



GEORGES RIVER  
LIFE CHURCH

## 2026 BUDGET

As we move into 2026, our focus remains on strengthening financial sustainability while continuing to invest strategically in key ministry areas and facility maintenance. The CLT and Finance Committee have worked collaboratively to build on the foundations set in 2025, particularly around increasing our giving target, reducing the staff-to-giving ratio, and growing our provision for building maintenance and future development.

After a year of stability through the Senior Pastor transition, the 2026 budget marks the beginning of a shift toward longer-term financial goals. We are encouraged by consistent giving patterns and continued community engagement, which allow us to plan with confidence for the year ahead.

### Key Highlights in the Proposed 2026 Budget

#### 1. Projected Surplus of \$50,000

The 2026 budget projects a \$50,000 surplus, which will be directed toward future projects and ministry development opportunities. This reflects a healthy position of stewardship and forward planning.

#### 2. Giving Target and Income Growth

Giving is forecast to grow from \$1,000,000 in 2025 to **\$1,050,000 in 2026**, demonstrating both faith and confidence in the generosity of our community. Income from other sources (tenants, missions, and ministries) is expected to remain stable, sustaining the overall health of our operating budget.

#### 3. Strategic Ministry and Development Investment

- Emerging Leader Development – \$15,000: Focused investment in emerging leadership growth and training. This will both strengthen our capacity for future ministry and empower our volunteer leadership culture.

- CPSB – Baptist Association Fees – \$10,000: Increased by \$5000 to reflect a gradual adjustment in line with our long-term commitments to the Baptist movement.
- Building Maintenance and Repairs – \$75,000: An increased allocation of \$25,000 to ensure the ongoing upkeep of our facilities and address deferred maintenance.
- The budget also provides for a building depreciation expense of \$39,500. This has previously been an end of year transaction.

#### 4. Staffing Expenses

We are well-positioned to begin reducing our staff-to-giving ratio and to allocate surplus funds to future reserves and ministry development projects.

Finance 2025	Budget 2025	Projected 2025	Budget 2026
<b>Income</b>			
Giving	1,000,000	959,504	1,050,000
Mission	110,000	121,477	110,000
Tenants	241,550	224,200	228,407
Ministries and Others	73,257	88,574	62,390
<b>Total Income</b>	<b>1,424,807</b>	<b>1,393,754</b>	<b>1,450,797</b>
<b>Expenses</b>			
Staffing expenses	1,047,452	938,822	946,498
Mission	110,000	121,477	110,000
Property	135,762	103,519	163,074
Ministries and Others	155,881	129,782	181,225
<b>Total Expense</b>	<b>1,449,095</b>	<b>1,293,600</b>	<b>1,400,797</b>
<b>Net Profit/(Loss)</b>	<b>(24,288)</b>	<b>100,154</b>	<b>50,000</b>

The 2026 budget continues to reflect responsible stewardship, maintaining strong ministry investment while ensuring sustainable growth

As we look ahead, our shared commitment to faithful giving and wise management will enable us to continue building a healthy foundation for mission and ministry in the years to come.