

**BUDGET SUMMARY BY
MINISTRY 2026**

	2025 Budget	Dec 31 2025 Prediction	2026 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	\$1,500	\$	1,200	\$	1,500
Building Security					
Building Safety					
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	\$0		\$0
Health & Dental	\$0	\$0	\$0
Utilities	\$0		\$0
Housing Allowance	\$0		\$0
Minister's stipend	\$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			
Cell phone			
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
		\$4,858
\$100	\$100	\$4,958
\$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

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
Pastoral Care

Benevolent Fund
New Commandment Men's
Ministry
Cheers
Total Pastoral Care

2025 Budget	2025 Forecast Expenditures	2026 Budget Request
\$500	\$0	\$500
\$0	\$0	\$0
\$0	\$ -	\$0
\$500	\$0	\$500

Budget 2026	2025	2025	2026
FAITH SHARING	Budget	Forecast	Budget
		Expenditures	Request
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