

January 2024 Board Minutes

The meeting was called to order at 7:01 pm.

Present: Jim Reimer, Alex Gilman, Daria Haynes, Beth Nyblade, Stephanie Sarver, Paul Beckel ex-officio. Via Zoom: Lin Skavdahl, Lew Phinney, John Stewart

Additions to the Agenda: Beth asked for time to discuss two Buildings and Grounds Issues.

Consent Agenda:

- Treasurer's Report
- Community Within BUF Report
- Minister's Salary and Housing Allocation
- Acknowledgement of approval of December minutes
- Request from John Stewart that Claire Lending and Patricia Conover be appointed to the Financial Oversight Committee and that Cathy Campbell be noted as having resigned from the committee.

**Drew moved to accept the appointment and Alex seconded.
Motion passed.**

The Consent Agenda was accepted by a show of hands.

Discussion Agenda:

- Rights of Southern Resident Orcas - Alex consulted with Deb Cruz who asked for approval of support for a petition to acknowledge the rights of the Southern Resident Orcas. Alex shared the detailed packet with the board and it is included in the packet. After some discussion of the scope of what was being asked, the board decided to opt out of endorsing the proposal on the board level. There was complete agreement that there would be no conflict if the SEJC chooses to endorse the petition. Alex agreed to follow up with Deb.

- Review of Board Meeting Process - Drew briefly reviewed with input from Paul and other officers the monthly process of establishing the agenda and what kind of items should be put onto the Consent Agenda and on the Discussion Agenda. The Board Calendar and Reporting schedule is available at the Google calendar site for the Board. Drew noted that the Executive Committee meets about 10 days before the meeting and agenda items need to be submitted prior to the meeting as much as possible. She also noted that the packet that is sent out is compiled prior to the meeting. She would prefer that reports are submitted by the Sunday before the meeting so she can compile into one merged document. A quick note was made to eliminate pictures and graphics from reports due to their size.
- Fundraising Committee and Canvassing Policy. There was a brief discussion of developing a charter for the Fundraising/Stewardship Committee of the board. Lin, Beth and Drew are involved and will meet in early February.
- Buildings and Grounds - Beth had two items. One was the discussion putting an electric car charging station next to the building. She is going to research it further and report back. The second involved the removal of an old cherry tree. That issue was deferred to the B and G committee.
- Budgeting Timeline: Paul reviewed his detailed report and discussed the need for task forces to determine goals for fundraising and rental income for the coming year and to do this ASAP. Hopefully, the task forces will be identified by the next meeting if not before.
- Some time was spent discussing the Listening Sessions and there was concern expressed about how the message can be simplified around the issue of 15% increase in pledge income or examining how the organization can be shrunk by 15%. Paul would like some answers by March 15th because of the formal budget review process. He expressed deep concern about being able to complete the canvass, present a balanced budget and hire new staff before September of this year, thus there could be a possible delay of staff hiring and that would impact the church year.

-Treasurer's Q and A. John spoke about the cash flow issues and the accounting of the pre-paid pledges.

At its November 2023 meeting, the Board voted to accept the gift from the Zachariah Nethercot estate and deposit the funds into the Endowment Fund. In light of recent cash flow challenges, **John moved and Lew seconded that the gift from the Zachariah Nethercot estate be deposited into the Emergency Operating Fund.** The motion passed unanimously. John agreed to inform the Endowment Committee of the change.

Meeting Summary:

Consent Agenda was accepted including motion to approve changes in the Financial Oversight Committee membership.

Board deferred action on the petition on the Southern Resident Orcas to the Social and Environmental Justice Committee.

Motion to direct the gift from the Zachariah Nethercot estate to the Emergency Operating Fund was passed.

Next meeting:

Feb. 22, 2024, 7 pm

-Agenda items due: Feb 13.

-Reports due: Feb. 18th

Meeting adjourned: 8:51 pm

Respectfully submitted,

Drew Betz, Secretary

Minutes approved 2/5/2024

BUF Minister's Report to the Board
January 2024
Rev Paul Beckel

Listening Session 2 Update

We held a trial run for Listening Session 2 on January 14. Five Board members and eight others attended. Participants were sent in advance the “assumptions” document that the Board looked at in December. Participants expressed appreciation for having the necessary information presented bluntly. Beth, Jim, Stephanie, and I have met twice since then and are simplifying/clarifying both the assumptions document and the worksheet.

Trial-run participants requested a more detailed breakdown of expenses so they could make recommendations of what to cut. At first this seemed reasonable. But in thinking how to present this information, the documents got increasingly complicated. More importantly, we realized, a conversation about miscellaneous expenses is not going to be helpful to the Board because these have already been cut as far as possible. Still, we will provide additional information about what other types of expenses exist, and how volunteers could help to reduce expenses for some part-time work (AV tech, childcare, building steward, custodial).

Today's MWU includes background info and an invitation to an in-person session on Sunday, February 11 at noon, and a Zoom session on Tuesday, February 13 at 7 pm. It's vital to have Board members at these meetings and we ask that you attend both if possible.

During session 2, we will be asking people in breakout groups to discuss

- a. How would you feel about increasing your pledge by 15%? How likely do you think it is that the congregation as a whole will do so?
- b. What are the alternatives to our current staffing structure and pay-scale?
- c. In what way would you be willing to volunteer to increase rental or fundraising income, or to reduce part-time staff expenses?

Among other questions, when the breakout groups come back together, we'll be asking, “How can we support the Board in this process?”

There are a lot of logistical details to work out, so our task force is meeting again next week. We plan to attract participants to the in-person session with food and childcare.

Minister's Housing Allowance

IRS rules have ministers' compensation is on the W-2 in two parts: salary and housing. I ask that the consent agenda include a motion to keep my housing allowance as it is: \$3,500 per month.

Budgeting Timeline

There are no changes since last Board meeting. Here are things from the timeline we need to do at our January meeting

- Create a task force to recommend to the Board, by the end of February, how much to budget in rental income
- Create a task force to recommend to the Board, by the end of February, how much to budget in fundraising income
- Ask HR team to recommend to the Board, by the end of February, how much to budget for salaries, benefits, and staff transition expenses
- Ask HR team to determine a process and timeline for developing job descriptions and recruiting new staff
 - QUESTION - can we approach the canvass saying: we need to get 'final' pledge numbers in by March 15 or hiring of new staff will be delayed until late fall at the earliest?
- Ask Financial Oversight Team to draft an initial budget by the end of February. This would include predicted income and expenses in all categories except rental, fundraising, and payroll.
- Someone to talk to canvass chairs about Board goals (what should canvassers be told to say?)
- Ensure canvas chairs have enough support

Administrative Projects / Board & Volunteer Expectations

Michelle gets a wide variety of requests for help, which she has asked me to help her prioritize. So I'm creating to-do lists that include larger projects she will be responsible for, and also those I'm working on—so she can know what she *is not* responsible for. Both lists include projects that will require more than a year to complete. I will share these lists with you to provide some perspective about what may be doable in the coming months, and to clarify why some very useful things are not going to be done for a long time.

I'm concerned that with Michelle being new, her working fewer hours than Kathy, reduced volunteering, and Kevin and Genia retiring, people may feel unsupported when things take longer than they expect—and sometimes we can't help even with simple projects because we have already made promises to others. I'm not sure how we should communicate about this with the congregation.

As I mentioned regarding the listening sessions, I feel the same concerns regarding expectations of the Board. That is: during this time of rapid change and potentially diminishing resources, I want to ensure that the congregation does not expect the Board to take care of (or fix) more than is possible. I want to make sure you and all of our volunteers succeed and feel supported. I don't know that we'll have time to talk much about it in this month's meeting, but let's keep mind that managing expectations and promoting a culture of mutual support will be an important part of moving through this transition.

Treasurer's Report for Board 01-28-24	2
BalanceSheetComparison-3	5
BalanceSheetComparison-Month	8
BudgetvsActualsBudget_FY24_PL-FY24PL-5	11
ProfitandLossComparison-8	15
StatementofCashFlows-December 2023	19
StatementofCashFlows-YTD	20
Cash on Hand December 2023	21
Minutes for FOC_01 _16_2024	22

**Monthly Treasurer's Summary Report to the BUF Board of Trustees
December 2023 Financials (50% of the fiscal year)
Prepared for the January 28, 2023 Board Meeting**

1. Current (January 18) WECU Checking balance was under \$35,534 with a need to release payroll (expected to be approximately \$25,000) on January 25. This is an improvement from the prior month.
2. The Financial Oversight Committee is working on various projects to improve/streamline bookkeeping tasks.
 - a. Rupert, Sue and John are working to assign numbers to the chart of accounts and identify whether we can productively use Classes in QuickBooks. John is sending the (hopefully final) draft to the rest of the committee for review.
 - b. We are considering using a separate class to identify SEJC income and expense as well as a separate class for those areas of BUF which are self-funding or non-SEJC temporary projects. Classes are not available for balance sheet items.
 - c. QR Codes: determine a payment method (Vance, Breeze, Venmo, Anedot) that BUF can work with to process incoming payments.
 - d. **SEJC Processes: SEJC has a significant number of projects which are self-funding and yet take a significant amount of Administrator time to process or investigate. To consider are ways to streamline the process: maybe having SEJC take over their own bookkeeping/payment receipts/disbursements?**
3. **John will make a motion that Claire Lending and Patricia Conover be appointed as members of the Financial Oversight Committee.**

Overview of current and projected status:

1. Review of Balance sheet at end of December

- a. \$27,000 reduction in checking, largely result of transfer from Emergency Operating Reserve
- b. \$5,250 reduction in Payroll Liabilities the result of expenses becoming.
- c. Reduction of \$25,000 in restricted funds (Emergency Operating Reserves) funds

2. Month of December, 2023:

- a. Pledge income was \$39,626.
- b. BUF received \$2,432 in rent for December, 2023, which is 49% of the budgeted amount.
- c. Total expenses were \$50,244, which was 123% of the budgeted amount for the month.

- d. Net Operating Income (Profit – Expense) is \$25,727 for the month of December. \$25,000 of this was the transfer from Emergency Operating Reserves.

3. Year to date (July, 2023–December, 2023)

- a. Year to date pledge income is **\$189,001**.
- b. Pledge income is 115% of the amount budgeted for this point in the fiscal year.
- c. Service charges and fees are -106.61 YTD. It appears that it is a result of voided checks. Michelle will investigate.
- d. Net Operating Income (Profit – Expense) is **\$34,218** year to date (July-December), which is above the budgeted Net Operating Income for this point of the fiscal year. \$25,000 of this profit was the transfer from Emergency Operating Reserves.

4. Cash on Hand for December, 2023:

- a. The Cash on Hand for December, 2023 is **\$4,007**. This is an improvement from the prior month.

5. Reserves (as of December)

- a. Major Gifts 26,180
- b. Chair Fund 14,715
- c. Sabbatical 7,310
- d. Emergency 48,132
- e. Building 43,446
- f. Total 164,783

We have not added to reserves yet this year.

Income and Expense	<i>Year-to-date</i>	<i>% of budget to date</i>
<i>Pledge Income</i>	\$ 189,001	115%
<i>Total Donations</i>	\$ 247,156	135%
<i>Fundraising Income</i>	\$ 2,052	(Budget is \$52,650)
<i>Rental Income</i>	\$ 12,938	77%
Total Income Year to Date	\$ 289,506	133%
Total Expenses Year to Date	\$ 254,580	108%
YTD Op. Income minus Expense	\$ 34,218	

Cash on Hand

	This month	% Change	Prior month	Prior month
Checking balance	\$8,197	-57%	\$17,443	\$22,549
Cash assets under Board control	\$197,067	-5%	\$217,201	\$217,201

Cash on Hand	-\$21,721	27%	-\$17,094	-\$9,860
---------------------	------------------	-----	------------------	-----------------

Funds Activity Report

Funds Activity	This month	Prior month
Total Restricted Investment Funds	\$ 41,505	\$ 41,505
Total Restricted Bank Account Funds	\$ 149,344	\$ 175,752
Total Designated Program Funds	\$ 56,387	\$ 58,202
Total in all funds	\$ 247,236	\$ 275,459

Fundraising Summary

Fundraising Event	Income YTD	Income Goal for year	% of Goal
Dinner Auction/Gala/ Rummage	\$ 2,002	25,400	8%
Other Fundraising	\$ 120	\$ -	-%
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), Sue Sayegh, Lew Phinney, Rupert Ayton, Claire Lending, and Patricia Conover.

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

Balance Sheet Prev Month Comparison

I&E YTD Annual Budget Comparison

Statement of Cash Flows – Year To Date

Statement of Cash Flows -- Month

Treasurer's Report

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of December 31, 2023

	TOTAL	
	AS OF DEC 31, 2023	AS OF DEC 31, 2022 (PP)
ASSETS		
Current Assets		
Bank Accounts		
Business Savings- Covid 2021	0.00	31,080.12
Humanitas		
WECU - Humanitas Checking	1,459.92	483.27
WECU - Humanitas Savings	7,987.43	7,738.15
Total Humanitas	9,447.35	8,221.42
WECU - Building Account	0.00	0.00
WECU - Endowment Savings	162.56	161.76
WECU Checking	35,534.00	21,926.36
WECU Savings & Reserves	34,892.53	131,385.62
Total Bank Accounts	\$80,036.44	\$192,775.28
Accounts Receivable		
1200 Accounts Receivable	0.00	0.00
Total Accounts Receivable	\$0.00	\$0.00
Other Current Assets		
12000 Undeposited Funds	0.00	0.00
13000 Prepaid Expenses	881.48	641.48
402917712 WECU Certificate of Deposit	103,017.50	
A. Herrmann Social Justice Acct	39,321.04	37,034.02
Endow Investment - LLC share	0.00	10,000.00
Prepaid Insurance	111.38	4,215.38
Prepaid Insurance Claims	0.00	0.00
TIAA Bank (CD)	0.00	0.00
UUA Common Endowment Acct	183,349.97	151,196.88
WECU 3030802 12 Month CD	25,582.65	
Total Other Current Assets	\$352,264.02	\$203,087.76
Total Current Assets	\$432,300.46	\$395,863.04
Fixed Assets		
Building - Net	1,895,618.51	1,847,054.76
Construction in Progress	0.00	48,563.75
Furniture & Fixtures	27,660.70	27,660.70
Land	331,923.86	331,923.86
Office Equipment	2,018.00	2,018.00
Total Fixed Assets	\$2,257,221.07	\$2,257,221.07
TOTAL ASSETS	\$2,689,521.53	\$2,653,084.11

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of December 31, 2023

	TOTAL	
	AS OF DEC 31, 2023	AS OF DEC 31, 2022 (PP)
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
2000 Accounts Payables	-934.84	3,033.05
Accounts Payable (A/P)	105.81	
Total Accounts Payable	\$ -829.03	\$3,033.05
Credit Cards		
Visa - Bank of America	657.26	0.00
Visa- WECU	-1,070.34	
Total Credit Cards	\$ -413.08	\$0.00
Other Current Liabilities		
2100 Payroll Liabilities	-20,170.63	-72,687.97
Federal Withholding	4,946.17	9,533.58
LTD Insurance	-346.92	523.38
Medicare	1,432.88	5,263.04
National Payroll Leave Credit (deleted)	-120.11	-120.11
Paid Family Leave	879.75	1,359.58
Pension	11,618.93	35,301.45
Soc. Security	6,126.84	22,481.34
State of WA L&I	-97.43	893.58
Total 2100 Payroll Liabilities	4,269.48	2,547.87
Accrued Liabilities	-5,471.99	-1,760.00
Mortg Principle - 1 yr liab	9,985.42	10,800.00
Prepaid Pledges	0.00	0.00
Total Other Current Liabilities	\$8,782.91	\$11,587.87
Total Current Liabilities	\$7,540.80	\$14,620.92
Long-Term Liabilities		
Mortgage - UUA / WECU	248,542.39	257,088.99
Total Long-Term Liabilities	\$248,542.39	\$257,088.99
Total Liabilities	\$256,083.19	\$271,709.91
Equity		
3000 Opening Bal Equity	0.00	0.00
3900 Retained Earnings	2,151,982.23	2,122,620.11

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of December 31, 2023

	TOTAL	
	AS OF DEC 31, 2023	AS OF DEC 31, 2022 (PP)
DESIGNATED PROGRAM (FUNDS)		
Choir (Fund)	0.00	0.00
CND & Social Hour (Fund)	-21.72	-526.72
RE (Funds)		
Coming of Age (Fund)	56.83	56.83
High School (Fund)	496.12	496.12
RE Gift Fund (Fund)	26,008.82	37,228.82
RE Scholarship (Fund)	0.00	0.00
Young Adult (Fund)	677.35	677.35
Total RE (Funds)	27,239.12	38,459.12
Retreat - All church (Fund)	1,750.00	4,241.97
Retreat - Women's (Fund)	4,940.07	4,940.07
SEJC (Funds)	-500.00	
Anti Racism (Fund)	10.00	10.00
BLM (Fund)	337.00	408.00
Fairtrade Coffee (Fund)	3,876.88	2,391.88
Family Promise (Fund)	155.25	155.25
ICE Raid Relief Bas Needs(Fund)	0.00	0.00
ICE Relief - Legal Fees (Fund)	0.00	0.00
Interweave (Fund)	954.22	954.22
Native Amer. Connect'ns (Fund)	232.85	232.85
Refugee Resettlement Fund	11,804.77	11,328.59
Social/Environ. Justice (Fund)	5,409.00	670.00
UU The Vote Fund	200.00	200.00
Total SEJC (Funds)	22,479.97	16,350.79
Total DESIGNATED PROGRAM (FUNDS)	56,387.44	63,465.23
PNW Platefull	0.00	3,201.69
RESTRICTED BANK ACCOUNT FUNDS		
Humanitas Fund	9,337.35	8,111.42
Savings Acct Fund (Reserves)	140,007.20	128,373.73
Total RESTRICTED BANK ACCOUNT FUNDS	149,344.55	136,485.15
RESTRICTED INVESTMENT FUNDS		
A. Herrmann Domini Fund - SEJC	41,505.36	45,227.51
Endowment Fixed Asset Fund	0.00	10,000.00
RE Gift Invested (CD-TIAA bank)	0.00	0.00
Total RESTRICTED INVESTMENT FUNDS	41,505.36	55,227.51
Net Income	34,218.76	374.51
Total Equity	\$2,433,438.34	\$2,381,374.20
TOTAL LIABILITIES AND EQUITY	\$2,689,521.53	\$2,653,084.11

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of December 31, 2023

	TOTAL		
	AS OF DEC 31, 2023	AS OF NOV 30, 2023 (PP)	CHANGE
ASSETS			
Current Assets			
Bank Accounts			
Business Savings- Covid 2021	0.00	0.00	0.00
Humanitas			
WECU - Humanitas Checking	1,459.92	1,785.23	-325.31
WECU - Humanitas Savings	7,987.43	9,070.19	-1,082.76
Total Humanitas	9,447.35	10,855.42	-1,408.07
WECU - Building Account	0.00	0.00	0.00
WECU - Endowment Savings	162.56	162.16	0.40
WECU Checking	35,534.00	8,196.59	27,337.41
WECU Savings & Reserves	34,892.53	59,892.53	-25,000.00
Total Bank Accounts	\$80,036.44	\$79,106.70	\$929.74
Accounts Receivable			
1200 Accounts Receivable	0.00	0.00	0.00
Total Accounts Receivable	\$0.00	\$0.00	\$0.00
Other Current Assets			
12000 Undeposited Funds	0.00	0.00	0.00
13000 Prepaid Expenses	881.48	881.48	0.00
402917712 WECU Certificate of Deposit	103,017.50	101,892.61	1,124.89
A. Herrmann Social Justice Acct	39,321.04	39,321.04	0.00
Endow Investment - LLC share	0.00	0.00	0.00
Prepaid Insurance	111.38	900.38	-789.00
Prepaid Insurance Claims	0.00	0.00	0.00
TIAA Bank (CD)	0.00	0.00	0.00
UUA Common Endowment Acct	183,349.97	183,349.97	0.00
WECU 3030802 12 Month CD	25,582.65	25,303.30	279.35
Total Other Current Assets	\$352,264.02	\$351,648.78	\$615.24
Total Current Assets	\$432,300.46	\$430,755.48	\$1,544.98
Fixed Assets			
Building - Net	1,895,618.51	1,895,618.51	0.00
Construction in Progress	0.00	0.00	0.00
Furniture & Fixtures	27,660.70	27,660.70	0.00
Land	331,923.86	331,923.86	0.00
Office Equipment	2,018.00	2,018.00	0.00
Total Fixed Assets	\$2,257,221.07	\$2,257,221.07	\$0.00
TOTAL ASSETS	\$2,689,521.53	\$2,687,976.55	\$1,544.98

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of December 31, 2023

	TOTAL		
	AS OF DEC 31, 2023	AS OF NOV 30, 2023 (PP)	CHANGE
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
2000 Accounts Payables	-934.84	-934.84	0.00
Accounts Payable (A/P)	105.81	105.81	0.00
Total Accounts Payable	\$ -829.03	\$ -829.03	\$0.00
Credit Cards			
Visa - Bank of America	657.26	0.00	657.26
Visa- WECU	-1,070.34	-1,070.34	0.00
Total Credit Cards	\$ -413.08	\$ -1,070.34	\$657.26
Other Current Liabilities			
2100 Payroll Liabilities	-20,170.63	-15,077.51	-5,093.12
Federal Withholding	4,946.17	3,651.01	1,295.16
LTD Insurance	-346.92	0.00	-346.92
Medicare	1,432.88	1,054.88	378.00
National Payroll Leave Credit (deleted)	-120.11	-120.11	0.00
Paid Family Leave	879.75	633.91	245.84
Pension	11,618.93	5,208.01	6,410.92
Soc. Security	6,126.84	4,510.50	1,616.34
State of WA L&I	-97.43	-840.72	743.29
Total 2100 Payroll Liabilities	4,269.48	-980.03	5,249.51
Accrued Liabilities	-5,471.99	-4,419.99	-1,052.00
Mortg Principle - 1 yr liab	9,985.42	10,800.00	-814.58
Prepaid Pledges	0.00	0.00	0.00
Total Other Current Liabilities	\$8,782.91	\$5,399.98	\$3,382.93
Total Current Liabilities	\$7,540.80	\$3,500.61	\$4,040.19
Long-Term Liabilities			
Mortgage - UUA / WECU	248,542.39	248,542.39	0.00
Total Long-Term Liabilities	\$248,542.39	\$248,542.39	\$0.00
Total Liabilities	\$256,083.19	\$252,043.00	\$4,040.19
Equity			
3000 Opening Bal Equity	0.00	0.00	0.00
3900 Retained Earnings	2,151,982.23	2,151,982.23	0.00

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of December 31, 2023

	TOTAL		
	AS OF DEC 31, 2023	AS OF NOV 30, 2023 (PP)	CHANGE
DESIGNATED PROGRAM (FUNDS)			
Choir (Fund)	0.00	0.00	0.00
CND & Social Hour (Fund)	-21.72	-21.72	0.00
RE (Funds)			
Coming of Age (Fund)	56.83	56.83	0.00
High School (Fund)	496.12	496.12	0.00
RE Gift Fund (Fund)	26,008.82	26,823.82	-815.00
RE Scholarship (Fund)	0.00	0.00	0.00
Young Adult (Fund)	677.35	677.35	0.00
Total RE (Funds)	27,239.12	28,054.12	-815.00
Retreat - All church (Fund)	1,750.00	1,750.00	0.00
Retreat - Women's (Fund)	4,940.07	4,940.07	0.00
SEJC (Funds)	-500.00	-500.00	0.00
Anti Racism (Fund)	10.00	10.00	0.00
BLM (Fund)	337.00	337.00	0.00
Fairtrade Coffee (Fund)	3,876.88	3,876.88	0.00
Family Promise (Fund)	155.25	155.25	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
Interweave (Fund)	954.22	954.22	0.00
Native Amer. Connect'ns (Fund)	232.85	232.85	0.00
Refugee Resettlement Fund	11,804.77	12,804.77	-1,000.00
Social/Environ. Justice (Fund)	5,409.00	5,409.00	0.00
UU The Vote Fund	200.00	200.00	0.00
Total SEJC (Funds)	22,479.97	23,479.97	-1,000.00
Total DESIGNATED PROGRAM (FUNDS)	56,387.44	58,202.44	-1,815.00
PNW Platefull	0.00	0.00	0.00
RESTRICTED BANK ACCOUNT FUNDS			
Humanitas Fund	9,337.35	10,745.42	-1,408.07
Savings Acct Fund (Reserves)	140,007.20	165,007.20	-25,000.00
Total RESTRICTED BANK ACCOUNT FUNDS	149,344.55	175,752.62	-26,408.07
RESTRICTED INVESTMENT FUNDS			
A. Herrmann Domini Fund - SEJC	41,505.36	41,505.36	0.00
Endowment Fixed Asset Fund	0.00	0.00	0.00
RE Gift Invested (CD-TIAA bank)	0.00	0.00	0.00
Total RESTRICTED INVESTMENT FUNDS	41,505.36	41,505.36	0.00
Net Income	34,218.76	8,490.90	25,727.86
Total Equity	\$2,433,438.34	\$2,435,933.55	\$ -2,495.21
TOTAL LIABILITIES AND EQUITY	\$2,689,521.53	\$2,687,976.55	\$1,544.98

Bellingham Unitarian Fellowship

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

July - December, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
FINANCING				
Interest Income	2,930.29	2,286.00	644.29	128.18 %
Total FINANCING	2,930.29	2,286.00	644.29	128.18 %
OPERATIONS INCOME				
FACILITIES				
Rental of Building	12,938.00	16,800.00	-3,862.00	77.01 %
Total FACILITIES	12,938.00	16,800.00	-3,862.00	77.01 %
PROGRAMS				
Choir Income	339.98	520.00	-180.02	65.38 %
CND & Coffee Hour	2,238.70	1,450.00	788.70	154.39 %
LLL INCOME				
LLL - RE Income	28.82		28.82	
LLL - OWL income	80.00	1,700.00	-1,620.00	4.71 %
Total LLL INCOME	108.82	1,700.00	-1,591.18	6.40 %
Retreat, All Church	5,033.97		5,033.97	
SEJC INCOME	5.00		5.00	
Refugee Resettlement Revenue	2,800.00		2,800.00	
SEJC - BLM	301.25		301.25	
SEJC - Fairtrade Coffee Sales	1,829.00	1,528.00	301.00	119.70 %
SEJC - General	500.42		500.42	
SEJC - Special Collections	9,544.20	11,062.00	-1,517.80	86.28 %
SEJC Holding Income	1,325.00		1,325.00	
Total SEJC INCOME	16,304.87	12,590.00	3,714.87	129.51 %
Total PROGRAMS	24,026.34	16,260.00	7,766.34	147.76 %
Total OPERATIONS INCOME	36,964.34	33,060.00	3,904.34	111.81 %
STEWARDSHIP INCOME	252.47		252.47	
DONATIONS	25,000.00		25,000.00	
Cash Donations and Misc.	23,751.00	420.00	23,331.00	5,655.00 %
Non-Pledge / Friends Donations	4,504.50	12,795.00	-8,290.50	35.21 %
Pledge Income	189,001.35	165,003.00	23,998.35	114.54 %
RE Gift	4,900.00	4,890.00	10.00	100.20 %
Total DONATIONS	247,156.85	183,108.00	64,048.85	134.98 %
FUNDRAISING	120.00		120.00	
Auction - MayFaire	30.00	0.00	30.00	
Other Fundraising Income	2,052.25		2,052.25	
Total FUNDRAISING	2,202.25	0.00	2,202.25	
Total STEWARDSHIP INCOME	249,611.57	183,108.00	66,503.57	136.32 %
Total Income	\$289,506.20	\$218,454.00	\$71,052.20	132.53 %
GROSS PROFIT	\$289,506.20	\$218,454.00	\$71,052.20	132.53 %
Expenses				

Bellingham Unitarian Fellowship

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

July - December, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
OPERATIONAL EXPENSES				
ADMINISTRATIVE EXPENSES	340.47		340.47	
IT - Equipment	387.29	1,025.00	-637.71	37.78 %
IT - Software/Subscriptions	1,123.92	2,500.00	-1,376.08	44.96 %
Office / Administrative	3,310.50	1,450.00	1,860.50	228.31 %
Service Charges & Fees	-106.61	1,050.00	-1,156.61	-10.15 %
Telephone	1,765.56	2,804.00	-1,038.44	62.97 %
Total ADMINISTRATIVE EXPENSES	6,821.13	8,829.00	-2,007.87	77.26 %
FACILITIES				
Building Maintenance & Repairs	9,423.79	8,025.00	1,398.79	117.43 %
Insurance - Bldg/Liability Expe	4,809.00	4,080.00	729.00	117.87 %
Mortgage Interest	6,117.36	5,106.00	1,011.36	119.81 %
Permits, Licenses	312.64	300.00	12.64	104.21 %
Total FACILITIES	20,662.79	17,511.00	3,151.79	118.00 %
PROGRAM EXPENSES				
Choir	2,476.42	2,125.00	351.42	116.54 %
CND & Coffee Hour	2,700.01	1,195.00	1,505.01	225.94 %
LLL - Childcare Contractors	1,807.50	555.00	1,252.50	325.68 %
LLL EXPENSE				
LLL - Middle School	10.36		10.36	
LLL - OWL	796.00	370.00	426.00	215.14 %
LLL - RE General	886.75	2,510.00	-1,623.25	35.33 %
Total LLL EXPENSE	1,693.11	2,880.00	-1,186.89	58.79 %
Membership / Hospitality	152.32	215.00	-62.68	70.85 %
Pastoral Care	186.00		186.00	
Retreat , All-Church	5,483.57	300.00	5,183.57	1,827.86 %
Retreat, Women's	165.32	80.00	85.32	206.65 %
SEJC EXPENSES				
SEJC - BLM	551.25	75.00	476.25	735.00 %
SEJC - Fairtrade Coffee	1,623.25	935.00	688.25	173.61 %
SEJC - NACC		200.00	-200.00	
SEJC - Spec Coll Dispersements	6,049.00	11,663.00	-5,614.00	51.86 %
SEJC Expense - General	800.00	600.00	200.00	133.33 %
SEJC Refugee Resettlement Expen	4,730.38		4,730.38	
UU The Vote Expense	200.00		200.00	
Total SEJC EXPENSES	13,953.88	13,473.00	480.88	103.57 %
Staff Professional Expenses				
Prof Expense - Admin Staff	56.03		56.03	
Prof Expense - Community Min		263.00	-263.00	
Prof Expense - DLL		2,260.00	-2,260.00	
Prof Expense - Minister	1,505.00	2,009.00	-504.00	74.91 %
Prof Expense - Music Director	125.00	0.00	125.00	

Bellingham Unitarian Fellowship

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

July - December, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total Staff Professional Expenses	1,686.03	4,532.00	-2,845.97	37.20 %
Worship Arts	1,650.00	2,964.00	-1,314.00	55.67 %
Total PROGRAM EXPENSES	31,954.16	28,319.00	3,635.16	112.84 %
UTILITIES / BUILDING SERVICES				
Custodial -Supplies	525.36	915.00	-389.64	57.42 %
Custodial Contractors	6,179.83	2,348.00	3,831.83	263.20 %
Electricity	2,269.91	1,553.00	716.91	146.16 %
Elevator		513.00	-513.00	
Garbage/Recycling	1,923.23	800.00	1,123.23	240.40 %
Gas	615.84	310.00	305.84	198.66 %
Security Monitor/ Requird Tests	1,741.32	525.00	1,216.32	331.68 %
Water/Sewer	1,789.00	1,407.00	382.00	127.15 %
Total UTILITIES / BUILDING SERVICES	15,044.49	8,371.00	6,673.49	179.72 %
Total OPERATIONAL EXPENSES	74,482.57	63,030.00	11,452.57	118.17 %
STAFFING EXPENSE				
Admin Salary & PTO	39,062.85	30,849.00	8,213.85	126.63 %
AV Tech	2,132.50	1,950.00	182.50	109.36 %
Benefits				
Health Insurance Supp	8,271.88	4,188.00	4,083.88	197.51 %
LTD Payroll Expense	693.84	692.00	1.84	100.27 %
Pension Payroll Expense	14,264.78	10,804.00	3,460.78	132.03 %
Total Benefits	23,230.50	15,684.00	7,546.50	148.12 %
Building Steward	2,992.50	2,925.00	67.50	102.31 %
Director of Lifelong Learning	25,210.30	25,212.00	-1.70	99.99 %
Keyboard Artist I/Choral Assist	3,797.47	3,540.00	257.47	107.27 %
Keyboard Artist II	2,955.02	2,310.00	645.02	127.92 %
Minister Salary & Housing	45,634.92	45,636.00	-1.08	100.00 %
Music Director	13,260.54	13,260.00	0.54	100.00 %
Payroll Taxes				
Medicare Expense	1,271.77	1,127.00	144.77	112.85 %
Paid Family Medical Leave	253.66	164.00	89.66	154.67 %
Social Security Expense	5,437.33	4,962.00	475.33	109.58 %
State of WA L&I Expense	1,121.55	1,260.00	-138.45	89.01 %
Total Payroll Taxes	8,084.31	7,513.00	571.31	107.60 %
Taize Leadership	1,346.25	1,200.00	146.25	112.19 %
Total STAFFING EXPENSE	167,707.16	150,079.00	17,628.16	111.75 %
STEWARDSHIP EXPENSES				
Denominational Dues	2,031.00		2,031.00	
UUA Dues	10,155.00	12,192.00	-2,037.00	83.29 %
Total Denominational Dues	12,186.00	12,192.00	-6.00	99.95 %
Stewardship Fundraising Expense				
Auction - MayFaire Expense	150.00	3,000.00	-2,850.00	5.00 %

Bellingham Unitarian Fellowship

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

July - December, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Stewardship Expense	54.42		54.42	
Total Stewardship Fundraising Expense	204.42	3,000.00	-2,795.58	6.81 %
Total STEWARDSHIP EXPENSES	12,390.42	15,192.00	-2,801.58	81.56 %
Uncategorized Expense		7,110.00	-7,110.00	
Total Expenses	\$254,580.15	\$235,411.00	\$19,169.15	108.14 %
NET OPERATING INCOME	\$34,926.05	\$ -16,957.00	\$51,883.05	-205.97 %
Other Income				
NON-OPERATING INCOME				
Capital- Use of Reserves	-0.09		-0.09	
Total NON-OPERATING INCOME	-0.09		-0.09	
Total Other Income	\$ -0.09	\$0.00	\$ -0.09	0.00%
Other Expenses				
NON-OPERATING EXPENSE				
Capital Buiding Security	707.20		707.20	
Mortgage Equity Pymt		4,860.00	-4,860.00	
Total NON-OPERATING EXPENSE	707.20	4,860.00	-4,152.80	14.55 %
Total Other Expenses	\$707.20	\$4,860.00	\$ -4,152.80	14.55 %
NET OTHER INCOME	\$ -707.29	\$ -4,860.00	\$4,152.71	14.55 %
NET INCOME	\$34,218.76	\$ -21,817.00	\$56,035.76	-156.84 %

Bellingham Unitarian Fellowship

Profit and Loss Comparison

December 2023

	TOTAL				
	DEC 2023	NOV 2023 (PP)	CHANGE	DEC 2022 (PY)	CHANGE
Income					
FINANCING					
Interest Income	1,405.73	1.23	1,404.50	20.98	1,384.75
Total FINANCING	1,405.73	1.23	1,404.50	20.98	1,384.75
OPERATIONS INCOME					
FACILITIES					
Rental of Building	2,432.00	3,380.00	-948.00	2,422.50	9.50
Total FACILITIES	2,432.00	3,380.00	-948.00	2,422.50	9.50
PROGRAMS					
Choir Income	339.98		339.98	519.82	-179.84
CND & Coffee Hour	655.70	584.00	71.70	260.00	395.70
LLL INCOME					
LLL - RE Income		10.00	-10.00		
Total LLL INCOME		10.00	-10.00		
Retreat, All Church	500.00		500.00		500.00
SEJC INCOME		5.00	-5.00		
Refugee Resettlement Revenue		1,000.00	-1,000.00		
SEJC - BLM		301.25	-301.25		
SEJC - Fairtrade Coffee Sales	476.00	395.00	81.00	629.00	-153.00
SEJC - Special Collections	2,408.20	1,683.00	725.20	3,573.61	-1,165.41
SEJC Holding Income	1,325.00		1,325.00		1,325.00
Total SEJC INCOME	4,209.20	3,384.25	824.95	4,202.61	6.59
Total PROGRAMS	5,704.88	3,978.25	1,726.63	4,982.43	722.45
Total OPERATIONS INCOME	8,136.88	7,358.25	778.63	7,404.93	731.95
STEWARDSHIP INCOME	252.47		252.47		252.47
DONATIONS	25,000.00		25,000.00		25,000.00
Cash Donations and Misc.	-384.00	63.00	-447.00	450.00	-834.00
Non-Pledge / Friends Donations	1,060.00	227.50	832.50	9,465.00	-8,405.00
Pledge Income	39,626.01	26,694.99	12,931.02	24,694.41	14,931.60
RE Gift	825.00	815.00	10.00	1,055.00	-230.00
Total DONATIONS	66,127.01	27,800.49	38,326.52	35,664.41	30,462.60
FUNDRAISING		120.00	-120.00		
Other Fundraising Income	50.00	2,002.25	-1,952.25		50.00
Total FUNDRAISING	50.00	2,122.25	-2,072.25		50.00
Total STEWARDSHIP INCOME	66,429.48	29,922.74	36,506.74	35,664.41	30,765.07
Total Income	\$75,972.09	\$37,282.22	\$38,689.87	\$43,090.32	\$32,881.77
GROSS PROFIT	\$75,972.09	\$37,282.22	\$38,689.87	\$43,090.32	\$32,881.77

Bellingham Unitarian Fellowship

Profit and Loss Comparison

December 2023

	TOTAL				
	DEC 2023	NOV 2023 (PP)	CHANGE	DEC 2022 (PY)	CHANGE
Expenses					
OPERATIONAL EXPENSES					
ADMINISTRATIVE EXPENSES					
IT - Equipment		65.26	-65.26		
IT - Software/Subscriptions	363.04	150.72	212.32	428.81	-65.77
Office / Administrative	729.38	9.20	720.18	526.02	203.36
Service Charges & Fees	345.90	149.27	196.63	282.81	63.09
Telephone	443.23		443.23	447.72	-4.49
Total ADMINISTRATIVE EXPENSES	1,881.55	374.45	1,507.10	1,685.36	196.19
FACILITIES					
Building Maintenance & Repairs	3,481.61	958.61	2,523.00	370.60	3,111.01
Insurance - Bldg/Liability Expe	789.00	810.00	-21.00	680.00	109.00
Mortgage Interest	847.17	878.07	-30.90	27.00	820.17
Total FACILITIES	5,117.78	2,646.68	2,471.10	1,077.60	4,040.18
PROGRAM EXPENSES					
Choir	952.55	339.98	612.57	58.16	894.39
CND & Coffee Hour	355.42	343.38	12.04	421.95	-66.53
LLL - Childcare Contractors	536.25		536.25	82.50	453.75
LLL EXPENSE					
LLL - Middle School	10.36		10.36		10.36
LLL - OWL				176.50	-176.50
LLL - RE General	137.93		137.93	114.58	23.35
Total LLL EXPENSE	148.29		148.29	291.08	-142.79
Membership / Hospitality	26.63		26.63	70.66	-44.03
Retreat , All-Church	129.60	375.00	-245.40	328.00	-198.40
Retreat, Women's	30.46		30.46		30.46
SEJC EXPENSES					
SEJC - BLM		301.25	-301.25		
SEJC - Fairtrade Coffee	397.29		397.29		397.29
SEJC - NACC				200.00	-200.00
SEJC - Spec Coll Dispersements		1,538.00	-1,538.00	3,063.61	-3,063.61
SEJC Expense - General	300.00		300.00		300.00
SEJC Refugee Resettlement Expen	3,035.20	97.59	2,937.61		3,035.20
Total SEJC EXPENSES	3,732.49	1,936.84	1,795.65	3,263.61	468.88
Staff Professional Expenses					
Prof Expense - Admin Staff		56.03	-56.03		
Prof Expense - DLL				250.00	-250.00
Prof Expense - Minister				38.52	-38.52
Total Staff Professional Expenses		56.03	-56.03	288.52	-288.52
Worship Arts				13.47	-13.47

Bellingham Unitarian Fellowship

Profit and Loss Comparison

December 2023

	TOTAL				
	DEC 2023	NOV 2023 (PP)	CHANGE	DEC 2022 (PY)	CHANGE
Total PROGRAM EXPENSES	5,911.69	3,051.23	2,860.46	4,817.95	1,093.74
UTILITIES / BUILDING SERVICES					
Custodial -Supplies	37.78		37.78	74.30	-36.52
Custodial Contractors	1,620.00	540.00	1,080.00	501.90	1,118.10
Electricity	667.61		667.61	1,119.91	-452.30
Garbage/Recycling	1,314.52		1,314.52	203.40	1,111.12
Gas	352.78		352.78	435.20	-82.42
Security Monitor/ Requird Tests	130.40		130.40	239.87	-109.47
Water/Sewer	344.74		344.74	158.42	186.32
Total UTILITIES / BUILDING SERVICES	4,467.83	540.00	3,927.83	2,733.00	1,734.83
Total OPERATIONAL EXPENSES	17,378.85	6,612.36	10,766.49	10,313.91	7,064.94
STAFFING EXPENSE					
Admin Salary & PTO	4,999.01	12,810.01	-7,811.00	4,583.27	415.74
AV Tech	238.00	258.75	-20.75	360.00	-122.00
Benefits					
Health Insurance Supp	1,360.51	1,605.81	-245.30	1,046.97	313.54
LTD Payroll Expense				173.46	-173.46
Pension Payroll Expense	7,002.58		7,002.58		7,002.58
Total Benefits	8,363.09	1,605.81	6,757.28	1,220.43	7,142.66
Bookkeeper				0.00	0.00
Building Steward	467.28	625.68	-158.40	465.00	2.28
Director of Lifelong Learning	4,201.66	4,201.66	0.00	4,080.00	121.66
Keyboard Artist I/Choral Assist	603.75	603.75	0.00	573.51	30.24
Keyboard Artist II	540.00	435.02	104.98	525.00	15.00
Minister Salary & Housing	7,605.82	7,605.82	0.00	7,384.00	221.82
Music Director	2,210.09	2,210.09	0.00	2,145.95	64.14
Payroll Taxes					
Medicare Expense	189.00	302.94	-113.94	187.54	1.46
Paid Family Medical Leave	38.83	55.94	-17.11	27.29	11.54
Social Security Expense	808.17	1,295.31	-487.14	801.83	6.34
State of WA L&I Expense	144.68	169.62	-24.94	198.86	-54.18
Total Payroll Taxes	1,180.68	1,823.81	-643.13	1,215.52	-34.84
RE Assistant	0.00	0.00	0.00	0.00	0.00
Taize Leadership	275.00	247.25	27.75	200.00	75.00
Total STAFFING EXPENSE	30,684.38	32,427.65	-1,743.27	22,752.68	7,931.70
STEWARDSHIP EXPENSES					
Denominational Dues		2,031.00	-2,031.00		
UUA Dues	2,031.00		2,031.00	2,121.91	-90.91
Total Denominational Dues	2,031.00	2,031.00	0.00	2,121.91	-90.91

Bellingham Unitarian Fellowship

Profit and Loss Comparison

December 2023

	TOTAL				
	DEC 2023	NOV 2023 (PP)	CHANGE	DEC 2022 (PY)	CHANGE
Stewardship Fundraising Expense					
Auction - MayFaire Expense	150.00		150.00		150.00
Stewardship Expense		54.42	-54.42		
Total Stewardship Fundraising Expense	150.00	54.42	95.58		150.00
Total STEWARDSHIP EXPENSES	2,181.00	2,085.42	95.58	2,121.91	59.09
Total Expenses	\$50,244.23	\$41,125.43	\$9,118.80	\$35,188.50	\$15,055.73
NET OPERATING INCOME	\$25,727.86	\$ -3,843.21	\$29,571.07	\$7,901.82	\$17,826.04
Other Expenses					
NON-OPERATING EXPENSE					
Capital - Sanctuary HVAC					
Total NON-OPERATING EXPENSE					
Total Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NET OTHER INCOME	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NET INCOME	\$25,727.86	\$ -3,843.21	\$29,571.07	\$7,901.82	\$17,826.04

Bellingham Unitarian Fellowship

Statement of Cash Flows

December 2023

	TOTAL
OPERATING ACTIVITIES	
Net Income	25,727.86
Adjustments to reconcile Net Income to Net Cash provided by operations:	
Prepaid Insurance	789.00
Visa - Bank of America	657.26
Visa- WECU	0.00
2100 Payroll Liabilities	-5,093.12
Accrued Liabilities	-1,052.00
Mortg Principle - 1 yr liab	-814.58
Payroll Liabilities:Federal Withholding	1,295.16
Payroll Liabilities:LTD Insurance	-346.92
Payroll Liabilities:Medicare	378.00
Payroll Liabilities:Paid Family Leave	245.84
Payroll Liabilities:Pension	6,410.92
Payroll Liabilities:Soc. Security	1,616.34
Payroll Liabilities:State of WA L&I	743.29
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	4,829.19
Net cash provided by operating activities	\$30,557.05
INVESTING ACTIVITIES	
402917712 WECU Certificate of Deposit	-1,124.89
WECU 3030802 12 Month CD	-279.35
Net cash provided by investing activities	\$ -1,404.24
FINANCING ACTIVITIES	
Mortgage - UUA / WECU	0.00
DESIGNATED PROGRAM (FUNDS):RE (Funds):RE Gift Fund (Fund)	-815.00
DESIGNATED PROGRAM (FUNDS):SEJC (Funds):Refugee Resettlement Fund	-1,000.00
RESTRICTED BANK ACCOUNT FUNDS:Humanitas Fund	-1,408.07
RESTRICTED BANK ACCOUNT FUNDS:Savings Acct Fund (Reserves)	-25,000.00
Net cash provided by financing activities	\$ -28,223.07
NET CASH INCREASE FOR PERIOD	\$929.74
Cash at beginning of period	79,106.70
CASH AT END OF PERIOD	\$80,036.44

Bellingham Unitarian Fellowship

Statement of Cash Flows

July - December, 2023

	TOTAL
OPERATING ACTIVITIES	
Net Income	34,218.76
Adjustments to reconcile Net Income to Net Cash provided by operations:	
13000 Prepaid Expenses	-100.00
Prepaid Insurance	4,809.00
2000 Accounts Payables	-475.56
Accounts Payable (A/P)	105.81
Visa - Bank of America	657.26
Visa- WECU	-1,121.59
2100 Payroll Liabilities	-14,493.91
Accrued Liabilities	-2,127.99
Mortg Principle - 1 yr liab	-814.58
Payroll Liabilities:Federal Withholding	4,946.17
Payroll Liabilities:LTD Insurance	-346.92
Payroll Liabilities:Medicare	1,432.88
Payroll Liabilities:Paid Family Leave	879.75
Payroll Liabilities:Pension	-6,254.78
Payroll Liabilities:Soc. Security	6,126.84
Payroll Liabilities:State of WA L&I	-962.11
Prepaid Pledges	-26,150.00
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	-33,889.73
Net cash provided by operating activities	\$329.03
INVESTING ACTIVITIES	
402917712 WECU Certificate of Deposit	-2,237.50
WECU 3030802 12 Month CD	-555.65
Net cash provided by investing activities	\$ -2,793.15
FINANCING ACTIVITIES	
Mortgage - UUA / WECU	-3,849.14
DESIGNATED PROGRAM (FUNDS):RE (Funds):RE Gift Fund (Fund)	-4,890.00
DESIGNATED PROGRAM (FUNDS):Retreat - All church (Fund)	-663.97
DESIGNATED PROGRAM (FUNDS):SEJC (Funds)	-500.00
DESIGNATED PROGRAM (FUNDS):SEJC (Funds):Fairtrade Coffee (Fund)	35.00
DESIGNATED PROGRAM (FUNDS):SEJC (Funds):Native Amer. Connect'ns (Fund)	500.00
DESIGNATED PROGRAM (FUNDS):SEJC (Funds):Refugee Resettlement Fund	-2,502.05
DESIGNATED PROGRAM (FUNDS):SEJC (Funds):Social/Environ. Justice (Fund)	70.00
RESTRICTED BANK ACCOUNT FUNDS:Humanitas Fund	367.87
RESTRICTED BANK ACCOUNT FUNDS:Savings Acct Fund (Reserves)	-48,820.00
Net cash provided by financing activities	\$ -60,252.29
NET CASH INCREASE FOR PERIOD	\$ -62,716.41
Cash at beginning of period	142,752.85
CASH AT END OF PERIOD	\$80,036.44

Cash on Hand Report

From Balance Sheet	30-Jun-23	31-Jul-23	31-Aug-23	30-Sep-23	31-Oct-23	30-Nov-23	31-Dec-23
Cash Assets under Board control for normal operating expenses							
WECU Checking	\$45,493	\$23,227	\$11,873	\$22,549	\$17,443	\$8,197	\$35,534
WECU Savings	\$87,844	\$87,844	\$87,844	\$64,154	\$59,893	\$59,893	\$34,893
WECU CDs	\$100,780	\$100,780	\$100,780	\$101,893	\$101,893	\$101,893	\$103,018
WECU CD Major Donor	\$25,807	\$25,027	\$25,027	\$25,303	\$25,303	\$25,303	\$25,583
Accounts Receivable		\$0	\$0	\$0	\$0	\$0	\$0
Prepaid Expenses	\$781	\$781	\$781	\$781	\$781	\$881	\$881
Prepaid Insurance	\$4,920	\$4,130	\$3,340	\$2,520	\$1,710	\$900	\$111
Total	\$265,626	\$241,789	\$229,646	\$217,201	\$207,024	\$197,067	\$200,020
Change in Checking Account	-49%	-49%	-49%	90%	-23%	-53%	334%
Change in Cash Assets	3%	-9%	-5%	-5%	-5%	-5%	1%
Liabilities (Adjusted)							
Current Liabilities	\$49,342	\$7,466	\$9,301	\$9,086	\$7,800	\$3,501	\$7,541
Remove 11 months of mortgage princi	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923
Total	\$41,419	-\$457	\$1,378	\$1,163	-\$122	-\$4,422	-\$382
Equity (Restricted or Designated Funds)							
Savings Acct Fund (Reserves) *	\$188,827	\$188,827	\$188,827	\$165,007	\$165,007	\$165,007	\$140,007
Designated Program Funds	\$60,795	\$59,480	\$61,706	\$60,891	\$59,232	\$58,202	\$56,387
Total	\$249,623	\$248,308	\$250,533	\$225,899	\$224,240	\$223,210	\$196,395
Cash Assets - Liabilities - Equity=							
Estimated Cash on Hand	-\$25,416	-\$6,061	-\$22,265	-\$9,860	-\$17,094	-\$21,721	\$4,007
Pct increase/decrease Cash on Hand	155%	-76%	267%	-56%	73%	27%	-118%

Financial Oversight Committee
In person and via Zoom (VZ)
Minutes
December 19, 2023

Members attending:
Michelle Fox, Administrator
John Stewart, Treasurer
Sky Hedman, Assistant Treasurer
Rupert Ayton
Claire Lending
Sue Sayegh (VZ)
Lew Phinney (VZ)
Frank McDonald

This meeting was conducted in person at 4:00 pm.

FOC meeting are on the second or third Monday/Tuesday of each month.
Schedule of upcoming meeting:

The next meeting is scheduled for **Tuesday, February 13, 2024, 4:00pm**

The schedule for the remaining fiscal year is:

March 19

April 16

May 14

June 18

All meetings are at 4:00pm in the Conference Room

Internal Review

Overview of current and projected status:

1. Review of Balance sheet at end of December

- a. \$27,000 reduction in checking, largely result of transfer from Emergency Operating Reserve
- b. \$5,250 reduction in Payroll Liabilities the result of expenses becoming.
- c. Reduction of \$25,000 in restricted funds (Emergency Operating Reserves) funds

2. Month of December, 2023:

- a. Pledge income was \$39,626.
- b. BUF received \$2,432 in rent for December, 2023, which is 49% of the budgeted amount.

- c. Total expenses were \$50,244, which was 123% of the budgeted amount for the month.
- d. Net Operating Income (Profit – Expense) is \$25,727 for the month of December. \$25,000 of this was the transfer from Emergency Operating Reserves.

3. Year to date (July, 2023–December, 2023)

- a. Year to date pledge income is **\$189,001**.
- b. Pledge income is 115% of the amount budgeted for this point in the fiscal year.
- c. Service charges and fees are -106.61 YTD. It appears that it is a result of voided checks. Michelle will investigate.
- d. Net Operating Income (Profit – Expense) is **\$34,218** year to date (July-December), which is above the budgeted Net Operating Income for this point of the fiscal year. \$25,000 of this profit was the transfer from Emergency Operating Reserves.

4. Cash on Hand for December, 2023:

- a. The Cash on Hand for December, 2023 is **\$4,007**. This is an improvement from the prior month.

5. Reserves (as of December)

- | | |
|--------------------|---------------|
| a. Major Gifts | 26,180 |
| b. Chair Fund | 14,715 |
| c. Sabbatical | 7,310 |
| d. Emergency | 48,132 |
| e. <u>Building</u> | <u>43,446</u> |
| f. Total | 164,783 |

We have not added to reserves yet this year.

6. Cash Flow:

- a. Current (January 18) WECU Checking balance was under \$35,534 with a need to release payroll (expected to be approximately \$25,000) on January 25. This is an improvement from the prior month.

7. Projects to streamline bookkeeping/accounting

- a. Rupert, Sue and John are working to assign numbers to the chart of accounts and identify whether we can productively use Classes in QuickBooks. John is sending the (hopefully final) draft to the rest of the committee for review.
- b. Rupert pointed out that it is helpful to have income and expense items of similar category have corresponding G/L account numbers for the last 3 digits.
- c. We are considering using a separate class to identify SEJC income and expense as well as a separate class for those areas of BUF

which are self-funding or non-SEJC temporary projects. Classes are not available for balance sheet items.

8. QR Codes

- a. The team working on the Rummage Sale has asked whether there is a QR Code available for those who want to initiate electronic payments to purchase items.
- b. The need is to determine an electronic payment method (Vance, Breeze, Venmo, Anedot) that BUF can work with to process incoming payments.
- c. Once determined, an actual QR Code can be generated to access a link to the payment method.

9. SEJC Reconciliation

- a. Rupert has worked with Kara Black, the new Secretary for SEJC, to account for SEJC activity for the past 18 months.
- b. Rupert, Sky, Sue and John and Kathy Wahto have all met with Kara on separate occasions to work on resolving exceptions.
- c. Most exceptions have been resolved with a small number of corrections identified for resolution by Kathy.
- d. A QBO report has been created to isolate SEJC income and expenses.
- e. Kara has implemented several process changes within SEJC to improve the quality of instructions.
- f. It is believed that all issues have been dealt with. The addition of a separate I&E Class for SEJC should simplify reporting

10. Reconciliation

- a. Rupert has access to the QBO Reconciliation module and is working on the reconciliations.
- b. Sky is working with Michelle to get her access to download transactions directly from WECU.

11. Accounts payable was surprisingly unchanged from Nov-Dec. Need to investigate application of bill payments.

12. Part-time employees/contractors

- a. Both need to be raised to minimum wage
- b. Some employees (setons) are also contractors (childcare). Should they be combined and only paid as employees?
- c. John will contact Barbara Ellis-Quinn.

Community Within BUF
1-17-24
Submitted by Genia Allen-Schmid

Hospitality

There are approximately 30 members of this usher/greeter/counter group, but only 12-15 are active. The core team of 5, under the leadership of Judy Kasper, meets twice monthly. There will be a "Grusher" breakfast and training in February.

Hospitality, under the sole leadership of Felice Davis, is currently offering Pathways classes every few months, and Felice also follows up each person who filled out a visitor card with an email or phone call. This, along with email responses to newcomer's inquiries from Michelle Fox and I, sums up our "membership" program.

Chalice Circles

Bonnie Phinney and Kathryn Allen develop the monthly Chalice Circle plans and disperse them to the facilitators.

We held a facilitator meeting in the fall for Chalice Circle and adult RE facilitators, which had 14 participants, and will hold another on February 11.

There are 14 active circles with about 100-115 participants. A very successful program!

Women's Retreat

We've reserved Semiahmoo day lodge for our day-long retreat on March 9. We have a small retreat team planning the day's activities on the theme of "Rest".

All Church Retreat

Although our All-Church retreat this fall was very successful, there is no leadership working on another retreat for next year. I strongly recommend the new UCC retreat center ("the Gathering Place") on Lummi Island, be reserved and a small group be recruited to work on a day-long retreat.

Meditation

The BUF meditation group has an average of 11 persons attending, with about 15 active members.

Men's Group

Jeff Copeland continues to facilitate this group. There are 42 men on Jeff's mailing list, but somewhere between eight and a dozen participate at any given meeting. The group was hit hard by the death of two of its members; Michael Brunt and Rick Herman.

BUF Night In

The dinners are a success regarding numbers and community building. We've got an average of 38 to 40 adults, and 8 to 10 children/youth coming every week. A number of young families come every week and we are including more non-choir folks.

The ongoing challenge is that other than Jennifer Villalva and I, there are no volunteers stepping up to help organize or take leadership for the dinners. The future of these community dinners are uncertain.

Book Clubs

There are three active book clubs with the memberships from 8 to 12 each. These are led by Murray Bennet, Drew Betz, and Ellen Berning. Not all members are BUFsters, at least as far as Drew's group is concerned.

Auction

The auction committee, led by Barbara Ten Hove, has nearly a dozen dedicated volunteers and is already meeting to plan the May 4th event.

Listening Session 2 Update

We held a trial run for Listening Session 2 on January 14. Five Board members and eight others attended. Participants were sent in advance the “assumptions” document that the Board looked at in December. Participants expressed appreciation for having the necessary information presented bluntly. Beth, Jim, Stephanie, and I have met twice since then and are simplifying/clarifying both the assumptions document and the worksheet.

Trial-run participants requested a more detailed breakdown of expenses so they could make recommendations of what to cut. At first this seemed reasonable. But in thinking how to present this information, the documents got increasingly complicated. More importantly, we realized, a conversation about miscellaneous expenses is not going to be helpful to the Board because these have already been cut as far as possible. Still, we will provide additional information about what other types of expenses exist, and how volunteers could help to reduce expenses for some part-time work (AV tech, childcare, building steward, custodial).

Today's MWU includes background info and an invitation to an in-person session on Sunday, February 11 at noon, and a Zoom session on Tuesday, February 13 at 7 pm. It's vital to have Board members at these meetings and we ask that you attend both if possible.

During session 2, we will be asking people in breakout groups to discuss

- a. How would you feel about increasing your pledge by 15%? How likely do you think it is that the congregation as a whole will do so?
- b. What are the alternatives to our current staffing structure and pay-scale?
- c. In what way would you be willing to volunteer to increase rental or fundraising income, or to reduce part-time staff expenses?

Among other questions, when the breakout groups come back together, we'll be asking, “How can we support the Board in this process?”

There are a lot of logistical details to work out, so our task force is meeting again next week. We plan to attract participants to the in-person session with food and childcare.

Minister's Housing Allowance

IRS rules have ministers' compensation is on the W-2 in two parts: salary and housing. I ask that the consent agenda include a motion to keep my housing allowance as it is: \$3,500 per month.

Budgeting Timeline

There are no changes since last Board meeting. Here are things from the timeline we need to do at our January meeting

- Create a task force to recommend to the Board, by the end of February, how much to budget in rental income
- Create a task force to recommend to the Board, by the end of February, how much to budget in fundraising income
- Ask HR team to recommend to the Board, by the end of February, how much to budget for salaries, benefits, and staff transition expenses
- Ask HR team to determine a process and timeline for developing job descriptions and recruiting new staff
 - QUESTION - can we approach the canvass saying: we need to get ‘final’ pledge numbers in by March 15 or hiring of new staff will be delayed until late fall at the earliest?
- Ask Financial Oversight Team to draft an initial budget by the end of February. This would include predicted income and expenses in all categories except rental, fundraising, and payroll.
- Someone to talk to canvass chairs about Board goals (what should canvassers be told to say?)
- Ensure canvas chairs have enough support

Administrative Projects / Board & Volunteer Expectations

Michelle gets a wide variety of requests for help, which she has asked me to help her prioritize. So I’m creating to-do lists that include larger projects she will be responsible for, and also those I’m working on—so she can know what she *is not* responsible for. Both lists include projects that will require more than a year to complete. I will share these lists with you to provide some perspective about what may be doable in the coming months, and to clarify why some very useful things are not going to be done for a long time.

I’m concerned that with Michelle being new, her working fewer hours than Kathy, reduced volunteering, and Kevin and Genia retiring, people may feel unsupported when things take longer than they expect—and sometimes we can’t help even with simple projects because we have already made promises to others. I’m not sure how we should communicate about this with the congregation.

As I mentioned regarding the listening sessions, I feel the same concerns regarding expectations of the Board. That is: during this time of rapid change and potentially diminishing resources, I want to ensure that the congregation does not expect the Board to take care of (or fix) more than is possible. I want to make sure you and all of our volunteers succeed and feel supported. I don’t know that we’ll have time to talk much about it in this month’s meeting, but let’s keep mind that managing expectations and promoting a culture of mutual support will be an important part of moving through this transition.

To: [NGO]

From: Earth Law Center, Legal Rights of the Salish Sea, Northwest Animal Rights Network

Date: October 19, 2023

Re: Support for Recognizing the Inherent Rights of the Southern Resident Orcas

Greetings,

As you know, the Southern Resident Orcas are culturally, spiritually, and economically important to the people of the Salish Sea and the world. Despite federal protection under the Endangered Species Act, only 75 individuals remain. We stand at a critical juncture but still have time to restore the population to health.

Since 2018, Earth Law Center (ELC), Legal Rights for the Salish Sea (LRSS), and Northwest Animal Rights Network (NARN) are leading a campaign calling for State recognition of the inherent rights of the Southern Resident Orcas, with the objective to ensure the effective protection and restoration of their population and habitat. This could include their rights to: life, autonomy, culture, free and safe passage, adequate food supply from naturally occurring sources, and freedom from conditions causing physical, emotional or mental harm, including a habitat degraded by noise, pollution and contamination.

This campaign has gained momentum in late 2022 and into 2023 with five cities and three counties in Washington State, along with cities in California and Oregon, having passed proclamations recognizing the inherent rights of the Southern Resident Orcas and supporting statewide action. Additionally, we have garnered substantial public support, including signatures from over 7,000 individuals and the backing of 15 organizations.

Recognizing the Orcas' inherent rights shows that we value them as living beings and means that they will have a formal voice in proceedings affecting their health. Please see [this toolkit](#) for more information.

We are asking organizations like yours to support recognizing the inherent rights of the Southern Resident Orcas, a vital keystone species.

To substantiate your support, please send your organizational logo to rbustamante@earthlaw.org. Your support is critical to advancing this campaign.

For any questions or concerns, please contact us below.

With gratitude,

Kriss Kevorkian, Ph.D., MSW (kriss@legalrightsforthesalishsea.org, 310-508-5544)
Founder, Legal Rights for the Salish Sea

Grant Wilson, Executive Director, (info@earthlaw.org, 510-566-1063) Earth Law Center

Hannah Thompson-Garner, J.D., M.A. (hannah@narn.org, 206-229-2035)
Director of Advocacy and Mission Advancement, Northwest Animal Rights Network

About our organizations:

Earth Law Center (ELC) (earthlawcenter.org) works to transform the law to recognize and protect nature's inherent rights to exist, thrive and evolve. ELC partners with frontline Indigenous People, communities and organizations to challenge the overarching legal and economic systems that reward environmental harm, and advance governance systems that maximize social and ecological well-being.

Legal Rights for the Salish Sea (LRSS) (legalrightsforthesalishsea.org) is a local community group based in Gig Harbor, WA, founded by Dr. Kriss Kevorkian, educating people to recognize the inherent rights of the Southern Resident Orcas. Under our current legal system humans and corporations have legal standing but animals and ecosystems don't. We believe that animals and ecosystems should also have legal rights, not just protections that can be changed by different administrations.

Northwest Animal Rights Network (NARN) (narn.org) advocates for the rights of all sentient beings—the right to choose, to be free from oppression and exploitation—by pursuing campaigns, facilitating education, and connecting Pacific Northwest organizations.

Individual supporters:

Deborah Cruz, JUJustice Washington: A UU State Action Network

Jan Hare, Concerned citizen

Cathleen Burns, Concerned citizen

Dr. Charles M. Rockwell, Northern California Council, Fly Fishers International

Betsey Thoennes, DamTRUTH

Mark Leiren-Young, Skaana

Rev. AC Churchill, Earth Ministry/WA Interfaith Power and Light

Debra Ellers, North Olympic Orca Pod

Jim Waddell, DamSense

Su Libby, Great Old Broads for Wilderness PNW Wildlife Interest Team

Deborah Trent, Great Old Broads for the Wilderness, Palouse chapter

Karen Davis, Great Old Broads For Wilderness

Deanna Vandiver, Unitarian Universalist College of Social Justice

Penelope L Peterson, Polly Dyer Seattle Broadband of Great Old Broads for Wilderness

Kathy Hessler, George Washington University Law School

Cyndi Anderson, Willamette Valley Broadband of the Great Old Broads for Wilderness

Annette Martinez, TokiTV