

**Minutes**  
**BUF Board of Trustees Meeting**  
**December 17, 2025**

Attendees: Claire Lending (Secretary), Beth Nyblade, Jim Reimer, Stephanie Sarver (Vice President), Lin Skavdahl (President), John Stewart (Treasurer), Gayle Tilles, Paul Beckel (Ex-Officio)

Absent: (excused) Paul Beckel (Ex-Officio)

Minutes by Claire Lending, Secretary.

Chalice lighting 4:00 pm; Lin

Check In

Agenda Review/Changes:

- Beth has withdrawn her motion.
- Paul has asked the board for discussion of forming a budget task force.

**Consent Agenda:**

- Approval of minutes of the 11/26/24 Board meeting minutes
- Request to accept \$10,000 donation
- Fundraising
- Treasurer's Report
- Human Resources report

John moved and Gayle seconded that the items on the Consent Agenda be accepted. Motion passed unanimously.

**1. Paddle call Committee formation presented by Stephanie**

Discussion about forming Paddle Call committee. Two board member and two members of the congregation will be on the committee. Stephanie and Gayle volunteered to be the board representatives on the committee.

**2. Request to dispose of BUF organ: (Jim)**

Jim moved and John seconded the motion to grant permission to Paul to dispose of the organ provided that there is no net cost to disposal and the worth of the organ is less than \$10,000. Motion passed unanimously.

**3. Interim minister recruitment update. (Lin)**

The committee on recruiting interim minister has met. In addition, Barbara Ten Hove has volunteered to organize the celebration of Paul before he leaves. Lin will host a question and answer session for congregants with questions about the process.

#### **4. Filling vacant board positions.**

The board has two vacant positions. Bylaws allow the board to fill vacancies until the next annual meeting. Stephanie will work on recruiting two board members for a 6 month term; she will begin using the nominating committee's recommendations. The board will vote on recruits.

#### **5. Accounting support presented by John Stewart.**

BUF needs more outside accounting support. John proposed hiring a local Accounting firm; this will probably cost \$500 a month. Additional start up costs may also be incurred. The total cost for the current fiscal year will be approximately \$3,500-\$4,000 which can be funded by reallocation of existing funds. (See Accounting support document.)

John moved and Lin seconded reallocation of funds as described by John. Motion passed unanimously.

#### **6. Governance update presented by Stephanie Sarver**

Stephanie, John and Drew Betz are reviewing the Board Policies and Procedures.

#### **7. Budget process and timeline task force**

Paul suggests a task force to prepare the budget process timeline. John will serve on this task force. Paul will ask Michelle, and representatives from Operations, HR committee, Stewardship. John will draft an updated timeline. Stephanie will bring to governance committee.

#### **8. Closing: 5:25**

**Next Meeting Date: Thursday January 23, 2025 at 4pm.**

**Meeting adjourned at 5:25**

#### **Summary of Action Items:**

1. Approval of November minutes.
2. Accept \$10,000 donation for various needs.
3. Paddle Call committee will be formed.
4. Agreed Paul can work to dispose of organ not being used.
5. Pursue replacement board members for six months left in fiscal year.
6. Reallocation of funds to hire Accounting Firm.

**Attachments:**

- Board 11/26/24 meeting minutes
- Request to accept \$10,000 donation
- Treasurer's report
- Human Resources report
- Request to dispose of organ
- Accounting support document

## BOARD QUESTIONS – December 2024

### **Request to accept a \$10,000 donation**

1. We've been offered a \$10,000 donation for use at the Minister's discretion.
2. My intention -- based on conversations with the donor, Michelle, and Jim -- would be to use it for some portion of the following, or similar items:
  - a. Dishwasher drain repair \$3,000
  - b. Replacement of light fixtures \$2,500
  - c. Repair of the floor of the restroom off the back of the sanctuary
  - d. Weatherizing sanctuary and/or I Street entry windows
  - e. New racks for the folding chairs
  - f. Signage \$200
  - g. Tablets to collect visitor contact information \$400
  - h. Remaining cost of the new copier (the first half was covered by an earlier donation for the copier) \$500
3. I'm not looking for Board discussion/approval of these projects.
4. We have done a few of these projects already using budgeted Building Maintenance and Administrative funds, but by shifting those costs to be covered by this donation we could do more within our budget and ease pressure on building reserves.
5. Per Board policy, this donation might be
  - a. "restricted" (can be accepted by the Operations Team if under 2% of budget; Board if over 2%)(Budget = 450,000 x 2% = 9,000)
  - b. or "designated" (has to be accepted by the Board)
6. Either way, acceptance of this \$10,000 donation (for use at the Minister's discretion) requires Board approval, so this is a request for such approval.

### **Request permission to dispose of the organ**

1. The organ has not been played for about six years
2. It would cost a few thousand dollars to repair (that was a few years ago, by now I'm not sure we could find anyone to repair it)
3. We do not know of anyone in the community who would play it for us (Kevin has asked, and he's well connected with the music scene here)
4. When it was in the sanctuary it was an obstacle to evacuation routes, so we put it in storage about four years ago
5. No one has noticed it's not in the sanctuary, or mentioned they would like to hear it played
6. We also have an excess of electronic keyboards
7. In storage it is taking up a lot of room and making it very difficult to clear out other areas with accumulated leavings (we're on a roll with clearing out castoffs and need to take advantage of the momentum)
8. We're checking with the RE-store to see if they would take it
9. It's unlikely anyone else in town will take it
10. It may cost a lot of money to remove, but we're going to have to do so eventually
11. We don't have a policy to address who has authority to decide such things
12. I've asked this question of the Board twice over the years and it's gone unanswered
13. So I request either
  - a) Permission to dispose of the organ, or
  - b) The Board to determine what to do with it no later than January 30

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**Monthly Treasurer's Summary Report to the BUF Board of Trustees**  
**November 2024 Financials (42% of the fiscal year)**  
**Prepared for the December 17, 2024 Board Meeting**

**Project Status:**

**1. Completed tasks:**

- Creating separate income categories when pledges are received via Breeze.

**2. Internal Financial Statements Review:**

- An internal review is underway for the fiscal year July 1, 2024 – June 30, 2024.
- The team conducting the review is Sharon McCarty, Haven Silver, John Jurceka, with Sky Hedman acting as the convener of the status meetings. There is not a formal chair, but the team will prepare a report to the Board at the conclusion of the review.

**3. Downloading Transactions into QuickBooks:**

- Further expansions of downloading (Breeze, OnPay, etc), has not proceeded while bookkeeping issues are resolved.
- Vanco, which is used by Humanitas has an interface with Breeze and will be tried in coming weeks
- OnPay advertises that they have an integrated interface with QBO. This will be tried as time permits.
- There is no interface between Breeze and QBO that will meet our needs. John is working with John Jurceka and Michelle to develop a specific set of procedures for recording Breeze transactions on QBO

**4. Outside Accounting Support**

- The FOC has determined that we need to engage outside accounting support to assist Michelle with oversight, reconciliation and problem solving. Estimated cost will be \$500/month for the remaining 6 months of the fiscal year (Assuming January 2025 start, plus an estimated \$500 for onboarding) for a total of \$3,500.
- A specific recommendation will be made, including a source of funding at the Board meeting.
- FOC is reviewing potential candidate firms.

**Review of current financial reports.**

- See attached Minutes of the Financial Oversight Committee and accompanying financial statements for year-end September financial statements have been corrected/restated and are attached. It is expected that October and November statements will be available at the January Board meeting.

**Additional Comments**

- **Cash on Hand** for September has declined and sits at -\$810.

- **Pledge Income** through September is \$114,000, a good start to the year. However, we can't take this as an indication that we'll continue ahead of budget due to the growing unpredictability of our income. At this point, our hope is to collect pledges we received.
- **YTD Overall donation income** is \$119,000 and on track.
- **Building Rental** is \$4,300, short of the budgeted \$6,000. We expect this to continue to struggle until we gain more tenants.
- **Reserves** are now being accrued monthly, beginning in July. In addition, the 3 major reserves have been broken out into separate accounts. The previous overstatement of reserves has been corrected.
- **Net Operating Income (NOI).**
  - **9/30/2024:** We show a month's operating deficit (Net Operating Income) of -\$9,000.
  - **YTD 9/30/2024** We show a year-to-date operating surplus (Net Operating Income) of \$36,000, which is \$12,000 ahead of budget. This is primarily due to the temporary surplus in Pledge Income as well as an overstatement of \$6,200 as a *negative* expense in 60165 Taize staffing expense.

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

Minutes, Financial Oversight Committee  
 Monthly I&E Comparison  
 Cash on Hand Report  
 Balance Sheet Prev Month and Year Comparison  
 I&E YTD Annual Budget Comparison  
 Profit and Loss by Class

**Financial Oversight Committee  
In person and via Zoom (VZ)**

Minutes

November 25, 2024

Members attending:

John Stewart  
Michelle Fox, Administrator  
Sky Hedman, Assistant Treasurer  
Lew Phinney  
Rupert Ayton  
Frank McDonald

Absent:

Patricia Conover  
Sue Sayegh

This meeting was conducted at 4:00 pm.

**FOC meeting are on the second or third Monday/Tuesday of each month.**

The next meeting is scheduled for **Tuesday, January 14, 2024, 4:00pm**

**Current Accounting Situation**

- No change from assessment that we need an outside accountant to provide oversight/support to the accounting process.
- QBO is up to date through 9/30/2024. Rupert plans to review/bring current October financials.

**Financial Statement Reviews**

- **Review of restated September 2024 financial reports**
  - a. Fluctuations in contributions to 51110 Building/Maintenance Reserve are due to fluctuations in rental income. 15% of rental income is paid into the Reserve.
  - b. Negative -\$6,200 in 60165 Taize staffing expense should be moved to a reserve.

**Outside Accounting Support**

- Several potential accountants/firms were discussed. All have expertise in non-profits, fund accounting and QuickBooks Online.
- Summit Bookkeeping is the only one which is affordable enough to seriously consider.
- A strong preference is to have a primary contact with whom to work at the company.



- Focus will be on Oversight of accounting, including review of books at month-end, reconcilements, performance of interfaces.
- John will arrange a meeting with Summit and review existing budget-actual to determine if there can be funds moved to support the function through the rest of the fiscal year.

# Bellingham Unitarian Fellowship

## Balance Sheet Monthly Comparison

As of September 30, 2024

	TOTAL	
	AS OF SEP 30, 2024	AS OF AUG 31, 2024 (PP)
<b>ASSETS</b>		
Current Assets		
Bank Accounts		
10021 WECU Checking	23,605	44,993
10043 WECU - Endowment Savings	163	163
10045 WECU Savings & Reserves	26,736	26,703
10050 Humanitas		
10022 WECU - Humanitas Checking	1,646	1,459
10044 WECU - Humanitas Savings	9,186	7,390
<b>Total 10050 Humanitas</b>	<b>10,832</b>	<b>8,849</b>
<b>Total Bank Accounts</b>	<b>\$61,336</b>	<b>\$80,708</b>
Other Current Assets		
10051 WECU Certificate of Deposit	106,456	105,285
10052 WECU 3030802 12 Month CD	26,123	25,832
13000 Prepaid Expenses	750	858
13001 A. Herrmann Social Justice Acct	50,552	48,214
13011 Prepaid Insurance	2,545	3,394
13030 UUA Common Endowment Acct	206,459	206,459
<b>Total Other Current Assets</b>	<b>\$392,885</b>	<b>\$390,041</b>
<b>Total Current Assets</b>	<b>\$454,221</b>	<b>\$470,749</b>
Fixed Assets		
15010 Land	331,924	331,924
15020 Building - Net	1,895,619	1,895,619
15050 Furniture & Fixtures	27,661	27,661
15070 Office Equipment	2,018	2,018
<b>Total Fixed Assets</b>	<b>\$2,257,221</b>	<b>\$2,257,221</b>
<b>TOTAL ASSETS</b>	<b>\$2,711,442</b>	<b>\$2,727,970</b>
<b>LIABILITIES AND EQUITY</b>		
Liabilities		
Current Liabilities		
Accounts Payable		
20000 Accounts Payables	8,442	8,442
<b>Total Accounts Payable</b>	<b>\$8,442</b>	<b>\$8,442</b>
Credit Cards		
21002 Visa- WECU	454	3,842
<b>Total Credit Cards</b>	<b>\$454</b>	<b>\$3,842</b>
Other Current Liabilities		
23010 Mortg Principle - 1 yr liab	10,800	10,800
24000 Payroll Liabilities	-694	-694
24010 LTD Insurance	380	807
24025 Pension	170	825
24035 State of WA L&I	958	1,063

# Bellingham Unitarian Fellowship

## Balance Sheet Monthly Comparison

As of September 30, 2024

	TOTAL	
	AS OF SEP 30, 2024	AS OF AUG 31, 2024 (PP)
<b>Total 24000 Payroll Liabilities</b>	<b>814</b>	<b>2,001</b>
<b>Total Other Current Liabilities</b>	<b>\$11,614</b>	<b>\$12,801</b>
<b>Total Current Liabilities</b>	<b>\$20,510</b>	<b>\$25,085</b>
Long-Term Liabilities		
26010 Mortgage - UUA / WECU	249,554	250,365
26011 Mortgage principal payments due in 1 year	-10,800	-10,800
<b>Total Long-Term Liabilities</b>	<b>\$238,754</b>	<b>\$239,565</b>
<b>Total Liabilities</b>	<b>\$259,263</b>	<b>\$264,650</b>
Equity		
30100 Retained Earnings	2,167,568	2,167,568
31000 DESIGNATED PROGRAM (FUNDS)		
31030 RE (Funds)		
31040 Coming of Age (Fund)	57	57
31050 High School (Fund)	496	496
31060 RE Gift Fund (Fund)	19,724	20,189
31080 Young Adult (Fund)	677	677
<b>Total 31030 RE (Funds)</b>	<b>20,954</b>	<b>21,419</b>
31090 Retreat - All church (Fund)	1,129	1,129
31095 Retreat - Women's (Fund)	4,773	4,773
31100 SEJC (Funds)	0	0
31120 Anti Racism (Fund)	10	10
31130 BLM (Fund)	1,006	1,006
31140 Fairtrade Coffee (Fund)	3,159	3,159
31151 SEJC - General (Fund)	4,125	4,125
31200 Native Amer. Connect'ns (Fund)	233	233
32229 Uplift (Fund)	765	765
32230 UU The Vote (Fund)	161	161
32235 Palestinian Family (Fund)	2,055	2,055
32240 Refugee Resettlement (Fund)	5,840	5,840
<b>Total 31100 SEJC (Funds)</b>	<b>17,353</b>	<b>17,353</b>
<b>Total 31000 DESIGNATED PROGRAM (FUNDS)</b>	<b>44,209</b>	<b>44,674</b>
31011 Paddle Call Funds	3,919	10,440
33000 RESTRICTED BANK ACCOUNT FUNDS		
33010 Humanitas Fund	10,832	8,849
33030 Board Reserves	0	0
33032 Building Maintenance Reserve	44,199	43,835
33034 Emergency Reserve (1% of Budget)	80,322	79,965
33036 Sabbatical Reserve	7,685	7,560
<b>Total 33030 Board Reserves</b>	<b>132,206</b>	<b>131,360</b>
<b>Total 33000 RESTRICTED BANK ACCOUNT FUNDS</b>	<b>143,038</b>	<b>140,210</b>
33250 RESTRICTED INVESTMENT FUNDS		

# Bellingham Unitarian Fellowship

## Balance Sheet Monthly Comparison

As of September 30, 2024

	TOTAL	
	AS OF SEP 30, 2024	AS OF AUG 31, 2024 (PP)
33260 A. Herrmann Domini Fund - SEJC	48,214	48,214
<b>Total 33250 RESTRICTED INVESTMENT FUNDS</b>	<b>48,214</b>	<b>48,214</b>
Net Income	45,232	52,215
<b>Total Equity</b>	<b>\$2,452,179</b>	<b>\$2,463,321</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$2,711,442</b>	<b>\$2,727,970</b>

# Bellingham Unitarian Fellowship

## Profit and Loss Comparison

September 2024

	TOTAL		
	SEP 2024	AUG 2024 (PP)	SEP 2023 (PY)
<b>Income</b>			
40001 OPERATIONS INCOME			
40200 FACILITIES			
40210 Rental of Building	1,709	1,360	2,165
<b>Total 40200 FACILITIES</b>	<b>1,709</b>	<b>1,360</b>	<b>2,165</b>
40300 PROGRAMS			
40320 CND & Coffee Hour			486
40325 LLL INCOME			
40330 LLL - RE Income	40		19
40345 LLL - OWL income			80
<b>Total 40325 LLL INCOME</b>	<b>40</b>		<b>99</b>
40410 Retreat, All Church			640
40500 SEJC INCOME			
40525 SEJC - Fairtrade Coffee Sales (Inc)	192	408	453
40550 SEJC - Special Collections (Inc)	1,330	856	1,361
40551 SEJC - Food Bank/Food Shelf (Inc)	165	145	
<b>Total 40500 SEJC INCOME</b>	<b>1,688</b>	<b>1,409</b>	<b>1,814</b>
<b>Total 40300 PROGRAMS</b>	<b>1,728</b>	<b>1,409</b>	<b>3,039</b>
<b>Total 40001 OPERATIONS INCOME</b>	<b>3,437</b>	<b>2,769</b>	<b>5,204</b>
41000 STEWARDSHIP INCOME			
41010 DONATIONS			
41011 Pledge Income	19,445	33,929	22,352
41012 Cash Donations and Misc.	200	178	24,032
41103 Non-Pledge / Friends Donations	1,014	1,348	894
41115 Taize Gift	159		
41120 RE Gift	465	465	815
<b>Total 41010 DONATIONS</b>	<b>21,283</b>	<b>35,919</b>	<b>48,093</b>
41100 FUNDRAISING			
41102 Auction	185	80	30
<b>Total 41100 FUNDRAISING</b>	<b>185</b>	<b>80</b>	<b>30</b>
<b>Total 41000 STEWARDSHIP INCOME</b>	<b>21,468</b>	<b>35,999</b>	<b>48,123</b>
42000 FINANCING			
42015 Interest Income	1,497	2	1,520
<b>Total 42000 FINANCING</b>	<b>1,497</b>	<b>2</b>	<b>1,520</b>
<b>Total Income</b>	<b>\$26,402</b>	<b>\$38,771</b>	<b>\$54,847</b>
<b>GROSS PROFIT</b>	<b>\$26,402</b>	<b>\$38,771</b>	<b>\$54,847</b>
<b>Expenses</b>			
51100 FINANCING (Reserves) EXPENSE			
51110 Building Maint. (15%) Reserve	364	204	
51120 Emergency Reserve (1% budget)	357	357	
51130 Sabbatical Reserve Expense	125	125	

# Bellingham Unitarian Fellowship

## Profit and Loss Comparison

September 2024

	TOTAL		
	SEP 2024	AUG 2024 (PP)	SEP 2023 (PY)
<b>Total 51100 FINANCING (Reserves) EXPENSE</b>	<b>845</b>	<b>686</b>	
52000 OPERATIONAL EXPENSES			
52100 ADMINISTRATIVE EXPENSES			
52120 IT - Equipment		31	
52130 IT - Software/Subscriptions	492	280	81
52140 Office / Administrative	575	546	1,242
52160 Service Charges & Fees	323	394	277
52170 Telephone	463	463	438
<b>Total 52100 ADMINISTRATIVE EXPENSES</b>	<b>1,852</b>	<b>1,714</b>	<b>2,037</b>
52200 FACILITIES			
52210 Building Maintenance & Repairs	31	1,970	2,850
52220 Insurance - Bldg/Liability Expe	848	848	820
52230 Mortgage Interest	851	853	883
52240 Permits, Licenses			182
<b>Total 52200 FACILITIES</b>	<b>1,729</b>	<b>3,672</b>	<b>4,736</b>
52300 PROGRAM EXPENSES			
52310 Choir			601
52320 CND & Coffee Hour	498		1,242
52410 LLL - Childcare Contractors		30	589
52420 LLL EXPENSE			
52450 LLL - OWL			796
52460 LLL - RE General	10	0	162
<b>Total 52420 LLL EXPENSE</b>	<b>10</b>	<b>0</b>	<b>958</b>
52510 Membership / Hospitality			14
52530 Retreat , All-Church			3,319
52600 SEJC EXPENSES			
52620 SEJC - Fairtrade Coffee (Exp)	400		
52626 SEJC - General (Exp)			200
52635 SEJC - Spec Coll Dispersements (Exp)	1,347	856	
52650 SEJC - UU The Vote (Exp)			39
52665 SEJC - Refugee Resettlement (Exp)	89	1,645	598
<b>Total 52600 SEJC EXPENSES</b>	<b>1,837</b>	<b>2,501</b>	<b>837</b>
52700 Staff Professional Expenses			
52730 Prof Expense - DLL		297	
52740 Prof Expense - Minister			725
52750 Prof Expense - Music Director			125
<b>Total 52700 Staff Professional Expenses</b>		<b>297</b>	<b>850</b>
52820 Worship Arts		2,558	450
<b>Total 52300 PROGRAM EXPENSES</b>	<b>2,344</b>	<b>5,386</b>	<b>8,859</b>
52900 UTILITIES / BUILDING SERVICES			
52910 Custodial -Supplies	321	19	69
52915 Custodial Contractors	990	765	1,620

# Bellingham Unitarian Fellowship

## Profit and Loss Comparison

September 2024

	TOTAL		
	SEP 2024	AUG 2024 (PP)	SEP 2023 (PY)
52920 Electricity	637	643	
52930 Garbage/Recycling	208	208	203
52935 Gas	28	25	
52940 Security Monitor/ Requird Tests	149	18	18
52945 Water/Sewer	357	360	341
<b>Total 52900 UTILITIES / BUILDING SERVICES</b>	<b>2,690</b>	<b>2,037</b>	<b>2,252</b>
<b>Total 52000 OPERATIONAL EXPENSES</b>	<b>8,616</b>	<b>12,809</b>	<b>17,884</b>
60000 STAFFING EXPENSE			
60100 Admin Salary & PTO	5,001	5,240	4,774
60110 AV Tech	452	371	388
60120 Building Steward	518	562	503
60126 Childcare Provider	130	210	
60130 Director of Lifelong Learning	2,319	2,319	4,202
60135 Keyboard Artist I/Choral Assist	609	609	604
60140 Keyboard Artist II	360	720	360
60150 Minister Salary & Housing	7,606	7,606	7,606
60155 Music Director	1,042	1,042	2,210
60165 Taize	225	225	206
60200 Benefits			
60210 Health Insurance Supp	0	450	1,606
60230 LTD Payroll Expense	94	94	173
60240 Pension Payroll Expense	113	113	1,825
<b>Total 60200 Benefits</b>	<b>207</b>	<b>657</b>	<b>3,604</b>
60400 Payroll Taxes			
60410 Medicare Expense	155	178	185
60420 Paid Family Medical Leave	23	35	38
60430 Social Security Expense	661	759	790
60440 State of WA L&I Expense	118	127	198
<b>Total 60400 Payroll Taxes</b>	<b>956</b>	<b>1,099</b>	<b>1,212</b>
<b>Total 60000 STAFFING EXPENSE</b>	<b>19,424</b>	<b>20,658</b>	<b>25,668</b>
70000 STEWARDSHIP EXPENSES			
70100 Denominational Dues			
70130 UUA Dues	6,702		2,031
<b>Total 70100 Denominational Dues</b>	<b>6,702</b>		<b>2,031</b>
70200 Stewardship Fundraising Expense			
70210 Auction - Expense	43	2,795	
70250 Stewardship Expense	93		
<b>Total 70200 Stewardship Fundraising Expense</b>	<b>136</b>	<b>2,795</b>	
<b>Total 70000 STEWARDSHIP EXPENSES</b>	<b>6,838</b>	<b>2,795</b>	<b>2,031</b>
<b>Total Expenses</b>	<b>\$35,724</b>	<b>\$36,948</b>	<b>\$45,583</b>
NET OPERATING INCOME	<b>\$ -9,322</b>	<b>\$1,822</b>	<b>\$9,265</b>

# Bellingham Unitarian Fellowship

## Profit and Loss Comparison

September 2024

	TOTAL		
	SEP 2024	AUG 2024 (PP)	SEP 2023 (PY)
Other Income			
42500 NON-OPERATING INCOME			
42530 Unrealized Gain/Loss	2,339	6,504	10,281
<b>Total 42500 NON-OPERATING INCOME</b>	<b>2,339</b>	<b>6,504</b>	<b>10,281</b>
<b>Total Other Income</b>	<b>\$2,339</b>	<b>\$6,504</b>	<b>\$10,281</b>
Other Expenses			
80000 NON-OPERATING EXPENSE			
80300 Capital Buiding Security			707
<b>Total 80000 NON-OPERATING EXPENSE</b>			<b>707</b>
<b>Total Other Expenses</b>	<b>\$0</b>	<b>\$0</b>	<b>\$707</b>
<b>NET OTHER INCOME</b>	<b>\$2,339</b>	<b>\$6,504</b>	<b>\$9,574</b>
<b>NET INCOME</b>	<b>\$ -6,983</b>	<b>\$8,326</b>	<b>\$18,839</b>



# Bellingham Unitarian Fellowship

## Profit and Loss by Class

July - September, 2024

	OPERATING BUDGET	SEJC	TOTAL
<b>Income</b>			
40001 OPERATIONS INCOME			\$0
40200 FACILITIES			\$0
40210 Rental of Building	4,304		\$4,304
<b>Total 40200 FACILITIES</b>	<b>4,304</b>		<b>\$4,304</b>
40300 PROGRAMS			\$0
40325 LLL INCOME			\$0
40330 LLL - RE Income	40		\$40
<b>Total 40325 LLL INCOME</b>	<b>40</b>		<b>\$40</b>
40500 SEJC INCOME			\$0
40525 SEJC - Fairtrade Coffee Sales (Inc)		903	\$903
40550 SEJC - Special Collections (Inc)		3,161	\$3,161
40551 SEJC - Food Bank/Food Shelf (Inc)		405	\$405
40564 SEJC - Uplift (Inc)		61	\$61
<b>Total 40500 SEJC INCOME</b>		<b>4,531</b>	<b>\$4,531</b>
<b>Total 40300 PROGRAMS</b>	<b>40</b>	<b>4,531</b>	<b>\$4,571</b>
<b>Total 40001 OPERATIONS INCOME</b>	<b>4,344</b>	<b>4,531</b>	<b>\$8,875</b>
41000 STEWARDSHIP INCOME			\$0
41010 DONATIONS			\$0
41011 Pledge Income	113,572		\$113,572
41012 Cash Donations and Misc.	378	80	\$458
41103 Non-Pledge / Friends Donations	3,476		\$3,476
41115 Taize Gift	159		\$159
41120 RE Gift	1,395		\$1,395
<b>Total 41010 DONATIONS</b>	<b>118,979</b>	<b>80</b>	<b>\$119,059</b>
41100 FUNDRAISING			\$0
41102 Auction	535		\$535
<b>Total 41100 FUNDRAISING</b>	<b>535</b>		<b>\$535</b>
<b>Total 41000 STEWARDSHIP INCOME</b>	<b>119,515</b>	<b>80</b>	<b>\$119,595</b>
42000 FINANCING			\$0
42015 Interest Income	1,500		\$1,500
<b>Total 42000 FINANCING</b>	<b>1,500</b>		<b>\$1,500</b>
<b>Total Income</b>	<b>\$125,358</b>	<b>\$4,611</b>	<b>\$129,969</b>
<b>GROSS PROFIT</b>	<b>\$125,358</b>	<b>\$4,611</b>	<b>\$129,969</b>
<b>Expenses</b>			
51100 FINANCING (Reserves) EXPENSE			\$0
51110 Building Maint. (15%) Reserve	753		\$753
51120 Emergency Reserve (1% budget)	1,071		\$1,071
51130 Sabbatical Reserve Expense	375		\$375
<b>Total 51100 FINANCING (Reserves) EXPENSE</b>	<b>2,198</b>		<b>\$2,198</b>
52000 OPERATIONAL EXPENSES			\$0
52100 ADMINISTRATIVE EXPENSES			\$0

# Bellingham Unitarian Fellowship

## Profit and Loss by Class

July - September, 2024

	OPERATING BUDGET	SEJC	TOTAL
52120 IT - Equipment	31		\$31
52130 IT - Software/Subscriptions	1,041		\$1,041
52140 Office / Administrative	1,220		\$1,220
52160 Service Charges & Fees	1,128		\$1,128
52170 Telephone	1,387		\$1,387
<b>Total 52100 ADMINISTRATIVE EXPENSES</b>	<b>4,807</b>		<b>\$4,807</b>
52200 FACILITIES			\$0
52210 Building Maintenance & Repairs	2,137		\$2,137
52220 Insurance - Bldg/Liability Expe	2,545		\$2,545
52230 Mortgage Interest	2,532		\$2,532
<b>Total 52200 FACILITIES</b>	<b>7,215</b>		<b>\$7,215</b>
52300 PROGRAM EXPENSES			\$0
52320 CND & Coffee Hour	498		\$498
52410 LLL - Childcare Contractors	177		\$177
52420 LLL EXPENSE			\$0
52460 LLL - RE General	10		\$10
<b>Total 52420 LLL EXPENSE</b>	<b>10</b>		<b>\$10</b>
52600 SEJC EXPENSES			\$0
52620 SEJC - Fairtrade Coffee (Exp)		783	\$783
52635 SEJC - Spec Coll Dispersements (Exp)		3,179	\$3,179
52665 SEJC - Refugee Resettlement (Exp)		1,919	\$1,919
<b>Total 52600 SEJC EXPENSES</b>		<b>5,881</b>	<b>\$5,881</b>
52700 Staff Professional Expenses			\$0
52730 Prof Expense - DLL	297		\$297
52740 Prof Expense - Minister	825		\$825
<b>Total 52700 Staff Professional Expenses</b>	<b>1,122</b>		<b>\$1,122</b>
52820 Worship Arts	2,558		\$2,558
<b>Total 52300 PROGRAM EXPENSES</b>	<b>4,365</b>	<b>5,881</b>	<b>\$10,246</b>
52900 UTILITIES / BUILDING SERVICES			\$0
52910 Custodial -Supplies	407		\$407
52915 Custodial Contractors	2,415		\$2,415
52920 Electricity	1,922		\$1,922
52925 Elevator	1,117		\$1,117
52930 Garbage/Recycling	637		\$637
52935 Gas	105		\$105
52940 Security Monitor/ Requird Tests	186		\$186
52945 Water/Sewer	1,077		\$1,077
<b>Total 52900 UTILITIES / BUILDING SERVICES</b>	<b>7,866</b>		<b>\$7,866</b>
<b>Total 52000 OPERATIONAL EXPENSES</b>	<b>24,252</b>	<b>5,881</b>	<b>\$30,134</b>
60000 STAFFING EXPENSE			\$0
60100 Admin Salary & PTO	15,719		\$15,719
60110 AV Tech	1,511		\$1,511
60120 Building Steward	1,404		\$1,404

# Bellingham Unitarian Fellowship

## Profit and Loss by Class

July - September, 2024

	OPERATING BUDGET	SEJC	TOTAL
60126 Childcare Provider	609		\$609
60130 Director of Lifelong Learning	4,638		\$4,638
60135 Keyboard Artist I/Choral Assist	1,820		\$1,820
60140 Keyboard Artist II	1,620		\$1,620
60150 Minister Salary & Housing	22,817		\$22,817
60155 Music Director	2,083		\$2,083
60165 Taize	-5,750		\$ -5,750
60200 Benefits			\$0
60210 Health Insurance Supp	900		\$900
60230 LTD Payroll Expense	282		\$282
60240 Pension Payroll Expense	1,107		\$1,107
<b>Total 60200 Benefits</b>	<b>2,289</b>		<b>\$2,289</b>
60400 Payroll Taxes			\$0
60410 Medicare Expense	453		\$453
60420 Paid Family Medical Leave	84		\$84
60430 Social Security Expense	1,938		\$1,938
60440 State of WA L&I Expense	380		\$380
<b>Total 60400 Payroll Taxes</b>	<b>2,854</b>		<b>\$2,854</b>
<b>Total 60000 STAFFING EXPENSE</b>	<b>51,615</b>		<b>\$51,615</b>
70000 STEWARDSHIP EXPENSES			\$0
70100 Denominational Dues			\$0
70130 UUA Dues	6,702		\$6,702
<b>Total 70100 Denominational Dues</b>	<b>6,702</b>		<b>\$6,702</b>
70200 Stewardship Fundraising Expense			\$0
70210 Auction - Expense	2,837		\$2,837
70250 Stewardship Expense	93		\$93
<b>Total 70200 Stewardship Fundraising Expense</b>	<b>2,930</b>		<b>\$2,930</b>
<b>Total 70000 STEWARDSHIP EXPENSES</b>	<b>9,633</b>		<b>\$9,633</b>
<b>Total Expenses</b>	<b>\$87,699</b>	<b>\$5,881</b>	<b>\$93,580</b>
NET OPERATING INCOME	<b>\$37,660</b>	<b>\$ -1,270</b>	<b>\$36,389</b>
Other Income			
42500 NON-OPERATING INCOME			\$0
42530 Unrealized Gain/Loss	6,504	2,339	\$8,843
<b>Total 42500 NON-OPERATING INCOME</b>	<b>6,504</b>	<b>2,339</b>	<b>\$8,843</b>
<b>Total Other Income</b>	<b>\$6,504</b>	<b>\$2,339</b>	<b>\$8,843</b>
NET OTHER INCOME	<b>\$6,504</b>	<b>\$2,339</b>	<b>\$8,843</b>
NET INCOME	<b>\$44,164</b>	<b>\$1,068</b>	<b>\$45,232</b>

# Bellingham Unitarian Fellowship

## Budget vs. Actuals: Budget\_FY25\_P&L - FY25 P&L

July - September, 2024

	JUL 2024			AUG 2024			SEP 2024			TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET
<b>Income</b>												
40001 OPERATIONS INCOME										\$0	\$0	\$0
40200 FACILITIES										\$0	\$0	\$0
40210 Rental of Building	1,235	2,000	-765	1,360	2,000	-640	1,709	2,000	-291	\$4,304	\$6,000	\$ -1,696
<b>Total 40200 FACILITIES</b>	<b>1,235</b>	<b>2,000</b>	<b>-765</b>	<b>1,360</b>	<b>2,000</b>	<b>-640</b>	<b>1,709</b>	<b>2,000</b>	<b>-291</b>	<b>\$4,304</b>	<b>\$6,000</b>	<b>\$ -1,696</b>
40300 PROGRAMS										\$0	\$0	\$0
40325 LLL INCOME										\$0	\$0	\$0
40330 LLL - RE Income							40		40	\$40	\$0	\$40
<b>Total 40325 LLL INCOME</b>							<b>40</b>		<b>40</b>	<b>\$40</b>	<b>\$0</b>	<b>\$40</b>
40500 SEJC INCOME										\$0	\$0	\$0
40525 SEJC - Fairtrade Coffee Sales (Inc)	303		303	408		408	192		192	\$903	\$0	\$903
40550 SEJC - Special Collections (Inc)	975		975	856		856	1,330		1,330	\$3,161	\$0	\$3,161
40551 SEJC - Food Bank/Food Shelf (Inc)	95		95	145		145	165		165	\$405	\$0	\$405
40564 SEJC - Uplift (Inc)	61		61							\$61	\$0	\$61
<b>Total 40500 SEJC INCOME</b>	<b>1,434</b>		<b>1,434</b>	<b>1,409</b>		<b>1,409</b>	<b>1,688</b>		<b>1,688</b>	<b>\$4,531</b>	<b>\$0</b>	<b>\$4,531</b>
<b>Total 40300 PROGRAMS</b>	<b>1,434</b>		<b>1,434</b>	<b>1,409</b>		<b>1,409</b>	<b>1,728</b>		<b>1,728</b>	<b>\$4,571</b>	<b>\$0</b>	<b>\$4,571</b>
<b>Total 40001 OPERATIONS INCOME</b>	<b>2,669</b>	<b>2,000</b>	<b>669</b>	<b>2,769</b>	<b>2,000</b>	<b>769</b>	<b>3,437</b>	<b>2,000</b>	<b>1,437</b>	<b>\$8,875</b>	<b>\$6,000</b>	<b>\$2,875</b>
41000 STEWARDSHIP INCOME										\$0	\$0	\$0
41010 DONATIONS										\$0	\$0	\$0
41011 Pledge Income	60,198	54,800	5,398	33,929	19,175	14,754	19,445	23,100	-3,655	\$113,572	\$97,075	\$16,497
41012 Cash Donations and Misc.	80	583	-503	178	583	-405	200	583	-383	\$458	\$1,750	\$ -1,292
41103 Non-Pledge / Friends Donations	1,114	1,000	114	1,348	820	528	1,014	1,090	-76	\$3,476	\$2,910	\$566
41115 Taize Gift		258	-258		258	-258	159	258	-99	\$159	\$775	\$ -616
41120 RE Gift	465	465	0	465	465	0	465	465	0	\$1,395	\$1,395	\$0
<b>Total 41010 DONATIONS</b>	<b>61,857</b>	<b>57,107</b>	<b>4,750</b>	<b>35,919</b>	<b>21,302</b>	<b>14,618</b>	<b>21,283</b>	<b>25,497</b>	<b>-4,214</b>	<b>\$119,059</b>	<b>\$103,905</b>	<b>\$15,155</b>
41100 FUNDRAISING										\$0	\$0	\$0
41102 Auction	270	0	270	80	0	80	185	0	185	\$535	\$0	\$535

# Bellingham Unitarian Fellowship

## Budget vs. Actuals: Budget\_FY25\_P&L - FY25 P&L

July - September, 2024

	JUL 2024			AUG 2024			SEP 2024			TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET
<b>Total 41100 FUNDRAISING</b>	<b>270</b>	<b>0</b>	<b>270</b>	<b>80</b>	<b>0</b>	<b>80</b>	<b>185</b>	<b>0</b>	<b>185</b>	<b>\$535</b>	<b>\$0</b>	<b>\$535</b>
<b>Total 41000 STEWARDSHIP INCOME</b>	<b>62,127</b>	<b>57,107</b>	<b>5,020</b>	<b>35,999</b>	<b>21,302</b>	<b>14,698</b>	<b>21,468</b>	<b>25,497</b>	<b>-4,028</b>	<b>\$119,595</b>	<b>\$103,905</b>	<b>\$15,690</b>
42000 FINANCING										\$0	\$0	\$0
42015 Interest Income		0	0	2	0	2	1,497	1,100	397	\$1,500	\$1,100	\$400
<b>Total 42000 FINANCING</b>		<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>1,497</b>	<b>1,100</b>	<b>397</b>	<b>\$1,500</b>	<b>\$1,100</b>	<b>\$400</b>
<b>Total Income</b>	<b>\$64,796</b>	<b>\$59,107</b>	<b>\$5,690</b>	<b>\$38,771</b>	<b>\$23,302</b>	<b>\$15,469</b>	<b>\$26,402</b>	<b>\$28,597</b>	<b>\$ -2,194</b>	<b>\$129,969</b>	<b>\$111,005</b>	<b>\$18,964</b>
GROSS PROFIT	\$64,796	\$59,107	\$5,690	\$38,771	\$23,302	\$15,469	\$26,402	\$28,597	\$ -2,194	\$129,969	\$111,005	\$18,964
Expenses												
51100 FINANCING (Reserves) EXPENSE										\$0	\$0	\$0
51110 Building Maint. (15%) Reserve	185	1,167	-981	204	1,167	-963	364	1,167	-803	\$753	\$3,500	\$ -2,747
51120 Emergency Reserve (1% budget)	357	357	0	357	357	0	357	357	0	\$1,071	\$1,070	\$0
51130 Sabbatical Reserve Expense	125	125	0	125	125	0	125	125	0	\$375	\$375	\$0
<b>Total 51100 FINANCING (Reserves) EXPENSE</b>	<b>667</b>	<b>1,649</b>	<b>-981</b>	<b>686</b>	<b>1,649</b>	<b>-963</b>	<b>845</b>	<b>1,649</b>	<b>-803</b>	<b>\$2,198</b>	<b>\$4,946</b>	<b>\$ -2,747</b>
52000 OPERATIONAL EXPENSES		0	0		0	0		0	0	\$0	\$0	\$0
52100 ADMINISTRATIVE EXPENSES										\$0	\$0	\$0
52120 IT - Equipment		83	-83	31	83	-53		83	-83	\$31	\$250	\$ -219
52130 IT - Software/Subscriptions	270	265	5	280	265	15	492	265	227	\$1,041	\$795	\$246
52140 Office / Administrative	99	258	-159	546	258	288	575	258	316	\$1,220	\$775	\$445
52160 Service Charges & Fees	410	80	330	394	80	314	323	80	243	\$1,128	\$240	\$888
52170 Telephone	462	445	17	463	445	18	463	445	18	\$1,387	\$1,335	\$52
<b>Total 52100 ADMINISTRATIVE EXPENSES</b>	<b>1,241</b>	<b>1,132</b>	<b>109</b>	<b>1,714</b>	<b>1,132</b>	<b>582</b>	<b>1,852</b>	<b>1,132</b>	<b>721</b>	<b>\$4,807</b>	<b>\$3,395</b>	<b>\$1,412</b>
52200 FACILITIES										\$0	\$0	\$0
52210 Building Maintenance & Repairs	136	500	-364	1,970	500	1,470	31	2,500	-2,469	\$2,137	\$3,500	\$ -1,363
52220 Insurance - Bldg/Liability Expe	848	804	45	848	804	45	848	804	45	\$2,545	\$2,411	\$134
52230 Mortgage Interest	829	829	-0	853	853	0	851	850	1	\$2,532	\$2,532	\$0
52240 Permits, Licenses		125	-125		0	0		200	-200	\$0	\$325	\$ -325
<b>Total 52200 FACILITIES</b>	<b>1,813</b>	<b>2,258</b>	<b>-445</b>	<b>3,672</b>	<b>2,157</b>	<b>1,515</b>	<b>1,729</b>	<b>4,354</b>	<b>-2,624</b>	<b>\$7,215</b>	<b>\$8,768</b>	<b>\$ -1,554</b>

# Bellingham Unitarian Fellowship

## Budget vs. Actuals: Budget\_FY25\_P&L - FY25 P&L

July - September, 2024

	JUL 2024			AUG 2024			SEP 2024			TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET
<b>52300 PROGRAM EXPENSES</b>										\$0	\$0	\$0
52310 Choir		125	-125		125	-125		125	-125	\$0	\$375	\$ -375
52320 CND & Coffee Hour		25	-25		25	-25	498	450	48	\$498	\$500	\$ -2
52410 LLL - Childcare Contractors	147	150	-3	30	150	-120		461	-461	\$177	\$761	\$ -584
<b>52420 LLL EXPENSE</b>										\$0	\$0	\$0
52450 LLL - OWL		42	-42		42	-42		42	-42	\$0	\$125	\$ -125
52460 LLL - RE General		0	0	0	0	0	10	500	-490	\$10	\$500	\$ -490
<b>Total 52420 LLL EXPENSE</b>		<b>42</b>	<b>-42</b>	<b>0</b>	<b>42</b>	<b>-42</b>	<b>10</b>	<b>542</b>	<b>-532</b>	<b>\$10</b>	<b>\$625</b>	<b>\$ -615</b>
52510 Membership / Hospitality		0	0		0	0		150	-150	\$0	\$150	\$ -150
<b>52600 SEJC EXPENSES</b>										\$0	\$0	\$0
52620 SEJC - Fairtrade Coffee (Exp)	383		383				400		400	\$783	\$0	\$783
52635 SEJC - Spec Coll Dispersements (Exp)	975		975	856		856	1,347		1,347	\$3,179	\$0	\$3,179
52665 SEJC - Refugee Resettlement (Exp)	185		185	1,645		1,645	89		89	\$1,919	\$0	\$1,919
<b>Total 52600 SEJC EXPENSES</b>	<b>1,544</b>		<b>1,544</b>	<b>2,501</b>		<b>2,501</b>	<b>1,837</b>		<b>1,837</b>	<b>\$5,881</b>	<b>\$0</b>	<b>\$5,881</b>
<b>52700 Staff Professional Expenses</b>										\$0	\$0	\$0
52710 Prof Expense - Admin Staff		83	-83		83	-83		83	-83	\$0	\$250	\$ -250
52720 Prof Expense - Community Min		25	-25		25	-25		25	-25	\$0	\$75	\$ -75
52730 Prof Expense - DLL		125	-125	297	125	172		125	-125	\$297	\$375	\$ -78
52740 Prof Expense - Minister	825	75	750		0	0		750	-750	\$825	\$825	\$0
52760 Prof Expense - Music Staff		50	-50		50	-50		50	-50	\$0	\$150	\$ -150
<b>Total 52700 Staff Professional Expenses</b>	<b>825</b>	<b>358</b>	<b>467</b>	<b>297</b>	<b>283</b>	<b>14</b>		<b>1,033</b>	<b>-1,033</b>	<b>\$1,122</b>	<b>\$1,675</b>	<b>\$ -553</b>
52820 Worship Arts		317	-317	2,558	317	2,241		317	-317	\$2,558	\$950	\$1,608
<b>Total 52300 PROGRAM EXPENSES</b>	<b>2,516</b>	<b>1,017</b>	<b>1,499</b>	<b>5,386</b>	<b>942</b>	<b>4,444</b>	<b>2,344</b>	<b>3,078</b>	<b>-733</b>	<b>\$10,246</b>	<b>\$5,036</b>	<b>\$5,210</b>
<b>52900 UTILITIES / BUILDING SERVICES</b>		0	0		0	0		0	0	\$0	\$0	\$0
52910 Custodial -Supplies	67	100	-33	19	100	-81	321	100	221	\$407	\$300	\$107
52915 Custodial Contractors	660	1,000	-340	765	1,000	-235	990	1,000	-10	\$2,415	\$3,000	\$ -585

# Bellingham Unitarian Fellowship

## Budget vs. Actuals: Budget\_FY25\_P&L - FY25 P&L

July - September, 2024

	JUL 2024			AUG 2024			SEP 2024			TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET
52920 Electricity	643	500	143	643	500	143	637	500	137	\$1,922	\$1,500	\$422
52925 Elevator	1,117	0	1,117		0	0		257	-257	\$1,117	\$257	\$861
52930 Garbage/Recycling	220	208	12	208	208	-1	208	208	0	\$637	\$625	\$12
52935 Gas	52	50	2	25	50	-25	28	210	-182	\$105	\$310	\$ -205
52940 Security Monitor/ Requird Tests	18	500	-482	18	0	18	149	0	149	\$186	\$500	\$ -314
52945 Water/Sewer	360	417	-57	360	417	-57	357	417	-60	\$1,077	\$1,250	\$ -173
<b>Total 52900 UTILITIES / BUILDING SERVICES</b>	<b>3,138</b>	<b>2,775</b>	<b>363</b>	<b>2,037</b>	<b>2,275</b>	<b>-238</b>	<b>2,690</b>	<b>2,692</b>	<b>-1</b>	<b>\$7,866</b>	<b>\$7,742</b>	<b>\$124</b>
<b>Total 52000 OPERATIONAL EXPENSES</b>	<b>8,708</b>	<b>7,181</b>	<b>1,527</b>	<b>12,809</b>	<b>6,505</b>	<b>6,304</b>	<b>8,616</b>	<b>11,255</b>	<b>-2,638</b>	<b>\$30,134</b>	<b>\$24,941</b>	<b>\$5,193</b>
60000 STAFFING EXPENSE										\$0	\$0	\$0
60100 Admin Salary & PTO	5,478	5,160	318	5,240	5,160	80	5,001	5,160	-159	\$15,719	\$15,480	\$239
60110 AV Tech	688	368	320	371	368	3	452	368	84	\$1,511	\$1,103	\$408
60120 Building Steward	324	403	-79	562	403	158	518	403	115	\$1,404	\$1,210	\$194
60126 Childcare Provider	269		269	210		210	130		130	\$609	\$0	\$609
60130 Director of Lifelong Learning		0	0	2,319	2,500	-181	2,319	2,500	-181	\$4,638	\$5,000	\$ -362
60135 Keyboard Artist I/Choral Assist	603	609	-6	609	609	0	609	609	0	\$1,820	\$1,826	\$ -5
60140 Keyboard Artist II	540	697	-157	720	697	23	360	697	-337	\$1,620	\$2,090	\$ -470
60150 Minister Salary & Housing	7,606	7,849	-244	7,606	7,849	-244	7,606	7,849	-244	\$22,817	\$23,548	\$ -731
60155 Music Director		0	0	1,042	1,141	-99	1,042	1,141	-99	\$2,083	\$2,282	\$ -199
60165 Taize	-6,200		-6,200	225		225	225		225	\$ -5,750	\$0	\$ -5,750
60200 Benefits										\$0	\$0	\$0
60210 Health Insurance Supp	450	1,125	-675	450	1,125	-675	0	1,125	-1,125	\$900	\$3,375	\$ -2,475
60230 LTD Payroll Expense	94	167	-73	94	167	-73	94	167	-73	\$282	\$500	\$ -218
60240 Pension Payroll Expense	881	870	11	113	870	-757	113	870	-757	\$1,107	\$2,610	\$ -1,503
<b>Total 60200 Benefits</b>	<b>1,425</b>	<b>2,162</b>	<b>-736</b>	<b>657</b>	<b>2,162</b>	<b>-1,505</b>	<b>207</b>	<b>2,162</b>	<b>-1,955</b>	<b>\$2,289</b>	<b>\$6,485</b>	<b>\$ -4,196</b>
60400 Payroll Taxes										\$0	\$0	\$0
60410 Medicare Expense	121	124	-3	178	156	22	155	156	-1	\$453	\$436	\$17
60420 Paid Family Medical Leave	27	27	-0	35	40	-5	23	40	-17	\$84	\$107	\$ -23
60430 Social Security Expense	518	552	-34	759	665	94	661	665	-4	\$1,938	\$1,882	\$56

# Bellingham Unitarian Fellowship

## Budget vs. Actuals: Budget\_FY25\_P&L - FY25 P&L

July - September, 2024

	JUL 2024			AUG 2024			SEP 2024			TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET	ACTUAL	BUDGET	OVER BUDGET
60440 State of WA L&I Expense	134	123	11	127	148	-21	118	148	-30	\$380	\$419	\$ -39
<b>Total 60400 Payroll Taxes</b>	<b>800</b>	<b>826</b>	<b>-26</b>	<b>1,099</b>	<b>1,009</b>	<b>90</b>	<b>956</b>	<b>1,009</b>	<b>-53</b>	<b>\$2,854</b>	<b>\$2,844</b>	<b>\$10</b>
<b>Total 60000 STAFFING EXPENSE</b>	<b>11,532</b>	<b>18,073</b>	<b>-6,541</b>	<b>20,658</b>	<b>21,897</b>	<b>-1,239</b>	<b>19,424</b>	<b>21,897</b>	<b>-2,473</b>	<b>\$51,615</b>	<b>\$61,868</b>	<b>\$ -10,253</b>
70000 STEWARDSHIP EXPENSES										\$0	\$0	\$0
70100 Denominational Dues										\$0	\$0	\$0
70130 UUA Dues		2,234	-2,234		2,234	-2,234	6,702	2,234	4,468	\$6,702	\$6,703	\$ -0
<b>Total 70100 Denominational Dues</b>		<b>2,234</b>	<b>-2,234</b>		<b>2,234</b>	<b>-2,234</b>	<b>6,702</b>	<b>2,234</b>	<b>4,468</b>	<b>\$6,702</b>	<b>\$6,703</b>	<b>\$ -0</b>
70200 Stewardship Fundraising Expense										\$0	\$0	\$0
70210 Auction - Expense		0	0	2,795	100	2,695	43	400	-357	\$2,837	\$500	\$2,337
70250 Stewardship Expense		0	0		0	0	93	0	93	\$93	\$0	\$93
<b>Total 70200 Stewardship Fundraising Expense</b>		<b>0</b>	<b>0</b>	<b>2,795</b>	<b>100</b>	<b>2,695</b>	<b>136</b>	<b>400</b>	<b>-264</b>	<b>\$2,930</b>	<b>\$500</b>	<b>\$2,430</b>
<b>Total 70000 STEWARDSHIP EXPENSES</b>		<b>2,234</b>	<b>-2,234</b>	<b>2,795</b>	<b>2,334</b>	<b>461</b>	<b>6,838</b>	<b>2,634</b>	<b>4,204</b>	<b>\$9,633</b>	<b>\$7,203</b>	<b>\$2,430</b>
<b>Total Expenses</b>	<b>\$20,908</b>	<b>\$29,137</b>	<b>\$ -8,229</b>	<b>\$36,948</b>	<b>\$32,385</b>	<b>\$4,563</b>	<b>\$35,724</b>	<b>\$37,435</b>	<b>\$ -1,710</b>	<b>\$93,580</b>	<b>\$98,957</b>	<b>\$ -5,376</b>
NET OPERATING INCOME	<b>\$43,889</b>	<b>\$29,970</b>	<b>\$13,919</b>	<b>\$1,822</b>	<b>\$ -9,083</b>	<b>\$10,906</b>	<b>\$ -9,322</b>	<b>\$ -8,838</b>	<b>\$ -484</b>	<b>\$36,389</b>	<b>\$12,048</b>	<b>\$24,341</b>
Other Income												
42500 NON-OPERATING INCOME		0	0		0	0		0	0	\$0	\$0	\$0
42530 Unrealized Gain/Loss		0	0	6,504	0	6,504	2,339	0	2,339	\$8,843	\$0	\$8,843
<b>Total 42500 NON-OPERATING INCOME</b>		<b>0</b>	<b>0</b>	<b>6,504</b>	<b>0</b>	<b>6,504</b>	<b>2,339</b>	<b>0</b>	<b>2,339</b>	<b>\$8,843</b>	<b>\$0</b>	<b>\$8,843</b>
<b>Total Other Income</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$6,504</b>	<b>\$0</b>	<b>\$6,504</b>	<b>\$2,339</b>	<b>\$0</b>	<b>\$2,339</b>	<b>\$8,843</b>	<b>\$0</b>	<b>\$8,843</b>
NET OTHER INCOME	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$6,504</b>	<b>\$0</b>	<b>\$6,504</b>	<b>\$2,339</b>	<b>\$0</b>	<b>\$2,339</b>	<b>\$8,843</b>	<b>\$0</b>	<b>\$8,843</b>
NET INCOME	<b>\$43,889</b>	<b>\$29,970</b>	<b>\$13,919</b>	<b>\$8,326</b>	<b>\$ -9,083</b>	<b>\$17,410</b>	<b>\$ -6,983</b>	<b>\$ -8,838</b>	<b>\$1,855</b>	<b>\$45,232</b>	<b>\$12,048</b>	<b>\$33,183</b>



# Bellingham Unitarian Fellowship

## Statement of Cash Flows

July - September, 2024

	TOTAL
<b>OPERATING ACTIVITIES</b>	
Net Income	45,232
Adjustments to reconcile Net Income to Net Cash provided by operations:	
13000 Prepaid Expenses	325
13001 A. Herrmann Social Justice Acct	-2,339
13011 Prepaid Insurance	2,367
13030 UUA Common Endowment Acct	-6,504
21002 Visa- WECU	-2,108
24010 Payroll Liabilities:LTD Insurance	-412
24025 Payroll Liabilities:Pension	-2,340
24035 Payroll Liabilities:State of WA L&I	-105
25010 Prepaid Pledges	-26,265
<b>Total Adjustments to reconcile Net Income to Net Cash provided by operations:</b>	<b>-37,380</b>
<b>Net cash provided by operating activities</b>	<b>\$7,852</b>
<b>INVESTING ACTIVITIES</b>	
10051 WECU Certificate of Deposit	-1,171
10052 WECU 3030802 12 Month CD	-291
<b>Net cash provided by investing activities</b>	<b>\$ -1,462</b>
<b>FINANCING ACTIVITIES</b>	
26010 Mortgage - UUA / WECU	-2,453
31011 Paddle Call Funds	-9,316
31060 DESIGNATED PROGRAM (FUNDS):RE (Funds):RE Gift Fund (Fund)	-1,395
32229 DESIGNATED PROGRAM (FUNDS):SEJC (Funds):Uplift (Fund)	-200
33010 RESTRICTED BANK ACCOUNT FUNDS:Humanitas Fund	594
33030 RESTRICTED BANK ACCOUNT FUNDS:Board Reserves	-130,007
33032 RESTRICTED BANK ACCOUNT FUNDS:Board Reserves:Building Maintenance Reserve	44,199
33034 RESTRICTED BANK ACCOUNT FUNDS:Board Reserves:Emergency Reserve (1% of Budget)	80,322
33036 RESTRICTED BANK ACCOUNT FUNDS:Board Reserves:Sabbatical Reserve	7,685
<b>Net cash provided by financing activities</b>	<b>\$ -10,572</b>
<b>NET CASH INCREASE FOR PERIOD</b>	<b>\$ -4,182</b>
Cash at beginning of period	65,518
<b>CASH AT END OF PERIOD</b>	<b>\$61,336</b>

## Cash on Hand Report (Sept 2024 Restated)

**Restated amounts highlighted in yellow**

From Balance Sheet	31-Mar-24	30-Apr-24	31-May-24	30-Jun-24	31-Jul-24	31-Aug-24	30-Sep-24
<b>Cash Assets under Board control for normal operating expenses</b>							
WECU Checking	\$21,042	\$5,453	\$26,738	\$28,167	\$43,143	\$44,993	\$23,605
WECU Savings	\$34,893	\$24,893	\$25,893	\$25,057	\$25,057	\$26,703	\$26,736
WECU CDs	\$104,139	\$104,139	\$104,139	\$104,973	\$104,973	\$105,285	\$106,456
WECU CD Major Donor	\$25,861	\$25,861	\$25,861	\$26,144	\$26,144	\$25,832	\$26,123
Accounts Receivable	\$0	\$0	-\$3,824	\$0	\$0	\$0	\$0
Prepaid Expenses	\$100	\$100	\$100	\$1,075	\$967	\$858	\$750
Prepaid Insurance	\$0	\$0	\$0	\$0	\$0	\$3,394	\$2,545
<b>Total</b>	<b>\$186,035</b>	<b>\$160,446</b>	<b>\$178,907</b>	<b>\$185,415</b>	<b>\$200,283</b>	<b>\$207,065</b>	<b>\$186,215</b>
Change in Checking Account	-7%	-74%	390%	5%	53%	4%	-48%
Change in Cash Assets	0%	-14%	12%	4%	8%	3%	-10%
<b>Liabilities (Adjusted)</b>							
Current Liabilities	\$22,114	\$14,961	\$19,084	\$49,467	\$21,151	\$25,085	\$20,510
Remove 11 months of mortgage principal	-\$7,923	-\$7,923	-\$7,923	-\$7,923	-\$9,900	-\$9,900	-\$9,900
<b>Total</b>	<b>\$14,191</b>	<b>\$7,038</b>	<b>\$11,161</b>	<b>\$41,544</b>	<b>\$11,251</b>	<b>\$15,185</b>	<b>\$10,610</b>
<b>Equity (Restricted or Designated Funds)</b>							
Savings Acct Fund (Reserves) *	\$140,007	\$130,007	\$130,007	\$130,007	\$131,656	\$131,360	\$132,206
Designated Program Funds	\$55,572	\$55,572	\$57,857	\$44,747	\$44,082	\$44,674	\$44,209
<b>Total</b>	<b>\$195,579</b>	<b>\$185,579</b>	<b>\$187,864</b>	<b>\$174,754</b>	<b>\$175,738</b>	<b>\$176,034</b>	<b>\$176,415</b>
Cash Assets - Liabilities - Equity=							
<b>Estimated Cash on Hand</b>	<b>-\$23,735</b>	<b>-\$32,172</b>	<b>-\$20,118</b>	<b>-\$30,883</b>	<b>\$13,294</b>	<b>\$15,846</b>	<b>-\$810</b>

Date: Dec. 16, 2024

To: HR Committee Report to Board of Trustees

From: Barbara Ellis-Quinn (representing HRC members: Murray Bennett, Daria Kurkky, Nancy Braun (part of year) & Gayle Tilles)

RE: Report of the Work of the Human Resources Committee since March 2024

## **I. Music Director and RE Director Hiring Work:**

A. The HR Committee found out in 2023 that Genia and Kevin Allen-Schmid would be retiring in June 2024. At that time we decided to wait until spring of 2024 to begin work on the hiring process.

### **B. March 5th Meeting of HR Committee:**

1. At this meeting Paul presented a detailed hiring parameters document to help in the process of hiring new employees.
2. At this meeting we decided that we would begin the formation of 2 hiring teams: one for Music Director and one for Religious Education. Barbara E-Q was picked as the chair of the Music Director team and Nancy Braun was chosen as the chair of the RE team.
3. Prospective RE Hiring Team members were Paul, Henry Ohana, Wendy Borgeson, Annie Sorich, Ann Stevenson Nancy Braun and Daria Kurkky. The prospective Music Hiring Team members were Paul, Elie Friedlob, Melanie Rieck, Jane Ronca-Washburn and Barbara Ellis-Quinn.
4. We decided that we did not want to do an across the board cut of all staff members as occurred in 2014-2015. A cut that was very disruptive and led to the eventual loss of all staff members.
5. The BOT had given us a deadline of the end of March to come up with potential budget for 2024-2025 so we were aware of the need for haste.
6. Each hiring team was tasked to convene meetings with those who accepted the hiring team roles. They were to look at the current job descriptions and employment agreements for their respective positions for the past 10 years.
7. Each team was tasked with discussing how each position could be scaled back if the payroll budget needed to be reduced. The cutback from the present hours could range from 25% to 50%. Each team should prioritize the job responsibilities. This would involve cutting back the full time RE job and the half-time Music Director job.
8. The goal was to have the hiring teams make various recommendations to give to the HR Committee within 2 weeks. Once the pledge drive was concluded then the HR Committee would know how much money was available for payroll and could then make the final payroll recommendation to the BOT before their March 28th meeting.
9. The HR Committee decided to hold off having any meetings until after the hiring teams had come up with their recommendations. And then our discussions could probably be coordinated via email.

### **C. Discussions about paying employees a salary versus hourly wages:**

1. As the teams began their work of cutting back job responsibilities the question came up of whether we should be paying the new part-time RE Director and the Choir Director via a salary or hourly. We have traditionally paid our more permanent employees such as RE Director, Music Director, and Keyboard Artist I (Melanie) via a salary even when they were part-time. This has been Melanie's preference for years. A spirited discussion entailed in which some members of the hiring teams, and John Stewart as Treasurer, were unsure whether it was even legal to pay part-time employees a salary. So we eventually decided to have a consultation with an employment lawyer to find out where we stood legally.
2. On April 10th, 2024 John Stewart, Daria Haynes-Kurkky and Barbara Ellis-Quinn met via Zoom with Ryan Castle, an employment attorney with Castle Law Firm, PPLC. Ryan clearly explained the advantages and disadvantages of paying via a salary versus hourly. The conclusion of the meeting was that it was

perfectly legal to pay part-time employees with a salary as long as the employer was making sure that the employees are making at least the minimum wage for the hours that they work. (We, of course, did not want to hire employees at the minimum wage for these two positions that require considerable experience). Thus, hours would need to be tracked to ensure that BUF wasn't exploiting our workers in any way. This would be made clear to the people that we ultimately hired.

D. Cutting back the positions:

1. After the pledge drive was finished it was clear that we needed to cut back by about 50% of the payroll that we were paying for music and RE. Thus, we ultimately decided that RE would be cut back to a half-time position (0.5 FTE) and Music would be cut back to a quarter time position (0.25 FTE).

D. Choir Director Team work during 2024:

1. The team consisted of Barbara Ellis-Quinn as chair, Paul Beckel, Melanie Rieck, Elie Friedlob, and Jane Ronca-Washburn. At the beginning of the process Jim Reimer was included for some input but he did not wish to be a member of the permanent team.
2. As the team discussed how the position could be cut back from a half-time Music Director position we quickly saw that we would need to change the position to that of Choir Director only. We could not expect the new person to direct all of the music for the church year on half of the time that Kevin, as Music Director, had done.
3. The team rewrote various iterations of the new Choir Director Job Description until it settled on the final one and then created a job posting for the position which was then put on the BUF website and both the Music and RE jobs were mentioned in the Midweek Update for several issues.
4. Both hiring teams, together, discussed where the positions should be advertised. Both positions would be posted on the UUA jobs board by Barbara. Kevin and Melanie agreed to spread the Choir job announcement around to their musician contacts in and around Bellingham. In addition, both jobs were posted on Handshake, WWU's job site. We considered advertising in the Cascadia Weekly but decided to wait on that for awhile. All of this was accomplished by early May, 2024.
5. We began to receive applications for the Choir Director position immediately. We interviewed three candidates on May 24th. It turns out that all three candidates were local people who had heard about the opening through BUF members who were either friends or colleagues. We were very impressed with all three candidates and then the hiring team decided that we would have two of them come back for a rehearsal/audition with the choir on June 19th.
6. At the rehearsal/audition there was an evaluation form given to each choir member to get their opinion about each of the candidates for the Choir Director position. While everyone could see either of the candidates working out there was an overwhelming preference for one candidate, Ben Workman Smith. The Music Hiring Team consulted after the rehearsal/audition and agreed with the choir preference. Barbara called Ben and offered him the job on June 20th and he accepted.
7. Barbara wrote up an Employment Agreement (EA) for Ben and made sure that he received it and was instructed to sign it and get it back to the BUF office as soon as possible. For this first year Ben's EA stated that he would begin work on August 1st and that the first service where he would be in the sanctuary would be Ingathering Sunday on Sept. 8th.

E. RE Hiring Team Work during 2024:

1. The RE hiring initially consisted of Nancy Braun as chair along with Bonnie Phinney, Gayle Tilles, Daria Kirkjy, Ann Stevenson, Annie Sorich, Stephanie Raynes and Paul Beckel. After Nancy Braun resigned from the HR Committee and the RE Hiring Team in late March, Barbara Ellis-Quinn recruited Bonnie Phinney to be Chair to be replaced by Gayle Tilles when the Bonnie Phinney would be traveling.
2. As the team discussed how the position could be cut back from a full-time RE Director position they quickly saw that we would need to change the position to that of RE Coordinator instead of a full RE Director.

3. The team rewrote various iterations of the new RE Coordinator Job Description until it settled on the final one and then created a job posting for the position which was then put on the BUF website and both the Music and RE jobs were mentioned in the Midweek Update for several issues.
4. The advertising for the RE Coordinator position was the same as for the Choir Director position.
5. The RE Hiring Team received applications from two people, both members of BUF and parents of BUF RE enrolled children. The team interviewed both candidates and considered both of them to be extremely well qualified but ended up picking Elisabeth Epperson for the position.
6. Barbara wrote up the EA for Elisabeth and, like Ben, her position would begin on Aug. 1, 2024.

Request permission to dispose of the organ: Presented by Paul

1. The organ has not been played for about six years
2. It would cost a few thousand dollars to repair (that was a few years ago, by now I'm not sure we could find anyone to repair it)
3. We do not know of anyone in the community who would play it for us (Kevin has asked, and he's well connected with the music scene here)
4. When it was in the sanctuary it was an obstacle to evacuation routes, so we put it in storage about four years ago
5. No one has noticed it's not in the sanctuary, or mentioned they would like to hear it played
6. We also have an excess of electronic keyboards
7. In storage it is taking up a lot of room and making it very difficult to clear out other areas with accumulated leavings (we're on a roll with clearing out castoffs and need to take advantage of the momentum)
8. We're checking with the RE-store to see if they would take it
9. It's unlikely anyone else in town will take it
10. It may cost a lot of money to remove, but we're going to have to do so eventually
11. We don't have a policy to address who has authority to decide such things
12. I've asked this question of the Board twice over the years and it's gone unanswered
13. So I request either
  - a) Permission to dispose of the organ, or
  - b) The Board to determine what to do with it no later than January 30

## **Accounting Support**

- Ongoing accounting issues have pointed to the need to enlist outside accounting support to bolster the work being done by Michelle Fox.
- Several potential accountants/firms were discussed. All have expertise in non-profits, fund accounting and QuickBooks Online.
- A strong preference is to have a primary contact with whom to work at the company.
- Focus will be on Oversight of accounting, including review of books at month-end, reconcilements, performance of interfaces.
- Anticipated expense for this year is \$500/month for 6 months + \$500 - \$1,000 for start-up, for a total of \$3,500 - \$4000.
- To fund the expenditure, I recommend allocating:
  - RE Director: We budgeted \$27,500 for Lis's position. She started in August at a compensation of \$2,319/mo for 11 months, which is \$25,509 for this fiscal year, which would make \$1,991 available.
  - Choir Director. Similarly, we budgeted \$12,550 for Ben. He started in August at a compensation of \$1,042/mo for 11 months, which is \$11,462 for this FY, which would make \$1,088 available.
  - Finally, Lis does not seem to be taking a medical insurance stipend, budgeted at \$450/mo, which would make \$4,950 available. I would like to use \$421 of that apparent surplus, which will not be used because she started in August, rather than in July.
  - The total of those 3 line-item reductions is \$3,500, to be reallocated to 52110 External Review.
- If this is effective, we will try to build it into the next year's budget.

**I move that the Board approve the reallocation of funds as described above and authorize the engagement of an accounting/bookkeeping firm, as selected by the Financial Oversight Committee, to provide increased accounting support to BUF.**