

March 12, 2024
Bellingham Unitarian Fellowship
Board of Directors Meeting

Meeting called to order: 5:31 pm

Present at the start of the meeting: Stephanie Sarver, Drew Betz, Lew Phinney, John Stewart, Paul Beckel, Jim Reimer, Daria Haynes, Alex Gilman, Lin Skavdahl. Beth Nyblade arrived later.

Agenda Review and Changes

The board agreed to discuss delegates to GA as proposed by Lew and Stephanie.

Consent Agenda:

The Consent agenda included the following:

- Treasurer's Report
- Minister's Report
- Community Beyond BUF
- Acknowledgement of approval of February minutes

Motion to accept: Drew

Seconded: John

Passed.

Discussion Agenda:

Hiring Committee Update:

Paul led the discussion on the budget and included some of the details that were recorded in his comprehensive report. He reviewed the current members of the hiring teams for both the Music Director and DRE positions and said they were looking for a board member for the Music Directors search. Jim agreed to serve on the committee. Lin suggested Steffany for the DRE committee that is still looking for one or two members. Daria will represent the board on that committee.

Budget for Personnel:

The group reviewed the material Paul shared. Some of the changes that were suggested included

Removing the whole page about living wages

Concerns were expressed about gathering background information and it was agreed that we cannot use the applicant's age as a screening tool and that the committees need to be careful not to bias any demographic information that could skew the fair hiring practices.

Paul proposed that we give a number to the HR teams to work with as they start the process. The group agreed with Paul to give the teams a total of \$43,000 to begin and to ask for a proposal for our March 28th meeting. Paul also recommended that we set January 1st as the hiring date in order to reduce costs to the budget.

Other Budget Issues:

- The current pledge estimate from Rick Steele is that we should reach \$330,000. John spoke to Rick directly to get that number.
- Daria suggested charging fees for the choir. Jim stated that charging a fee would likely mean a drop off in choir participation.
- Michelle, John and Paul met the morning of the meeting to begin working on the budget. They are looking at pledge, rental and fundraising income and hope to have some good estimates in place by the March 28th meeting. John will contact Beth about the events she has proposed.

Auction/Paddle Call

Drew reported that the Auction Committee would like to know the Board's decision on a Paddle Call target ASAP. We discussed having a call that could support the operating budget vs the capital budget and a number of options were identified. These included fixing the stage to make it accessible, having the piano tuned, replacing the downstairs doors to social hall, and funding Taize. Stephanie agreed to contact Kevin about the piano and Jim agreed to look into the costs of replacing the door. The discussion will resume at the March 28th meeting.

GA Delegates:

GA is 100% virtual this year. Lew will be gone but is willing to write a piece for the newsletter asking for volunteers. Stephanie is willing to be a delegate. There are two registration levels: one of business meetings only and one for the full program. We are allowed 4 delegates this year. There is currently no funding in the budget for GA registrations.

The meeting adjourned at 6:49 pm.

Next meeting is Thursday March 28th, 7 pm at BUF. It will be hybrid, allowing for both Zoom and in person attendance.

Respectfully submitted,

Drew Betz
Secretary

Minister's Report to the BUF Board

For March 12, 2024

the first of two Board meetings this month

Rev Paul Beckel

Contacting those who volunteered at the listening sessions

- John is in contact with those who volunteered to manage building rentals.
- Barbara EQ is in contact with those who volunteered to be on a hiring team
 - o The two people who volunteered at the listening session to be on a hiring team have dropped out. Barbara has been working on finding more.
 - o The Hiring Team Parameters document, below, has been reviewed by the HR Team and will be distributed to hiring team members. The March 20 MidWeek Update will contain a link to the Hiring Team Parameters so the congregation as a whole will understand the limits within which the hiring teams will be working.
- Lead volunteers, other staff and I have contacted the others who volunteered for miscellaneous tasks. Of these five, one had already been doing what they volunteered for, one bowed out, and one offered to do something short term.

Concerns about being over-extended

When I took a Sunday off last month, the service was performed excellently by experienced leaders. However, leading up to that service, I needed to be in touch with—this is not an exaggeration—15 people (via 3-5 emails or conversations) who were participating in the service or serving in the background (I'm not including those who offered to participate, then changed their minds, nor greeters, childcare providers, coffee hour helpers, etc). That same weekend began a series of eight false-ish 1 a.m. security alarm calls from inconsistent combinations of robot voices, emails, and texts which I could not fathom.

Around the same time, someone (who didn't know about any of this...but apparently it's showing) compassionately shared their appreciation for my work, saying, "You must be swamped." It occurred to me then that "swamped" doesn't describe our circumstances. I've been happily swamped all my life; it's just my personality to want to do more than I have time to do. Swamped, though, means continually bailing water...with the level going up and down but remaining manageable.

I think it's important to acknowledge now that we are not swamped, but over-extended. This is not about me—it's BUF as a whole. It's not just that we have high expectations of ourselves and we're energetically doing all we can to catch-up. No, there are activities we have undertaken (or are pretending that we are still doing) which we need to decisively stop doing. Otherwise, some higher priority activities are going to unexpectedly crash.

The appropriate response is not to try harder or hope it goes away. Instead, we need to let go of

activities as they become unsustainable.

Here are some specific concerns:

1. Things that could impact the budget
 - a. Condition of kitchen (for renters) – need to expand scope of cleaning contractor?
 - b. We may need to hire permanent maintenance staff to plan/oversee/complete day-to-day and larger projects, and manage contractors
2. Activities that may not be sustainable
 - a. Community Night Dinner
 - b. Taize
3. Indefinitely on hold
 - a. Potlucks
 - b. Magyaraszovat Partnership
 - c. Replacing the outdoor sign at the corner of Ellsworth and I-streets
 - d. Healthy relationships team (As of a couple years ago all but one of the volunteers on this team had resigned. Just yesterday I was about to ask Scott to remove this page from our website when the stuff—above—about rising anxiety made me think I should try to rejuvenate this team. So: to be determined.)
4. Volunteers working solo and/or in major leadership roles for 5-10-20 years
 - a. Jim – Buildings and Grounds
 - b. Jed, Jeff, Mike, Mark – IT
 - c. Jeff – Men's Group and AV
 - d. Kara, Mike, Todd, Deb, Ann – SEJC
 - e. Judy – Membership
 - f. Scott – Website
 - g. Barbara EQ – HR
 - h. Carrie – Celebrants
 - i. Jan K – Pastoral Care
 - j. John – Finance
 - k. Lew – Denominational Affairs
 - l. Rick – Stewardship
 - m. Others I'm surely forgetting
5. Important work I'm no longer doing, or I'm unable to perform adequately (this is a request for help)
 - a. Taking calls from our security monitoring service
 - b. I have returned 6 of my 8 pledge cards to Rick and Lee because I couldn't get to them. I am sure they will need help with a couple dozen stragglers.
 - c. Assist Michelle in finding info/resources to complete some of 34 important/multi-faceted admin projects listed in my Board report last month

Budget specifics for our March 12 meeting to ensure we're ready for March 28

1. I will update the 3-year budget projection worksheet
2. The Board needs to provide an initial payroll allowance for HR to divide up among potential RE staff, music staff, and benefits, taxes, professional expenses etc.
3. It may be beyond the scope of HR this month, so we need to decide when and how to determine payroll costs before March 28 for
 - a. Taize leader, accompanist, AV tech
 - b. Building Stewards, Childcare, Sunday AV
 - i. I can prepare an analysis of year-to-date costs for these positions—and recommendations for alternatives for next year—but probably not before March 27.
 - c. Summer service coordinator
 - d. Pianists, Choir Accompanist, Administrator, Minister
 - e. Cost of living adjustments or raises for any of the above
 - f. Any of the proposed new staff
 - i. Volunteer coordinator
 - ii. Communications/newsletter/social media
 - iii. Volunteer engagement/follow up with visitors/membership development
 - iv. Additional admin/data management/IT/bookkeeping projects beyond the scope of current staff or volunteers
 - v. Rental management
 - vi. Building maintenance
4. Rental income (and advertising expense) estimate
5. Fundraising income estimate
6. Prep for the final listening session
 - a. In person, zoom, hybrid?
 - b. Dates
 - c. How and when will the draft budget and any other material be presented
 - i. Make sure as many people as possible read it in advance
 - d. Who will lead the conversation (ideally a team including an excellent, trusted facilitator)
 - e. Format, for example:
 - i. Define the problem
 - ii. Determine specific goals for this listening session
 - iii. Invite clarifying questions
 - iv. Explore options without getting into too much details or getting diverted into what “somebody” should do
 - v. Describe the process going forward
 1. Budget timeline and authority for decision-making

2. Hiring
 3. Does the Board want ongoing feedback? To whom? In what form?
- vi. Closing words to reinforce our shared mission and our commitment to pursuing it with appreciation for one another

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From Stephanie Sarver, Published in MidWeek Update on March 7

BUF 2024-2025 Budget Planning Information – March 6, 2024

General Overview

In the best of times, the budgeting process is an effort at predicting the future: how much money we can expect to bring in, and how much money we expect to spend.

- **Income: what we know**
 - Pledges are our greatest source of income.
 - Major gifts are unexpected and welcomed, but we cannot plan our budgets on them.
 - Other sources of income are less predictable: auction and rental income.
 - Covid grants helped in prior years, but have come to an end.
 - We can't cover shortfalls by not funding reserves, as we did during the pandemic.
- **Expenses: what we know**
 - Payroll – the salaries for the minister, administrator, the RE director, the ½-time music director are the greatest proportion of our expenses.
 - We also have part-time positions – musicians, AV support, childcare, and building stewards.
 - Operations – the cost of running and maintaining our building.
 - We have not adequately funded capital reserves during the pandemic.
 - We need more volunteer help with routine maintenance.
- **Other expense considerations**
 - We face changes in our staffing – in addition to bringing on Michelle as administrator, Genia and Kevin will be retiring in June.
 - The cost of staff has increased: we face higher costs with new hires for salaries and health insurance.
 - Changes in labor law that have created more stringent rules about overtime.

Budget Planning Listening Sessions

- The Board held congregational listening sessions in December and February – in person and on Zoom – to share this information and solicit feedback.
- We talked about our challenges ahead in 2024-2025:
 - If pledges remain flat and staffing continues as in 2023-2024, we face at minimum a \$50,000 shortfall.

- We can't rely on reserve funds to cover budget shortfalls.
- The congregation brainstormed on ways to address this shortfall.
 - The congregation values the RE and music programs and would like to see them continue in some form. Childrens RE is especially important.
 - Suggested approaches to reducing costs centered on: Alternative approaches to staffing RE and music (reducing FTEs and recruiting more volunteers; possibly hire a volunteer coordinator).
 - Suggestions also focused on smaller opportunities for generating revenue: bake sale, plant sale, charging for participation in the choir, RE classes, SEJC events.
- Several members of the congregation have volunteered to serve on hiring committees.
- Regarding the many suggestions: it's likely that we won't be able to factor in the financial benefit of some activities without further analysis. These may not appear on the final budget, but will nonetheless be pursued in the next fiscal year.

What's Ahead

- Canvassing is underway to ask every member, friend, and known participant for a financial pledge.
- Canvassers are encouraging members to increase their pledges where possible, with an aspirational goal of increasing pledges overall by 15%
 - We need to complete canvassing by March 15 in order to begin preparing budget projections.
- The Financial Oversight Committee and the Board will develop a draft budget that considers
 - Alternative staffing scenarios for the RE and music positions
 - Feasibility of shifting some paid roles such as AV techs, childcare providers, and building stewards to volunteer roles.
- The first draft of the budget will be completed in late March and will be distributed to the congregation for another listening session in early April.
- The Board will deliver their final budget proposal to congregation by May 5.
- Our Congregational Meeting to approve the budget will be held Sunday, May 19.

Other Considerations

- Our Major Gift Fund has been used to supplement operating income during the pandemic, which isn't optimal. Major gifts are unpredictable.
- As we refine our budget and include additions to the emergency operating fund, building reserves, and capital reserves, the \$50,000 number will be *higher*.
- BUF membership dropped by almost 20% in the past three years and is currently 192.
- Budget discussions to-date have not included capital expenses or funding of capital reserves.
- Recruiting for RE and music directors will not begin until a final budget has been approved by the congregation.

2024 Hiring Process/Parameters

to aid in collaboration among HR, hiring teams, Board, and others
proposed by Paul as chief of staff

March 5, 2024

Overview

For now we will need to scale back. But we should do so in a way that establishes norms which—over the coming years—will enable us to rebuild our staff with positions appropriate to professional careers (rather than stepping stones to something else).

So this is an opportunity to right-size our staff and our payroll budgets to

- Ensure legal compliance
- Clarify and consistently apply our employment policies
- Provide equity and transparency in how compensation is determined
- Nurture staff development
- Ensure we provide other resources (program budgets and volunteers) so staff can succeed
- Nurture professional development
- Establish a base from which we can sustainably adjust (payroll, FTEs, staff turnover) for the foreseeable future

This is not an exercise in trying to squeeze the most possible hours into the least possible compensation. Even for very part-time employees, we would do well to require fewer hours at a higher wage in order to attract qualified candidates, and keep them, and live up to our ideals.

The teams so far

Religious Education: Nancy B, Daria, Paul (BEQ still recruiting)

Music: Elie, Melanie, Jane RW, BEQ, Paul

Other positions: need for additional hiring teams to be determined

Desired outcomes

The HR team has overall responsibility, will delegate some of the following

1. Process
 - Gather hiring teams
 - Establish timelines/deadlines

- Develop job description options for different FTEs
 - Review existing job descriptions and working agreements
 - Learn from current staff about realities and their recommendations
- For each potential job description, create a corresponding list of things that will no longer be done by staff (see note below)
- Adjust as other budget items become clearer

2. Compensation Recommendations

3. Hiring

- Ensure we get advertising money in next year's budget
- Write ads, place ads, review applications, interview, get references, make hiring recommendations
- Recruit additional team members if needed

Job duties/skills

Music staff

Defining job duties might simply be a matter of removing items from the current list. We'll need lists of duties best suited to positions of 5/10/15 hours per week.

What to do with the duties and programs we remove from job descriptions

For each potential new job description, we need a corresponding list of things the new staff member will not be responsible, indicating the tasks and programs which

- we can realistically assign to volunteers
- or, we let go.

Proactively letting some things go will be much less painful and time consuming than putting other things on hold while we wait for illusory volunteers.

Religious Education staff

This will be more complicated. Pre-pandemic RE staff around the country tended to focus on education programs for children, youth, and adults, including related programs like chalice circles...and additional tasks listed in our existing job descriptions and working agreements.

Since the pandemic, "RE Directors" have taken on a variety of additional roles. For Genia this has primarily been community-building in the form of initiating and supporting social events both for BUF and as outreach to the wider community. This

has included community night dinners, potlucks, etc ... in all cases with the intention not to fill slots with sporadic volunteers, *but to recruit leaders who will ensure programs are sustainable without dependence on staff.*

In addition to the above, over four pandemic and post-pandemic years (each year has been very different) Genia has provided support for auctions and practically everything else that has happened at BUF when we haven't have volunteers. I'm not saying this to praise Genia but to make it clear that any future job description will need to allow for high levels of flexibility, self-direction, and trust in our staff.

Excellent new doc from the UUA Professional Religious Leader's Association on what an RE employee can successfully accomplish in a given number of hours: not yet posted online. Now at C:\Users\Paul\Documents\A - BUF\Human Resources\2024 Hiring

Other possible staff roles

Many suggestions have been made about hiring part-time staff to take on roles for which we have insufficient volunteer support (or none) such as

- Communications/newsletter/social media
- Volunteer engagement/follow up with visitors/membership development
- Additional admin/data management/IT/bookkeeping projects beyond the scope of current staff or volunteers
- Rental management
- Building maintenance

These could be helpful even with just a few hours a week—tho that could make it difficult to find people...and would require more supervision.

We will lose income or increase expenses if we do not attend to each of these.

FTEs

It's anybody's guess how many FTEs we'll have available to accomplish the RE and miscellaneous roles above. Probably .50 or less.

We can't be certain, but we need to be very careful not to create job expectations that exceed the number of paid hours.

Job descriptions and requirements

Because no applicant will have abilities and experience that perfectly match our expectations (and all will have interests and skills that could satisfy some of the "other potential staff roles" above) it would be best not to define job duties too precisely.

Note, tho, that we shouldn't pay people with higher credentials and skill levels unless the job description requires these.

Compensation

HR will have a worksheet to make payroll recommendations to the Board. All HR Team members need to understand it thoroughly (along with the compensation notes below). Hiring teams won't need to attend to every detail, but will need look through both this document and the compensation worksheet in order to understand the larger context within which hiring decisions will be made.

UUA recommendations and BUF payroll history

UUA compensation recommendations are based on congregation size, job expectations, and typical salaries in a given metro area. 10 years ago, we were comparing ourselves to UUA *minimums*, which we did not meet. Over the next few years we reached UUA minimums and also recovered from our 25% reduction in FTEs (which had happened in 2014). And we added a long term disability benefit.

About 5 years ago we'd made enough progress to begin comparing ourselves to UUA-*midpoints* (typical for employees early in their careers). We have never taken into consideration professional experience or years of service to BUF (even tho for the last five years all primary staff have had over 30 years of relevant experience).

Implications of congregation size change

We provide a membership count to the UUA every February. Last year we reported 234 members, this year 192. This puts us in a different size category for UUA compensation guidelines. Last year we were size-C. We are now straddling size B and C by the following UUA criteria:

Characteristics of B and C-size congregations

	B	C	BUF '23	BUF '24
Members	120-230	200-450	234	192
Operating expenses			\$486K	
5th percentile	\$132K	\$262K	-	
Median	\$283K	\$468K	-	
Staff FTE – key positions	1.5 - 4	2.5 - 6	3.5	
Minster FTE	1 - 1.5	1 - 2	1	
Supervision structure	all by minister	layers	layers	

Until we gain clarity as to where we fit, I suggest we aim for an average of the recommendations for B and C-size congregations, because

- A precipitous decrease of salary expectations would be difficult to integrate into a consistent plan applicable to both existing and future staff
- It's important that the congregation (especially future decision-makers) understand the rudiments of compensation planning. A sudden change would throw all expectations askew
- It's easy to calculate the average between B and C-size recommendations
- It will take a few years to determine where we are size-wise, so this would provide a steady target for a 3-4 year plan incorporating all of the factors included in UUA recommendations
- We need to establish salaries that are perceived as equitable and will attract and retain staff (in the midst of dramatic increases in Bellingham housing costs)

Benefits and Taxes

Retirement, medical insurance premium reimbursement, long term disability insurance, workers' comp, state-mandated sick leave, and payroll taxes create additional expenses of about 28% of salary for employees working half-time or above. (Employees pay the full cost of state mandated long-term care insurance.) These costs are lower for those working less than half-time, but some congregations have begun paying full-time benefits to part-time employees in order to attract applicants.

Medical Insurance Premium Reimbursement

Our current policy is to reimburse employees' out of pocket medical insurance premiums (80% of employee's premium plus 50% of additional cost for family members) up to \$450 per month. Each year we need to ensure that our policy is in compliance with QSEHRA (<https://www.healthcare.gov/small-businesses/learn-more/qsehra/>).

This began a few years ago when this federal program was established for small businesses. Prior to this, we were unable to establish a policy that was legal, responsive to each staff member's particular circumstances, and affordable to BUF. It continues to be affordable, for now, because all staff have had artificially low premiums (with coverage by spouses, Medicare, or subsidies carried over from previous jobs. We have never been able to afford the standard UUA group plan, nor offer dental or life insurance, as recommended by the UUA.

Pay Periods

Because some staff take paid time off during July or August, once in a while our working agreements have been structured something like x hours per week for y weeks per year (rather than an annual salary with a specified amount of paid time off). Every time we’ve taken the former approach there have been uncomfortable misunderstandings and unrealistic expectations (such as expecting employees to do zero work in July and August, which would be very bad for program development). I highly recommend not doing that. (Specifying a certain number of hours per year might work tho—for example instead of the vagueness of 1/5-time it could be 400 hours per year.)

Payroll Variability Reserve

Over the past ten years we have paid approximately \$50,000 (most of it un-budgeted) for ministerial search and moving expenses, insurance spikes, plus Paid-Time-Off payouts and hiring and training costs upon resignation and replacement of nine Administrators, Directors of Lifelong Learning, Music Directors, and Ministers. This year we will be at least \$2,000 over budget due to mid-year insurance spikes and staff changes.

For all of these reasons, it would be very helpful to create a reserve fund to cover these unexpected costs. Like our other reserves, this would need to be funded by the operating budget, with money left over at the end of each year set aside for future unexpected/ unbudgeted payroll expenses.

This could be an HR recommendation. Hiring teams don’t need to deal with this directly, but need to understand that smart planning for contingencies in the long term could mean less money available in the short term.

Sustainability

Job description/FTE/compensation recommendations need to be sustainable for at least 3 years while at the same time BUF is projecting

- depleting reserve funds
- dramatically increasing building maintenance expenses
- the intention to work toward full UUA compensation recommendations
- uncertain membership and pledging

	Pledge + nonpledge + donation budgets	consumer price index (US Bureau of Labor Statistics)
3 year change	-2%	+20%
2023-24	312,000	302.201
2022-23	327,000	
2021-22	333,000	
2020-21	319,000	251.361

Whatcom County Living Wages

	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)		
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children
Living Wage	\$23.52	\$41.99	\$54.84	\$72.06	\$32.07	\$37.91	\$43.05	\$47.63	\$16.04	\$23.53	\$29.97
Poverty Wage	\$7.24	\$9.83	\$12.41	\$15.00	\$9.83	\$12.41	\$15.00	\$17.59	\$4.91	\$6.21	\$7.50
Minimum Wage	\$16.28	\$16.28	\$16.28	\$16.28	\$16.28	\$16.28	\$16.28	\$16.28	\$16.28	\$16.28	\$16.28

BUF Hourly	
Administrator	28.85
RE	24.24
Music	25.50

Whatcom County Salaries

Typical Annual Salaries

The average annual salaries for various occupations in the table below comes from the latest state-level data from the Bureau of Labor Statistics' [Occupational Employment and Wage Estimates](#). When available, this data is specific to a given metro area.

Occupational Area	Typical Annual Salary
Management	\$151,270
Business & Financial Operations	\$92,930
Computer & Mathematical	\$129,870
Architecture & Engineering	\$102,000
Life, Physical, & Social Science	\$86,950
Community & Social Service	\$61,100
Legal	\$121,330
Education, Training, & Library	\$69,310

BUF Annual	
Administrator	60,000
RE	50,424
Music	53,040 (if FT)

Job Classifications

Exempt vs non-exempt (overtime pay)

We've recently been made aware that our compensation is too low to meet Washington State requirements to consider any BUF staff exempt from overtime pay (except me). I don't recommend adjusting our budget for this because we've essentially established a policy that no one can work more than 40 hours per week. (It's still very hard to understand how to translate this law for part-time staff. We'll need to clarify that and create a suitable timecard before hiring any new people part-time.)

If it were really necessary, we could pay overtime out of a Payroll Variability Fund (if we create one).

Contractors vs Employees

Following federal laws, of course, we should re-consider our criteria for who to hire as contractors vs employees. There may be current and future positions that could be contractors. This is not an attempt to underpay people, but in some cases the terms of employment would be clearer for them—and easier to manage and budget for.

Hiring quasi-volunteers

Suggestions were made at listening sessions that instead of hiring for some positions, we could pay volunteers a stipend. Since "stipend" could mean a lot of different things, we'd first have to clearly define the terms and then determine if it's legal within minimum wage laws.

If it is legal, we would need to be very careful about creating a new category that's not quite employee, or contractor, or volunteer. I've seen this create confusion of expectations and therefore significant discontent both to these quasi-staff people and to congregants.

In limited cases when we can precisely define the parameters of work (time span and required outcome) perhaps we could make it a contracted position. But if we create open-ended expectations, employee will feel pressure to do more than they signed on for, and congregants will be unhappy that this person is being paid, so why don't they just get it done?

Hiring temps

Hiring temporary staff is plausible for a period of months or years until we hire permanent staff. But the hiring process would not be quicker. We'd need to make the same decisions re job descriptions, compensation, and hiring process. Then create different job descriptions, compensation, and hiring process anew for permanent staff.

Still it might be a good idea if we don't want to hire someone under false pretenses (calling them permanent when we can't confidently predict that we'll have sufficient money for more than a year).

Supervision

Quasi-volunteers or temps will require significantly more supervision than permanent staff. I will not be able to do it all. In my experience they are not as reliable and often don't last long in a job. I will not have time to recruit and train people over and over.

There will also be the temptation to take whoever we can get.

The Hiring Process

Available Candidates

We've made initial inquiries re potential interest in a music job. Andy Marshall and Andrea Rackl have said they will not be interested regardless of salary or FTE. TJ Anderson and Chris Griffen (who led last fall's retreat) might be available for intermittent gigs.

Religious Education: The HR team was very impressed with a candidate for the Admin job, but she wasn't ready at the time, and we thought she'd be better suited to an RE position. She has told us that she would be ready to take a position this fall, but only if the salary is \$50,000 or more (regardless of FTE). Another possible candidate on our radar works in a local school. I'm not sure of her role or credentials, but a teacher with a master's degree and much experience will make at least \$100,000 per year in local schools. A WWU student who worked part time in UU RE in Seattle—and has good references from there—has expressed interest in a limited role.

Based on Genia's monthly conversations with DREs throughout Washington, very few DREs are available. This is consistent with what I've heard from peers in Seattle and from UUA staff. Because of declining children's participation there has been a trend over the past decade of not nourishing these careers. So experienced DREs—unable to find viable jobs when congregational budgets are declining all over—are leaving the profession.

We can't take it for granted that people will apply for the job. Over the past 10 years we have hired six primary staff (Annika, Jennifer, Genia, Tammy Jo, Kathy, and Kevin). In three of those cases we had only one other viable candidate. In the other three cases we had no other viable candidates.

Timelines

Mid-March	Stewardship chairs provide first pledge estimate to the Board
Late-March	HR gives the Board cost estimates for a variety of hiring scenarios
March 28	Board finishes draft budget—for asap distribution to the congregation
Early-April	Listening session #3 for congregational feedback on the draft budget (and renewed invitation for volunteers to initiate fundraising and cost-saving projects)
Mid-April	HR gives the Board cost estimates for just a couple hiring scenarios
Late-April	Stewardship chairs provide final pledge estimate to the Board
May 5	Board distributes final budget to the congregation
May 19	Congregational meeting
Late-May	tbd

Morale

With so many variables and a lot of uncertainties, this work will be very challenging. The full HR team will be involved tho, as well as the Board, Stewardship, Financial Oversight, Michelle, and outgoing staff. I will do everything I can to help.

This work will be extraordinarily valuable to the congregation. One of my priorities—as it has been for the Board through this budgeting process—is to ensure that the congregation appreciates and supports your work. A big part of this is about managing expectations by continually updating the congregation about the realities at hand. For example, both this document and the compensation planning spreadsheet will be available to everyone so they can understand the limits within which you are working.

Resources

Contact the UUA Office of Church Staff Finances (comp@uua.org) for clarifications on any of this. See their websites for additional resources

- Overview of their role
<https://www.uua.org/offices/staff/mfd/ocsf>
- Congregations as Employers
<https://www.uua.org/leaderlab/congregations-as-employers>
- Compensation process Guide
https://www.uua.org/files/2022-11/Salary_Process_Guidance.pdf
- Benefits Recommendations
<https://www.uua.org/leaderlab/benefit-recommendations>

Monthly Treasurer's Summary Report to the BUF Board of Trustees
January 2024 Financials (58% of the fiscal year)
Prepared for the March 12, 2023 Board Meeting

1. The accompanying report and financial statements are presented as a result of a tremendous amount of effort on the part of Michelle Fox and Rupert Ayton, who have been working correcting a variety of errors which impact both the Balance Sheet and the Income and Expense Reports. All errors have not been corrected; however I believe these reports are a relatively close approximation of our true financial position.
2. The Financial Oversight Committee is working on various projects to improve/streamline bookkeeping tasks.
 - a. Rupert, Michelle, Sue and John have been working to assign numbers to the chart of accounts and identify whether we can productively use Classes in QuickBooks. This is in its very final stages.
 - b. We are beginning to be able to download financial transaction data directly from WECU to QuickBooks. So far, we are downloading Visa transactions and expect to be able to expand this to the rest of the transactions over the next two months.
 - c. After the new G/L numbers are assigned, we will implement P&L classes 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. All other income and expenses will be classified as Operational. Classes are not available for balance sheet items.
 - d. QR Codes: determine a payment method (Vance, Breeze, Venmo, Anedot) that BUF can work with to process incoming payments.
 - e. 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?

Overview of current and projected status:

1. Review of Balance sheet at end of January, 2024

- a. \$3,500 increase in checking,
- b. \$3,700 increase in Payroll Liabilities

2. Month of January, 2024:

- a. Pledge income was \$23,014.
- b. BUF received \$8,372 in COVID support from 2021 from the IRS.
- c. BUF received \$3,848 in rent for January, 2024, which is 124% of the budgeted amount.

- d. Total expenses were \$44,199, which was 105% of the budgeted amount for the month.
- e. Net Operating Income (Profit – Expense) is \$20,473 for the month of January. However, see next comment.
- f. SEJC Income was \$2,708 and SEJC Expense was \$1,558 for a net SEJC Income of \$1,150. Thus, BUF Net Operating income is overstated for January by that amount and is actually \$19,323.

3. Year to date (July, 2023–January, 2024)

- a. Year to date pledge income is **\$212,288**.
- b. Pledge income is 109% of the amount budgeted for this point in the fiscal year.
- c. Net Operating Income (Profit – Expense) is **\$29,344** year to date (July-January), 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 in December.
- d. SEJC Income was \$20,223 and SEJC Expense was \$18,627 for a net SEJC Income of \$1,596. Thus, BUF Net Operating income is overstated for the year (July - January) by that amount and is actually \$27,748.

4. Cash on Hand for January, 2024:

- a. The Cash on Hand for December, 2023 is **-\$6,876**. This is a decline 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>	\$ 212,288	109%
<i>Total Donations</i>	\$ 272,091	127%
<i>Fundraising Income</i>	\$ 10,523	(Budget is \$52,650)
<i>Rental Income</i>	\$ 16,786	84%
Total Income Year to Date	\$ 330,408	106%
Total Expenses Year to Date	\$ 301,064	103%
<u>YTD</u> Op. Income minus Expense	\$ 29,345	

Cash on Hand

	This month	% Change	Prior month	Prior month
Checking balance	\$35,387	+14%	\$35,534	\$8,197
Cash assets under Board control	\$199,191	+0%	\$200,020	\$197,067
Cash on Hand	-\$ 6,876	-272%	\$ 4,007	-\$21,721

Funds Activity Report

Funds Activity	This month	Prior month
Total Restricted Investment Funds	\$ 41,505	\$ 41,505
Total Restricted Bank Account Funds	\$ 151,025	\$ 140,325
Total Designated Program Funds	\$ 55,572	\$ 56,387
Total in all funds	\$ 248,102	\$ 238,217

Fundraising Summary

Fundraising Event	Income YTD	Income Goal for year	% of Goal
Dinner Auction/Gala/ Rummage	\$ 30	25,400	8%
Other Fundraising	\$ 2,121	\$ -	-%
Pandemic Grants & Income	\$ 8,372	\$ 27,250	0%
Total Fundraising	\$ 10,523	\$ 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 Month and Year Comparison

I&E YTD Annual Budget Comparison

Treasurer's Report

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of January 31, 2024

	TOTAL		
	AS OF JAN 31, 2024	AS OF DEC 31, 2023 (PP)	AS OF JAN 31, 2023 (PY)
ASSETS			
Current Assets			
Bank Accounts			
10021 WECU Checking	35,386.62	31,826.25	46,969.31
10041 Business Savings- Covid 2021	0.00	0.00	31,080.12
10042 WECU - Building Account	0.00	0.00	0.00
10043 WECU - Endowment Savings	162.56	162.56	161.76
10045 WECU Savings & Reserves	34,892.53	34,892.53	131,385.62
10050 Humanitas			
10022 WECU - Humanitas Checking	1,992.73	1,459.92	1,365.67
10044 WECU - Humanitas Savings	9,135.07	7,988.10	6,655.05
Total 10050 Humanitas	11,127.80	9,448.02	8,020.72
Total Bank Accounts	\$81,569.51	\$76,329.36	\$217,617.53
Accounts Receivable			
11001 Accounts Receivable	0.00	0.00	0.00
Total Accounts Receivable	\$0.00	\$0.00	\$0.00
Other Current Assets			
10051 WECU Certificate of Deposit	103,017.50	103,017.50	
10052 WECU 3030802 12 Month CD	25,582.65	25,582.65	
10053 TIAA Bank (CD)	0.00	0.00	0.00
13000 Prepaid Expenses	200.00	700.00	641.48
13001 A. Herrmann Social Justice Acct	39,321.04	39,321.04	36,862.66
13002 Endow Investment - LLC share	0.00	0.00	10,000.00
13011 Prepaid Insurance	111.38	111.38	3,535.38
13012 Prepaid Insurance Claims	0.00	0.00	0.00
13025 Undeposited Funds	0.00	0.00	0.00
13030 UUA Common Endowment Acct	183,349.97	183,349.97	151,196.88
Total Other Current Assets	\$351,582.54	\$352,082.54	\$202,236.40
Total Current Assets	\$433,152.05	\$428,411.90	\$419,853.93
Fixed Assets			
15010 Land	331,923.86	331,923.86	331,923.86
15020 Building - Net	1,895,618.51	1,895,618.51	1,847,054.76
15030 Construction in Progress	0.00	0.00	48,563.75
15050 Furniture & Fixtures	27,660.70	27,660.70	27,660.70
15070 Office Equipment	2,018.00	2,018.00	2,018.00
Total Fixed Assets	\$2,257,221.07	\$2,257,221.07	\$2,257,221.07
TOTAL ASSETS	\$2,690,373.12	\$2,685,632.97	\$2,677,075.00

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of January 31, 2024

	TOTAL		
	AS OF JAN 31, 2024	AS OF DEC 31, 2023 (PP)	AS OF JAN 31, 2023 (PY)
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
20000 Accounts Payables	-2,388.37	-2,388.37	4,285.72
Total Accounts Payable	\$ -2,388.37	\$ -2,388.37	\$4,285.72
Credit Cards			
21001 Visa - Bank of America	0.00	0.00	1,343.06
21002 Visa- WECU	8,651.67	2,009.93	
Total Credit Cards	\$8,651.67	\$2,009.93	\$1,343.06
Other Current Liabilities			
22010 Accrued Liabilities	-6,719.99	-5,471.99	-1,760.00
23010 Mortg Principle - 1 yr liab	10,800.00	10,800.00	10,800.00
24000 Payroll Liabilities	-25,170.53	-20,170.63	-77,951.20
24005 Federal Withholding	6,348.28	4,946.17	10,199.90
24010 LTD Insurance	-346.92	-346.92	523.38
24015 Medicare	1,831.06	1,432.88	5,638.12
24020 Paid Family Leave	1,124.10	879.75	1,461.53
24025 Pension	16,523.79	11,618.93	37,654.88
24030 Soc. Security	7,829.42	6,126.84	24,085.00
24035 State of WA L&I	48.00	-97.43	1,092.44
National Payroll Leave Credit (deleted)	-120.11	-120.11	-120.11
Total 24000 Payroll Liabilities	8,067.09	4,269.48	2,583.94
25010 Prepaid Pledges	0.00	0.00	0.00
Total Other Current Liabilities	\$12,147.10	\$9,597.49	\$11,623.94
Total Current Liabilities	\$18,410.40	\$9,219.05	\$17,252.72
Long-Term Liabilities			
26010 Mortgage - UUA / WECU	245,958.70	246,747.81	257,061.99
Total Long-Term Liabilities	\$245,958.70	\$246,747.81	\$257,061.99
Total Liabilities	\$264,369.10	\$255,966.86	\$274,314.71
Equity			
30000 Opening Bal Equity	0.00	0.00	0.00
30100 Retained Earnings	2,149,263.84	2,149,263.84	2,122,620.11

Bellingham Unitarian Fellowship

Balance Sheet Comparison

As of January 31, 2024

	TOTAL		
	AS OF JAN 31, 2024	AS OF DEC 31, 2023 (PP)	AS OF JAN 31, 2023 (PY)
31000 DESIGNATED PROGRAM (FUNDS)			
31010 Choir (Fund)	0.00	0.00	0.00
31020 CND & Social Hour (Fund)	-21.72	-21.72	-526.72
31030 RE (Funds)			
31040 Coming of Age (Fund)	56.83	56.83	56.83
31050 High School (Fund)	496.12	496.12	496.12
31060 RE Gift Fund (Fund)	25,193.82	26,008.82	36,173.82
31070 RE Scholarship (Fund)	0.00	0.00	0.00
31080 Young Adult (Fund)	677.35	677.35	677.35
Total 31030 RE (Funds)	26,424.12	27,239.12	37,404.12
31090 Retreat - All church (Fund)	1,750.00	1,750.00	4,241.97
31095 Retreat - Women's (Fund)	4,940.07	4,940.07	4,940.07
31100 SEJC (Funds)	-500.00	-500.00	
31120 Anti Racism (Fund)	10.00	10.00	10.00
31130 BLM (Fund)	337.00	337.00	408.00
31140 Fairtrade Coffee (Fund)	3,876.88	3,876.88	2,391.88
31150 Family Promise (Fund)	155.25	155.25	155.25
31160 ICE Raid Relief Bas Needs(Fund)	0.00	0.00	0.00
31180 ICE Relief - Legal Fees (Fund)	0.00	0.00	0.00
31190 Interweave (Fund)	954.22	954.22	954.22
31200 Native Amer. Connect'ns (Fund)	232.85	232.85	232.85
31210 Refugee Resettlement Fund	11,804.77	11,804.77	25,047.86
31220 Social/Environ. Justice (Fund)	5,409.00	5,409.00	580.00
32230 UU The Vote Fund	200.00	200.00	200.00
Total 31100 SEJC (Funds)	22,479.97	22,479.97	29,980.06
Total 31000 DESIGNATED PROGRAM (FUNDS)	55,572.44	56,387.44	76,039.50
33000 RESTRICTED BANK ACCOUNT FUNDS			
33010 Humanitas Fund	11,017.80	9,338.02	7,910.72
33030 Savings Acct Fund (Reserves)	140,007.20	165,007.20	128,373.73
Total 33000 RESTRICTED BANK ACCOUNT FUNDS	151,025.00	174,345.22	136,284.45
33020 PNW Platefull	0.00	0.00	551.69
33250 RESTRICTED INVESTMENT FUNDS			
33260 A. Herrmann Domini Fund - SEJC	41,505.36	41,505.36	36,862.66
33270 Endowment Fixed Asset Fund	0.00	0.00	10,000.00
33280 RE Gift Invested (CD-TIAA bank)	0.00	0.00	0.00
Total 33250 RESTRICTED INVESTMENT FUNDS	41,505.36	41,505.36	46,862.66
Net Income	28,637.38	8,164.25	20,401.88
Total Equity	\$2,426,004.02	\$2,429,666.11	\$2,402,760.29
TOTAL LIABILITIES AND EQUITY	\$2,690,373.12	\$2,685,632.97	\$2,677,075.00

Bellingham Unitarian Fellowship

Profit and Loss Comparison

January 2024

	TOTAL				
	JAN 2024	DEC 2023 (PP)	CHANGE	JAN 2023 (PY)	CHANGE
Income					
40001 OPERATIONS INCOME					
40200 FACILITIES					
40210 Rental of Building	3,848.00	2,432.00	1,416.00	2,305.00	1,543.00
Total 40200 FACILITIES	3,848.00	2,432.00	1,416.00	2,305.00	1,543.00
40300 PROGRAMS					
40315 Choir Income		339.98	-339.98		
40320 CND & Coffee Hour	245.00	655.70	-410.70	399.00	-154.00
40325 LLL INCOME					
40330 LLL - RE Income	44.41		44.41		44.41
40345 LLL - OWL income	95.00		95.00		95.00
Total 40325 LLL INCOME	139.41		139.41		139.41
40500 SEJC INCOME					
40510 Refugee Resettlement Revenue				0.00	0.00
40525 SEJC - Fairtrade Coffee Sales	300.00	476.00	-176.00	210.00	90.00
40530 SEJC - Family Promise				25.00	-25.00
40535 SEJC - General				6,950.00	-6,950.00
40550 SEJC - Special Collections	2,178.46	3,618.00	-1,439.54	5,350.00	-3,171.54
SEJC Holding Income	230.00	1,325.00	-1,095.00		230.00
Total 40500 SEJC INCOME	2,708.46	5,419.00	-2,710.54	12,535.00	-9,826.54
Total 40300 PROGRAMS	3,092.87	6,414.68	-3,321.81	12,934.00	-9,841.13
Total 40001 OPERATIONS INCOME	6,940.87	8,846.68	-1,905.81	15,239.00	-8,298.13
41000 STEWARDSHIP INCOME	-252.47		-252.47		-252.47
41010 DONATIONS					
41011 Pledge Income	23,014.35	39,898.48	-16,884.13	29,864.41	-6,850.06
41012 Cash Donations and Misc.	25,352.47	-384.00	25,736.47	4.00	25,348.47
41103 Non-Pledge / Friends Donations	360.00	1,060.00	-700.00	5,915.00	-5,555.00
41120 RE Gift	815.00	825.00	-10.00	1,055.00	-240.00
Total 41010 DONATIONS	49,541.82	41,399.48	8,142.34	36,838.41	12,703.41
41100 FUNDRAISING					
41101 Other Fundraising Income	69.00	50.00	19.00		69.00
41102 Auction - MayFaire				1,440.00	-1,440.00
41110 Covid Grants & Income	8,371.81		8,371.81		8,371.81
Total 41100 FUNDRAISING	8,440.81	50.00	8,390.81	1,440.00	7,000.81
Total 41000 STEWARDSHIP INCOME	57,730.16	41,449.48	16,280.68	38,278.41	19,451.75

Bellingham Unitarian Fellowship

Profit and Loss Comparison

January 2024

	TOTAL				
	JAN 2024	DEC 2023 (PP)	CHANGE	JAN 2023 (PY)	CHANGE
42000 FINANCING					
42015 Interest Income	1.86	1,405.73	-1,403.87		1.86
Total 42000 FINANCING	1.86	1,405.73	-1,403.87		1.86
Total Income	\$64,672.89	\$51,701.89	\$12,971.00	\$53,517.41	\$11,155.48
GROSS PROFIT	\$64,672.89	\$51,701.89	\$12,971.00	\$53,517.41	\$11,155.48
Expenses					
52000 OPERATIONAL EXPENSES					
52100 ADMINISTRATIVE EXPENSES					
52120 IT - Equipment	460.20		460.20		460.20
52130 IT - Software/Subscriptions	1,286.36	445.95	840.41	1,119.92	166.44
52140 Office / Administrative	332.85	361.53	-28.68	8.51	324.34
52160 Service Charges & Fees	83.24	358.05	-274.81	183.99	-100.75
52170 Telephone	458.59	443.23	15.36	449.72	8.87
Total 52100 ADMINISTRATIVE EXPENSES	2,621.24	1,608.76	1,012.48	1,762.14	859.10
52200 FACILITIES					
52210 Building Maintenance & Repairs		1,742.61	-1,742.61	420.51	-420.51
52220 Insurance - Bldg/Liability Expe	4,734.50	789.00	3,945.50	680.00	4,054.50
52230 Mortgage Interest	872.64	847.17	25.47		872.64
52240 Permits, Licenses				130.40	-130.40
Total 52200 FACILITIES	5,607.14	3,378.78	2,228.36	1,230.91	4,376.23
52300 PROGRAM EXPENSES					
52310 Choir		350.00	-350.00	279.67	-279.67
52320 CND & Coffee Hour		712.22	-712.22	886.55	-886.55
52410 LLL - Childcare Contractors		536.25	-536.25	326.25	-326.25
52420 LLL EXPENSE					
52450 LLL - OWL	127.95	0.00	127.95	157.00	-29.05
52460 LLL - RE General		52.53	-52.53	6.47	-6.47
Total 52420 LLL EXPENSE	127.95	52.53	75.42	163.47	-35.52
52510 Membership / Hospitality	9.78	26.63	-16.85		9.78
52540 Retreat, Women's		323.00	-323.00		
52600 SEJC EXPENSES					
52620 SEJC - Fairtrade Coffee	290.30	691.20	-400.90		290.30
52635 SEJC - Spec Coll Dispersements	1,268.00	3,275.80	-2,007.80	6,187.64	-4,919.64
52640 SEJC Expense - General		300.00	-300.00	370.00	-370.00
52645 SEJC Refugee Resettlement Expen		3,035.20	-3,035.20	232.00	-232.00
Total 52600 SEJC EXPENSES	1,558.30	7,302.20	-5,743.90	6,789.64	-5,231.34
52700 Staff Professional Expenses		200.00	-200.00		
52750 Prof Expense - Music Director				1,000.00	-1,000.00
Total 52700 Staff Professional Expenses		200.00	-200.00	1,000.00	-1,000.00
Total 52300 PROGRAM EXPENSES	1,696.03	9,502.83	-7,806.80	9,445.58	-7,749.55

Bellingham Unitarian Fellowship

Profit and Loss Comparison

January 2024

	TOTAL				
	JAN 2024	DEC 2023 (PP)	CHANGE	JAN 2023 (PY)	CHANGE
52900 UTILITIES / BUILDING SERVICES					
52910 Custodial -Supplies	646.16		646.16		646.16
52915 Custodial Contractors	5.11	1,620.00	-1,614.89	462.30	-457.19
52920 Electricity	1,035.79	667.61	368.18	1,083.62	-47.83
52930 Garbage/Recycling	229.02	657.26	-428.24	204.63	24.39
52935 Gas	368.54	352.78	15.76	583.63	-215.09
52940 Security Monitor/ Requird Tests		130.40	-130.40	513.10	-513.10
52945 Water/Sewer	361.24	344.74	16.50	174.75	186.49
Total 52900 UTILITIES / BUILDING SERVICES	2,645.86	3,772.79	-1,126.93	3,022.03	-376.17
Total 52000 OPERATIONAL EXPENSES	12,570.27	18,263.16	-5,692.89	15,460.66	-2,890.39
60000 STAFFING EXPENSE					
60100 Admin Salary & PTO	5,307.67	4,999.01	308.66	4,583.27	724.40
60110 AV Tech	180.00	238.00	-58.00	360.00	-180.00
60115 Bookkeeper				0.00	0.00
60120 Building Steward	390.56	467.28	-76.72	465.00	-74.44
60130 Director of Lifelong Learning	4,201.66	4,201.66	0.00	4,080.00	121.66
60135 Keyboard Artist I/Choral Assist	603.75	603.75	0.00	573.51	30.24
60140 Keyboard Artist II	720.00	540.00	180.00	525.00	195.00
60150 Minister Salary & Housing	7,605.82	7,605.82	0.00	7,384.00	221.82
60155 Music Director	2,210.09	2,210.09	0.00	2,145.95	64.14
60160 RE Assistant	0.00	0.00	0.00	0.00	0.00
60165 Taize Leadership	117.66	275.00	-157.34	200.00	-82.34
60200 Benefits					
60210 Health Insurance Supp	1,810.51	1,360.51	450.00	1,046.97	763.54
60230 LTD Payroll Expense				173.46	-173.46
60240 Pension Payroll Expense	5,019.52	7,002.58	-1,983.06	1,753.43	3,266.09
Total 60200 Benefits	6,830.03	8,363.09	-1,533.06	2,973.86	3,856.17
60400 Payroll Taxes					
60410 Medicare Expense	199.09	189.00	10.09	187.54	11.55
60420 Paid Family Medical Leave	39.12	38.83	0.29	27.29	11.83
60430 Social Security Expense	851.29	808.17	43.12	801.83	49.46
60440 State of WA L&I Expense	145.43	144.68	0.75	198.86	-53.43
Total 60400 Payroll Taxes	1,234.93	1,180.68	54.25	1,215.52	19.41
Total 60000 STAFFING EXPENSE	29,402.17	30,684.38	-1,282.21	24,506.11	4,896.06
70000 STEWARDSHIP EXPENSES					
70100 Denominational Dues	196.32		196.32		196.32
70130 UUA Dues	2,031.00	2,031.00	0.00	2,121.91	-90.91
Total 70100 Denominational Dues	2,031.00	2,031.00	0.00	2,121.91	-90.91

Bellingham Unitarian Fellowship

Profit and Loss Comparison

January 2024

	TOTAL				
	JAN 2024	DEC 2023 (PP)	CHANGE	JAN 2023 (PY)	CHANGE
70200 Stewardship Fundraising Expense					
70210 Auction - MayFaire Expense		150.00	-150.00	92.62	-92.62
Total 70200 Stewardship Fundraising Expense		150.00	-150.00	92.62	-92.62
Total 70000 STEWARDSHIP EXPENSES	2,227.32	2,181.00	46.32	2,214.53	12.79
Total Expenses	\$44,199.76	\$51,128.54	\$ -6,928.78	\$42,181.30	\$2,018.46
NET OPERATING INCOME	\$20,473.13	\$573.35	\$19,899.78	\$11,336.11	\$9,137.02
Other Income					
42500 NON-OPERATING INCOME					
42530 Unrealized Gain/Loss				8,195.45	-8,195.45
42540 Endowment Gifts				668.81	-668.81
Total 42500 NON-OPERATING INCOME				8,864.26	-8,864.26
Total Other Income	\$0.00	\$0.00	\$0.00	\$8,864.26	\$ -8,864.26
NET OTHER INCOME	\$0.00	\$0.00	\$0.00	\$8,864.26	\$ -8,864.26
NET INCOME	\$20,473.13	\$573.35	\$19,899.78	\$20,200.37	\$272.76

Bellingham Unitarian Fellowship

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

July 2023 - January 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
40001 OPERATIONS INCOME				
40200 FACILITIES				
40210 Rental of Building	16,786.00	19,900.00	-3,114.00	84.35 %
Total 40200 FACILITIES	16,786.00	19,900.00	-3,114.00	84.35 %
40300 PROGRAMS				
40315 Choir Income	339.98	520.00	-180.02	65.38 %
40320 CND & Coffee Hour	2,483.70	1,850.00	633.70	134.25 %
40325 LLL INCOME				
40330 LLL - RE Income	73.23		73.23	
40345 LLL - OWL income	175.00	1,700.00	-1,525.00	10.29 %
Total 40325 LLL INCOME	248.23	1,700.00	-1,451.77	14.60 %
40410 Retreat, All Church	5,033.97		5,033.97	
40500 SEJC INCOME	5.00		5.00	
40510 Refugee Resettlement Revenue	2,800.00		2,800.00	
40520 SEJC - BLM	301.25		301.25	
40525 SEJC - Fairtrade Coffee Sales	2,129.00	1,738.00	391.00	122.50 %
40535 SEJC - General	500.42		500.42	
40545 SEJC - NACC		1,650.00	-1,650.00	
40550 SEJC - Special Collections	12,932.46	15,562.00	-2,629.54	83.10 %
SEJC Holding Income	1,555.00		1,555.00	
Total 40500 SEJC INCOME	20,223.13	18,950.00	1,273.13	106.72 %
Total 40300 PROGRAMS	28,329.01	23,020.00	5,309.01	123.06 %
Total 40001 OPERATIONS INCOME	45,115.01	42,920.00	2,195.01	105.11 %
41000 STEWARDSHIP INCOME	-252.47		-252.47	
41010 DONATIONS				
41011 Pledge Income	212,288.17	194,867.00	17,421.17	108.94 %
41012 Cash Donations and Misc.	49,103.47	24,244.00	24,859.47	202.54 %
41103 Non-Pledge / Friends Donations	4,984.50	13,395.00	-8,410.50	37.21 %
41120 RE Gift	5,715.00	5,705.00	10.00	100.18 %
Total 41010 DONATIONS	272,091.14	238,211.00	33,880.14	114.22 %
41100 FUNDRAISING				
41101 Other Fundraising Income	2,121.25	-1,030.00	3,151.25	-205.95 %
41102 Auction - MayFaire	30.00	1,400.00	-1,370.00	2.14 %
41110 Covid Grants & Income	8,371.81	27,250.00	-18,878.19	30.72 %
Total 41100 FUNDRAISING	10,523.06	27,620.00	-17,096.94	38.10 %
Total 41000 STEWARDSHIP INCOME	282,361.73	265,831.00	16,530.73	106.22 %
42000 FINANCING				
42015 Interest Income	2,932.15	3,399.00	-466.85	86.27 %
Total 42000 FINANCING	2,932.15	3,399.00	-466.85	86.27 %
Total Income	\$330,408.89	\$312,150.00	\$18,258.89	105.85 %

Bellingham Unitarian Fellowship

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

July 2023 - January 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
GROSS PROFIT	\$330,408.89	\$312,150.00	\$18,258.89	105.85 %
Expenses				
52000 OPERATIONAL EXPENSES				
52100 ADMINISTRATIVE EXPENSES	340.47		340.47	
52120 IT - Equipment	525.46	1,025.00	-499.54	51.26 %
52130 IT - Software/Subscriptions	2,364.73	2,850.00	-485.27	82.97 %
52140 Office / Administrative	3,471.65	1,600.00	1,871.65	216.98 %
52160 Service Charges & Fees	157.93	1,215.00	-1,057.07	13.00 %
52170 Telephone	2,224.15	3,254.00	-1,029.85	68.35 %
Total 52100 ADMINISTRATIVE EXPENSES	9,084.39	9,944.00	-859.61	91.36 %
52200 FACILITIES				
52210 Building Maintenance & Repairs	10,022.57	8,475.00	1,547.57	118.26 %
52220 Insurance - Bldg/Liability Expe	9,543.50	4,760.00	4,783.50	200.49 %
52230 Mortgage Interest	6,990.00	5,957.00	1,033.00	117.34 %
52240 Permits, Licenses	312.64	430.00	-117.36	72.71 %
Total 52200 FACILITIES	26,868.71	19,622.00	7,246.71	136.93 %
52300 PROGRAM EXPENSES				
52310 Choir	2,476.42	2,400.00	76.42	103.18 %
52320 CND & Coffee Hour	3,095.93	1,795.00	1,300.93	172.48 %
52410 LLL - Childcare Contractors	1,807.50	885.00	922.50	204.24 %
52420 LLL EXPENSE				
52440 LLL - Middle School	10.36		10.36	
52450 LLL - OWL	923.95	530.00	393.95	174.33 %
52460 LLL - RE General	756.04	4,060.00	-3,303.96	18.62 %
Total 52420 LLL EXPENSE	1,690.35	4,590.00	-2,899.65	36.83 %
52510 Membership / Hospitality	222.13	215.00	7.13	103.32 %
52520 Pastoral Care	186.00		186.00	
52530 Retreat , All-Church	5,494.34	300.00	5,194.34	1,831.45 %
52540 Retreat, Women's	488.32	80.00	408.32	610.40 %
52600 SEJC EXPENSES				
52615 SEJC - BLM	551.25	75.00	476.25	735.00 %
52620 SEJC - Fairtrade Coffee	1,850.29	639.00	1,211.29	289.56 %
52630 SEJC - NACC		200.00	-200.00	
52635 SEJC - Spec Coll Dispersements	10,592.80	16,163.00	-5,570.20	65.54 %
52640 SEJC Expense - General	800.00	970.00	-170.00	82.47 %
52645 SEJC Refugee Resettlement Expen	4,632.79		4,632.79	
52650 UU The Vote Expense	200.00		200.00	
Total 52600 SEJC EXPENSES	18,627.13	18,047.00	580.13	103.21 %
52700 Staff Professional Expenses	200.00		200.00	
52710 Prof Expense - Admin Staff	56.03		56.03	
52720 Prof Expense - Community Min		263.00	-263.00	
52730 Prof Expense - DLL		2,260.00	-2,260.00	

Bellingham Unitarian Fellowship

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

July 2023 - January 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
52740 Prof Expense - Minister	780.00	2,009.00	-1,229.00	38.83 %
52750 Prof Expense - Music Director	125.00	1,000.00	-875.00	12.50 %
Total 52700 Staff Professional Expenses	1,161.03	5,532.00	-4,370.97	20.99 %
52820 Worship Arts	1,650.00	3,199.00	-1,549.00	51.58 %
Total 52300 PROGRAM EXPENSES	36,899.15	37,043.00	-143.85	99.61 %
52900 UTILITIES / BUILDING SERVICES				
52910 Custodial -Supplies	1,277.78	540.00	737.78	236.63 %
52915 Custodial Contractors	6,184.94	5,000.00	1,184.94	123.70 %
52920 Electricity	3,305.70	5,545.00	-2,239.30	59.62 %
52925 Elevator		513.00	-513.00	
52930 Garbage/Recycling	1,494.99	1,400.00	94.99	106.79 %
52935 Gas	984.38	310.00	674.38	317.54 %
52940 Security Monitor/ Requird Tests	1,086.87	950.00	136.87	114.41 %
52945 Water/Sewer	2,150.24	1,975.00	175.24	108.87 %
Total 52900 UTILITIES / BUILDING SERVICES	16,484.90	16,233.00	251.90	101.55 %
Total 52000 OPERATIONAL EXPENSES	89,337.15	82,842.00	6,495.15	107.84 %
60000 STAFFING EXPENSE				
60100 Admin Salary & PTO	44,370.52	40,289.00	4,081.52	110.13 %
60110 AV Tech	2,312.50	3,700.00	-1,387.50	62.50 %
60120 Building Steward	3,383.06	3,475.00	-91.94	97.35 %
60130 Director of Lifelong Learning	29,411.96	29,414.00	-2.04	99.99 %
60135 Keyboard Artist I/Choral Assist	4,401.22	4,130.00	271.22	106.57 %
60140 Keyboard Artist II	3,675.02	2,835.00	840.02	129.63 %
60150 Minister Salary & Housing	53,240.74	53,242.00	-1.26	100.00 %
60155 Music Director	15,470.63	15,470.00	0.63	100.00 %
60165 Taize Leadership	1,463.91	1,400.00	63.91	104.57 %
60200 Benefits				
60210 Health Insurance Supp	10,082.39	7,329.00	2,753.39	137.57 %
60230 LTD Payroll Expense	693.84	1,211.00	-517.16	57.29 %
60240 Pension Payroll Expense	19,284.30	12,208.00	7,076.30	157.96 %
Total 60200 Benefits	30,060.53	20,748.00	9,312.53	144.88 %
60400 Payroll Taxes				
60410 Medicare Expense	1,470.86	1,315.00	155.86	111.85 %
60420 Paid Family Medical Leave	292.78	191.00	101.78	153.29 %
60430 Social Security Expense	6,288.62	5,789.00	499.62	108.63 %
60440 State of WA L&I Expense	1,266.98	1,470.00	-203.02	86.19 %
Total 60400 Payroll Taxes	9,319.24	8,765.00	554.24	106.32 %
Total 60000 STAFFING EXPENSE	197,109.33	183,468.00	13,641.33	107.44 %
70000 STEWARDSHIP EXPENSES	196.32		196.32	
70100 Denominational Dues				
70130 UUA Dues	14,217.00	14,224.00	-7.00	99.95 %
Total 70100 Denominational Dues	14,217.00	14,224.00	-7.00	99.95 %

Bellingham Unitarian Fellowship

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

July 2023 - January 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
70200 Stewardship Fundraising Expense				
70210 Auction - MayFaire Expense	150.00	3,093.00	-2,943.00	4.85 %
70250 Stewardship Expense	54.42		54.42	
Total 70200 Stewardship Fundraising Expense	204.42	3,093.00	-2,888.58	6.61 %
Total 70000 STEWARDSHIP EXPENSES	14,617.74	17,317.00	-2,699.26	84.41 %
Uncategorized Expense		8,295.00	-8,295.00	
Total Expenses	\$301,064.22	\$291,922.00	\$9,142.22	103.13 %
NET OPERATING INCOME	\$29,344.67	\$20,228.00	\$9,116.67	145.07 %
Other Income				
42500 NON-OPERATING INCOME				
42510 Capital- Use of Reserves	-0.09		-0.09	
Total 42500 NON-OPERATING INCOME	-0.09		-0.09	
Total Other Income	\$ -0.09	\$0.00	\$ -0.09	0.00%
Other Expenses				
80000 NON-OPERATING EXPENSE				
80300 Capital Buiding Security	707.20		707.20	
80500 Mortgage Equity Pymt		5,670.00	-5,670.00	
Total 80000 NON-OPERATING EXPENSE	707.20	5,670.00	-4,962.80	12.47 %
Total Other Expenses	\$707.20	\$5,670.00	\$ -4,962.80	12.47 %
NET OTHER INCOME	\$ -707.29	\$ -5,670.00	\$4,962.71	12.47 %
NET INCOME	\$28,637.38	\$14,558.00	\$14,079.38	196.71 %

Cash on Hand Report

From Balance Sheet	30-Jun-23	31-Aug-23	30-Sep-23	31-Oct-23	30-Nov-23	31-Dec-23	31-Jan-24
Cash Assets under Board control for normal operating expenses							
WECU Checking	\$45,493	\$11,873	\$22,549	\$17,443	\$8,197	\$35,534	\$35,387
WECU Savings	\$87,844	\$87,844	\$64,154	\$59,893	\$59,893	\$34,893	\$34,893
WECU CDs	\$100,780	\$100,780	\$101,893	\$101,893	\$101,893	\$103,018	\$103,018
WECU CD Major Donor	\$25,807	\$25,027	\$25,303	\$25,303	\$25,303	\$25,583	\$25,583
Accounts Receivable		\$0	\$0	\$0	\$0	\$0	\$0
Prepaid Expenses	\$781	\$781	\$781	\$781	\$881	\$881	\$200
Prepaid Insurance	\$4,920	\$3,340	\$2,520	\$1,710	\$900	\$111	\$111
Total	\$265,626	\$229,646	\$217,201	\$207,024	\$197,067	\$200,020	\$199,191
Change in Checking Account	-49%	-49%	90%	-23%	-53%	334%	0%
Change in Cash Assets	3%	-5%	-5%	-5%	-5%	1%	0%
Liabilities (Adjusted)							
Current Liabilities	\$49,342	\$9,301	\$9,086	\$7,800	\$3,501	\$7,541	\$18,410
Remove 11 months of mortgage princi	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$7,923
Total	\$41,419	\$1,378	\$1,163	-\$122	-\$4,422	-\$382	\$10,487
Equity (Restricted or Designated Funds)							
Savings Acct Fund (Reserves) *	\$188,827	\$188,827	\$165,007	\$165,007	\$165,007	\$140,007	\$140,007
Designated Program Funds	\$60,795	\$61,706	\$60,891	\$59,232	\$58,202	\$56,387	\$55,572
Total	\$249,623	\$250,533	\$225,899	\$224,240	\$223,210	\$196,395	\$195,579
Cash Assets - Liabilities - Equity=							
Estimated Cash on Hand	-\$25,416	-\$22,265	-\$9,860	-\$17,094	-\$21,721	\$4,007	-\$6,876
Pct increase/decrease Cash on Hand	155%	267%	-56%	73%	27%	-118%	-272%

2nd Triannual Report of the Community Beyond BUF Council September 2023 – January 2024

Executive Summary

The following is an executive summary of the Community Beyond BUF Council which includes BUF's Social and Environmental Justice Committee and Covenant of Beloved Community programming. This report covers from September 2023 through January 2024 and only includes BUF activities; however, more detailed information and information from other denominational organizations are included in the full report.

The Social and Environmental Justice Executive Committee continues to monitor SEJC programming and funds and triannual business and program meetings, the last meeting being held on January 21, 2024. The Executive Committee approved co-sponsoring "Why I Dance," endorsed the Rights of the Southern Resident Orca proposed state legislation, approved funding for a Black business honoring event and approved funding for obtaining documents legal documents in a racial/criminal justice case. The January SEJC meeting included guest speaker from Christine DeLee, Care Coordinator of NW Youth Services introducing their "Whatcom Host Homes" project. SEJC is looking for a Chair, Secretary and Nominating team.

Black Lives Matters continues meeting every month conducting program and business meetings. The team presented Gilda Sheppard's film, 'Since I Been Down' about mass incarceration in Washington State, Kimonti Carter, and the T.E.A.C.H program, raising \$250 for the program. They also co-sponsored an honoring celebration for local Black business owners and are planning the February 25th service "Creating the Garden of Beloved Community" with Rev. Mel Hoover and Rev. Rose Edington. The team is looking for additional leadership.

Environmental Justice continues to be a part of the Multifaith Network for Climate Justice offering programming that included the City of Bellingham's All In Climate, co-sponsoring the Regenerate Cascadia event at BUF and participating in Earth Ministry's environmental legislative efforts. MNCJ is co-sponsoring "Mature Forests and Tending Their Eco-systems" in March and will be participating in a panel in April at WWU College of the Environment—BUFster Deb Cruz is one of the panelists. In April, they will also be, co-sponsoring the "Sacred Earth Fair-Urban Edition" with the First Congregational Church. Deb Cruz attends monthly meetings with Earth Ministry monitoring WA State environmental legislation. The team continues to monitor and respond to major issues like the breaching of the Snake River Dams. This team is looking for additional members.

The Family Promise Team is no longer a BUF team, since the national affiliation and program at Interfaith Coalition has been terminated.

Humanitas assisted 226 people in 2023, slightly lower than 2022. Transportation issues accounted for 55% of requested funds. Utilities noted an increase to 13% in 2023. Areas of support included clothing, food, gas, rent, transportation and utilities.

Immigration Rights put out calls to action to preserve the City of Bellingham's Immigration Advisory Board. They are looking for someone at BUF to continue monitoring the progress of the Immigration Advisory Board. One of SEJC's special collections included the Immigrant Resources & Immediate Support (IRIS) organization. This team is looking for additional members.

The Interfaith Coalition had no report at this time.

Interweave is a new team at BUF and is working on BUF's Welcoming Congregation certification. As part of the certification process, they will work with the Worship Team to offer services and engage the congregation on days of observance, provide education and complete a Welcoming project. They are requesting pronoun buttons be made available. The team is also a part of Pink Haven, a UUA/UUSC collaboration to relocate LGBTQAI+ out of hostile environments into friendlier ones.

Native American Connections Committee is working on several projects with Lummi Nation including the upcoming Gathering of the Eagles, (that will be a part of the Ski to Sea festivities), Toki TV and upcoming Totem Pole Journeys. They continue to be active in local and state interfaith organizations and projects and promoting legislative priorities as well as other NGOs in supporting the breaching of the Lower Snake River dams and preserving the Southern Resident Orcas. This team is looking for additional leaders and members.

Refugee Resettlement Team continues to support the two Syrian families through ongoing tutoring, language support, cultural opportunities and building community. They are assisting with accessing medical care for some significant health concerns, finding housing and increasing literacy and building English language competence. They helped both families complete their green card applications and are working with workplace issues, taxes and understanding mail. The team hopes to be more involved in educational programs around refugee resettlement. They also assisted a Venezuelan family and held a Gaza family fundraiser.

Fair Trade Sales has nothing to report at this time as there are issues with recordkeeping during the transition between administrators.

Special Collections has nothing to report at this time as there are issues with recordkeeping records during the transition between administrators. 2024 recipients include Coffee and Sandwiches Together (CAST), Whatcom Peace & Justice Center, Children of the Setting Sun Productions, Domestic Violence & Sexual Assault Services (DVSAS) and Unbridled Spirit 7. The Collections will be meeting soon to begin the selection process for recipients for 2024-2025.

Unitarian Church of Magyarszovat in Transylvania, Romania has nothing substantial to report over the past few months. Reka Zoltan continues to maintain contact with the folks at Magyarszovat.

Whatcom Racial Equity Commission is beginning its search for commission members and a call to BUF members was issued encouraging a BUF representative to participate. Applications Close: February 29th, 2024

Covenant of Beloved Community has had several key leaders move on and there is a need for them to be replaced. Leadership is needed to help the congregation implement and monitor its anti-racism/ oppression and multicultural goals under the Covenant of Beloved Community resolution.