



JAMES BAY United Church

Opening Doors to God's Love

JBUC 2026 DRAFT Budget

Submitted for the JBUC Annual Meeting April

This Budget has been prepared in the style brought forward by our Interim Finance Team at last year's annual meeting.

It uses only NET numbers from ministries and programs like the Arts Ministry and the Community Lunch Program, relying on other tables to tell the individual story of each ministry and program.

It is our tool for planning and projecting.

We are forecasting a \$13,866 deficit.

A modest deficit budget is not uncommon in the church and is usually offset by our actual revenue being higher than our conservative forecasts.

Note: the 'actual' 2025 numbers are still a work in progress.

- *some expenses incurred in 2025 were offset by Grants received in 2024*
- *some revenue and expenses attributed to the Arts Ministry and the Community Lunch Program will be represented on their own page*
- *as a result, the surplus showing at the bottom of our 2025 actual is potentially misleading*
- *the side by side categories and associated notes below are what is important to look at as you evaluate this DRAFT Budget as a reasonable guide for 2026 moving forward.*

JBUC 2026 DRAFT Budget			
REVENUE	Actual 2025	Proposed 2026	Notes
Offerings	127,374	135,000	<i>Based on pledge information and modest growth</i>
Facility Use	33,323	35,000	<i>includes modest growth</i>
Contribution from Arts Ministry (TNJ and other)	7,390	10,000	<i>a highly conservative estimate based on 1st q performance in 2026</i>
Contribution from Thursday Lunch	1,550	0	<i>as a Social Justice Ministry program of the church, there is no expectation of revenue from our Community Lunch Program</i>
Broadview Subscriptions	270	300	<i>in an out - does not affect our net</i>
Mission & Service	8,975	9,000	<i>in an out - does not affect our net</i>
Thrift Shop	151,855	140,000	<i>this number provided by the Thrift Shop Team (historically this is a conservative estimate)</i>
Hospitality		3,000	<i>money received to offset special events where food is consumed with an opportunity to contribute -- in an out - does not affect our net</i>
Victoria Foundation	11,355	11,355	<i>revenue from our Victoria Foundation investment that we can use without restriction</i>
Music Ministry Revenue	2,278	5,000	<i>concert revenue from special events produced by the Music Ministry</i>
Thanksgiving Appeal	0	3,000	<i>not held in 2025, but there is a plan for a special appeal sometime during the year, perhaps at Thanksgiving</i>
Bank (GIC) Interest	1,200	2,100	<i>a conservative estimate given our current investments.</i>
TOTAL	345,570	353,755	

EXPENDITURES	Actual 2025	Proposed 2026	
Staff and Contractors			
Staff Payroll & Benefits	157,436	152,637	<i>This includes factoring a potential increase of Greg to .9 FTE and COLA increases of 2.6% retroactive to January 1, 2026</i>
Janitorial Services	7,329	7,500	
Communications Staff & Donor Relations Staff	14,819	20,000	<i>with an expectation that this position may need to grow more</i>
Arts Ministry Staff	15,700	16,828	<i>Includes COLA increases of 2.6% retroactive to January 1, 2026</i>
Bookkeeping Contract Services	8,543	36,000	<i>currently we pay \$3675/month for these services. It is our intention to decrease the number of hours for Cheques and Balances Services in the coming months after our new system is up and running</i>
Sunday Congregation			
Worship			
Pulpit Supply	254	500	
Live Stream Equipment	511	4,500	
Technical Crew	14,452	15,000	
Supplies	201	500	
Music			
Piano Tuning	175	600	<i>Piano tunings were not always correctly listed in this category</i>
Guest Performers		2,000	<i>2025 guest performers were not correctly listed in this category</i>
Licensing New Music	488	500	
Lifelong Learning	410	500	
Pastoral Care	63	500	

Office and Admin			
Bank Visa Charges CanadaHelps Charges	3,288	4,000	
Board: Leadership Training	898	2,000	<i>this is net after individuals pay some or all of their own expenses</i>
Broadview Subscriptions	270	300	<i>in an out - does not affect our net</i>
Building Maintenance	8,199	10,100	<i>this does NOT include major capital work which is covered under a separate table</i>
Legal Fees	342	0	<i>uncertain of our need for this year</i>
Minister's Benevolent Fund	50	500	
Mission & Service	8,975	9,000	<i>in an out - does not affect our net</i>
Office Equipment and Software	2,294	2,000	
Office Supplies/Admin	3,476	5,000	
Professional Fees re Building Repairs	2,306	0	<i>2025 amount was to Van Dam contracted services</i>
Regional Assessment	13,598	14,278	
Safety Planning	0	1,000	
Taxes & Insurance	11,310	11,876	
Utilities	17,625	18,506	
Donations & Gifts to Others	749	1,000	
Web Hosting and Online Tools Advertising, Online & Print	1,877		<i>Note: this category has been split in two below</i>
Web Hosting and Online Tools		1,000	<i>NEW CATEGORY</i>
Advertising, Online & Print		1,000	<i>NEW CATEGORY</i>
Other Ministries and Programs			
Climate Action Team	0	1,000	
Communications / Neighbourhood Engagement i.e. Window Wanderland and Fall Startup Party	2,786	3,000	
Community Lunch Program	0	6,760	

Healing Pathway	100	200	
Hospitality	2,860	3,000	<i>in an out - does not affect our net</i>
Pride Parade	170	500	
Thrift Shop Expenses	13,117	14,036	<i>inclusive of utilities, advertising and 'square card tap' fees</i>
TOTAL	314,671	367,621	
Surplus (Deficit)	30,899	(13,866)	