

MCBC 2026 BUDGET

2026 Budget
vs 2025 Prelim
vs 2024

					2026 Budget	2025 Prelim Actuals	change %	2024 Audited
C\$(000's)								
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		
		(A) 2026 Budget 預算	(B) 2025 Budget 預算	A vs B %差異
*excludes amortization/depreciation *未計算攤銷或折舊				
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		
		(A) 2026 Budget 預算	(B) 2025 Budget 預算	A vs B %差異
*excludes amortization/depreciation *未計算攤銷或折舊				
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 麥城華人浸信會		
Missions		(A) 2026 Budget 預算	(B) 2025 Budget 預算	A vs B %差異
* excludes amortization/depreciation * 未計算攤銷或折舊				
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?