

# SBC Finance Update November 2025

2025 Full Year Forecast,  
2026 Budget, 2027 and 2028 Projections



## 2026 Budget - Income

Income:	Budget 2026	Forecast 2025
Offerings	278,481	262,372
Gift Aid	55,623	55,959
SBC Lettings	50,700	49,385
GH Lettings	17,000	17,925
Global Sunday	49,750	51,000
Legacy Income	0	28,412
Hullabaloo	14,000	13,877
Patchwork	4,000	4,327
<b>TOTAL</b>	<b>469,554</b>	<b>483,255</b>



## 2026 Budget - Expenditure

Expenditure:	Budget 2026	Forecast 2025
Site	52,022	85,158
Payroll	294,494	270,375
Operations	46,188	45,374
Mission	3,000	3,500
Mission Support	49,750	51,000
Seniors	400	400
Leadership	7,200	5,500
Families Ministry	9,850	10,906
GreenHouse Hub	2,000	11,145
Worship	1,750	3,050
Missional Development	900	1,605
Reserve for Capital Items	2,000	2,000
<b>TOTAL</b>	<b>469,554</b>	<b>490,012</b>

Surplus (Deficit)	0	<b>(6,757)</b>
-------------------	---	----------------

Reserves at end of 2026	<b>96,624</b>
Months of reserves	2.5



## 2027 Projection

### Income:

Offerings	292,405
Gift Aid	58,481
SBC Lettings	52,221
GH Lettings	17,510
Global Sunday	50,000
Hullabaloo	14,420
Patchwork	4,120
<b>TOTAL</b>	<b>489,157</b>

### Expenditure:

Site	53,583
Payroll	327,317
Operations	47,574
Mission	3,000
Mission Support	50,000
Seniors	400
Leadership	7,200
Families Ministry	10,146
GreenHouse Hub	2,000
Worship	1,750
Missional Development	900
Reserve for Capital Items	2,000
<b>TOTAL</b>	<b>505,869</b>

Surplus (Deficit)	<b>-16,712</b>
-------------------	----------------

Reserves at end of 2027	<b>79,913</b>
Months of reserves	<b>1.9</b>



## 2028 Projection

### Income:

Offerings	307,025
Gift Aid	61,405
SBC Lettings	53,788
GH Lettings	18,035
Global Sunday	50,000
Hullabaloo	14,853
Patchwork	4,244
<b>TOTAL</b>	<b>509,350</b>

### Expenditure:

Site	55,190
Payroll	340,437
Operations	49,001
Mission	3,000
Mission Support	50,000
Seniors	400
Leadership	7,200
Families Ministry	10,450
GreenHouse Hub	2,000
Worship	1,750
Missional Development	900
Reserve for Capital Items	2,000
<b>TOTAL</b>	<b>522,328</b>

Surplus (Deficit)	<b>-12,978</b>
-------------------	----------------

Reserves at end of 2028	<b>66,934</b>
Months of reserves	1.5