

TO: Nantucket Unitarian Universalist Congregation
FROM: Paul Stewart, Treasurer
DATE: December 15, 2022
RE: Proposed 2023 annual budget

On December 6, after months of work, your Finance Committee (RandiA, BobM, President LorettaM, SusanR, JimS, Rev. Linda, chaired by your Treasurer) voted unanimously to “recommend and present this document, including its 2023 annual budget, to the Board of Trustees for approval.”

On December 14 your Board of Trustees, after consideration and discussion, voted unanimously to “approve the Finance Committee’s 2023 annual budget document and direct that it be distributed to the congregation for consideration and a vote at Annual Meeting.”

This year’s Annual Meeting is scheduled for January 22, 2023. The motion on this at the Annual Meeting will be “to approve the budget on page 4 hereof, which is a summary of the details on pages 5 through 8.”

The Board is leading a number of discussion sessions between now and Annual Meeting. This material will be included in the topics that can be discussed at those meetings. Watch the eBlast for specific dates and ways to participate.

I am also happy to talk about this with anyone at any time.
You can contact me either in person, at 978-289-8840 (iPhone), or at Paul@PLPDD.com.

The recommended budget document starts on the following page.

Congregational Handbook – Finance Committee – Specific Responsibilities:
 “The Finance Committee shall develop the Church’s annual budget in conjunction with the various departments and committees, within the context of the actual financial realities and long term goals, and present a budget to the Board of Trustees for approval by December 15, and then to the congregation [at least] two weeks prior to the annual meeting.”

Summary: Due to the many significant changes we face in 2023, a number of which are outside our control, there is no way to budget perfectly for 2023. The budget presented supports a plan to hire additional staff to manage our ‘business’ and an interim minister to support our growth. It is an “unlikely-to-exceed” unbalanced budget with a promise by your Board of Trustees, with continuing guidance from the Finance Committee, that they will not waste your money, will report to you frequently on how things are progressing, and will come back to another Congregational Meeting if it appears that our best plan is outside the approved budget.

Details: For all of Rev. Linda’s tenure, our congregation’s annual plan and budget have been pretty much “more of the same”; same paid staff positions, same general income sources and amounts, and same expense categories. Each succeeding budget could be a tight fit as each was based on the same plan as the previous year. Now, facing not only Rev. Linda’s departure in February, 2023, but also a number of other changes described below, the Finance Committee and Treasurer recommend we budget more loosely for an unpredictable future.

On a national level, numerous generational and societal changes are occurring: the large ‘Baby Boomer’ generation is retiring and younger generations demonstrate less and different religious and volunteer involvement.

The UUA’s Transitions Director observes “there is not a cadre of volunteers available to take on the tasks of running the church. More and more, someone has to be paid to do tasks that volunteers used to do” (*In the Interim*, page 298).

Similar generational changes are happening at the UUA level in the area of UU membership → and in the area of more ministers retiring than are coming forward to serve.

Year	Churches	Membership & RE Enrollments Combined	US population	UUs % of US population
1961	1,035	229,103	182,018,000	0.13%
2020	1,027	187,689	332,403,650	0.06%

On a local level, those same patterns have had slightly different effects but are trending similarly. The size of our congregation has varied, generally downward → and so has the availability of volunteers to manage our work.

Minister	Nantucket Members Certified to the UUA				End Nantucket Population	End Members % Nantucket Population
	Start Tenure		End Tenure			
	Date	Members	Date	Members		
Anderson	1972	67	2000	272	9,520	2.9%
Brooks	2003	117	2011	140	10,580	1.3%
Horst	2011	140	2013	90	11,396	0.8%
Simmons	2013	90	2022	64	15,399	0.4%

Meanwhile, our ‘business’ has grown. Our society is a \$310,000/year enterprise of several related entities: a religious and spiritual organization with pastoral care, a social action group, a social events group, and a ‘business’ (property owner, landlord, employer (6 employees and dozens of independent contractors), charity, fundraiser, investor, ...), all directed by our Minister, Board, and Congregational Meetings.

Our 2023 budget must accommodate decisions that have not yet been made, and decisions over which our congregation has little or no control. An example of one path, probably the most “more of the same” path open to us, is as follows:

Rev. Linda takes her leaves of us as of February 28, 2023,
We have a period of “community building” and discernment,
and possibly hire one or more part-time “contract ministers” or guest speakers,
until some time in August, when we hire a full-time “interim minister” for 2 years,
to help us prepare for and attract another full-time called minister in 2025.

The above is just one possible path; there are many others, all the way to becoming a “fellowship”, a lay-led congregation with no professional minister.

Much of our near future is out of our immediate control. We are told by our regional UUA representative that “for every 6 or 8 congregations searching for ministers, there is 1 minister searching for a congregation”. We are told by the UUA Transitions Director that we are likely too small to support a full-time minister. We understand that “three dozen churches failed last year to attract a candidate in the settled ministry cycle”.

One big strategic change we face in 2023 relates to the changing nature of ministers and volunteers. We understand that at the same time baby-boomer ministers are retiring, younger people are less called to ministry, and those that are are burning out. →

According to recent UUA information, our ‘business’ budget is approximately 5 times as large as the average congregation with our number of members.

“Literally every single fellow frontline pastor I speak to is pretty much at their end. The finger gets pointed at Covid for this one and I’d say that’s only a fraction of the issue. When I was called to ministry I didn’t expect to spend 80% of my time running a business. ... I’m not a business manager, but I’m required to be. ... I’m not a HR manager, but I’m required to be. I’m not a fundraising guru, but I’m required to be. I’m not PR savvy, but I’m required to be. I’m not an accountant, but I’m required to be. I’m not a handyman, but I’m required to be. You catch my drift right? We’re breaking under the weight of the administrative tasks that keep being placed upon us and we barely get to engage in the parts of ministry that we were called to and trained for. And when we do we’re so exhausted there’s little joy left in it. I spend most of my days operating outside of my area of expertise, skill and interest and it’s soul destroying.”

UU Rev. Dr. Victoria Weinstein (Doctor of Ministry 2011)

peacebang.com/2022/07/19/clergy-burn-out-the-current-crisis/

Simultaneously, our volunteer base has eroded with age, burnout, and moving off-Island We will have no one volunteering to do our business work after Rev. Linda’s departure. (It is now clear in hindsight that, while we had a balanced financial budget these past years, we have been “spending our principal” in the area of our volunteers.)

The plan the proposed budget supports is that we will hire a Business Manager to handle our many business and administrative functions and will do our best to attract a full-time minister to handle our religious, spiritual, and pastoral needs and to help us grow our congregation.

We cannot know now how this plan will work out in the next few years, but we certainly know that our current system is not working for us. We must try something different to adapt to the trends sweeping over us.

All this brings us to the 2023 annual budget recommended by your Finance Committee. In what follows:

Column AI, 'No-transition', is a budget as if we were not transitioning to another minister. It reflects changes in income and other expenses (although a few are as yet unknown, for example, Fire&Liability insurance).

Note in the comparison columns on the right that even this No-Transition budget is unbalanced by reduced income in nearly every category.

Column AJ, 'Transition', is the net difference to support a plan for us to hire an interim minister in August and a Business Manager in February.

Column AK, the 'Unlikely to Exceed' budget recommended by the Finance Committee, is simply the total of AI and AJ.

Note this budget is only "balanced" by spending some principal (\$92K / \$2,035K ≈ 4.54%) from our unrestricted reserves. This is not sustainable over many years, but it may be necessary in 2023 (and likely 2024 and 2025) to support a plan to adapt to the many changes facing us. Hopefully future ministers freed from administrative minutiae can help us grow our congregation, and a Business Manager focused solely on our business can increase our incomes, each helping to bring our finances and our volunteer use back into balance.

Summaries:	Column AD: 2022B Budget	Column AI: 2023.3NT 'No-Transition'	Column AJ: 2023.3T +'Transition'='	Column AK: 2023.3UTE 'Unlikely to Exceed'	Compare Column AK to AD	
Income:						
Pledge Income Total	\$ 109,500	\$ 109,500	\$ -	\$ 109,500	\$ -	0.0%
Sunday Collection and Gifts Total	\$ 17,000	\$ 15,800	\$ -	\$ 15,800	\$ (1,200)	-7.1%
Rentals (Pars, SHIM, CSHY, tower, wed, ...) Total	\$ 72,098	\$ 67,899	\$ -	\$ 67,899	\$ (4,200)	-5.8%
FUNdraising (Auction, July 4th, raffles, sales, etc.) Total	\$ 26,116	\$ 18,191	\$ -	\$ 18,191	\$ (7,925)	-30.3%
Savings, Reserves, and One-Time-Money Total	\$ 79,275	\$ 73,945	\$ -	\$ 73,945	\$ (5,330)	-6.7%
Sanford Trust at BNY-Mellon	\$ 9,000	\$ 6,800	\$ -	\$ 6,800	\$ (2,200)	-24.4%
Principal taken from Unrestricted Reserves	\$ 0	\$ 21,667	\$ 70,806	\$ 92,473	\$ 92,473	
Income Total	\$ 312,989	\$ 313,801	\$ 70,806	\$ 384,607	\$ 71,618	22.9%
Expenses:						
Ministry Total	\$ 123,505	\$ 124,298	\$ 14,770	\$ 139,069	\$ 15,564	12.6%
Building & Grounds Total	\$ 78,451	\$ 83,856	\$ -	\$ 83,856	\$ 5,406	6.9%
Operations Total (Office, Administration, Contractors,	\$ 55,729	\$ 43,062	\$ 56,036	\$ 99,098	\$ 43,369	77.8%
Music Program Total	\$ 36,421	\$ 39,649	\$ -	\$ 39,649	\$ 3,229	8.9%
WE/RE Program Total	\$ 8,994	\$ 11,350	\$ -	\$ 11,350	\$ 2,355	26.2%
Denominational Affairs (UUA, UUPCC) Total	\$ 6,563	\$ 7,078	\$ -	\$ 7,078	\$ 515	7.8%
Committee Budgets Total	\$ 1,400	\$ 1,400	\$ -	\$ 1,400	\$ -	0.0%
Contingency/Slack	\$ 1,927	\$ 3,107	\$ -	\$ 3,107	\$ 1,180	61.3%
Expenses Total	\$ 312,989	\$ 313,801	\$ 70,806	\$ 384,607	\$ 71,618	22.9%

These are the details that sum to the preceding summary:

	A	B	C	D	E	AD	AI	AJ	AK	AN	AO
1					Income - Expense ==>	\$ 0	\$ (21,667)	\$ (70,806)	\$ (92,473)	AK	AD
2	2022 Annual General Operating Budget; Column AD approved by Annual Meeting					2022B	2023.3NT	2023.3T	2023.3UTE	Column AK	
3						Budget	'No-Transition'	+'Transition'='	'Unlikely to Exceed'	- Column AD	
4	Income	Pledges	Pledge receipts for prior years	before Year, received in Year	before 2022, received in '22	\$ 1,500	\$ 1,500		\$ 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	\$ 108,000	\$ 108,000		\$ 108,000	0	0%
8	4:7	Pledge Income Total				\$ 109,500	\$ 109,500	\$ -	\$ 109,500	0	0%
9		Sunday Collection	('Special' or 'Share-the-Plate' Collections not included here)			\$ 10,000	\$ 8,800		\$ 8,800	(1,200)	-12%
10		Gifts (unrestricted/undirected)				\$ 7,000	\$ 7,000		\$ 7,000	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				\$ 17,000	\$ 15,800	\$ -	\$ 15,800	(1,200)	-7%
14		Rentals	Parsonage	'virtual parsonage rent', per Minister's Agreement		\$ 27,500	\$ 27,500		\$ 27,500	0	0%
15			Congregation Shirat HaYam			\$ 11,000	\$ 16,000		\$ 16,000	5,000	45%
16			Servants Heart International Ministries (SHIM)	est. 2020		\$ 10,482	\$ -		\$ -	(10,482)	-100%
17		Not committed for 2023! 50:50	New Prayer Group	4H/W*\$33/Hour*52Weeks	est. 2022		\$ 3,432		\$ 3,432	3,432	
18			Masjid Al-Bahr	Mosque of the Ocean	est. 2016	\$ 500	\$ 500		\$ 500	0	0%
19			GTP/ATC 'Additional Income'	Using 8/2019 to 12/2020 pre-payments to 'fill the gap'		\$ 12,067	\$ 12,067		\$ 12,067	0	0%
20			HillTownNetworks.com (previously AccessPlus, CountryRoads, WiBlast)			\$ 1,800	\$ 1,800		\$ 1,800	0	0%
21			Town Clock	2019: \$1250, 2020 \$1500, 2022 \$1600		\$ 1,600	\$ 1,600		\$ 1,600	0	0%
22			Town wireless emergency network		increased 2020	\$ 2,100	\$ 2,100		\$ 2,100	0	0%
23			Nantucket Energy network		increased 2021	\$ 1,900	\$ 1,900		\$ 1,900	0	0%
24		all are net of related expenses	Weddings (inc. deposits in year)	Unlikely without settled Minister	hard to separate out	\$ 2,150	\$ -		\$ -	(2,150)	-100%
25		all are net of related expenses	other Sanctuary, Hendrix Hall, and/or AR rentals		hard to separate out	\$ 1,000	\$ 1,000		\$ 1,000	0	0%
26	14:25	Rentals (Pars, SHIM, CSHY, tower, wed, ...) Total				\$ 72,098	\$ 67,899	\$ -	\$ 67,899	(4,200)	-6%
28		FUNdraising	all are net of related expenses	July 4th Celebration		\$ 10,000	\$ -		\$ -	(10,000)	-100%
30				Quilt Raffle	Susan Kirk	\$ 1,193	\$ 1,639		\$ 1,639	446	37%
31				Goods and Services Auction	Nancy Adrian	\$ 12,714	\$ 14,107		\$ 14,107	1,393	11%
33				Yard sale	Loretta	\$ 1,208	\$ 1,445		\$ 1,445	236	20%
34				Holiday Craft Fair	Sat AM craft group	\$ 1,000	\$ 1,000		\$ 1,000	0	0%
36	27:35	FUNdraising (Auction, July 4th, raffles, sales, etc.) Total				\$ 26,116	\$ 18,191	\$ -	\$ 18,191	(7,925)	-30%
37		Income from Savings	Bank accounts interest	BankOfAmerica and RocklandTrustNantucketBank		\$ 10	\$ 10		\$ 10	0	0%
38		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			\$ 8,621	\$ 6,158		\$ 6,158	(2,463)	-29%
39		Use of One-Time money	use 2021 Surplus as 2022 income to cover 2022 Insurance Premium jump			\$ 3,574	\$ -		\$ -	(3,574)	-100%
41			Reserves ('Endowment') 3Y average of 3Q: for general budget	3.63%	\$ 2,181,827	\$ 60,363	\$ 60,999		\$ 60,999	637	1%
42		\$ 67,777	Reserves ('Endowment') 3Y average of 3Q: for capital maintenance only!	10%		\$ 6,707	\$ 6,778		\$ 6,778	71	1%
43	37:42	Savings, Reserves, and One-Time-Money Total				\$ 79,275	\$ 73,945	\$ -	\$ 73,945	(5,330)	-7%
44		Sanford Trust at BNY-Mellon	Changed 10/2022 \$2250/Q to \$1700/Q		\$ 230,528	\$ 9,000	\$ 6,800		\$ 6,800	(2,200)	-24%
45	37:44	Bank accounts, Reserves/Endowment, OTM, and Sanford Trust Total				\$ 88,275	\$ 80,745	\$ -	\$ 80,745	(7,530)	-9%
46		Income Total				\$ 312,989	\$ 292,135	\$ -	\$ 292,135	(20,855)	-7%

	A	B	C	D	E	AD	AI	AJ	AK	AN	AO	
1					Income - Expense ==>	\$ 0	\$ (21,667)	\$ (70,806)	\$ (92,473)	AK	AD	
2	2022 Annual General Operating Budget; Column AD approved by Annual Meeting					2022B	2023.3NT	2023.3T	2023.3UTE	Column AK		
3						Budget	'No-Transition'	+'Transition'='	'Unlikely to Exceed'	- Column AD		
49	Expenses	Ministry	Minister	Salary+Housing (S+H)	Salary	\$ 53,796	\$ 53,796		\$ 53,796	0	0%	
50				'virtual parsonage rent'	Housing	\$ 27,500	\$ 27,500	\$ -	\$ 27,500	0	0%	
51	49:50			Salary+Housing subtotal	'S+H'	\$ 81,296	\$ 81,296	\$ -	\$ 81,296	0	0%	
52		green cells are multiples of 'S+H'		Retirement Plan UUA	10.000%	\$ 8,130	\$ 8,130	\$ -	\$ 8,130	0	0%	
53				In Lieu of Employer's FICA = SECA	7.650%	\$ 6,219	\$ 6,219	\$ -	\$ 6,219	0	0%	
54		Interim will require UUA	2023 Rev. Linda UUA = \$23,569	Health Insurance: UUA=>Neighborhood=>AllWays=>HPilgrim		\$ 13,727	\$ 14,520	\$ 3,770	\$ 18,291	4,564	33%	
55				Dental Insurance UUA		\$ 1,440	\$ 1,440	\$ -	\$ 1,440	0	0%	
56				Life, AD&D Insurance UUA	0.840%	\$ 683	\$ 683	\$ -	\$ 683	0	0%	
57				Long Term Disability UUA	1.300%	\$ 1,057	\$ 1,057	\$ -	\$ 1,057	0	0%	
58				Minister's Compensation Package Total		\$ 112,551	\$ 113,345	\$ 3,770	\$ 117,115	4,564	4%	
59				Workers Comp insurance share		\$ 695	\$ 695	\$ -	\$ 695	0	0%	
60		One or	\$1K for interim	Sabbatical Coverage Provision	UUA Interim Sabbatical Fund)	\$ -	\$ -	\$ 1,000	\$ 1,000	1,000		
61		the other by year	interim minister relocation	Continuing Professional Education		\$ -	\$ -	\$ 10,000	\$ 10,000	10,000		
62				Reimburse Professional Expenses	10.773%	\$ 8,758	\$ 8,758	\$ -	\$ 8,758	0	0%	
63	49:62			Minister Total		\$ 122,005	\$ 122,798	\$ 14,770	\$ 137,569	15,564	13%	
65				Guest Speakers	(some paid, some volunteer)	\$ 1,500	\$ 1,500	\$ -	\$ 1,500	0	0%	
66	49:65			Ministry Total (includes Guest Speakers \$1,500, Sabbatical Coverage Provision \$0, and virtual parsonage rent \$27,500)		\$ 123,505	\$ 124,298	\$ 14,770	\$ 139,069	15,564	13%	
68		Building & Grounds (B&G)	Parsonage	Capital Maintenance Provision (roof, siding, windows, heat, etc.)		\$ 6,707	\$ 6,778	\$ -	\$ 6,778	71	1%	
69		unknown		Fire and Liability Insurance	15.0%	\$ 5,330	\$ 5,863	\$ -	\$ 5,863	533	10%	
70				Repairs and Maintenance	(annual)	\$ 2,700	\$ 2,700	\$ -	\$ 2,700	0	0%	
71				Utilities		\$ 1,000	\$ 1,300	\$ -	\$ 1,300	300	30%	
72		https://www.wcvb.com/article/electric-bills-could-increase-64-percent-t		Fuel Oil, or Conserve!		\$ 4,000	\$ 5,000	\$ -	\$ 5,000	1,000	25%	
73				Propane (porch)		\$ 120	\$ -	\$ -	\$ -	(120)	-100%	
74				Parsonage + Meeting House split 50:50		\$ 1,050	\$ 1,200	\$ -	\$ 1,200	150	14%	
76				Water + Sewer		\$ 1,270	\$ 1,397	\$ -	\$ 1,397	127	10%	
77				Wireless phone		\$ 950	\$ 950	\$ -	\$ 950	0	0%	
78	71:77			Utilities Total (oil heat, water&sewer, electricity, phone, etc.)		\$ 8,390	\$ 9,847	\$ -	\$ 9,847	1,457	17%	
79	68:78			Parsonage Subtotal (includes Provision for Capital Maintenance)		\$ 23,127	\$ 25,188	\$ -	\$ 25,188	2,061	9%	
81				Meeting House	'Inside' Sexton	5.5hr/wk*\$29.58/hr*52wk/yr	\$ 7,691	\$ 8,461	\$ -	\$ 8,461	769	10%
82				Employer's FICA	7.650%	\$ 749	\$ 647	\$ -	\$ 647	(102)	-14%	
83				Workers Comp insurance share		\$ 335	\$ 335	\$ -	\$ 335	0	0%	
84	81:83			Meeting House	'Inside' Sexton Wages+FICA+WComp @ 5.5hr/wk*\$29.58/hr*52wk/yr	\$ 8,775	\$ 9,442	\$ -	\$ 9,442	668	8%	
89	81:88			Sextons Subtotal Salary+FICA+Worker's Comp		\$ 8,775	\$ 9,442	\$ -	\$ 9,442	668	8%	
90				Sexton via 1099 for certain events	Baccalaureate, ??	\$ -	\$ -	\$ -	\$ -	0		
91		\$ 39,086	\$ 31,959	Fire and Liability Insurance	85.0%	\$ 30,203	\$ 33,223	\$ -	\$ 33,223	3,020	10%	
93				Fire Alarm Monitoring Service (wireless to Wayne Alarm)		\$ 1,000	\$ 1,100	\$ -	\$ 1,100	100	10%	
94				Repairs and Maintenance	Building Maintenance & Repa	\$ 4,528	\$ 4,528	\$ -	\$ 4,528	0	0%	
95				Cleaning & Sexton Supplies		\$ 1,500	\$ 1,500	\$ -	\$ 1,500	0	0%	
96				Equipment Repair/Replace		\$ 843	\$ -	\$ -	\$ -	(843)	-100%	
97				Inspections (COI, Fire)		\$ 125	\$ 275	\$ -	\$ 275	150	120%	
98	94:97			Repairs and Maintenance Total		\$ 6,996	\$ 6,303	\$ -	\$ 6,303	(693)	-10%	
99				Utilities	Electricity (heat/cool/light)	\$ 4,800	\$ 5,500	\$ -	\$ 5,500	700	15%	
100				Parsonage + Meeting House split 50:50		\$ 1,050	\$ 1,200	\$ -	\$ 1,200	150	14%	
101				Water + Sewer		\$ 2,500	\$ 1,900	\$ -	\$ 1,900	(600)	-24%	
102	99:101			Utilities Total (Electricity (heat/cool/light), Solid waste, Water + Se		\$ 8,350	\$ 8,600	\$ -	\$ 8,600	250	3%	
103	81:102			Meeting House Total		\$ 55,324	\$ 58,669	\$ -	\$ 58,669	3,345	6%	
104	68:103			Building & Grounds Total		\$ 78,451	\$ 83,856	\$ -	\$ 83,856	5,406	7%	

	A	B	C	D	E	AD	AI	AJ	AK	AN	AO
1					Income - Expense ==>	\$ 0	\$ (21,667)	\$ (70,806)	\$ (92,473)	AK	AD
2	2022 Annual General Operating Budget; Column AD approved by Annual Meeting					2022B	2023.3NT	2023.3T	2023.3UTE	Column AK	
3						Budget	'No-Transition'	+'Transition'='	'Unlikely to Exceed'	- Column AD	
106		Operations (Office, Admin, ...)	Office Manager	Wages	14hr/wk*\$25.50/hour*52	\$ 26,520	\$ 18,564		\$ 18,564	(7,956)	-30%
107				Retirement Plan UUA	10.000%	\$ 2,652	\$ -		\$ -	(2,652)	-100%
108				Health and dental reimbursement for employer plan		\$ 5,878	\$ -		\$ -	(5,878)	-100%
109				Life, AD&D Insurance UUA	0.840%	\$ -	\$ -		\$ -	0	
110				Long Term Disability UUA	1.300%	\$ -	\$ -		\$ -	0	
111				Employer's FICA	7.650%	\$ 2,029	\$ 1,420		\$ 1,420	(609)	-30%
112				Workers Comp insurance share		\$ 214	\$ 214		\$ 214	0	0%
113	106:112	Operations (Office, Admin, ...)	Administrator Total Wages, Benefits, FICA, and Worker's Comp	14hr/wk*\$25.50/hour*52		\$ 37,293	\$ 20,199	\$ -	\$ 20,199	(17,095)	-46%
114		63270	Business Manager	Salary	36hr/wk*\$35.15/hr*48w/y			\$ 31,534	\$ 31,534		
115			Assume hire 2/1/2023?!	Retirement Plan UUA	10.000%			\$ 5,840	\$ 5,840		
116				Health and dental	assume UUA			\$ 13,938	\$ 13,938		
117				Life, AD&D Insurance UUA	0.840%			\$ 491	\$ 491		
118				Long Term Disability UUA	1.300%			\$ 759	\$ 759		
119				Employer's FICA	7.650%			\$ 3,047	\$ 3,047		
120				Workers Comp insurance share				\$ 427	\$ 427		
121			Business Manager total Salary, Benefits, FICA, and WComp	36hr/wk*\$35.15/hr*48w/y		\$ -	\$ -	\$ 56,036	\$ 56,036		
122			Dues, permits, ...	Nantucket Chamber of Commerce, Animal Blessing, etc.		\$ 150	\$ 195		\$ 195	45	30%
123			CC/Stripe/Tithe.ly/PayPal fees	includes annual costs: Auctria \$206, Tithe.ly \$600		\$ 1,500	\$ 1,500		\$ 1,500	0	0%
124			Office Expenses	Equipment: Copier Service + Supplies		\$ 250	\$ 250		\$ 250	0	0%
125				ComCast Internet,Phone,TV		\$ 3,519	\$ 3,519		\$ 3,519	0	0%
126				Postage, Shipping & Delivery		\$ 300	\$ 400		\$ 400	100	33%
127				programs, checks, ...	Supplies and printing	\$ 1,000	\$ 1,500		\$ 1,500	500	50%
128	122:127		Office Expenses Total			\$ 5,069	\$ 5,669	\$ -	\$ 5,669	600	12%
129			Payroll Processing & Tax Prep fees			\$ 2,117	\$ 3,300		\$ 3,300	1,183	56%
130			Website hosting and support			\$ 1,000	\$ 1,000		\$ 1,000	0	0%
131			Front flowers	est. 2020 (Meeting House, Parsonage, and Sanctuary)		\$ 500	\$ 500		\$ 500	0	0%
132	new		Hybrid Sunday Service technology operator			\$ 3,100	\$ 5,200		\$ 5,200	2,100	68%
133	separate		Outside computer tech support (computers, networks, printers, ...)			\$ 500	\$ 500		\$ 500	0	0%
134	separate		Bookkeeper			\$ 4,500	\$ 5,000		\$ 5,000	500	11%
135	106:134		Operations Total (Office, Administration, Contractors, etc.)			\$ 55,729	\$ 43,062	\$ 56,036	\$ 99,098	43,369	78%

	A	B	C	D	E	AD	AI	AJ	AK	AN	AO
1					Income - Expense ==>	\$ 0	\$ (21,667)	\$ (70,806)	\$ (92,473)	AK	AD
2	2022 Annual General Operating Budget; Column AD approved by Annual Meeting					2022B	2023.3NT	2023.3T	2023.3UTE	Column AK	
3						Budget	'No-Transition'	'Transition' =	'Unlikely to Exceed'	- Column AD	
137	Music Program	Director	Wages	14hr/wk*\$45.32/hr*52wk/yr	\$ 29,994	\$ 32,993		\$ 32,993	2,999	10%	
142			Employer's FICA	7.650%	\$ 2,295	\$ 2,524		\$ 2,524	229	10%	
143			Workers Comp insurance share		\$ 243	\$ 243		\$ 243	0	0%	
144	137:143	Music Program	Director Total Wages, Benefits, FICA, and Worker's Comp	14hr/wk*\$45.32/hr*52wk/yr	\$ 32,531	\$ 35,759	\$ -	\$ 35,759	3,229	10%	
145			Professional Development	\$90/year = uumn.org	\$ 1,090	\$ 1,090		\$ 1,090	0	0%	
146			Replacement Musician (1099)					\$ -	0		
147			paid sick day replacement (1099)	2 Sundays a year; else a cappella	\$ 500	\$ 500		\$ 500	0	0%	
148			Paid Vacation replacement (1099)	2 weeks per year	\$ 500	\$ 500		\$ 500	0	0%	
149			Guest Supplemental Musicians (1099)	Actual Guest Supplemental Musicians, players and singers	\$ 1,000	\$ 1,000		\$ 1,000	0	0%	
150			Organ playing first funded from Organ Playing Fund, q.v.		\$ -	\$ -		\$ -	0		
151			Pianos - Maintenance and Tuning	(Organ Maintenance and Tuning is separate Restricted Fund, q.v.)	\$ 500	\$ 500		\$ 500	0	0%	
152			Organ Maintenance and Tuning is separate Restricted Fund, q.v.		\$ -	\$ -		\$ -	0		
153			Sheet Music and supplies		\$ 300	\$ 300		\$ 300	0	0%	
154	137:153	Music Program Total			\$ 36,421	\$ 39,649	\$ -	\$ 39,649	3,229	9%	
156	WE Religious Exploration Program	Lead Teacher	Wages	5hr/wk*\$27.81/hr*52wk/yr	\$ 7,231	\$ 7,954		\$ 7,954	723	10%	
157			Employer's FICA	7.650%	\$ 553	\$ 608		\$ 608	55	10%	
158			Workers Comp insurance share		\$ 58	\$ 58		\$ 58	0	0%	
159	156:158	WE Religious Exploration Program	Lead Teacher Wages, FICA, and Worker's Comp	5hr/wk*\$27.81/hr*52wk/yr	\$ 7,842	\$ 8,621	\$ -	\$ 8,621	778	10%	
160		World Explorers (WE)	Lead Teacher	Professional Development	\$ 150	\$ 150		\$ 150	0	0%	
161			Assistant	Wages	2hr/wk*\$20/hr*52wk/yr	\$ 638	\$ 2,080		2,080	1,442	226%
162			Employer's FICA	7.650%	\$ 49	\$ 159		\$ 159	110	226%	
163			Workers Comp insurance share	10:30AM-Noon:30	\$ 15	\$ 40		\$ 40	25	161%	
164	161:163		Assistant Total Wages, FICA, and Worker's Comp	2hr/wk*\$20/hr*52wk/yr	\$ 702	\$ 2,279	\$ -	\$ 2,279	1,577	225%	
165	156:164		Subtotal all teachers above		\$ 8,694	\$ 11,050	\$ -	\$ 11,050	2,355	27%	
166			Food, supplies, volunteer training, expenses		\$ 300	\$ 300		\$ 300	0	0%	
167	156:166	WE/RE Program Total			\$ 8,994	\$ 11,350	\$ -	\$ 11,350	2,355	26%	
169	Denominational Affairs		UUA+NERegion Dues: new system, 300% increase, capped at 10%/year; we: Personnel cost increase		\$ 6,488	\$ 7,003		\$ 7,003	515	8%	
170			UU Partner Church Council Membership		\$ 75	\$ 75		\$ 75	0	0%	
171	169:170	Denominational Affairs (UUA, UUPCC) Total		Denominational Affairs is 2.1% of our total budget	\$ 6,563	\$ 7,078	\$ -	\$ 7,078	515	8%	
173	Committee Budgets		Social Action (7th Principle Project, Food Rescue, Immigration Resource Center, ...)		\$ 350	\$ -	\$ -	\$ -	(350)	-100%	
174		These add to their corresponding Restricted Funds	Growing Connections between Friends and Members (nee Membership)		\$ 250	\$ 600		\$ 600	350	140%	
175			Caring Team	Cards, Yarn, Meals, etc.	\$ 350	\$ 300		\$ 300	(50)	-14%	
176			Lay Led		\$ 450	\$ 500		\$ 500	50	11%	
177	173:176	Committee Budgets Total		Committee Budgets total 0.4% of our total budget	\$ 1,400	\$ 1,400	\$ -	\$ 1,400	0	0%	
178	Contingency/Slack		Unforeseen, emergencies, or slack on other items ...		\$ 1,927	\$ 3,107	\$ -	\$ 3,107	1,180	61%	
179	Expenses Total				\$ 312,989	\$ 313,801	\$ 70,806	\$ 384,607	71,618	23%	

[the end]