



Community Care
NORTHUMBERLAND

2026/2027 FINAL Operating & Capital Budgets

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Prepared for:
Finance Committee

Version 1.0

High-level takeaways:

- Balanced budget contingent on \$1.6M in donations:
 - \$527K to Client Services (CS)
 - \$1.1M to Hospice Services (HS) - *Foundation Transfer*
- One-time funding lower than Forecast 25/26 as it has not been confirmed for 2026/27
- Salaries inflation driven by 2% step increases, CEO rate increase & new positions (offset by funding)
- Resources are being used efficiently - benchmarking of major CS depts. indicates no material inefficiencies
- Based on comparative analysis of:
 - 'Average Expense per Individual Served'*
 - Meals on Wheels: \$675 vs. peer median of \$711
 - Transport: \$299 vs. peer median of \$424
 - Congregate Dining: \$155 vs. peer median of \$157
 - 'Average Expense per Patient Day'*
 - Hospice: TBD - pending further analysis
- Relative efficiency highlights revenue as key challenge in 2026/27 & beyond

Consolidated

	2025/26 Forecast Year End	FINAL 2026/27 Budget	Variance
Government Funding - Base	2,904,225	3,003,357	99,132
Government Funding - One Time	979,504	893,000	(86,504)
Client Fee Recoveries	705,233	726,800	21,567
Fundraising	116,082	105,000	(11,082)
Donations	284,058	571,230	287,172
Foundation Funding	940,338	1,138,649	198,311
Grants	394,402	343,792	(50,610)
Interest Income/Loss	39,814	38,000	(1,814)
Amortization of Deferred Contributions	545,057	544,611	(446)
Other Revenue	58,261	4,000	(54,261)
Total Revenues	6,966,974	7,368,439	401,465
Salaries & Benefits	4,502,035	4,745,686	243,651
Medical Staffing	69,226	71,800	2,574
Management Fee Transfers	16,275	-	(16,275)
Supplies	544,823	585,150	40,327
General Sundry	277,249	293,110	15,861
Travel - Staff & Service Delivery	276,542	303,758	27,216
Professional Fees	274,236	300,850	26,614
Volunteer Recognition	7,967	12,234	4,267
Fundraising Expense	54,843	55,000	157
Equipment Maintenance & Purchases	65,618	82,840	17,222
Amortization of Capital Assets	545,057	544,611	(446)
Contracted Out Services	81,003	101,000	19,997
Occupancy	251,099	272,400	21,301
Total Expenses	6,965,973	7,368,439	402,466
Net Income	1,001	-	(1,001)
Profit/Loss Margin	0.0%		

Budget Risks

- **Economic Conditions:** CCN's cash flow stability is dependent on continued Foundation support. Broader economic conditions – such as inflation, economic downturns, or reduced donor capacity – could affect both community donations and operating costs. In particular, CCN remains exposed to increases in food costs and fuel costs, which directly impact program delivery.
- **Foundation Dependency:** The operating budget assumes \$1.1M in Foundation support. A decline in Foundation contributions would likely result in operating pressures that could require service adjustments, increased fundraising efforts, or the use of reserves. For context, a 10% reduction in Foundation funding would result in an approximate \$110K operating deficit, all else equal. As a result, CCN's long-term financial sustainability must be considered alongside the Foundation's projected fundraising capacity.
- **Grant uncertainty & Capital:** The budget assumes that existing vehicles, kitchen equipment, and IT infrastructure will continue to operate without significant unexpected failures beyond normal maintenance. Any major equipment replacement not currently planned for would require additional funding.
- **Additional one-time funding:** The budget also assumes certain capital and program investments may be supported through Ontario Health one-time funding. If this funding is not received, CCN may need to defer projects or use internal reserves to support these investments.
- **WSIB Claim Risk:** Unanticipated WSIB claims may increase premiums and staffing costs, creating unplanned budget pressure. Effective health and safety practices are essential to minimize this risk.

Budget Upside

- **Insurance Proceeds:** Approximately \$136K in potential insurance proceeds has not been included in the budget due to uncertainty regarding the final accounting treatment and timing of recognition. If confirmed, this amount could improve the in-year financial position.
- **Estate donations:** An estimated \$125K estate donation has not been included in the budget due to uncertainty regarding timing and confirmation.
- **Grants:** A potential \$100K grant over four years (\$25K annually) has not been included in the budget to maintain a conservative revenue forecast.

Budget High Level Observations

Client Services

- Donations serve as the balancing figure for all Client Services programs
- Grants have declined due to the absence of confirmed grants for the 2026/27 (United Way Grant & Senior Center Without Walls Grant)
- Other revenue is low as there has not been a WSIB rebate confirmed for 2025 premiums

Hospice Services

- Funding higher than 2025/26 YE forecast as all G&B Funding will be used in 2026/27
- One-time funding lower than F'cast 25/26 as Clinical Coach Funding not confirmed for 2026/27

FINAL Capital Plan 2026/27

Department	Capital Item	Funding Source	Final 2026/27 Budget
Donor Relations	Modifications to Office Space	OH or Foundation	28,988
Ed's House	Barn Style Kitchen Door	OH or Foundation	13,042
Support Services Training	Nametag Maker	Ontario Heath	3,148
Support Services Training	Office Renovations	Ontario Heath	12,554
Adminstration	Firewall Subscription Renewals	Ontario Heath	25,962
Adminstration	Managed Services & Licenses for IT	Ontario Heath	10,771
Transportation	Van	Ontario Heath	125,000
			219,465

Department	Capital Share	
	\$	%
Support Services Training	15,702	7%
Administration	36,733	17%
Donor Relations	28,988	13%
Transportation	125,000	57%
Ed's House	13,042	6%
Total	219,465	100%

Type of Capital	\$	%
Direct Care	125,000	57%
Support Services	94,465	43%
Total	219,465	100%

Overview

Of the \$219K ask:

- Majority of requests *may* be funded by Ontario Health through one-time funding and will be recognized in 2025/26 if this happens.
- Should this funding not materialize, leadership is asking for \$50K to fund some of the client services projects internally:
 - Office Renovations - \$12.5K
 - Firewall Subscription Renewals - \$26K
 - Managed Services & Licenses for IT - \$10.7K
- The \$167K relates specifically to the foundation and will be funded through the Foundation, upon request, should Ontario Health funding requests be denied.
- All proposed capital expenditures are primarily related to support services and mainly driven by IT infrastructure requirements.

****Request motion to approve up to \$50K for capital purchases****