

INFORMATION PACK

BUDGET 2026



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For further information or to have questions answered please contact

John Wallace (Treasurer) on 0400 920 333, Mark Flynn (Finance Team) or a member of COM or Board

Ask Questions by Email: accounts@livingchurch.org.au

Look out for updates in Church News and attend the Congregational Meeting on 9 November 2025.

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Introduction to Budget

The information in this pack will assist you to understand the budget for 2026 and how this assists Living Church meet our agreed Vision and Mission.

Please read and ask any questions you may have of our Treasurer, John Wallace on 0400 920 333 or email to accounts@livingchurch.org.au, or talk to a member of COM or Board.

At Living Church, the budget is subject to the code and rules of the Presbyterian Church of Queensland and due allowance is made to meet the obligations this entails, including support for the Presbytery, General Assembly and offices of the Presbyterian Church in Queensland (PCQ). The budget guidelines from PCQ assist with expected salary and wage increase assumptions, insurance and other shared cost assumptions. There is also a request that the Committee of Management ensure the budget is funded from Congregation resources.

The Committee of Management has reviewed this budget with the Treasurer and have recommended to the Living Church Board that, after due explanation and questions, the Congregation be asked to vote on the budget at a congregational meeting. This is planned to be held on Sunday 9^h November after the morning service and evening services.

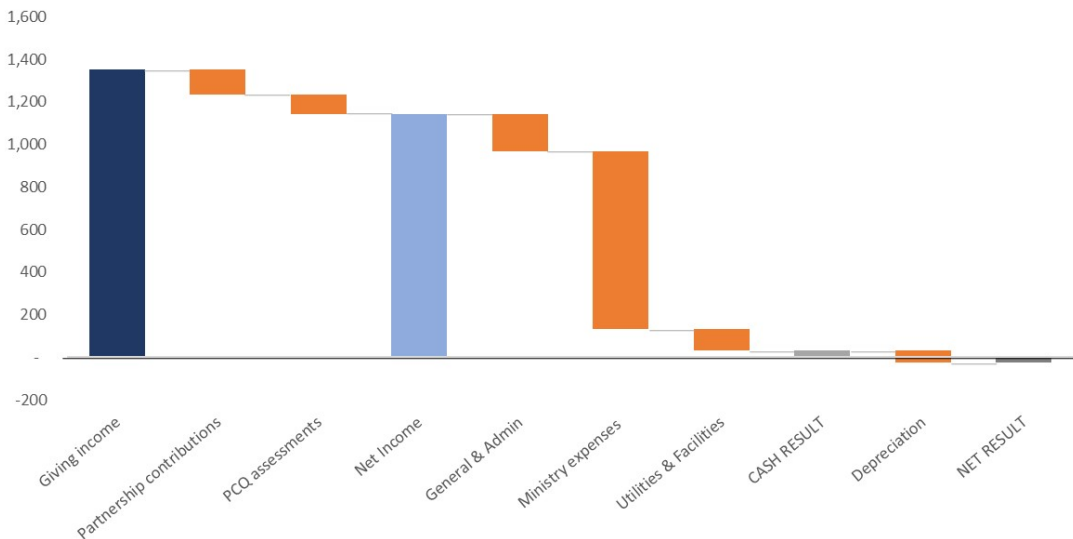
2026 Budget Explained

The Living Church Vision & Mission underpin the budget setting process.

Vision & Mission:

Our vision is to be an ever-growing community of people who love God and one another.
Our mission is to make Christlike disciples in South-East Brisbane and Beyond

The budget to the congregation is in the form of an Income and Expenditure Statement and a Statement of Cash Flows which shows where expected funds will come from and where they will go. The schematic below shows the ministry operations inflows and outflows by category.



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This is summarised in the following table. The first column is the audited actual income and expenditure for 2024. The second column is the forecast financial position for 2025 (utilising Actuals YTD and estimated Income and expenditure for the rest of the year). The third column is the proposed 2026 budget that the Congregation will vote on. A detailed breakdown is on page 6.

Income and Expenditure Budget

\$'000		2024	Forecast 2025	Budget 2026
NET INCOME	Giving income	1,030	1,125	1,211
	Other income	114	162	139
	Total Income	1,144	1,287	1,351
	Less:			
	Partnership Contributions	119	112	115
	PCQ Assessments	94	90	92
	Net Income	930	1,085	1,144
OPERATING EXPENSES	General & Admin	125	159	174
	Ministry expenses (Incl staff)	604	706	837
	Utilities & Facilities	83	93	99
	Total operating expenses	812	958	1,109
CASH RESULT		118	127	34
Depreciation		51	53	60
NET RESULT		67	74	(25)

Key considerations for 2026

Behind these numbers are key issues and assumptions that COM and the Board have endorsed to ensure the ministry of Living Church strives to meet our vision and mission. Besides the operations of Living Church, COM and Board recommend continued support of our mission partners, encourage a ministry initiative to train people for ministry and initiatives to maintain and update our equipment and facilities.

Key Interests for Budget 2026

Continue to invest in Ministries

- Ministry Candidate (Intern) x 2
- Student minister (0.2 FTE)

Assume a 2% to 3% inflation on general costs

Assume PCQ Salary Increase of 3.5%

Invest in key architecture to mitigate risks (WH&S and IT services)

Continue investment in building future ministry capacity and capability

Support for Major Projects to reduce reliance on savings (incl Kitchen update)

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Income

Giving has tracked at approximately \$21,087 per week on average YTD (+8% vs 2024) after excluding any special giving.

The distributions from The Church Trust (Trustee: Fabinrose Pty Ltd) have been higher than normal in 2025 as the trust continues to develop next steps. The trust board has advised that this transition requires expert advice and input from beneficiary churches. Budget includes a lower distribution rate in 2026 with any surplus to support facility maintenance and capital investment.

Other revenue includes registrations fees for events, various product and food sales, interest earned on a term deposit and amounts contributed to ministry apprentice support.

Mission Partners Contributions

Living Church will continue to contribute at least 10% of expected giving to support missions beyond our immediate locality. The partners team have agreed fixed support with our agreed partners for the budget period to minimise exposure to giving fluctuations for our partners. If giving is higher than expected, a 'top up' payment can be made. If you would like a list of the partners supported by Living Church, please contact the treasurer or Aidan Tan from the partners team. The budget for 2026 for this contribution is \$114,672.

Presbyterian Church of Queensland (PCQ) Assessments

As part of the PCQ, Living Church contributes to the overall mission of PCQ through assessment payments. These assessment payments are advised annually by PCQ and distributed amongst all Churches.

General & Administrative Expenditure

General & Administrative expenditure for 2026 include insurances, licenses and professional fees, supplies, catering costs (largely offset by sales) and other general expenditures.

Budget to manage IT support is also included to ensure appropriate configuration and maintenance of IT architecture.

Utilities & Facilities

Our facilities require continued investment in maintenance, running the building (electricity, phones, gas, water, cleaning) and keeping a safe church.

Ministry Expenditure

Ministry expenditure for 2026 covers staffing costs as well as ministry events including Level Up, Youth and Kids Camps, Living Church Fridays etc, and adults, youth and kids connect and maturity activities. Some of these costs may be offset by registration fees, product sales or special purpose giving.

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Staff costs

As part of our mission and vision, we continue to invest in building up workers to bring to the Gospel to those in south-east Brisbane and beyond. The 2026 budget includes two ministry apprentice positions plus a part-time student minister (0.2 FTE).

Position	FTE 2025 Actual	FTE 2026 Budget
Pastor	1.0	1.0
Assistant Pastor	1.0	1.0
Kids, Youth, YA Director	1.0	1.0
Kids Pastor	1.0	1.0
Adult Ministries	0.8	0.8
Ministry Apprentice	1.0	1.0
Office Manager	1.0	1.0
Ministry Apprentice	-	1.0
Student Minister	-	0.2
TOTAL FTE	6.8	8.0

The wage increase assumption for next year is conservatively based on RBA economic projections. PCQ have advised that wage increases will be aligned to calendar year from 2026 with the next increase effective from January 2026.

The Professional Development budget includes an amount for certain staff and key leaders to attend the 2026 Reach Conference as well as mentoring support or other development activities.

Depreciation

This represents the expected decline in value of the assets that are part of Living Church. In the long term, it would be expected that we would generate a cash surplus at least equal to depreciation cost to allow for replacement of assets over time.

How we plan to use our Funds

Our funds support the annual operations of Living Church, our mission partners and the continued maintenance and improvement of our facilities. In addition, COM encourages planning for future ministry by setting aside funds for the longer term. In 2026, COM is continuing the planning set in motion by the board as it develops a master plan for our Carina campus. This may take some years to bring to fruition and will involve external professional advice.

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The COM has a 5-year plan for our facilities immediate and medium-term needs. This plan is a guide and is regularly reviewed by the Committee of Management. Any item exceeding a threshold of 10% of income will be brought to the congregation for approval.

The major items anticipated for 2026 include:

Kitchen Equipment and Improvements	\$227,000
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Proposed 2025 Budget in Detail

	2024 Actual	2025 Estimate	2026 Budget	Variance	
INCOME				\$	%
Giving	1,030,112	1,125,395	1,211,364	85,969	+7%
Fabinrose Distribution	23,500	55,000	36,000	(19,000)	(53%)
Other Revenue	90,152	106,572	103,430	(3,142)	(3%)
Total Income	1,143,764	1,286,967	1,350,794	63,828	+5%
<i>Less:</i>					
Partnership Contributions	119,274	111,672	114,672	(3,000)	(3%)
PCQ Expenses	93,992	90,228	92,484	(2,256)	(2%)
Net Income	930,498	1,085,067	1,143,639	58,572	+5%
EXPENDITURE					
Catering	39,078	36,665	37,582	917	
Coffee Purchases	2,433	4,528	4,641	113	
Drink Purchases	1,959	2,424	2,485	61	
Bank & Merchant Fees	2,415	2,373	2,432	59	
General Expenses	2,500	14,997	10,000	(4,997)	
IT Services		14,500	30,000	15,500	
Insurance	43,017	46,909	48,081	1,173	
Lease of Equipment	3,154	3,548	3,637	89	
Audit & Accounting Fees	8,223	10,616	10,882	265	
Licenses, Fees & Subscriptions	12,165	14,574	15,594	1,020	
Printing, Photocopying & Stationery	8,733	6,888	7,060	172	
Technology/Hardware	954	1,106	1,134	28	
General & Administrative Expenses	124,631	159,128	173,527	14,400	+8%
Resources & Books	1,179	17,021	17,446	426	
Training	5,078	1,458	1,494	36	
Sundry Ministry Expenses	30,038	30,475	31,237	762	
Ministry Expenses	36,295	48,953	50,177	1,224	+2%
Expense Paid Fringe Benefit	159,464	183,646	207,910	24,264	
Other Personnel Expenses	3,482				
Professional Development	8,006	15,128	17,506	2,378	
Superannuation	61,303	72,681	85,899	13,218	
Salaries and Wages	312,157	370,456	433,381	62,925	
Workcover	2,534	6,343	6,502	159	
Contract Labour	21,048	9,003	35,598	26,596	
Personnel Expenses	567,993	657,258	786,797	129,539	+16%
Cleaning	14,534	18,431	18,892	461	
Hire	1,616	1,832	1,878	46	
Pest Control	380				
Repairs & Maintenance	24,675	34,523	35,386	863	
Aircon servicing			3,440	3,440	
Safety Services	3,528	4,677	4,794	117	
Utility costs	889	1,247	1,278	31	
Electricity	18,745	16,592	17,007	415	
Gas	245	279	286	7	
Waste Removal	5,501	4,236	4,342	106	
Water	10,681	9,029	9,255	226	
Telcommunications	2,349	2,077	2,129	52	
Utilities and Facilities	83,144	92,922	98,685	5,763	+6%
Total Operating Expenses	812,063	958,261	1,109,186	150,926	+14%
CASH RESULT	118,435	126,806	34,452	(92,354)	
Depreciation	51,316	52,567	59,623	7,055	+12%
Surplus from Operations	67,119	74,239	(25,170)	(99,409)	

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Cash Movements

\$'000	2024	Forecast 2025	Budget 2026
Operating cash flow			
Net Result	67	74	(25)
Plus: Depreciation	51	53	60
Less: Changes in working capital	13	-	-
Cash from Operations	131	127	34
Investing cash flow			
Capital Purchases	(134)	(55)	(237)
Cash from investing activities	(134)	(55)	(237)
Net cash movements	(3)	72	(203)
Opening Cash	1,696	1,692	1,764
Closing Cash	1,692	1,764	1,561

Balance Sheet

\$'000	2024	Forecast 2025	Budget 2026
ASSETS			
Total Current Assets	1,703	1,775	1,572
Total Non-Current Assets	3,399	3,402	3,579
Total Assets	5,102	5,176	5,151
LIABILITIES			
Total Current Liabilities	58	58	58
Total Liabilities	58	58	58
Net Assets	5,045	5,119	5,094