APPROVED 2027 SDBC BUDGET SUMMARY

	Approved Budget 2026	Change from 2026 Budget	Budget 2027
REVENUE			
Tithes & Offerings	$1,292,000	$36,000	$1,328,000
Facility Use Revenue	$100,000	-$20,000	$80,000
Interest Income	$16,000	$0	$16,000
First Steps Revenue	$93,000	$0	$93,000
Revenue from Other Sources	$91,844	$0	$91,844
TOTAL	**$1,592,844**	**$16,000**	**$1,608,844**

INVESTMENT IN MINISTRY ACTIVITIES			
Pastoral Care and Leadership Development	$19,080	$950	$20,030
Worship Arts	$23,150	$1,265	$24,415
Communications	$6,170	$130	$6,300
Family Ministries	$18,105	$1,545	$19,650
Adult Ministries	$7,858	$42	$7,900
Youth & Young Adults	$10,530	$620	$11,150
Korean Ministry	$13,954	-$3,334	$10,620
Community Life	$42,960	-$5,220	$37,740
Missions	$115,822	-$687	$115,135
Administration	$60,770	$14,763	$75,533
Facility Care & Maintenance	$186,510	$9,970	$196,480
Building Replacement	$50,000	$25,000	$75,000
Salaries & Benefits	$932,623	-$30,107	$902,516
FEBPAC 2016	$15,000	$0	$15,000
First Steps Preschool	$89,787	$1,584	$91,371
TOTAL INVESTMENT	**$1,592,319**	**$16,521**	**$1,608,840**

PROPOSED 2027 SDBC BUDGET DETAIL

Description	Account	Approved Budget 2026	Change from 2026 Budget	Proposed Budget 2027
Revenues				
Tithes & Offerings	4020	$1,292,000	$36,000	$1,328,000[1]
Facility Use Revenue	4025	$100,000	-$20,000	$80,000[2]
Interest Income	4030	$16,000	$0	$16,000
First Steps Revenue	4110	$93,000	$0	$93,000[3]
Revenue from Other Sources	4130	$91,844	$0	$91,844
Total		**$1,592,844**	**$16,000**	**$1,608,844**
Pastoral Care & Leadership Development				
Leadership Development	5110	$5,000	$4,950	$9,950[4]
Personal Development & Ed.	5120	$5,500	-$4,500	$1,000[5]
Congregational Development	5125	$4,600	$1,100	$5,700
Pulpit Supply & Honoraria	5140	$2,800	-$800	$2,000
Subscriptions & Books	5160	$1,180	$200	$1,380
Total		**$19,080**	**$950**	**$20,030**

[1] **Tithes & Offerings:** While we are currently trending below our 2026 giving goal, we have seen a 9.5% increase in giving compared to the same period in 2025, as of the end of September 2026. We believe the proposed 2.8% increase in our 2027 giving goal represents a healthy, faith-stretching challenge that builds on the growth we have experienced this year.

[2] **Facility Use Revenue:** This decrease reflects the anticipated end of Southpointe's use of our parking area for construction purposes following the completion of their building project.

[3] **First Steps Revenue:** While we are currently behind our 2026 revenue target, First Steps is planning to increase fees for both classes beginning in fall 2027.

[4] **Leadership Development:** Part of this increase reflects funds allocated for staff to attend the 2027 IMPACT Conference in Penticton, which will also celebrate Fellowship Pacific's 100th anniversary. While this is not an annual commitment, we value the opportunity for staff to participate and benefit from the professional and spiritual development it provides.

[5] **Personal Development & Ed.:** This decrease reflects Paul nearing the completion of his degree.

Description	Account	Approved Budget 2026	Change from 2026 Budget	Proposed Budget 2027
Worship Arts				
Special Events	5230	$6,000	$1,000	$7,000
Ordinances	5235	$750	$0	$750
Worship Atmosphere	5240	$2,000	$0	$2,000
Music, Subscriptions & Books	5245	$3,400	$265	$3,665
Multimedia/Video	5262	$2,000	$0	$2,000
Sound	5265	$6,000	$0	$6,000
Lighting	5266	$3,000	$0	$3,000
Total		**$23,150**	**$1,265**	**$24,415**
Communications				
External Communications	5282	$4,140	$60	$4,200
Website Maintenance & Development	5288	$2,030	$70	$2,100
Total		**$6,170**	**$130**	**$6,300**
Family Ministries				
Sunday Morning	5305	$4,680	$760	$5,440
Outreach & Special Events	5325	$10,850	$380	$11,230
Resource Centre	5330	$900	$0	$900
Children's Ministry - General	5335	$1,675	$405	$2,080
Total		**$18,105**	**$1,545**	**$19,650**
Adult Ministries				
Stephen Ministry	5360	$600	$0	$600
Women's Ministry	5375	$2,418	-$18	$2,400
Men's Ministry	5377	$500	$0	$500
Senior's Ministry	5390	$4,340	$60	$4,400
Pickleball	5396	$0	$0	$0
Total		**$7,858**	**$42**	**$7,900**

Description	Account	Approved Budget 2026	Change from 2026 Budget	Proposed Budget 2027
Youth & Young Adults Ministry				
Preteen - Program	5405	$2,050	-$885	$1,165
Preteen - Leadership	5406	$400	$585	$985
Youth - Program	5410	$4,300	$675	$4,975
Youth - Leadership	5411	$1,680	$235	$1,915
Pop & Sugar Shack	5425	$0	$0	$0
Young Adults - Program	5420	$1,800	$60	$1,860
Young Adults - Leadership	5421	$300	-$50	$250
Total		**$10,530**	**$620**	**$11,150**
Korean Ministry				
Korean Program	5448	$9,600	-$3,600	$6,000[6]
ELL Program	5449	$4,354	$266	$4,620
Total		**$13,954**	**-$3,334**	**$10,620**
Community Life				
Hospitality & Integration	5455	$7,260	$0	$7,260
Outreach & Community	5460	$16,400	-$7,150	$9,250[7]
Meals & Supplies	5465	$18,800	$230	$19,030
Community Groups	5475	$500	$1,700	$2,200[8]
Total		**$42,960**	**-$5,220**	**$37,740**

[6] **Korean Program:** This decrease reflects a change in our translation services. We have transitioned to a platform that offers a translation service better tailored to SDBC's ministry needs at a significantly lower cost.

[7] **Outreach & Community:** This decrease reflects an overall reduction in spending on special events throughout 2027.

[8] **Community Groups:** This increase reflects our desire to expand and better resource our community groups in 2027.

Description	Account	Approved Budget 2026	Change from 2026 Budget	Proposed Budget 2027
Missions				
Fellowship	5505	$14,264	$0	$14,264
Global	5515	$60,951	$11	$60,962[9]
First Nations	5525	$11,898	$702	$12,600
Local Missions	5555	$15,709	$3,600	$19,309
Response Fund	5560	$6,000	-$1,000	$5,000
Future Missions Expansion	5565	$6,000	-$6,000	$0[10]
Short-Term Missions	5570	$0	$2,000	$2,000[11]
Mission Luncheons	5590	$1,000	$0	$1,000
Total		**$115,822**	**-$687**	**$115,135**
Administration				
Accounting & Legal	5610	$15,000	$12,000	$27,000[12]
Administration Expense	5615	$17,300	$300	$17,600
Office Equipment & Furniture	5620	$0	$2,500	$2,500
Office Expenses	5630	$8,230	-$230	$8,000
Courier & Postage	5640	$840	-$660	$180
Interest & Bank Charges	5660	$9,540	$993	$10,533
Equipment Leases	5680	$4,200	$120	$4,320
Telephone & Cable	5685	$3,660	$240	$3,900
Transportation	5687	$2,000	-$500	$1,500
Total		**$60,770**	**$14,763**	**$75,533**

[9] **Global:** Two of our missionary partnerships, Rod & Donna Black and Nathan & Kathy Olson, concluded in 2026. The Global Missions Team (GMT) has set a goal of establishing one new global missionary partnership in 2027.

[10] **Future Missions Expansion:** This does not represent a reduction in funding. These funds have been moved directly into the Global line item to support the Global Missions Team's (GMT) goal of establishing a new global missionary partnership in 2027.

[11] **Short-Term Missions:** The Global Missions Team (GMT) is beginning to develop a short-term missions strategy to engage and equip people for participation in missionary work.

[12] **Accounting & Legal:** Throughout 2026, we have incurred higher legal costs than anticipated. This increase provides additional room in the 2027 budget for potential legal expenses.

Description	Account	Approved Budget 2026	Change from 2026 Budget	Proposed Budget 2027
Facility Care & Maintenance				[13]
Property Taxes	5775	$0	$0	$0
Insurance	5778	$42,650	$1,850	$44,500
Utilities	5780	$84,500	-$5,200	$79,300
Repairs & Maintenance	5785	$40,460	$10,740	$51,200
Facility Projects	5786	$5,200	$1,080	$6,280
Landscaping	5790	$13,700	$1,500	$15,200
Total		**$186,510**	**$9,970**	**$196,480**
Building Replacement				
Building Replacement Fund	5735	$50,000	$25,000	$75,000[14]
Total		**$50,000**	**$25,000**	**$75,000**
Salaries & Benefits				[15]
Wages & Salaries	5005	$776,810	-$18,472	$758,338
Employment Insurance	5010	$16,705	-$667	$16,038
Canada Pension Plan	5015	$41,170	-$1,527	$39,643
WorkSafeBC	5020	$2,415	$185	$2,600
Other Benefits	5025	$3,600	$0	$3,600
Automobile Allowance	5030	$18,000	$0	$18,000
RRSP	5035	$30,488	-$487	$30,001
Group Insurance	5045	$43,435	-$9,139	$34,296
Total		**$932,623**	-$30,107	**$902,516**

[13] **Facility Care & Maintenance:** These increases and decreases reflect an updated, comprehensive facility maintenance plan developed by Andrew Mellish to better care for and maintain our building.
[14] **Building Replacement Fund:** Based on our Omicron Building Condition Assessment, which identified several capital projects requiring attention over the next 5 to 10 years, we have increased our allocation to the Building Replacement Fund.
[15] **Salaries & Benefits:** We have included a 2% cost-of-living adjustment (COLA) for staff. Staffing changes, including Sue Gibson's retirement, are also reflected in the 2027 budget, resulting in an overall decrease in Salaries & Benefits.

Description	Account	Approved Budget 2026	Change from 2026 Budget	Proposed Budget 2027
FEBPAC 2016				
FEBPAC 2016	5745	$15,000	$0	$15,000
Total		**$15,000**	$0	**$15,000**
First Steps Expenses				
Salaries	5805	$78,756	$3,493	$82,249
Canada Pension Plan	5810	$4,165	$208	$4,373
Employment Insurance	5815	$1,830	$47	$1,877
Group Insurance	5820	$0	$0	$0
WorkSafeBC	5825	$236	$36	$272
RRSP	5827	$0	$0	$0
Administrative Expenses	5830	$800	$0	$800
Benefits for Second Teacher	5835	$0	$0	$0
Premises Expenses	5840	$1,000	$0	$1,000
Equipment & Supplies	5845	$3,000	-$2,200	$800[16]
First Steps Marketing	5842	$0	$0	$0
Total		**$89,787**	**$1,584**	**$91,371**
Total Expenses		**$1,592,319**	**$16,521**	**$1,608,840**
Total Revenue		**$1,592,844**	**$16,000**	**$1,608,844**
Projected Outcome		**$525**	**-$521**	**$4**

[16] **Equipment & Supplies:** Each year, we apply for government grants (CCOF) to help cover these expenses. We have retained some funds in the 2027 budget to supplement grant funding as needed, depending on the amounts received and our equipment and supply needs.