

Updates for Annual Meeting – To be appended to the 2021 Annual Report

Paul Stewart, Treasurer – January 27, 2022

The deadline for the Finance Committee to recommend a 2022 budget to the Board, and for the Board to vote on same, was six weeks ago.

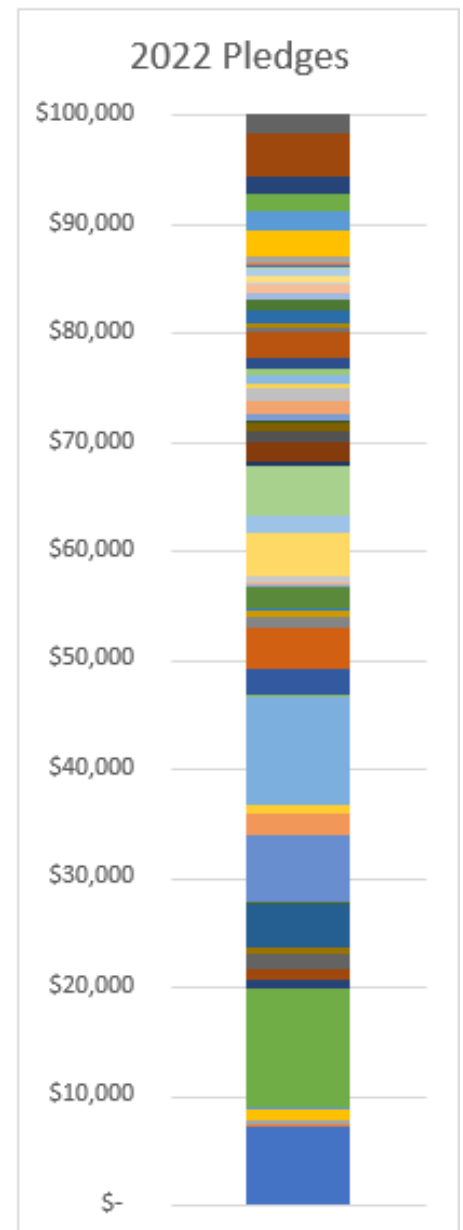
The deadline for the Treasurer and Finance Committee to submit their 2021 Annual Report was two weeks ago.

Since then, some things have changed (for the good).

1. We recently heard from Church Mutual, our provider of both Workers’ Comp and Property insurance, that the actual **2022 Workers Comp** premium is \$1,541, which is \$20 less than was projected in our 2022 budget. We’re still waiting to hear from them about the 2022 premium for our Fire and Liability Insurance.
2. We have received a few **more** generous **pledges**, “As of 1/27/2022 at 6PM we have recorded 64 pledges for 2022 for a total of \$101,017.” This, plus the pledges we reliably receive each summer, bring us to our projected 2022 pledge income amount.
3. **2021 Pledges** report – Pledge payments received are in the ‘2021 Actuals’ column of the annual budget. The number of pledges, and the sum of those pledges, is tabulated here:

2021 Pledges	1/1/2021	net change	12/31/2021
Number of Pledges	52	11	63
Amount Pledged	\$ 82,738	\$ 25,895	\$ 108,633
2022 Pledges	1/1/2022	net change	1/27/2022
Number of Pledges	58	6	64
Amount Pledged	\$ 89,467	\$ 11,550	\$ 101,017

4. The **2021 ‘Actuals’** are now posted on the church’s website and summarized on page 2. The budget is the income and expenses projected and budgeted for the coming year. The Actuals are the actual amounts for each budget row once that year is concluded.



Those ‘Actuals’ are demonstrably accurate in most areas, but there are some areas where it is getting very difficult to be exact. Those areas include:

- a. Distinguishing Sunday Collections from Gifts: This used to be easy; if it was in the Sunday collection basket then it was one, otherwise it was the other. Now much of this comes in by Tithely or by mail. Still, the total of Collection and Gifts is reliable.
- b. Distinguishing between the half a dozen different purposes of ‘Supplies’ in our budget is more difficult now that most of the supplies are ordered by mail and paid by our debit card, thereby distancing the purchase from the purpose.
- c. And in a general sense, the use of our debit card and new methods of payment introduced two additional layers of obfuscation in our financial tracking and reporting.

- d. And, just for 2021, we had a few non-repeating issues that significantly reduced my certainty. Of the approximately 2,000 individual transactions for 2021 for a total of around \$300K, I'd estimate my overall demonstrable accuracy at 96% (noting that big dollar items are easier to track, as is payroll, our largest expense).
- e. Changes such as these made as 2021 progressed will bring my accuracy to ~99% in 2022:
 - i. 100% 'cash accounting' (except pledge payments)
 - ii. Many regular payments are now automated and self-documenting.
 - iii. Improved records-keeping consistently applied all year

Our money is safe in our bank and investment accounts. Our bills are being paid in a timely and accurate manner. Here I'm just saying that my ability to account for every transaction in the perfect detail row of the budget wasn't as good for 2021 as it was in the past (but I'm learning as I go, and improving).



EB	EC	ED	EE	EG	EH	EI
174	Summaries:		2021B	2021A	2022R	
175		Approved	Actuals	Recommended	Compare 2022R	
176	Income:	Budget		Budget	to 2021B	
177	Pledge Income Total	\$ 106,779	\$ 104,716	\$ 109,500	\$ 2,721	2.5%
178	Sunday Collection and Gifts Total	\$ 12,500	\$ 21,833	\$ 12,500	\$ -	0.0%
179	Rentals (Pars, SHIM, CSHY, tower, wed, ...) Total	\$ 74,689	\$ 72,215	\$ 72,098	\$ (2,591)	-3.5%
180	FUNdraising (Auction, July 4th, raffles, sales, etc.) Total	\$ 24,930	\$ 26,517	\$ 26,116	\$ 1,186	4.8%
181	Savings, Reserves, and One-Time-Money Total	\$ 72,019	\$ 72,019	\$ 75,701	\$ 3,682	5.1%
182	Sanford Trust at BNY-Mellon	\$ 9,000	\$ 9,000	\$ 9,000	\$ -	0.0%
183	Principal taken from Unrestricted Reserves	\$ -	\$ -	\$ -	\$ -	0.0%
184	Income Total	\$ 299,916	\$ 306,299	\$ 304,915	\$ 4,999	1.7%
185						
186	Expenses:	All employees get 3% or more raise in wages, salary, or total compensation in 2022				
187	Ministry Total	\$ 123,199	\$ 121,934	\$ 123,505	\$ 306	0.2%
188	Building & Grounds Total	\$ 73,205	\$ 71,755	\$ 74,877	\$ 1,672	2.3%
189	Operations Total (Office, Administration, Contractors, etc.)	\$ 51,532	\$ 49,703	\$ 51,229	\$ (303)	-0.6%
190	Music Program Total	\$ 35,473	\$ 34,294	\$ 36,421	\$ 947	2.7%
191	WE/RE Program Total	\$ 8,596	\$ 5,738	\$ 8,994	\$ 399	4.6%
192	Denominational Affairs (UUA, UUPCC) Total	\$ 6,512	\$ 6,512	\$ 6,563	\$ 51	0.8%
193	Committee Budgets Total	\$ 1,400	\$ 1,400	\$ 1,400	\$ -	0.0%
194	Contingency/Slack	\$ -	\$ -	\$ 1,927	\$ 1,927	
195	Expenses Total	\$ 299,916	\$ 291,336	\$ 304,915	\$ 4,999	1.7%
196						
200	Actual Income - Expenses = Surplus:		\$ 14,964	96%	\$ 14,365	

All the constituent details for the above are shown on the final three pages of this document.

- 5. **2021 Surplus:** the approximate surplus of 2021 income over expenses is as shown above (row 200). It is our practice to vote to assign that surplus to necessary one-time uses. To acknowledge the uncertainties expressed previously, I suggest we assign 96% of the nominal surplus.



I **MOVE** we transfer \$14,365 from our 'General Operating \$\$' to our Parsonage Capital Maintenance Restricted Fund.



Finally, following the recommendations of our Finance Committee and our Board, I **MOVE** we adopt the 2022 Recommended Budget in column EG above.

Final 'Restricted Funds in our bank accounts' list:

	A	B	C	D	E	F	G
2	Restricted Funds in our bank accounts			1/1/2021	Deposit	Withdraw	12/31/2021
3	Activities Room Renovation	(CSHY \$8K?)	R	\$ (1,222)	\$ -	\$ -	\$ (1,222)
4	Back Yard and Garden (==> Remembrance Garden)		R	\$ 2,102	\$ -	\$ (2,102)	\$ -
5	Caring Team		R	\$ 340	\$ 350	\$ (288)	\$ 402
6	Coffee Hour Supplies		RD	\$ 983	\$ -	\$ (17)	\$ 966
7	COVID Recovery, Hybrid, Operations, ...	(est. 8/2021)	R	\$ -	\$ 7,000	\$ (1,941)	\$ 5,059
8	Food Rescue Fridge		RD	\$ 319	\$ 307	\$ -	\$ 626
9	Growing Connections between Friends and Members (r		R	\$ -	\$ 1,174	\$ -	\$ 1,174
10	Hanner Memorial Music	(est. 8/2018)	RD	\$ 3,419	\$ -	\$ -	\$ 3,419
11	Honoring Ministry (==> Minister's Discretionary)		RD	\$ 21	\$ -	\$ (21)	\$ -
12	Immigration Resource Center	(and in BofA)	RD	\$ 190	\$ 5,082	\$ (1,049)	\$ 4,223
13	Lay Led Committee		R	\$ 500	\$ 450	\$ (100)	\$ 850
14	Make It Stop (==> Minister's Discretionary)		RD	\$ 45	\$ -	\$ (45)	\$ -
15	Membership Committee (==> Growing Connections bet		R	\$ 924	\$ -	\$ (924)	\$ -
16	Meeting House Capital Maintenance		R	\$ -	\$ 20,000	\$ -	\$ 20,000
17	Minister's Discretionary		RD	\$ 4,370	\$ 11,886	\$ (7,675)	\$ 8,581
18	Monday Night Suppers (==> Minister's Discretionary)		RD	\$ 160	\$ -	\$ (160)	\$ -
19	Music Enlivenment (==> 2021 Budget)		RD	\$ 1,713	\$ -	\$ (1,713)	\$ -
20	Noonday Concerts		R	\$ 83	\$ -	\$ -	\$ 83
21	Organ Maintenance	(and at TIAA)	RD	\$ 2,577	\$ -	\$ (825)	\$ 1,752
22	Organ Playing		RD	\$ 1,750	\$ 1,000	\$ (300)	\$ 2,450
23	Parsonage Capital Maintenance		R	\$ 28,676	\$ 18,730	\$ -	\$ 47,406
24	RE Committee		R	\$ 528	\$ -	\$ -	\$ 528
25	Remembrance Garden	(est. 2/2021)	RD	\$ -	\$ 33,750	\$ (29,211)	\$ 4,539
26	Sabbatical Provision	(est. 1/2015)	R	\$ 9,282	\$ -	\$ -	\$ 9,282
27	Social Action (but not IRC)		R	\$ 1,767	\$ 350	\$ (548)	\$ 1,569
28	Tuesday Lunch Grant	(est. 3/2021)	RD	\$ -	\$ 3,205	\$ (3,205)	\$ -
29	Total Restricted Funds			\$ 58,527	\$ 103,283	\$ (50,123)	\$ 111,687
30			R	= Restricted as to purpose			
31			RD	= Restricted as to purpose by Donor			

	A	B	C	D	E	H	K	N	Q
3	All Financial Assets at	Institution	Account	Start Jan	Start Jan	End March	End June	End Sep	End Dec
4	Amounts directly from statements			1/1/2020	1/1/2021	3/31/2021	6/30/2021	9/30/2021	12/31/2021
5	IRC Restricted Fund	Bank of America *3260	Immigrat. Res. Ctr.	Ling/EOS opened 1/27/2021	\$ 14,197	\$ 57,120	\$ 15,426	\$ 12,836	
6	IRC Restricted Fund	Bank of America *8805	Immigrat. Res. Ctr.	open 6/29/2020	\$ 16,030	\$ 30,599	\$ 9,872	\$ 1,025	\$ -
7	ACKHT Restricted Fund	Bank of America *8805	Warming Place	transfer from *8861 12/8/2021					\$ 19,485
8	ACKHT Restricted Fund	Bank of America *8861	Warming Place	opened 11/4/2021; breach? 12/7/2021???. moved to *8805 12/8/2021					
9	Separate Restricted Funds Subtotal			Rows 5:8	\$ 68,041	\$ 44,796	\$ 66,992	\$ 16,450	\$ 32,321
10	General Operating \$\$	Bank of America *6218	Main Checking	open 2020	\$ 35,779	\$ 89,499	\$ 107,153	\$ 112,587	\$ 132,628
11	General Operating \$\$	Bank of America *5490	Debit Card	open 2020	\$ 11,326	\$ 8,570	\$ 12,720	\$ 7,370	\$ 9,094
12	General Operating \$\$	Rockland Trust/NanBank	Checking	\$ 198,829	\$ 168,551	\$ 104,934	\$ 83,628	\$ 98,289	\$ 99,158
13	General Operating \$\$ Subtotal (w/Funds)			Rows 10:12	\$ 198,829	\$ 215,656	\$ 203,004	\$ 203,500	\$ 218,245
14	Unrestricted Reserves	UUCOMMONENDOWFUND	est. 2/2015 \$100K	\$ 130,458	\$ 150,096	\$ 152,809	\$ 160,196	\$ 158,863	\$ 161,742
15	Unrestricted Reserves	Vanguard	all	\$ 1,590,170	\$ 1,953,598	\$ 1,964,805	\$ 2,056,114	\$ 2,022,964	\$ 2,075,319
16	Subtotal Unrestricted Reserves			Rows 14:15	\$ 1,720,628	\$ 2,103,694	\$ 2,117,614	\$ 2,216,310	\$ 2,181,827
17	Subtotal all Unrestricted (include General Op \$\$)			Rows 10:15	\$ 1,919,457	\$ 2,335,381	\$ 2,351,216	\$ 2,429,682	\$ 2,401,097
18	Restricted Reserves	TIAA Nuveen	Organ Maintenance	\$ 82,863	\$ 91,839	\$ 92,762	\$ 96,376	\$ 96,054	\$ 98,103
19	Subtotal Restricted Accounts (separate accounts)			Rows 9+18	\$ 82,863	\$ 107,870	\$ 137,557	\$ 163,368	\$ 112,505
20	Subtotal all above			Rows 5:18	\$ 2,002,320	\$ 2,427,220	\$ 2,458,175	\$ 2,583,178	\$ 2,512,577
21	Subtotal all except Separate Restricted Funds 5:9			Rows 10:18	\$ 2,002,320	\$ 2,411,189	\$ 2,413,379	\$ 2,516,186	\$ 2,496,126
22	vs prior				\$ 408,869	\$ 6,743	\$ 64,742	\$ (84,850)	\$ 33,255
23	vs 1/1/2021					\$ 30,955	\$ 155,958	\$ 85,357	\$ 181,144

This table is unchanged from the Annual Report, but is here if I need to reference it at Annual Meeting.

	A	B	C	D	E	U	V	AC	AF	AG	AI
1					Income - Expense ==>	\$ 0	\$ 14,964	\$ 0	AC	U	
2	2021 Annual General Operating Budget with 2022 Recommendation					2021B	2021A	2022 Recc.	Column AC		Some Notes
3						Budget	Actual	Budget	- Column U		
4	Income	Pledges	Pledge receipts for prior years before Year, received in Year	before 2022, received in '22		\$ 1,500	\$ 2,300	\$ 1,500	0	0%	
5			Pledge receipts for budget year	'For Year' received in Year-1 or Year	For 2022 received in '21 or '22	\$ 105,279	\$ 102,416	\$ 108,000	2,721	3%	
6	4:5	Gray rows are subtotals	Pledge receipts Total			\$ 106,779	\$ 104,716	\$ 109,500	2,721	3%	
9		Sunday Collection	('Special' or 'Share-the-Plate' Collections not included here)			\$ 10,000	\$ 10,616	\$ 10,000	0	0%	
10		Gifts (unrestricted/undirected)				\$ 2,500	\$ 11,217	\$ 2,500	0	0%	
11		Restricted/directed contributions	Not part of General Operating Budget, restricted to other uses, see 'Restricted Funds'								
12		Special Collections	Not part of General Operating Budget, restricted to specific purpose of Collection								
13	9:12	Sunday Collection and Gifts Total				\$ 12,500	\$ 21,833	\$ 12,500	0	0%	Sunday Plate Zoom
14		Rentals	Parsonage	'virtual parsonage rent', per Minister's Agreement		\$ 27,500	\$ 27,500	\$ 27,500	0	0%	
15			Congregation Shirat HaYam			\$ 10,500	\$ 10,500	\$ 11,000	500	5%	Need contract extension
16			Servants Heart International Ministries (SHIM)	est. 2020		\$ 12,843	\$ 10,198	\$ 10,482	(2,361)	-18%	2021 had error
17			Masjid Al-Bahr	Mosque of the Ocean est. 2016		\$ 900	\$ 900	\$ 500	(400)	-44%	fewer weeks?
18			GTP/ATC 'Additional Income'	Using 8/2019 to 12/2020 pre-payments to 'fill the gap'		\$ 13,846	\$ 12,067	\$ 12,067	(1,779)	-13%	Van ==> \$1005.57 per month
19			HillTownNetworks.com (previously AccessPlus, CountryRoads, WiBlast)			\$ 1,800	\$ 1,800	\$ 1,800	0	0%	
20			Town Clock	\$1250/year to \$1500 in 2020		\$ 1,500	\$ 1,600	\$ 1,600	100	7%	
21			Town wireless emergency network	increased 2020		\$ 2,000	\$ 2,000	\$ 2,100	100	5%	
22			Nantucket Energy network	increased 2021		\$ 1,800	\$ 1,900	\$ 1,900	100	6%	
23			Weddings (inc. deposits in year)			\$ 2,000	\$ 3,150	\$ 2,150	150	8%	
24			other Sanctuary, Hendrix Hall, and/or AR rentals			\$ -	\$ 600	\$ 1,000	1,000		
25	14:24	Rentals (Pars, SHIM, CSHY, tower, wed, ...) Total				\$ 74,689	\$ 72,215	\$ 72,098	(2,591)	-3%	SHIM correction, CSHY increase
27		FUNdraising	all are net of related expenses	July 4th Celebration	Loretta (July 4th Team)	\$ 500	\$ (375)	\$ 10,000	9,500	1900%	Corporate sponsors!
28				Board to balance (sustainable)		\$ 7,770	\$ -		(7,770)	-100%	
29				Quilt Raffle	Susan Kirk		\$ 2,387	\$ 1,193	1,193		Average(budget,actual)
30				Goods and Services Auction	Nancy Adrian	\$ 15,000	\$ 12,714	\$ 12,714	(2,286)	-15%	2021A inc. expenses (\$967)
31				Sperry Yard Sale	Craig, Linda, Loretta, Jack		\$ 7,605	\$ -	0		one-time!
32			Saturday, October 23, 2021	Yard sale	2022 Pres. of BOT	\$ 660	\$ 1,757	\$ 1,208	548	83%	average up
33				Holiday Craft Fair	Sat AM craft group	\$ 1,000	\$ 2,429	\$ 1,000	0	0%	
35	26:34	FUNdraising (Auction, July 4th, raffles, sales, etc.) Total				\$ 24,930	\$ 26,517	\$ 26,116	1,186	5%	July 4th plan
36		Income from Savings	Bank accounts interest	BankOfAmerica and RocklandTrustNantucketBank		\$ 10	\$ 10	\$ 10	0	0%	
37		Use of One-Time money	2020 PPP \$24,630, forgiven 2021; 3 year semi-soft landing: \$8,621 in '22 and \$6,158 in '23			\$ 9,852	\$ 9,852	\$ 8,621	(1,231)	-12%	3 year plan \$24,630 PPP
38		Use of One-Time money	Use up and close Music Enlivenment Fund in 2021			\$ 1,713	\$ 1,713		(1,713)	-100%	
39		\$ 67,070	Reserves ('Endowment') 3Y average of 3Q: for general budget	3.47%	\$ 2,181,827	\$ 54,399	\$ 54,399	\$ 60,363	5,963	11%	
40			Reserves ('Endowment') 3Y average of 3Q: for capital maintenance only!	10%		\$ 6,044	\$ 6,044	\$ 6,707	663	11%	
41	36:40	Savings, Reserves, and One-Time-Money Total				\$ 72,019	\$ 72,019	\$ 75,701	3,682	5%	
42			Sanford Trust at BNY-Mellon	3.34%	\$ 269,311	\$ 9,000	\$ 9,000	\$ 9,000	0	0%	steady \$\$ since 2019
43	36:42	Bank accounts, Reserves/Endowment, and Sanford Estate Total				\$ 81,019	\$ 81,019	\$ 84,701	3,682	5%	inc. OneTimeMoney
44	Income Total					\$ 299,916	\$ 306,299	\$ 304,915	4,999	2%	

	A	B	C	D	E	U	V	AC	AF	AG	AI
1					Income - Expense ==>	\$ 0	\$ 14,964	\$ 0	AC	U	
2	2021 Annual General Operating Budget with 2022 Recommendation					2021B	2021A	2022 Rec.	Column AC		
3						Budget	Actual	Budget	- Column U	Some Notes	
47	Expenses	Ministry	Minister	Salary+Housing (S+H)	Salary	\$ 52,229	\$ 51,739	\$ 53,796	1,567	3%	3% raises
48				'virtual parsonage rent'	Housing	\$ 27,500	\$ 27,500	\$ 27,500	0	0%	updated for 2021
49	47:48			Salary+Housing subtotal	'S+H'	\$ 79,729	\$ 79,239	\$ 81,296	1,567	2%	
50		green cells are multiples of 'S+H'		Retirement Plan UUA	10.000%	\$ 7,973	\$ 7,973	\$ 8,130	157	2%	Min's Letter of Agreement
51				In Lieu of Employer's FICA = SECA	7.650%	\$ 6,099	\$ 6,099	\$ 6,219	120	2%	MLOA; FICA rate
52			2022 UUA = \$23,360	Health Insurance: UUA=>Neighborhood=>AllWays=>HPilgrim		\$ 13,323	\$ 13,323	\$ 13,727	404	3%	MLOA; actual 2022
53				Dental Insurance UUA		\$ 1,440	\$ 1,440	\$ 1,440	0	0%	MLOA; actual 2022
54				Life, AD&D Insurance UUA	0.840%	\$ 670	\$ 670	\$ 683	13	2%	MLOA; actual 2022
55				Long Term Disability UUA	1.300%	\$ 1,036	\$ 1,036	\$ 1,057	20	2%	MLOA; actual 2022
56				Minister's Compensation Package Total		\$ 110,270	\$ 109,780	\$ 112,551	2,281	2%	
57				Workers Comp insurance share		\$ 675	\$ 675	\$ 695	20	3%	
58		One or		Sabbatical Coverage Provision		\$ -	\$ -	\$ -	0		
59		the other by year		Continuing Professional Education		\$ 2,100	\$ 2,100	\$ -	(2,100)	-100%	Maximum Sabb. accrued
60				Reimburse Professional Expenses	10.985%	\$ 8,503	\$ 8,503	\$ 8,758	255	3%	inflation
61	47:60			Minister Total		\$ 121,549	\$ 121,059	\$ 122,005	456	0%	
63				Guest Speakers (some paid, some volunteer)		\$ 1,650	\$ 875	\$ 1,500	(150)	-9%	
64	47:63			Ministry Total (includes Guest Speakers \$1,500, Sabbatical Coverage Provision \$0, and virtual parsonage rent \$27,500)		\$ 123,199	\$ 121,934	\$ 123,505	306	0%	
66		Building & Grounds (B&G)	Parsonage	Capital Maintenance Provision (roof, siding, windows, heat, etc.)		\$ 6,044	\$ 6,044	\$ 6,707	663	11%	
67				Fire and Liability Insurance	15.0%	\$ 4,565	\$ 4,565	\$ 4,794	228	5%	waiting for final premium
68				Repairs and Maintenance (annual)		\$ 2,400	\$ 4,555	\$ 2,700	300	13%	pay repairer
76	69:75			Utilities Total (oil heat, water&sewer, electricity, phone, etc.)		\$ 8,371	\$ 9,197	\$ 8,390	19	0%	
77	66:76			Parsonage Subtotal (includes Provision for Capital Maintenance)		\$ 21,381	\$ 24,362	\$ 22,591	1,210	6%	
82	79:81		Meeting House	'Inside' Sexton Wages+FICA+WComp @ COVID 5.5hr/wk*\$26.89/hr*52w		\$ 10,556	\$ 6,020	\$ 8,775	(1,781)	-17%	
86	83:85			'Outside' Sexton Wages+FICA+WComp @ 0hr/wk*\$26.89/hr*52wk/yr		\$ 1,508	\$ 918	\$ -	(1,508)	-100%	not separate for now
87	79:86			Sextons Subtotal Salary+FICA+Worker's Comp		\$ 12,064	\$ 6,939	\$ 8,775	(3,289)	-27%	
89				Fire and Liability Insurance	85.0%	\$ 25,871	\$ 25,871	\$ 27,165	1,294	5%	waiting for final premium
91				Fire Alarm Monitoring Service (wireless to Wayne Alarm)		\$ 900	\$ 3,113	\$ 1,000	100	11%	replace system 2020-2021
92				Repairs and Maintenance	Building Maintenance & Repair	\$ 2,500	\$ 958	\$ 4,528	2,028	81%	+ Halos and HEPAs
93					Cleaning & Sexton Supplies	\$ 1,950	\$ 1,622	\$ 1,500	(450)	-23%	
94					Equipment Repair/Replace	\$ 843	\$ 705	\$ 843	0	0%	see also COVID ResFund
95					Inspections (COI, Fire)	\$ 125	\$ 125	\$ 125	0	0%	
96	92:95			Repairs and Maintenance Total		\$ 5,418	\$ 3,409	\$ 6,996	1,578	29%	
100	97:99			Utilities Total (Electricity (heat/cool/light), Solid waste, Water + Sewer)		\$ 7,571	\$ 8,062	\$ 8,350	779	10%	
101	79:100			Meeting House Total		\$ 51,824	\$ 47,394	\$ 52,286	462	1%	
102	66:101			Building & Grounds Total		\$ 73,205	\$ 71,755	\$ 74,877	1,672	2%	

	A	B	C	D	E	U	V	AC	AF	AG	AI
1					Income - Expense ==>	\$ 0	\$ 14,964	\$ 0	AC	U	
2	2021 Annual General Operating Budget with 2022 Recommendation					2021B	2021A	2022 Recc.	Column AC		Some Notes
3						Budget	Actual	Budget	- Column U		
111	104:110	Operations (Office, Admin, ...)	Administrator Total Wages, Benefits, FICA, and Worker's Comp	20hr/wk*\$25.50/hr*52wk/yr	\$ 34,156	\$ 34,123	\$ 37,293	3,137	9%	added UUA retirement plan	
112			Dues, permits, ...	Nantucket Chamber of Commerce, Animal Blessing, etc.	\$ 500	\$ 150	\$ 150	(350)	-70%		
113			CC/Stripe/Tithe.ly/PayPal fees	includes annual costs: Auctria \$206, Tithe.ly \$600	\$ 1,500	\$ 2,387	\$ 1,500	0	0%	try to reduce this!	
114			Office Expenses	Equipment: Copier Service + Supplies	\$ 500	\$ 250	\$ 250	(250)	-50%	new AR copier??	
115				ComCast Internet,Phone,TV	\$ 2,300	\$ 2,846	\$ 3,519	1,219	53%	recent rate increase	
116				Postage, Shipping & Delivery	\$ 300	\$ 534	\$ 300	0	0%		
117			programs, checks, ...	Supplies and printing	\$ 1,000	\$ 2,504	\$ 1,000	0	0%		
118	112:117		Office Expenses Total		\$ 4,100	\$ 6,134	\$ 5,069	969	24%		
119			Payroll Processing & Tax Prep fees		\$ 2,016	\$ 2,058	\$ 2,117	101	5%		
120			Website hosting and support		\$ 2,000	\$ 476	\$ 1,000	(1,000)	-50%	Website hosting only	
121			Front flowers	est. 2020 (Meeting House, Parsonage, and Sanctuary)	\$ 500	\$ 460	\$ 500	0	0%		
122	new		Hybrid Sunday Service technology operator	(hybrid only) 31 weeks * avg. \$100.00 per week		\$ 2,250	\$ 3,100	3,100			
123	separate		Outside computer tech support (computers, networks, printers, ...)			\$ -	\$ 500	500			
124	separate		Bookkeeper		\$ 6,760	\$ 1,665	\$ -	(6,760)	-100%	January, 2021	
125	104:124		Operations Total (Office, Administration, Contractors, etc.)		\$ 51,532	\$ 49,703	\$ 51,229	(303)	-1%	Add Tech, drop Bookkeeper	
134	127:133	Music Program	Director Total Wages, Benefits, FICA, and Worker's Comp	14hr/wk*\$41.20/hr*52wk/yr	\$ 31,583	\$ 31,547	\$ 32,531	947	3%		
135			Professional Development	\$90/year = uumn.org	\$ 1,090	\$ 812	\$ 1,090	0	0%		
137			paid sick day replacement (1099)	2 Sundays a year; else a cappella	\$ 500	\$ 125	\$ 500	0	0%		
138			Paid Vacation replacement (1099)	2 weeks per year	\$ 500	\$ 500	\$ 500	0	0%		
139			Guest Supplemental Musicians (1099)	Actual Guest Supplemental Musicians, players and singers	\$ 1,000	\$ 725	\$ 1,000	0	0%		
140			Organ playing first funded from Organ Playing Fund, q.v.		\$ -	\$ -	\$ -	0			
141			Pianos - Maintenance and Tuning	(Organ Maintenance and Tuning is separate Fund, q.v.)	\$ 500	\$ 500	\$ 500	0	0%		
142			Organ Maintenance and Tuning is separate Fund, q.v.		\$ -	\$ -	\$ -	0			
143			Sheet Music and supplies		\$ 300	\$ 85	\$ 300	0	0%		
144	127:143		Music Program Total		\$ 35,473	\$ 34,294	\$ 36,421	947	3%		
149	146:148	WE Religious Exploration Program	Lead Teacher Wages, FICA, and Worker's Comp	5hr/wk*\$27.81/hr*52wk/yr	\$ 6,091	\$ 5,423	\$ 7,842	1,751	29%	2021 4 hrs/wk, 2022 5 hrs	
150		World Explorers (WE)	Lead Teacher Professional Development		\$ 150	\$ -	\$ 150	0	0%		
154	151:153		Assistant Total Wages, FICA, and Worker's Comp	2hr/wk*\$18.77/hr*17wk/yr	\$ 2,055	\$ 15	\$ 702	(1,353)	-66%	COVID reduce hours!	
155	146:154		Subtotal all teachers above		\$ 8,296	\$ 5,438	\$ 8,694	399	5%		
156			Food, supplies, volunteer training, expenses		\$ 300	\$ 300	\$ 300	0	0%		
157	146:156		WE/RE Program Total		\$ 8,596	\$ 5,738	\$ 8,994	399	5%		
159		Denominational Affairs	UUA+NERegion Dues: new system, 300% increase, capped at 10%/year; we: Personnel cost increase		\$ 6,437	\$ 6,437	\$ 6,488	51	1%		
160			UU Partner Church Council Membership		\$ 75	\$ 75	\$ 75	0	0%		
161	159:160		Denominational Affairs (UUA, UUPCC) Total	Denominational Affairs is 2.1% of our total budget	\$ 6,512	\$ 6,512	\$ 6,563	51	1%		
163		Committee Budgets	Social Action (7th Principle Project, Food Rescue, Immigration Resource Center, ...)		\$ 350	\$ 350	\$ 350	0	0%		
164		These move to corresponding Restricted Funds	Growing Connections between Friends and Members (nee Membership)		\$ 250	\$ 250	\$ 250	0	0%		
165			Caring Team	Cards, Yarn, Meals, etc.	\$ 350	\$ 350	\$ 350	0	0%		
166			Lay Led		\$ 450	\$ 450	\$ 450	0	0%		
167	163:166		Committee Budgets Total	Committee Budgets total 0.4% of our total budget	\$ 1,400	\$ 1,400	\$ 1,400	0	0%		
168		Contingency/Slack	Unforeseen, emergencies, or slack on other items ...	Goal: 2.0% of expenses (= \$6,060), \$3,030 is 0.3%	\$ -	\$ -	\$ 1,927	1,927			
169			Expenses Total		\$ 299,916	\$ 291,336	\$ 304,915	4,999	2%		