

MCBC 2026 BUDGET

2026 Budget
vs 2025 Prelim
vs 2024

C\$(000's)					2026 Budget	2025 Prelim Actuals	change %	2024 Audited
Revenue				收入				
Offerings:	General/Bld/Thkg Funds			常費及其他奉獻	\$ 1,757	\$ 1,770		\$ 1,744
	Mission Fund			差傳事工奉獻	\$ 233	\$ 217		\$ 248
Other income				其他收入	\$ 20	\$ 45		\$ 109
	Total				\$ 2,010	\$ 2,032	-1%	\$ 2,101
Operating costs								
	Ministry							
	Pastoral staff			教牧同工薪酬	\$ 1,090	\$ 1,123		\$ 1,091
	Missions			差傳事工開支	\$ 295	\$ 242		\$ 222
	Ministry expenses			各事工開支	\$ 186	\$ 69		\$ 88
					\$ 1,571	\$ 1,434		\$ 1,401
	General admin							
	Office staff			辦公室職員薪酬	\$ 147	\$ 152		\$ 188
	Operation support - IT, insurance			營運開支	\$ 166	\$ 132		\$ 101
					\$ 313	\$ 284		\$ 289
	Total Operating				\$ 1,884	\$ 1,718		\$ 1,690
Building and capital expenditures								
	Capital asset additions			資本性資產增加	\$ 155	\$ 90		\$ 170
	Custodians/Janitorial			堂務員/清潔開支	\$ 51	\$ 53		\$ 52
	Repairs and maintenance			維修及保養開支	\$ 37	\$ 103		\$ 81
	Utilities			水、電、燃氣開支	\$ 67	\$ 51		\$ 56
	Total Building and fixed asset costs				\$ 310	\$ 296		\$ 359
Cash flow surplus/ deficit				(1)	\$ (184)	\$ 18		\$ 52
Opening cash +GIC reserve				(2)	\$ 1,030	\$ 872		\$ 876
change in working capital items				(3) est**	\$ 140	\$ 140		\$ (56)
Closing cash + GIC reserve				(1)+(2)+(3)	\$ 986	\$ 1,030		\$ 872

2026 vs 2025 Budget

2026 Budget vs 2025 Budget		Markham Chinese Baptist Church		
		麥城華人浸信會		
*excludes amortization/depreciation		(A)	(B)	
*未計算攤銷或折舊		2026	2025	A vs B
		Budget 預算	Budget 預算	%差異
REVENUE	收入			
OFFERING INCOME	奉獻收入			
General/Bld/Thkg Funds	常費及其他奉獻	\$ 1,757,000	\$ 1,743,014	0.8%
Mision Fund	差傳事工奉獻	233,000	259,400	(10.2%)
Total Offering	奉獻總收入	1,990,000	2,002,414	(0.6%)
Other Income	其他收入	20,000	20,000	0.0%
Total Revenue	總收入	\$ 2,010,000	\$ 2,022,414	(0.6%)
EXPENSE	開支			
Operation				
Salary and Benefits	員工薪津/福利	\$ 1,277,835	\$ 1,352,921	(5.5%)
Facility Management	設施管理開支	174,086	156,677	11.1%
Administration	行政開支	106,433	85,566	24.4%
Divisional Ministries	各事工開支	185,960	167,850	10.8%
Missionary Support	差傳事工開支	295,000	259,400	13.7%
Total Expenses	總開支	\$ 2,039,314	\$ 2,022,414	0.8%
SURPLUS/DEFICIT	盈餘/虧損	(29,314)	-	-

2026 vs 2025
Budget
(excluding Missions)

2026 Budget vs 2025 Budget		Markham Chinese Baptist Church		
		麥城華人浸信會		
*excludes amortization/depreciation		(A)	(B)	
*未計算攤銷或折舊		2026	2025	A vs B
		Budget 預算	Budget 預算	%差異
REVENUE	收入			
General/Bld/Thkg Funds	常費及其他奉獻	\$ 1,757,000	\$ 1,743,014	0.8%
Other Income	其他收入	20,000	20,000	0.0%
Total Revenue	總收入	\$ 1,777,000	\$ 1,763,014	0.8%
EXPENSE	開支			
Operation				
Salary and Benefits	員工薪津/福利	\$ 1,277,835	\$ 1,352,921	(5.5%)
Facility Management	設施管理開支	174,086	156,677	11.1%
Administration	行政開支	106,433	85,566	24.4%
Divisional Ministries	各事工開支	185,960	167,850	10.8%
Total Expenses	總開支	\$ 1,744,314	\$ 1,763,014	(1.1%)
SURPLUS/DEFICIT	盈餘/虧損	32,686	-	-

2026 vs 2025 Budget (Missions)

2026 Budget vs 2025 Budget		Markham Chinese Baptist Church		
Missions		麥城華人浸信會		
*excludes amortization/depreciation		(A)	(B)	
*未計算攤銷或折舊		2026	2025	A vs B
		Budget 預算	Budget 預算	%差異
REVENUE	收入			
Mission Fund	差傳事工奉獻	\$ 233,000	\$ 259,400	(10.2%)
EXPENSE	開支			
Operation				
Missionary Support	差傳事工開支	\$ 295,000	\$ 259,400	13.7%
Total Expenses	總開支	\$ 295,000	\$ 259,400	13.7%
SURPLUS/DEFICIT	盈餘/虧損	(62,000)	-	-
Opening Mission Fund balance		162,924	187,626	-
Ending Mission Fund balance		224,924	187,626	-

Salaries and Benefits Highlights

2025

- 2.04% increase cost of living
- CBOQ and premium increases as per guidelines.
- 8 Months only for CD and MD pastor (assumption) including benefits
- Board also approved to pay 1/2 of employee contributions if they upgrade to enhanced or 1/3 of their cost to upgrade to premium in respect of CBM Health and Dental coverage
- Less role of Secretary

Admin & Facility Highlights

2026

Admin

- \$18,000 - \$1,500/month for Charity Essential Outsourced bookkeeping services

Capital expenditures were excluded from Admin and Facilities budget and separated as Cap Ex budget instead

CAP EX DETAILS

MCBC BUDGET						
CAPITAL EXPENDITURES 2026						
		BUDGET				
		2026				
		Q1	Q2	Q3	Q4	Total
5054	Computer Expenses	9,600				9,600
5205	Renovation 裝修	25,000		21,400		46,400
5201	R&M - HVAC, 維修及保養 - 冷暖氣系統	69,000	30,000			99,000
						155,000

Facilities - CAP EX 設施 - 資產性開支		
• Skylight film replacement 天窗貼膜更換		\$18,000
• Venue swap 場地對換工程		\$51,000 (Q1)
• HVAC repair/maintenance 冷暖氣系統維修、保養		\$30,000 (Q2)

Admin - CAP EX 行政 - 資產性開支		
• Gym reno, drapery, stage doors 運動室裝修、窗簾布幕、舞台門		\$25,000
• Janitor Rm reno 清潔間翻新		\$18,000
• Kitchen metal sliding door 廚房金屬滑門		\$3,400
• Computer replacement (6 laptops) 電腦更換(6部)		\$9,600

Mission Highlights

2026

- For the 2026 missions budget, the increase is mainly due to:
- a one-time disposition of the surplus from mission fund to support a vision trip and long term missionaries.
- a moderate expansion on short term missions, local and overseas
- In our STM usual practice, we normally recommend participants' donations to the mission fund on a voluntary basis. The anticipated offering will partially offset the ending balance in the mission fund.
- The expectation was to draw down on existing balance of funds so missions will experience a “deficit” in this budget.

Mission DETAILS

MISSIONS SUMMARY	BUDGET 2026				
	Q1	Q2	Q3	Q4	TOTAL
Missionary Support	\$ 70,000	\$ -	\$ 60,000	\$ -	\$ 130,000
Short Term Missions	\$ 21,000	\$ 20,000	\$ 22,000	\$ 40,500	\$ 103,500
Seminary Education	\$ -	\$ -	\$ -	\$ -	\$ -
Organization Support	\$ 60,500	\$ -	\$ -	\$ -	\$ 60,500
Miscellaneous	\$ -	\$ 500	\$ -	\$ 500	\$ 1,000
Seminary Interns	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ 151,500	\$ 20,500	\$ 82,000	\$ 41,000	\$ 295,000

MISSIONS SUMMARY	BUDGET 2025				
	Q1	Q2	Q3	Q4	TOTAL
Missionary Support	\$ 60,000	\$ -	\$ 60,000	\$ -	\$ 120,000
Short Term Missions	\$ 20,000	\$ 10,000	\$ 16,000	\$ 30,900	\$ 76,900
Seminary Education	\$ -	\$ -	\$ -	\$ -	\$ -
Organization Support	\$ 60,500	\$ -	\$ -	\$ -	\$ 60,500
Miscellaneous	\$ 500	\$ 500	\$ 500	\$ 500	\$ 2,000
Seminary Interns	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ 141,000	\$ 10,500	\$ 76,500	\$ 31,400	\$ 259,400

Divisions Highlights

2026

CANTONESE DIVISION

- Increased small group activities to drive engagement – speakers and community events
- CD day retreat Q2, Retreat SGL training \$3500 Total
- CD Q3 Oasis retreat Q4 Timothy retreat, picnic Q3 \$5400 total
- 2 Evangelistic and 1 Outreach event \$7000 total
- All division community event \$3000 total

ENGLISH DIVISION

- Worship retreat
- small group books and resources

MANDARIN DIVISION

- small group activities to drive engagement – speakers and community events
- Retreat subsidy in Q3 - \$16000
- Q4: Dec. 25 (Thursday) Christmas evangelist meeting \$4500; \$200 children program

YLD YOUTH

- Engagement activities
- Retreat
- CCSA Softball registration for Pharos and Diakonos \$1400 total

DIVISION DETAILS

DIVISIONS SUMMARY	BUDGET 2026				
	Q1	Q2	Q3	Q4	TOTAL
Cantonese	\$ 11,660.00	\$ 17,230.00	\$ 19,500.00	\$ 16,760.00	\$ 65,150.00
English	\$ 11,175.00	\$ 4,825.00	\$ 11,675.00	\$ 2,125.00	\$ 29,800.00
Mandarin	\$ 6,040.00	\$ 8,795.00	\$ 22,895.00	\$ 13,030.00	\$ 50,760.00
YLD Youth	\$ 9,665.00	\$ 5,105.00	\$ 3,155.00	\$ 2,525.00	\$ 20,450.00
YLD Children	\$ 2,850.00	\$ 2,550.00	\$ 6,100.00	\$ 3,300.00	\$ 14,800.00
DEACONS	\$ 2,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 5,000.00
TOTAL	\$ 43,390.00	\$ 39,505.00	\$ 64,325.00	\$ 38,740.00	\$ 185,960.00

DIVISIONS SUMMARY	BUDGET 2025				
	Q1	Q2	Q3	Q4	TOTAL
Cantonese	\$ 10,310.00	\$ 14,150.00	\$ 26,320.00	\$ 11,690.00	\$ 62,470.00
English	\$ 7,360.00	\$ 3,960.00	\$ 17,340.00	\$ 1,540.00	\$ 30,200.00
Mandarin	\$ 6,075.00	\$ 12,425.00	\$ 7,225.00	\$ 13,175.00	\$ 38,900.00
YLD Youth	\$ 9,865.00	\$ 4,585.00	\$ 2,505.00	\$ 4,025.00	\$ 20,980.00
YLD Children	\$ 4,525.00	\$ 1,925.00	\$ 2,575.00	\$ 2,775.00	\$ 11,800.00
DEACONS	\$ 875.00	\$ 875.00	\$ 875.00	\$ 875.00	\$ 3,500.00
TOTAL	\$ 39,010.00	\$ 37,920.00	\$ 56,840.00	\$ 34,080.00	\$ 167,850.00

Questions?