

Draft Minutes 11.21.2023

In person and on Zoom

Present: Daria Haynes, Alex Gilman, Paul Beckel, Beth Nyblade, Lew Phinney, Stephanie Sarver, Drew Betz, Jim Reimer (VZ), Lin Skavdahl (VZ)

Excused: John Stewart

Chalice Lighting Daria 2 Minutes

Agenda Review and Changes:

Consent Agenda:

- Growth and Learning Report
- Treasurer's Report
- Acknowledgement of approval of October minutes

Motion to accept: Drew

Seconded: Lew

Approved unanimously.

Discussion Agenda:

- Governance Committee Report Drew 10 Minutes

-

Drew reported the following committees of the board needed to have membership approved. In the case of the HR Committee all members had been approved previously but the record now shows the complete membership.

-

Endowment Committee

Ken Gass — Chair

Murray Bennett

Brian Hansen

Sharon McCarty

Rick Steele

Financial Oversight Committee

John Stewart — Treasurer, Chair

Sky Herdman — Assistant Treasurer

Frank McDonald — Assistant Treasurer

Rupert Ayton
Sue Sayegh
Cathy Campbell
Lew Phinney — Board Representative

HR Committee

Barbara Ellis-Quinn - Chair
Murray Bennett
Daria Kurkjy
Nancy Braun
Gayle Tilles

- Drew made the motion to approve the membership of the committees as listed above. Stephanie seconded the motion.
- The motion was approved unanimously

Other Committees that have openings: Governance, Stewardship and Fund Raising. Stephanie volunteered to be part of the Governance Committee. Lin and Beth volunteered to be part of the group that shapes the Stewardship and Fund Raising Committee. Drew asked Sarah Pearson to work with her to convene a group that will determine the direction of the Stewardship and Fund Raising Committee. All Board members will be invited to attend as well as the wider congregation. Drew agreed to write a piece for the MWU about volunteering on board committees.

- Budgeting Timeline - The "Listening Forward" 12/3 potluck was planned at a meeting with Paul, Rick Steele, Lee Seaman, John and Daria. The focus would be the first in a series of conversations about the budget realities in the coming year. An approach the invitees feedback on the strengths, the gaps and the opportunities will be used. Stephanie and Drew will take notes at the potluck. Beth will work with Paul on a handout/survey. Drew agreed to write a summary of the meeting for the MWU as part of the Communications Team.
- Sanctuary Chairs
- Paul asked each member present to share their opinion on metal versus wood chairs and then asked for a vote on which type of chair the committee should pursue. The vote was not made with a motion and there was not consensus.

The group favored wooden chairs with a vote of 4-3 over metal. One person abstained and one board member was not present. The committee will go forward with getting three options for wooden chairs. The budget for chairs is still in debate and number of chairs that will be purchased is not yet known. What is understood is that far fewer chairs will be purchased because of the cost of the wooden chairs.

- Rummage Sale Update: Drew gave a brief update that is summarized in the attachment to these minutes.

Other business:

The board voted to accept the gift from Zachariah Nethercot's estate as described in a letter from the lawyer for the estate. A drafted letter of acceptance was developed with the help of Brian Hansen, a new member of the Endowment Committee. The money will be deposited into the Endowment Fund when all the paperwork is completed. Alex will sign the letter as President of the Board.

Lew Phinney moved to accept the money from the Zachariah Nethercot estate and Alex seconded. The motion passed after a short discussion.

Next Meeting: December 28th, Substitute Secretary Needed. Daria volunteered if Drew agreed to prepare draft minutes for her to use.

Meeting adjourned: 8:50 pm

Summary of Actions:

Consent Agenda approved

Board Committee Membership approved.

Bequest from the estate of Zachariah Nethercot was accepted.

Monthly Treasurer's Summary Report to the BUF Board of Trustees
October 2023 Financials (33% of the fiscal year)
Prepared for the November 21, 2023 Board Meeting

1. The Financial Oversight Committee is working on various projects to improve/streamline bookkeeping tasks.
 - a. The chart of accounts is going to be numbered, which should streamline bookkeeping as well as the production of financial reports as well as other tasks.
 - b. Also exploring adding expense classifications to make it easier to see the performance of various parts of the fellowship. SEJC is the likely first classification to use
 - c. Downloading bank data directly into QuickBooks to streamline bookkeeping.
 - d. Automated reconciliation.
 - e. Automated expense processing and approval. Various systems under investigation.
 - f. QR Codes to take electronic payments at events (like the rummage sale)¹

Overview of current and projected status:

1. Month of October, 2023:

- a. Pledge income was \$28,697, which is 89% of budgeted amount for the month.
- b. BUF received \$2,450 in rent for October, 2023, which is 79% of the budgeted amount.
- c. Total expenses were \$47,730, which was 111% of the budgeted amount for the month.
- d. Net Operating Income (Profit – Expense) is -\$7,986 for the month of October.

2. Year to date (July, 2023–October, 2023)

- a. Year to date pledge income is **\$122,680**.
- b. Pledge income is 102% of the amount budgeted for this point in the fiscal year.
- c. Net Operating Income (Profit – Expense) is **\$13,041** year to date (July-October), which is below the budgeted Net Operating Income for this point of the fiscal year.

3. Cash on Hand for August, 2023:

- a. The Cash on Hand for September, 2023 is **-\$17,094**. This is a deterioration from the prior month.

4. Reserves (as of October 2023)

- a. Building Repair & Maintenance Reserve: \$47,665
- b. Emergency Operating Reserve: \$73,132
- c. Sabbatical Reserve: \$7,310
- d. Major Gifts: \$26,180
- e. Sanctuary Chair Fund: \$14,715
- f. Total Reserves: \$164,783*

*off by \$224 from balance sheet report

Income and Expense	<i>Year-to-date</i>	<i>% of budget to date</i>
<i>Pledge Income</i>	\$ 122,680	102%
<i>Total Donations</i>	\$ 153,229	112%
<i>Fundraising Income</i>	\$ 30	(Budget is \$52,650)
<i>Rental Income</i>	\$ 7,126	89%
Total Income Year to Date	\$ 176,252	98%
Total Expenses Year to Date	\$ 163,210	100%
YTD Op. Income minus Expense	\$ 13,041	79%

Cash on Hand

	This month	% Change	Prior month	Prior month
Checking balance	\$17,443	-23%	\$22,549	\$11,873
Cash assets under Board control	\$217,201	-5%	\$217,201	\$229,646
Cash on Hand	-\$17,094	73%	-\$9,860	-\$26,527

Funds Activity Report

Funds Activity	This month	Prior month
Total Restricted Investment Funds	\$ 41,505	\$ 41,505
Total Restricted Bank Account Funds	\$ 174,016	\$ 201,866
Total Designated Program Funds	\$ 59,232	\$ 61,706
Total in all funds	\$274,753	\$ 305,077

Fundraising Summary

Fundraising Event	Income YTD	Income Goal for year	% of Goal
Dinner Auction/Gala/ Rummage	\$ 0	\$ 25,400	0%
Other Fundraising	\$ 0	\$ -	-%
Pandemic Grants & Income	\$ 0	\$ 27,250	0%
Total Fundraising	\$ 0	\$ 52,650	0%

Members of the Financial Oversight Committee are John Stewart (Treasurer), Sky Hedman (Assistant Treasurer), Frank McDonald (Assistant Treasurer), Cathy Campbell, Sue Sayegh, Lew Phinney, and Rupert Ayton.

Treasurer's Summary Reports and selected Financial Reports generated by Administrator are placed by the Administrator in BUF Workroom.

Cash On Hand reports:

Assets that are available to Board under normal operating conditions: Checking, Savings, 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

I&E YTD Annual Budget Comparison

Treasurer's Report

Bellingham Unitarian Fellowship

Profit and Loss Comparison

October 2023

	TOTAL				
	OCT 2023	SEP 2023 (PP)	CHANGE	OCT 2022 (PY)	CHANGE
Income					
STEWARDSHIP INCOME					
DONATIONS					
Pledge Income	28,697.39	22,352.43	6,344.96	32,140.54	-3,443.15
Non-Pledge / Friends Donations	860.00	894.00	-34.00	863.23	-3.23
RE Gift	815.00	815.00	0.00	1,055.00	-240.00
Cash Donations and Misc.		24,032.00	-24,032.00	523.00	-523.00
Total DONATIONS	30,372.39	48,093.43	-17,721.04	34,581.77	-4,209.38
FUNDRAISING					
Auction - MayFaire		30.00	-30.00		
Total FUNDRAISING		30.00	-30.00		
Total STEWARDSHIP INCOME	30,372.39	48,123.43	-17,751.04	34,581.77	-4,209.38
OPERATIONS INCOME					
PROGRAMS					
Retreat, All Church	3,893.97	640.00	3,253.97		3,893.97
SEJC INCOME					
SEJC - Special Collections	1,678.00	1,361.00	317.00	1,934.00	-256.00
SEJC - General	500.42		500.42		500.42
Refugee Resettlement Revenue	300.00		300.00		300.00
SEJC - Fairtrade Coffee Sales	35.00	453.00	-418.00	254.00	-219.00
Total SEJC INCOME	2,513.42	1,814.00	699.42	2,188.00	325.42
CND & Coffee Hour	513.00	486.00	27.00	95.00	418.00
LLL INCOME					
LLL - RE Income		18.82	-18.82		
LLL - OWL income		80.00	-80.00	460.31	-460.31
Total LLL INCOME		98.82	-98.82	460.31	-460.31
Total PROGRAMS	6,920.39	3,038.82	3,881.57	2,743.31	4,177.08
FACILITIES					
Rental of Building	2,450.00	2,165.00	285.00	2,674.00	-224.00
Total FACILITIES	2,450.00	2,165.00	285.00	2,674.00	-224.00
Total OPERATIONS INCOME	9,370.39	5,203.82	4,166.57	5,417.31	3,953.08
FINANCING					
Interest Income	1.71	1,520.21	-1,518.50	113.61	-111.90
Total FINANCING	1.71	1,520.21	-1,518.50	113.61	-111.90
Total Income	\$39,744.49	\$54,847.46	\$ -15,102.97	\$40,112.69	\$ -368.20
GROSS PROFIT	\$39,744.49	\$54,847.46	\$ -15,102.97	\$40,112.69	\$ -368.20
Expenses					
STAFFING EXPENSE					
Minister Salary & Housing	7,605.82	7,605.82	0.00	7,384.00	221.82

Bellingham Unitarian Fellowship

Profit and Loss Comparison

October 2023

	TOTAL				
	OCT 2023	SEP 2023 (PP)	CHANGE	OCT 2022 (PY)	CHANGE
Admin Salary & PTO	7,312.87	4,774.42	2,538.45	4,583.27	2,729.60
Director of Lifelong Learning	4,201.66	4,201.66	0.00	4,080.00	121.66
Benefits					
Pension Payroll Expense	1,825.00	1,825.14	-0.14	1,753.43	71.57
Health Insurance Supp	1,605.81	1,605.81	0.00	1,046.97	558.84
LTD Payroll Expense	173.46	173.46	0.00	173.46	0.00
Total Benefits	3,604.27	3,604.41	-0.14	2,973.86	630.41
Music Director	2,210.09	2,210.09	0.00	2,145.95	64.14
Payroll Taxes					
Social Security Expense	959.94	790.26	169.68	824.86	135.08
Medicare Expense	224.50	184.93	39.57	197.92	26.58
State of WA L&I Expense	208.64	198.10	10.54	199.61	9.03
Paid Family Medical Leave	44.16	38.21	5.95	27.88	16.28
Total Payroll Taxes	1,437.24	1,211.50	225.74	1,250.27	186.97
Keyboard Artist I/Choral Assist	603.75	603.75	0.00	573.51	30.24
Building Steward	601.92	502.92	99.00	551.25	50.67
AV Tech	486.75	387.50	99.25	470.00	16.75
Keyboard Artist II	360.00	360.00	0.00	700.00	-340.00
Taize Leadership	206.00	206.00	0.00	200.00	6.00
Bookkeeper		0.00	0.00	0.00	0.00
RE Assistant	0.00	0.00	0.00	0.00	0.00
Total STAFFING EXPENSE	28,630.37	25,668.07	2,962.30	24,912.11	3,718.26
OPERATIONAL EXPENSES					
PROGRAM EXPENSES					
Retreat , All-Church	4,978.97		4,978.97		4,978.97
SEJC EXPENSES					
SEJC - Spec Coll Dispersements	1,831.00	194.00	1,637.00	1,185.00	646.00
SEJC Refugee Resettlement Expen	500.00	597.59	-97.59		500.00
SEJC Expense - General	300.00	200.00	100.00		300.00
SEJC - Fairtrade Coffee	279.90		279.90	287.28	-7.38
UU The Vote Expense		200.00	-200.00		
Total SEJC EXPENSES	2,910.90	1,191.59	1,719.31	1,472.28	1,438.62
Choir	677.12	406.77	270.35	449.37	227.75
CND & Coffee Hour	385.43	1,242.48	-857.05		385.43
LLL - Childcare Contractors	352.50	588.75	-236.25	225.00	127.50
Worship Arts	150.00	450.00	-300.00		150.00
LLL EXPENSE					
LLL - RE General	11.07	135.01	-123.94	1,108.00	-1,096.93
LLL - OWL		796.00	-796.00		

Bellingham Unitarian Fellowship

Profit and Loss Comparison

October 2023

	TOTAL				
	OCT 2023	SEP 2023 (PP)	CHANGE	OCT 2022 (PY)	CHANGE
Total LLL EXPENSE	11.07	931.01	-919.94	1,108.00	-1,096.93
Membership / Hospitality				145.70	-145.70
Staff Professional Expenses					
Prof Expense - DLL				911.80	-911.80
Prof Expense - Minister		725.00	-725.00	150.00	-150.00
Prof Expense - Music Director		125.00	-125.00		
Total Staff Professional Expenses		850.00	-850.00	1,061.80	-1,061.80
Total PROGRAM EXPENSES	9,465.99	5,660.60	3,805.39	4,462.15	5,003.84
UTILITIES / BUILDING SERVICES					
Custodial Contractors	1,260.00	1,620.00	-360.00	640.20	619.80
Security Monitor/ Requird Tests	1,024.72	18.38	1,006.34	321.49	703.23
Electricity	529.16		529.16	598.30	-69.14
Water/Sewer	404.74	341.44	63.30	323.17	81.57
Gas	192.60		192.60	22.07	170.53
Custodial -Supplies		193.93	-193.93		
Elevator				513.10	-513.10
Garbage/Recycling		203.33	-203.33	187.78	-187.78
Total UTILITIES / BUILDING SERVICES	3,411.22	2,377.08	1,034.14	2,606.11	805.11
FACILITIES					
Building Maintenance & Repairs	930.77	2,849.84	-1,919.07	478.72	452.05
Mortgage Interest	852.40	1,793.47	-941.07	883.20	-30.80
Insurance - Bldg/Liability Expe	810.00	820.00	-10.00	-93.00	903.00
Permits, Licenses		182.24	-182.24		
Total FACILITIES	2,593.17	5,645.55	-3,052.38	1,268.92	1,324.25
ADMINISTRATIVE EXPENSES	16.32		16.32		16.32
Office / Administrative	1,067.46	815.31	252.15		1,067.46
Telephone	443.23	437.57	5.66	511.25	-68.02
IT - Software/Subscriptions	72.00		72.00	306.00	-234.00
Service Charges & Fees		235.04	-235.04	150.63	-150.63
Total ADMINISTRATIVE EXPENSES	1,599.01	1,487.92	111.09	967.88	631.13
Total OPERATIONAL EXPENSES	17,069.39	15,171.15	1,898.24	9,305.06	7,764.33
STEWARDSHIP EXPENSES					
Denominational Dues					
UUA Dues	2,031.00	2,031.00	0.00	2,121.91	-90.91
Total Denominational Dues	2,031.00	2,031.00	0.00	2,121.91	-90.91
Total STEWARDSHIP EXPENSES	2,031.00	2,031.00	0.00	2,121.91	-90.91
Total Expenses	\$47,730.76	\$42,870.22	\$4,860.54	\$36,339.08	\$11,391.68
NET OPERATING INCOME	\$ -7,986.27	\$11,977.24	\$ -19,963.51	\$3,773.61	\$ -11,759.88

Bellingham Unitarian Fellowship

Profit and Loss Comparison

October 2023

	TOTAL				
	OCT 2023	SEP 2023 (PP)	CHANGE	OCT 2022 (PY)	CHANGE
Other Income					
NON-OPERATING INCOME					
Capital- Use of Reserves		-0.09	0.09		
Total NON-OPERATING INCOME		-0.09	0.09		
Total Other Income	\$0.00	\$ -0.09	\$0.09	\$0.00	\$0.00
Other Expenses					
NON-OPERATING EXPENSE					
Capital Buiding Security		707.20	-707.20	4,468.95	-4,468.95
Capital Needs Project				10,698.90	-10,698.90
Total NON-OPERATING EXPENSE		707.20	-707.20	15,167.85	-15,167.85
Total Other Expenses	\$0.00	\$707.20	\$ -707.20	\$15,167.85	\$ -15,167.85
NET OTHER INCOME	\$0.00	\$ -707.29	\$707.29	\$ -15,167.85	\$15,167.85
NET INCOME	\$ -7,986.27	\$11,269.95	\$ -19,256.22	\$ -11,394.24	\$3,407.97

Cash on Hand Report

From Balance Sheet	31-May-23	30-Jun-23	31-Jul-23	31-Aug-23	30-Sep-23	#####
Cash Assets under Board control for normal operating expenses						
WECU Checking	\$89,864	\$45,493	\$23,227	\$11,873	\$22,549	\$17,443
WECU Savings	\$62,692	\$87,844	\$87,844	\$87,844	\$64,154	\$59,893
WECU CDs	\$100,000	\$100,780	\$100,780	\$100,780	\$101,893	\$101,893
WECU CD Major Donor		\$25,807	\$25,027	\$25,027	\$25,303	\$25,303
Accounts Receivable	\$0		\$0	\$0	\$0	\$0
Prepaid Expenses	\$781	\$781	\$781	\$781	\$781	\$781
Prepaid Insurance	\$5,600	\$4,920	\$4,130	\$3,340	\$2,520	\$1,710
Total	\$258,937	\$265,626	\$241,789	\$229,646	\$217,201	\$207,024
Change in Checking Account	-1%	-49%	-49%	-49%	90%	-23%
Change in Cash Assets	-1%	3%	-9%	-5%	-5%	-5%
Liabilities (Adjusted)						
Current Liabilities	\$88,380	\$49,342	\$7,466	\$9,301	\$9,086	\$7,800
Remove 11 months of mortgage princi	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923
Total	\$80,457	\$41,419	-\$457	\$1,378	\$1,163	-\$122
Equity (Restricted or Designated Funds)						
Savings Acct Fund (Reserves)	\$128,374	\$188,827	\$188,827	\$188,827	\$165,007	\$165,007
Designated Program Funds	\$60,057	\$60,795	\$59,480	\$61,706	\$60,891	\$59,232
Total	\$188,431	\$249,623	\$248,308	\$250,533	\$225,899	\$224,240
Cash Assets - Liabilities - Equity=						
Estimated Cash on Hand	-\$9,951	-\$25,416	-\$6,061	-\$22,265	-\$9,860	-\$17,094
Pct increase/decrease Cash on Hand	6310%	155%	-76%	267%	-56%	73%

Bellingham Unitarian Fellowship

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

July - October, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
STEWARDSHIP INCOME				
DONATIONS				
Pledge Income	122,680	120,420	2,260	102.00 %
Non-Pledge / Friends Donations	3,217	10,995	-7,778	29.00 %
RE Gift	3,260	3,260	0	100.00 %
Cash Donations and Misc.	24,072	2,285	21,787	1,053.00 %
Total DONATIONS	153,229	136,960	16,269	112.00 %
FUNDRAISING				
Covid Grants & Income		21,750	-21,750	
Other Fundraising Income		3,000	-3,000	
Auction - MayFaire	30		30	
Total FUNDRAISING	30	24,750	-24,720	0.00 %
Total STEWARDSHIP INCOME	153,259	161,710	-8,451	95.00 %
OPERATIONS INCOME				
FACILITIES				
Rental of Building	7,126	8,000	-874	89.00 %
Total FACILITIES	7,126	8,000	-874	89.00 %
PROGRAMS				
SEJC INCOME				
SEJC - Special Collections	5,453	5,062	391	108.00 %
SEJC - Fairtrade Coffee Sales	958	749	209	128.00 %
Refugee Resettlement Revenue	1,800		1,800	
SEJC - General	500		500	
Total SEJC INCOME	8,711	5,811	2,900	150.00 %
LLL INCOME				
LLL - OWL income	80	1,300	-1,220	6.00 %
LLL - RE Income	19		19	
Total LLL INCOME	99	1,300	-1,201	8.00 %
CND & Coffee Hour	999	450	549	222.00 %
Retreat, All Church	4,534		4,534	
Total PROGRAMS	14,343	7,561	6,782	190.00 %
Total OPERATIONS INCOME	21,469	15,561	5,908	138.00 %
FINANCING				
Interest Income	1,523	2,256	-733	68.00 %
Total FINANCING	1,523	2,256	-733	68.00 %
Total Income	\$176,252	\$179,527	\$ -3,275	98.00 %
GROSS PROFIT	\$176,252	\$179,527	\$ -3,275	98.00 %
Expenses				
STAFFING EXPENSE				
Minister Salary & Housing	30,423	30,424	-1	100.00 %

Bellingham Unitarian Fellowship

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

July - October, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Admin Salary & PTO	21,254	24,999	-3,745	85.00 %
Director of Lifelong Learning	16,807	16,808	-1	100.00 %
Benefits				
Pension Payroll Expense	7,262	7,520	-258	97.00 %
Health Insurance Supp	5,306	4,188	1,118	127.00 %
LTD Payroll Expense	694	692	2	100.00 %
Total Benefits	13,262	12,400	862	107.00 %
Music Director	8,840	8,840	0	100.00 %
Payroll Taxes				
Social Security Expense	3,334	3,308	26	101.00 %
State of WA L&I Expense	807	840	-33	96.00 %
Medicare Expense	780	747	33	104.00 %
Paid Family Medical Leave	159	109	50	146.00 %
Total Payroll Taxes	5,080	5,004	76	102.00 %
Keyboard Artist I/Choral Assist	2,590	2,360	230	110.00 %
AV Tech	1,636	1,950	-314	84.00 %
Building Steward	1,900	1,825	75	104.00 %
Keyboard Artist II	1,980	1,260	720	157.00 %
Taize Leadership	824	800	24	103.00 %
Bookkeeper	0		0	
RE Assistant	0		0	
Total STAFFING EXPENSE	104,595	106,670	-2,075	98.00 %
OPERATIONAL EXPENSES				
PROGRAM EXPENSES				
SEJC EXPENSES				
SEJC - Spec Coll Dispersments	4,511	4,484	27	101.00 %
SEJC - Fairtrade Coffee	1,226	287	939	427.00 %
SEJC Expense - General	500	200	300	250.00 %
SEJC - BLM	250		250	
SEJC Refugee Resettlement Expen	1,598		1,598	
UU The Vote Expense	200		200	
Total SEJC EXPENSES	8,285	4,971	3,314	167.00 %
Staff Professional Expenses				
Prof Expense - DLL		2,010	-2,010	
Prof Expense - Minister	1,505	1,906	-401	79.00 %
Prof Expense - Music Director	125		125	
Total Staff Professional Expenses	1,630	3,916	-2,286	42.00 %
Worship Arts	1,650	2,964	-1,314	56.00 %
LLL EXPENSE				
LLL - RE General	749	1,345	-596	56.00 %
LLL - OWL	796	1,000	-204	80.00 %
Total LLL EXPENSE	1,545	2,345	-800	66.00 %

Bellingham Unitarian Fellowship

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

July - October, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Choir	1,184	1,025	159	116.00 %
CND & Coffee Hour	2,001	400	1,601	500.00 %
LLL - Childcare Contractors	1,271	340	931	374.00 %
Membership / Hospitality	126	140	-14	90.00 %
Retreat, Women's	135	80	55	169.00 %
Pastoral Care	186		186	
Retreat , All-Church	4,979		4,979	
Total PROGRAM EXPENSES	22,991	16,181	6,810	142.00 %
FACILITIES				
Building Maintenance & Repairs	4,984	5,125	-141	97.00 %
Mortgage Interest	4,392	3,404	988	129.00 %
Insurance - Bldg/Liability Expe	3,210	2,720	490	118.00 %
Permits, Licenses	313		313	
Total FACILITIES	12,898	11,249	1,649	115.00 %
UTILITIES / BUILDING SERVICES				
Custodial Contractors	4,020	2,348	1,672	171.00 %
Electricity	1,602	1,553	49	103.00 %
Water/Sewer	1,444	1,407	37	103.00 %
Custodial -Supplies	488	915	-427	53.00 %
Garbage/Recycling	609	800	-191	76.00 %
Security Monitor/ Requird Tests	1,611	525	1,086	307.00 %
Elevator		513	-513	
Gas	263	310	-47	85.00 %
Total UTILITIES / BUILDING SERVICES	10,037	8,371	1,666	120.00 %
ADMINISTRATIVE EXPENSES				
Telephone	340		340	
IT - Software/Subscriptions	1,322	1,865	-543	71.00 %
IT - Software/Subscriptions	610	1,400	-790	44.00 %
Office / Administrative	2,572	800	1,772	321.00 %
Service Charges & Fees	-602	600	-1,202	-100.00 %
IT - Equipment	322	100	222	322.00 %
Total ADMINISTRATIVE EXPENSES	4,565	4,765	-200	96.00 %
Total OPERATIONAL EXPENSES	50,491	40,566	9,925	124.00 %
STEWARDSHIP EXPENSES				
Denominational Dues				
UUA Dues	8,124	8,128	-4	100.00 %
Total Denominational Dues	8,124	8,128	-4	100.00 %
Stewardship Fundraising Expense				
Auction - MayFaire Expense		3,000	-3,000	
Total Stewardship Fundraising Expense		3,000	-3,000	
Total STEWARDSHIP EXPENSES	8,124	11,128	-3,004	73.00 %
Uncategorized Expense		4,740	-4,740	
Total Expenses	\$163,210	\$163,104	\$106	100.00 %

Bellingham Unitarian Fellowship

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

July - October, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
NET OPERATING INCOME	\$13,041	\$16,423	\$ -3,382	79.00 %
Other Income				
NON-OPERATING INCOME				
Capital- Use of Reserves	-0		-0	
Total NON-OPERATING INCOME	-0		-0	
Total Other Income	\$ -0	\$0	\$ -0	0%
Other Expenses				
NON-OPERATING EXPENSE				
Mortgage Equity Pymt		3,240	-3,240	
Capital - Sanctuary HVAC				
Capital Buiding Security	707		707	
Total NON-OPERATING EXPENSE	707	3,240	-2,533	22.00 %
Total Other Expenses	\$707	\$3,240	\$ -2,533	22.00 %
NET OTHER INCOME	\$ -707	\$ -3,240	\$2,533	22.00 %
NET INCOME	\$12,334	\$13,183	\$ -849	94.00 %

Bellingham Unitarian Fellowship

Balance Sheet with Previous Year Comparison

As of October 31, 2023

	TOTAL			
	AS OF OCT 31, 2023	AS OF OCT 31, 2022 (PY)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
WECU Savings & Reserves	59,892.53	145,498.67	-85,606.14	-58.84 %
WECU Checking	17,443.35	16,825.63	617.72	3.67 %
Humanitas				
WECU - Humanitas Savings	8,175.64	7,911.51	264.13	3.34 %
WECU - Humanitas Checking	943.70	1,246.30	-302.60	-24.28 %
Total Humanitas	9,119.34	9,157.81	-38.47	-0.42 %
WECU - Endowment Savings	162.16	161.76	0.40	0.25 %
Business Savings- Covid 2021	0.00	31,059.14	-31,059.14	-100.00 %
WECU - Building Account	0.00	0.00	0.00	
Total Bank Accounts	\$86,617.38	\$202,703.01	\$ -116,085.63	-57.27 %
Accounts Receivable				
1200 Accounts Receivable	0.00	0.00	0.00	
Total Accounts Receivable	\$0.00	\$0.00	\$0.00	0.00%
Other Current Assets				
UUA Common Endowment Acct	183,349.97	151,196.88	32,153.09	21.27 %
402917712 WECU Certificate of Deposit	101,892.61		101,892.61	
A. Herrmann Social Justice Acct	39,321.04	37,034.02	2,287.02	6.18 %
WECU 3030802 12 Month CD	25,303.30		25,303.30	
Prepaid Insurance	1,710.38	1,310.38	400.00	30.53 %
13000 Prepaid Expenses	781.48	1,041.48	-260.00	-24.96 %
12000 Undeposited Funds	0.00	0.00	0.00	
Endow Investment - LLC share	0.00	10,000.00	-10,000.00	-100.00 %
Prepaid Insurance Claims	0.00	0.00	0.00	
TIAA Bank (CD)	0.00	0.00	0.00	
Total Other Current Assets	\$352,358.78	\$200,582.76	\$151,776.02	75.67 %
Total Current Assets	\$438,976.16	\$403,285.77	\$35,690.39	8.85 %
Fixed Assets				
Building - Net	1,895,618.51	1,847,054.76	48,563.75	2.63 %
Land	331,923.86	331,923.86	0.00	0.00 %
Furniture & Fixtures	27,660.70	27,660.70	0.00	0.00 %
Office Equipment	2,018.00	2,018.00	0.00	0.00 %
Construction in Progress	0.00	48,563.75	-48,563.75	-100.00 %
Total Fixed Assets	\$2,257,221.07	\$2,257,221.07	\$0.00	0.00 %
TOTAL ASSETS	\$2,696,197.23	\$2,660,506.84	\$35,690.39	1.34 %

Bellingham Unitarian Fellowship

Balance Sheet with Previous Year Comparison

As of October 31, 2023

	TOTAL			
	AS OF OCT 31, 2023	AS OF OCT 31, 2022 (PY)	CHANGE	% CHANGE
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2000 Accounts Payables	3,327.09	713.65	2,613.44	366.21 %
Accounts Payable (A/P)	-485.56		-485.56	
Total Accounts Payable	\$2,841.53	\$713.65	\$2,127.88	298.17 %
Credit Cards				
Visa - Bank of America	0.00	0.00	0.00	
Visa- WECU	-1,070.34		-1,070.34	
Total Credit Cards	\$ -1,070.34	\$0.00	\$ -1,070.34	0.00%
Other Current Liabilities				
Mortg Principle - 1 yr liab	10,800.00	10,800.00	0.00	0.00 %
Prepaid Pledges	0.00	0.00	0.00	
2100 Payroll Liabilities	-7,073.13	-62,635.70	55,562.57	88.71 %
Pension	2,354.58	30,594.59	-28,240.01	-92.30 %
Soc. Security	1,919.88	19,232.16	-17,312.28	-90.02 %
Federal Withholding	1,361.22	8,200.94	-6,839.72	-83.40 %
Medicare	449.00	4,503.10	-4,054.10	-90.03 %
Paid Family Leave	279.64	1,153.65	-874.01	-75.76 %
LTD Insurance	0.00	523.38	-523.38	-100.00 %
National Payroll Leave Credit (deleted)	-120.11	-120.11	0.00	0.00 %
State of WA L&I	-301.80	-102.80	-199.00	-193.58 %
Total 2100 Payroll Liabilities	-1,130.72	1,349.21	-2,479.93	-183.81 %
Accrued Liabilities	-3,639.99	-2,760.00	-879.99	-31.88 %
Total Other Current Liabilities	\$6,029.29	\$9,389.21	\$ -3,359.92	-35.78 %
Total Current Liabilities	\$7,800.48	\$10,102.86	\$ -2,302.38	-22.79 %
Long-Term Liabilities				
Mortgage - UUA / WECU	249,326.07	257,061.99	-7,735.92	-3.01 %
Total Long-Term Liabilities	\$249,326.07	\$257,061.99	\$ -7,735.92	-3.01 %
Total Liabilities	\$257,126.55	\$267,164.85	\$ -10,038.30	-3.76 %
Equity				
3900 Retained Earnings	2,151,982.23	2,122,620.11	29,362.12	1.38 %
RESTRICTED BANK ACCOUNT FUNDS				
Savings Acct Fund (Reserves)	165,007.20	142,486.78	22,520.42	15.81 %
Humanitas Fund	9,009.34	9,047.81	-38.47	-0.43 %
Total RESTRICTED BANK ACCOUNT FUNDS	174,016.54	151,534.59	22,481.95	14.84 %

Bellingham Unitarian Fellowship

Balance Sheet with Previous Year Comparison

As of October 31, 2023

	TOTAL			
	AS OF OCT 31, 2023	AS OF OCT 31, 2022 (PY)	CHANGE	% CHANGE
DESIGNATED PROGRAM (FUNDS)				
RE (Funds)				
RE Gift Fund (Fund)	27,638.82	39,338.82	-11,700.00	-29.74 %
Young Adult (Fund)	677.35	677.35	0.00	0.00 %
High School (Fund)	496.12	496.12	0.00	0.00 %
Coming of Age (Fund)	56.83	56.83	0.00	0.00 %
RE Scholarship (Fund)	0.00	0.00	0.00	
Total RE (Funds)	28,869.12	40,569.12	-11,700.00	-28.84 %
SEJC (Funds)	0.00		0.00	
Refugee Resettlement Fund	12,804.77	6,720.47	6,084.30	90.53 %
Social/Environ. Justice (Fund)	5,409.00	670.00	4,739.00	707.31 %
Fairtrade Coffee (Fund)	3,841.88	2,391.88	1,450.00	60.62 %
Interweave (Fund)	954.22	954.22	0.00	0.00 %
BLM (Fund)	337.00	2,008.00	-1,671.00	-83.22 %
UU The Vote Fund	200.00	200.00	0.00	0.00 %
Family Promise (Fund)	155.25	155.25	0.00	0.00 %
Anti Racism (Fund)	10.00	10.00	0.00	0.00 %
ICE Raid Relief Bas Needs(Fund)	0.00	0.00	0.00	
ICE Relief - Legal Fees (Fund)	0.00	0.00	0.00	
Native Amer. Connect'ns (Fund)	-267.15	232.85	-500.00	-214.73 %
Total SEJC (Funds)	23,444.97	13,342.67	10,102.30	75.71 %
Retreat - Women's (Fund)	4,940.07	4,940.07	0.00	0.00 %
Retreat - All church (Fund)	2,000.00	4,241.97	-2,241.97	-52.85 %
Choir (Fund)	0.00	0.00	0.00	
CND & Social Hour (Fund)	-21.72	-465.59	443.87	95.33 %
Total DESIGNATED PROGRAM (FUNDS)	59,232.44	62,628.24	-3,395.80	-5.42 %
RESTRICTED INVESTMENT FUNDS				
A. Herrmann Domini Fund - SEJC	41,505.36	45,227.51	-3,722.15	-8.23 %
Endowment Fixed Asset Fund	0.00	10,000.00	-10,000.00	-100.00 %
RE Gift Invested (CD-TIAA bank)	0.00	0.00	0.00	
Total RESTRICTED INVESTMENT FUNDS	41,505.36	55,227.51	-13,722.15	-24.85 %
Net Income	12,334.11	1,331.54	11,002.57	826.30 %
3000 Opening Bal Equity	0.00	0.00	0.00	
PNW Platefull	0.00		0.00	
Total Equity	\$2,439,070.68	\$2,393,341.99	\$45,728.69	1.91 %
TOTAL LIABILITIES AND EQUITY	\$2,696,197.23	\$2,660,506.84	\$35,690.39	1.34 %

BOARD REPORT
Growth and Learning at BUF
Genia Allen-Schmid
Fall 2023

There is much to celebrate regarding Growth and Learning at BUF this fall. Dozens of people are engaging in Pathways, Chalice Circles and Adult RE Classes. Young families, along with their children, are coming more consistently and eager to build relationships at BUF. We resumed the tradition of an overnight All Church Retreat after a long hiatus, which was well attended and enjoyed by a wide age group. The energy is high and BUF seems to be buzzing with activity.

CHILDREN AND FAMILIES

Sunday Mornings

Our Sunday morning numbers continue to climb and we have 12-16 children regularly now. I'd like to offer two separate classrooms for elementary age children, but have only been able to recruit 5 adult volunteers (up from zero!) which isn't enough to expand our offerings. Parents are still exhausted from the pandemic and not willing/able to volunteer yet for RE, so we are still reliant on our paid teenage childcare providers more than I'd like to be – although they are doing a fantastic job and it keeps them engaged at BUF.

Pathways for Parents class

We offered a Pathways to Membership class for Parents this fall during the Sunday morning service and this was very successful. We had 12 participants and they were so excited to meet each other that they are organizing a Parent Chalice Circle group, also to be held during the service once a month so childcare is provided for.

Teens

This year we have 5 middle schoolers coming at least twice a month for our Building Bridges curriculum exploring different religions via learning sessions, guest speakers/guides, and field trips. It is a delight! These teens are curious, engaged, and loving the field trips. So far, we've gone to a Catholic mass and an Evangelical church. We'll be visiting Beth Israel for their Friday Night music service next week and having several more field trips planned over the course of the year, including to MAPS, the huge mosque in Redmond for Friday noon prayers during Ramadan! All of our trips include learning sessions beforehand and debriefing sessions afterwards facilitated as much as possible by members of the religion being studied – along with food of course! This is one of the best things offered by UU congregations I think and I'm so proud to see these youth embrace it.

Children's RE Committee Reforming

Since we have reestablished our children's program, I am reforming a Children's RE Committee. About 10 parents, grandparents and I, will be having our first get together on December 3. The aim is to get input about their needs and desires, as well as to share with them more about the philosophy behind our curriculum and ways they can get involved at BUF. I hope to create a strong, invested pool of parents who can continue to help guide the program in the months and years ahead.

ADULT PROGRAMMING

Adult RE

Our Adult RE Team programming has been wildly successful this fall with 5 well classes and over 40 people participating. The classes offered were UU History, Spirit in Practice, Gratitude, and two Pathways to Membership classes, as well as an on-line book study in conjunction with the Portland UU church. We will be publishing our Winter offerings next week. This is a highly motivated and skilled team of leaders and our goal now is for each one of them to recruit a new co-facilitator to teach alongside in order to train and empower more facilitators. This Team will provide a strong framework for Adult RE classes and leadership at BUF on into the future.

Friday night forums!

We've resurrected a team of volunteers to reintroduce monthly Friday Forums, including night films, speakers and potlucks. We had launched this program right before the pandemic and we're now ready to try it again.

Chalice Circles

Chalice Circles continue to be very successful thanks to the incredible leadership and organizational skills of Bonnie Phinney and Kathryn Allen. We have more people than ever involved as participants or as facilitators this fall, with 15 established Chalice Circles and another one or two possibly starting in January.

This fall we held a workshop for over a dozen facilitators working on leadership skills, and we will offer it again in the winter as a deliberate effort to develop more leadership at BUF.

Women's Retreat

A planning group has already convened and determined our theme for our women's retreat this year which will be on March 9.

COMMUNITY LIFE

Christmas Caroling and Story Time- Cookie Fest

We are holding a Christmas Caroling Party, dinner, and story time with cookies for all ages on December 20.

The All-Church Retreat

Our All Church retreat this October, albeit expensive, turned out to be a worthwhile investment in community building by BUF. We had over 80 people participate over the weekend and the feedback was positive, with appreciation for the venue, the programming, childcare and food.

Lessons learned:

- BUFsters want a retreat; a time to gather together at length and get to know each other better in an outdoor setting
- Having professional programming is a draw
- Overnight accommodations need to provide for privacy; in the future we need to find a place that is both affordable and offers private room options (maybe Camp Casey)
- October is a good time; it's late enough to give time for promoting the retreat, but is early in the year so new people can kickstart relationship building
- Having programming for children is important and allows young parents to attend programming and get a break!
- Overnight allows for deeper experiences and relationship building. Despite the less-than-ideal accommodations, we had 36 folks stay overnight, not counting 3 staff and the 6 hired program leaders.
- We should designate a committee to work on this, and soon, if we want an overnight retreat next fall.

- Hiring a cook allows us to focus on volunteers for set up and clean up duties.
- Starting Friday evening and only offering s'mores (instead of dinner) and ending Sunday morning right after breakfast makes it easier and less expensive.

Community Night Dinners

Our Wednesday night dinners are going strong, with an average of 45 people attending every week. More and more non-choir members are joining us and we have established a good team of cooks now. In order to be sustainable however we need more volunteers to help plan, shop, and clean up after the meals so it can get back to being completely lay led.

OVERALL

As I said, there is much to celebrate as people come back to BUF, and participation is high. The key challenge continues to be the reluctance of folks to lead or facilitate BUF programs. That said, I am so grateful to those amazing volunteers who **do** step up and offer their talents, energy and devotion to BUF– including you board members! Here's a list of the volunteers I depend on.

Gratitude for our Volunteers!

Children's Sunday Morning RE: *Claire Lending, Joan Mackay, Drew Betz, Sarah Pearson, Ann Stevenson*

Adult RE Team: *Natalie Johnson, Sharon McCarty, Patricia Conover, Stephanie Sarver, Tom Nicholson, Bonnie Phinney*

Chalice Circle leaders: *Bonnie Phinney, Kathryn Allen* (plus too many facilitators to mention!)

Pathways to Membership facilitators: *Felice Davis, Ellen Berning, Gayle Tilles*

Building Bridges: *Erica Mallin, Claire Lending*

Community Night Dinners: *Jennifer Villalva*

Women's Retreat Planning Team: *Claire Lending, Su Livingston, Daria Haynes*

BUF Rummage Sale Debrief
11/13/2023

Leadership Team: Drew, Rose, Susan, Jane

The team met following the sale. The current total is \$2000.75 with possible sales of items offered on-line still unaccounted for.

The following are our comments on what went well and ideas for improvement.

What went well:

- The Team was great
- Planning beginning at least two months out
- Donations
- Lots of volunteers
- Design of posters
- Cashiers and money handling
- Worked well with the office
- Limiting books
- No clothes
- Greeters at the door - essential
- Volunteers kept things in order and looking good throughout the sale
- Having assistants to add for the cashiers
- Having curated sale on Sunday

What needed to be changed/added

- Start pricing earlier
- Need two days for set-up, even having the library for two days would have made a difference
- We were underpriced in some categories, lessons learned
- We needed a clean up director who could take it from the end of the sale until the end.
- Publicity coordinator who could really push on all networks, print and social media, etc.
- Having one person in charge of deciding when to go to half-price or bag sale, agreeing on the time and not discussing it in front of customers.
- Consider staggering drop off times(e.g., jewelry, other collectibles, etc. come in earlier than others so we can have time to price)
- Consider time of year for sale. Suggestions for spring, earlier in the fall, etc.
- Let people know about our food needs earlier - we did not have the response we hoped for and a core team member ended up cooking soup for both days.
- Have a signage volunteer who can make signs to go on sandwich boards, place them and retrieve them.
- Put signage in the elevator. People were confused by the N.
- One cash box was fine.