community Outreach Support	\$2,200	\$2,200			\$1,500		
<i>Ministry Partnerships: Links DeerGrove to ministries beyond ourselves.</i>	\$25,657	\$29,245	-\$3,588	88%	\$18,300	-29%	-37%
<i>Facility Usage: Utilities, & Maintenance</i>	\$29,029	\$33,047	-\$4,018	88%	\$27,125	-7%	-18%
<i>Building Fund: Mortgage Payments</i>	\$120,192	\$120,192	\$0	100%	\$125,000	4%	4%
<i>Spiritual Growth and Nurture: Materials and supplies for nursery through adult, Discipleship, Training, Worship, Fellowship. Does not include staff expense.</i>	\$10,388	\$19,390	-\$9,002	54%	\$18,390	77%	-5%
Total Expenses	\$295,918	\$312,112	-\$16,194	95%	\$325,825		
Net Operating Income	\$32,167	\$14,608			\$895		

2026 Budget Version 02:

	2025				2026	Increase/Decrease	
	Actual YTD	2025 Budget	Under/Over	% of Budget	2026 Budget	From 2025	From 2025
	12.30		Budget			Actual	Budget
Income							
Donations							
4000 General - Tithes & Offerings	\$206,335	\$199,948	\$6,387	103%	\$195,000	-5%	-2%
4205 Building Fund/Mortgage	\$114,673	\$120,052	-\$5,379	96%	\$125,000	9%	4%
Total Donations	\$321,008	\$320,000	\$1,008	100%	\$320,000		
Other Primary Income							
4010 Other Miscellaneous Income	\$84	\$0			\$0		
4012 Interest Income	\$6,883	\$6,720			\$6,588		
4015 CC Cashback Rewards	\$110	\$0			\$0		
Total Other Primary Income	\$7,077	\$6,720			\$6,720		
Total Income	\$328,085	\$326,720			\$326,720		
Expenses							
<i>Office supplies, Equipment, Phone, Staff: Compensation, benefits and expenses for Lead Pastor, Associate Pastor, proposed Children's Ministry Director and Administrative Assistant</i>	\$21,991	\$21,190	\$801	104%	\$23,085	5%	9%
<i>Ministry Partnerships: Links DeerGrove to ministries beyond ourselves.</i>	\$88,661	\$89,048	-\$387	100%	\$91,425	3%	3%
<i>Facility Usage: Utilities, & Maintenance</i>	\$25,657	\$29,245	-\$3,588	88%	\$24,750	-4%	-15%
<i>Building Fund: Mortgage Payments</i>	\$29,029	\$33,047	-\$4,018	88%	\$27,125	-7%	-18%
<i>Spiritual Growth and Nurture: Materials and supplies for nursery through adult, Discipleship, Training, Worship, Fellowship. Does not include staff expense.</i>	\$120,192	\$120,192	\$0	100%	\$125,000	4%	4%
<i>Spiritual Growth and Nurture: Materials and supplies for nursery through adult, Discipleship, Training, Worship, Fellowship. Does not include staff expense.</i>	\$10,388	\$19,390	-\$9,002	54%	\$18,390	77%	-5%
Total Expenses	\$295,917	\$312,112	-\$16,195	95%	\$309,775		
Net Operating Income	\$32,167	\$14,608			\$16,945		