2027 BUDGET

The proposed 2027 budget focuses on sustainability, strategic investment, and preparation for future ministry opportunities. Following recent staffing transitions and organisational restructuring, the budget aims to strengthen long-term financial stability while continuing to support GRLC's mission of making disciples along the Georges River and beyond.

The CLT and Finance Committee have prepared the budget with an emphasis on consistency, stewardship, and responsible resource allocation. The giving target has increased to $1,075,000 to support ministry priorities and operational requirements while maintaining a balanced budget position.

Key areas of focus include leadership development, future site preparation, and facility maintenance. The budget also reflects ongoing commitment to prudent reserve management and planning for future capital works and ministry opportunities.

Finance 2026	Budget 2026	YTD - April	Projected 2026	Budget 2027
Income				
Giving	1,050,000	305,798	1,005,798	1,075,000
Mission	110,000	1,000	110,000	126,500
Tenants	243,407	74,605	241,876	258,259
Ministries and Others	47,390	8,758	44,264	47,390
Total Income	**1,450,797**	**390,161**	**1,401,938**	**1,507,149**
Expenses				
Direct Staffing expenses	930,558	285,550	930,558	956,396
Staff Development	16,000	3,535	16,000	16,000
Mission	110,000	-	110,000	126,500
Property	163,074	45,652	115,118	168,234
Ministries and Others	181,166	11,688	142,878	148,598
Total Expense	**1,400,797**	**346,425**	**1,314,554**	**1,507,149**
Net Profit/(Loss)	**50,000**	**43,736**	**87,385**	**-**

Key Highlights in the Proposed 2027 Budget

1. Balanced Budget
The 2027 budget has been prepared as a balanced budget, with available resources allocated toward ministry priorities, leadership development, future site planning, and facility maintenance.

2. Giving and Income
Giving income is projected to increase from $1,050,000 in 2026 to $1,075,000 in 2027. Other income sources, including tenants, are expected to remain stable, with modest increases through lease reviews.

3. Ministry and Strategic Investment

- Building Maintenance and Repairs – $100,000: Increased by $25,000 to support ongoing maintenance needs and preparation for future facility works, including roof replacement.
- Next Site Investment – $15,000: New allocation to begin preparing for a future third-site launch.
- Emerging Leaders and Volunteer Leadership Development – $20,000: Increased funding to support leadership development and future Emerging Leaders intakes.
- Baptist Association Contribution – $15,000: Increased by $5,000 as part of GRLC's ongoing partnership and support.

4. Staffing and Sustainability
The 2027 budget reflects the completion of the staffing restructure commenced in 2026, with no new staffing positions proposed outside CPI-related adjustments.

The proposed staffing structure includes:

- Approximately 8.1 Full Time Equivalent staff positions, to a congregation of approximately 600 and regular community of 800.
- Staffing costs representing approximately 90-91% of giving income
- A continued focus on sustainable long-term staffing and ministry planning

5. Facility Stewardship and Future Planning
The budget continues to strengthen facility stewardship and preparation for future capital works. Increased maintenance provisions, together with existing reserves and sinking funds, place GRLC in a strong position to address anticipated roof replacement and other facility requirements over the coming years.

Overall, the proposed 2027 budget reflects responsible stewardship, strategic planning, and continued investment in ministry, leadership development, and future growth opportunities.