



November 18, 2025

Dear Forward Family,

As I looked over the budget document this year, there is one line item that has touched my heart in a significant way. On page 14, there is a bequest for \$3,500. Someone left us that money in their will. It's not a lot of money, especially considering our looming expense of replacing or repairing the roof. And yet, it is a significant donation.

The woman who gave this money was a retired missionary and a widow with no children. During the last years of her life, she faced difficult decisions about her living arrangements due to her declining physical health. As her modest savings were devoured by the cost of rent at her retirement care centre, her main concern was that she wanted to leave some money for her nephews and some for the Lord's work at Forward. And in God's providence, she was able to do so.

It reminds me of the story of the widow's offering:

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents.

Calling his disciples to him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on." (Mark 12:41-44)

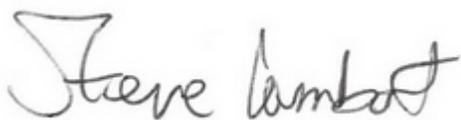
It would be easy to gloss over this woman's contribution to Forward. It's less than 1% of our projected givings for the year. But I know the Lord Jesus didn't overlook her gift. I know he is pleased with this widow who gave out of the little she had as an offering of love and thanks to him.

As we finish 2025 and look ahead to 2026, let the generosity of this widow serve to inspire us to be generous as well. Once again, we have set a deficit budget because we believe that God wants us to continue to minister to the people around us in the ways that we are and because we believe that God wants us to support missionaries around the world in the ways that we do. God has always provided for us and we have never run short. We also know that the roof over our sanctuary needs to be replaced or repaired soon and that this could cost us more money than we currently have. These costs will be beyond the deficit we have projected in this budget.

And so, we need to pray. We need to pray for God's provision. We need to pray for God's wisdom. And we need to pray that God would show each of us what he would have us give. This is an incredibly personal matter that each of us (or each family) must work through with God. There is no set amount, not even a percentage, that God requires of us in the New Testament. God simply calls us to "give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." (2 Corinthians 9:7). He also wants us to remember that we don't give to earn God's favour or to be a "good Christian." We give out of love to the one who has given us all things. We give out of worship to our God who has given us life and sent his Son to die in our place for our sins so we can have eternal life. We are told that our financial gifts are "a fragrant offering, an acceptable sacrifice, pleasing to God" (Philippians 4:18).

And so, whether we give out of our abundance or out of the little we have to live on, let us do so as a sacrifice of love and thanksgiving to God, giving cheerfully and not reluctantly as God leads us, remembering the promise that "God is able to bless you abundantly" (2 Corinthians 9:8) and "meet all your needs according to the riches of his glory in Christ Jesus" (Philippians 4:19).

Yours in Christ,

A handwritten signature in cursive script that reads "Steve Lambert". The ink is dark and the handwriting is fluid and personal.

Steve Lambert

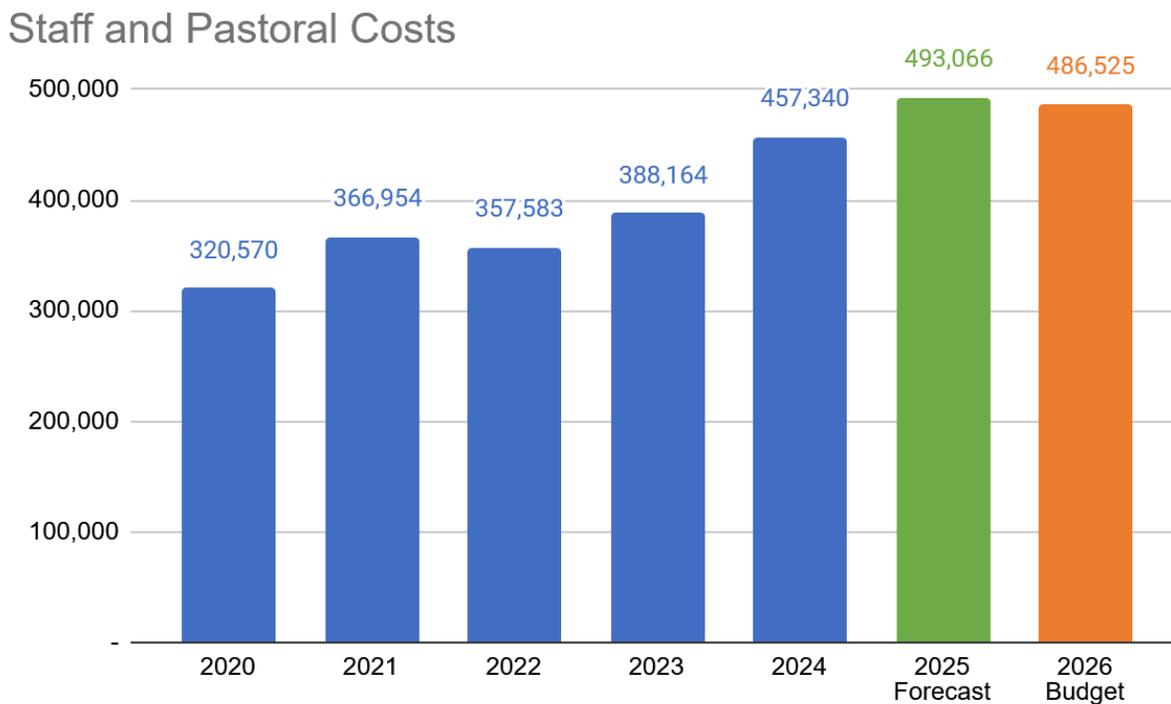
Pastor of Teaching & Discipleship

Dear Forward Baptist Church,

It is a privilege to present our budget to you for the coming 2026 year. I pray that it will be an encouragement to all of us. You will notice that many of the expenditures have been trending higher than historical values, due to inflation and increased costs. Some of these budgeted increases are also due to the desire to upgrade our physical assets or to expand Forward's ministries.

The analysis below compares the 2026 budget with prior years. The 2025 forecast includes the actual expenditure up to approximately September 2025, plus the estimated income and expenditure for the remainder of 2025.

Staff and Pastoral costs:



We have amazing staff that do great work for our church and community. The increase in costs over the years shows our investment in our people - a key part of God's plan for our church.

The budget includes the following for 2026:

- Steve Lambert – Pastor of Teaching and Discipleship
- Aaron Woodhouse – Pastor of Community Engagement
- Gary Hudson – Youth Pastor
- Beth Alexander – Director of Children's Ministry (Part-time)
- Rowena Snieder/Emma Murphy – Director of Worship and Communications (Part-time)

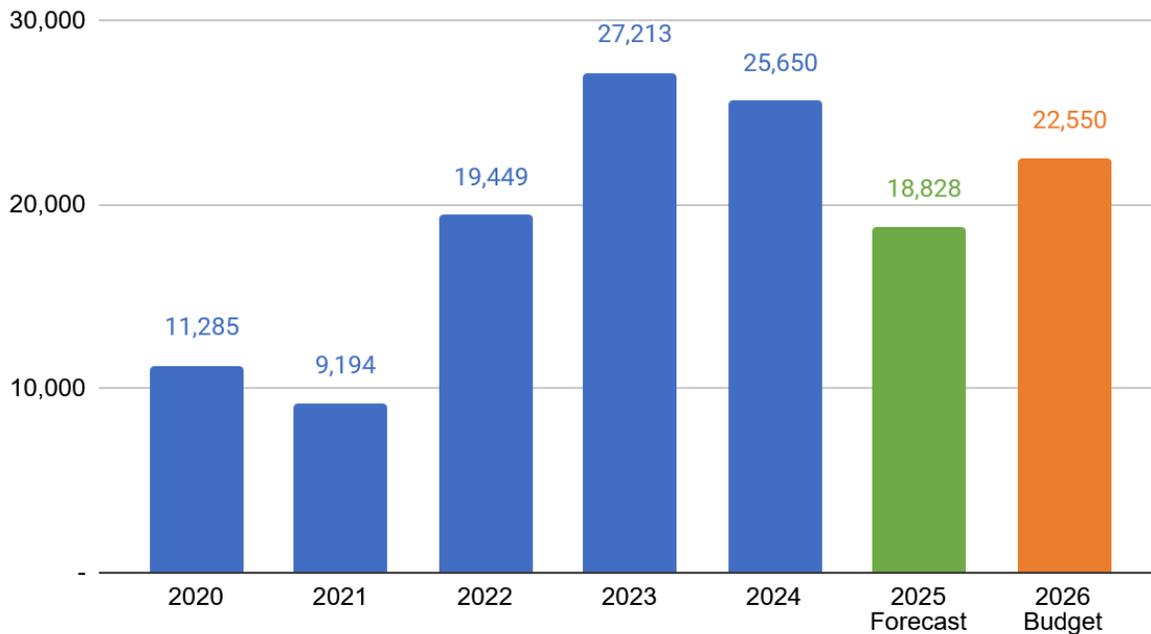
- Carol Bain – Bookkeeper
- Paul Brason & Ron Wilkie – Custodians (Part-time)
- 3 Summer Interns

We especially thank Emma Murphy for her dedication and contributions over the past year as Director of Worship and Communications and look forward to Rowena Snieder taking over the majority of 2026 during Emma’s maternity leave.

Unfortunately, we were advised that Liebenzell Mission of Canada would no longer be sending Forward Baptist Church any more interns for the foreseeable future. Therefore, we have reallocated the budget to our own staff and continue to pray for volunteers to assist with our various ministries.

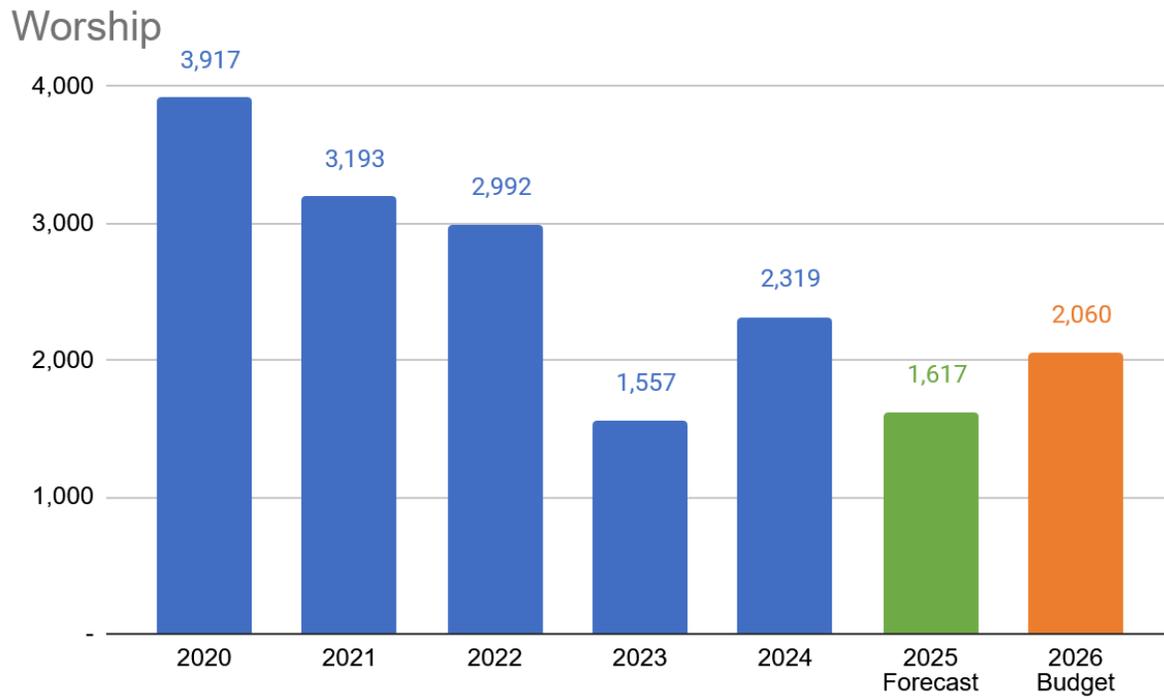
Christian Education:

Christian Education



The Lord gave us the Great Commission to make disciples of all nations and we made it a priority to invest in the Christian education of our congregation and greater community. Christian education includes Bible school supplies, day camp costs, and various ministries expenses which have been re-categorized for clarity; separating Above the Beach, Junior Youth and Youth Ministry. Our congregation is growing, with the next generation of toddlers and babies on the horizon, I am excited to see how our church will change over the years to come.

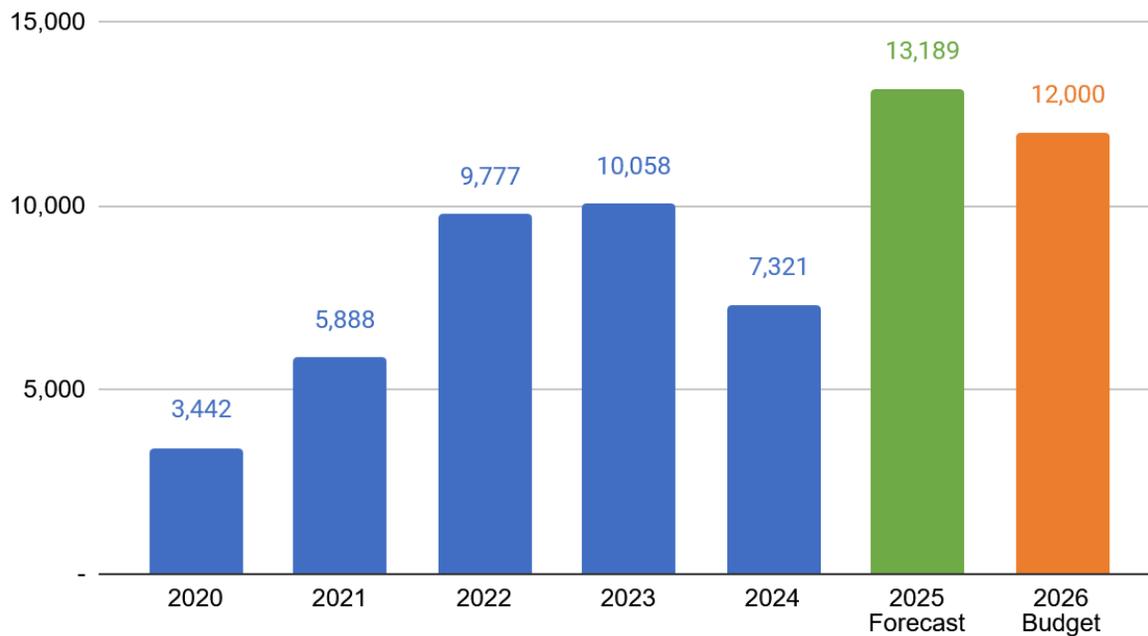
Worship:



Costs include piano maintenance, payments for license fees to use and project music in the church and payments for special speakers.

Communications and Fellowship:

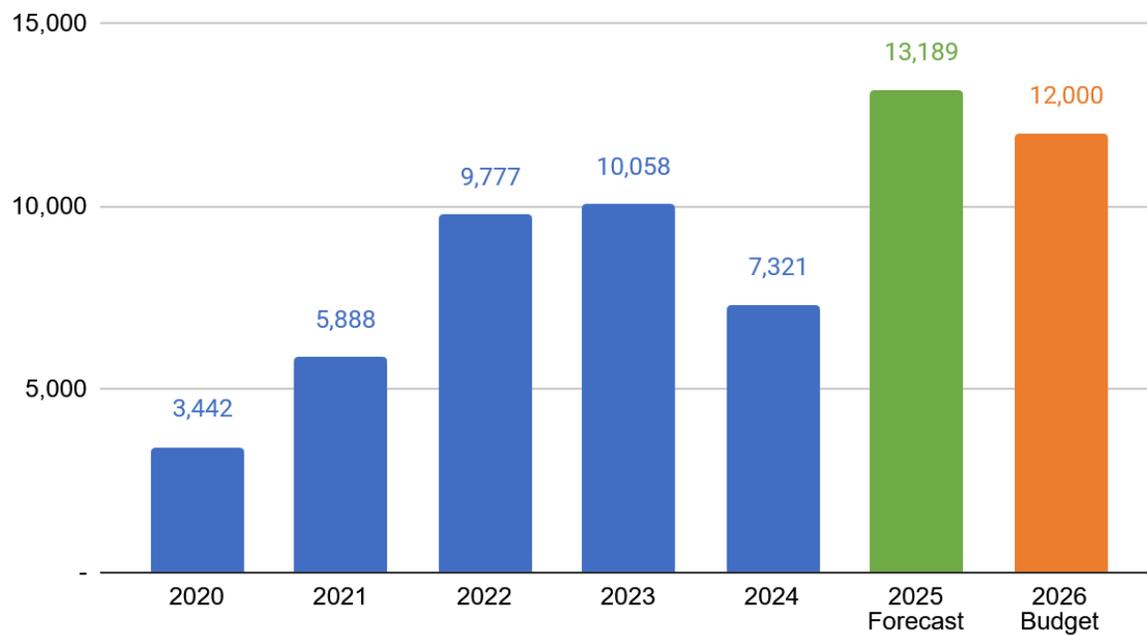
Communications and Fellowship



Costs include advertising, community outreach, flowers and costs associated with funerals and church gatherings. We have found great success connecting with the Beaches-East York community during our annual street party so it accounts for most of our 'Community Outreach' category. We continually encourage the congregation and visitors every Sunday to join us after service in the Fellowship Hall for coffee and we began regularly hosting fellowship meals again which had been paused due to the pandemic.

Office and General:

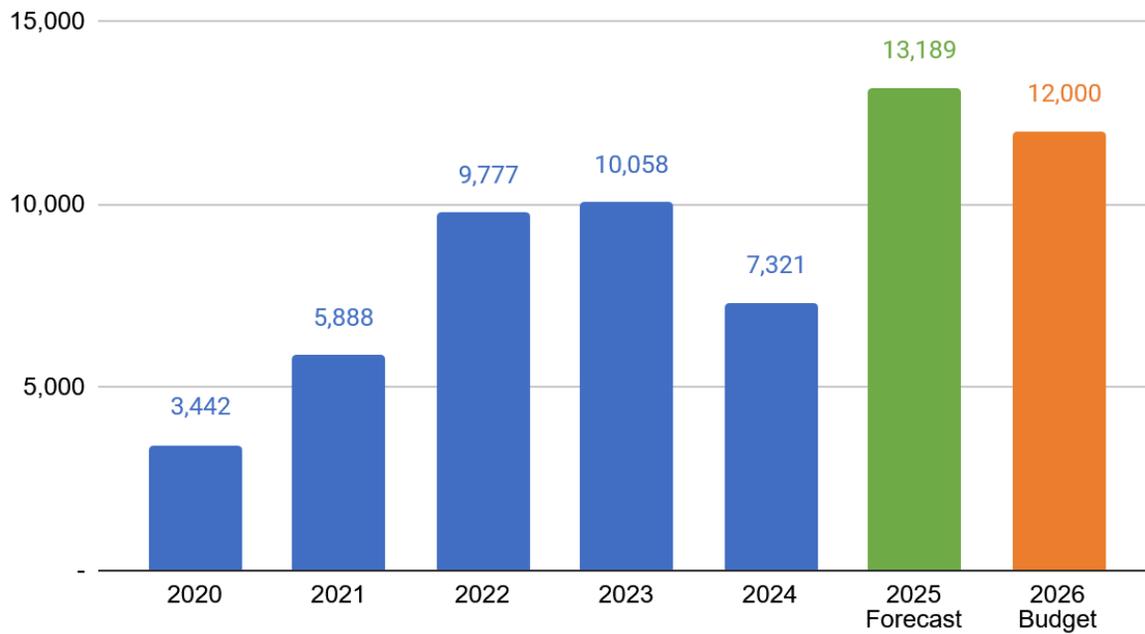
Communications and Fellowship



Office and general costs include bank charges, staff cell phones, printing and communication charges. While printing costs are the largest component of this category, we have found value added from the printed weekly sermon notes and bulletins for the congregation.

Building:

Communications and Fellowship



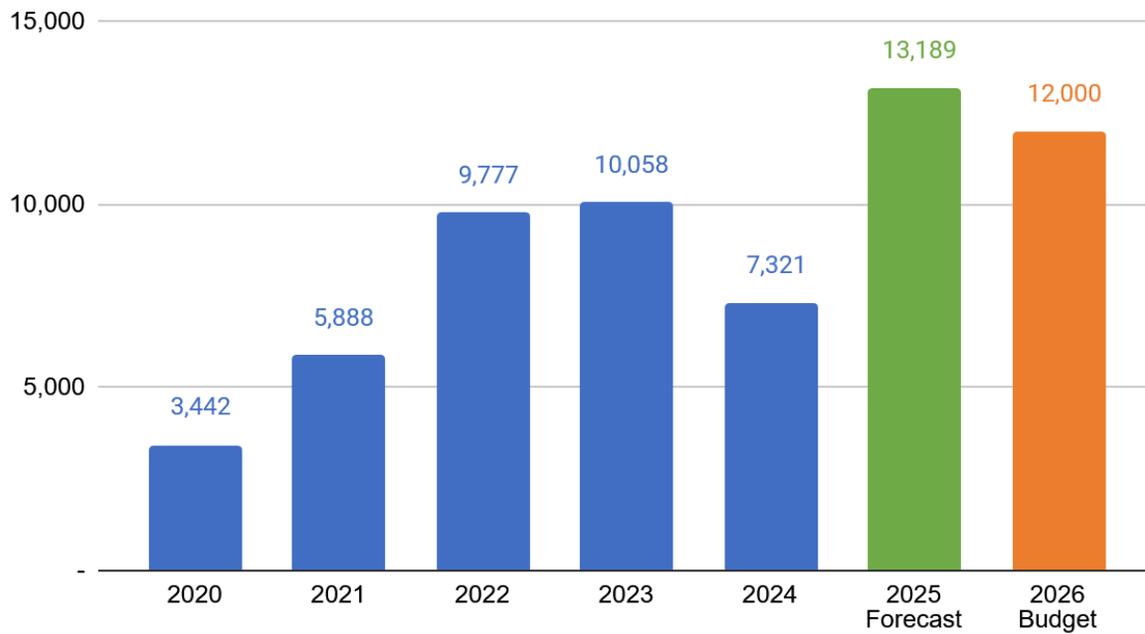
The church building, parking lots and the Glenmore property are Forward’s largest earthly assets. It would be very difficult to obtain these properties in the same location for a church of our size and we are in a very blessed position. With that said, it is expensive to maintain the properties and therefore this forms a large proportion of the budget. Utilities are expensive, and costs vary based on both inflation and how cold the winter season is.

This year, we are seeking to potentially automate our HVAC system originally set up in the 1960s as it often breaks or continually runs unexpectedly, this should theoretically reduce our costs over the long term.

There was a gap identified in our building valuation which triggered a reassessment, hence why our insurance cost increased significantly as we were previously under-insured. This will more adequately protect us in case of significant damages.

Missions:

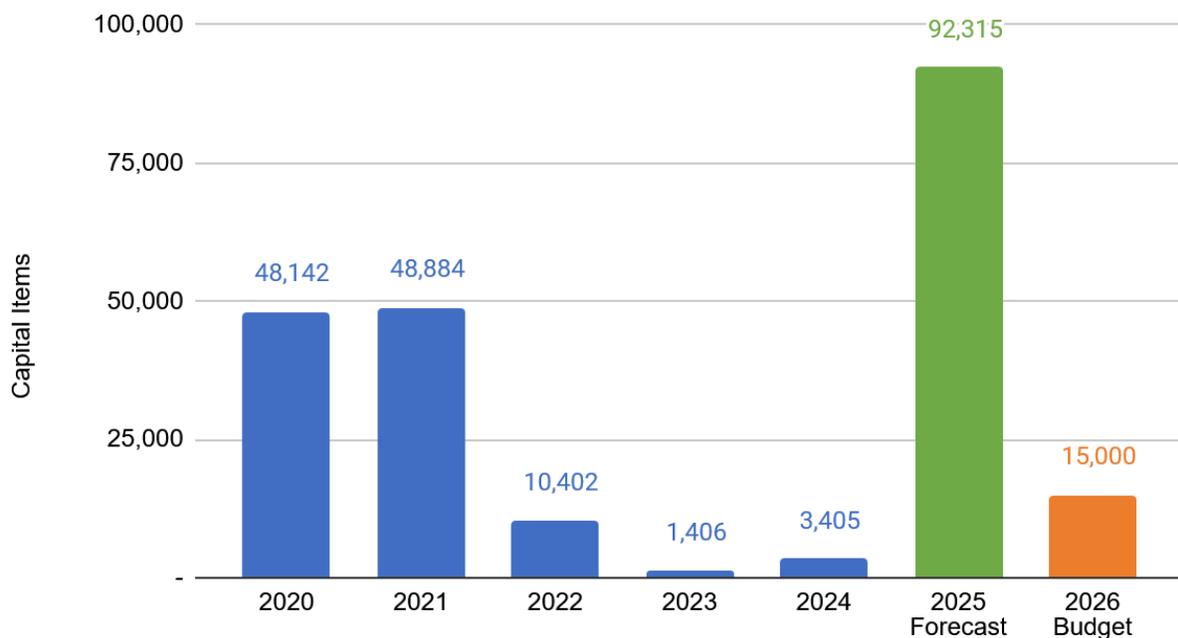
Communications and Fellowship



The missions budget includes the money that we send to missionaries and mission organizations. As mentioned in last year’s budget, FEB Central, whose fellowship Forward Baptist Church is a part of, requested that all member churches increase their annual contributions to 3% of their total budget. We decided to honour this request as FEB Central contributes a lot to our church through staff benefits, youth retreats, ministry resources, etc., on top of numerous church planting efforts and supporting existing churches across Ontario and Quebec.

Capital Items:

Capital Items



The Property Team previously presented a list of capital projects to complete between 2024 to 2026. In 2025, with an approach of being modest and functional, we made significant progress on three major projects:

1. We purchased and installed 300 new LED lights throughout the church and provided some other electrical upgrades along the way
2. Children's ministry area refresh in one room and one hallway, and the expansion of two new children's ministry rooms. Once completed, this work will allow us to bring all our children's ministry classrooms into one secure location, with freshly painted walls, new flooring, and brighter lights.
3. The Fellowship Hall received a facelift this past year, with new ceiling tiles, paint, and lighting.

However, in 2024 it also was determined that the church sanctuary's roof was cracking and spalling in numerous places. Imminent failure is unlikely but we are actively obtaining quotes from as many companies as we can in order to determine the best course of action. Though we are still in the preliminary stages of obtaining quotes, we have been provided ranges from hundreds of thousands of dollars for a repair, to millions of dollars for an entire replacement.

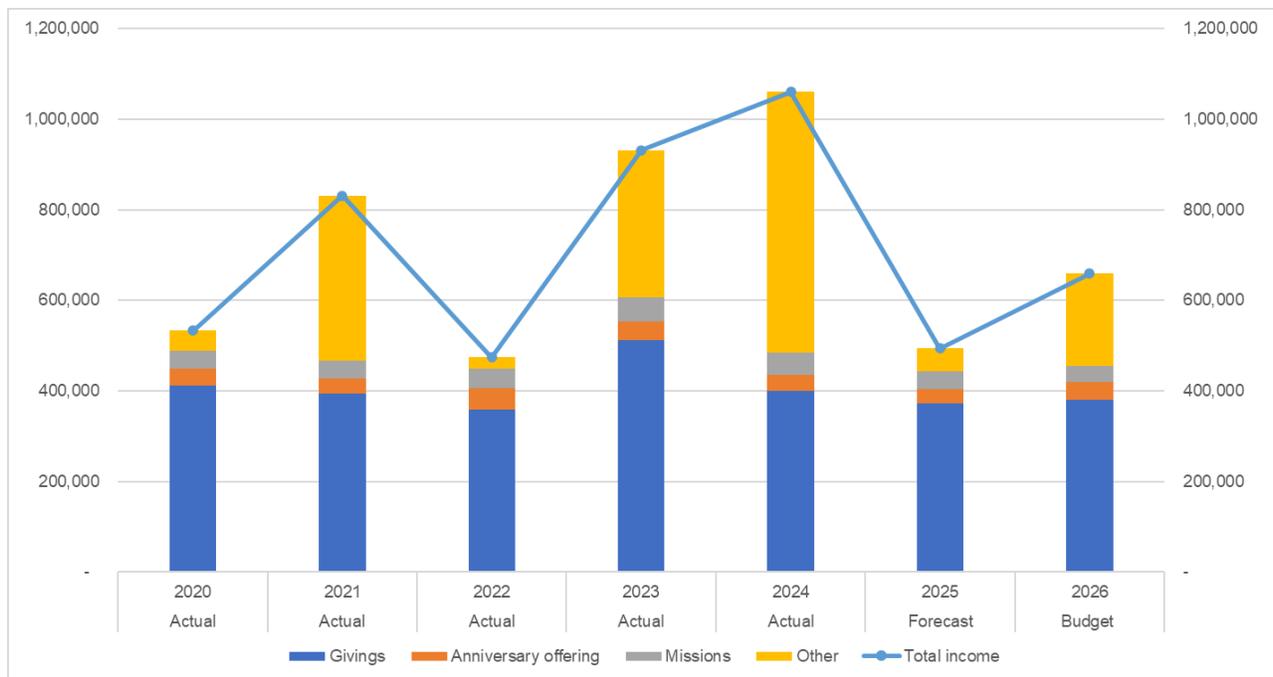
As a result of this looming roof expense, in 2026 we are prioritizing the most important capital projects such as completion of the children's ministry area, refreshing the gymnasium floor and

lighting, and HVAC automations, if it will ultimately save money in the long run due to our existing outdated system that has been prone to failure.

The 2026 capital budget is therefore being limited to \$15,000 and the other previously suggested capital projects will be paused until we have solid direction and a quote for the sanctuary roof repair/replacement.

From the church’s available funds, we have separately budgeted approximately \$244,000 in 2026 to allocate between the roof and all aforementioned capital items based on severity and need. There will be a stronger focus this upcoming year on appealing to the congregation to support our formal Building Fund.

Income:



God, through the circumstances of our church and the faithful giving of His followers at Forward, has continued to bless our church. For the past few years, we have received significant funds from Metrolinx for the rental of the Wildwood property which accounted for the historically high ‘Other Income’. We expect to receive a total of approximately \$158,100 in March 2026 from Metrolinx due to their desire to extend the rental of the Wildwood parking lot for three 3-month extensions to the end of November 2026. It is important to note that this will likely be the last funds to be received as we expect Metrolinx to finally complete their project by the end of the year.

Along with this, we are steadily receiving the outpouring of generosity from congregational giving. He has continued to show Himself faithful to our church and I challenge each of us to not grow complacent in light of the additional Metrolinx funds received, but to prayerfully consider how much we can give back to God. A heartfelt thank you to all who continue to give generously and sacrificially, it is truly humbling to witness as treasurer.

Summary:

While total expenditure is higher than total income for 2026, this is an expected course of action that we aim for. We want to be good stewards of the funds that God has given us and use them wisely for His glory and honour, such as continuing to develop our ministries and maintaining and upgrading the physical property He has provided us.

Due to the large lump sum that has been provided by Metrolinx over the many past years, we are projected to have a balance of approximately \$602,403 at the end of 2026, after our typical expenditures and funding the approximate deficit of \$235,000 in 2026. From this balance, \$244,000 is to be allocated to the roof and prioritized capital projects. The remaining funds will be split between funding 2027's expected deficit (assumed to be \$235,000 again if no changes) and maintaining a working balance (\$123,403).

God has been so faithful to our church. I ask that we be careful to not grow complacent in our giving but instead, in proactive prayer, consider how we may join Him in giving. I pray that we may not lose sight of the fact that we have a faith budget that we need to support with prayer. Let us therefore continue to listen closely to God's guidance, especially as we seek how He desires us to use these funds that He continues to shower us with.

The attached schedules provide the detailed budget summarized above.

I would like to sincerely thank everyone who assisted with the preparation of the budget and provided input and support during this process.

We serve the Almighty God, and it is an honour to serve among His followers in this capacity.

Thank you,

A handwritten signature in cursive script that reads "Felix Chau".

Felix Chau (Deacon & Treasurer)

FORWARD BAPTIST CHURCH
 STATEMENT OF INCOME AND EXPENDITURE – LOCAL MINISTRY FUND
 FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025 Forecast	2025 Budget	2026 Budget
Income			
Envelopes	7,413	10,000	10,000
Where Most Needed	190,532	200,000	200,000
Pre-Authorized Gifts	97,590	90,000	90,000
Anniversary Offering	30,967	40,000	40,000
Gifts through Charities	76,895	80,000	80,000
Other Gifts	-	-	-
TOTAL GIVINGS	403,397	420,000	420,000
Missions Income			
Envelopes	15,000	5,000	10,000
Special Mission Offering	25,000	25,000	25,000
Other Mission Income, incl. WMF	-	-	-
TOTAL MISSIONS INCOME	40,000	30,000	35,000
Other Income			
Rent - Glenmore	10,200	10,200	10,200
Facility Rentals	5,400	3,600	5,400
Government Grants	7,500	-	7,500
Recoveries & Fees (mainly camp)	12,455	10,000	12,500
Interest Earned	11,532	20,000	11,000
Other Receipts	-	-	-
TOTAL OTHER INCOME	47,087	43,800	46,600
TOTAL INCOME	490,484	493,800	501,600

FORWARD BAPTIST CHURCH
 STATEMENT OF INCOME AND EXPENDITURE – LOCAL MINISTRY FUND (CONTINUED)
 FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025 Forecast	2025 Budget	2026 Budget
Expenditure			
Staff & Pastoral Costs	493,066	437,768	486,525
Christian Education	18,828	24,000	22,550
Worship	1,617	2,460	2,060
Communications & Fellowship	13,189	9,200	12,000
Office & General	14,467	14,200	15,100
Building	88,291	91,100	104,144
Legal	-	-	-
Capital Items	92,315	10,000	15,000
TOTAL EXPENDITURE	721,772	588,728	657,379
Missions Expenditure			
Individuals	35,530	35,530	36,597
Mission Organizations	32,420	32,420	32,420
Other, incl. Anniversary Offering Distribution	32,500	32,500	10,500
TOTAL MISSIONS EXPENDITURE	100,450	100,450	79,517
TOTAL EXPENDITURE	822,222	689,178	736,846
NET INCOME / (EXPENDITURE) BEFORE SPECIAL ITEMS	(331,738)	(195,378)	(235,296)
Other Receipts (Metrolinx)	-	-	158,100
Bequest	3,500	-	-
BALANCE, Beginning of Year	1,007,837	1,007,837	679,599
BALANCE, End of Year	679,599	812,459	602,403
Less Working Balance			123,403
Excess			479,000
Future Operating Funds & Missions			235,000
Funds Set Aside for Church Building			244,000

FORWARD BAPTIST CHURCH
SCHEDULE OF EXPENDITURE - LOCAL MINISTRY FUND
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025 Forecast	2025 Budget	2026 Budget
Staff Remuneration and Pastoral Costs			
Pastoral Salaries	235,643	208,798	234,500
Employee Benefits	83,230	56,100	76,900
Support Staff	136,726	133,320	135,000
Summer Interns	30,867	28,000	33,300
Book Allowance	3,260	2,125	2,125
Staff Education & Development	1,754	4,000	1,700
Travel	217	1,000	200
Pastoral Costs	874	800	800
Long Term Interns	-	1,625	-
Conferences - Conventions	495	2,000	2,000
	493,066	437,768	486,525
Christian Education			
Department Supplies	1,110	2,000	2,500
General Ministry	3,339	2,500	3,300
Library/Resource Centre	350	200	400
Day Camp	6,351	10,000	6,400
Above the Beach	1,335	250	1,600
Jr Youth	222	250	850
Youth Ministry	5,660	6,000	6,000
Church Family Ministry	263	1,000	500
Men's Ministry	145	600	500
Women's Ministry	53	1,200	500
	18,828	24,000	22,550
Worship			
Organ & Piano Maintenance	618	360	810
Worship Expenses	-	-	-
Special Speakers	-	600	-
Song License	999	1,300	1,050
Communion	-	200	200
	1,617	2,460	2,060
Communications and Fellowship			
Communications including Advertising	1,020	2,000	1,000
Community Outreach	4,702	1,800	3,500
Church Fellowships & Funerals	6,886	5,000	6,900
Flowers & Auditorium Decorations	581	400	600
	13,189	9,200	12,000

FORWARD BAPTIST CHURCH
SCHEDULE OF EXPENDITURE - LOCAL MINISTRY FUND (CONTINUED)
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025 Forecast	2025 Budget	2026 Budget
Office & General			
Bank Charges & Interest	2,537	3,200	2,600
Cell Phones	1,970	3,600	2,500
Postage	-	-	-
Print Stationery & Office Supplies	9,960	6,400	10,000
Telephone	-	1,000	-
	14,467	14,200	15,100
Building			
Building Maintenance, Repairs & Supplies	27,972	22,000	28,000
Gas	23,667	27,000	24,000
Hydro & Water	22,270	27,000	27,000
Insurance	7,600	7,600	15,144
P.A./A.V. Maintenance & Supplies	176	1,500	3,000
Glenmore Property	6,606	6,000	7,000
	88,291	91,100	104,144
Legal	-	-	-
Capital Items			
LED Lighting	42,277	-	-
Pew Bibles	1,260	-	-
Building Repairs	38,825	-	-
Building Security Upgrades	9,952	-	-
Budget	-	10,000	15,000
	92,315	10,000	15,000

FORWARD BAPTIST CHURCH
 SCHEDULE OF INCOME AND EXPENDITURE – MISSIONS FUND
 FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025 Forecast	2025 Budget	2026 Budget
Income			
Envelopes	15,000	5,000	10,000
Missions Offering	25,000	25,000	25,000
Other Income	-	-	-
Total Income	40,000	30,000	35,000
Individuals			
Aaron and Anna Bowes (Missions 3D Threshold)	20,550	20,550	21,167
Don and Erin Longworth (SIM)	2,165	2,165	2,230
Ray and Sandra Alary (TTB)	-	-	-
Daniel and Emily Ford (BMFP)	2,165	2,165	2,230
Louis Bourque (AEBEQ)	2,165	2,165	2,230
Martha Oates (OMF)	1,860	1,860	1,916
Valera & Laura Strugov (MoveIn)	1,300	1,300	1,339
Bechera & Roula Karkafi (FEBI)	2,165	2,165	2,230
Paul & Georgie McDonald (SEND International)	1,860	1,860	1,916
Isaac & Nikki Medler (SIM)	1,300	1,300	1,339
Total Individuals	35,530	35,530	36,597

Acronyms:

AEBEQ - Association d'Églises Baptistes Évangéliques au Québec (FEB Quebec)
 BMFP - Baptist Mission to Forgotten Peoples
 FAIR - Fellowship Aid & International Relief
 FEBI - Fellowship of Evangelical Baptists International
 OMF - Overseas Mission Fellowship
 SIM - Sending in Mission
 TTB - Thru the Bible

FORWARD BAPTIST CHURCH
SCHEDULE OF INCOME AND EXPENDITURE – MISSIONS FUND (CONTINUED)
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025 Forecast	2025 Budget	2026 Budget
Mission Organizations			
FEB National			
FAIR	1,000	1,000	1,000
Leaders Formation	1,200	1,200	1,200
FEB National General Fund	720	720	720
FEB Central			
FEB Central: General Fund	7,000	7,000	7,000
FEB Central: Church Planting	7,600	7,600	7,600
Other Organizations			
FEB Atlantic Support	1,500	1,500	1,500
Liberty Grace Church	2,500	2,500	2,500
AEBEQ Church Sponsorship	3,500	3,500	3,500
Heritage College & Seminary	2,500	2,500	2,500
Toronto Baptist Seminary	2,500	2,500	2,500
Toronto City Mission	1,200	1,200	1,200
SAT-7 Canada	-	-	-
Pregnancy Care Centre	1,200	1,200	1,200
Total Mission Organizations	32,420	32,420	32,420
Other			
Missions Speakers Honourariums	2,000	2,000	1,500
Missions Conference	2,000	2,000	1,000
Short Term Missions	4,000	4,000	4,000
Gifts to Missionaries & Retirees	4,500	4,500	4,000
Special Events/Support	20,000	20,000	0
Total Other	32,500	32,500	10,500
Total Expenses	100,450	100,450	79,517
Net Income (Loss)	(60,450)	(70,450)	(44,517)