Washington Avenue Church of God
Annual Business Meeting
February 1, 2026



ANNUAL REPORT

~ 2025 ~

Washington Avenue Church of God
4051 Washington Avenue
St. Joseph, MI 49085
(269) 429-6815

February 1, 2026

Dear Church Family,

As we reflect on this past year, our hearts are full of gratitude for the faithfulness God has shown and the generosity you have demonstrated. Your prayers, service, and financial support have allowed our ministry to continue and bless not only our congregation, but also our community and ministries around the world.

This financial report provides a detailed picture of how the resources entrusted to our church have been stewarded.

Highlights from This Year

- It is a miracle how our relatively small church has 2 pastors on staff, a custodian, a volunteer secretary, and keeps the facilities in good shape. Besides that, we support the Church of God **World Service** (see 2101) that sends over 50 missionaries around the world. In Michigan we help the leadership team to oversee over 90 churches (see 2202). And locally we gave to Birthright, Well of Grace, Prison Ministry, Warner Camp, the Salvation Army, Soup Kitchen, Berrien County Association of Churches, Our Daily Bread, and we sent 52 packages to children all over the world and collected socks and toiletries for the Salvation Army. What a blessing!
- All the operational needs to maintain our facilities are listed in this report and we want to thank all the handy volunteers for keeping our building in good shape. You are highly valued!

Financial Overview

Our trustees have worked diligently to ensure our tithes and offerings are used wisely. This detailed report summarizes our total expenses and income. And we have attached the budget for the year 2026.

With gratitude and hope,

Pastor Andy Hannich & Pastor Greg Prather for the Washington Avenue Church of God

Annual Budget Report - 2025 - Last year

1/1/2025 through 12/31/2025 Using Budget 2025

Category	Actual	2025 Budget	Difference
INCOME	**144,901.96**	**123,499.92**	**21,402.04**
1000 General Fund	**139,601.96**	**123,499.92**	**16,102.04**
1001 Tithes & Offerings	126,452.00	110,499.96	15,952.04
1005 Facilities Use	6,150.00	6,000.00	150.00
1006 Savings	6,999.96	6,999.96	0.00
Non Budgeted Income	**5,300.00**	**0.00**	**5,300.00**
Operation Christmas Child	300.00	0.00	300.00
Texas Flood	5,000.00	0.00	5,000.00
EXPENSES	**125,446.85**	**123,491.52**	**-1,955.33**
1099 General Expense Fund	**120,446.85**	**123,491.52**	**3,044.67**
1100 Music & Worship	**1,552.63**	**2,000.04**	**447.41**
1101 Music Materials	549.99	600.00	50.01
1102 Worship Materials	511.00	500.04	-10.96
1105 Equipment Needs	391.64	500.04	108.40
1106 Guest Musicians	100.00	399.96	299.96
1200 Evangelism	**790.00**	**1,200.00**	**410.00**
1201 Guest Speakers	300.00	200.04	-99.96
1203 Outreach	100.00	399.96	299.96
1204 Literature	390.00	399.96	9.96
1205 Advertisements	0.00	200.04	200.04
1300 CE	**264.26**	**399.84**	**135.58**
1307 Children's Church	0.00	99.96	99.96
1310 Christmas Gifts	234.26	99.96	-134.30
1315 Christian Library	30.00	99.96	69.96
1317 Nursery	0.00	99.96	99.96
1350 Small Group Ministries	**33.69**	**499.92**	**466.23**
1355 Youth Ministry	0.00	99.96	99.96
1357 Other Ministries	0.00	200.04	200.04
1358 Book Studies	33.69	99.96	66.27
1359 Senior's Ministry	0.00	99.96	99.96
1400 Fellowship	**1,785.62**	**2,200.20**	**414.58**
1401 Decorations	12.17	200.04	187.87
1402 Flowers	84.79	500.04	415.25
1403 Kitchen	785.33	500.04	-285.29
1404 Refreshments	228.97	350.04	121.07
1405 Awards & Recognition	497.44	350.04	-147.40
1407 Travel Expenses	176.92	300.00	123.08
1500 Admin	**89,905.66**	**90,866.04**	**960.38**
1510 Office Expenses	2,749.77	3,000.00	250.23
1515 Pastor	**56,256.00**	**56,256.00**	**0.00**
1520 Pastor	19,800.00	19,800.00	0.00
1521 Pensions	4,056.00	4,056.00	0.00
1522 Housing	15,600.00	15,600.00	0.00
1523 Home Equity	1,800.00	1,800.00	0.00
1524 TSA Deductions	15,000.00	15,000.00	0.00
1535 Custodian	**2,342.98**	**3,430.08**	**1,087.10**
1540 Salary	2,180.00	3,200.04	1,020.04
1541 FICA MEDI	162.98	230.04	67.06

Annual Budget Report - 2025 - Last year

1/1/2025 through 12/31/2025 Using Budget 2025

Category	Actual	2025 Budget	Difference
1545 Music	**27,480.00**	**27,480.00**	**0.00**
1546 Salary	12,480.00	12,480.00	0.00
1547 Housing	15,000.00	15,000.00	0.00
1551 Conventions	936.79	300.00	-636.79
1552 Pastor's Library	58.54	99.96	41.42
1553 Hospitality	81.58	300.00	218.42
1600 Property	**19,754.99**	**19,175.28**	**-579.71**
1610 Parsonage	**4,672.89**	**4,700.04**	**27.15**
1611 Utilities	4,194.24	4,200.00	5.76
1612 Maintenance	478.65	500.04	21.39
1620 Building	**10,699.10**	**9,800.16**	**-898.94**
1621 Utilities	7,438.06	5,799.96	-1,638.10
1622 Custodian Supplies	130.27	200.04	69.77
1623 Grounds Maintenance	1,354.45	1,500.00	145.55
1624 Grounds Landscaping	299.54	500.04	200.50
1625 Equipment Purchases	45.57	300.00	254.43
1626 Equipment Maintenance	70.97	500.04	429.07
1628 Projects - Improvements	1,281.86	500.04	-781.82
1629 Building Maintenance	78.38	500.04	421.66
1630 Insurance	**4,383.00**	**4,675.08**	**292.08**
1631 Property Insurance	4,237.00	4,250.04	13.04
1634 Workman's Compensation	146.00	425.04	279.04
2099 Missions Fund	**6,360.00**	**7,150.20**	**790.20**
2100 International Missions	**2,010.00**	**2,199.96**	**189.96**
2101 World Service	1,500.00	1,500.00	0.00
2117 Operation Christmas Child	510.00	699.96	189.96
2200 National Missions	**2,000.00**	**2,300.04**	**300.04**
2202 Michigan	2,000.00	2,000.04	0.04
2203 Gideons	0.00	300.00	300.00
2300 Local Missions	**2,350.00**	**2,650.20**	**300.20**
2301 Birthright	200.00	200.04	0.04
2302 Well of GRACE	200.00	200.04	0.04
2304 Reach The Forgotten	200.00	200.04	0.04
2305 Warner Camp	750.00	750.00	0.00
2306 Salvation Army	200.00	200.04	0.04
2307 Soup Kitchen	250.00	249.96	-0.04
2308 Samaritan Fund	0.00	300.00	300.00
2310 Benton Harbor Success M...	200.00	200.04	0.04
2311 Our Daily Bread	350.00	350.04	0.04
Non Budgeted Expenses	**5,000.00**	**0.00**	**-5,000.00**
Texas Flood	5,000.00	0.00	-5,000.00
Net Difference:	**19,455.11**	**8.40**	**19,446.71**

2025 - Account Balances - As of 12/31/2025

Account	12/31/2025 Balance
Bank Accounts	
Checking	7,303.75
Huntington MMA	79,273.99
TOTAL Bank Accounts	**86,577.74**
Credit Card Accounts	
US Bank Card	-303.53
TOTAL Credit Card Accounts	**-303.53**
Liability Accounts	
FICA	-71.51
MEDI	-16.71
TOTAL Liability Accounts	**-88.22**
OVERALL TOTAL	**86,185.99**

Washington Avenue Church of God
2026 General Budget

Category Description	*2025 Budget*	*2026 Budget*	*Difference*
INCOME			
1000 General Fund:			
1001 Tithes & Offerings	110,500	110,000	-500
1003 From Savings	7,000	10,000	+3,000
1005 Facilities Use	6,000	6,000	
TOTAL INCOME	**123,500**	**126,000**	**+2,500**
EXPENSES			
1099 General Expense Fund:			
1100 Music & Worship:			
1101 Music Materials	600	600	
1102 Worship Materials	500	500	
1105 Equipment Needs	500	500	
1106 Guest Musicians	400	400	
TOTAL 1100 Music & Worship	**2,000**	**2,000**	
1200 Evangelism:			
1201 Guest Speakers	200	200	
1203 Outreach Mailings	400	400	
1204 Literature & Media	400	400	
1205 Advertisements	200	200	
TOTAL 1200 Evangelism	**1,200**	**1,200**	
1350 Small Group Ministries:			
1355 Youth Ministry	100		-100
1357 Other Ministries	200	200	
1358 Bible Studies	100	200	+100
1359 Senior's Ministry	100		-100
TOTAL 1350 Small Group Ministries	**500**	**400**	**-100**
1400 Fellowship:			
1401 Decorations	200	200	
1402 Flowers	500	400	-100
1403 Kitchen	500	750	+250
1404 Refreshments	350	350	
1405 Awards & Recognition	350	500	+150
1407 Travel Expenses	300	300	
TOTAL 1400 Fellowship	**2,200**	**2,500**	**+300**
1500 Administration:			
1510 Office	**3,000**	**3,000**	
1515 Pastor:			
1520 Salary	**19,800**	**20,280**	**+480**
1521 Pensions	**4,056**	**4,056**	
1522 Housing	**15,600**	**30,600**	**+15,000**
1523 Home Equity	**1,800**	**1,800**	
1524 TSA Contributions	**15,000**		**-15,000**
TOTAL 1515 Pastor	**56,256**	**56,736**	**+480**
1535 Custodian:			
1540 Salary	**3,200**	**3,200**	
1541 FICA MEDI	**230**	**230**	
TOTAL 1535 Custodian	**3,430**	**3,430**	

Washington Avenue Church of God
2026 General Budget

Category Description	*2025 Budget*	*2026 Budget*	*Difference*
1500 Administration:			
1545 Associate Pastor:			
1546 Salary	12,480	12,744	+264
1547 Housing	15,000	15,000	
TOTAL 1545 Associate Pastor	**27,480**	**27,744**	**+264**
1551 Conventions	300	600	+300
1552 Pastor's Library	100	100	
1553 Hospitality	300	300	
TOTAL 1500 Administration	**90,866**	**91,910**	**+1,044**
1600 Property:			
1610 Parsonage:			
1611 Utilities	4,200	4,200	
1612 Maintenance	500	500	
TOTAL 1610 Parsonage	**4,700**	**4,700**	
1620 Building:			
1621 Utilities	5,800	7,500	+1,700
1622 Custodian Supplies	200	200	
1623 Grounds Maintenance	1,500	1,600	+100
1624 Grounds Landscaping	500	500	
1625 Equipment Purchases	300	300	
1626 Equipment Maintenance	500	500	
1628 Projects - Improvements	500	500	
1629 Building Maintenance	500	500	
TOTAL 1620 Building	**9,800**	**11,600**	**+1,800**
1630 Insurance:			
1631 Property Insurance	4,250	4,500	+250
1634 Workman's Compensation	425	275	-150
TOTAL 1630 Insurance	**4,675**	**4,775**	**+100**
TOTAL 1600 Property	**19,175**	**21,075**	**+1,900**
2099 Missions Fund:			
2100 International Missions:			
2101 World Service	1,500	1,500	
2117 Operation Christmas Child	700	600	**-100**
TOTAL 2100 Int'l Missions	**2,200**	**2,100**	
2200 National Missions:			
2202 Michigan	2,000	2,000	
2203 Gideons	300	300	
TOTAL 2200 National Missions	**2,300**	**2,300**	
2300 Local Missions:			
2301 Birthright	200	200	
2302 Well of GRACE	200	200	
2304 Reach The Forgotten	200	200	
2305 Warner Camp	750	1,000	+250
2306 Salvation Army	200	200	
2307 Soup Kitchen	250		-250
2308 Samaritan Fund	300	200	-100
2310 BCAC (Berrien County)	200	200	
2311 Our Daily Bread	350	300	-50
TOTAL 2300 Local Missions	**2,650**	**2,500**	**-150**
TOTAL 2099 Missions Fund	**7,150**	**7,000**	**-150**
TOTAL EXPENSES	**123,492**	**125,986**	**+2,494**
OVERALL TOTAL	**8**	**14**	