

South Delta Baptist Church General Meeting

Date: November 27, 2025

Time: 7:00PM

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 25, 2025
3. Presentation of Pastoral Call – Terry Weatherly
4. Motion: Calling Jacob Harder as Pastor – Moderator
5. Board Report – Terry Weatherly
6. 2025 Financial Update and Proposed 2026 Budget – Jordan Scott
7. Motion: Approval of 2026 Budget – Moderator
8. Lead Pastor's Report – Paul Park
9. Song of Worship
10. Adjournment

Closing Prayer

**SOUTH DELTA BAPTIST CHURCH
ANNUAL GENERAL MEETING
Friday, April 25, 2025
6PM at SDBC**

Draft Minutes - SDBC 2025 Annual General Meeting

Date: Friday, April 25, 2025

Time: 6PM for Celebration Dinner; meeting to start at 7PM

Location: SDBC Chapel

Moderator: Dave Sowerby

Opening Prayer

Dave Sowerby opened the meeting in prayer.

Jayson Oldham led the members in worship.

Call to Order – Dave Sowerby

Dave Sowerby called the meeting to order at 7:10PM with the establishing of a quorum and provided instructions re voting.

Establishing of a Quorum

Membership: 338

Required for a Quorum (10%): 34

Members Present: 81

Appointment of Scrutineers – Dave Sowerby

The moderator appointed the following Scrutineers: Don Tuck, Greg Fahlman, and Doug Thomson.

Approval of Agenda – Dave Sowerby

MOTION: Whereas the following amendments were put forward: Item 5 report presenter changed to *Abigail Uher*; item 5.a changed from *Special Resolution* to *Ordinary Resolution*; and item 11 changed from *Motion to Adjourn* to *Adjourn*, it is moved by Chelsea McKenzie and seconded by Joost van den Brink that the Agenda be approved as amended.

CARRIED.

Approval of Minutes – November 26, 2024 Annual Business Meeting – Dave Sowerby

MOTION: Moved by Terry Weatherly and seconded by Mario Marcopoulos that the November 26, 2024 Annual Business Meeting minutes be approved as distributed.

CARRIED

Report of the Nominating Committee – Abigail Uher

a. Number of Elected Elders

MOTION: Whereas, upon the recommendation of the Nominating Committee, it is moved by Abigail Uher that the South Delta Baptist Church Board of Elders be permitted to operate with seven members until the 2026 Annual General Meeting or a suitable candidate is added to the Board through normal processes.

CARRIED

b. Election of Elders

MOTION: Whereas, upon the recommendation of the Nominating Committee, it is moved by Abigail Uher that Robert Bogress be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2025 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, it is moved by Abigail Uher that David Cheng be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2025 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, it is moved by Abigail Uher that Terry Weatherly be affirmed as Elected Elder of South Delta Baptist Church for a three-year term commencing at the close of the 2025 AGM.

Election by ballot.

The 75% requirement was met for the Nominee.

CARRIED

e. Election of Moderator

MOTION: Whereas, upon the recommendation of the Nominating Committee, it is moved by Abigail Uher that Dave Sowerby be affirmed as Moderator of South Delta Baptist Church for a one-year term commencing at the close of the 2025 AGM.

Dave Sowerby was elected by acclamation.

f. Election of the 2024-2025 Nominating Committee

MOTION: Whereas, upon the recommendation of the Nominating Committee, it is moved by Abigail Uher that the following members of South Delta Baptist Church serve on this committee for the following year: Vicki Fenn, June Haley, Megan Sprinkle, and Abigail Uher.

Dave Sowerby asked for further nominations from the floor. None were received, and Dave declared Vicki Fenn, June Haley, Megan Sprinkle, and Abigail Uher elected by acclamation.

Audit Committee Report – Joost van den Brink
Report received as presented.

Appointment of Auditor – Joost van den Brink

MOTION: Upon the recommendation of the Audit Committee, it is moved by Joost van den Brink that the members receive for consideration the report on the financial statements of SDBC for the previous financial year, and the auditor's report on those statements.

CARRIED.

MOTION: Upon the recommendation of the Audit Committee, it is moved by Joost van den Brink that the firm of OakTree Chartered Professional Accountants Inc. be appointed as auditors for South Delta Baptist Church for the fiscal year 2025.

CARRIED.

Year to Date Financial Report – Jordan Scott

Report received as presented.

Jordan also highlighted the recent baptisms, Easter weekend, and anticipated increases in next year's budget. He encouraged the members to continue to pray for our finances.

Elder Board Report – Dave van Til

Report received as presented.

Dave provided a brief update on a few items and indicated the Board is encouraged with how God is moving within South Delta Baptist Church.

Lead Pastor Report – Paul Park

Paul gave an update to his report and spoke about the unity and stability we have at South Delta Baptist Church. He also thanked the staff and elders for their faithful work.

Paul Park concluded the evening with prayer.

Adjournment

Whereas all business items on the agenda were concluded, Dave Sowerby adjourned the meeting at 8:12PM.

RECOMMENDATION FORM

CALLING OF A PASTOR

DATE OF MEETING: November 27, 2025

PRESENTED BY: the SDBC Board of Elders

CONSIDERATION:

The Elders of South Delta Baptist Church are pleased to recommend Jacob Harder for a pastoral call to serve the Lord and the church family at SDBC. In accordance with our bylaws, "The calling of a Pastor (other than the Lead Pastor) shall be done in all cases upon the recommendation of the Elected Elders, and approved by the members at a general meeting by at least 3/4 (75%) of the votes cast using a secret ballot" (6.11.a). Upon reviewing Jacob's credentials and qualifications, and with the full support of the pastoral team and staff, the Elected Elders recommend that Jacob Harder be affirmed as a pastor.

RECOMMENDATION:

As recommended by the Board of Elders and Staff, that the membership affirm the call of Jacob Harder as Pastor at SDBC.

JACOB HARDER



Jacob was born in Alberta and moved to Kamloops, British Columbia when he was ten years old. He grew up in a Christian home and encountered Jesus in a powerful way on a missions trip to Mexico in 2013 through the kindness and attentiveness of his fellow team members. It was this trip that led him to follow Jesus more intentionally and wholeheartedly, and it was when he began to share his trip experience with others afterwards that Jacob first sensed God calling him into full-time ministry. Since then, he has pursued leadership roles (volunteer and paid) which have shaped and equipped him for pastoral ministry. He and his wife, Madi, have been youth leaders since 2015 – which is how they first met. For three years, he also served as the Young Adults Coordinator at Summit Drive Church in Kamloops, where he was involved in preaching, teaching, worship leading, and discipleship while he completed his Bachelor of Arts in Philosophy degree at Thompson Rivers University.

Jacob and his family moved to Vancouver in 2022 for Jacob to pursue his Master of Divinity degree at Regent College, where his love for God's word and spiritual direction grew even more abundantly through his studies. He was awarded the Biblical Studies Prize for his proficiency in this field. While studying at Regent, Jacob also went through the Clinical Pastoral Education Program where he trained as a part-time chaplain in long-term care, caring for those living with dementia and other cognitive impairments. He brings both biblical depth and pastoral presence to his ministry at SDBC. Those who know Jacob well attest to his thoughtfulness, his gift for preaching and speaking God's word, and his earnestness in following Jesus.

Jacob and his family have been at South Delta Baptist Church since June 2023 and now live in Ladner. Madi has served alongside him in youth and young adults ministry, both in Kamloops and now here at South Delta Baptist Church as part of the youth leadership team. Madi is a registered nurse at BC Cancer Agency where she is part of a team caring for patients undergoing cancer treatment. She is known as a loyal friend who is consistently caring and down-to-earth. Jacob and Madi have two children, Winnie and Charlee, who also love to be a part of youth ministry on Thursday nights.

Dear SDBC Members,

We are excited to present our year-to-date (YTD) financial report and the proposed budget for 2026. As our team compiled this packet, we were encouraged by the many ways God has been at work in our church and by what he has in store for us as we continue to *Love Like Jesus* through *Radical Hospitality and Meaningful Connections*.

This past fall has been an especially encouraging season for our church. We've seen record attendance in our Sunday morning services and kids ministry, the highest in over eight years! Many of you have likely noticed the same thing each Sunday: new faces and growing connections. God is drawing people to himself through SDBC, and we are witnessing lives being transformed and disciples growing in their faith.

It's through this lens that we look forward with anticipation to what God will do in 2026. As we plan and prepare, our vision to *Love Like Jesus* through *Radical Hospitality and Meaningful Connections* remains at the forefront as we seek to be obedient to the Great Commission, both locally and globally.

2025 YTD Financial Update

Thank you for your faithful giving as co-labourers in God's mission. Our YTD revenue ending in September is **\$967,263**, and our YTD expenses ending in September is **\$1,040,098**, which has us sitting at **\$72,836** in the red. While we are operating at a deficit, this is much closer to our projected YTD deficit of **\$32,234** compared to last year when we were in a deficit of **\$122,190**. We are thankful for the response to the giving challenge presented last year in September, encouraging people that call SDBC home to increase their giving or commit to giving regularly by **\$25** a week. Thank you for participating in the giving challenge! We have seen a consistent month-to-month increase in Tithes and Offerings compared to last year (**7.3% increase**), which is encouraging as we move into the final quarter of the year where our giving is strongest in November and December.

Overall, we continue to see healthy and consistent giving and believe this trend will continue as we grow as a church. We are deeply thankful for God's provision and for the faithful generosity of our church family. God is providing all that we need to achieve our ministry goals and initiatives.

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 2025 Executive Report between the budgeted YTD total revenue (\$1,059,383) and total expenses (\$1,091,617). Our expenses are based on month-to-month ministry budgets.

As we enter the final stretch of 2025, please continue to pray for our finances and for those God is drawing into our community here at SDBC. We often enter the final quarter of the year in a deficit, but see an increase in generous giving in November and December. Let's keep our eyes fixed on Christ and trust that he will provide everything that we need:

"And my God will supply every need of yours according to his riches in glory in Christ Jesus." - Philippians 4:19

Proposed 2026 Budget

Attached, you will find our most up-to-date *Executive Report* (page 9), the *Proposed 2026 Budget Summary* (page 10), and the *Proposed 2026 Budget Detail* (page 11) along with notes highlighting certain line items.

As you review the proposed budget, you will notice that we are projecting total revenue of **\$1,592,844** for 2026. This is an increase of approximately 6.3% after keeping our budget relatively the same through 2024 and 2025. We believe this increase will stretch us, but is a reasonable projection based on the following:

1. Increased Facility Use Revenue from consistent rentals and expanded parking bay usage during the construction of Southpointe Academy's second building.
2. 7% growth in Tithes and Offerings, a healthy and faith-driven goal in line with the overall growth we've experienced this year.

We recognize that this proposed budget represents both faith and stewardship. We believe this proposed budget will stretch us, but given the general trend of growth in 2025, we don't want to hold back as we look to the future. This 2026 revenue target will fuel our ministry plans and goals as we trust God to provide as we continue to 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 2025 Executive Report

	MONTH ACTUAL	MONTHLY BUDGET	PREVIOUS YEAR MONTH ACTUAL	Variance\$	Variance%		YTD ACTUAL	YTD BUDGET	PREVIOUS YTD ACTUAL	Variance\$	Variance%
RECEIPTS											
Tithes & Offerings	89,082.93	98,000.00	79,452.73	-8,917.07	-9%		762,521.98	857,500.00	710,427.82	-94,978.02	-11%
Facility Use Revenue	5,507.38	6,666.66	2,040.00	-1,159.28	-17%		77,540.19	59,999.94	55,088.13	17,540.25	29%
Interest Income	103.57	100.00	182.48	3.57	4%		1,243.78	900.00	3,172.95	343.78	38%
First Steps Revenue	6,451.12	10,300.00	7,172.15	-3,848.88	-37%		57,073.62	72,100.00	65,161.85	-15,026.38	-21%
Revenue from Other Sources	7,653.67	7,653.67	7,653.67	0.00	0%		68,883.03	68,882.98	68,883.03	0.05	0%
Total Revenue	108,798.67	122,720.33	96,501.03	-13,921.66	-11%		967,262.60	1,059,382.92	902,733.78	-92,120.32	-9%
TOTAL REVENUE	108,798.67	122,720.33	96,501.03	-13,921.66	13%		967,262.60	1,059,382.92	902,733.78	-92,120.32	-9%
EXPENSE											
Total Payroll Expense	63,636.20	69,674.07	62,866.21	-6,037.87	-9%		629,485.02	640,576.63	603,653.41	-11,091.61	-2%
Total Pastoral Care & Leadership Dev.	3,135.62	6,514.00	4,692.90	-3,378.38	-52%		14,133.39	27,326.00	19,397.54	-13,192.61	-48%
Total Worship Arts	298.17	2,679.14	588.21	-2,380.97	-89%		16,737.54	24,112.26	24,380.69	-7,374.72	-31%
Total Communications	465.98	310.00	517.03	155.98	50%		6,571.31	11,540.00	4,043.36	-4,968.69	-43%
Total Family Ministries	522.81	462.86	148.65	59.95	13%		12,437.41	11,225.74	6,679.60	1,211.67	11%
Total Adult Ministries	-235.50	925.00	-1,397.00	-1,160.50	-125%		1,917.15	5,790.00	2,974.61	-3,872.85	-67%
Total Youth & Young Adults	756.23	1,070.00	1,813.08	-313.77	-29%		9,711.36	7,980.00	7,355.79	1,731.36	22%
Korean Ministry	0.00	1,040.00	0.00	-1,040.00	-100%		0.00	1,700.00	0.00	-1,700.00	-100%
Total Community Life	1,409.79	2,743.75	1,917.66	-1,333.96	-49%		15,577.09	27,023.75	19,418.52	-11,446.66	-42%
Total Missions	8,024.58	9,151.82	9,281.70	-1,127.24	-12%		73,271.22	82,366.38	77,361.84	-9,095.16	-11%
Total Administrative Expenses	6,198.23	6,630.50	6,143.00	-432.27	-7%		48,468.93	52,732.50	48,029.18	-4,263.57	-8%
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	13,837.45	4,715.00	9,981.52	9,122.45	193%		105,234.86	88,795.00	96,693.98	16,439.86	19%
Total First Steps	7,938.35	8,790.33	8,122.69	-851.98	-10%		57,803.01	61,698.97	66,185.74	-3,895.96	-6%
TOTAL EXPENSE	111,404.57	120,123.13	110,092.31	-8,718.56	-7%		1,040,098.23	1,091,617.17	1,024,924.20	-51,518.94	-5%
NET INCOME	-2,605.90	2,597.20	-13,591.28	-5,203.10	-200%		-72,835.63	-32,234.25	-122,190.42	-40,601.38	126%

PROPOSED 2026 SDBC BUDGET SUMMARY

	Approved Budget 2025	Change from 2025 Budget	Budget 2026
REVENUE			
Tithes & Offerings	\$1,207,500	\$84,500	\$1,292,000
Facility Use Revenue	\$80,000	\$20,000	\$100,000
Interest Income	\$16,000	\$0	\$16,000
First Steps Revenue	\$103,000	-\$10,000	\$93,000
Revenue from Other Sources	\$91,844	\$0	\$91,844
TOTAL	\$1,498,344	\$94,500	\$1,592,844

INVESTMENT IN MINISTRY ACTIVITIES			
Pastoral Care and Leadership Development	\$28,668	-\$9,588	\$19,080
Worship Arts	\$21,500	\$1,650	\$23,150
Communications	\$13,140	-\$6,970	\$6,170
Family Ministries	\$18,114	-\$9	\$18,105
Adult Ministries	\$8,265	-\$407	\$7,858
Youth & Young Adults	\$10,190	\$340	\$10,530
Korean Ministry	\$4,840	\$9,114	\$13,954
Community Life	\$33,405	\$9,555	\$42,960
Missions	\$109,822	\$6,000	\$115,822
Administration	\$64,773	-\$4,003	\$60,770
Facility Care & Maintenance	\$182,900	\$3,610	\$186,510
Building Replacement	\$50,000	\$0	\$50,000
Salaries & Benefits	\$849,599	\$83,024	\$932,623
FEBPAC 2016	\$15,000	\$0	\$15,000
First Steps Preschool	\$88,070	\$1,717	\$89,787
TOTAL INVESTMENT	\$1,498,286	\$94,033	\$1,592,319

PROPOSED 2026 SDBC BUDGET DETAIL

Description	Account	Approved Budget 2025	Change from 2025 Budget	Budget 2026
Revenues				
Tithes & Offerings	4020	\$1,207,500	\$84,500	\$1,292,000 ¹
Facility Use Revenue	4025	\$80,000	\$20,000	\$100,000 ²
Interest Income	4030	\$16,000	\$0	\$16,000
First Steps Revenue	4110	\$103,000	-\$10,000	\$93,000 ³
Revenue from Other Sources	4130	\$91,844	\$0	\$91,844
Total		\$1,498,344	\$94,500	\$1,592,844
Pastoral Care & Leadership Development				
Leadership Development	5110	\$12,000	-\$7,000	\$5,000 ⁴
Personal Development & Ed.	5120	\$9,000	-\$3,500	\$5,500
Congregational Development	5125	\$4,500	\$100	\$4,600
Pulpit Supply & Honoraria	5140	\$2,000	\$800	\$2,800
Subscriptions & Books	5160	\$1,168	\$12	\$1,180
Total		\$28,668	-\$9,588	\$19,080
Worship Arts				
Special Events	5230	\$5,000	\$1,000	\$6,000
Ordinances	5235	\$500	\$250	\$750
Worship Atmosphere	5240	\$5,000	-\$3,000	\$2,000
Music, Subscriptions & Books	5245	\$2,000	\$1,400	\$3,400
Multimedia & Video	5262	\$2,000	\$0	\$2,000
Sound	5265	\$6,000	\$0	\$6,000
Lighting	5266	\$1,000	\$2,000	\$3,000
Total		\$21,500	\$1,650	\$23,150

¹ Tithes and Offerings: Based on our 2024 year-end total of approximately \$1,119,000 in tithes and offerings, and the 7.3% growth we've seen so far in 2025 (as of the end of September), we are proposing a 7% faith-stretch goal for tithes and offerings in 2026.

² Facility Use Revenue: This increase reflects consistent year-over-year rentals and increased parking usage for Southpointe during construction.

³ First Steps Revenue: Based on our 2024 year-end total of approximately \$87,700 and current lower enrollment, we have reduced the revenue goal for First Steps.

⁴ Leadership Development: Kaitlyn Parker successfully completed her Immerse program and graduated in October 2025.

Communications				
External Communications	5282	\$11,280	-\$7,140	\$4,140 ⁵
Website Maintenance & Development	5288	\$1,860	\$170	\$2,030
Total		\$13,140	-\$6,970	\$6,170
Family Ministries				
Sunday Morning	5305	\$5,924	-\$1,244	\$4,680 ⁶
Outreach & Special Events	5325	\$8,450	\$2,400	\$10,850
Resource Centre	5330	\$900	\$0	\$900
Children's Ministry - General	5335	\$2,840	-\$1,165	\$1,675
Total		\$18,114	-\$9	\$18,105
Adult Ministries				
Stephen Ministry	5360	\$600	\$0	\$600
Women's Ministry	5375	\$2,325	\$93	\$2,418
Men's Ministry	5377	\$500	\$0	\$500
Senior's Ministry	5390	\$4,840	-\$500	\$4,340
Pickleball	5396	\$0	\$0	\$0
Total		\$8,265	-\$407	\$7,858
Youth & Young Adults Ministry				
Preteen - Program	5405	\$1,920	\$130	\$2,050
Preteen - Leadership	5406	\$1,600	-\$1,200	\$400 ⁷
Youth - Program	5410	\$3,470	\$830	\$4,300
Youth - Leadership	5411	\$1,400	\$280	\$1,680
Sugar Shack	5425	\$0	\$0	\$0
Young Adults - Program	5420	\$1,500	\$300	\$1,800
Young Adults - Leadership	5421	\$300	\$0	\$300
Total		\$10,190	\$340	\$10,530

⁵ External Communications: This decrease reflects the completion of the 2025 branding and logo refresh project. In addition, communication related costs for the special Easter welcome packages have been reallocated to Outreach & Community to better capture the full scope of that initiative.

⁶ Sunday Morning: This reduction reflects a shift to a new curriculum package while continuing to offer the same robust tools and programming.

⁷ Preteen - Leadership: This reduction reflects a combined approach to leadership development between Preteen and Youth

Korean Ministry				
Korean Program	5448	\$2,000	\$7,600	\$9,600
ELL Program	5449	\$2,840	\$1,514	\$4,354
Total		\$4,840	\$9,114	\$13,954

Community Life				
Hospitality & Integration	5455	\$8,260	-\$1,000	\$7,260
Outreach & Community	5460	\$11,380	\$5,020	\$16,400 ⁹
Meals & Supplies	5465	\$12,765	\$6,035	\$18,800 ¹⁰
Community Groups	5475	\$1,000	-\$500	\$500
Total		\$33,405	\$9,555	\$42,960

Missions				
Fellowship	5505	\$14,264	\$0	\$14,264
Global	5515	\$60,951	\$0	\$60,951
First Nations	5525	\$11,898	\$0	\$11,898
Local Missions	5555	\$15,709	\$0	\$15,709
Response Fund	5560	\$6,000	\$0	\$6,000
Future Missions Expansion	5577	\$0	\$6,000	\$6,000 ¹¹
Mission Luncheons	5590	\$1,000	\$0	\$1,000
Total		\$109,822	\$6,000	\$115,822

⁸ Korean Ministry: Korean Ministry is now fully incorporated under our budget, compared to only six months in 2025, following the completion of a three-year pilot project with three organizations providing seed funding. This also includes our AI translation service.

⁹ Outreach & Community: This increase reflects our investment in larger seasonal events with intentional pathways to engage and welcome new people (for example, Easter welcome baskets for first-time visitors to SDBC). As our church has grown over the past three years, we naturally have more people participating in these events, which results in higher costs associated with running them.

¹⁰ Meals & Supplies: This increase reflects general hospitality related costs for Sunday mornings, communion lunches, and ministries in general.

¹¹ Future Missions Expansion: The GMT has set a goal to add one new missionary partnership in 2026.

Administration				
Accounting & Legal	5610	\$21,000	-\$6,000	\$15,000 ¹²
Administration Expense	5615	\$13,959	\$3,341	\$17,300 ¹³
Office Equipment & Furniture	5620	\$2,500	-\$2,500	\$0 ¹⁴
Office Expenses	5630	\$7,510	\$720	\$8,230
Courier & Postage	5640	\$600	\$240	\$840
Interest & Bank Charges	5660	\$9,720	-\$180	\$9,540
Equipment Leases	5680	\$3,000	\$1,200	\$4,200 ¹⁵
Telephone & Internet	5685	\$4,484	-\$824	\$3,660
Transportation	5687	\$2,000	\$0	\$2,000
Total		\$64,773	-\$4,003	\$60,770

Facility Care & Maintenance				
Property Taxes	5775	\$0	\$0	\$0
Insurance	5778	\$46,000	-\$3,350	\$42,650 ¹⁶
Utilities	5780	\$75,200	\$9,300	\$84,500 ¹⁷
Repairs & Maintenance	5785	\$38,300	\$2,160	\$40,460
Facility Projects	5786	\$10,500	-\$5,300	\$5,200 ¹⁸
Landscaping	5790	\$12,900	\$800	\$13,700
Total		\$182,900	\$3,610	\$186,510

Building Replacement				
Building Replacement Fund	5735	\$50,000	\$0	\$50,000

¹² Accounting & Legal: Reduction in anticipated legal fees.

¹³ Administration Expense: This increase reflects the use of paid Microsoft Teams features, Planning Centre fee increases, and Sage Accounting Fees.

¹⁴ Office Equipment & Furniture: We have no new computers or equipment scheduled for 2026.

¹⁵ Equipment Leases: We have entered into a lease agreement for a new printer, effective October 2025.

¹⁶ Insurance: We took our insurance to market in 2025. After review and working with our current provider, our premium was reduced while maintaining the same coverage and policies. We will remain with our current provider for 2026.

¹⁷ Utilities: This increase reflects higher utility fees and an overall higher weekly usage of our facility (ministries and rentals).

¹⁸ Facility Projects: This decrease reflects the completion of the 2025 kitchen refresh project. Larger facility projects anticipated for 2026 will utilize our Building Reserve Fund.

Salaries & Benefits

Wages & Salaries	5005	\$711,000	\$65,810	\$776,810
Employment Insurance	5010	\$14,695	\$2,010	\$16,705
Canada Pension Plan	5015	\$35,655	\$5,515	\$41,170
WorkSafeBC	5020	\$1,760	\$655	\$2,415
Other Benefits	5025	\$3,600	\$0	\$3,600
Automobile Allowance	5030	\$18,000	\$0	\$18,000
RRSP	5035	\$27,789	\$2,699	\$30,488
Group Insurance	5045	\$37,100	\$6,335	\$43,435
Total		\$849,599	\$83,024	\$932,623

FEBPAC 2016

FEBPAC 2016	5745	\$15,000	\$0	\$15,000
Total		\$15,000	\$0	\$15,000

First Steps Expenses

Salaries	5805	\$77,230	\$1,526	\$78,756
Canada Pension Plan	5810	\$4,075	\$90	\$4,165
Employment Insurance	5815	\$1,775	\$55	\$1,830
Group Insurance	5820	\$0	\$0	\$0
WorkSafeBC	5825	\$190	\$46	\$236
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	\$0	\$3,000
First Steps Marketing	5842	\$0	\$0	\$0
Total		\$88,070	\$1,717	\$89,787

Total Expenses	\$1,498,286	\$94,033	\$1,592,319
Total Revenue	\$1,498,344	\$94,500	\$1,592,844
Projected Outcome	\$58	\$467	\$525

¹⁹ Salaries & Benefits: We have included a 2% COLA (Cost-of-Living Adjustment) for staff. Further, there will be staffing changes in 2026 resulting in an overall increase to Salaries & Benefits. Similar to the Korean Ministry budget, we have absorbed Grace Kim's full annual salary. We have a staff member returning from maternity leave at the end of January 2026. We have also slightly increased hours for our youth intern as Jacob Harder is investing more time and energy into Young Adults ministry. Finally, we also have a milestone achievement to celebrate in 2026: the retirement of Sue Gibson.

RECOMMENDATION FORM

2026 BUDGET APPROVAL

DATE OF MEETING: November 27, 2025

PRESENTED BY: Jordan Scott, Executive Pastor

RECOMMENDED MOTION:

I move that the SDBC 2026 Budget be approved by the members as presented by the Elders and Staff.