

BUDGET SUMMARY BY MINISTRY 2026	2025	Dec 31 2025	2026
	Budget	Prediction	Proposed Budget
Revenue			
Congregation Receiptable	\$85,000	\$63,600	\$66,800
Congregation Non-Receiptable	\$2,100	\$2,750	\$2,500
Other Organizations (4)	\$23,900	\$26,050	\$25,000
Fundraising	\$3,000	\$4,200	\$3,000
Grant(3)	\$0	\$4,858	\$4,858
Building Use	\$46,000	\$60,000	\$63,000
General Revenue - Total (1)	\$160,000	\$161,458	\$165,158
Miracle Sunday (2)	\$0	\$14,000	
Total Revenue	\$160,000	\$175,458	\$165,158
 Summary-Ministry			
Temporal Support	\$64,400	\$64,583	\$75,845
Pastor & Session	\$16,975	\$16,396	\$17,175
Personnel (3)	\$67,007	\$65,229	\$69,675
Worship	\$2,020	\$1,398	\$2,425
Pastoral Care	\$500	\$0	\$500
Faith Sharing	\$24,250	\$21,372	\$19,679
Discipleship	\$3,000	\$1,485	\$2,200
Miracle Sunday		\$14,000	
Total Expenses	\$178,152	\$184,463	\$187,499
Excess of Income over Expenses (5)	-\$18,152	-\$9,005	-\$22,341

Note (1) General Revenue includes all receipts except for designated funds.

Note (2) Miracle Sunday project for 2025 is replacing the interlock walkways and stairs

Note (3)The grant we received was the Summer Student Grant

Note (4) includes funds received from PayPal, United Way, Canada Helps, Love offerings from other churches, etc

Note (5) Contingency Fund (\$75,000) can be used to cover deficits.

Items to be added later which do not affect cash flow:

1. Depreciation

Budget 2026**TEMPORAL SUPPORT****Building Operations****Building Safety & Security**

Building Security

Building Safety

Total Building Safety & Security**Building Utilities**

Electricity

Garbage & Waste Removal

Gas & Heating

Sewage & Water

Total Building Utilities**Repairs & Maintenance**

Equip - Interior / Exterior (note 8)

External Maintenance (note 7)

Internal Maintenance

Backflow Prevention Project

Maint. Contract - Heat/Cooling

HVAC Repairs (Note 5)

Sanitary Supplies

Snow Removal

Total Repairs & Maintenance**Total Building Operations**

	2025 Budget	2025 Forecast Expenditures	2026 Budget Request
Building Safety & Security	\$1,500	\$ 1,200	\$ 1,500
Total Building Safety & Security	\$1,500	\$ 1,200	\$ 1,500
Building Utilities			
Electricity	\$6,000	\$ 7,900	\$ 8,000
Garbage & Waste Removal	\$3,000	\$ 3,185	\$ 3,400
Gas & Heating	\$11,000	\$ 10,860	\$ 12,000
Sewage & Water	\$2,500	\$ 2,900	\$ 3,200
Total Building Utilities	\$22,500	\$ 24,845	\$ 26,600
Repairs & Maintenance			
Equip - Interior / Exterior (note 8)	\$0	\$ -	\$ 3,000
External Maintenance (note 7)	\$2,500	\$ 3,500	\$ 3,000
Internal Maintenance	\$1,500	\$ 1,000	\$ 1,500
Backflow Prevention Project	\$300	\$ -	\$ 300
Maint. Contract - Heat/Cooling	\$1,400	\$ 1,350	\$ 1,500
HVAC Repairs (Note 5)	\$4,000	\$ 3,600	\$ 4,000
Sanitary Supplies	\$800	\$ 800	\$ 900
Snow Removal	\$9,000	\$ 8,858	\$ 9,000
Total Repairs & Maintenance	\$19,500	\$ 19,108	\$ 23,200
Total Building Operations	\$43,500	\$ 45,153	\$ 51,300

General Expenses				
Administrative				
General Insurance (Note 4)	\$9,000	\$ 8,700	\$ 9,200	
Building Assessment (Note 3)	\$0		\$ 1,800	
Telephone/Internet (Note 6)	\$1,490	\$ 1,425	\$ 2,400	
Office Supplies	\$300	\$ 100	\$ 300	
Printer Supplies	\$500	\$ 300	\$ 500	
Postage	\$300	\$ 200	\$ 300	
Total Administrative	\$11,590	\$ 10,725	\$ 14,500	
Bank Charges				
Bank Service Fees	\$50	\$ 135	\$ 50	
EFT Bank Charges	\$160	\$ 84	\$ 160	
Tithely EFT charges	\$400	\$ 110	\$ 300	
Preprinted Cheques	\$150	\$ 151	\$ 200	
Safety Deposit Box Rental	\$100	\$ 105	\$ 110	
Total Bank Charges	\$860	\$ 585	\$ 820	
Envelopes	\$200	125	\$ 150	
Communications (Note 1)				
Domain Name hosting and "Grace.ca" email addresses (Internic)	\$ 400	\$ 310	\$ 450	
Web Hosting	\$ 500	\$ 330	\$ 500	
Livestream Services	\$ 2,000	\$ 1,550	\$ 2,000	
Pro-presenter subscription	\$ 300	\$ 300	\$ 350	
Web Meeting Capability	\$ 250	\$ 250	\$ 275	
Church Management Software	\$ 1,300	\$ 1,455	\$ 1,500	
General Tech Support	\$ -		\$ -	
Event Advertising	\$ -		\$ -	

Total Communications	\$ 4,750	\$ 4,195	\$ 5,075
Information Technology and Equipment			
Computer Maintenance	\$500	\$ 500	\$ 500
Software and office automation.	\$1,400	\$ 1,700	\$ 1,900
Recapitalization (Note 2)	\$1,600	\$ 1,600	\$ 1,600
Total Information Technology	\$3,500	\$ 3,800	\$ 4,000
Total Temporal Support Expenses	\$64,400	\$ 64,583	\$ 75,845

NOTES

- 1) Communications section moved from the now obsolete Communication and Coordination ministry line to Temporal
- 2) Recapitalization funds are carried over year over year. Expect actual expense to be about \$1000 and the rest to the fund
- 3) Required every 5 years for Insurance purposes. Next due in 2026
- 4) Payable in Dec - amount of 2025 bill not yet known.
- 5) HVAC units were last replaced in 2007/2008 and will require increasing amount of funds to repair going forward. Building Maintenance Liability Fund to be used for larger repairs.
- 6) New contract \$50.83 phones and \$109.90 for 2 internets plus tax. Credit used in 2025 will have to pay full amount in 2026
- 7) Parging was \$2700 plus tax and put us over budget (one time expense) 2026 pruning needs to be done
- 8) budget line is for the purchase of new mats at front entrance

Budget 2026 PASTOR & SESSION	2025 Budget	2025 Forecast Expenditures	2026 Budget Request
Communion	\$ 100	\$ 50	\$ 100
Misc	\$ 150		\$ -
Emergent opportunities	\$ 500	\$ 196	\$ 500
Session Total	\$ 750	\$ 246	\$ 600
External Group Support			
EFC Membership	\$ 200	\$ 200	\$ 200
Renewal Fellowship	\$ 200	\$ 200	\$ 200
Total Ext Group Support	\$ 400	\$ 400	\$ 400
Total Session & Ext Groups	\$ 1,150	\$ 646	\$ 1,000
Pastor's Ministry:			
Pulpit Supply (Note 1)	\$ 12,150	\$ 12,150	\$ 12,420
Guest Preacher	\$ -		\$ -
Interim Moderator (Note 2)	\$ 3,600	\$ 3,600	\$ 3,680
Parking	\$ 75		\$ 75
Total Pastor's Ministry	\$ 15,825	\$ 15,750	\$ 16,175
Total Pastor and Session	\$ 16,975	\$ 16,396	\$ 17,175

Note 1: \$230/Sunday. Pulpit supply for 2026 - 52 weeks + 1 for Easter +1 for Xmas Eve 54 = \$12,420

Note 2: based on \$230 per month, 2 AGM's and extra meetings for church profile

Budget 2026
PERSONNEL SUPPORT

Wages & Benefits (Note 1)

Pastor Salary & Benefits
 CPP/EI
 Health & Dental
 Utilities
 Housing Allowance
 Minister's stipend
 PCIC Pension Plan
 Education (Pastor)

Total Pastor Salary & Benefits

	2025 Budget	2025 Forecast Expenditures	2026 Budget Request
Pastor Salary & Benefits CPP/EI	\$0	\$0	\$0
Health & Dental	\$0	\$0	\$0
Utilities	\$0	\$0	\$0
Housing Allowance	\$0	\$0	\$0
Minister's stipend	\$0	\$0	\$0
PCIC Pension Plan	\$7,850	\$7,850	\$3,029
Education (Pastor)	\$0		\$0
Total Pastor Salary & Benefits	\$7,850	\$7,850	\$3,029
Sunday School Leader			
CPP/EI			\$53
Salary (Note 5)			\$2,323
Total Sunday School Leader:	\$0	\$0	\$2,376
Youth Director			
CPP/EI			\$0
Cell phone			\$0
Professional Development	\$500	\$0	\$0
Salary			\$0
Total Youth Director	\$500	\$0	\$0
Administrative Assistant			
CPP/EI (Note 3)	\$1,315	\$975	\$975
Professional Development	\$100	\$0	\$100
Salary	\$18,770	\$18,770	\$19,145
Total Administrative Assistant	\$20,185	\$19,745	\$20,220
Music Director			
CPP/EI (Note 3)	\$1,085	\$1,085	\$1,093
Professional Development	\$100	\$0	\$100
Music Directors Salary	\$15,500	\$15,500	\$15,810
Vacation coverage	\$450	\$450	\$450
Total Music Director	\$17,135	\$17,035	\$17,453
Custodian			
CPP/EI (Note 3)	\$1,415	\$1,347	\$1,347
Custodian Salary	\$18,522	\$18,522	\$18,892
Vacation coverage	\$450	\$450	\$450
Total Custodian	\$20,387	\$20,319	\$20,689
Staff First aid training	\$200	\$180	\$300
Total Wages and Benefits	\$66,257	\$65,129	\$64,067

Canada Summer Jobs (Note 2)

Summer Students*

Total Canada Summer Jobs

Volunteer Ministries Committee

Ministry Development Fund

Police Records Checks (Note 4)

Misc Expenses

Total Volunteer Ministries Committee

Total Personnel Support

	\$100	\$100	\$100
	\$100	\$100	\$100
	\$500	\$0	\$500
	\$150	\$0	\$150
	\$0		\$0
	\$650	\$0	\$650
	\$67,007	\$65,229	\$69,675

Note 1: 2% increase for all staff

Note 2: Wages covered by Government Grant

Note 3: Estimate - 2025 rates not yet available.

Note 4: Ottawa Police Services are not currently charging for PRCs for Volunteers.

Not: 5: to pay for SS 3hrs/wk (expense under Sunday School in 2025)

Budget 2026	2025 Budget	2025 Forecast Expenditures	2026 Budget Request
Worship Coordination			
Music Ministry			
CCLI,CVLI & Licenses	\$800	\$615	\$800
Streaming	\$100	\$83	\$125
Music (Songs, books, etc.)	\$0	\$0	\$0
Music Director Discretionary	\$200		\$200
Piano tuning	\$800	\$700	\$600
Piano Maintenance			\$200
Other			
Sanctuary Decor	\$0		
Audio/Video(Note 1)	\$120	\$0	\$500
Nursery	\$0		\$0
Total Worship	\$2,020	\$1,398	\$2,425

Budget 2026	2025	2025	2026
Pastoral Care	Budget	Forecast	Budget
		Expenditures	Request
Benevolent Fund	\$500	\$0	\$500
New Commandment Men's Ministry	\$0	\$0	\$0
Cheers	\$0	\$-	\$0
Total Pastoral Care	\$500	\$0	\$500

Budget 2026	2025 Budget	2025 Forecast Expenditures	2026 Budget Request
FAITH SHARING			
Outreach			
Outreach & Witness	\$1,000	\$200	\$1,000
Total Outreach	\$1,000	\$200	\$1,000
Missions			
Missions & Evangelism	\$14,000	\$14,000	\$14,000
Presbyterian Sharing (Note 1)	\$0	\$240	\$0
Total Missions	\$14,000	\$14,240	\$14,000
Presbyterian Assessments			
Presbytery Dues (Pres of Ottawa) (Note 2)	\$7,500	\$5,532	\$2,429
Total Presbyterian Assessments	\$7,500	\$5,532	\$2,429
Social			
Hospitality	\$750	\$350	\$750
Fundraising Expense	\$1,000	\$1,050	\$1,500
Total Social	\$1,750	\$1,400	\$2,250
Total Faith Sharing	\$24,250	\$21,372	\$19,679

Note 1: No budget amount only donations made specifically to Pres. Sharing

Note 2: Presbytery Dues: The final figure should be available after Presbytery meeting in Nov.

We have no leeway on this number.

Budget 2026	2025	2025	2026
DISCIPLESHIP	Budget	Forecast	Budget
		Expenditures	Request
Youth Ministries			
GYG (Tues. evenings)	\$600.00	\$100	\$600
Youth Director Expense	\$0.00		\$0
Youth Development	\$200.00		\$0
Leadership Development	\$200.00		\$0
Special Events	\$200.00		\$0
Community Development	\$200.00		\$0
Total Youth Ministries	\$1,400.00	\$100	\$600
Children's Ministries			
Kids Club (Note 2)	\$600.00	\$100	\$600
VBS (Note 1)	\$400.00	\$185	\$400
Sunday School (Note 3)	\$600.00	\$1,100	\$600
Total Children's Ministries	\$1,600.00	\$1,385	\$1,600
Total Discipleship	\$3,000.00	\$1,485	\$2,200

Note 1: Donations received from families for VBS was \$170 but expenses reimbursed by LFBC

Note 2: Kids club expenses reimbursed by LFBC

Note 3: Sunday School budget used to pay for Sunday School leader 3 hrs/week