South Delta Baptist Church
Annual Business Meeting

Date: November 24, 2026
Time: 7:30PM
Location: South Delta Baptist Church (Chapel)

Agenda

Welcome & Opening Prayer

Corporate Worship

Call to Order

1. Approval of Agenda – Moderator
2. Approval of Minutes
    a. Annual General Meeting – April 28, 2026
3. Appointment of Accounting Firm for Financial Review or Audit
4. Board Report – Dayle Krahn
5. 2026 Financial Update and Proposed 2027 Budget – Jordan Scott
6. Motion: Approval of 2027 Budget – Moderator
7. Closing Prayer – Paul Park

Adjournment

SOUTH DELTA BAPTIST CHURCH
ANNUAL GENERAL MEETING
Tuesday, April 28, 2026
6PM at SDBC

Draft Minutes - SDBC 2026 Annual General Meeting

Date: Tuesday, April 28, 2026
Time: 6PM for Celebration Dinner; meeting at 7PM
Location: SDBC Chapel
Moderator: Dave Sowerby

Jacob Harder led the members in worship.

Opening Prayer
Dave Sowerby opened the meeting in prayer.

Call to Order – Dave Sowerby
Dave Sowerby called the meeting to order at 7:14PM with the establishing of a quorum and provided instructions re voting.

Establishing of a Quorum
Membership: 334
Required for a Quorum (10%): 33
Members Present: 99

Appointment of Scrutineers – Dave Sowerby
The Moderator appointed the following Scrutineers: June Haley, Gina Simpson, and Doug Thomson.

Approval of Agenda – Dave Sowerby
MOTION: Moved by Rob Gibson and seconded by Wayne Connorton that the Agenda be approved as distributed.
CARRIED

Approval of Minutes – November 27, 2025 Annual Business Meeting – Dave Sowerby

MOTION: Moved by Dayle Krahn and seconded by Garry Horwood that the November 27, 2025 Annual Business Meeting minutes be approved as distributed.
CARRIED

Report of the Nominating Committee – Abigail Uher

a. Election of Elders
   MOTION: Whereas upon the recommendation of the Nominating Committee, that Trevor Bakken be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2026 AGM.
   Election by ballot.
   ***The 75% requirement was met for the Nominee*.**
   CARRIED

b. Election of Elders
   MOTION: Whereas upon the recommendation of the Nominating Committee, that David Dobson be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2026 AGM.
   Election by ballot.
   ***The 75% requirement was met for the Nominee*.**
   CARRIED

c. Election of Elders
   MOTION: Whereas upon the recommendation of the Nominating Committee, that Philip Grierson be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2026 AGM.
   Election by ballot.
   ***The 75% requirement was met for the Nominee*.**
   CARRIED

d. Election of Elders
   MOTION: Whereas upon the recommendation of the Nominating Committee, that Dayle Krahn be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2026 AGM.
   Election by ballot.
   ***The 75% requirement was met for the Nominee*.**
   CARRIED

e. Election of Elders
MOTION: Whereas upon the recommendation of the Nominating Committee, that David van Til be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2026 AGM.
Election by ballot.
***The 75% requirement was met for the Nominee*.**
CARRIED

f. Election of Moderator
MOTION: Whereas upon the recommendation of the Nominating Committee, that Dave Sowerby be affirmed as Moderator of South Delta Baptist Church for a one-year term commencing at the close of the 2026 AGM.
Dave Sowerby was elected by acclamation.

g. Election of the 2026-2027 Nominating Committee
In accordance with Bylaw 4.4, the Moderator called for the election of four (4) members to the Nominating Committee.

The Moderator advised that the following members had expressed willingness to serve: June Haley, Megan Sprinkle, Abigail Uher, and Heather van Eeden.

The Moderator called for further nominations from the floor.
No further nominations were received.

Nominations were declared closed.

As the number of nominees equaled the number of positions available, June Haley, Megan Sprinkle, Abigail Uher, and Heather van Eeden were **elected by acclamation** to the Nominating Committee.

<u>Audit Committee Report</u> – Rob Bogress
Rob Bogress presented a verbal report.

MOTION: Whereas the audited financial statements of South Delta Baptist Church for the fiscal year ended December 31, 2025, together with the auditor's report, have been presented to the members at this Annual General Meeting, be it resolved that the 2025 audited financial statements and the auditor's report, as presented at this Annual General Meeting, are received by the members for information.
CARRIED.

Year-to-Date Financial Report – Jordan Scott
Jordan Scott presented a verbal report, highlighting the growth of the church, our senior's ministry, global missions, leadership development, and our share ministry.

Elder Board Report – Dayle Krahn
Dayle Krahn presented a verbal report, highlighting the recent Impact conference hosted by SDBC and the growth of Sunday school. Dayle thanked Jason Uher for his service on the board.

Lead Pastor Report – Paul Park
Paul Park presented a verbal report, and thanked Marilyn Carmack for her faithful service to the church and Jason Uher for his service to the board.

Paul Park concluded the evening with prayer.

Adjournment
Whereas all business items on the agenda were concluded, Dave Sowerby adjourned the meeting at 8:14PM.

RECOMMENDATION FORM

APPOINTMENT OF ACCOUNTING FIRM FOR FINANCIAL REVIEW OR AUDIT

DATE OF MEETING: November 24, 2026

PRESENTED BY: Audit Committee

At our Annual General Meeting earlier in the year, we raised concerns about our audit process last year, and we committed to bringing a recommendation to the membership at the Annual Business Meeting. So, we are following through on that commitment by recommending a different accounting firm to conduct the financial review or audit for the 2026 fiscal year. Depending on the outcome of the bylaw changes at the Special General Meeting, this accounting firm will conduct a financial review or an audit.

RECOMMENDED MOTION:

Move to appoint DMCL LLP accounting firm to perform the financial review or audit (pending the result of the bylaw changes voted on at the Special General Meeting on November 24, 2026) for the 2026 fiscal year.

Dear SDBC Members,

We are pleased to present our Year-to-Date (YTD) financial overview and the proposed budget for 2027. As we reflect on this past year, we are encouraged by the many ways God has been at work in and through our church. We have much to be thankful for as we continue to see God drawing people to himself, growing disciples, and opening doors for ministry in our community and beyond.

As we look ahead to 2027, we do so with gratitude for God's faithfulness and anticipation for what he has in store for us. Our commitment remains steadfast: to be a light in our community, advancing his kingdom and proclaiming the gospel both locally and globally.

2026 YTD Financial Update

Thank you for your continued faithful and generous giving towards the kingdom goals and initiatives we are pursuing as a church. We want to be a radically generous church that Loves Like Jesus, faithfully living out the Great Commandment and Great Commission as we lead people to Christ and grow deeper together as disciples.

As of the end of September, we've received **$835,000** in Tithes & Offerings, representing a **9.5%** increase in giving compared to the same period last year! This is an encouraging reflection of the generosity of our church family, and we are deeply thankful for God's continued provision and your faithful giving as co-labourers in his mission here at SDBC.

While this increase is encouraging, we are also facing a larger deficit than anticipated as we move through the final quarter of the year. Our year-to-date revenue ending in September is **$1,019,000**, while our year-to-date expenses are **$1,146,000**, resulting in an operating deficit of **$127,000**, compared to our budgeted deficit of **$53,000** at this point in the year. We are also behind our Tithes & Offerings giving goal of **$906,000**, having received **$835,000** to date.

A quick note for those following our weekly financial updates in the SDBC Newsletter: we base our weekly giving targets on historical giving patterns rather than dividing our budget evenly across 52 weeks. This is why you may notice a discrepancy in our September 2026 Executive Report between the budgeted YTD total revenue (**$1,115,883**) and total expenses (**$1,168,839**). Our expenses are based on month-to-month ministry budgets.

Although we generally anticipate a deficit at this time of year, our current shortfall is more significant than in previous years. We are also preparing for one of our larger annual expenses, our insurance renewal, which we typically pay in late October. As we navigate these financial realities, we continue to manage our ministry expenses in line with our approved budget, closely monitor spending, and carefully evaluate planned expenditures. We remain committed to being wise stewards of the resources God has provided while moving forward in faith, trusting in his timing and provision.

As we were reminded during our *Radically Generous: Joyful Obligation* series, giving is an act of joyful worship, an important part of our spiritual formation, and an opportunity to join God as co-labourers in what he is doing in the world. Out of the abundance of what God has blessed us with, let's continue to give generously and joyfully to fuel ministry and pursue the kingdom goals he has set before us as a church.

As we move through the final quarter of 2026, please join me in praying for our finances and for those God is drawing into our church. We typically see an increase in generous giving during November and December, and we trust in God's continued provision as we move forward together in faith.

It is truly a privilege to participate in what God is doing in our community and our world!

Proposed 2027 Budget

Attached, you will find our most up-to-date *Executive Report* (page 9), the *Proposed 2027 Budget Summary* (page 10), and the *Proposed 2027 Budget Detail* (page 11) along with notes highlighting certain line items.

As you review the proposed budget, you will notice that we are projecting a modest **1%** increase over our 2026 budget. Last year, we increased our budget by **6.3%** after holding relatively steady through 2024 and 2025. This increase included a larger giving goal for 2026 (a **7%** increase), reflecting our desire to challenge ourselves in giving as we pursue the ministry goals and initiatives we believe God is calling us to as a church.

We are encouraged by the **9.5%** growth in Tithes & Offerings as of the end of September 2026. While we recognize the financial deficit we are currently facing, we also believe our church has room to grow towards the giving goal we established for 2026. With this in mind, we believe the proposed giving goal for 2027 (a **2.8%** increase) represents a healthy, faith-stretching challenge that allows us to build on the growth we have seen this year.

We recognize that this proposed budget represents both faith and stewardship. This budget will stretch us, but given the encouraging growth we have experienced in 2026, we don't want to hold back as we look to the future. At the same time, we have carefully reviewed our ministry budgets and made adjustments where appropriate, seeking to balance responsible financial stewardship with our desire to continue investing in the ministry opportunities God has placed before us.

Our proposed 2027 budget will support our ministry plans and goals as we trust God to provide and faithfully pursue our mission and vision to *Love Like Jesus* through *Radical Hospitality and Meaningful Connections*.

Your partner in His work,

Jordan Scott
Executive Pastor

SOUTH DELTA BAPTIST CHURCH
September 2026 Executive Report

	MONTH ACTUAL	MONTHLY BUDGET	PREVIOUS YEAR MONTH ACTUAL	Variance$	Variance%		YTD ACTUAL	YTD BUDGET	PREVIOUS YTD ACTUAL	Variance$	Variance%
RECEIPTS											
Tithes & Offerings	87,404.78	102,500.00	89,082.93	-15,095.22	-15%		835,057.59	906,000.00	762,521.98	-70,942.41	-8%
Facility Use Revenue	3,610.30	8,333.33	5,507.38	-4,723.03	-57%		68,662.88	74,999.97	77,540.19	-6,337.09	-8%
Interest Income	84.94	100.00	103.57	-15.06	-15%		753.40	900.00	1,243.78	-146.60	-16%
First Steps Revenue	5,894.00	9,300.00	6,451.12	-3,406.00			53,418.28	65,100.00	57,073.62	-11,681.72	-18%
Revenue from Other Sources	7,653.67	7,653.67	7,653.67	0.00	0%		61,229.36	68,882.98	68,883.03	-7,653.62	-11%
Total Revenue	104,647.69	127,887.00	108,798.67	-23,239.31	-18%		1,019,121.51	1,115,882.95	967,262.60	-96,761.44	-9%
TOTAL REVENUE	104,647.69	127,887.00	108,798.67	-23,239.31	-4%		1,019,121.51	1,115,882.95	967,262.60	-96,761.44	-9%
EXPENSE											
Total Payroll Expense	63,653.17	77,450.65	63,636.20	-13,797.48	-18%		707,471.22	703,015.85	629,485.02	4,455.37	1%
Total Pastoral Care & Leadership Dev.	3,424.92	65.00	3,135.62	3,359.92	5169%		14,047.69	12,985.00	14,133.39	1,062.69	8%
Total Worship Arts	26.03	4,695.83	298.17	-4,669.80	-99%		17,136.23	18,562.47	16,737.54	-1,426.24	-8%
Total Communications	335.97	365.00	465.98	-29.03	-8%		4,653.91	4,300.00	6,571.31	353.91	8%
Total Family Ministries	3,386.79	1,910.00	522.81	1,476.79	77%		14,296.18	15,750.00	12,437.41	-1,453.82	-9%
Total Adult Ministries	-649.46	400.00	-235.50	-1,049.46	-262%		3,779.43	5,260.00	1,917.15	-1,480.57	-28%
Total Youth & Young Adults	680.95	940.00	756.23	-259.05	-28%		6,662.99	8,960.00	9,711.36	-2,297.01	-26%
Korean Ministry	0.00	744.00	0.00	-744.00	-100%		0.00	11,808.00	0.00	-11,808.00	-100%
Total Community Life	3,357.18	3,130.00	1,409.79	227.18	7%		17,467.35	30,620.00	15,577.09	-13,152.65	-43%
Total Missions	7,769.24	10,552.15	8,024.58	-2,782.91	-26%		81,065.17	87,765.43	73,271.22	-6,700.26	-8%
Total Administrative Expenses	9,096.23	7,556.50	6,198.23	1,539.73	20%		55,149.89	47,796.50	48,468.93	7,353.39	15%
Total Building Replacement Fund	4,166.66	4,166.66	4,166.66	0.00	0%		37,499.94	37,499.94	37,499.94	0.00	0%
Total FEBPAC Partnership 2016	1,250.00	1,250.00	1,250.00	0.00	0%		11,250.00	11,250.00	11,250.00	0.00	0%
Total Property & Maintenance	12,927.86	10,040.00	13,837.45	2,887.86	29%		116,323.03	110,415.00	105,234.86	5,908.03	5%
Total First Steps	8,765.35	8,978.70	7,938.35	-213.35			59,197.25	62,850.90	57,803.01	-3,653.65	-6%
TOTAL EXPENSE	118,190.89	132,244.49	111,404.57	-14,053.60	-11%		1,146,000.28	1,168,839.09	1,040,098.23	-22,838.81	-2%
NET INCOME	-13,543.20	-4,357.49	-2,605.90	-9,185.71	211%		-126,878.77	-52,956.14	-72,835.63	-73,922.63	140%

PROPOSED 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.

RECOMMENDATION FORM

2027 BUDGET APPROVAL

DATE OF MEETING: November 24, 2026

PRESENTED BY: Jordan Scott, Executive Pastor

RECOMMENDED MOTION:

I move that the SDBC 2027 Budget be approved by the members as presented by the Elders and Staff.