

| | Financial Year 2025/2026 | | | | | | | | | | | | | Financial Year 2026/2027 | | | | | | | | | | | Financial Year 2027/2028 | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|----------------|--------|
| | 2025 | | | 2026 | | | | 2026 | | | | | | 2027 | | | | | 2027 | | | 2028 | | | | 2028 | | | | 2028 | | | | | | | | | | | | | | | | |
| | September | October | November | December | January | February | March | April | May | June | July | August | Total | September | October | November | December | January | February | March | April | May | June | July | August | Total | September | October | November | December | January | February | March | April | May | June | July | August | Total | | | | | | | |
| INCOME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Church Giving | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 6,600 | 79,200 | 6798 | 6798 | 6798 | 6798 | 6798 | 6798 | 6798 | 6798 | 6798 | 6798 | 6798 | 6798 | 81,576 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 7001.94 | 84,023 | |
| Gift Aid on regular Giving | 990 | 990 | 990 | 990 | 990 | 990 | 990 | 990 | 990 | 990 | 990 | 990 | 11,880 | 1020 | 1020 | 1020 | 1020 | 1020 | 1020 | 1020 | 1020 | 1020 | 1020 | 1020 | 1020 | 12,236 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 1050 | 12,603 |
| Community Rental Income | | | | 200 | 200 | 300 | 300 | 350 | 350 | 350 | 350 | 350 | 2750 | 375 | 375 | 375 | 375 | 375 | 375 | 375 | 375 | 375 | 375 | 375 | 375 | 4,500 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 4,800 |
| Total Income | 7,590 | 7,590 | 7,590 | 7,790 | 7,790 | 7,890 | 7,890 | 7,940 | 7,940 | 7,940 | 7,940 | 7,940 | 93,830 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 8192.7 | 98,312 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 8452 | 101,427 | |
| EXPENSES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Community Hub Running Costs | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cleaning | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 10,800 | 936 | 936 | 936 | 936 | 936 | 936 | 936 | 936 | 936 | 936 | 936 | 936 | 11,232 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 973 | 11,681 |
| Utilities - Electricity, water | 807 | 1,000 | 1,100 | 1,100 | 1,100 | 900 | 900 | 800 | 650 | 550 | 550 | 650 | 10,107 | 839 | 1,040 | 1,144 | 1,144 | 1,144 | 936 | 936 | 832 | 676 | 572 | 572 | 676 | 10,511 | 873 | 1,082 | 1,190 | 1,190 | 1,190 | 973 | 973 | 865 | 703 | 595 | 595 | 703 | 10,932 | | | | | | | |
| Insurance | 84 | 84 | 84 | 84 | 84 | 84 | 84 | 84 | 84 | 84 | 84 | 1,008 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 1,048 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 91 | 1,090 | |
| Repairs & Maintenance | 303 | 303 | 303 | 303 | 313 | 313 | 313 | 303 | 303 | 303 | 301 | 301 | 3,662 | 313 | 313 | 313 | 313 | 313 | 313 | 313 | 313 | 313 | 313 | 313 | 313 | 3,756 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 326 | 3,907 | | | | | | | |
| Phone /B-Band & Admin | 183 | 183 | 183 | 183 | 183 | 183 | 183 | 183 | 183 | 183 | 185 | 2,200 | 192 | 192 | 192 | 192 | 192 | 192 | 192 | 192 | 192 | 192 | 192 | 192 | 2,309 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 2,401 | | | | | | | | |
| Health & Safety - PAT, First Aid, Extinguishers | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 600 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 624 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 54 | 649 | | | | | | | | |
| Mortgage repayments on £150K refurb loan | 1,025 | 1,025 | 1,025 | 1,025 | 1,025 | 1,025 | 1,025 | 1,025 | 1,025 | 1,025 | 1,025 | 12,300 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 1,066 | 12,792 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 1,109 | 13,304 | | | | | | | | |
| | 3,352 | 3,545 | 3,645 | 3,645 | 3,655 | 3,455 | 3,455 | 3,345 | 3,195 | 3,095 | 3,095 | 3,195 | 40,677 | 3,486 | 3,687 | 3,791 | 3,791 | 3,791 | 3,583 | 3,583 | 3,479 | 3,323 | 3,219 | 3,219 | 3,323 | 42,273 | 3,626 | 3,834 | 3,942 | 3,942 | 3,942 | 3,726 | 3,726 | 3,618 | 3,456 | 3,348 | 3,348 | 3,456 | 43,964 | | | | | | | |
| Staff and Programme Running Costs | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Staff | 3,550 | 3,550 | 3,550 | 3,550 | 3,550 | 3,550 | 3,550 | 3,550 | 3,550 | 3,550 | 3,550 | 42,600 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 3,692 | 44,304 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 3,840 | 46,076 | | | | | | | | |
| Church Life | 305 | 305 | 305 | 305 | 305 | 305 | 305 | 305 | 305 | 305 | 305 | 3,660 | 317 | 317 | 317 | 317 | 317 | 317 | 317 | 317 | 317 | 317 | 317 | 317 | 3,806 | 330 | 330 | 330 | 330 | 330 | 330 | 330 | 330 | 330 | 330 | 330 | 330 | 3,959 | | | | | | | | |
| Alpha Course | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 850 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 74 | 884 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 919 | | | | | | | | |
| Mainly Music | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 400 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 416 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 36 | 433 | | | | | | | | |
| Adults Programmes | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 1,080 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 1,123 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 1,168 | | | | | | | | |
| Kids & Youth Programme | 233 | 233 | 233 | 233 | 233 | 233 | 233 | 233 | 233 | 235 | 235 | 2,800 | 244 | 244 | 244 | 244 | 244 | 244 | 244 | 244 | 244 | 244 | 244 | 244 | 2,933 | 254 | 254 | 254 | 254 | 254 | 254 | 254 | 254 | 254 | 254 | 254 | 254 | 3,050 | | | | | | | | |
| | 4,282 | 4,282 | 4,282 | 4,282 | 4,282 | 4,282 | 4,282 | 4,282 | 4,282 | 4,282 | 4,284 | 51,390 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 4,456 | 53,466 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 4,634 | 55,605 | | | | | | | | |
| Total Expenses | 7,634 | 7,827 | 7,927 | 7,927 | 7,937 | 7,737 | 7,737 | 7,627 | 7,477 | 7,377 | 7,379 | 92,067 | 7,942 | 8,142 | 8,246 | 8,246 | 8,246 | 8,038 | 8,038 | 7,934 | 7,778 | 7,674 | 7,674 | 7,778 | 95,739 | 8,259 | 8,468 | 8,576 | 8,576 | 8,576 | 8,360 | 8,360 | 8,252 | 8,089 | 7,981 | 7,981 | 8,089 | 99,569 | | | | | | | | |
| Net Income | -44 | -237 | -337 | -137 | -147 | 153 | 153 | 313 | 463 | 563 | 561 | 1,763 | 251 | 50 | -54 | -54 | -54 | 154 | 154 | 258 | 414 | 518 | 518 | 414 | 2,573 | 193 | -16 | -124 | -124 | -124 | 92 | 92 | 201 | 363 | 471 | 471 | 363 | 1,858 | | | | | | | | |

Assumptions

Refurbishment costs estimated at £314K
 All staff positions voluntary to begin with or included in existing staff positions

Inflation Assumption for Expenses pa 4%
 Inflation Assumption for Income pa 3%

For discussion

Staffing level
 Share of Catalyst Wide Expenses - Circa 6k/month
 Mortgage payments based on £150k loan with Balance of Refurbishment costs funded by Giving Campaign Rates