	2020 Proposed Budget (Cash Flow)	2020 Proposed Budget (FS)	2020 NEW EXPECTATION	2021	2022	2023
REVENUE						
Revenue Emmanuel Home						
Rent Revenue	3,712,336	3,712,336	3,071,058	4,047,031	4,153,389	4,260,282
Life Lease Rent Reduction	-150,000	-150,000	-31,233	-50,000	-75,000	-100,000
Resident Services	24,000	24,000	21,115	27,000	30,000	33,000
Personal Support Services	30,000	30,000	49,570	36,000	39,000	42,000
Parking	67,680	67,680	45,213	66,000	69,000	72,000
Guest Suite & Room Rentals	12,500	12,500	1,470	3,000	6,000	9,000
Total Revenue - Rentals	3,696,516	3,696,516	3,157,193	4,129,031	4,222,389	4,316,282
Revenue - Meal	324,840	324,840	361,713	360,000	390,000	420,000
Revenue - Misc Projects	5,900	5,900	81,792	7,500	9,000	12,000
Revenue - Respite/Palliative				2,500	3,000	4,000
Revenue - Unique Homes Grant	48,291	48,291	48,290	48,000	48,000	48,000
Revenue - COVID Relief Funding			172,644			
Revenue - Recreation	9,600	9,600	17,054	18,000	20,000	22,000
Revenue - Misc (Key & Door Cards)	1,920	1,920	1,640	2,000	2,000	2,000
Total Emmanuel Home Revenue	4,087,067	4,087,067	3,840,326	4,567,031	4,694,389	4,824,282
Society - Revenue						
Society - Membership	15,000	15,000	11,290	15,000	15,000	15,000
Society - Donations	27,000	27,000	42,828	50,000	50,000	50,000
Society - Interest Income	5,000	5,000	33,468	2,000	2,000	2,000
Total Society Revenue	47,000	47,000	87,586	67,000	67,000	67,000
TOTAL REVENUE	4,134,067	4,134,067	3,927,912	4,634,031	4,761,389	4,891,282
EXPENSE						
Society Expenses						
Audit Fees	21,996	21,996	21,422	22,000	22,000	22,000
Society - Postage & Office Supplies	3,000	3,000	1,508	2,000	2,000	2,000
Society - Grant Purchases			4,971			
Society - Parking and Mileage	1,500	1,500	481	1,500	1,500	1,500
Society - Professional & Legal Fees	3,000	3,000	137	2,500	2,500	2,500
Society - Staff Gifts & Appreciation	2,400	2,400	1,133	2,400	2,400	2,400
Society - Planning & Development	30,000	30,000	25,214	5,000	5,000	5,000
Society - Total Expenses	61,896	61,896	54,866	35,400	35,400	35,400
Payroll Expenses						
Wages - Senior Management	380,302	380,302	366,791	325,000	345,000	375,000
Wages - Administration	198,576	198,576	324,704	225,000	235,000	245,000
Wages - Kitchen	286,962	286,962	318,814	295,000	305,000	315,000
Wages - Recreation	126,736	126,736	113,865	126,000	132,000	139,000
Wages - Housekeeping	130,300	130,300	209,714	135,000	140,000	145,000
Wages - Maintenance	148,406	148,406	200,976	160,000	168,000	176,000
Wages - Personal Support	22,190	22,190	22,309	24,000	27,000	30,000
Total Wages	1,293,472	1,293,472	1,557,173	1,290,000	1,352,000	1,425,000
EI Expense	22,698	22,698	29,161	26,000	27,500	29,000
CPP Expense	49,244	49,244	61,817	57,000	60,000	63,000
WCB Expense	19,200	19,200	9,550	20,000	21,000	22,000
Group Health Insurance	49,356	49,356	56,784	50,000	52,000	54,000
RRSP - CCU	72,000	72,000	37,632	40,000	45,000	50,000
Total Employee Benefit Expenses	212,498	212,498	194,944	193,000	205,500	218,000
Staff Development	7,500	7,500	1,876	3,600	4,800	6,000
Mileage / Parking	504	504	6	500	500	500
Total Payroll Expenses	1,513,974	1,513,974	1,753,999	1,487,100	1,562,800	1,649,500

	2020 Proposed Budget (Cash Flow)	2020 Proposed Budget (FS)	2020 NEW EXPECTATION	2021	2022	2023
Emmanuel Home Expenses						
Auto Expenses	3,300	3,300	3,225	3,600	3,900	4,000
Advertising & Promotions	3,000	3,000	5,974	2,500	2,500	2,500
Community Engagement	996	996	64	1,000	1,000	1,000
Amortization Expense		610,872	645,015	850,000	830,000	810,000
Bank Charges	456	456	3,942	500	500	500
Courier/ Postage & Meter Rental	4,200	4,200	2,391	3,000	2,700	2,400
Electronic Payment Processing Fees	2,004	2,004	362	750	750	750
Insurance	66,351	66,351	62,346	65,000	68,000	71,000
Contracted Services re COVID-19			7,185			
IT and Related Services	19,704	19,704	22,779	20,000	21,000	22,000
Computer Software & Hardware	10,004	10,004	7,141	10,000	10,000	10,000
Office Internet Service	1,896	1,896	1,416	2,000	2,000	2,000
Membership	6,000	6,000	4,327	4,800	4,800	4,800
Staff Gifts & Appreciation	7,800	7,800	11,320	8,400	8,600	8,800
Miscellaneous	1,200	1,200	1,498	1,000	1,000	1,000
Licences	300	300	0	300	300	300
Photo Copy Expenses	9,000	9,000	8,531	9,000	9,000	9,000
Office Supplies	6,000	6,000	13,174	9,000	9,000	9,000
Office Equipment & Repairs	2,400	2,400	1,760	2,400	2,400	2,400
Furniture & Fixtures	4,200	4,200	2,465	2,500	2,500	2,500
Property Taxes	201,500	201,500	0	0	0	0
Recreation - Equipment & Supplies	1,500	1,500	650	1,000	1,000	1,000
Printing	5,004	5,004	0	2,500	2,500	2,500
Utilities - Power	210,000	210,000	168,806	175,000	180,000	185,000
Utilities - Heating	89,186	89,186	81,504	85,000	90,000	92,000
Utilities - Telephone	14,004	14,004	15,353	15,000	15,000	16,000
Utilities - Cable TV	78,000	78,000	75,913	78,000	78,000	78,000
Utilities - Water and Sewer	78,000	78,000	72,886	78,000	78,000	78,000
Mortgage East Wing Principal	103,442					
Mortgage East Wing Interest	83,551	83,551	139,408	0	0	0
Mortgage Centre Wing Principal	196,317					
Mortgage Centre Wing Interest	21,984	21,984	21,940	20,100	18,029	15,936
Mortgage Consolidate EW & NW Principal	296,382					
Mortgage Consolidate EW & NW Interest	389,904	389,904	329,080	761,934	741,230	719,835
Contingency Reserve All Wings	120,000		0	0	0	0
Replacement Reserve Centre Wing	21,700		0	0	0	0
Total Emmanuel Home Expenses	2,059,285	1,932,316	1,710,455	2,212,284	2,183,709	2,152,221
Fund Expenses						
Capital Projects - Expenses	0	0	3,182	0	0	0
Garden Fund - Expenses	0	0	3,556	0	0	0
Walkathon - Expenses	0	0	0	0	0	0
Craft Sale - Expenses	0	0	0	0	0	0
Chaplaincy - Expenses	0	0	0	0	0	0
Health Care Projects - Expenses	0	0	0	0	0	0
COVID-19 - Expenses	0	0	0	0	0	0
Total Fund Expenses	0	0	6,738	0	0	0
Kitchen Expenses						
Kitchen - Groceries	150,000	150,000	200,080	180,000	180,000	180,000
Kitchen - Supplies	13,404	13,404	26,371	18,000	18,000	18,000
Kitchen - Equipment	3,096	3,096	1,801	2,500	2,500	2,500
Kitchen - Grease Removal	1,800	1,800	230	1,000	1,000	1,000
Kitchen - Equipment Maintenance	4,500	4,500	3,116	4,500	4,500	4,500
Kitchen - Education (Dietitian)	800	800	251	800	800	800
Total Kitchen Expenses	173,600	173,600	231,849	206,800	206,800	206,800
Housekeeping Expenses						
Housekeeping - Supplies	12,996	12,996	23,326	15,000	15,000	15,000

	2020 Proposed Budget (Cash Flow)	2020 Proposed Budget (FS)	2020 NEW EXPECTATION	2021	2022	2023
Housekeeping - Equipment	2,004	2,004	5,645	3,000	3,000	3,000
Total Housekeeping Expenses	15,000	15,000	28,971	18,000	18,000	18,000
Recreation Income & Expenses						
Recreation - Trip Expense			3,310			
Recreation - General Expense	15,500	15,500	12,655	15,500	15,500	15,500
Total Recreation Expenses	15,500	15,500	15,965	15,500	15,500	15,500
Maintenance Expense						
Maint. - Landscaping	18,000	18,000	18,717	18,000	18,000	18,000
Maint - Snow Removal	12,000	12,000	4,793	7,500	7,500	7,500
Maintenance - Van Fuel			3,485	2,500	2,500	2,500
Maintenance - Elevator	18,500	18,500	18,630	20,000	20,000	20,000
Maintenance - Waste Hauling	12,504	12,504	8,600	12,000	12,000	12,000
Maintenance - Fire Alarm & Entry	9,000	9,000	11,071	9,000	9,000	9,000
Maintenance - Security System	2,500	2,500	1,225	2,000	2,000	2,000
Maintenance - Overhead Door Service	2,304	2,304	1,279	2,000	2,000	2,000
Maintenance - Intercom Licence	150	150	119	150	150	150
Maintenance - Irrigation System	1,800	1,800	2,459	1,800	1,800	1,800
Maintenance - Parafos H20 Treatment	5,000	5,000	3,139	5,000	5,000	5,000
Maintenance - Window Cleaning	15,000	15,000	11,737	12,000	12,000	12,000
Maintenance - Painting	20,004	20,004	77	0	0	0
Maintenance - Suite Maintenance			86,565	60,000	60,000	60,000
Maintenance - Gen Maint & Repair	69,996	69,996	89,873	60,000	60,000	60,000
Maintenance - Flooring	24,996	24,996	0	0	0	0
Maintenance - HVAC Contract & Parts	50,004	50,004	35,777	50,000	50,000	50,000
Total Maintenance Expenses	261,758	261,758	297,546	261,950	261,950	261,950
Home Living Income & Expenses						
HL - Income	-366,300	-366,300	-367,376	-380,000	-400,000	-420,000
HL - Bath Assist & Trays		0	-6,350	0	0	0
HL - Added Care - AHS		0	-1,165	0	0	0
Total HL Income	-366,300	-366,300	-374,891	-380,000	-400,000	-420,000
HL - Wages	336,844	336,844	336,762	340,000	350,000	360,000
HL - Added Care Wages		0	6,567	0		
HL - CPP	12,702	12,702	14,759	14,000	14,500	15,000
HL - EI	6,330	6,330	7,135	7,000	7,200	7,500
HL - RRSP	15,600	15,600	9,079	10,000	10,000	10,000
HL - Group Insurance	15,504	15,504	13,527	15,000	15,500	16,000
HL - WCB Expense	4,596	4,596	2,483	4,800	4,800	4,800
HL - Liability Insurance	1,800	1,800	1,390	1,800	1,800	1,800
HL - Supplies	2,500	2,500	16,175	3,000	3,000	3,000
HL - Small Equipment	600	600	1,238	900	900	900
HL - Office Supplies	600	600	1,598	1,000	1,000	1,000
HL - Staff Development	500	500	190	500	500	500
Total HL Expenses	397,576	397,576	410,903	398,000	409,200	420,500
Net - Home Living (HL)	31,276	31,276	36,012	18,000	9,200	500
Supportive Living Income & Expenses						
SL - Income	-523,500	-523,500	-524,961	-525,000	-535,000	-550,000
SL - Wages	400,348	400,348	385,460	410,000	420,000	430,000
SL - CPP Expense	15,420	15,420	17,481	18,000	18,500	19,000
SL - EI Expense	6,680	6,680	7,495	7,800	8,000	8,200
SL - RRSP	12,804	12,804	8,743	9,000	9,000	9,000
SL - Group Insurance	12,500	12,500	7,392	11,000	11,500	12,000
SL - WCB	6,000	6,000	2,906	6,000	6,000	6,000
SL - Office Supplies	1,000	1,000	2,234	750	750	750

	2020 Proposed Budget (Cash Flow)	2020 Proposed Budget (FS)	2020 NEW EXPECTATION	2021	2022	2023
SL - Telecare	6,500	6,500	5,452	6,500	6,500	6,500
SL - Miscellaneous	2,000	2,000	1,570	2,000	2,000	2,000
SL - Staff Development	2,750	2,750	0	1,200	1,200	1,200
Total SL Expenses	466,002	466,002	438,733	472,250	483,450	494,650
Net Supportive Living (SL)	-57,498	-57,498	-86,228	-52,750	-51,550	-55,350
TOTAL EXPENSE	4,074,791	3,947,822	4,050,173	4,202,284	4,241,809	4,284,521
NET INCOME	59,276	186,245	-122,260	431,747	519,580	606,761

NET INCOME	59,276	186,245	-122,260	431,747	519,580	606,761
Debt Servicing Calculations add back:						
Interest Costs		495,439	490,428	782,034	759,259	735,771
Depreciation		610,872	645,015	850,000	830,000	810,000
Available for Debt Servicing		**1,292,556**	**1,013,183**	**2,063,781**	**2,108,839**	**2,152,532**
Payments Required:						
East Wing Mortgage		187,308	187,308			
Centre Wing Mortgage		218,304	218,304	218,304	218,304	218,304
Consolidated Mortgage 6 x 114,720		688,320	688,320	1,376,640	1,376,640	1,376,640
Total Debt Servicing Requirement		**1,093,932**	**1,093,932**	**1,594,944**	**1,594,944**	**1,594,944**
Coverage Required at 1.15		1,258,022	1,258,022	1,834,186	1,834,186	1,834,186
Surplus/(Shortfall)		**34,534**	**-244,839**	**229,595**	**274,653**	**318,346**
Coverage Ratio		1.182	0.926	1.294	1.322	1.350
Total WCB Insurable Earnings			2,279,395			