INFORMATION PACK
BUDGET 2027

Living Church.

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For further information or to have questions answered please contact

Mark Flynn (Treasurer) on 0421 923 028, John Wallace (Finance Team) on 0400 920 333 or a member of COM or Board

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

Look out for updates on the Church Noticeboard and attend the Congregational Meeting on 8 November 2026.

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Introduction to Budget

The information in this pack will assist you to understand the budget for 2027 and how this assists Living Church meet our agreed Vision and Mission.

Please read and ask any questions you may have of our Treasurer, Mark Flynn on 0421 923 028 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 8th November after the morning service and evening services.

2027 Budget Explained

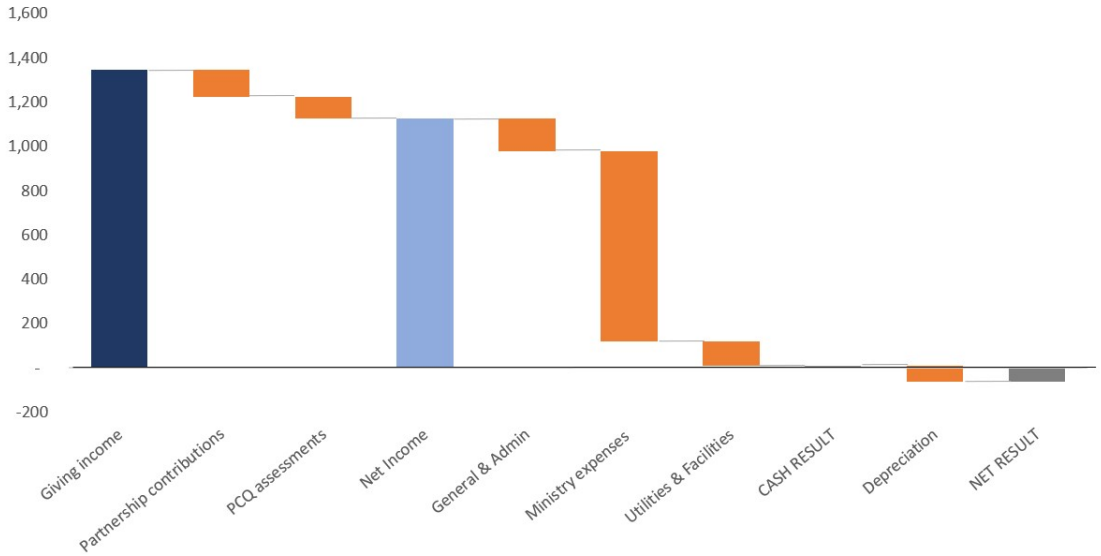
The Living Church Vision & Mission underpin the budget setting process.

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 2025. The second column is the forecast financial position for 2026 (utilising Actuals YTD and estimated Income and expenditure for the rest of the year). The third column is the proposed 2027 budget that the Congregation will vote on. A detailed breakdown is on page 6.

Income and Expenditure Budget

$'000		Actual 2025	Forecast 2026	Budget 2027
NET INCOME	Giving income	1,096	1,324	1,210
	Other income	158	117	147
	Total Income	**1,254**	**1,442**	**1,357**
	Less:			
	Partnership Contributions	112	108	121
	PCQ Assessments	90	97	120
	Net Income	**1,052**	**1,237**	**1,115**
OPERATING EXPENSES	General & Admin	145	135	146
	Ministry expenses (Incl staff)	706	779	857
	Utilities & Facilities	100	118	112
	Total operating expenses	**951**	**1,032**	**1,115**
CASH RESULT		**101**	**206**	**1**
Depreciation		51	63	73
NET RESULT		**51**	**142**	**(72)**

Note that there are two one-off items included in the 2027 budget, being:

1. Inclusion of 27 pay fortnights as opposed to the normal 26 pay fortnights in a calendar year due to timing, and
2. Kids Pastor will take some leave in January & February 2027 so there will be a temporary overlap in employment with the new proposed roles.

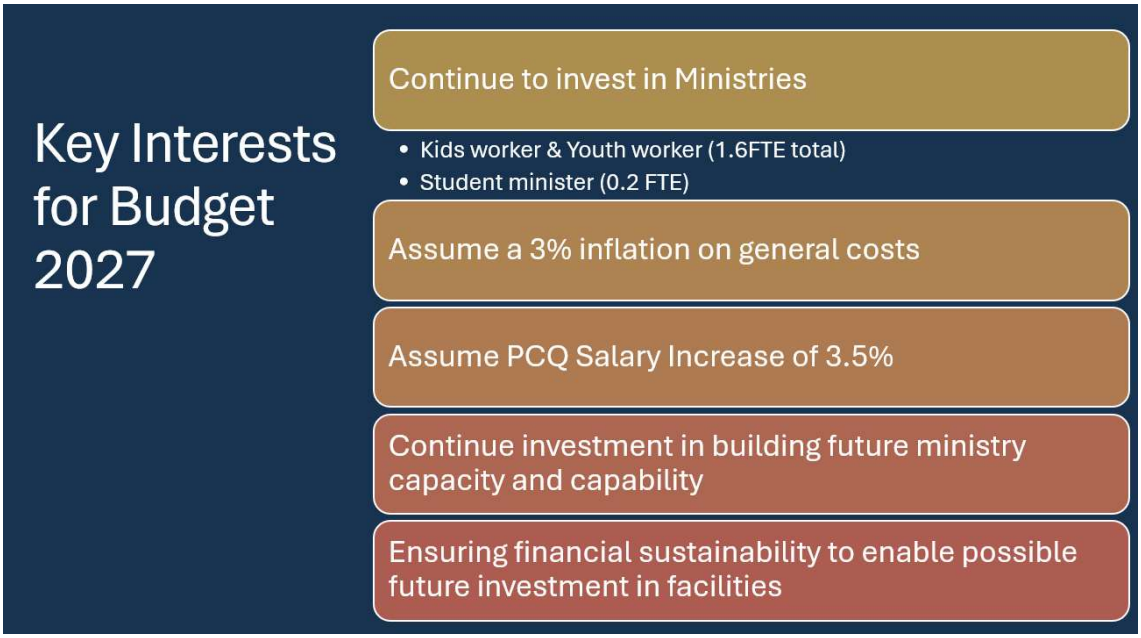
Excluding these two items results in the below 'Normalised' column which represents a more sustainable budget position.

$'000		Budget 2027	*Normalised 2027*
NET INCOME	Giving income	1,210	*1,210*
	Other income	147	*147*
	Total Income	**1,357**	***1,357***
	Less:		
	Partnership Contributions	121	*121*
	PCQ Assessments	120	*120*
	Net Income	**1,115**	***1,115***
OPERATING EXPENSES	General & Admin	146	*146*
	Ministry expenses (Incl staff)	857	*808*
	Utilities & Facilities	112	*112*
	Total operating expenses	**1,115**	***1,067***
CASH RESULT		**1**	***49***
Depreciation		73	*73*
NET RESULT		**(72)**	***(24)***

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Key considerations for 2027

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.



Income

Giving has tracked at approximately $21,896 per week on average YTD (+6.3% vs 2025) after excluding any special giving.

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. Due to timing of term deposit setup, no interest will be earned in 2026 through the term deposit will mature early January 2027.

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 2027 for this contribution is $120,893.

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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. For 2027 the assessment includes $6,536 as our share of the debt to the Commonwealth Department of Social Services National Redress Scheme connected with PCQ Ministries.

General & Administrative Expenditure

General & Administrative expenditure for 2027 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 2027 covers staffing costs as well as ministry events including 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 the Gospel to those in south-east Brisbane and beyond. Following the resignation of the Kids Pastor, the 2027 budget includes an adjustment to reimagine how kids and youth ministries are lead at Living Church. This represents a 0.6FTE increase in the Ministry Delivery FTE though is largely budget neutral as these positions are planned to be a lower rate plus there is no planned Ministry Apprentice in 2027.

Ministry training remains a high priority for Living Church with the Student Minister position continuing into 2027. It is intended that ministry apprenticeships continue in the future and it is our prayer that God would raise up the right individuals in the future.

Position	FTE 2026 Actual	FTE 2027 Budget
Pastor	1.0	1.0
Assistant Pastor	1.0	1.0
Kids, Youth, YA Director	1.0	1.0
Adult Ministries	0.8	0.8
Kids Pastor	1.0	-
Kids worker & Youth worker	-	1.6
Office Manager	1.0	1.0
Ministry Delivery FTE	**5.8**	**6.4**
Ministry Apprentice	1.0	-
Student Minister	0.2	0.2
Ministry Training FTE	**1.2**	**0.2**
TOTAL FTE	**7.0**	**6.6**

The wage increase assumption for next year is conservatively based on RBA economic projections and preliminary indications from PCQ. Wage increases will be effective from January 2027.

The Professional Development budget includes an amount for certain staff and key leaders to attend the 2027 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.

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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 2027, 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.

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 bought to the congregation for approval.

The only planned, major item that may fall into this category in 2027 is renovation of the bathroom facilities ($160,000) included in the budget for this. Should this project proceed, a separate approval will be sought from the congregation.

Allowance for capital spend for Sound & Data equipment, computers and other capital items has been made in the budget.

Key Risks and Planning for the Future

The budget for 2027 is prepared during a period of change, both at PCQ and the world at large. Certain assumptions have been made regarding the status quo for Ministry costs and Administration based on the best information available at the time of preparation. Inflation assumptions for non-labour are subject to the economic environment and should significant change events require a reforecast, the congregation will be asked to review the budget.

PCQ appeal against the decision over the dispute with Catalyst will be heard before the end of this year and a decision handed down in 2027. This may require Living Church to expend funds on legal costs and restructuring of the supporting entity that manages shared services to church charges including property services, payroll and insurances. Various contingency plans have been prepared and COM may need Congregation approval to proceed depending on the outcomes at some stage in 2027.

In 2027, Living Church Creek Road will reach a 25 year milestone in occupying the Ministry Centre. As we give thanks to the faithful servants who had the foresight to provide these facilities, we also look to our Vision for the Mission in this place. The Committee of Management has established:

1. A need for a Ministry Development Fund using a donation given towards Ministry at Living Church Creek Road as seed funding. This will provide a base fund where interest earned on the funds will support Development initiatives at Living Church. This may include Ministry Trainees, Leader training or other Living Church ministry development initiatives. You can give to this fund over and above your normal giving by identifying MDF as a reference on your giving and build the base investment that is funding the initiative.
2. A Facilities Fund to commence savings for the medium and long-term requirements is being considered by COM as part of our Master Plan. More information in the later part of 2027 as this initiative is realised.

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Proposed 2027 Budget in Detail

	2025 Actual	2026 Estimate	2027 Budget	Variance	
INCOME				$	%
General Giving	*1,076,950*	*1,145,921*	*1,208,933*	*63,012*	*+5%*
Special Purpose Giving	*17,780*	*153,035*	*-*	*(153,035)*	
Specific Mission Giving	*1,500*	*810*	*600*	*(210)*	*(35%)*
Bequests received	*-*	*24,496*	*-*	*(24,496)*	
Giving	1,096,230	1,324,262	1,209,533	*(114,729)*	*(9%)*
Fabinrose Distribution	59,000	48,000	48,000		*+0%*
Other Revenue	98,651	69,413	99,015	*29,602*	*+30%*
Total Income	**1,253,881**	**1,441,675**	**1,356,548**	***(85,127)***	***(6%)***
Less:					
Partnership Contributions	111,694	107,562	120,893	*(13,331)*	*(11%)*
PCQ Expenses	90,434	96,952	120,326	*(23,374)*	*(19%)*
Net Income	**1,051,753**	**1,237,161**	**1,115,329**	***(121,832)***	***(11%)***
EXPENDITURE					
Catering	37,532	34,091	35,200	*1,109*	*+3%*
Coffee Purchases	3,956	4,340	4,200	*(140)*	*(3%)*
Drink Purchases	4,063	3,317	3,600	*283*	*+8%*
Bank & Merchant Fees	2,304	1,178	1,200	*22*	*+2%*
General Expenses	17,497	3,200	10,000	*6,800*	*+68%*
IT Services					
Insurance	37,822	41,217	42,500	*1,283*	*+3%*
Lease of Equipment	2,912	2,688	2,769	*81*	*+3%*
Audit & Accounting Fees	10,616	10,842	11,168	*325*	*+3%*
Licenses, Fees & Subscriptions	13,182	21,908	24,214	*2,306*	*+10%*
Printing, Photocopying & Stationery	7,065	7,848	7,300	*(548)*	*(8%)*
Technology/Hardware	1,780	4,164	3,600	*(564)*	*(16%)*
General & Administrative Expenses	**144,729**	**134,794**	**145,750**	***10,957***	***+8%***
Resources & Books	4,613	16,042	2,400	*(13,642)*	*(568%)*
Training	1,412	414	426	*12*	*+3%*
Sundry Ministry Expenses	31,812	47,407	48,829	*1,422*	*+3%*
Ministry Expenses	**37,837**	**63,863**	**51,655**	***(12,208)***	***(24%)***
Expense Paid Fringe Benefit	199,947	217,540	264,516	*46,976*	*+18%*
Other Personnel Expenses					
Professional Development	15,743	7,176	13,500	*6,324*	*+47%*
Superannuation	74,039	80,201	89,504	*9,303*	*+10%*
Salaries and Wages	363,250	393,082	421,944	*28,862*	*+7%*
Workcover	3,649	3,338	3,438	*100*	*+3%*
Contract Labour	11,729	14,083	12,000	*(2,083)*	*(17%)*
Personnel Expenses	**668,359**	**715,420**	**804,902**	***89,482***	***+11%***
Cleaning	17,756	22,983	25,550	*2,567*	*+10%*
Hire	1,255				
Pest Control	1,500	3,625	2,800	*(825)*	*(29%)*
Repairs & Maintenance	29,412	35,538	36,550	*1,012*	*+3%*
Aircon servicing					
Safety Services	12,133	9,546	7,200	*(2,346)*	*(33%)*
Utility costs	1,458	1,220	1,250	*30*	*+2%*
Electricity	16,967	15,487	16,000	*513*	*+3%*
Gas	414	242	250	*8*	*+3%*
Waste Removal	5,646	7,380	7,650	*270*	*+4%*
Water	10,521	17,744	11,000	*(6,744)*	*(61%)*
Telcommunications	2,718	3,814	4,050	*236*	*+6%*
Utilities and Facilities	**99,781**	**117,579**	**112,300**	***(5,279)***	***(5%)***
Total Operating Expenses	**950,706**	**1,031,656**	**1,114,607**	***82,952***	***+7%***
CASH RESULT	**101,047**	**205,505**	**722**	***(204,783)***	
Depreciation	50,512	63,413	72,585	*9,172*	*+13%*
Surplus from Operations	**50,535**	**142,092**	**(71,863)**	***(213,956)***	

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Cash Movements

$'000	2025	Forecast 2026	Budget 2027
Operating cash flow			
Net Result	51	142	(72)
Plus: Depreciation	51	63	73
Less: Changes in working capital	(1)	-	-
Cash from Operations	**100**	**206**	**1**
Investing cash flow			
Capital Purchases	(135)	(129)	(265)
Cash from investing activities	**(135)**	**(129)**	**(265)**
Net cash movements	**(35)**	**77**	**(264)**
Opening Cash	1,692	1,658	1,734
Closing Cash	1,658	1,734	1,470

Balance Sheet

$'000	2025	Forecast 2026	Budget 2027
ASSETS			
Total Current Assets	1,675	1,752	1,487
Total Non-Current Assets	3,483	3,549	3,741
Total Assets	**5,158**	**5,300**	**5,229**
LIABILITIES			
Total Current Liabilities	38	38	38
Total Liabilities	**38**	**38**	**38**
Net Assets	**5,121**	**5,263**	**5,191**