

Broad View United
BOARD of DIRECTORS

2026 BVU P&L Financial Overview

Jan to June 2026 (6 months)

July 21st, 2026

KEY HIGHLIGHTS

I. Revenue. For the first half of 2026 our income is approximately **12%* below what was budgeted**

i. Jan-June 2026 Revenue Actual	= \$635,536
ii. Jan-June 2026 Budget	= \$719,550
iii. Jan-June 2025 Actual	= \$548,912

Main Variations

a. PAR

- i. Income down approx. 12% against budget (Slightly higher than Q1)
- ii. Income is however 16% higher than the actuals for the same period in 2025

b. Envelope Collection

- i. income down approx. 51% against budget (15% worse than Q1)
- ii. income is also down by approx. 46% against the actuals for the same period in 2025

c. E-Transfer Collection

- i. income is down approx. 26% against budget. (Similar to Q1)
- ii. Income is also down by approx. 14% against the actuals for the same period in 2025

d. No JLF Dividends received to date.

e. The Thrift Store is above budget by 3.8% with a contribution of **\$95,303 in the first 6 months. This is \$26,454 above their 2025 actual for the same period (+38%).**

f. Transfers from the BVU Foundation continue at \$30,000 a month.

**An increase from 8.3% for Q1 2026*

II. Expenses For the half of 2026 our expenses are down **approximately 9.8%** against the 2026 budget**

i. Jan-June 2026 Expenses Actual	= \$642,446
ii. Jan-June 2026 Budget	= \$712,042
iii. Jan-June 2025 Actual	= \$630,685

Main Variations against the same period in 2025

- i. Subscriptions are 16% below the same period in 2025*
- ii. Program/Ministry expenses are similar to 2025 however down approx. 9% versus budget.*
- iii. Board costs remain minimal*
- iv. Technology costs are above budget and 2025 actuals due to the purchase of new computers for the Administrative team.*
- v. 25% of the United Church Assessment has been paid – approx. \$15k*

***An increase from 8.2% for Q1 2026*

III. Additional Point to note.

- i. The total net loss for the first six months of 2026 is approximately **\$6,910***

Broad View United
Budget vs. Actuals: Budget_FY26_P&L
January to June 2026

	Jan to June 2025	January to June 2026		
		Actual	Budget*	% of Budget
Income				
3998 Receiptable Donations				
3999 Directed Donations				
4000 Memorial	165.00	200.00		
4001 Mission & Service (M&S)	20,990.36	18,527.00	43,000.00	43.09%
4003 Outreach Revenue	7,036.50	5,299.50	15,000.00	35.33%
4004 Refugee Revenue	750.00		5,000.00	
4005 Music	49.98	54.96	100.00	54.96%
4006 Children and Youth	360.00	370.80	1,500.00	24.72%
4007 Refugee Travel & Expense Revenue		17,775.00		
4008 Intercultural				
Total 3999 Directed Donations	\$ 29,351.84	\$ 42,227.26	\$ 64,600.00	65.37%
4009 Non-Directed Donations				
4010 PAR	158,204.70	142,848.62	320,000.00	44.64%
4011 Envelope Collection	52,287.90	28,407.00	116,000.00	24.49%
4012 Etransfer Collection	32,269.01	27,759.81	75,000.00	37.01%
4013 Estate Gifts				
4015 Special Gifts				
Total 4009 Non-Directed Donations	\$ 242,761.61	\$ 199,015.43	\$ 511,000.00	38.95%
Total 3998 Receiptable Donations	\$ 272,113.45	\$ 241,242.69	\$ 575,600.00	41.91%
4019 Non-Receiptable Donations				
4020 Canada Helps Donations	5,717.96	5,903.02	24,000.00	24.60%
4021 Other Donations - Non-Receiptable	6,103.65	20,841.00	5,000.00	416.82%
4022 Foundation Transfers	47,620.70	50,000.00	50,000.00	100.00%
4023 Loose Collection	1,349.25	838.60	3,000.00	27.95%
4024 Legacy Gifts	6,876.61	7,165.78	25,000.00	28.66%
Total 4019 Non-Receiptable Donations	\$ 67,668.17	\$ 84,748.40	\$ 107,000.00	79.20%
4030 Fundraising	470.66	320.00	1,000.00	32.00%
4040 Grants				
4043 UCC Grants	3,000.00			
4044 Other Grants		3,450.02	5,000.00	69.00%
Total 4040 Grants	\$ 3,000.00	\$ 3,450.02	\$ 5,000.00	69.00%
4050 Letting Income				
4051 Lease Income	17,850.00	16,525.00	37,000.00	44.66%
4052 Rental Income	17,895.62	21,167.50	30,000.00	70.56%
Total 4050 Letting Income	\$ 35,745.62	\$ 37,692.50	\$ 67,000.00	56.26%
4054 Weddings & Funerals				
4055 Weddings & Funerals Income	14,369.00	7,720.00	15,000.00	51.47%

	Jan to June 2025	January to June 2026		
		Actual	Budget*	% of Budget
4056 Weddings & Funerals Expense	-7,927.12	-3,230.62	-10,000.00	32.31%
Total 4054 Weddings & Funerals	\$ 6,441.88	\$ 4,489.38	\$ 5,000.00	89.79%
4059 Social Enterprises				
4060 Contribution from Thrift Store	68,849.39	95,303.57	177,000.00	53.84%
4063 Foundation Transfers				
4065 Foundation Transfers of JLF Dividends			60,000.00	
4066 Foundation Transfers of JLF Interest	12,000.00	9,750.00	15,500.00	62.90%
Total 4063 Foundation Transfers	12,000.00	\$ 9,750.00	\$ 75,500.00	12.91%
4064 Other Social Enterprise				
4067 Electricity Revenue	1,164.02	1,107.53	2,000.00	55.38%
4068 Other	23.95		7,000.00	
Total 4064 Other Social Enterprise	\$ 1,187.97	\$ 1,107.53	\$ 9,000.00	12.31%
Total 4059 Social Enterprises	\$ 82,037.36	\$ 106,161.10	\$ 261,500.00	40.60%
4069 Missional & Events				
4070 Missional Income	1,822.86	362.00		
4071 Missional Expenses	-2,075.22	-648.14		
4072 Choir Income	16,093.40	15,253.00	30,000.00	50.84%
4073 Choir Expense	-6,706.12	-8,563.48	-15,000.00	57.09%
Total 4069 Missional & Events	\$ 9,134.92	\$ 6,403.38	\$ 15,000.00	42.69%
4075 Investment Income				
4077 Foundation Transfers		149,825.00	400,000.00	37.46%
Total 4075 Investment Income		\$ 149,825.00	\$ 400,000.00	37.46%
4082 Building Transition (net)	-974.12			
4083 Secondment Recovery	71,120.70			
4084 Bank Interest	893.61	1,203.80	2,000.00	60.19%
4091 Other Income	1,260.00			
Total Income	\$ 548,912.25	\$ 635,536.27	\$ 1,439,100.00	44.16%
Gross Profit	\$ 548,912.25	\$ 635,536.27	\$ 1,439,100.00	44.16%
Expenses				
5000 Ministry Staff				
5001 Ministry Salary	249,916.80	196,408.62	392,673.84	50.02%
50011 Search & Moving Costs			25,000.00	
5002 Ministry - CPP	10,306.37	10,205.14	17,716.79	57.60%
5003 Ministry - EI	4,779.26	3,738.42	5,533.14	67.56%
5004 Ministry - Pension	17,648.00	16,072.44	32,144.93	50.00%
5005 Ministry - Benefits	19,237.34	18,287.04	36,573.78	50.00%
5006 Ministry - Continuing Education	2,761.88	4,042.68	10,000.00	40.43%
5007 Ministry - Travel Allowance	123.20		5,000.00	
5008 Ministry - Phone Allowance	450.00		4,500.00	
5009 Ministry - Ministerial Discretionary	473.70	713.73	2,000.00	35.69%
50091 Ministry - Vacation Pay		277.67	549.54	50.53%
Total 5000 Ministry Staff	\$ 305,696.55	\$ 249,745.74	\$ 531,692.02	46.97%

	Jan to June 2025	January to June 2026		
		Actual	Budget*	% of Budget
5010 Administration Staff				
5011 Admin- Salary	59,899.51	107,852.34	236,800.33	45.55%
5012 Admin - CPP	3,368.35	6,010.05	11,677.64	51.47%
5013 Admin - EI	1,145.53	2,020.40	3,657.05	55.25%
5014 Admin - Pension	5,123.62	6,448.77	19,199.96	33.59%
5015 Admin - Benefits	5,510.78	7,337.33	21,845.29	33.59%
5016 Admin - Continuing Education			750.00	
5017 Admin - Travel Allowance		18.05	300.00	6.02%
5018 Admin - Phone Allowance		315.00	1,200.00	26.25%
50181 Admin - Vacation Pay		1,248.48		
Total 5010 Administration Staff	\$ 75,047.79	\$ 131,250.42	\$ 295,430.27	44.43%
5019 Contractors				
5020 Contract - Musicians	24,767.94	28,961.68	58,000.00	49.93%
5021 Contract - AV Tech	6,201.25	4,504.88	18,000.00	25.03%
Total 5019 Contractors	\$ 30,969.19	\$ 33,466.56	\$ 76,000.00	44.03%
5024 Casual T4A Staff				
5025 Musician	7,730.00	7,320.00	18,000.00	40.67%
5026 CY Leader	1,267.00	2,496.00	5,000.00	49.92%
50271 Other	3,496.00	3,483.00	8,000.00	43.54%
50272 Bookkeeper	3,021.70	5,202.14	10,000.00	52.02%
Total 5024 Casual T4A Staff	\$ 15,514.70	\$ 18,501.14	\$ 41,000.00	45.12%
5033 Custodial Staff				
5034 Custodial - Salary	29,235.64	30,160.20	65,457.60	46.08%
5035 Custodial - EI	560.23	580.76	1,599.66	36.31%
50351 Custodial CPP	267.60	556.69	1,243.69	44.76%
50352 Custodial Staff - Vacation Pay	62.62	412.16	2,419.65	17.03%
50371 Custodial Pension		996.68	2,753.03	36.20%
50372 Custodial Benefits		985.69	1,075.40	91.66%
Total 5033 Custodial Staff	\$ 30,126.09	\$ 33,692.18	\$ 74,549.03	45.19%
5038 Other Employee Expenses				
5040 WorkSafe BC	1,294.41	1,634.19	1,650.00	99.04%
Total 5038 Other Employee Expenses	\$ 1,294.41	\$ 1,634.19	\$ 1,650.00	99.04%
5100 Building				
5101 Supplies	4,996.01	5,253.69	10,000.00	52.54%
5102 Utilities	16,681.27	13,730.07	27,000.00	50.85%
5103 Maintenance - Building	5,704.64	4,251.81	12,000.00	35.43%
5104 Maintenance - Grounds	3,128.70	3,169.97	16,000.00	19.81%
5105 Maintenance - Repairs	1,239.35	10,231.64	20,000.00	51.16%
5106 Security	366.38	404.59	1,000.00	40.46%
5107 Insurance	20,016.48	16,494.98	30,000.00	54.98%
5108 Elevator & Fire Prevention Maintenance	3,555.87	3,020.49	4,200.00	71.92%
Total 5100 Building	\$ 55,688.70	\$ 56,557.24	\$ 120,200.00	47.05%

	Jan to June 2025	January to June 2026		
		Actual	Budget*	% of Budget
5200 Administration				
5201 Subscriptions - Web	530.03	497.41	1,500.00	33.16%
5202 Subscriptions - Licenses	2,326.57	4,635.41	5,500.00	84.28%
5203 Subscriptions - Breeze	631.27	609.16	1,500.00	40.61%
52045 Subscriptions - Zoom	930.30	377.61	300.00	125.87%
5205 Office Supplies	3,114.74	1,388.74	5,000.00	27.77%
5206 Equipment & Furnishing	121.11	436.91	5,000.00	8.74%
5207 Phone & Internet	1,904.80	1,638.30	3,600.00	45.51%
5208 Photocopier	5,286.42	4,477.18	8,000.00	55.96%
5209 Bank charges	2,074.62	2,049.19	5,000.00	40.98%
5210 Archival Fees	286.68	614.62	750.00	81.95%
5214 PMR Loan Interest		36.99	13,500.00	0.27%
Total 5200 Administration	\$ 17,206.54	\$ 16,761.52	\$ 49,650.00	33.76%
5300 Programs/Ministry				
5301 Worship	2,640.49	2,962.58	7,000.00	42.32%
5303 Affirm	1,316.22	1,217.77	2,500.00	48.71%
5305 Education	45.89	52.01	500.00	10.40%
5306 Child/Youth/Young Adult	2,509.28	5,749.78	15,000.00	38.33%
5307 Intercultural Programming	6,102.18	4,955.72	9,000.00	55.06%
5308 Volunteer Support Training			1,000.00	
5309 Small Group Ministry			500.00	
5310 Congregational Care	250.88	419.26	1,000.00	41.93%
5311 Hospitality	7,080.47	6,484.12	14,000.00	46.32%
5312 Music	197.18		1,500.00	
5313 Congregational Events	312.58		1,500.00	
5314 UCC 100th Anniversary (deleted)	3,266.41			
Total 5300 Programs/Ministry	\$ 23,721.58	\$ 21,841.24	\$ 53,500.00	40.82%
5400 Outreach				
5401 M&S Contribution	25,178.43	19,127.00	43,000.00	44.48%
5402 Benevolent	1,775.00	630.00	5,000.00	12.60%
5403 Outreach Partners	1,122.00	1,083.43	25,000.00	4.33%
5404 Outreach Projects	3,113.28	6,459.18	10,000.00	64.59%
5405 GVAT Membership	1,800.00	1,800.00	1,800.00	100.00%
Total 5400 Outreach	\$ 32,988.71	\$ 29,099.61	\$ 84,800.00	34.32%
5500 Technology				
5501 Equipment	1,821.60	6,097.78	5,000.00	121.96%
5502 Maintenance & Service			500.00	
5503 Production	300.00		500.00	
Total 5500 Technology	\$ 2,121.60	\$ 6,097.78	\$ 6,000.00	101.63%
5600 National/PMR				
5601 Assessment	30,165.00	29,957.00	59,914.00	50.00%
5602 Broadview Magazine Subscription	-840.00		100.00	

	Jan to June 2025	January to June 2026		
		Actual	Budget*	% of Budget
Total 5600 National/PMR	\$ 29,325.00	\$ 29,957.00	\$ 60,014.00	49.92%
5700 Board				
5701 Innovation/New Initiatives			4,000.00	
5702 Professional Services	7,017.21	6,011.25	10,000.00	60.11%
5703 Committee/Board Expenses	3,201.95	1,955.68	4,500.00	43.46%
5704 Staff and Volunteer Support	283.21	510.58	1,500.00	34.04%
Total 5700 Board	\$ 10,502.37	\$ 8,477.51	\$ 20,000.00	42.39%
5800 Communication				
5801 Marketing/Advertising		15.37	500.00	3.07%
5802 Social Media			100.00	
5803 Website	482.04	5,348.60	9,000.00	59.43%
Total 5800 Communication	\$ 482.04	\$ 5,363.97	\$ 9,600.00	55.87%
Total Expenses	\$ 630,685.27	\$ 642,446.10	\$ 1,424,085.32	45.11%
Net Operating Income	-\$ 81,773.02	-\$ 6,909.83	\$ 15,014.68	-46.02%
Other Income				
4820 Transfer from Outreach Fund	350.00	2,623.22	2,000.00	131.16%
4850 Transfer from Benevolent fund	725.00	630.00		
4896 Transfer from Margaret Cameron Fund	1,050.00			
Total Other Income	\$ 2,125.00	\$ 3,253.22	\$ 2,000.00	162.66%
Other Expenses				
7810 Transfer to Refugee Fund	750.00	155.85		
7815 Transfer to Refugee Travel and Expenses Fund		\$ 18,225.00		
7820 Transfer to Outreach Fund		250.00		
7870 Transfer to Sabbatical Fund		5,000.00	5,000.00	100.00%
7880 Transfer to Healing Ministry Fund		50.00		
7890 Transfer to Building Contingency Fund		10,000.00	10,000.00	100.00%
7892 Transfer to Intercultural Fund		\$ 11,000.00		
Total Other Expenses	\$ 750.00	\$ 44,680.85	\$ 15,000.00	297.87%
Net Other Income	\$ 1,375.00	-\$ 41,427.63	-\$ 13,000.00	318.67%
Net Income	-\$ 80,398.02	-\$ 48,337.46	\$ 2,014.68	-2399.26%

**Note Budget is for the full year*