

KW Redeemer Church
2025 year-end totals, 2026 budget

	2025 budget	2025 actual	2026 budget	Comments on 2026 budget
INCOME				
BUDGET INCOME				
Regular giving	\$415,800.00	\$394,962.94	\$470,900.00	requires \$39,000 in donations per month (approx. \$600/mo per household, \$300/mo per individual)
Camp Dikaioo registrations	\$800.00	\$2,002.00	\$2,000.00	
GIC interest & earnings	\$2,500.00	\$3,885.49	\$3,500.00	
Total budget income	\$419,100.00	\$400,850.43	\$476,400.00	
NON-BUDGET INCOME				
Collections for specific causes		\$11,580.00		
GST rebate		\$7,046.24		
Other		\$4,849.00		
Total non-budget income		\$23,475.24		
TOTAL INCOME		\$424,325.67		
EXPENSES				
BUDGET EXPENSES				
Staff salaries & expenses				
Wages	\$241,000.00	\$215,051.20	\$285,700.00	
Pension benefit	\$11,400.00	\$11,336.00	\$15,200.00	based on 2.5% increase and full-time admin position, starting 09FEB26
CPP	\$12,050.00	\$10,309.18	\$14,700.00	
EI	\$4,250.00	\$3,656.50	\$5,400.00	
Health spending account	\$14,900.00	\$14,888.59	\$20,300.00	coverage for 3 full-time employees
Fees - Payroll processing	\$900.00	\$801.71	\$900.00	
Training & travel expenses				
Staff training	\$800.00	\$0.00	\$500.00	
Travel - Flights/Accommodations/Meals	\$4,000.00	\$2,033.31	\$3,500.00	more RE travel to Presbytery meetings
Travel - Mileage	\$2,500.00	\$2,230.77	\$2,500.00	
Parking	\$200.00	\$94.65	\$200.00	
Facility expenses				
Rent/building fund	\$54,000.00	\$50,608.68	\$54,000.00	based on 6% increase over '25 actual
Church supplies	\$3,000.00	\$1,076.67	\$2,000.00	
A/V equipment	\$3,000.00	\$1,906.65	\$2,000.00	

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Ministry expenses				
Benevolence	\$7,000.00	\$1,174.82	\$7,000.00	
Church planting/outreach	\$6,000.00	\$5,925.00	\$7,000.00	
PCA fees, licences	\$1,500.00	\$1,373.45	\$1,600.00	
Music team expenses	\$600.00	\$690.72	\$800.00	
Community support (budgeted)	\$25,000.00	\$24,997.85	\$25,000.00	Ray of Hope meals are approx. \$20K of this total
Newcomer support				
Fellowship	\$3,000.00	\$2,188.93	\$2,500.00	
Children's ministry	\$1,500.00	\$1,147.22	\$1,500.00	
223 ministry	\$1,500.00	\$624.06	\$1,500.00	
Camp Dikaioo	\$1,500.00	\$2,269.93	\$2,500.00	
Guest speaker honorarium	\$200.00	\$0.00	\$400.00	
Literature	\$1,200.00	\$137.19	\$600.00	
Administration expenses				
Insurance	\$4,000.00	\$2,366.60	\$3,000.00	don't need to budget for camp insurance
Professional fees	\$1,500.00	\$1,403.19	\$1,500.00	
Telephone, internet, web page	\$7,000.00	\$6,658.72	\$9,000.00	includes services for admin person
Office supplies and printing	\$3,500.00	\$995.63	\$2,500.00	
Fees - Bank service charges	\$100.00	\$0.00	\$100.00	
Fees - EFT	\$500.00	\$381.00	\$500.00	
Fees - tithe.ly	\$1,500.00	\$2,331.47	\$2,500.00	
Total budget expenses	\$419,100.00	\$368,659.69	\$476,400.00	
NON-BUDGET EXPENSES				
Unplanned community support projects		\$11,980.00		
Unplanned outreach projects		\$960.00		
Newcomer Support				
Capital expenses (furniture, equipment)		\$0.00		
Other		\$4,844.00		
Rebateable GST/HST		\$7,046.24		
Total non-budget expenses		\$24,830.24		
TOTAL EXPENSES		\$393,489.93		
NET INCOME	\$0.00	\$30,835.74		