

**ST. ANDREW'S PRESBYTERIAN CHURCH**  
**2025 BUDGET**

**St Andrew's Presbyterian Church**  
**2025 BUDGET**  
with previous years comparisons

	<u>2022</u>		<u>2023</u>		<u>2024</u>		<u>2024</u>		<u>2025</u>
	<u>Audited</u>		<u>Audited</u>		<u>Budget</u>		<u>Jan 1 - Oct 31</u>		<u>Budget</u>
General Fund Income/Expense	<i>pandemic</i>		<i>post pandemic</i>		<i>post pandemic</i>				
<b>Income</b>									
4100 · Building & Maintenance	800.04		341.67		500.00		235.00		500.00
4101 · Easter/Anniversary/Christmas	32,930.00		37,466.00		24,000.00		14,257.00		32,000.00
4102 · Initial	142.00		367.00		350.00		260.00		300.00
4103 · Loose	1,554.70		3,603.75		0.00		5,407.80		4,000.00
4104 · South Asian Mission Outreach	10,029.80		12,142.35		30,000.00		14,113.70		15,000.00
4104 · SEAOM - convention	0.00		8,200.00		5,000.00		1,000.00		9,700.00
4105 · Sunday School	2.75		0.00		0.00		0.00		0.00
4106 · Weekly	219,681.19		224,839.42		225,000.00		165,750.64		225,000.00
<b>Total Offerings</b>	<b>265,140.48</b>	68%	<b>286,960.19</b>	71%	<b>284,850.00</b>	72%	<b>201,024.14</b>		<b>286,500.00</b>
4195 · Enduring Gifts Unrealized Gain	(165,019.66)		80,524.86		0.00		0.00		0.00
4201 · Enduring Gifts	7,563.03		5,320.00		0.00		11,295.00		0.00
4202 · Enduring Gifts Income	(5,000.17)		34,408.28		25,000.00		6,565.46		25,000.00
<b>Enduring Gifts and Investment Inc</b>	<b>(162,456.80)</b>		<b>120,253.14</b>		<b>25,000.00</b>		<b>17,860.46</b>		<b>25,000.00</b>
4205 · Rent	4,850.00		16,035.00		15,000.00		7,440.00		10,000.00
4211 · Weddings	800.00		800.00		1,000.00		600.00		1,000.00
<b>Rent and Weddings</b>	<b>5,650.00</b>		<b>16,835.00</b>		<b>16,000.00</b>		<b>8,040.00</b>		<b>11,000.00</b>
4209 · Grants	0.00		54,278.50		10,000.00		13,766.16		23,000.00
4200 · Education Committee Revenue	0.00		0.00		0.00		0.00		0.00
4190 · Bank interest	0.87		48.10		0.00		202.77		0.00
4203 · Missions	375.35		835.00		0.00		827.15		1,000.00
4204 · Property Committee Income	0.00		0.00		0.00		0.00		0.00
4206 · Session Fund	2,055.00		1,475.00		1,000.00		1,000.00		1,000.00
4207 · Stewardship Committee Revenue	8,909.00		9,974.72		11,000.00		10,060.00		11,000.00
4214 · Refugee income	0.00		200.00		0.00		0.00		0.00
4250 · Special projects	0.00		4,245.06		0.00		2,495.00		2,500.00
4208 · Worship	2,120.00		800.00		500.00		1,144.00		1,500.00
<b>Other</b>	<b>13,460.22</b>		<b>17,577.88</b>		<b>12,500.00</b>		<b>15,728.92</b>		<b>17,000.00</b>
<b>Total Other Revenue</b>	<b>(143,346.58)</b>		<b>208,944.52</b>		<b>63,500.00</b>		<b>55,395.54</b>		<b>76,000.00</b>
<b>Total Income ex.Mission and Service</b>	<b>121,793.90</b>		<b>495,904.71</b>		<b>348,350.00</b>		<b>256,419.68</b>		<b>362,500.00</b>
<i>Ex Row 16</i>	286,813.56		415,379.85		348,350.00		256,419.68		362,500.00

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	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2024</b>	<b>2025</b>
	<b>Audited</b>	<b>Audited</b>	<b>Budget</b>	<b>Jan 1 - Oct 31</b>	<b>Budget</b>
<b>Expense</b>					
<b>Education Committee</b>					
5000 · Adult	999.60	1,478.71	1,400.00	1,245.23	1,400.00
5001 · Children	196.44	553.20	800.00	395.29	1,000.00
5002 · Family Events	984.67	545.12	1,500.00	0.00	1,300.00
5010 · Vacation Bible School	0.00	0.00	400.00	0.00	400.00
5020 · Youth	0.00	0.00	150.00	0.00	275.00
5030 · Library	0.00	0.00	200.00	0.00	225.00
<b>Total Education Committee</b>	<b>2,180.71</b>	<b>2,577.03</b>	<b>4,450.00</b>	<b>1,640.52</b>	<b>4,600.00</b>
<b>South Asian Mission Outreach</b>					
5202 · Payroll	12,999.84	12,999.84	13,000.00	8,666.56	0.00
5203 · Statutory Benefits	868.13	920.32	900.00	617.06	0.00
5205 · SEAOM - Convention	0.00	9,751.22	5,000.00	0.00	9,700.00
5205 · SEAOM - Other	0.00	174.62	3,000.00	247.38	250.00
<b>Total South Asian Mission Outreach</b>	<b>13,867.97</b>	<b>23,846.00</b>	<b>21,900.00</b>	<b>9,531.00</b>	<b>9,950.00</b>
<b>Mission Committee</b>					
5180 · Advertising	245.66	227.52	1,000.00	277.18	500.00
5190 · Baptism Family Outreach	0.00	148.27	200.00	63.05	200.00
5200 · Daily Bread Donation	200.00	200.00	200.00	200.00	200.00
5201 · Faith in Action	521.94	788.87	1,000.00	1,037.42	1,500.00
5220 · Refugee Expense	11,072.00	14,326.00	0.00	0.00	0.00
5230 · Christmas Outreach	123.68	0.00	1,000.00	0.00	1,000.00
<b>Total Mission Committee</b>	<b>12,163.28</b>	<b>15,690.66</b>	<b>3,400.00</b>	<b>1,577.65</b>	<b>3,400.00</b>
<b>Property Committee</b>					
<b>Utilities</b>					
5308 · Utilities - Church	20,064.44	21,116.47	22,000.00	12,944.09	17,000.00
5309 · Utilities - Manse	1,050.61	803.35	0.00	855.29	8,200.00
<b>Total Utilities</b>	<b>21,115.05</b>	<b>21,919.82</b>	<b>22,000.00</b>	<b>13,799.38</b>	<b>25,200.00</b>
5300 · General Maintenance	44,349.16	64,852.94	49,000.00	45,328.42	57,500.00
5301 · Insurance	11,787.80	13,148.69	13,000.00	12,855.58	14,000.00
5302 · Major Building Maintenance	5,074.71	1,229.17	24,000.00	18,953.45	150,000.00
5303 · Manse Maintenance	7,590.54	4,509.23	2,000.00	0.00	1,000.00
5304 · Miscellaneous	0.00	860.19	0.00	12.44	500.00
5305 · Office Equipment	1,799.53	2,810.64	3,000.00	907.47	1,000.00
5306 · Sound System and Tech.	885.55	1,553.81	0.00	0.00	1,000.00
5307 · Taxes	6,747.78	7,150.46	7,000.00	6,269.14	8,500.00
<b>Total Property Committee</b>	<b>99,350.12</b>	<b>118,034.95</b>	<b>120,000.00</b>	<b>98,125.88</b>	<b>258,700.00</b>

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	<u>Audited</u>	<u>Audited</u>	<u>Budget</u>	<u>Jan 1 - Oct 31</u>	<u>Budget</u>
<b>Stewardship Committee</b>					
<b>Personnel</b>					
<b>Honorarium</b>					
5505 · Envelope Secretary Honorarium	3,000.00	3,000.00	3,000.00	0.00	3,000.00
5506 · Treasurer Honorarium	5,000.00	5,000.00	5,000.00	0.00	5,000.00
<b>Total Honorarium</b>	<u>8,000.00</u>	<u>8,000.00</u>	<u>8,000.00</u>	<u>0.00</u>	<u>8,000.00</u>
<b>Lead Minister</b>					
<b>Utilities - Lead Minister</b>					
5512 · Utilities - Lead Minister	2,614.90	2,741.13	2,200.00	1,699.70	2,200.00
5513 · Utilities HST rebate	0.00	0.00	0.00	0.00	0.00
<b>Total Utilities - Lead Minister</b>	<u>2,614.90</u>	<u>2,741.13</u>	<u>2,200.00</u>	<u>1,699.70</u>	<u>2,200.00</u>
5507 · Book Allowance Lead Minister	0.00	0.00	125.00	0.00	500.00
5508 · Cell Phone - Lead Minister	662.16	165.54	175.00	0.00	800.00
5509 · Housing Allow Lead Min	24,337.00	21,920.00	19,900.00	15,927.60	24,500.00
5510 · Stipend - Lead Minister	63,434.52	57,152.20	56,400.00	46,568.44	63,500.00
5511 · Study Leave - Lead Min	1,000.00	(2,912.99)	250.00	300.00	1,100.00
<b>Total Lead Minister</b>	<u>89,433.68</u>	<u>76,324.75</u>	<u>76,850.00</u>	<u>62,796.04</u>	<u>90,400.00</u>
<b>Professional Development</b>	<u>0.00</u>	<u>0.00</u>	<u>150.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Statutory Benefits</b>					
5515 · CPP Expense	4,465.39	2,128.90	3,000.00	1,097.76	5,400.00
5516 · EI Expense	1,789.20	2,126.65	1,000.00	1,953.27	2,000.00
5517 · WSIB Expense	387.97	534.07	500.00	416.34	600.00
<b>Total Statutory Benefits(CPP, EI, WSIB)</b>	<u>6,642.56</u>	<u>4,789.62</u>	<u>4,500.00</u>	<u>3,467.37</u>	<u>8,000.00</u>
<b>Wages - Other Staff</b>					
5518 · Wages - Other	23,496.79	23,491.38	25,700.00	21,367.26	26,500.00
5519 · Health & Dental	5,058.72	4,426.20	5,500.00	0.00	6,200.00
5520 · Organist	40,616.96	43,654.80	43,700.00	36,379.00	43,700.00
<b>Total Wages - Other Staff</b>	<u>69,172.47</u>	<u>71,572.38</u>	<u>74,900.00</u>	<u>57,746.26</u>	<u>76,400.00</u>
5514 · Pension Fund Assessment	18,554.63	19,981.84	10,000.00	8,294.00	13,300.00
<b>Total Personnel</b>	<u>194,418.24</u>	<u>183,409.72</u>	<u>176,600.00</u>	<u>134,003.37</u>	<u>198,300.00</u>
5500 · Audit Fee	11,775.80	10,445.97	12,000.00	9,354.60	7,000.00
5501 · Bank Charges	1,498.33	1,674.48	1,500.00	1,628.92	1,700.00
5502 · Bank Loan Interest	4.28	72.64	2,500.00	1,468.39	4,000.00
5503 · Brampton Presbytery Assessment	5,625.00	6,840.00	3,500.00	2,613.75	4,700.00
5504 · Office Supplies	9,184.84	9,204.79	10,000.00	9,008.29	10,000.00
5521 · Stewardship Expense	10,881.44	10,616.62	10,000.00	9,674.31	10,000.00
5523 · Information Technology Support	4,501.13	2,904.43	3,500.00	1,350.94	3,500.00
5530 · Miscellaneous	55.00	91.08	200.00	208.85	250.00
<b>Other stewardship expenses</b>	<u>43,525.82</u>	<u>41,850.01</u>	<u>43,200.00</u>	<u>35,308.05</u>	<u>41,150.00</u>
<b>Total Stewardship Committee</b>	<u><b>237,944.06</b></u>	<u><b>225,259.73</b></u>	<u><b>219,800.00</b></u>	<u><b>169,311.42</b></u>	<u><b>239,450.00</b></u>

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<b>Worship Committee</b>					
<b>Guest Organist/Minister</b>					
5605 · Guest Minister	4,180.00	0.00	2,000.00	1,170.00	2,000.00
5606 · Guest Organist	2,000.00	1,400.00	1,400.00	1,400.00	1,400.00
5650 · Soloist	250.00	450.00	1,000.00	250.00	250.00
<b>Total Guest Organist/Minister</b>	<b>6,430.00</b>	<b>1,850.00</b>	<b>4,400.00</b>	<b>2,820.00</b>	<b>3,650.00</b>
5600 · Band	0.00	0.00	650.00	39.98	400.00
5601 · Choir - Senior	689.96	264.91	1,500.00	75.67	1,000.00
5602 · Christian Copyright Licensing	359.00	377.00	400.00	0.00	400.00
5603 · Communion Supplies	82.99	311.97	400.00	82.99	400.00
5604 · Fellowship Expense	56.19	319.66	1,000.00	129.34	500.00
5607 · Newsletter	2,199.01	3,709.40	3,500.00	2,010.17	3,500.00
5608 · Worship Expense	603.38	787.48	1,000.00	609.25	1,300.00
5610 · Bulletins	592.97	1,320.03	1,000.00	1,032.12	1,500.00
5620 · Choir - Junior	0.00	0.00	300.00	0.00	100.00
5630 · Decorations	0.00	0.00	250.00	0.00	100.00
5670 · Picnic	0.00	0.00	250.00	0.00	250.00
5690 · Miscellaneous	2,018.26	0.00	200.00	0.00	250.00
5695 · Online worship	8,000.00	5,600.00	8,150.00	2,600.00	2,600.00
<b>Total Worship Committee</b>	<b>21,031.76</b>	<b>14,540.45</b>	<b>23,000.00</b>	<b>9,399.52</b>	<b>15,950.00</b>
5902 · Session Benevolent Expense	1,094.00	1,250.00	1,000.00	800.00	1,000.00
5903 · Session Expense	3,510.13	808.77	0.00	55.17	0.00
<b>Total Session</b>	<b>4,604.13</b>	<b>2,058.77</b>	<b>1,000.00</b>	<b>855.17</b>	<b>1,000.00</b>
<b>Total Expense</b>	<b>391,142.03</b>	<b>402,007.59</b>	<b>393,550.00</b>	<b>290,441.16</b>	<b>533,050.00</b>
<b>Net Ordinary Income ex. Mission and Service</b>	<b>(269,348.13)</b>	<b>93,897.12</b>	<b>(45,200.00)</b>	<b>(34,021.48)</b>	<b>(170,550.00)</b>
			<b>Transfer from PCC fund for major projects</b>		<b>120,000.00</b>
				<b>Deficit</b>	<b>(50,550.00)</b>
<b>Mission &amp; Service (FOR INFORMATION ONLY)</b>					
<b>Income</b>					
PWS & D Income	7,904.92	4,616.66	0.00	3,970.00	0.00
Food Bank	58,812.89	78,222.46	0.00	32,819.70	0.00
Sharing Offering	21,709.92	20,199.66	0.00	15,693.50	0.00
	<b>88,427.73</b>	<b>103,038.78</b>	<b>0.00</b>	<b>52,483.20</b>	<b>0.00</b>
<b>Expense</b>					
Food Bank Expense	45,505.68	73,979.36	0.00	49,396.58	0.00
PWS&D Expense	7,904.92	4,616.66	0.00	3,556.50	0.00
Presbyterians Sharing....	21,709.92	20,199.66	0.00	14,017.50	0.00
	<b>75,120.52</b>	<b>98,795.68</b>	<b>0.00</b>	<b>66,970.58</b>	<b>0.00</b>
	<b>13,307.21</b>	<b>4,243.10</b>	<b>0.00</b>	<b>(14,487.38)</b>	<b>0.00</b>

## St Andrew's Presbyterian Church 2025 BUDGET

**Additional Information:**

5302 · Major Building Maintenance	<u>2025</u>
Repaint exterior wood trim	20,000.00
Install new fence	10,000.00
Boiler pipe insulation	10,000.00
Manse renovations	30,000.00
Eaves repair - East side	80,000.00
	<u>152,025.00</u>

*There will also be a \$10,000 City Heritage grant for spending of at least \$20,000 on exterior improvements in 2025 (painting, eaves)*

**Other possible capital improvements/major projects:**

	<u>Cost Est</u>
1) Replace great hall floor (laminated?).	TBD
2) Replace historic fluorescent lighting with LED throughout the church and CE wing	TBD
3) Cap external wood trim in CE wing with metal cladding	TBD
4) CE Wing lower brickwork repair and cover with saltproof cladding	TBD
5) CE Wing upper historic cladding remove/replace with aluminum/vinyl?	TBD
6) Slate roof inspect/repair (\$20,000 in 2022)	20,000.00
7) Sanctuary ceiling - plaster repair and repaint entire ceiling	TBD
8) Repaint sanctuary walls	TBD
9) Parking lot drain - repair and cleanout OR fill in/remove	TBD
10) Repave parking lot	40,000.00