St Andrew's Presbyterian Church
2026 BUDGET SUMMARY
with previous years comparisions

	2023		2024		2025		2025	2026
	Audited		Review		Budget		Jan 1 - Oct 31	Budget
General Fund Income/Expense								
Income								
Offerings								
4100 · Building & Maintenance	341.67		285.00		500.00		115.00	200.00
4101 · Easter/Anniversary/Christmas	37,466.00		16,122.88		32,000.00		12,488.04	20,000.00
4102 · Initial	367.00		270.00		300.00		277.00	300.00
4103 · Loose	3,603.75		7,036.80		4,000.00		2,827.05	4,000.00
4104 · South Asian Mission Outreach	12,142.35		18,128.70		15,000.00		12,077.55	20,000.00
4104A · SEAOM - convention	8,200.00		0.00		9,700.00		6,615.15	7,000.00
4105 · Sunday School	0.00		0.00		0.00		20.00	0.00
4106 · Weekly	224,839.42		216,564.64		225,000.00		170,873.35	225,000.00
Total Offerings	**286,960.19**	**71%**	**258,408.02**	**76%**	**286,500.00**	**54%**	**205,293.14**	**276,500.00**
Other Revenue								
4195 · Enduring Gifts Unrealized Gain	80,524.86		178,654.01		0.00		0.00	0.00
4201 · Enduring Gifts	5,320.00		16,295.00		0.00		4,420.00	0.00
4202 · Enduring Gifts Income	34,408.28		0.00		25,000.00		0.00	0.00
Enduring Gifts and Investment Inc	**120,253.14**		**194,949.01**		**25,000.00**		**4,420.00**	**0.00**
4205 · Rent	16,035.00		8,790.00		10,000.00		8,475.00	10,000.00
4211 · Weddings	800.00		600.00		1,000.00		0.00	0.00
Rent and Weddings	**16,835.00**		**9,390.00**		**11,000.00**		**8,475.00**	**10,000.00**
4209 · Grants	**54,278.50**		**10,842.40**		**23,000.00**		**11,270.18**	**12,000.00**
4200 · Education Committee Revenue	0.00		0.00		0.00		0.00	0.00
4190 · Bank interest	48.10		242.52		0.00		648.87	0.00
4203 · Missions	835.00		827.15		1,000.00		976.32	1,000.00
4204 · Property Committee Income	0.00		0.00		0.00		0.00	0.00
4206 · Session Fund	1,475.00		1,025.00		1,000.00		800.00	1,000.00
4207 · Stewardship Committee Revenue	9,974.72		10,514.50		11,000.00		10,197.00	11,000.00
4214 · Refugee income	200.00		0.00		0.00		0.00	0.00
4250 · Special projects	4,245.06		16,623.28		2,500.00		12,105.88	2,500.00
4208 · Worship	800.00		1,469.00		1,500.00		1,923.43	2,000.00
Other	**17,577.88**		**30,701.45**		**17,000.00**		**26,651.50**	**17,500.00**
Total Other Revenue	**208,944.52**		**245,882.86**		**76,000.00**		**50,816.68**	**39,500.00**
Total Income ex.Mission and Service	**495,904.71**		**504,290.88**		**362,500.00**		**256,109.82**	**316,000.00**
Ex Row 16	*415,379.85*		*325,636.87*		*362,500.00*		*256,109.82*	*316,000.00*

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	2023 Audited	2024 Review	2025 Budget	2025 Jan 1 - Oct 31	2026 Budget
Expense					
Education Committee					
5000 · Adult	1,478.71	1,245.23	1,400.00	1,248.31	1,700.00
5001 · Children	553.20	395.29	1,000.00	701.45	1,400.00
5002 · Family Events	545.12	0.00	1,300.00	0.00	1,000.00
5010 · Vacation Bible School	0.00	0.00	400.00	0.00	700.00
5020 · Youth	0.00	0.00	275.00	0.00	275.00
5030 · Library	0.00	0.00	225.00	0.00	225.00
Total Education Committee	**2,577.03**	**1,640.52**	**4,600.00**	**1,949.76**	**5,300.00**
Mission Committee					
South Asian Mission Outreach					
5202 · Payroll/honourarium	12,999.84	8,666.56	0.00	3,800.00	5,200.00
5203 · Statutory Benefits	920.32	617.06	0.00	0.00	0.00
5205 · SEAOM - Convention	9,751.22	0.00	9,700.00	6,231.23	7,000.00
5205 · SEAOM - Other	174.62	247.38	250.00	0.00	700.00
Total South Asian Mission Outreach	23,846.00	9,531.00	9,950.00	10,031.23	12,900.00
Mission Committee					
5180 · Advertising	227.52	535.39	500.00	0.00	500.00
5190 · Baptism Family Outreach	148.27	63.05	200.00	19.97	200.00
5200 · Daily Bread Donation	200.00	200.00	200.00	0.00	300.00
5201 · Faith in Action	788.87	1,037.42	1,500.00	1,059.82	1,500.00
5220 · Refugee Expense	14,326.00	0.00	0.00	0.00	0.00
5225 · Miscellaneous mission expense	0.00	0.00	0.00	0.00	500.00
5230 · Christmas Outreach	0.00	0.00	1,000.00	0.00	1,000.00
Total Mission Committee	15,690.66	1,835.86	3,400.00	1,079.79	4,000.00
Total Mission Committee and SEAOM	**39,536.66**	**11,366.86**	**13,350.00**	**11,111.02**	**16,900.00**
Utilities					
5308 · Utilities - Church	21,116.47	17,573.27	17,000.00	13,429.27	18,500.00
5309 · Utilities - Manse	803.35	1,169.56	8,200.00	5,462.06	8,000.00
Total Utilities	21,919.82	18,742.83	25,200.00	18,891.33	26,500.00
5300 · General Maintenance	64,852.94	56,592.04	57,500.00	54,156.97	60,000.00
5301 · Insurance	13,148.69	13,527.93	14,000.00	14,665.81	15,500.00
5302 · Major Building Maintenance	1,229.17	7,899.44	150,000.00	66,728.93	30,000.00
5303 · Manse Maintenance	4,509.23	0.00	1,000.00	37,916.66	6,000.00
5304 · Miscellaneous	860.19	1,053.59	500.00	124.72	500.00
5305 · Office Equipment	2,810.64	1,209.96	1,000.00	907.48	1,500.00
5306 · Sound System and Tech.	1,553.81	466.55	1,000.00	1,148.49	1,000.00
5307 · Taxes	7,150.46	7,615.14	8,500.00	6,776.43	8,700.00
Total Property Committee	**118,034.95**	**107,107.48**	**258,700.00**	**201,316.82**	**149,700.00**

St Andrew's Presbyterian Church
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	2023	2024	2025	2025	2026
	Audited	Review	Budget	Jan 1 - Oct 31	Budget
Stewardship Committee					
Personnel					
Honorarium					
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
Total Honorarium	8,000.00	8,000.00	8,000.00	0.00	8,000.00
Lead Minister					
Utilities - Lead Minister					
5512 · Utilities - Lead Minister	2,741.13	2,048.36	2,200.00	348.66	0.00
5513 · Utilities HST rebate	0.00	0.00	0.00	0.00	0.00
Total Utilities - Lead Minister	2,741.13	2,048.36	2,200.00	348.66	0.00
5507 · Book Allowance Lead Minister	0.00	0.00	500.00	0.00	500.00
5508 · Cell Phone - Lead Minister	165.54	0.00	800.00	542.73	1,000.00
5509 · Housing Allow Lead Min	21,920.00	19,194.80	24,500.00	3,267.20	0.00
5510 · Stipend - Lead Minister	57,152.20	56,093.80	63,500.00	47,325.36	52,300.00
5511 · Study Leave - Lead Min	(2,912.99)	300.00	1,100.00	0.00	1,200.00
Total Lead Minister	76,324.75	75,588.60	90,400.00	51,135.29	55,000.00
Professional Development	0.00	0.00	0.00	0.00	0.00
Statutory Benefits					
5515 · CPP Expense	2,128.90	1,319.64	5,400.00	3,274.23	4,300.00
5516 · EI Expense	2,126.65	2,065.82	2,000.00	2,145.60	1,900.00
5517 · WSIB Expense	534.07	557.00	600.00	(262.09)	600.00
Total Statutory Benefits(CPP, EI, WSIB)	4,789.62	3,942.46	8,000.00	5,157.74	6,800.00
Wages - Other Staff					
5518 · Wages - Other	23,491.38	25,679.84	26,500.00	23,061.47	26,500.00
5519 · Health & Dental	4,426.20	0.00	6,200.00	3,067.20	6,500.00
5520 · Organist	43,654.80	43,654.80	43,700.00	36,379.00	43,700.00
Total Wages - Other Staff	71,572.38	69,334.64	76,400.00	62,507.67	76,700.00
5490 · New minister expenses	0.00	0.00	0.00	4,112.33	0.00
5514 · Pension Fund Assessment	19,981.84	9,952.80	13,300.00	11,077.40	14,900.00
Total Personnel	183,409.72	168,866.86	198,300.00	134,339.09	161,400.00
5500 · Audit Fee	10,445.97	9,354.60	7,000.00	7,275.80	7,200.00
5501 · Bank Charges	1,674.48	1,990.04	1,700.00	1,687.50	2,000.00
5502 · Bank Loan Interest	72.64	1,595.56	4,000.00	945.01	4,000.00
5503 · Brampton Presbytery Assessment	6,840.00	3,485.00	4,700.00	3,738.75	7,400.00
5504 · Office Supplies	9,204.79	10,293.11	10,000.00	11,689.57	12,000.00
5521 · Stewardship Expense	10,616.62	9,894.15	10,000.00	8,925.38	10,000.00
5523 · Information Technology Support	2,904.43	2,539.50	3,500.00	4,775.95	5,000.00
5530 · Miscellaneous	91.08	260.63	250.00	262.17	400.00
Other stewardship expenses	41,850.01	39,412.59	41,150.00	39,300.13	48,000.00
Total Stewardship Committee	**225,259.73**	**208,279.45**	**239,450.00**	**173,639.22**	**209,400.00**

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	2023	2024	2025	2025	2026
	Audited	Review	Budget	Jan 1 - Oct 31	Budget
Worship Committee					
Guest Organist/Minister					
5605 · Guest Minister	0.00	1,170.00	2,000.00	1,628.97	2,100.00
5606 · Guest Organist	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
5650 · Soloist	450.00	250.00	250.00	0.00	250.00
Total Guest Organist/Minister	1,850.00	2,820.00	3,650.00	3,028.97	3,750.00
5600 · Band	0.00	39.98	400.00	76.92	300.00
5601 · Choir - Senior	264.91	75.67	1,000.00	66.42	1,000.00
5602 · Christian Copyright Licensing	377.00	393.00	400.00	0.00	450.00
5603 · Communion Supplies	311.97	82.99	400.00	0.00	400.00
5604 · Fellowship Expense	319.66	129.34	500.00	472.02	500.00
5607 · Newsletter	3,709.40	2,710.31	3,500.00	439.00	3,000.00
5608 · Worship Expense	787.48	609.25	1,300.00	1,447.88	1,200.00
5610 · Bulletins	1,320.03	1,286.77	1,500.00	1,018.60	1,500.00
5620 · Choir - Junior	0.00	0.00	100.00	0.00	100.00
5630 · Decorations	0.00	0.00	100.00	0.00	100.00
5670 · Picnic	0.00	0.00	250.00	0.00	250.00
5690 · Miscellaneous	0.00	0.00	250.00	0.00	250.00
5695 · Online worship	5,600.00	2,600.00	2,600.00	0.00	1,000.00
Total Worship Committee	**14,540.45**	**10,747.31**	**15,950.00**	**6,549.81**	**13,800.00**
Session					
5902 · Session Benevolent Expense	1,250.00	800.00	1,000.00	0.00	1,000.00
5903 · Session Expense	808.77	55.17	0.00	1,341.90	0.00
Total Session	**2,058.77**	**855.17**	**1,000.00**	**1,341.90**	**1,000.00**
Total Expense	**402,007.59**	**339,996.79**	**533,050.00**	**395,908.53**	**396,100.00**
Net Ordinary Income ex. Mission and Service	**93,897.12**	**164,294.09**	**(170,550.00)**	**(139,798.71)**	**(80,100.00)**
Major projects funding			**120,000.00**	**TFr from PCC fund**	**30,000.00**
			(50,550.00)	**Deficit**	**(50,100.00)**
Mission & Service (FOR INFORMATION ONLY)					
Income					
PWS & D Income	4,616.66	5,280.50	0.00	3,995.00	0.00
Food Bank	78,222.46	75,073.96	0.00	42,707.13	0.00
Sharing Offering	20,199.66	19,484.00	0.00	15,061.00	0.00
	103,038.78	**99,838.46**	**0.00**	**61,763.13**	**0.00**
Expense					
Food Bank Expense	73,979.36	74,071.69	0.00	34,503.64	0.00
PWS&D Expense	4,616.66	5,280.50	0.00	3,802.50	0.00
Presbyterians Sharing....	20,199.66	19,484.00	0.00	14,002.00	0.00
	98,795.68	**98,836.19**	**0.00**	**52,308.14**	**0.00**
	4,243.10	**1,002.27**	**0.00**	**9,454.99**	**0.00**