

BUF Board of Trustees Meeting (virtual, via Zoom)

April 29, 2021

Attendees: Murray Bennett (President), Bharti Kirchner (Vice-President), David Curley, Melissa Swift, Debbie Boots, Henry Ohana, Sarah Pearson, John Stewart (Secretary), Paul Beckel (Ex-Officio)

Not Present (Excused): Rod Haynes

Other participants: Sky Hedman, Treasurer; Barbara Gilday. Kathy Wahto

Minutes by John Stewart Secretary.

Meeting called to order by Bharti at 7:00 pm; Checkins

Approval of last meeting minutes. Minutes from the 04/15/2021 and 04/20/2021 meetings were approved by email on 04/29/2021.

Nominating Committee Report, Barbara Gilday

- Barbara noted that it has been a difficult year to recruit and that the pandemic has affected the connection that people feel towards BUF. Nevertheless, there is a field of very good candidates:
 - Board Candidates:
 - Daria Haynes
 - Drew Betz
 - Alex Gilman
 - Nominating Committee candidates:
 - Barbara Gilday will remain on committee, but no longer as chair
 - David Curley
 - Annie Sorich
 - Jeff Copeland will remain
 - Clair Lending will depart the committee
 - Ann Lackland is still uncertain
 - Barbara reported that the process used was to consult with the Board on its needs and then to target those needs. Nevertheless, she was unable to find a Board candidate with specific Building & Grounds experience, but that she had talked to a number of people who were willing to provide support, if needed, including Peter Luton, Eric Henry, John Hinkle, Jim Fonte, Leslie De Brock.

Treasurer's Report and Budget Discussion, Sky Hedman. (Summary Treasurer's Report and Approved Amended Budget) appended below.

Treasurer's Report:

- Results are close to budget
- Still marginal cash on hand
- PPP loan has been forgiven, which is not reflected in March financial reports, but will be shown in April reports.
- Year-to-date surplus of \$7,232 through March 31, 2021

Budget:

- Principles unchanged from last meeting.
 - Some changes:
 - RE gift draw \$1,000 more
 - Remove Healthy Relationships Team budgeted \$500
 - **Debbie moved to approve the budget, seconded by Henry.**
 - **In discussion, it was determined to re-add the Healthy Relationships Team budgeted \$500.**
 - **Murray moved to amend the budget motion to add Healthy Relationships Team budgeted \$500. Motion seconded by Henry and passed unanimously.**
- Motion to approve the budget, as amended, passed unanimously.**

General Assembly Delegates, Deb Cruz

- Deb reported that the following members were proposed as delegates for General Assembly:
 - Deb Cruz
 - Rick Steele
 - Bharti Kirchner
 - Cat McIntyre
 - Lew Phinney
- **Henry moved that the slate of candidates be approved. Murray seconded and the motion passed unanimously.**
- Deb also reported that the Pacific Northwest District was planning to dissolve and that all of its functions and duties will go to the Pacific Western Region. This is part of a national trend of local districts dissolving and transferring their work to the regions.

Update on Stewardship: Debbie

- Debbie reported pledges at \$309,000. She will re-report at year end.

Senior Minister's Report, Paul

- Membership losses: Paul will update the (25-year) membership history he produced a couple of years ago.
- A lot of focus on tech issues.
- Excited about results of the Ad Hoc Resolutions Committee
- Working with Tessie on doing the monthly Taizé Service in the sanctuary

Report on Auction: Team Prep and Process: Debbie

- 33 items have so far been donated.
- Drop-offs daily, next week from 4-6pm.
- Things are looking good and the process is working.

Changes to Board Procedures (Budgeting Timeline): Murray

- Murray will meet with a smaller group to resolve any questions arising from the proposal he distributed
- The new process needs to be in effect from July 2021.

Congregational Meeting Organization, Murray

- Melissa volunteered to count attendees to determine quorum
- Debbie will move that we adopt the special rules for a Zoom meeting.
- John and Murray will tally votes.

Report on SEJC Rapid Response Team: David

- Project came out of Beloved Conversations process in 2019.
- Responding to community requests for help. Not just vigils and demonstrations, but letter-writing campaigns too.
- A phone tree was set up with Henry and Murray. 57 people volunteered to be on the phone tree. The phone tree only consists of those who signed up and does not attempt to reach the entire congregation. It was a year between the signup and the first activation of the process.
- The first activation was to support a request to support a vigil to commemorate the killing of an Asian American in Vermont. 20 BUF members responded to the call. The old BUF/SEJC banner was used. SEJC has permission to use the banner if approved by the SEJC Committee.
- There was discussion of which banner (BUF or BUF/SEJC) should be used and whether it was appropriate to do so without further consent of the congregation.
- There was also discussion about whether there was a plan to re-present the Rapid Response team at the congregational meeting.

Water Damage, Sky (see report, attached)

- Sky reported on status of repairs/remediation of water damage in basement.
- Kathy Wahto joined in the discussion.
- Discussion points:
 - Do we need to get multiple bids on remediation and repair projects?
 - Does congregation need to approve the expenditure.
 - Should we accept Church Mutual's (insurance company) offer?
 - Remediation costs are being paid directly by Church Mutual to 911-Dry LLC.
 - Repair costs are separate and still under negotiation.
- John will work with Kathy on the project as a starting subcommittee.

Next Meeting Date: Board Meeting, May 27, 2021
Congregational Meeting, May 23, 2021

Meeting adjourned at 8:51 pm.

Summary of Action Items:

- Debbie moved to approve the budget, seconded by Henry.
 - In discussion, it was determined to re-add the Healthy Relationships Team budgeted \$500.
 - Murray moved to amend the budget motion to add Healthy Relationships Team budgeted \$500. Motion seconded by Henry and passed unanimously.

Motion to approve the budget, as amended, passed unanimously.

- Henry moved that the slate of delegates for General Assembly be approved. Murray seconded and the motion passed unanimously.
 - Deb Cruz
 - Rick Steele
 - Bharti Kirchner
 - Cat McIntyre
 - Lou Phinney

- John will work with Kathy on the water damage project as a starting subcommittee.

Attachments: (below)

- Summary Treasurer's Report
- Approved Amended Budget
- Water Damage Report

**Monthly Treasurer’s Summary Report to the Board of Trustees
March 2021 Financials (75% of the fiscal year)
Prepared for the April 29, 2021 Board Meeting**

Overview of current and projected status:

- Net Income for fiscal year (2020-2021):
 - Month of March, 2021:
 - Pledge income increased 4% from February.
 - Net Operating Income is \$947 for the month of March.
 - Year-to-date (July 2020-March 2021):
 - Pledge income is 101% of the year-to-date forecast.
 - Non-member donations are 33% above forecast.
 - Rental income exceeds the forecast.
 - Income exceeds budget by 8%.
 - Expenses exceed budget by 6%.
 - Net Ordinary Income for the year is **\$7,232**.

- Cash on Hand for March:
 - As of March 31, 2021, BUF has a Cash On Hand of **-\$24,078**.
 - This number includes the PPP loan as a liability.
 - The adjusted Cash on Hand is **\$29,423**.
 - \$29,423 cash on hand reflects a low point of cash on hand during this fiscal year. The office staff will continue to monitor the checking account balance carefully when checks are written.
 - The PPP loan has been forgiven and will be reflected in April reports.
 - BUF’s Emergency Reserve (1%) remains at **\$43,474**.
 - BUF’s goal is to have reserves to cover three months operating expense, or \$99,722.

Income and Expense:

Income and Expense	<i>Year-to-date</i>	<i>% of budget</i>
<i>Pledge Income</i>	\$ 231,732	101%
<i>Total Donations</i>	\$ 277,741	103%
<i>Fundraising Income</i>	\$ 3,454	23%
<i>Rental Income</i>	\$ 2,695	7,700%
Total Income Year to Date	\$ 311,118	108%
Total Expenses Year to Date	\$ 303,886	106%
YTD Op. Income minus Expense	\$ 7,323	268%

Cash on Hand

	This month	% Change	Prior month	Prior month
Checking balance	\$8,016	81%	\$ 4,791	\$15,974
Cash assets under Board control	\$207,110	2%	\$ 202,647	\$213,382
Cash on Hand* (Assets less liabilities, including PPP Liability)	-\$24,078		-\$ 23,732	-\$ 14,179
Cash on Hand (removes PPP Liability)	\$29,423	-1%	\$ 29,768	\$ 39,321

Funds Activity Report

Funds Activity	This month	Prior month
Total Designated Board Funds available	0	0
Total Restricted Investment Funds	\$ 106,451	\$ 105,610
Total Restricted Bank Account Funds	\$ 90,492 (excl. PPP Fund offset)	\$ 89,518 (excl. PPP Fund offset)
Total Designated Program Funds	\$ 37,059	\$ 34,779
Total in all funds	\$ 228,024	\$ 229,902

Fundraising Summary

Fundraising Event	Income YTD	Income Goal for year	% of Goal
Dinner Auction/Gala	\$ 0	\$ 8,000	0%
Other Fundraising	\$ 0	\$ 0	0%
Paddle Call 2018	\$ 0	\$ 0	0%
Pandemic Grants & Income	\$ 3,454	\$ 6,954	50%
Total Fundraising	\$ 3,454	\$14,954	23%

Other Status Updates/Requests/Documentation:

1. Members of the Financial Oversight Committee are John Stewart, Frank McDonald, Brian Quick, Pam Ives and Cathy Campbell.
2. Treasurer's Summary Reports and selected Financial Reports generated by Bookkeeper are placed by bookkeeper in BUF Workroom.

*Notes on Cash on Hand: BUF's goal remains an average of 2 month operating cash flow or \$70,000 Cash On Hand.

Cash On Hand reports:

Assets that are available to Board under normal operating conditions: Checking, Savings, TIAA CD, Building Account and Accounts Receivable. (It does not include Endowment, Humanitas, A. Herrmann Social Justice Account.)

Equity that is subtracted from Assets are those that are not available under normal operating conditions: Restricted Funds and Designated Program Funds. Liabilities are adjusted to include only one month of the Principal payment for the mortgage.

Financial Reports attached:

Monthly I&E Comparison
Cash on Hand Report
Balance Sheet Prev Year Comparison
Cash Liquidity Report
Funds Activity Report
I&E YTD Annual Budget Comparison

Overview 2021-2022

Bellingham Unitarian Fellowship
PROPOSED BUF BUDGET 2021-22

4/29/21
 Approved by Board of Trustees

21-22
Draft
Budget

20-21
 Budget
 Totals
 Jul '20 - Jun 21

Operating Income/Expense		
Income		
Total STEWARDSHIP INCOME	371,471	373,253
<i>Total FACILITIES</i>	24,350	5,195
<i>Total PROGRAMS</i>	28,370	31,046
Total OPERATIONS INCOME	52,720	36,241
Total FINANCING	240	224
Total Income	424,431	409,718
Expense		
Total STEWARDSHIP EXPENSES	24,814	26,713
<i>Total FACILITIES</i>	27,441	29,566
<i>Total UTILITIES / BUILDING SERVICES</i>	23,629	15,555
<i>Total ADMINISTRATIVE EXPENSES</i>	14,910	14,448
<i>Total PROGRAM EXPENSES</i>	40,814	38,634
Total OPERATIONAL EXPENSES	106,793	98,203
Total STAFFING EXPENSE	299,513	288,159
Total FINANCING (Reserves) EXPENSE	-15,600	-3,722
Total Expense	415,520	409,354
Net Operating Income	8,910	364
Other Expense		
Mortgage Equity Pymt	8,910	8,705
Net Operating Income + Mortgage Expense	0	-8,341

Changes from 2020-2021

INCOME

Pledge Income	309,500	302,474
Non-pledge donations	23,383	26,586
RE Gift revenue (Exceeds RE Gift plan)	18,600	27,000
Fund-raising (\$15,000 from Mayfaire, \$2500 from other fundraising)	17,500	8,000
Rental income (was \$46,396 in 2018-2019)	23,250	5,195

EXPENSE

Staff Expense		
Cost of living increase for permanent staff: 2%	5,788	0
GA scholarships	500	250
Beloved Conversations/Widening the Circle/Anti racism	1,000	0
Healthy Relationships	500	0
AV Assistant \$15 x 5 hours x 52 weeks	3,900	0
Increase Training and Development for Minister and DLL	1,500	
Emergency Reserves 1% (Pause contributions and draw down)	-16,100	0
Savings for External Review (\$500 per year)	500	0
Pause 15% Building/Maintenance Reserve contributions	-3,653	0
Pause Sabbatical Reserves contribution (\$1500)	-1,500	1,500

Bellingham Unitarian Fellowship
DRAFT BUDGET 2021-22
4/29/21

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Totals with Budget	20-21 Budget Totals
	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June		Jul '20 - Jun '21
Auction - MayFaire Expense	0	0	0	0	0	0	0	0	0	400	625	0	1,025	793
Other fundraising expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stewardship Expense	0	0	0	0	0	0	0	200	0	0	0	0	200	0
Total Stewardship Fundraising Expense	0	0	0	0	0	0	0	200	0	400	625	0	1,225	793
Total STEWARDSHIP EXPENSES	1,929	1,929	1,929	1,929	1,929	1,929	1,929	2,129	1,929	2,570	2,754	1,929	24,814	26,713
OPERATIONAL EXPENSES														
FACILITIES														
Building Maintenance & Repairs	500	2,100	1,150	400	500	500	400	200	700	700	700	500	8,350	6,549
Insurance - Bldg/Liability Expe	604	604	604	604	604	604	604	604	604	604	604	606	7,250	7,204
Mortgage Interest	920	948	946	913	941	908	936	933	841	928	896	923	11,031	15,353
Permits, Licenses	0	0	110	0	0	0	0	0	350	0	350	0	810	460
Total FACILITIES	2,024	3,652	2,809	1,917	2,045	2,012	1,940	1,737	2,495	2,232	2,550	2,029	27,441	29,566
UTILITIES / BUILDING SERVICES														
Custodial Contractors	150	0	150	300	400	400	500	500	500	500	650	650	4,700	677
Custodial -Supplies	400	300	300	150	150	200	400	150	300	325	150	50	2,875	652
Electricity	364	329	325	362	555	688	709	725	775	480	350	350	6,012	6,169
Elevator	500	0	0	500	0	0	500	0	0	500	0	0	2,000	1,461
Garbage/Recycling	135	135	135	135	135	135	135	135	135	135	135	135	1,620	338
Gas	31	23	14	16	63	152	175	250	250	250	220	126	1,569	1,460
Security Monitor/ Required Tests	0	0	221	385	0	221	0	0	420	350	0	200	1,798	1,724
Water/Sewer	0	510	0	519	0	550	0	500	0	550	0	425	3,054	3,074
Total UTILITIES / BUILDING SERVICES	1,580	1,298	1,145	2,367	1,303	2,346	2,419	2,260	2,380	3,090	1,505	1,936	23,629	15,555
ADMINISTRATIVE EXPENSES														
Office / Administrative	300	150	125	400	350	450	475	250	200	400	550	250	3,900	2,737
IT - Equipment	0	0	0	0	200	0	0	0	300	200	100	0	800	328
IT - Software/Subscriptions	325	325	325	325	325	1,025	325	325	325	325	325	325	4,600	4,977
Publicity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Service Charges & Fees	140	140	140	140	140	140	140	140	140	140	350	140	1,890	2,740
Telephone	310	310	310	310	310	310	310	310	310	310	310	310	3,720	3,665
Volunteer Appreciation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total ADMINISTRATIVE EXPENSES	1,075	925	900	1,175	1,325	1,925	1,250	1,025	1,275	1,375	1,635	1,025	14,910	14,448
PROGRAM EXPENSES														
Choir	0	200	0	0	100	0	420	175	175	175	0	240	1,485	1,407
CND & Coffee Hour	0	0	0	0	0	0	0	0	0	0	0	0	0	620
Childcare Contractors	0	0	115	115	115	115	115	115	115	115	115	115	1,150	0
LLL EXPENSE														
LLL - Coming of Age	0	0	0	0	0	0	0	0	0	0	0	0	0	472
LLL - Middle School	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LLL - OWL	0	0	0	0	0	0	0	0	0	0	0	0	0	70
LLL - RE General	0	0	300	300	300	300	300	300	300	300	300	300	3,000	2,139
LLL - YRUU High School	0	0	0	0	0	0	0	0	0	0	0	0	0	71
Total LLL EXPENSE	0	0	300	300	300	300	300	300	300	300	300	300	3,000	2,752
Membership / Hospitality	0	0	0	0	0	0	0	0	0	0	100	0	100	100
Retreat , All-Church	0	0	0	0	0	0	0	0	0	0	0	0	0	-350
Retreat, Women's	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC EXPENSES														
SEJC - Spec Coll Dispersments	1,700	1,000	1,300	1,313	1,300	4,500	1,700	1,500	1,500	1,500	1,500	1,500	20,313	21,101
SEJC Expense - General	0	500	1,500	400	200	0	0	0	200	360	0	0	3,160	2,973
SEJC - Fairtrade Coffee	0	0	250	200	0	300	0	150	0	130	150	130	1,310	1,293
SEJC - BLM	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC - Family Promise	0	0	0	0	0	0	0	0	0	0	0	0	0	60
SEJC - Interweave	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC - NACC	0	0	0	0	0	0	0	0	0	0	0	0	0	3,000
Total SEJC EXPENSES	1,700	1,500	3,050	1,913	1,500	4,800	1,700	1,650	1,700	1,990	1,650	1,630	24,783	28,427

Bellingham Unitarian Fellowship
DRAFT BUDGET 2021-22
4/29/21

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Totals with Budget	20-21 Budget Totals
	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June		
Staff Training and Development														
Training and Development - Minister	208	208	208	208	208	208	208	208	208	208	208	208	2,500	2,648
Training and Development - Admin Staff	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Training and Development - DLL	208	208	208	208	208	208	208	208	208	208	208	208	2,496	1,210
Training and Development - Music Director	83	83	83	83	83	83	83	83	83	83	83	83	1,000	489
Training and Development - Music Staff	0	0	0	0	0	0	0	0	0	100	0	0	100	100
Training and Development - Community Mir	0	0	0	0	0	0	0	0	0	200	0	0	200	200
Total Staff Training and Development	500	500	500	500	500	500	500	500	500	800	500	500	6,296	4,647
Leadership Training & Development	500	0	0	1,000	0	0	0	0	500	0	0	0	2,000	250
Human Resources	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Pastoral Care	0	0	0	0	0	0	0	0	150	0	50	0	200	50
Worship Arts/ Taize	0	150	0	200	200	0	200	210	210	210	210	210	1,800	630
Total PROGRAM EXPENSES	2,700	2,350	3,965	4,028	2,715	5,715	3,235	2,950	3,650	3,590	2,925	2,995	40,814	38,634
Total OPERATIONAL EXPENSES	7,378	8,224	8,819	9,486	7,387	11,998	8,843	7,972	9,799	10,287	8,614	7,985	106,793	98,203
STAFFING EXPENSE														
Minister Salary & Housing	7,384	7,384	7,384	7,384	7,384	7,384	7,384	7,384	7,384	7,384	7,384	7,384	88,608	84,197
Admin Salary & PTO	3,917	3,917	3,917	3,917	3,917	3,917	3,917	3,917	3,917	3,917	3,917	3,917	47,004	45,936
Director of Lifelong Learning	4,080	4,080	4,080	4,080	4,080	4,080	4,080	4,080	4,080	4,080	4,080	4,080	48,960	48,000
Music Director	2,146	2,146	2,146	2,146	2,146	2,146	2,146	2,146	2,146	2,146	2,146	2,146	25,752	25,250
Bookkeeper	1,050	1,000	1,000	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	12,500	11,004
Building Steward/AV	800	800	800	800	800	800	800	800	800	800	800	800	9,600	5,369
Childcare Coordinator	0	0	90	90	90	90	90	90	90	90	90	90	900	0
Keyboard Artist I/Choral Assist	701	701	701	701	701	701	701	701	701	701	701	701	8,412	8,244
Keyboard Artist II	315	315	460	460	460	460	460	460	460	460	460	460	5,230	5,180
RE Assistant	0	0	150	150	150	150	150	150	150	150	150	150	1,500	450
Taize Leadership	200	200	200	200	200	200	200	200	200	200	200	200	2,400	2,191
Total Salaries	20,593	20,543	20,928	20,978	20,978	20,978	20,978	20,978	20,978	20,978	20,978	20,978	250,866	235,821
Benefits														
Health Insurance Supp	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	13,800	11,431
LTD Payroll Expense	228	228	228	228	228	228	228	228	228	228	228	228	2,736	2,129
Pension Payroll Expense	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	14,971	20,025
Hourly PTO Sick Leave Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	630
Total Benefits	2,739	2,739	2,739	2,739	2,739	2,739	2,739	2,739	2,739	2,739	2,739	2,739	32,868	34,215
Payroll Taxes														
Medicare Expense	196	196	196	196	196	196	196	196	196	196	196	196	2,352	2,207
Social Security Expense	838	838	838	838	838	838	838	838	838	838	838	838	10,056	9,465
Paid Family Medical Leave	30	30	30	30	30	30	30	30	30	30	30	30	360	339
State of WA L&I Expense	251	251	251	251	251	251	251	251	251	251	251	251	3,010	2,672
Total Payroll Taxes	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	15,778	14,683
(Families First Covid Leave)	0	0	0	0	0	0	0	0	0	0	0	0	0	3,440
Total STAFFING EXPENSE	24,647	24,597	24,982	25,032	25,032	25,032	25,032	25,032	25,032	25,032	25,032	25,032	299,513	288,159
FINANCING (Reserves) EXPENSE														
Building Maint. (15%) Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0	-5,222
Emergency Reserve (1% budget) + External Review re	500	0	-4,000	0	0	-4,000	0	0	-4,000	0	0	-4,100	-15,600	0
Sabbatical Reserve Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	1,500
Total FINANCING (Reserves) EXPENSE	500	0	-4,000	0	0	-4,000	0	0	-4,000	0	0	-4,100	-15,600	-3,722
Total Expense	34,454	34,750	31,730	36,447	34,348	34,959	35,804	35,133	32,760	37,889	36,400	30,846	415,520	409,354
Net Ordinary Income	5,249	-2,882	2,457	-7,749	-1,200	10,196	-3,881	-900	-2,287	-8,571	13,937	4,542	8,910	364
Other Financial Activity														
Other resources														
NON-OPERATING INCOME														
CC+ Income, post campaign	0	0	0	0	0	0	0	0	0	0	0	0	0	3,300
Endowment Disbursement	0	0	0	0	2,500	0	0	0	0	0	0	0	2,500	1,978
New Endowment Bequests Received	0	0	0	0	0	0	0	0	0	0	0	0	0	8,400

Bellingham Unitarian Fellowship
 DRAFT BUDGET 2021-22
 4/29/21

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Totals with Budget	20-21 Budget Totals
	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June		Jul '20 - Jun '21
Unrealized Gain/Loss	0	0	0	0	0	0	0	0	0	0	0	0	0	27,975
Total NON-OPERATING INCOME	0	0	0	0	2,500	0	0	0	0	0	0	0	2,500	41,653
Other Expense														
NON-OPERATING EXPENSE														
Capital Expense Endowment Project					2,500									
Capital Expense - Sanctuary AV				0		0	0	0	0	0	0	0	0	2,647
Capital Expense - Sanctuary HVAC						0	0	0	0	0	0	0	0	150
Mortgage Equity Pymt	742	714	716	749	721	754	726	729	821	734	766	739	8,910	9,010
Total NON-OPERATING EXPENSE	742	714	716	749	3,221	754	726	729	821	734	766	739	8,910	11,806

2021-2022 Year Summary

Bellingham Unitarian Fellowship
DRAFT BUDGET 2021-22

	4/29/21	Totals with Budget	20-21 Budget Totals Jul '20 - Jun 21
Ordinary Income/Expense			
Income			
STEWARDSHIP INCOME			
DONATIONS			
Pledge Income		309,500	306,732
Non-Pledge / Friends Donations		23,400	26,586
Cash Donations and Misc.		1,475	1,481
RE Gift		19,596	27,000
Total DONATIONS		353,971	361,799
FUNDRAISING			
Auction and other		17,500	8,000
Covid grants		0	3,454
Total FUNDRAISING		17,500	11,454
Total STEWARDSHIP INCOME		371,471	373,253
OPERATIONS INCOME			
FACILITIES			
Rental of Building		24,350	5,195
Total FACILITIES		24,350	5,195
PROGRAMS			
Choir Income		0	0
CND & Coffee Hour		0	0
LLL INCOME			
LLL - Coming of Age		0	200
LLL - Middle School		0	0
LLL - OWL income		0	0
LLL - RE Income		0	220
LLL - YRUU High School		0	0
Total LLL INCOME		0	420
Retreat, All Church		0	0
Retreat, Women's		0	0
SEJC INCOME			
SEJC - Special Collections		20,300	21,694
SEJC - General		4,730	3,030
SEJC - Fairtrade Coffee Sales		2,290	2,827
SEJC - BLM		0	0
SEJC - Family Promise		1,050	75
SEJC - Interweave		0	0
SEJC - NACC		0	3,000
Total SEJC INCOME		28,370	30,626
Total PROGRAMS		28,370	31,046

2021-2022 Year Summary

Total OPERATIONS INCOME	52,720	36,241
FINANCING		
Interest Income	240	224
Total FINANCING	240	224
Total Income	424,431	409,718
Expense		
STEWARDSHIP EXPENSES		
Denominational Dues		
James Luther Adams - UUSC	241	0
Partner Church (UUPCC) Expense	200	200
UUA/PNWD Dues	23,148	25,720
Total Denominational Dues	23,589	25,920
Stewardship Fundraising Expense		
Auction - MayFaire Expense	1,025	793
Other fundraising expenses	0	0
Stewardship Expense	200	0
Total Stewardship Fundraising Expense	1,225	793
Total STEWARDSHIP EXPENSES	24,814	26,713
OPERATIONAL EXPENSES		
FACILITIES		
Building Maintenance & Repairs	8,350	6,549
Insurance - Bldg/Liability Expe	7,250	7,204
Mortgage Interest	11,031	15,353
Permits, Licenses	810	460
Total FACILITIES	27,441	29,566
UTILITIES / BUILDING SERVICES		
Custodial Contractors	4,700	677
Custodial -Supplies	2,875	652
Electricity	6,012	6,169
Elevator	2,000	1,461
Garbage/Recycling	1,620	338
Gas	1,569	1,460
Security Monitor/ Requird Tests	1,798	1,724
Water/Sewer	3,054	3,074
Total UTILITIES / BUILDING SERVICES	23,629	15,555
ADMINISTRATIVE EXPENSES		
Office / Administrative	3,900	2,737
IT - Equipment	800	328
IT - Software/Subscriptions	4,600	4,977
Publicity	0	0
Service Charges & Fees	1,890	2,740
Telephone	3,720	3,665
Volunteer Appreciation	0	0
Total ADMINISTRATIVE EXPENSES	14,910	14,448
PROGRAM EXPENSES		

2021-2022 Year Summary

Choir	1,485	1,407
CND & Coffee Hour	0	620
Childcare Contractors	1,150	0
LLL EXPENSE		
LLL - Coming of Age	0	472
LLL - Middle School	0	0
LLL - OWL	0	70
LLL - RE General	3,000	2,139
LLL - YRUU High School	0	71
Total LLL EXPENSE	3,000	2,752
Membership / Hospitality	100	100
Retreat , All-Church	0	-350
Retreat, Women's	0	0
SEJC EXPENSES		
SEJC - Spec Coll Dispersemen	20,313	21,101
SEJC Expense - General	3,160	2,973
SEJC - Fairtrade Coffee	1,310	1,293
SEJC - BLM	0	0
SEJC - Family Promise	0	60
SEJC - Interweave	0	0
SEJC - NACC	0	3,000
Total SEJC EXPENSES	24,783	28,427
Staff Professional Expenses		
Prof Expense - Minister	2,500	2,648
Prof Expense - Admin Staff	0	0
Prof Expense - DLL	2,496	1,210
Prof Expense - Music Director	1,000	489
Prof Expense - Music Staff	100	100
Prof Expense - Community M	200	200
Total Staff Professional Expenses	6,296	4,647
Leadership Training & Development	2,000	250
Human Resources	0	100
Pastoral Care	200	50
Worship Arts/ Taize	1,800	630
Total PROGRAM EXPENSES	40,814	38,634
Total OPERATIONAL EXPENSES	106,793	98,203
STAFFING EXPENSE		
Minister Salary & Housing	88,608	84,197
Admin Salary & PTO	47,004	45,936
Director of Lifelong Learning	48,960	48,000
Music Director	25,752	25,250
Bookkeeper	12,500	11,004
Building Steward/AV	9,600	5,369
Childcare Coordinator	900	0
Keyboard Artist I/Choral Assist	8,412	8,244
Keyboard Artist II	5,230	5,180

2021-2022 Year Summary

RE Assistant	1,500	450
Taize Leadership	2,400	2,191
Total Salaries	250,866	235,821
Benefits		
Health Insurance Supp	13,800	11,431
LTD Payroll Expense	2,736	2,129
Pension Payroll Expense	14,971	20,025
Hourly PTO Sick Leave Expense	0	630
Total Benefits	32,868	34,215
Payroll Taxes		
Medicare Expense	2,352	2,207
Social Security Expense	10,056	9,465
Paid Family Medical Leave	360	339
State of WA L&I Expense	3,010	2,672
Total Payroll Taxes	15,778	14,683
Families First Covid Leave	0	3,440
Total STAFFING EXPENSE	299,513	288,159
FINANCING (Reserves) EXPENSE		
Building Maint. (15%) Reserve	0	-5,222
Emergency Reserve (1% budget)	-15,600	0
Sabbatical Reserve Expense	0	1,500
Total FINANCING (Reserves) EXPENSE	-15,600	-3,722
Total Expense	415,520	409,354
Net Ordinary Income	8,910	364
Other Financial Activity		
Other resources		
NON-OPERATING INCOME		
CC+ Income, post campaign	0	3,300
Endowment Disbursement	2,500	1,978
New Endowment Bequests Received	0	8,400
Unrealized Gain/Loss	0	27,975
Total NON-OPERATING INCOME	2,500	41,653
Other Expense		
NON-OPERATING EXPENSE		
Capital Expense Endowment Project		
Capital Expense - Sanctuary AV	0	2,647
Capital Expense - Sanctuary HVAC	0	150
Mortgage Equity Pymt	8,910	9,010
Total NON-OPERATING EXPENSE	8,910	11,806

	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Forecast	Forecast	Forecast	Totals with Actuals	Revised '20 Budget Totals
	Jul 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21
Ordinary Income/Expense														
Income														
STEWARDSHIP INCOME														
DONATIONS														
Pledge Income	36476	25922	24833	22661	25534	23356	23080	23884	25986	25200	23900	25900	306732	301943
Non-Pledge / Friends Donations	1795	1728	913	533	578	12925	1010	775	2425	1000	1904	1000	26586	20940
Cash Donations and Misc.	0	37	0	0	828	204	-34	40	0	30	250	125	1481	502
RE Gift	3584	3584	3584	3584	1583	1583	1583	1583	1583	1583	1583	1583	27000	27000
Total DONATIONS	41855	31271	29330	26778	28523	38068	25639	26282	29994	27813	27637	28608	361799	350385
FUNDRAISING														
Auction - MayFaire	0	0	0	0	0	0	0	0	0	0	8000	0	8000	8000
Covid Grants & Income	780	0	2673	0	0	0	0	0	0	0	0	0	3454	6954
Total FUNDRAISING	780	0	2673	0	0	0	0	0	0	0	8000	0	11454	14954
Total STEWARDSHIP INCOME	42635	31271	32004	26778	28523	38068	25639	26282	29994	27813	35637	28608	373253	365339
OPERATIONS INCOME														
FACILITIES														
Rental of Building	20	15	0	0	360	360	500	460	980	1000	1000	500	5195	35
Total FACILITIES	20	15	0	0	360	360	500	460	980	1000	1000	500	5195	35
PROGRAMS														
Choir Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CND & Coffee Hour	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LLL INCOME														
LLL - Coming of Age	0	0	100	100	0	0	0	0	0	0	0	0	200	100
LLL - Middle School	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LLL - OWL income	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LLL - RE Income	0	0	0	0	0	0	0	68	152	0	0	0	220	175
LLL - YRUU High School	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total LLL INCOME	0	0	100	100	0	0	0	68	152	0	0	0	420	275
Retreat, All Church	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retreat, Women's	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC INCOME														
SEJC - Special Collections	825	850	848	683	3712	7261	1695	1250	1870	900	900	900	21694	11225
SEJC - General	0	0	2040	40	0	0	0	0	0	0	500	450	3030	3190
SEJC - Fairtrade Coffee Sales	51	325	474	92	12	757	288	224	279	155	50	120	2827	1435
SEJC - BLM	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC - Family Promise	25	0	0	0	25	0	0	25	0	0	0	0	75	25
SEJC - Interweave	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC - NACC	0	0	0	0	3000	0	0	0	0	0	0	0	3000	0
Total SEJC INCOME	901	1175	3362	815	6749	8018	1983	1499	2149	1055	1450	1470	30626	15875
Total PROGRAMS	901	1175	3462	915	6749	8018	1983	1567	2301	1055	1450	1470	31046	16150
Total OPERATIONS INCOME	921	1190	3462	915	7109	8378	2483	2027	3281	2055	2450	1970	36241	16185
FINANCING														
Interest Income	29	17	17	17	17	9	0	0	51	20	20	27	224	250
Total FINANCING	29	17	17	17	17	9	0	0	51	20	20	27	224	250
Total Income	43585	32479	35483	27710	35649	46455	28122	28309	33326	29888	38107	30605	409718	381774
Expense														
STEWARDSHIP EXPENSES														
Denominational Dues														
James Luther Adams - UUSC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Partner Church (UUPCC) Expense	0	0	0	0	0	0	0	0	0	200	0	0	200	0
UUA/PNWD Dues	2143	2143	2143	2143	2143	2143	2143	2143	2143	2143	2143	2143	25720	26180
Total Denominational Dues	2143	2143	2143	2143	2143	2143	2143	2143	2143	2343	2143	2143	25920	26180

	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Forecast	Forecast	Forecast	with	Budget
	Jul 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	Jun 21	Actuals	Totals
	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '20 - Jun 21	Jul '20 - Jun 21
Stewardship Fundraising Expense														
Auction - MayFaire Expense	0	0	0	0	0	0	0	0	168	0	625	0	793	625
Other fundraising expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stewardship Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	200
Total Stewardship Fundraising Expense	0	0	0	0	0	0	0	0	168	0	625	0	793	825
Total STEWARDSHIP EXPENSES	2143	2143	2143	2143	2143	2143	2143	2143	2311	2343	2768	2143	26713	27005
OPERATIONAL EXPENSES														
FACILITIES														
Building Maintenance & Repairs	673	136	-291	0	941	504	155	1527	205	1200	1000	500	6549	5117
Insurance - Bldg/Liability Expe	599	599	599	599	599	599	604	604	604	600	600	600	7204	6990
Mortgage Interest	5222	0	1258	1046	1008	1075	1032	1004	470	1361	925	953	15353	15768
Permits, Licenses	0	0	110	0	0	0	0	0	0	0	350	0	460	810
Total FACILITIES	6493	735	1675	1645	2548	2178	1791	3136	1279	3161	2875	2053	29566	28685
UTILITIES / BUILDING SERVICES														
Custodial Contractors	77	0	0	0	0	0	0	0	0	150	150	300	677	1577
Custodial -Supplies	67	-47	37	0	0	0	400	46	0	50	50	50	652	506
Electricity	364	329	325	362	555	688	709	691	966	480	350	350	6169	5976
Elevator	481	0	0	481	0	0	0	0	0	500	0	0	1461	1947
Garbage/Recycling	11	0	146	0	0	0	0	0	0	60	60	60	338	563
Gas	31	23	14	16	63	152	175	154	237	250	220	126	1460	1787
Security Monitor/ Requird Tests	0	0	221	385	0	221	0	0	221	350	125	200	1724	1446
Water/Sewer	0	510	0	519	0	550	0	519	0	550	0	425	3074	2663
Total UTILITIES / BUILDING SERVICES	1030	816	743	1762	618	1611	1284	1410	1424	2390	955	1511	15555	16465
ADMINISTRATIVE EXPENSES														
Office / Administrative	300	0	13	437	16	17	497	443	-114	300	550	277	2737	3115
IT - Equipment	0	0	0	0	0	0	0	0	28	200	100	0	328	3600
IT - Software/Subscriptions	415	266	266	375	397	803	572	707	350	275	275	275	4977	3423
Publicity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Service Charges & Fees	149	173	134	180	163	924	137	128	147	130	345	130	2740	2126
Telephone	257	309	309	309	309	309	311	311	311	310	310	310	3665	3665
Volunteer Appreciation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total ADMINISTRATIVE EXPENSES	1121	749	723	1302	885	2054	1517	1589	722	1215	1580	992	14448	15929
PROGRAM EXPENSES														
Choir	0	200	110	7	91	0	409	0	0	175	175	240	1407	1950
CND & Coffee Hour	0	0	0	0	0	0	620	0	0	0	0	0	620	0
Childcare Contractors	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LLL EXPENSE														
LLL - Coming of Age	0	194	215	0	56	8	0	0	0	0	0	0	472	409
LLL - Middle School	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LLL - OWL	0	0	0	0	0	0	0	70	0	0	0	0	70	685
LLL - RE General	0	212	8	69	130	0	86	243	341	350	350	350	2139	3045
LLL - YRUU High School	0	71	0	0	0	0	0	0	0	0	0	0	71	71
Total LLL EXPENSE	0	476	223	69	185	8	86	313	341	350	350	350	2752	4210
Membership / Hospitality	0	0	0	0	0	0	0	0	0	0	100	0	100	274
Retreat , All-Church	0	0	0	0	0	0	0	-350	0	0	0	0	-350	0
Retreat, Women's	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC EXPENSES														
SEJC - Spec Coll Dispersments	0	645	1858	0	3082	8061	1535	1065	2155	900	900	900	21101	11225
SEJC Expense - General	0	500	1500	413	200	0	0	0	0	360	0	0	2973	2760
SEJC - Fairtrade Coffee	0	0	236	179	0	293	0	226	0	130	100	130	1293	776
SEJC - BLM	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC - Family Promise	0	0	0	0	0	0	60	0	0	0	0	0	60	176
SEJC - Interweave	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SEJC - NACC	0	0	0	0	3000	0	0	0	0	0	0	0	3000	500
Total SEJC EXPENSES	0	1145	3594	592	6282	8353	1595	1291	2155	1390	1000	1030	28427	15437
Staff Professional Expenses														

	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Forecast	Forecast	Forecast	with	Budget
	Jul 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	Jun 21	Actuals	Totals	
	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21	Jul '20 - Jun 21
Prof Expense - Minister	68	0	725	0	0	0	6	904	285	200	250	210	2648	2725	
Prof Expense - Admin Staff	0	0	0	0	0	0	0	0	0	0	0	0	0	100	
Prof Expense - DLL	175	0	0	60	0	425	0	0	0	300	250	0	1210	1725	
Prof Expense - Music Director	0	0	0	0	0	0	179	110	0	0	200	0	489	1000	
Prof Expense - Music Staff	0	0	0	0	0	0	0	0	0	100	0	0	100	250	
Prof Expense - Community Min	0	0	0	0	0	0	0	0	0	200	0	0	200	600	
Total Staff Professional Expenses	243	0	725	60	0	425	185	1014	285	800	700	210	4647	6400	
Volunteer Training & Developmnt	0	0	0	0	0	0	0	0	0	0	0	250	250	500	
Human Resources	0	0	0	0	0	0	0	0	0	0	100	0	100	0	
Pastoral Care	0	0	0	0	0	0	0	0	0	0	50	0	50	0	
Worship Arts/ Taize	0	0	0	0	0	0	0	0	0	210	210	210	630	1890	
Total PROGRAM EXPENSES	243	1821	4652	728	6559	8786	2895	2268	2781	2925	2685	2290	38634	31111	
Total OPERATIONAL EXPENSES	8887	4120	7793	5437	10609	14629	7487	8403	6206	9691	8095	6846	98203	92190	
STAFFING EXPENSE															
Minister Salary & Housing	7239	7239	4566	7239	7239	7239	7239	7239	7239	7239	7239	7239	84197	84197	
Admin Salary & PTO	3495	3858	3858	3858	3858	3858	3858	3858	3858	3858	3858	3858	45936	45979	
Director of Lifelong Learning	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	48000	48000	
Music Director	2104	2104	2104	2104	2104	2104	2104	2104	2104	2104	2104	2104	25250	25250	
Bookkeeper	882	928	805	902	420	876	1046	784	1076	1100	1175	1010	11004	11459	
Building Steward	478	457	419	380	464	416	506	476	274	500	500	500	5369	5853	
Childcare Coordinator	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Keyboard Artist I/Choral Assist	687	687	687	687	687	687	687	687	687	687	687	687	8244	8244	
Keyboard Artist II	290	580	170	605	290	460	630	460	315	460	460	460	5180	5294	
RE Assistant	0	0	0	0	0	0	0	0	0	150	150	150	450	1200	
Taize Leadership	167	167	167	167	192	167	333	167	167	167	167	167	2191	2000	
Total Salaries	19341	20020	16775	19942	19254	19808	20404	19776	19720	20265	20340	20175	235821	237476	
Benefits															
Health Insurance Supp	220	1669	950	950	950	950	964	964	964	950	950	950	11431	11389	
LTD Payroll Expense	163	173	232	173	173	173	173	173	173	173	173	173	2129	2094	
Pension Payroll Expense	1669	1669	1669	1669	1669	1669	1669	1669	1669	1669	1669	1669	20025	20025	
Hourly PTO Sick Leave Expense	0	0	205	0	205	0	0	205	15	0	0	0	630	205	
Total Benefits	2051	3511	3056	2792	2997	2792	2806	3011	2821	2792	2792	2792	34215	33713	
Payroll Taxes															
Medicare Expense	187	185	180	184	177	182	191	185	181	185	185	185	2207	2217	
Social Security Expense	798	792	770	788	758	779	816	790	775	800	800	800	9465	9560	
Paid Family Medical Leave	43	22	21	41	22	22	56	22	22	23	23	22	339	291	
State of WA L&I Expense	247	219	177	241	209	213	224	215	217	237	237	237	2672	2773	
Total Payroll Taxes	1274	1218	1147	1254	1166	1197	1287	1212	1195	1245	1245	1244	14683	14841	
Families First Covid Leave	766	0	2674	0	0	0	0	0	0	0	0	0	3440	3440	
Total STAFFING EXPENSE	23433	24749	23652	23988	23417	23797	24497	23999	23737	24303	24378	24212	288159	289470	
FINANCING (Reserves) EXPENSE															
Building Maint. (15%) Reserve	0	0	-5222	0	0	0	0	0	0	0	0	0	-5222	-5222	
Emergency Reserve (1% budget)	-5222	0	5222	0	0	0	0	0	0	0	0	0	0	-23043	
Sabbatical Reserve Expense	125	125	125	125	125	125	125	125	125	125	125	125	1500	1500	
Total FINANCING (Reserves) EXPENSE	-5097	125	125	125	125	125	125	125	125	125	125	125	-3722	-26765	
Total Expense	29366	31137	33713	31694	36295	40694	34252	34670	32379	36462	35366	33326	409354	381900	
Net Ordinary Income	14218	1341	1770	-3983	-646	5761	-6130	-6361	947	-6574	2741	-2722	364	-126	
Other Income/Expense															
Other Income															
NON-OPERATING INCOME															
CC+ Income, post campaign				1000	1000	1000		0					3000	4300	
Endowment Allocation (UUECF)				0	1978								1978	2000	
Endowment Gifts	7778	0	0	0	0	0	622						8400	0	
Unrealized Gain/Loss	0	0	8218	0	0	18258	0	0	3281	0	0	750	30506	10918	
Total NON-OPERATING INCOME	7778	0	8218	1000	2978	19258	622	0	3281	0	0	750	43884	17218	
Other Expense															

	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Forecast	Forecast	Forecast	with	Budget
	Jul 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21	Apr 21	May 21	Jun 21	Actuals	Totals
													Jul '20 - Jun 21	Jul '20 - Jun 21
NON-OPERATING EXPENSE														
Capital Expense - Sanctuary AV				2277	217	0	152	0	0	0	0	0	2647	5025
Capital Expense - Sanctuary HVAC						0	0	0	0	0	0	0	0	10650
Mortgage Equity Pymt	1000	1758	501	713	750	683	630	657	1191	721	723	726	10053	8705
Total NON-OPERATING EXPENSE	1000	1758	501	2990	967	683	152	657	1191	721	723	726	12070	24380

Water damage capital project: Katy Wahto updated us. Remediation is held up due to negotiation with insurance company.

- a. \$1000 deductible
- b. \$1300 plumber (paid)
- c. \$23,000 remediation. Direct pay to 911Dry.
 - i. \$14,000 offered by insurance. 911Dry is negotiating.
 - ii. Would go to internal review process.
- d. \$80,000 estimated repair (911Dry's estimate.)
 - i. Drywall, ceiling, repair replacement
 - ii. Bathrooms:
 1. women's: paint trim
 2. men's bathroom:
 - a. paint trim
 - b. replace ceiling in men's room
 - c. new floor
 - iii. Floor replacement (\$40,000 insurance)
 - iv. \$61,000 for repair only offered.
 1. \$55,000 advance.
 2. \$5,000 on completion.
- e. 911Dry did immediate response.
- f. Adjustor (outside) (Katrina) is auditing bill.

Board action required: Ask for sub-committee to work with admin and possible attorney