St Andrew's Presbyterian Church
2027 BUDGET SUMMARY
with previous years comparisions

	2024		2025		2026		2026	2027	
	Review		Review		Budget		Jan 1 - Oct 31	Budget	
General Fund Income/Expense									
Income									
4100 · Building & Maintenance	285.00		135.00		200.00		100.00	200.00	
4101 · Easter/Anniversary/Christmas	16,122.88		25,107.16		20,000.00		13,754.00	20,000.00	
4102 · Initial	270.00		347.00		300.00		148.00	300.00	
4103 · Loose	7,036.80		3,826.75		4,000.00		2,833.50	2,500.00	
4104 · South Asian Mission Outreach	18,128.70		14,878.15		20,000.00		9,902.79	12,000.00	
4104A · SEAOM - convention	0.00		6,615.15		7,000.00		0.00	7,000.00	
4105 · Sunday School	0.00		20.00		0.00		0.00	0.00	
4106 · Weekly	216,564.64		219,657.35		225,000.00		156,288.47	225,000.00	
Total Offerings	**258,408.02**	**76%**	**270,586.56**	**62%**	**276,500.00**	**70%**	**183,026.76**	**267,000.00**	**65%**
4195 · Enduring Gifts Unrealized Gain	178,654.01		118,096.95		0.00		0.00	0.00	
4201 · Enduring Gifts	16,295.00		10,550.00		0.00		6,025.00	0.00	
Enduring Gifts and Investment Inc	**194,949.01**		**128,646.95**		**0.00**		**6,025.00**	**0.00**	
4205 · Rent	8,790.00		10,025.00		10,000.00		8,800.00	10,500.00	
4211 · Weddings	600.00		0.00		0.00		0.00	0.00	
Rent and Weddings	**9,390.00**		**10,025.00**		**10,000.00**		**8,800.00**	**10,500.00**	
4209 · Grants	**10,842.40**		**21,520.18**		**12,000.00**		**7,171.56**	**12,000.00**	
4200 · Education Committee Revenue	0.00		0.00		0.00		190.00	0.00	
4190 · Bank interest	242.52		218.89		0.00		1,089.08	0.00	
4203 · Missions	827.15		1,051.32		1,000.00		899.69	1,000.00	
4204 · Property Committee Income	0.00		0.00		0.00		86.65	0.00	
4206 · Session Fund	1,025.00		800.00		1,000.00		1,990.00	1,000.00	
4207 · Stewardship Committee Revenue	10,514.50		10,197.00		11,000.00		11,580.00	12,500.00	
4212 · Fellowship	0.00		0.00		0.00		584.69	0.00	
4214 · Refugee income	0.00		0.00		0.00		0.00	0.00	
4250 · Special projects	16,623.28		12,318.57		2,500.00		15,020.00	15,000.00	
4208 · Worship	1,469.00		1,943.43		2,000.00		1,260.00	2,000.00	
Other	**30,701.45**		**26,529.21**		**17,500.00**		**32,700.11**	**31,500.00**	
Total Other Revenue	**245,882.86**		**186,721.34**		**39,500.00**		**54,696.67**	**54,000.00**	
Total Income ex.Mission and Service	**504,290.88**		**457,307.90**		**316,000.00**		**237,723.43**	**321,000.00**	
Ex Row 16	*325,636.87*		*339,210.95*		*316,000.00*		*237,723.43*	*321,000.00*	

St Andrew's Presbyterian Church
2027 BUDGET SUMMARY
with previous years comparisions

	2024 Review	2025 Review	2026 Budget	2026 Jan 1 - Oct 31	2027 Budget
Expense					
Total Congregational Care	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
5000 · Adult	1,245.23	1,248.31	1,700.00	1,237.69	1,200.00
5001 · Children	395.29	743.01	1,400.00	446.75	1,400.00
5002 · Family Events	0.00	364.63	1,000.00	690.37	1,100.00
5010 · Vacation Bible School	0.00	0.00	700.00	1,834.33	1,325.00
5020 · Youth	0.00	0.00	275.00	0.00	175.00
5030 · Library	0.00	0.00	225.00	0.00	100.00
Total Education Committee	**1,640.52**	**2,355.95**	**5,300.00**	**4,209.14**	**5,300.00**
Mission Committee					
South Asian Mission Outreach					
5202 · Payroll/honourarium	8,666.56	5,000.00	5,200.00	4,400.00	5,400.00
5203 · Statutory Benefits	617.06	0.00	0.00	0.00	0.00
5205 · SEAOM - Convention	0.00	6,231.23	7,000.00	0.00	7,000.00
5205 · SEAOM - Other	247.38	0.00	700.00	237.27	700.00
Total South Asian Mission Outreach	9,531.00	11,231.23	12,900.00	4,637.27	13,100.00
5180 · Advertising	535.39	257.03	500.00	0.00	500.00
5190 · Baptism Family Outreach	63.05	40.46	200.00	0.00	200.00
5200 · Daily Bread Donation	200.00	200.00	300.00	0.00	300.00
5201 · Faith in Action	1,037.42	1,059.82	1,500.00	1,066.42	1,500.00
5220 · Refugee Expense	0.00	0.00	0.00	0.00	0.00
5225 · Community meal and mission	0.00	0.00	500.00	302.23	2,300.00
5230 · Christmas Outreach	0.00	0.00	1,000.00	0.00	500.00
Total Mission Committee	**11,366.86**	**12,788.54**	**16,900.00**	**6,005.92**	**18,400.00**
Utilities					
5308 · Utilities - Church	17,573.27	16,237.29	18,500.00	11,554.36	19,500.00
5309 · Utilities - Manse	1,169.56	6,631.37	8,000.00	6,155.82	8,400.00
Total Utilities	18,742.83	22,868.66	26,500.00	17,710.18	27,900.00
5300 · General Maintenance	56,592.04	57,889.43	60,000.00	57,651.39	30,000.00
5301 · Insurance	13,527.93	15,377.94	15,500.00	15,533.23	17,000.00
5302 · Major Building Maintenance	7,899.44	62,308.35	30,000.00	36,191.91	30,000.00
5303 · Manse Maintenance	0.00	36,513.46	6,000.00	10,669.73	6,000.00
5304 · Miscellaneous	1,053.59	124.72	500.00	559.13	600.00
5305 · Office Equipment	1,209.96	907.48	1,500.00	1,947.08	2,000.00
5306 · Sound System and Tech.	466.55	1,398.31	1,000.00	30.61	1,000.00
5307 · Taxes	7,615.14	8,260.43	8,700.00	7,127.26	9,100.00
Total Property Committee	**107,107.48**	**205,648.78**	**149,700.00**	**147,420.52**	**123,600.00**

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	2024 Review	2025 Review	2026 Budget	2026 Jan 1 - Oct 31	2027 Budget
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	2,048.36	348.66	0.00	0.00	0.00
5513 · Utilities HST rebate	0.00	0.00	0.00	0.00	0.00
Total Utilities - Lead Minister	2,048.36	348.66	0.00	0.00	0.00
5507 · Book Allowance Lead Minister	0.00	0.00	500.00	0.00	500.00
5508 · Cell Phone - Lead Minister	0.00	682.14	1,000.00	611.95	1,000.00
5509 · Housing Allow Lead Min	19,194.80	3,267.20	0.00	0.00	n/a
5510 · Stipend - Lead Minister	56,093.80	51,525.36	52,300.00	47,941.74	54,600.00
5511 · Study Leave - Lead Min	300.00	1,100.00	1,200.00	0.00	1,300.00
Total Lead Minister	75,588.60	56,574.70	55,000.00	48,553.69	57,400.00
Statutory Benefits					
5515 · CPP Expense	1,319.64	3,736.61	4,300.00	3,942.00	6,300.00
5516 · EI Expense	2,065.82	2,394.61	1,900.00	2,119.86	2,500.00
5517 · WSIB Expense	557.00	(139.36)	600.00	475.62	900.00
Total Statutory Benefits(CPP, EI, WSIB)	3,942.46	5,991.86	6,800.00	6,537.48	9,700.00
Wages - Other Staff					
5518 · Wages - Other	25,679.84	27,507.33	26,500.00	39,159.18	62,000.00
5519 · Health & Dental	0.00	3,067.20	6,500.00	8,792.64	7,500.00
5520 · Organist	43,654.80	43,654.80	43,700.00	36,379.00	43,700.00
Total Wages - Other Staff	69,334.64	74,229.33	76,700.00	84,330.82	113,200.00
5490 · New minister expenses	0.00	4,112.33	0.00	0.00	0.00
5514 · Pension Fund Assessment	9,952.80	13,292.88	14,900.00	12,360.00	10,200.00
Total Personnel	168,866.86	162,549.76	161,400.00	151,781.99	198,500.00
5500 · Accounting Fees	9,354.60	7,275.80	7,200.00	10,342.03	10,000.00
5501 · Bank Charges	1,990.04	2,063.10	2,000.00	1,752.61	2,000.00
5502 · Bank Loan Interest	1,595.56	1,013.06	4,000.00	235.61	3,000.00
5503 · Brampton Presbytery Assessment	3,485.00	4,985.00	7,400.00	0.00	6,000.00
5504 · Office Supplies	10,293.11	12,984.08	12,000.00	10,223.60	10,000.00
5521 · Stewardship Expense	9,894.15	8,925.38	10,000.00	9,066.05	10,000.00
5523 · Information Technology Support	2,539.50	4,491.68	5,000.00	5,954.96	6,500.00
5530 · Miscellaneous	260.63	314.15	400.00	5,521.82	500.00
Other stewardship expenses	39,412.59	42,052.25	48,000.00	43,096.68	48,000.00
Total Stewardship Committee	**208,279.45**	**204,602.01**	**209,400.00**	**194,878.67**	**246,500.00**

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	2024	2025	2026	2026	2027
	Review	Review	Budget	Jan 1 - Oct 31	Budget
Guest Organist/Minister					
5605 · Guest Minister	1,170.00	1,628.97	2,100.00	1,477.75	2,100.00
5606 · Guest Organist	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
5650 · Soloist	250.00	250.00	250.00	250.00	250.00
Total Guest Organist/Minister	2,820.00	3,278.97	3,750.00	3,127.75	3,750.00
5600 · Band	39.98	76.92	300.00	0.00	100.00
5601 · Choir - Senior	75.67	66.42	1,000.00	284.86	500.00
5602 · Christian Copyright Licensing	393.00	406.00	450.00	419.00	450.00
5603 · Communion Supplies	82.99	0.00	400.00	21.13	300.00
5604 · Fellowship Expense	129.34	472.02	500.00	738.41	650.00
5607 · Newsletter	2,710.31	634.61	3,000.00	672.60	1,500.00
5608 · Worship Expense	609.25	1,447.88	1,200.00	870.78	1,200.00
5609 · Bibles & Hymn Books	0.00	45.38	0.00	0.00	0.00
5610 · Bulletins	1,286.77	1,719.47	1,500.00	509.30	1,500.00
5620 · Choir - Junior	0.00	0.00	100.00	0.00	0.00
5630 · Decorations	0.00	41.56	100.00	0.00	0.00
5670 · Picnic/Rally Day	0.00	0.00	250.00	0.00	250.00
5690 · Miscellaneous	0.00	0.00	250.00	70.00	100.00
5695 · Online worship	2,600.00	0.00	1,000.00	0.00	5,400.00
Total Worship Committee	10,747.31	8,189.23	13,800.00	6,713.83	15,700.00
5902 · Session Benevolent Expense	800.00	0.00	1,000.00	0.00	1,000.00
5903 · Session Expense	55.17	1,501.88	0.00	1,350.00	0.00
Total Session	855.17	1,501.88	1,000.00	1,350.00	1,000.00
Total Expense	339,996.79	435,086.39	396,100.00	360,578.08	410,500.00
Net Ordinary Income ex. Mission and Service	164,294.09	22,221.51	(80,100.00)	(122,854.65)	(89,500.00)
			30,000.00	TFr from PCC fund	40,000.00
			(50,100.00)	Deficit	(49,500.00)
Mission & Service (FOR INFORMATION ONLY)					
Income					
PWS & D Income	5,280.50	4,675.00	0.00	7,834.00	0.00
Food Bank	75,073.96	78,409.18	0.00	33,028.62	0.00
Sharing Offering	19,484.00	18,059.00	0.00	12,401.00	0.00
	99,838.46	101,143.18	0.00	53,263.62	0.00
Expense					
Food Bank Expense	74,071.69	71,144.48	0.00	37,081.86	0.00
PWS&D Expense	5,280.50	5,729.00	0.00	7,616.50	0.00
Presbyterians Sharing....	19,484.00	19,640.00	0.00	10,942.00	0.00
	98,836.19	96,513.48	0.00	55,640.36	0.00
	1,002.27	4,629.70	0.00	(2,376.74)	0.00