



Spring Garden Church 2024 Ministry Budget



“I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing.”

John 15:5

Jesus is the true vine. It is only by remaining in the vine that we can bear fruit as it is the vine that provides us with the life giving sustenance to flourish. As we believe that Jesus is the one through whom all things were created, thinking about our financial resources and how we are to steward them is a conversation that needs to be had within the context of remaining in the vine. We cannot separate our financial resources from the reality that Jesus is the one who provides for us; that he is the one who takes care of us; that we move and have our being because of who he is.

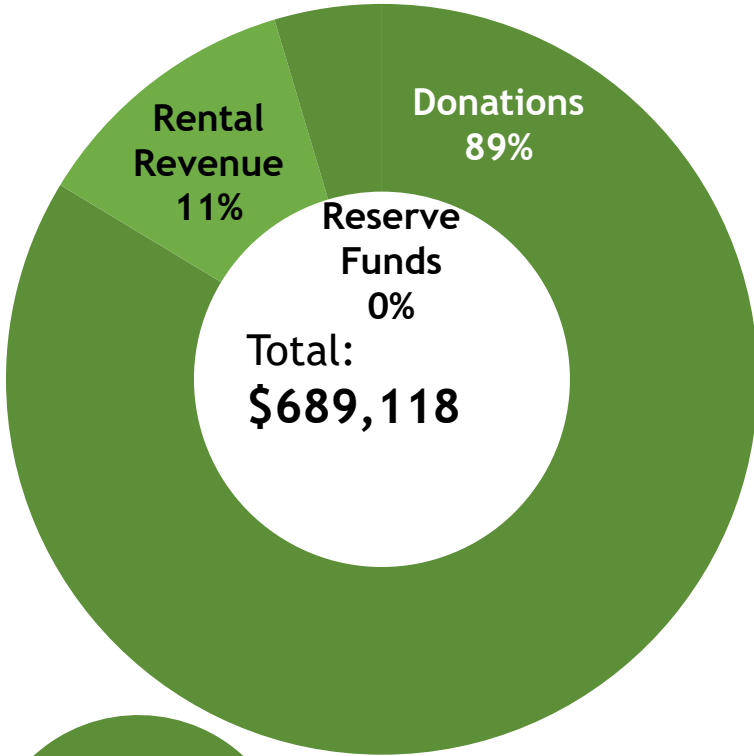
So as we enter into another fiscal year, as we consider and weigh what our financial resources are budgeted for, may we be reminded of the reality that Jesus is the vine and we are the branches. We receive our finances as a gift and not as a right; we receive the resources that God has provided for us as we remain connected to the one who provides us all life; and we trust that as we remain in Jesus and he in us, we will bear much fruit.

As we look towards 2024 and of God’s faithfulness over the last 75 years at Spring Garden, let us step into this year abiding in the vine, trusting that God is the one who has guided and provided for us in the past and that Jesus the is vine that will continue to bear fruit in us as we abide in him.

Spring Garden Ministry Budget 2024

Our annual budget expresses our commitment to our shared life and ministry. It is a step of faith, trust, and giving space for God to move. The Board of Deacons is recommending a Ministry Budget of \$689,118.

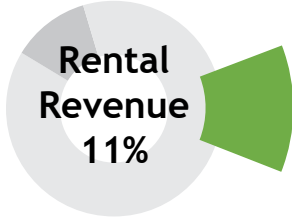
2024 Revenue Budget



| | | |
|----------------|------|------------|
| Donations | 89% | \$ 616,118 |
| Rental Revenue | 11% | \$ 73,000 |
| Reserve Funds | 0% | \$ 0 |
| | 100% | \$ 689,118 |



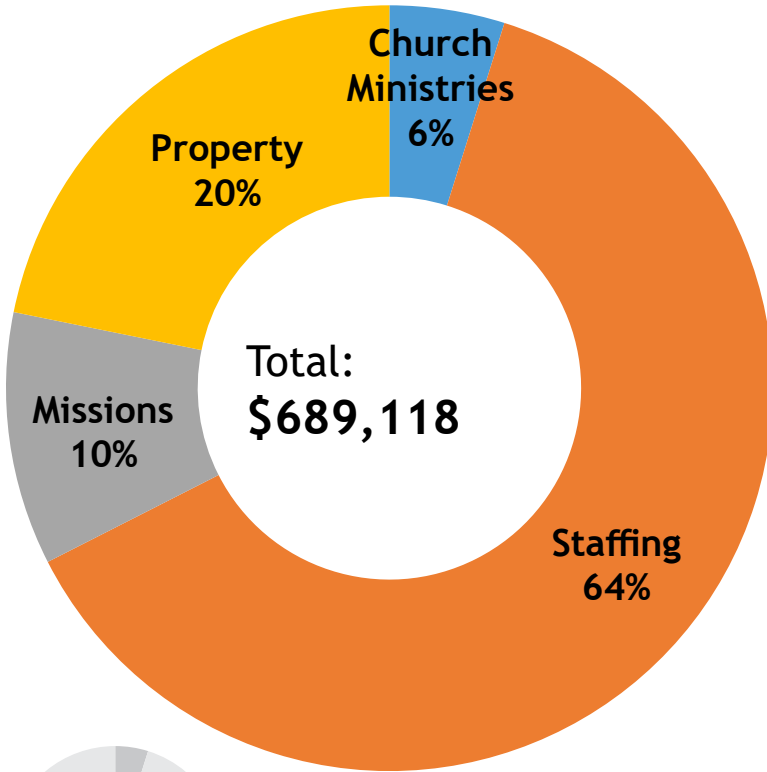
Donations: Our ministry is only possible because of the generosity of the worshipping community resourcing us in our shared mission to love God, love one another, show God’s care and share God’s story.



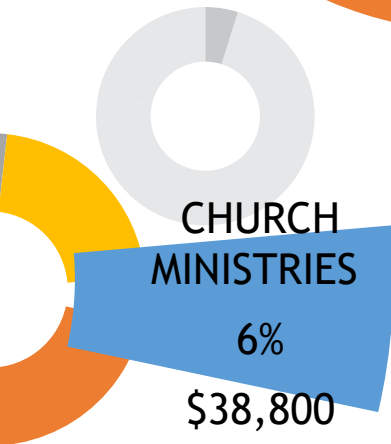
Rental Revenue: 11% of our 2023 ministry costs are covered through three main sources of rental income: renting parking spots to people who work in the neighbourhood, renting the building to outside organisations (eg. Federal and Provincial Voting Poll Stations), rent from 106 Spring Garden Avenue, a house owned and rented out by SGC.

| Breakdown of 2023 Rental Revenue | |
|----------------------------------|---------------|
| Parking | 31,500 |
| Church Building | 8,500 |
| 106 SGA House | 33,000 |
| TOTAL | 73,000 |

2024 Expense Budget



| | | |
|-------------------|-------------|------------------|
| Church Ministries | 6% | \$38,800 |
| Staffing | 64% | \$441,660 |
| Missions | 10% | \$69,708 |
| Property | 20% | \$139,010 |
| total | 100% | \$689,118 |



Church Ministries: resourcing Spring Garden ministry such as Worship, Discipleship (all ages), and Pastoral Care.

These resources are allocated for the costs of different ministry areas focusing on discipleship of the whole church community. Many of these costs are used for creating the environment where relationships can grow and develop, and/or bring care and support; some are for providing resources to support discipleship development, some are for creating the space for the community to lift our eyes to God our creator and redeemer.

As God’s dearly loved children who have been created in His image, we believe that we are called and empowered by the Holy Spirit to be conformed to the image of Jesus Christ. While the journey of spiritual formation is certainly a deeply personal journey, it is not one that we embark on alone but as a collective. One example of this is our Home Groups which meet either every week or every other week. These groups provide a safe space for individuals to come, to share, to grow, and to belong.

In addition to the Home Group gatherings, we offered two three week long Bible Studies led by Ben Reynolds and Eva Sham. The first one focused on the gospel accounts about Jesus’s resurrection and during the second one, we studied three advent themed prayers in Luke 1-2. These gatherings were immensely formative as those who came out had an opportunity to delve deeper into Scripture, ask questions about the texts being studied, and gain new insight and understanding into the significance and magnificence of Jesus’s incarnation and resurrection.

For the children and youth, we have many programs, meetups, day camps and retreats. We were encouraged by a mom who shared this about her kids and that she:

“thinks it speaks volumes that they [her children] wanted to return after feeling so nervous about camp. They both had a wonderful time; this was their first experience of being at a camp and being allowed to run and be silly and loud. Thank you so much for all your hard work. We are definitely interested in any programs you may run in the future.”

“I see God moving each week as He brings new people through our doors, continuing to grow our family and shaping us into the welcoming, caring and inclusive community He desires us to be. My faith, trust and compassion has grown deeper as I connect and hear their stories. Getting to know these new friends continues to be a blessing and I am excited to see who we will welcome next week, next month, next year.” -Anne

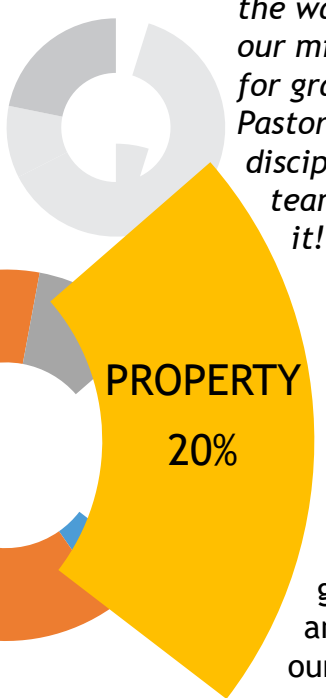
Staffing: Pastoral team salaries and benefits, team building, equipping and care, summer interns.



STAFFING
64%
\$441,600

Staffing is the largest percentage of our ministry expenditures. The main reason is that we believe Kingdom ministry is more about relationships than programs. Our pastoral team seeks to bring leadership, facilitation, equipping, teaching, care, and support to the church community, and to help people grow as holistic disciples of Christ. 2024 has many changes ahead for our pastoral team: Jeremy has resigned and we will be looking to hire a new Pastor of Student Ministries, caring for our children and youth. This fall Emily will transition out of the Interim Pastor of Missional Discipleship as Abby's maternity leave finishes.

“I am continually thankful for the generosity of Spring Garden by the way you pay your staff a living wage. This frees us to be able to be focused in our ministry of serving God and the community and is a gift which we do not take for granted. I have been witness to the myriad of ways the other members of the Pastoral Team deeply love and care for people, serving with humility and wisdom to disciple so many towards Jesus and his Kingdom. At least as it pertains to the other team members, your investment in them for the sake of the Kingdom is well worth it!” -Greg



PROPERTY
20%

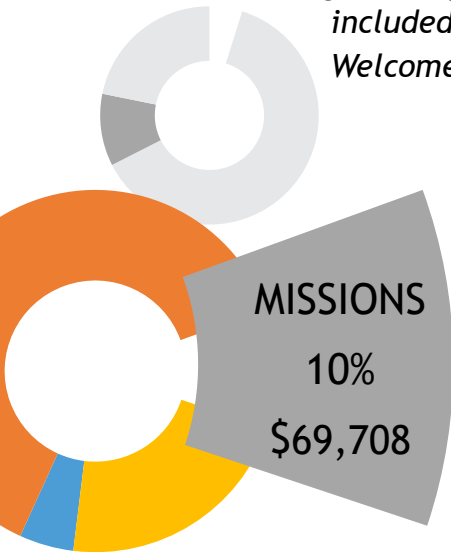
Property: Physical resourcing for localized ministry such as property maintenance and improvement, utilities, IT/AV, Office Supplies, fees (Bank, Audit, Taxes, etc.)

While the church is not a building but the people, our property continues to be a wonderful tool and resource for all kinds of ministry, ministry that we would not be able to do without. Gathering together to worship and to build relationships; groups eating, praying, studying the scriptures together; a place for quiet prayer and reflection in the midst of the city; a community garden to care for creation and our neighbours; space for many different mission organizations to run ministry.

“After becoming a mom in the spring of 2023, I quickly realized that we didn't know many young families in our area, and began longing for more community as we adjusted to the joys and challenges of parenthood - especially with no family nearby. I was also looking for places for Arya to socialize and play (as we live in a small condo). Since finding and joining SGBC mom's meet-up, it has become invaluable to Arya and I. The

meet-up has giving us a casual and welcoming space to meet with other moms and allow our children a safe place to play - where we can also talk about life and faith, share parenting advice and insights, and build community. Through the mom's group, I also learned more about SGBC which led us to a loving church family. Thank you for blessing us with this space each Thursday." - Stacie

"NeighbourLink North York is a local non-profit organisation who serve, support, and foster a greater sense of community in the Willowdale area. In particular, they run a wide variety of programs, striving to create sustainable systems which serve to alleviate food insecurity, social isolation, and poverty. Throughout 2023, we further established our partnership with NeighbourLink North York by participating in, hosting, and/or volunteering at many of their events and programs they had here on our property. This included a Mother's Day luncheon for single moms, the Ukrainian Newcomer Welcome Teas, and NeighbourLink's annual Yard Sale."-Emily



Missions: Community Mission and Local Outreach initiatives, Vocational Missionary Support, Partnered Missional Organizations, Baptist family of Churches Ministry.

As a church body, we believe in a humble God who came to serve, not to be served and thus, as God's reconciled children, we are called to love, serve, and care for our neighbours. One way in which we have had the opportunity to participate in God's mission to show care to our neighbours involved partnering with NeighbourLink North York to host a

bi-monthly event for Ukrainian newcomers. This event, called the Ukrainian Newcomer Welcome Tea, provided an opportunity for Ukrainian refugees to gather together, connect with one another, and experience a piece of their culture whether it be through eating Ukrainian food, dancing to Ukrainian music and singing Ukrainian songs, or meeting fellow Ukrainians. One of the lead volunteers, who is a Ukrainian woman herself, described it like this:

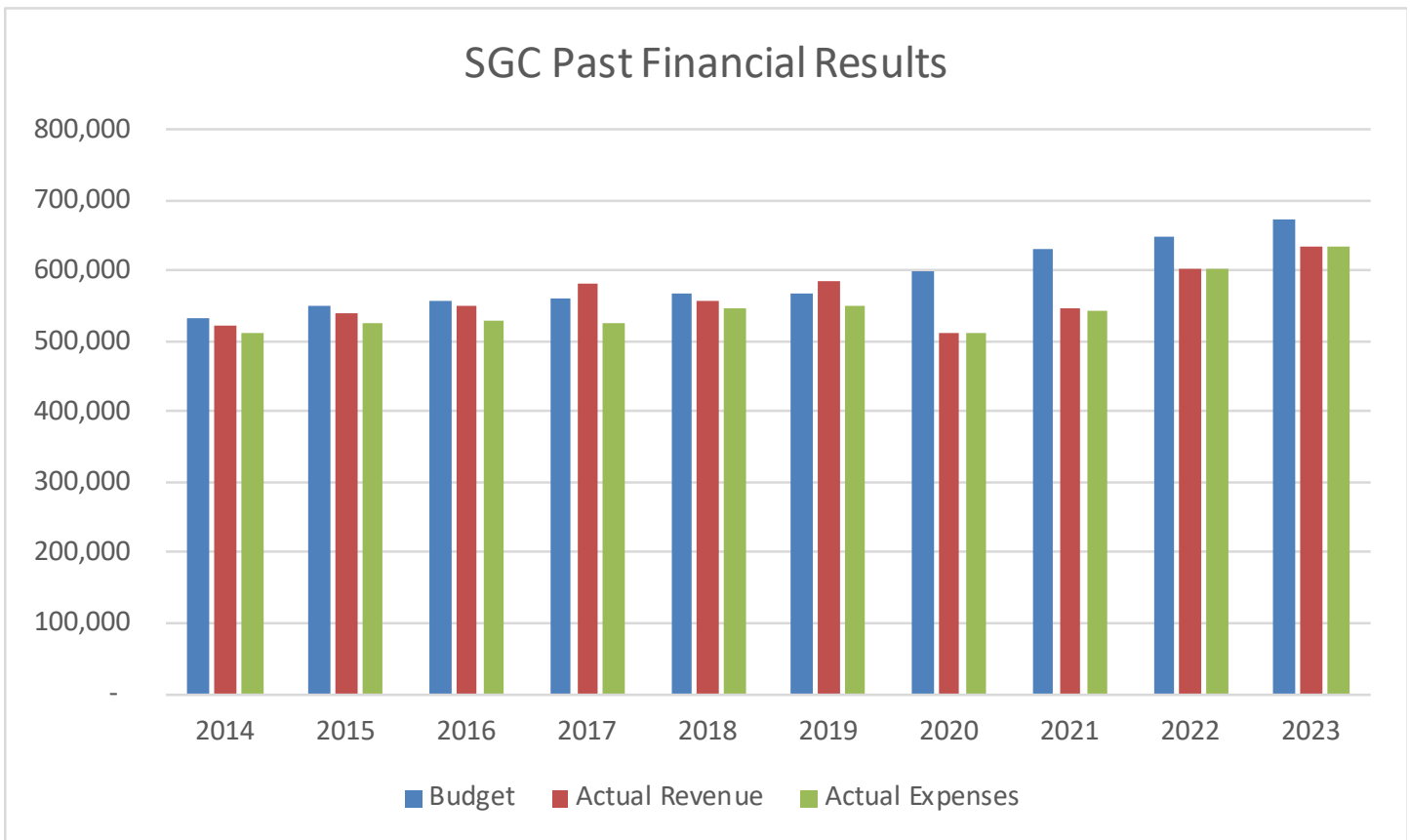
"The Ukrainian Welcome Team could not be happier to partner with Spring Garden Church in 2023 to provide these events to [Ukrainian] newcomers every 2 months. Every event was at full capacity (around 100 people), got amazing feedback about how many felt at home, connected to someone new, and kids had a great time." -Helen

"In the spring of 2023, we planted a variety of vegetables in our community garden including radishes, beets, kale, carrots, and a number of different herbs. This not only provided an opportunity for us to care for creation by practicing sustainable gardening, but it allowed us to care for our neighbours in practical and meaningful ways. That is, we partnered with St. Clare's Residence, a home which provides temporary housing for women who are experiencing transitional crises, by providing them with all the fresh produce that we harvested from our garden." -Garden Team

"In the days leading up to Christmas our family enjoyed the church's advent devotionals. One evening the devotional was "For The Hungry" with a prayer to "create a desire in me to feed those who are hungry, and give a chance to do so". Later that same evening we were provided with just such an opportunity! We received an email from Jeremy looking for volunteers to help assemble chilli kits for our Ukrainian neighbours. We signed up right away! It was simple and fun way to put our faith into action." - Erin

Highlights of 2024 Budget Changes

- The 2024 budget represents a 2.1% increase over 2023, which is a little less than the rate of inflation.
- Salaries are higher due to a 3.0% Cost of Living Allowance and higher benefits costs.
- The missionaries also received a 3.0% COLA increase.
- For 2024, no allocation from Reserve Funds to Operating Budget. (In 2023 the allocation was originally \$20k, but the actual was reduced to \$10k due to generous givings.)
- To meet 2024 budget, the 2024 givings will need to be \$616k, which is higher than the 2023 actual givings of \$533k.



Caring and Sharing Fund

Our Caring and Sharing fund is a monthly offering collected to go to people who are in financial need, whether they are part of our church community or our neighbourhoods. Caring and Sharing is not part of our annual budget but is an important part of our ministry as it enables us to provide practical care for those in need.

Through your generosity in 2023, we disbursed over \$19k (vs \$14k in 2022) and we started 2024 with almost \$7k in the bank (vs. \$14k in early 2023).

SPRING GARDEN CHURCH - 2024 BUDGET WORKSHEET

*Please note, these are the unaudited values.

| | | Budget Owner | Approved 2023 Budget | 2023 Estimate to Dec. 31 | Proposed 2024 Budget |
|-------------------------------------|------|--------------|----------------------|--------------------------|----------------------|
| A. OPERATING BUDGET | | | | | |
| Church Ministries | | | | | |
| Worship Resources | 5020 | Greg | 2,600 | 1,882 | 2,600 |
| Net Discipleship (Children & Youth) | 5050 | Jeremy/Sam | 18,850 | 18,016 | 18,850 |
| Child & Youth Safety Policy | 5055 | Jeremy | 1,500 | 1,932 | 3,000 |
| Net Young Adult Ministry | 5060 | Jeremy | 1,250 | 288 | 1,250 |
| Net Adult Discipleship | 5070 | Emily | 2,300 | 1,636 | 2,300 |
| Net Miscellaneous | 5080 | Dale | 200 | 75 | 200 |
| Communion Supplies | 5090 | Greg | 200 | 8 | 200 |
| Expense Account - Abby Davidson | 5097 | Emily | 1,100 | 847 | 1,100 |
| Expense Account - Sam Lee | 5100 | Sam | 1,100 | 1,212 | 1,100 |
| Expense Account - Greg Kay | 5105 | Greg | 1,100 | 635 | 1,100 |
| Expense Account - Jeremy Ranasinghe | 5107 | Jeremy | 1,100 | 906 | 1,100 |
| Church Library | 5120 | Karen | 1,000 | 987 | 1,200 |
| Net Community Life | 5134 | Sam | 3,095 | 3,045 | 2,300 |
| Ministry Unallocated - CL Pastors | 5145 | Sam/Greg | 500 | 537 | 500 |
| Ministry Unallocated - Deacons | 5150 | Krysten | 400 | 917 | 2,000 |
| Sub-total Church Ministries | | | 36,295 | 32,923 | 38,800 |

| | | | | | |
|---|------|------------|----------------|----------------|----------------|
| Staffing | | | | | |
| <i>Salaries & Benefits</i> | | | | | |
| A. Regular Staff | | | | | |
| Salaries | 5155 | Jeff/ Koon | 341,700 | 338,273 | 351,500 |
| Benefits - CPP | 5160 | Koon | 17,187 | 15,749 | 17,900 |
| Benefits - EI | 5165 | Koon | 6,714 | 6,641 | 7,000 |
| Benefits - Medical, Dental, Life | 5172 | Koon | 35,000 | 34,997 | 38,500 |
| Benefits - Pension | 5175 | Koon | 20,502 | 20,502 | 21,200 |
| Subtotal Regular Salaries & Benefits | | | 421,103 | 416,162 | 436,100 |
| B. Summer Interns | | | | | |
| Salaries - Interns | 5157 | Jeremy | | 45,282 | |
| Benefits - CPP - Interns | 5162 | Koon | | 1,191 | |
| Benefits - EI - Interns | 5167 | Koon | | 1,034 | |
| Summer Student Grant | 4800 | Koon | | (47,320) | |
| <i>Net Cost Intern Program</i> | | | 1,000 | 187 | 1,000 |
| Sub-total Salaries & Benefits | | | 422,103 | 416,349 | 437,100 |
| Other Staff Costs | | | | | |
| Staff Retreats (Development) | 5215 | Greg/Sam | 1,500 | 1,305 | 1,500 |
| Continuing Education | 5410 | Sam/Greg | 3,000 | 365 | 3,000 |
| Sub-total Other Staff Costs | | | 4,500 | 1,670 | 4,500 |
| Sub-total Staffing | | | 426,603 | 418,019 | 441,600 |

SPRING GARDEN CHURCH - 2024 BUDGET WORKSHEET

*Please note, these are the unaudited values.

| | | Budget Owner | Approved 2023 Budget | 2023 Estimate to Dec. 31 | Proposed 2024 Budget |
|----------------------------------|------|--------------|----------------------|--------------------------|----------------------|
| Office Expense | | | | | |
| Office Supplies | 5260 | Dale | 1,750 | 1,150 | 1,750 |
| Offering Envelopes and Supplies | 5265 | Koon | 125 | - | |
| Sub-total Office Expense | | | 1,875 | 1,150 | 1,750 |
| Telephone & Equipment | | | | | |
| Telephone & Internet | 5270 | Dale/Sam | 6,300 | 5,648 | 6,300 |
| Computer Hardware & Software | 5305 | Kevin | 5,000 | 3,994 | 3,820 |
| Equipment Maintenance | 5325 | Dale | 2,000 | 2,274 | 2,300 |
| Sub-total Telephone & Equipment | | | 13,300 | 11,916 | 12,420 |
| Church Facilities | | | | | |
| Kitchen Equipment | 5310 | Garry | 450 | 168 | 450.00 |
| Heating 112 | 5355 | Garry | 14,500 | 13,856 | 14,790.00 |
| Hydro / Water 112 | 5360 | Garry | 15,000 | 14,668 | 15,000.00 |
| Insurance 112 | 5365 | Garry | 15,500 | 14,945 | 16,000.00 |
| Facilities Maintenance 112 | 5370 | Garry | 12,000 | 6,253 | 10,000.00 |
| Facilities Equipment Maintenance | 5375 | Garry | 5,000 | 8,089 | 5,000.00 |
| Grounds & Snow Removal | 5380 | Garry | 15,000 | 10,581 | 12,000.00 |
| Custodial Costs | 5390 | Garry | 21,800 | 19,546 | 21,800.00 |
| 106 Taxes & Maintenance | 5455 | Scott/Garry | 13,000 | 11,109 | 13,000.00 |
| 112 Special Facilities Projects | 5460 | Garry | 3,500 | 1,325 | 3,500.00 |
| Sub-total Church Facilities | | | 115,750 | 100,540 | 111,540 |
| Miscellaneous | | | | | |
| Audit Fees | 5405 | Koon | 7,000 | 6,876 | 7,500 |
| Professional Fees | 5407 | Krysten | 1,000 | 161 | 1,000 |
| Financial Software Services | 5408 | Koon | 2,500 | 238 | 2,500 |
| Miscellaneous Financial Charges | 5420 | Koon | 800 | 944 | 800 |
| Bank & Interest Charges | 5425 | Koon | 1,500 | 1,450 | 1,500 |
| Sub-total Miscellaneous | | | 12,800 | 9,669 | 13,300 |

| | | | |
|----------------------------|----------------|----------------|----------------|
| A. TOTAL OPERATIONS | 606,623 | 585,577 | 619,410 |
|----------------------------|----------------|----------------|----------------|

9 SPRING GARDEN CHURCH - 2024 BUDGET WORKSHEET

*Please note, these are the unaudited values.

| | | Budget Owner | Approved 2023 Budget | 2023 Estimate to Dec. 31 | Proposed 2024 Budget |
|--|------|----------------|----------------------|--------------------------|----------------------|
| B. MISSIONS | | | | | |
| Vocational Missionaries | | | | | |
| OMF - Jen Chrystman | 5565 | Emily/Kishanth | 7,188 | 7,188 | 6,170 |
| YU- Monica Kay | 5730 | Emily/Kishanth | 3,882 | 3,882 | 3,998 |
| YU - Scott Moore | 5737 | Emily/Kishanth | 7,188 | 7,188 | 7,404 |
| YU - Kathy Webb | 5742 | Emily/Kishanth | 1,150 | 1,150 | 1,185 |
| YU - Manuela Stephens | 5743 | Emily/Kishanth | 553 | 594 | 743 |
| YU - Clem Lee | 5745 | Emily/Kishanth | 3,594 | 3,594 | 3,702 |
| Neighbourlink - Colleen Stevens | 5755 | Emily/Kishanth | 5,391 | 5,391 | 450 |
| Neighbourlink - Maria Speare | 5754 | Emily/Kishanth | 5,990 | 5,990 | 7,404 |
| Missionary Care | 5870 | Emily/Kishanth | 300 | 203 | 300 |
| Individual Support - Undesignated | 5875 | Emily/Kishanth | 1,198 | - | 5,954 |
| Sub-Total Missionaries | | | 36,434 | 35,180 | 37,308 |
| Organizations | | | | | |
| CBM - Groups of Hope | 5812 | Emily/Kishanth | 600 | 600 | 600 |
| YU Open Hearts Assistance | 5820 | Emily/Kishanth | 4,000 | 4,000 | 4,000 |
| Matthew House | 5814 | Emily/Kishanth | 2,000 | 2,000 | 2,000 |
| The Dale | 5810 | Emily/Kishanth | 2,000 | 2,000 | 2,000 |
| The Drop-In (Cummer UC) | 5816 | Emily/Kishanth | 2,000 | 2,000 | 2,000 |
| Christie Refugee Welcome Centre | 5818 | Emily/Kishanth | 2,000 | 2,000 | 2,000 |
| Sub-Total Organizations | | | 12,600 | 12,600 | 12,600 |
| Denomination Support | | | | | |
| Toronto Baptist Ministries | 5485 | Krysten | 500 | 500 | 1,000 |
| Convention Expense | 5415 | Krysten | 400 | 420 | 400 |
| CBOQ | 5490 | Krysten | 10,440 | 10,440 | 10,400 |
| Sub-total Denomination Support | | | 11,340 | 11,360 | 11,800 |
| Spring Garden in Missions | | | | | |
| Spring Garden Based Initiatives | 5140 | Emily | 3,500 | 327 | 3,500 |
| Local Outreach | 5873 | Emily | 4,500 | 1,181 | 4,500 |
| Student Short Term Missions | 5872 | Emily | - | - | - |
| Sub-Total Spring Garden in Missions | | | 8,000 | 1,508 | 8,000 |
| B. TOTAL MISSIONS | | | 68,374 | 49,288 | 69,708 |
| TOTAL OPERATIONS & MISSIONS | | | 674,997 | 634,865 | 689,118 |
| INCOME BUDGET | | | | | |
| Offerings and gifts | | | 574,597 | 533,231 | 616,118 |
| 106 Rental Income | | Scott/Garry | 32,400 | 32,400 | 33,000 |
| 112 Rental Income | | Dale | 48,000 | 59,283 | 40,000 |
| Transfer from Reserve Fund | | Jeff | 20,000 | 10,000 | 0 |
| TOTAL INCOME | | | 674,997 | 634,914 | 689,118 |
| Revenue minus Costs | | | | 49 | - |