



Berrien Unitarian Universalist Fellowship

Congregational Budget Meeting

March 3, 2019

Prepared by Lisa M. Fuller

Member since 1997

BUUF President 2015-2019

Welcome!

- .Thank you for spending your Sunday afternoon here, in community
- .You are the Light and Heart of this Fellowship
- .The purpose of today's meeting is to help the congregation gain an understanding of BUUF's finances



Congregational Meeting Schedule

.State of the Fellowship (February)

- Review progress on annual goals & strategic plan
- Discuss possible new efforts

.Budget Report (March)

- Choose goals for the budget to accomplish

.Annual Meeting (June)

- Wrap up church year, recognize individuals
- Vote on congregation issues
- Elect officers

.Board Planning (Summer)

- Informed by congregational discussions at the previous 3 meetings
- Board of Trustees establishes goals for the coming church year



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Congregational Meeting Schedule

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Congregational Meeting Schedule

.Congregational Meetings inform Board Planning
(Summer)

-Informed by congregational discussions at the 3
congregational meetings, Board of Trustees establishes
goals for the coming church year



Words We Live By

BUUF's Mission, adapted 2016

For every person searching for spiritual meaning,
Berrien UU provides a welcoming & caring religious
community,
dedicated to diversity of thought,
social & environmental justice,
& peace for all.



Congregational Budget Meeting Agenda

- .1:10 pm Endowment: Helping or Hurting?
- .1:25 pm General operating expenses
- .1:35 pm Paid staff & duties
- .1:45 pm In-kind donations
- .1:55 pm Income sources
- .2:05 pm Year by year comparison
- .2:15 pm Pledge drive & fundraising



Yes, and . . .

- .Says 'Yes, I'm listening, and . . . building on your idea'
- .Creates better dialogue
- .Conditioned to say no
- .Yes, and . . . allows us to be more open
- .Express more possibilities



Endowment Video

- .Endowment is an investment account that BUUFers can contribute to, usually after death
- .When endowment investments perform well, the fund grows
- .We have rules on how the growing funds can be used
- .Some of the endowment funds can never be touched
- .Some of the growth must be used for BUUF's social & environmental justice projects
- .Some of the growth can be used for general operating expenses
- .Certain special projects meet the criteria for fund use
- .While it is good to have the endowment as a nice savings account, it has its disadvantages

Click here to view [Living Church, Dead Budget](#) (12 min)



Endowment Video

- .Currently we use about \$7,400 of our endowment growth for general operating expenses each year
- .Another \$2,700 is earmarked each year for social & environmental justice projects



General Operating Expenses

- .Computer & telephone \$1,400
- .Water \$100
- .Electricity \$582+
- .Gas \$1,020
- .Garbage disposal \$225
- .Snow plowing \$250
- .Insurances—church, worker's comp \$1,200
- .UUA support \$2,380
- .Supplies for office, kitchen, coffee, janitorial, RE, membership \$1,000
- .Piano tuning, sheet music \$200
- .Marketing—St. Joseph Today, logo wear \$450



Paid Staff

- .Minister \$12,000
- .DRE \$7,800
- .Office Admin \$7,800
- .Accompanist \$2,900
- .Childcare \$1,600
- .New? Music Director \$3,900



Minister's Duties

- .Minister \$12,000
- .Sunday Services
- .Member Caring
- .Board meeting attendance
- .Newspaper column
- .Soup Kitchen chief-of-staff



Director of RE Duties

- .Director of Religious Education \$7,800
- .Curriculum selection & support
- .RE teacher coordination
- .Creative Conversations leader
- .Small Group Ministry leader
- .Mindfulness Workshops leader



Office Administrator Duties

- .Office Admin \$7,800
- .Weekly Announce
- .Order of Service formatting
- .Social media posts
- .Web site updates
- .Calendar maintenance
- .Board meeting attendance



Accompanist Duties

- .Accompanist \$2,900
- .Sunday Service accompaniment
- .Choir rehearsal accompaniment



Childcare Duties

- .Childcare \$1,600
- .Nursery care
- .RE assistant
- .Parents Night Out
- .Special meetings & events



Music Director Duties

- .New? Music Director \$3,900
- .Music selection
- .Choir coordinator
- .Song leader



In Kind Donations

- .Maintenance & repairs—often volunteers, not usually quantified, \$100
- .Lawn mowing—volunteers, \$800
- .Volunteer staff—Janitorial (Beth), \$1,200, Bookkeeping (Dorothy), \$1,200
- .Mileage—(Rev Jim) \$1,994
- .Misc supplies—not usually quantified

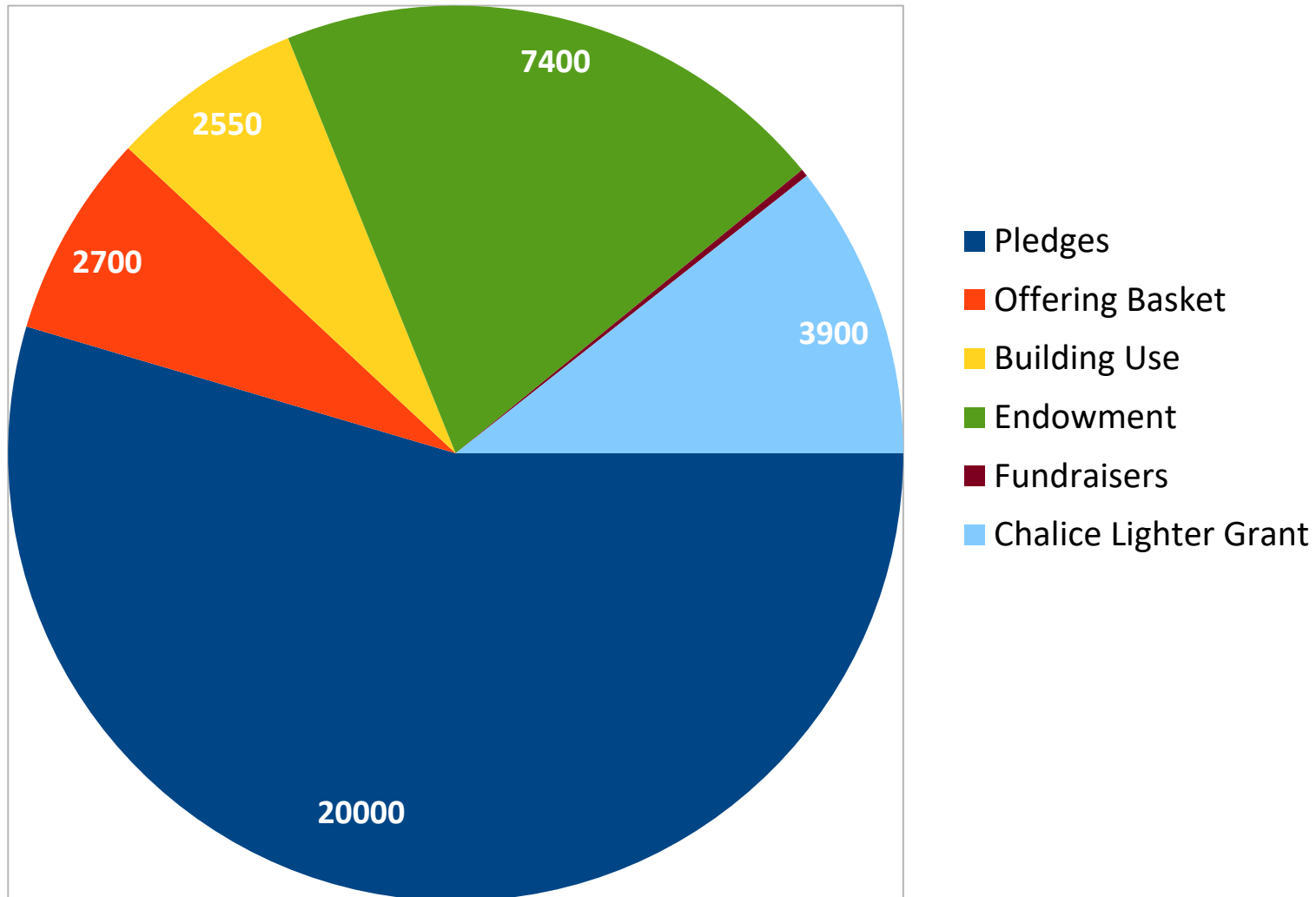


BUUF's Income Sources

- .Pledges
- .Unpledged donations
- .Cash (offering basket)
- .Building Use (Spiritual Frontiers)
- .Endowment income
- .Fundraisers (stoles, concert, etc)
- .Chalice Lighter grant?



Expected Income by Source 2019-2020



Year by Year Comparison Income

BUUF BUDGET					
CATEGORY	INCOME SOURCE	2016-2017	2017-2018	2018-2019	2019-2020
		Actual	Actual	Projected	Estimated
Building Rental	Donations Received-Bldg Use (Spiritual Frontiers Fellowship)	\$2,400	\$2,550	\$2,400	\$2,400
Endowment	Endowment Income – general fund	\$8,816	\$7,382	\$7,650	\$7,650
Endowment	Endowment Income - restricted fund	\$2,052	\$1,180	\$2,552	\$2,552
Endowment	Endowment disbursement – Training	\$0	\$0		\$0
Fundraiser	Auction Income/fund raiser (Spaniels)	\$1,367	\$0	\$0	\$0
Fundraiser	Fundraiser (PP/LWv/STOLES)	\$617		\$0	\$0
Grant	Chalice Lighter grant (application submitted 2/15/19)	\$0	\$0	\$0	\$3,900
In kind	In kind Donations (janitor, bookkeeper, mileage, mowing, supplies)	\$2,079	\$5,891	\$6,846	\$6,946
Interest	Interest Income	\$2	\$5	\$5	\$5
Interest	Church Mutual Dividends	\$220	\$138	\$163	\$163
Offering	Cash Donations - Sunday Offering Basket	\$2,587	\$2,757	\$2,738	\$2,738
Offering	Cash Donations - CHANGE FOR CHANGE	\$34	\$101	\$239	\$239
Pledge	Pledged donations received	\$15,512	\$17,764	\$19,420	\$20,000
Pledge-other	Miscellaneous donations	\$1,070	\$684	\$200	\$200
Pledge-other	Pledges received for leadership training	\$0	\$0	\$1,800	\$0
	TOTAL INCOME	\$36,756	\$38,452	\$42,213	\$46,793

Year by Year Comparison Expenses

CATEGORY	EXPENSE ITEM	2016-2017	2017-2018	2018-2019	2019-2020
		Actual	Actual	Projected	Estimated
Contract	Snow Plowing (1.5 hrs/plow)	\$250	\$450	\$250	\$250
Contract	Piano Tuning (annually)	\$200	\$200	\$200	\$200
Contract	Sunday Service Speakers	\$250	\$300	\$550	\$550
In kind	Lawn Mowing (donated)	\$0	\$800	\$800	\$800
In kind	Janitor (donated)	\$41	\$450	\$1,200	\$1,200
In kind	Bookkeeper (donated)	\$1,200	\$1,200	\$1,200	\$1,200
In kind	Minister's Mileage Allowance (donated)	\$1,743	\$1,439	\$1,994	\$1,994
Insurances	Workers' Comp Insurance	\$278	\$278	\$278	\$278
Insurances	Church Insurance	\$1,186	\$993	\$993	\$993
Maintenance	Maintenance & Repairs (septic pump, parking, driveway, windows)	\$15	\$460	\$408	\$408
Marketing	Marketing (OutCenter Ads, SJ Today, Logo wear)		\$423	\$200	\$200
Social Justice	Soup Kitchen Expenses	\$346	\$411	\$692	\$692
Social Justice	Social Justice Disbursement from <u>Endw Income</u> (OutCenter, etc)	\$1,992	\$1,180	\$2,741	\$2,741
Staff	Minister's Mileage Allowance	\$10,000	\$10,000	\$10,000	\$10,000

Year by Year Comparison Expenses

CATEGORY	EXPENSE ITEM	2016-2017	2017-2018	2018-2019	2019-2020
Staff	Minister's Housing Allowance	\$10,200	\$10,200	\$12,000	\$12,000
Staff	Minister's Board Mtg Attendance	\$300	\$330	\$360	\$360
Staff	Payroll Tax Expense(ss/medi 7.7%)	\$1,100	\$881	\$881	\$881
Staff	Required Fees & tax Expense	\$123	\$116	\$476	\$476
Staff	Accompanist (\$75/week)	\$1,235	\$1,872	\$2,900	\$3,900
Staff	? New...Music Director (\$15/hr x 5 hrs per wk)	\$0	\$0	\$0	\$3,900
Staff	Office Administrator wage (\$15/hr x 10 hrs per wk)	\$7,200	\$3,600	\$5,700	\$7,900
Staff	Religious Educ wage (\$15/hr x 10 hrs per wk)	\$6,600	\$7,920	\$7,900	\$7,900
Staff	<u>ChildCare</u> wage (\$30/Sunday)	\$720	\$894	\$1,700	\$1,700

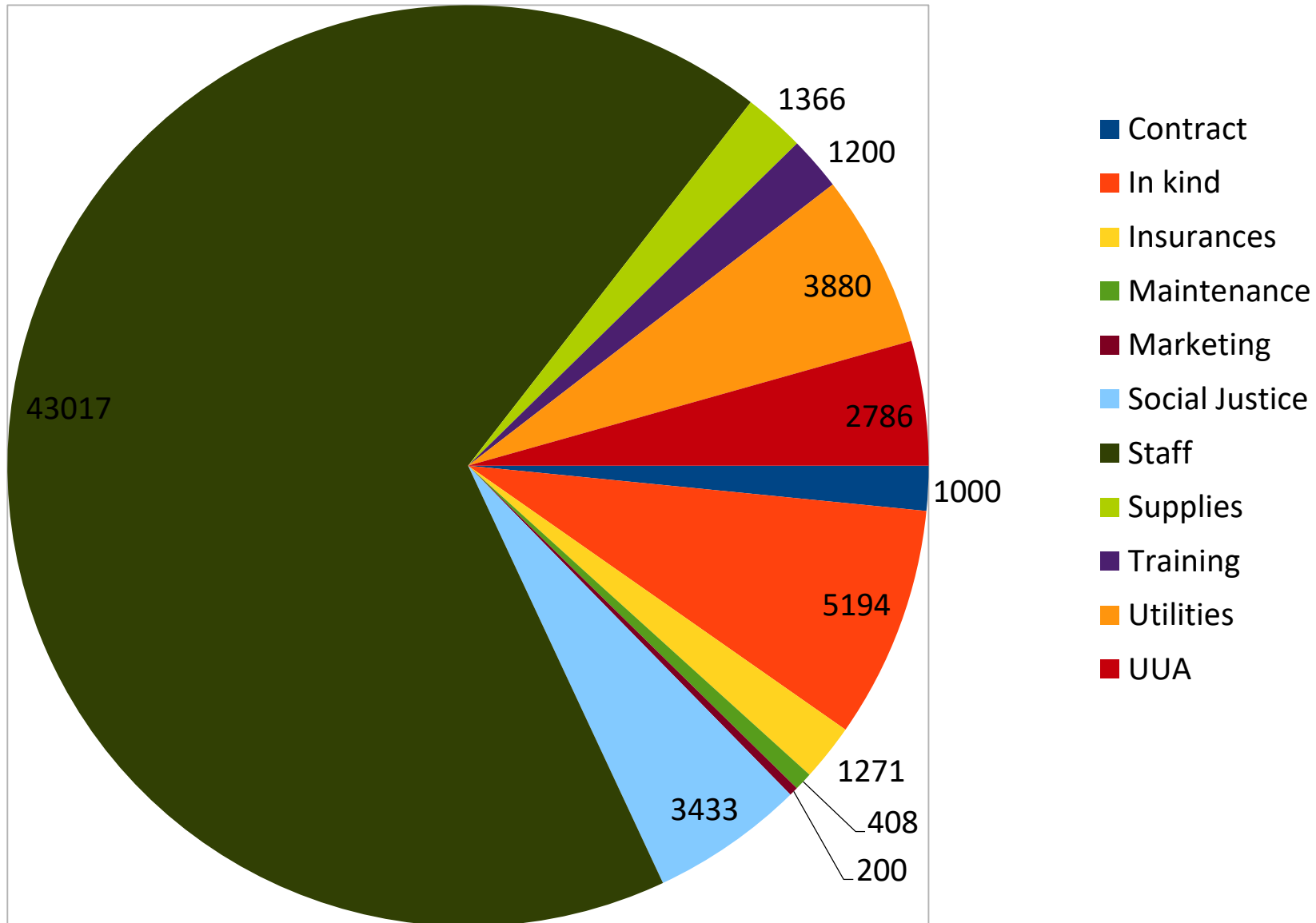
Year by Year Comparison Expenses

CATEGORY	EXPENSE ITEM	2016-2017	2017-2018	2018-2019	2019-2020
		Actual	Actual	Projected	Estimated
Supplies	Membership supplies (New member packets, name badges)	\$234	\$0	\$320	\$320
Supplies	Office supplies (paper, ink, postage)	\$264	\$21	\$394	\$394
Supplies	Kitchen supplies (Fair Trade Coffee, paper products, soap)	\$166	\$122	\$152	\$152
Supplies	Religious Education supplies	\$0		\$245	\$500
Training	Leadership Training (2 leaders to MW Dist. Train)	\$0	\$0	\$2,369	\$1,200
Utilities	Wireless Internet, Web Hosting, Telephone	\$1,164	\$1,259	\$1,496	\$1,496
Utilities	Water Connection	\$90	\$90	\$102	\$102
Utilities	Electricity	\$500	\$582	\$1,346	\$1,346
Utilities	Gas utility	\$900	\$1,020	\$682	\$682
Utilities	Garbage Disposal	\$166	\$225	\$254	\$254
<u>UUA</u>	<u>UUA Support</u>	\$2,380		\$2,550	\$2,786
	TOTAL EXPENSES	\$4,000	\$3,177	\$4,000	\$4,000

Year by Year Comparison Balance

CATEGORY	EXPENSE ITEM	2016-2017	2017-2018	2018-2019	2019-2020
		Actual	Actual	Projected	Estimated
	TOTAL EXPENSES	\$40,843	\$37,716	\$53,333	\$63,755
	TOTAL INCOME	\$36,756	\$38,450	\$42,191	\$46,793
	BALANCE	-\$4,087	\$734	-\$11,142	-\$16,962

Expected Expenses 2019-2020



What if we had less paid staff time?

.Some services would be lost, some would be performed by volunteers

.Affected services would include:

- Sunday Service coordination
- RE teacher coordination
- Weekly Announce newsletter
- Order of Service
- Childcare
- Accompanist



Pledge Campaign

2019 Annual Canvass

- Begins Earth Day Sunday (April 21)
- Ends Saturday May 18 (Cabaret)

Pledge team will communicate with Members and Friends regarding funding needs and ability to give

- NO one is expected to give more than they feel is feasible



Stay in Dialogue

- .Read the weekly Announce
- .Meet with the Pledge team
- .Attend Annual meeting (10:30 am Sunday, June 2)
- .All are welcome to attend the monthly Board meeting, 8:30 am, second Sundays



Go Now in Peace :)

.Thank you for spending your
Sunday afternoon here,
in community

