

*2022 Financial Reports  
and  
2023 Proposed Budget*



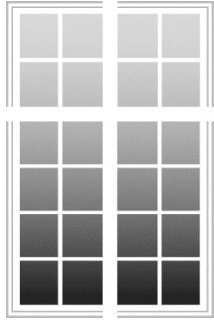
*First Congregational Church  
of the United Church of Christ  
Stockbridge, MA*

*presented for approval at the  
Annual Budget Meeting  
on  
February 5, 2023*

*The Reverend Brent Damrow, Pastor  
Cathy Clark, Moderator  
Patty Strauch, Treasurer*

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FIRST CONGREGATIONAL  
CHURCH UNITED CHURCH OF CHRIST  
————— Stockbridge, Massachusetts —————

To all members of the First Congregational Church  
of the United Church of Christ  
Stockbridge, Massachusetts

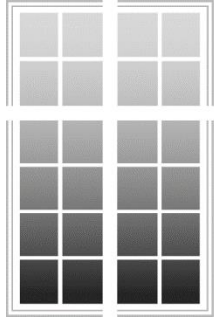
In accordance with the Bylaws of the Church, I hereby call  
the Annual Budget Meeting of the Church for Sunday,  
February 5, 2023, at 11:00 a.m.

The business to be transacted is as follows:

To act upon the budget for the fiscal year 2023.

To act upon any other business that may legally come  
before the meeting.

Jeremy Ridenour, Clerk



# FIRST CONGREGATIONAL CHURCH

UNITED CHURCH OF CHRIST

————— Stockbridge, Massachusetts —————

## ORDER OF BUSINESS ANNUAL BUDGET MEETING

February 5, 2023

11:00 AM

- I. Opening Prayer
- II. Moment of Silence
- III. Reading of Call for the Meeting
- IV. Minutes of the previous meeting
- V. Treasurer's Report
- VI. Act upon the budget for FY2023
- VII. Other business
- VIII. Adjournment

**First Congregational Church, UCC**  
**Stockbridge, Massachusetts**  
**ANNUAL BUDGET MEETING Minutes**  
**February 6, 2022**

**Present:** Brent Damrow, Cathy Clark and 21 members were present in the sanctuary with over 25 members participated virtually for this meeting.

The annual budget meeting took place in a hybrid format with members participating both in the sanctuary while others were on Zoom. At 11:12 a.m. Cathy Clark, Moderator, began the Annual Budget Meeting. With over 35 members, Cathy announced a quorum for the meeting. Brent then offered an opening prayer for the meeting. Cathy then called the meeting and announced the business to be transacted is as follows: To act upon the budget for the fiscal year 2022. To act upon any other business that may legally come before the meeting. The next order of business is to approve two sets of minutes: 2021 Annual Budget Meeting and the Special Congregational Meeting held on 10/24/202. Deb McMenamy put forward a motion. Both set of minutes were approved unanimously.

Patty Strauch, Treasurer, offered the financial report. She gave thanks to the Budget Committee, Ron Hanft, Will Garrison, and all the board chairs who collaborated to create the budget. Patty began her comments by speaking about the budget from 2021. The church met all its expenses for 2021. Due to continued COVID restrictions, some programs were not fully spent, which increased the cash on hand. This money will be also used to fund a CE director for 12 months, beginning in the summer of 2022. Patty reviewed the process of crafting a budget. All boards submit requests based on previous year's information and the projected budget for the upcoming year. The Budget Committee takes those requests and information from the Stewardship Committee to decide how best to the meet the needs of the boards. She described the process of how Trustees and then Council approves the proposed annual budget. Patty reported that the pledges continue to be strong. The Minster of Music line item will hopefully be spent, as there are plans to hire someone in that position by May of 2022. A position of Christian Education director has also been funded for 12 months from July 2022 to June 2023.

At 11:25, Patty opened the space for questions. Joan gave thanks for Patty's concise and clear report. She asked about the organ and the estimate that was given to repair the Johnson organ. The organ repair would be part of the Capital Campaign. Ron came to the microphone and shared that the assessment took place in the spring of 2021. The maintenance for the current organ was estimated to be \$116,000. Ron also explained that the church requested a second assessment from a company in Hartford, but the company would have charged \$2,000 to make an assessment. The company from Hartford doubted whether they would come up with a different estimate. Tom Ruffing asked a brief question about the Minister of Music budget that Patty answered. A motion was made to approve the 2022 budget. The 2022 proposed budget was approved unanimously.

Bronly Boyd then presented an update from the Campaign Executive Committee about the Capital Campaign. Currently, various tasks groups are planning projects to try to obtain \$850,000 internally and \$350,000 from grants. The Capital Campaign consultant, Jennifer Williams, is offering advice to guide the process. The kickoff is slated for April 10, 2022. Bronly then offered to field any questions. None were raised.

Brent ended the meeting with prayer at 11:37 a.m. with the Lord's prayer. Cathy adjourned the meeting at 11:38 a.m.

Respectfully submitted,  
Jeremy Ridenour, Clerk

## Moderator's Report

Dear Siblings,

Living into our possibilities and promises while living within our means is always a delicate balance, as it was in 2022 and in our budgeting process for 2023. While who we are may seem to have little to do with our Annual Budget, how we use all our resources (time, talent, treasure, and heart) is very much a matter of importance. Our Budget reflects the difficult choices made between all we want to accomplish with the resources we have to do it.

This past year we did indeed use resources to live into our possibilities and promises. Peter Frost joined the staff as our new Minister of Music, and the choir returned to the loft, to the smiles and appreciation of the congregation. We also brought on Julian Vallen as CE Youth Coordinator, to the delight of our children.

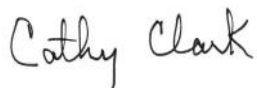
We have maintained our commitment to the ministry of Mission & Action, reaching out to help individuals and organizations committed to improving the lives of both our neighbors and those we will never know or see. In addition to M&A's budget, substantial donations came through the church that reinforced our commitment to specific organizations, such as the Great Barrington Food Pantry. This year the kids chose 18-Degrees in Pittsfield to receive the fruits of their Halloween Trick-or-Treating adventures. Jill Wheat also organized the kids, through the "sale" of yellow-and-blue-colored Easter eggs and a fund-raising sing-along, to send a donation for Ukrainian humanitarian support through Americares.

Helping to balance our budget in 2022 was the return of David Anderegg's biennial Lake Mahkeenac Radio Theater in November. Its return, after the all-virtual event in 2020, was an evening of delight, including the popular pie contest and sale following the performance.

Thanks go to our boards that helped shape the 2023 Proposed budget, the Budget Committee and especially to our Treasurer, Patty Strauch for her firm, yet gentle, command of all things financial. Thanks also to our Financial Secretaries for the year—Ron Hanft, who finished off his ten-year stretch mid-year, and to Marion Pomeroy who took over the reins in June. All things run smoother with Will Garrison involved and we thank him for being the master of the checkbook and for keeping an eagle-eye on expenses. Finally, a big thanks to Pastor Brent for his leadership and guidance.

We can all look forward to continuing to live into our possibilities and promises in 2023 and beyond, while living within our means.

Peace,



Cathy Clark, Moderator

## Pastor's Budget Message

*For surely I know the plans I have for you, says the LORD, plans for your welfare and not for harm, to give you a future with hope. Then when you call upon me and come and pray to me, I will hear you. When you search for me, you will find me; if you seek me with all your heart,*

Jeremiah 29:11-13

Dear Church Family,

A budget is a plan and as this powerful passage reminds us, plans need to have a purpose. To a people living through big times, God reminded them that God's plans are for goodness, relationship, and possibility. What I love about the nature of God's plan here in Jeremiah is that it meets the people where they are and brings their attention to their future characterized by hope. As we consider our budget materials both looking back at 2022 and forward to 2023, I invite you to see past the numbers, categories, and details toward the plan to which it all points. Does it point to a hope-filled future? Does it echo God's goodness and God's invitation to relationship?

I am filled with awe and gratitude for the resilience we have shown as a church these past few years. Part of that resilience can be seen in the numbers from last year – amazing dedication to pledging, dynamic fundraising, and budget management that was both faithful and attentive. Yet even more of that resilience I have seen and felt through our ongoing efforts to be church together in the midst of many challenges and especially the Covid-19 Pandemic. We continue to find ways to gather inside and outside; face-to-face and on Zoom; in traditional ways and new ones. We continue to look beyond ourselves to the world through food ministries, justice task forces, opening our building to others, and service work to places like Habitat for Humanity.

As we look to this coming year, I am moved by what we are planning in this budget and the hope that underlies it all. This budget includes faithful and important things like bringing on a new and talented Minister of Music with fair compensation and good benefits. This budget includes funding for ministries to welcome, nourish, teach, and engage our faith and our neighbors. This budget helps to bring other staff to industry standards for pay and benefits. This budget cares for our buildings and equipment. This budget refuses to get stuck in the very real challenges of our current economic and cultural conditions but continues to strive after our mission to be God's healing love to the world. This budget acknowledges a gap between projected income and expenses and leans forward in hopeful purpose.

Take time to read the reports of 2022 – where we have been. Take time to read the summary and proposed budget for 2023 – where we are going. Look carefully for goodness and hope. Look carefully to see if we are being bold enough in our plans. I hope you see a faithful echo of God's plan in Jeremiah.

Once we affirm this budget the work of stewarding our funds for the work of our faith will begin. Like years past we will work diligently to close the year having worked hard and managed our resources. I hope as we do we look past the numbers to our purpose and there find hope and joy!

In gratitude,

Pastor Brent

## **Council Fundraiser**

On Saturday, November 5, we brought back the traditional Lake Mahkeenac Radio Hour, complete with Pie Contest. It was a raucous affair. Thank you to David Anderegg for his writing, organization, and performance. Providing the entertainment were the Lake Mahkeenac Radio Players, Christopher Brophy and Rikke Borge; the Double Divas, Nellie Rustick and Erin Casey; and pianist extraordinaire, Tracy Wilson. The performance was in person and via Livestream, thanks to the skill of technician Will Curtiss.

Thank you to Holland Eaton for her leadership and skill in running the pie contest. Thank you to all who volunteered, promoted, and attended. The event brought in more than \$5,500 after expenses.



## Board of Christian Education

Members: Elizabeth Young (Chair), Vicky Cooper, Paul Rix, Kim Ruffing, Terry Wise

This year, Christian Education set out to engage the entire congregation in learning and connection. Our major efforts went to hiring a Coordinator for Children and Youth Education, resuming a weekly schedule for both in-person Sunday School and Nursery programs, partnering with the Pastor and Board of Deacons regarding Intergenerational Worship, engaging the Youth of the Church, creating a Lenten Devotional, and offering a broad set of adult experiences.

Our spending was used to support the following:

- We hired Julian Vallen as our Coordinator. He provided organizational and logistic support for the larger Sunday School needs, led Sunday School once a month, facilitated updating the Sunday School classroom, and coordinated communication with teachers and families. **Financial costs (compensation): \$1,863**
- Thanks to Malina Jackson and Samantha Goudey we were able to fully staff the nursery so that families could be confident that nursery care would be available each week. **Financial costs (compensation): \$1,160**
- The kids got to vote on ways to make the Sunday School room more comfortable, fun, and conducive to learning. Julian found environmentally-responsible and easy-to-clean bean bag chairs, blankets, pillows, and a rug to bring it all to life. Other expenses for Sunday School included a Sparkhouse curriculum, snacks, materials to coordinate with intergenerational worship, our “Little Library,” and supplies. **Financial Costs: \$1,374**
- The Youth Group had three activities that were supported by the 2022 budget. Josh Hall, Ted Randolph, Jill Wheat, and Terry Wise coordinated the activities including a Cook-Out at Benedict Pond, an Advent Party at the church, and a trip to Winterlights (the event was in January, but tickets had to be purchased much earlier). **Financial Costs: \$253.40**
- Adult Education focused on bringing traditional studies and small group opportunities to the church. Events this year included a study on the Gospel of Luke (January), a Lenten Study on Hope (March), a small group on Michael Curry’s book *Love Is the Way* (May), small groups on the Psalms (October), and Advent groups based on the delightful Benedictine book *From Holidays to Holy Days*. In addition, Rick Floyd generously and wonderfully led weekly Bible Study focusing on the readings for the coming Sunday. **Financial Costs: \$1,076**

We are deeply grateful to everyone who helped bring these events to life and to everyone who took part. Already we are off and running for this year. Kim Ruffing is taking over as Chair of the Board. Please let us know if you have any particular interests or ideas.

*This report is submitted on behalf of the Board of Christian Education.*

## **Board of Music (1/13/23)**

The Board of Music is charged with supporting the music program of the church. The music programs are almost exclusively for Sunday worship: funds allocated to the Board of Music budget are used to make music happen every week of the year to support and enrich our worship experience. Please note that, for budget purposes, the music program is supported in two separate budget areas: the salary and benefits for the Minister of Music in the personnel section of the budget and the music budget which is administered by the Board of Music.

Once again, our budget contains items that are fixed from year to year: for example, we arrange for tuning the pianos and the organ on a regular schedule. We also pay the licensing fee that allows us to reprint hymns in our worship bulletin. This year we postponed an organ tuning because of the scheduled repairs to the organ, to be paid for from Capital Campaign funds, which saved us some money for budget year 2022.

Our big news for this budget year is the hiring of our new Minister of Music, Peter Frost, who started on August 1. Because of this long hoped for hiring, we were able to return to choir singing, which then changes what we spend in the music budget. We were paying vocal soloists every week (except when we had the bell choir) and now pay section leaders when we have the choir, currently twice per month. Section leaders are paid less than soloists but we have three of them to make the choir sound excellent. So, the budget going forward will require more funds to support section leaders twice per month and vocal soloists on the other Sundays. This represents a return to our pre-pandemic choir program.

We once again thank all the talented musicians who have made a joyful noise this year. We especially want to thank Peter's wife, Hui-Mei Lin, better known as Fimi, who often takes a turn at the piano or organ and always donates her time. What a gift to have this exceptionally talented and generous person in our midst!

We look forward to a new year with every confidence that we can continue to make beautiful music in the year ahead.

Respectfully submitted,

David Anderegg, Chairman, Board of Music

Deb McMenemy, Bob Doerr, Linda Hoddy, Mary Hoeltzel, Tom Ruffing,  
members of the Board of Music

## **Board of Growth and Fellowship 1/17/23**

The purpose of the Growth and Fellowship Board is to welcome friends and strangers alike into our worship space and our community. We are charged with making people feel connected, and we understand that charge as carrying out Jesus' commandment that we love one another.

Our budget for 2023 was written looking forward to further expanding our fellowship activities beyond the special events we hosted in 2022, welcoming more members and guests into our church for worship and other meetings, and also accommodating the price increases we have incurred in our supplies for fellowship hour. We anticipate a 20% increase in our overall expenses as a result.

We have included allowances for re-introducing the Strawberry Social and All Church Birthday Party, in addition to hosting Easter Brunch and the Rally Day cookout as we did in 2022. We have also allocated budget to continue the tradition of sending birthday cards to our church family but will be doing it in a slightly different way that will surprise and delight our members with birthday wishes.

We welcome input from all who have suggestions on how we might continue to serve our growth and fellowship purpose as we continue to expand our in-person opportunities in 2023.

Respectfully submitted,

Holland Eaton, chair

Brian Farrell, Brian Hyatt, Charlotte Rodgers, members of G and F Board

## Board of Mission & Action 1/17/23

In 2022 we pledged to share with the congregation how Mission & Action spends the money in our Operating Budget and in our Restricted Funds. We hope our monthly newsletter articles, highlights in the weekly emails and announcements in worship were successful in meeting that goal. Here is a summary of our board's expenditures in 2022.

### **M&A OPERATING BUDGET**

	<u>2022 Budget</u>	<u>Expenditures</u>
<b><u>Local Needs</u></b>	6,500.00	7,775.20

Our Local Needs projects included the People's Pantry (Great Barrington), our congregation's Pop Up Pantry, Construct, Habitat for Humanity (Great Barrington), Berkshire Coalition for Suicide Prevention, the Yule for Fuel Fund (Pittsfield), Berkshire Community Diaper Project, Berkshire Center for Justice, helping a local family relocate to better housing, and sponsoring a family in Pittsfield through the Afghanistan Resettlement Program.

<b><u>National/International Needs</u></b>	6,500.00	5,150.00
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National and International Needs included donations for disaster relief in Kentucky, Florida, Puerto Rico, Ukraine, Afghanistan, Pakistan, Somalia and Japan, support to the American Foundation for Suicide Prevention, and funds for education for women and girls in Nepal.

<b><u>Pastor's Discretionary Fund</u></b>	2,250.00	2,227.07
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This fund allows our pastor to give aid to local people in need for such things as groceries, temporary motel housing, train tickets, and payment of fuel and electricity bills.

<b><u>UCC Mission offerings</u></b>	2,000.00	2,000.00
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Our participation in the United Church of Christ mission programs supports the following annual offerings: Our Church's Wider Mission, Strengthen the Church, One Great Hour of Sharing, and Neighbors in Need.

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<b>TOTAL:</b>	<b>17,250.00</b>	<b>17,152.27</b>
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<b><u>M&amp;A RESTRICTED ACCOUNTS</u></b>	10,739.50
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Individuals make special donations (separate from their pledges) which are put into restricted funds and used for specific designated projects. These are funds that are in addition to our operating budget (which comes from pledges). Our restricted expenditures went to People's Pantry, Pop Up Pantry, Construct, American Foundation for Suicide Prevention, UCC Disaster Relief, Ukraine relief, Afghan Resettlement Project, Retired Ministers Fund, Christmas Giving Tree, Summer School Backpack Food Program, Lee Food Pantry, and the Pollinator Garden.

The Mission & Action Board is thankful to the congregation for all you do to support our church's outreach to the wider community.

*Respectfully submitted, Cindy Brown and Martha Floyd, Co-Chairs, Mission and Action  
Carl Bradford, Ronnie Cunningham, Nick Pohl, Marion Pomeroy, Cary Quigley, Bruce Wilkens, Tracy Wilson*

## Board of Deacons

**Worship Supplies:** A banner and signage for outdoor Ash Wednesday service, palms for Palm Sunday, ribbons for Easter; tea for a colleague, a rose for Joyce Hovey, candles for remembrance, candles for the altar, candles for Advent, and candles for Christmas Eve; binders, juice, bread, a tree even, and tags, hundreds of tags, for your prayers. **\$1190 spent / \$1600 budgeted.**

**Livestream Worship:** Even as the severity of the pandemic has lessened and more people come to worship in person, livestreaming our weekly worship services has continued to be a vital part of our experience. We were fortunate to get two new livestream technicians to replace Diego Salinetti when he departed in July for new opportunities after graduating from MMRHS. We welcomed two new livestream techs this summer, Will Pohl and Will Curtiss. Patty Strauch volunteered her time not only to train Will and Will, but also to perform the task completely on several Sundays when no one else was available. Thank you, Patty! We pay livestream techs \$20/hour, and the typical service takes 3 hours' time, with special services (Easter, Christmas Eve, and outdoor) taking 4 hours. The remaining expenditures were mostly for training sessions, upgrades to the system, and maintenance. Only about \$60 was spent on equipment for livestream in 2022. However, \$1000 of this budget category was intended for equipment purchases that, for various reasons, had to be delayed until 2023. To help cover these future purchases, \$500 was transferred to Restricted Funds. **\$4057 / 4500.** (cf. \$5500 budgeted in 2021.)

**Sabbatical Expense – church:** an allocation of \$200/month or \$16,800 per seven years. This amount will come in handy when the next sabbatical rolls around in about five years. It pays for guest preachers, a pastoral care professional on call, and other expenses specifically related to a sabbatical, such as the Sabbatical Sessions led by the Rev. John Nelson over the course of Brent's time away. **\$2400/2400**

**Sabbatical Expense – pastor:** a smaller allocation of \$50/month meant to help defray costs incurred by the pastor during their sabbatical, especially those related to spiritual growth and professional development. **\$600/600**

**Guest Pastors:** We had five guest pastors in 2022: three from our congregation, plus Caity Stuart on July 3, and Nedelka Prescod on April 4. **\$1600 / 1800**

**Congregational Care:** flowers, books, and other thoughtful items for those in need: **\$218/700**

**Car Allowance – Minister:** to reimburse work-based mileage. **\$2604 / 2604**

**TOTAL: \$12,669 spent / 14,204 budgeted (\$1535 to the good)**

Ted Randolph for the Deacons

## **Board of Trustees**

This positive FY2022 report results from your generous support for our annual Stewardship Campaign to provide for the costs of everyday operations and improvements. We are very grateful for all the financial resources, time, and energy you have contributed enabling us to have a productive year carrying out our responsibility to be good stewards of financial resources while maintaining our historic church and manse.

Working diligently and committed to spending your donations judiciously, the Trustees carefully evaluate options and costs for the maintenance and repair of all of our facilities. Untiring Trustees work behind the scenes, and with our Church Administrator, to assess emerging needs, gathering estimates and engaging outside contractors, and overseeing projects. While the trustees handle a myriad of needs in addressing the physical needs of the church buildings, we also spend a great deal of time planning and overseeing the implementation of projects funded by the Capital Campaign. This report focuses on activity funded by our annual budget. Because the Capital Campaign is funded and carried out as a separate set of activities, a brief summary of the work of the Capital Campaign follows.

### **2022 Highlights**

- Review, with the Treasurer, the monthly financial reports throughout the year and the annual budget proposal for the coming year
- Correcting electrical service in the office wing
- Upgrading technology for streaming and Zoom meetings.
- Managing fall leaf blowing, winter snow removal, and parking lot maintenance
- Reviewing and renewing insurance coverage for the church
- Dealing with care of our front lawn trees, pruning and control of spongy moth infestation; while coordinating our work with the work needed on town property
- Planning for removal of aging trees that endanger the manse, garage, and the pastor's family
- Diagnosing and repairing the sewer line
- Monitoring the negotiations of having Procter Hall becoming home to the Waldorf School
- Carrying out the successful Annual Stewardship Campaign
- Revitalizing two church workdays for special cleaning and maintenance in the Fall

### **Work in Progress & Further Development in 2023**

- In early January of 2023 the removal of the dangerous trees behind the Manse was completed.
- Complete the funding of the sewer line repair and the funding of the removal of the major tree removal needed to keep the manse and garage safe.
- Continue the assessment of any remaining lead paint in the sanctuary and abatement options.
- Work with the MA Disabilities Commission to address inclusion of people with disabilities in the life of the church.
- Review needs for further landscaping around the church

# **Capital Campaign**

## **A Brief Summary of Implementation of Projects Funded by the Capital Campaign.**

Note: The Capital Campaign budget is kept separately from the annual Operating Budget in keeping with generally accepted accounting principles (GAAP). We hope the following is helpful.

Your generosity in supporting the Capital Campaign during 2022–2024 is enabling the church to address long delayed maintenance and provide significant improvements to our facilities which will serve both church programs and community use of our buildings. The list following is a summary of the many specific work projects in which we are involved.

We have not yet achieved the goal for this campaign, which we hope to accomplish over the next year or two. Also, the implementation of these projects is dependent on the rate at which pledges are actually received. Still, **this is a time to celebrate the active engagement of our members and friends in enlivening the life and work of our church. Thank You!**

### **I. Projects Completed:**

- Re-setting steps on North Side to provide slope away from building and meet current code requirements
- Adding new railings and deicing mats to the front steps
- Repairing and roofing of the Manse and garage, Re-building two Manse chimneys and removing a third chimney, painting exterior trim, completing safety & code compliant interior renovations to the Manse & garage
- Installing code compliant emergency/egress lighting throughout the church
- Refurbishment of the Pastor's office and hallways
- Installing insulation in the attic, clean-up and weatherization of the basement
- Painting, minor repairs, and cleaning of widows in the educational wing

### **II. Projects in Process**

- Building an ADA Code Compliant barrier-free entrance ramp at the entrance to the Community (JE) meeting room, building in de-icing elements, adding code compliant railings along with assisted exterior and interior doors

### **III. Projects Being Planned for 2023 & 2024**

- Repairing the extensive needs of our church organ
- Refurbishing the JE Community Room and kitchen
- Repointing brick at the front entrance and other entrances
- Replacing the sanctuary furnace; and replacing the two furnaces for the JE room and the educational/office wing with one zoned furnace
- Painting the Steeple
- Reroofing the north and east slopes of the JE room

## Service League 1/17/23

This year, we got creative and began to take PayPal and Venmo at our fairs. This yielded us quite a lot of revenue we would otherwise not have taken in. We found that many who are eager to buy do not carry cash, so this helps them and us.

We had a pre-summer Pop-Up, Summer, and Holly Fair this year, all slightly smaller than usual. At the Summer Fair, we didn't serve any food and at the Holly Fair we sold sandwiches to go. We offered masks to those who wanted them. Our entrance and exit door was the rear of the Sunday School wing because of the ongoing ramp work. This all seemed to work well and our fairs were quite successful.

Thank you to all who made our fairs the success they were and for all the hard work they represent.

### Income:

\$20.07	Frontier
\$6,137.43	Holly Fair
\$1,435.92	Summer Fair
\$ 372.00	Pop-Up Fair
\$ 80.00	Receptions and Memorials
<b>\$8,045.50</b>	<b>total</b>

### Disbursements:

\$2,000	FCC Capital Campaign
\$ 524.92	advertising for fairs
\$4,000	donations:
	Elizabeth Freeman Center
	World Central Kitchen
	Americares
	Construct, Inc.
	Christian Center
	FCC Backpack Program
\$1,000	FCC Scholarship Fund
\$ 300	FCC JE Room
\$ 904.89	supplies for fairs
\$ 46.00	postage for CWS kits
<b>\$8,775.81</b>	<b>total</b>



**First Congregational Church of Stockbridge**  
**Balance Sheet**  
As of December 31, 2022

	Dec 31, 22
<b>ASSETS</b>	
<b>Current Assets</b>	
Checking/Savings	
1 · Berkshire Bank Checking Account	6,682.17
2 · Restrict Gift Account	64,940.14
3 · Capital Campaign Account	200,340.27
<b>Total Checking/Savings</b>	271,962.58
<b>Other Current Assets</b>	
12100 · Fidelity Endowment Fund	1,217,554.50
12200 · Park Avenue Scholarship Fund	55,614.97
<b>Total Other Current Assets</b>	1,273,169.47
<b>Total Current Assets</b>	1,545,132.05
<b>Fixed Assets</b>	
16000 · Pianos (2)	49,900.00
16500 · Computer/Related Eq	4,790.12
17100 · Church Land/Building	890,509.90
17300 · Parsonage Land/Building	320,806.00
<b>Total Fixed Assets</b>	1,266,006.02
<b>TOTAL ASSETS</b>	2,811,138.07
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Other Current Liabilities	
24200 · Accrued Expenses	565.23
24300 · Flex Account Payable	416.67
<b>Total Other Current Liabilities</b>	981.90
<b>Total Current Liabilities</b>	981.90
<b>Long Term Liabilities</b>	
27100 · Furnace Loan	461.94
<b>Total Long Term Liabilities</b>	461.94
<b>Total Liabilities</b>	1,443.84
<b>Equity</b>	
30000 · Opening Balance Equity	2,445,491.33
32001 · Unrestricted Net Assets	391,419.27
Net Income	-27,216.37
<b>Total Equity</b>	2,809,694.23
<b>TOTAL LIABILITIES &amp; EQUITY</b>	2,811,138.07

**First Congregational Church of Stockbridge**  
**Profit & Loss Budget vs. Actual for the Year**  
 January through December 2022

	Jan - Dec 22	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
32000 · Income			
32100 · Pledges	241,443.80	225,000.00	16,443.80
32200 · Loose Offering	13,470.69	14,000.00	-529.31
32300 · Facility Use Donations	5,484.00	5,000.00	484.00
32400 · Fundraisers	5,598.47	3,500.00	2,098.47
32450 · Art Fundraiser	0.00	1,000.00	-1,000.00
32500 · Gifts	3,415.00	4,000.00	-585.00
32600 · Golf Club Parking	1,600.00	1,600.00	0.00
<b>Total 32000 · Income</b>	<b>271,011.96</b>	<b>254,100.00</b>	<b>16,911.96</b>
41000 · Fund Transfers			
41100 · Endowment Fund Transfer	63,972.00	63,972.00	0.00
41350 · Music Minister Fund Transfer	0.00	10,000.00	-10,000.00
41360 · CE Position Fund Transfer	1,893.75	5,000.00	-3,106.25
41500 · Carryover	1,900.00	5,000.00	-3,100.00
<b>Total 41000 · Fund Transfers</b>	<b>67,765.75</b>	<b>83,972.00</b>	<b>-16,206.25</b>
45000 · Interest			
45020 · Interest	3.49		
<b>Total 45000 · Interest</b>	<b>3.49</b>		
<b>Total Income</b>	<b>338,781.20</b>	<b>338,072.00</b>	<b>709.20</b>
<b>Gross Profit</b>	<b>338,781.20</b>	<b>338,072.00</b>	<b>709.20</b>
<b>Expense</b>			
50000 · Salaries & Benefits			
51000 · Minister - salary & benefits			
51100 · Minister - salary	53,045.04	53,045.00	0.04
51200 · Minister - Pension Annuity	11,134.20	11,206.00	-71.80
51300 · Minister - Health & Dental	29,934.00	28,812.00	1,122.00
51400 · Minister - FICA	6,123.36	6,123.00	0.36
51500 · Minister - Disability/Life	1,200.72	1,200.00	0.72
51600 · Minister - Parsonage allowance	3,000.00	3,000.00	0.00
51700 · Minister - Equity Allowance	4,000.00	4,000.00	0.00
<b>Total 51000 · Minister - salary &amp; benefits</b>	<b>108,437.32</b>	<b>107,386.00</b>	<b>1,051.32</b>
<b>Total 50000 · Salaries &amp; Benefits</b>	<b>108,437.32</b>	<b>107,386.00</b>	<b>1,051.32</b>
52000 · Music Director - salary & bnfts			
52100 · Music Director - salary	24,216.65	24,500.00	-283.35
52200 · Music Director - FICA	1,232.96	1,530.00	-297.04
52300 · Music Director - Benefits	5,233.33	6,667.00	-1,433.67
52400 · Music Director - Search Costs	385.66	0.00	385.66
<b>Total 52000 · Music Director - salary &amp; bnfts</b>	<b>31,068.60</b>	<b>32,697.00</b>	<b>-1,628.40</b>
53000 · Administrator - salary & bnfts			
53100 · Administrator - salary	24,745.01	24,745.00	0.01
53200 · Administrator - retirement	2,474.00	2,474.00	0.00
53400 · Administrator - Medical	3,175.00	3,175.00	0.00
53500 · Administrator - FICA	1,892.99	1,880.00	12.99
<b>Total 53000 · Administrator - salary &amp; bnfts</b>	<b>32,287.00</b>	<b>32,274.00</b>	<b>13.00</b>
53600 · Sexton - salary & bnfts			
53700 · Sexton - Salary	10,312.83	10,313.00	-0.17
53800 · Sexton - retirement	1,031.00	1,031.00	0.00
53850 · Sexton - Medical	1,361.00	1,361.00	0.00
53900 · Sexton - FICA	788.80	789.00	-0.20
<b>Total 53600 · Sexton - salary &amp; bnfts</b>	<b>13,493.63</b>	<b>13,494.00</b>	<b>-0.37</b>

**First Congregational Church of Stockbridge**  
**Profit & Loss Budget vs. Actual for the Year**  
**January through December 2022**

	Jan - Dec 22	Budget	\$ Over Budget
<b>54000 · Financial Secretary - sal &amp; bnf</b>			
54100 · Financial Secretary - salary	5,144.90	4,223.00	921.90
54200 · Financial Secretary - FICA	393.56	323.00	70.56
<b>Total 54000 · Financial Secretary - sal &amp; bnf</b>	<b>5,538.46</b>	<b>4,546.00</b>	<b>992.46</b>
<b>61000 · Board of Christian Education</b>			
61100 · Adult Education	1,076.53	1,500.00	-423.47
61200 · Sunday School	1,374.82	1,500.00	-125.18
61300 · Youth Group	253.40	500.00	-246.60
61305 · Special Events	63.96	500.00	-436.04
61400 · Nursery	1,160.00	1,400.00	-240.00
61500 · CE Coordinator	1,893.75	5,000.00	-3,106.25
<b>Total 61000 · Board of Christian Education</b>	<b>5,822.46</b>	<b>10,400.00</b>	<b>-4,577.54</b>
<b>62000 · Growth &amp; Fellowship</b>			
62100 · Publicity	32.81		
62200 · Coffee/Food/Supplies	1,685.25	2,200.00	-514.75
62400 · Entrance/Narthex Project	0.00	400.00	-400.00
62500 · Miscellaneous	377.90	200.00	177.90
62600 · Visitor/Growth	0.00	500.00	-500.00
<b>Total 62000 · Growth &amp; Fellowship</b>	<b>2,095.96</b>	<b>3,300.00</b>	<b>-1,204.04</b>
<b>63000 · Board of Deacons</b>			
63100 · Worship Supplies	1,190.11	1,600.00	-409.89
63150 · Livestream Worship	4,057.32	4,500.00	-442.68
63200 · Sabbatical Expense - church	2,400.00	2,400.00	0.00
63205 · Sabbatical Expense - pastor	600.00	600.00	0.00
63300 · Guest Pastors	1,600.00	1,800.00	-200.00
63400 · Congregational Care	217.61	700.00	-482.39
63500 · Car Allowance - Minister	2,604.00	2,604.00	0.00
<b>Total 63000 · Board of Deacons</b>	<b>12,669.04</b>	<b>14,204.00</b>	<b>-1,534.96</b>
<b>64000 · Board of Music</b>			
64100 · Organ/Piano/Bells tuning	2,316.49	2,000.00	316.49
64200 · Choir Soloists	4,410.00	6,100.00	-1,690.00
64300 · Guest musicians	1,500.00	1,360.00	140.00
64400 · Sheet Music / Licenses	884.85	960.00	-75.15
64500 · Organ Substitute	750.00	750.00	0.00
<b>Total 64000 · Board of Music</b>	<b>9,861.34</b>	<b>11,170.00</b>	<b>-1,308.66</b>
<b>65000 · Mission &amp; Action</b>			
65100 · Local Needs	7,775.20	6,500.00	1,275.20
65200 · National/International needs	5,150.00	6,500.00	-1,350.00
65300 · Discretionary Fund	2,227.07	2,250.00	-22.93
65400 · UCC Missions	2,000.00	2,000.00	0.00
<b>Total 65000 · Mission &amp; Action</b>	<b>17,152.27</b>	<b>17,250.00</b>	<b>-97.73</b>
<b>66000 · Church Council</b>			
66200 · New Member Expense	42.50	400.00	-357.50
66300 · Denominational Support	4,200.00	4,200.00	0.00
66400 · Pastor's Initiative Fund	436.76	600.00	-163.24
66500 · Staff and Volunteer Support	495.96	500.00	-4.04
66610 · Professional Dev - minister	1,978.20	2,000.00	-21.80
66620 · Professional Dev - music	0.00	666.00	-666.00
66630 · Professional Dev - Admin	0.00	300.00	-300.00
66670 · Marketing Materials/Web	1,662.56	2,250.00	-587.44
<b>Total 66000 · Church Council</b>	<b>8,815.98</b>	<b>10,916.00</b>	<b>-2,100.02</b>

**First Congregational Church of Stockbridge**  
**Profit & Loss Budget vs. Actual for the Year**  
**January through December 2022**

	Jan - Dec 22	Budget	\$ Over Budget
<b>67000 · Trustees &amp; Maintenance</b>			
67110 · Church utilities - Gas	6,372.30	6,240.00	132.30
67120 · Church utilities - Electric	3,233.46	3,000.00	233.46
67130 · Church utilities - Tel/Internet	4,491.78	3,800.00	691.78
67140 · Church utilities - Water	580.00	500.00	80.00
67210 · Manse utilities - Gas	3,264.17	3,120.00	144.17
67220 · Manse utilities - Electric	2,847.31	2,700.00	147.31
67230 · Manse utilities - Tel/Internet	1,856.52	2,035.00	-178.48
67240 · Manse utilities - Water	1,089.35	1,400.00	-310.65
67300 · Insurance - buildings	9,370.50	9,246.00	124.50
67400 · Worker's Comp	1,027.00	2,000.00	-973.00
67510 · Office Supplies			
67515 · Postage, Mailing Service	1,670.55	1,900.00	-229.45
67517 · MacFarlane Copier 0% 18 month	1,514.73	1,514.73	0.00
67518 · Dell Office Laptop 0% 18 month	467.46	282.30	185.16
67519 · Dell Livestream PC 0% 12 month	256.70	256.70	0.00
67510 · Office Supplies - Other	5,451.83	4,685.27	766.56
<b>Total 67510 · Office Supplies</b>	<b>9,361.27</b>	<b>8,639.00</b>	<b>722.27</b>
67520 · Copier, Printing, Paper	1,501.96	2,950.00	-1,448.04
67530 · Kitchen Supplies	845.93	1,140.00	-294.07
67540 · Sexton Support	1,263.26	1,000.00	263.26
67550 · Bookkeeper	3,760.00	3,500.00	260.00
67560 · Legal Fees	1,500.00	1,000.00	500.00
67570 · Contracted services	14,683.77	10,400.00	4,283.77
67610 · Church Maintenance	5,079.16	5,250.00	-170.84
67620 · Manse Maintenance	6,458.36	4,750.00	1,708.36
67630 · Grounds Maintenance	7,613.75	4,250.00	3,363.75
67700 · Stewardship	593.89	500.00	93.89
<b>Total 67000 · Trustees &amp; Maintenance</b>	<b>86,793.74</b>	<b>77,420.00</b>	<b>9,373.74</b>
69000 · Capital Reserve Fund	3,000.00	3,000.00	0.00
<b>Total Expense</b>	<b>337,035.80</b>	<b>338,057.00</b>	<b>-1,021.20</b>
<b>Net Ordinary Income</b>	<b>1,745.40</b>	<b>15.00</b>	<b>1,730.40</b>
<b>Net Income</b>	<b>1,745.40</b>	<b>15.00</b>	<b>1,730.40</b>

**First Congregational Church of Stockbridge**  
**Restricted - Account Balances**  
**As of December 31, 2022**

	<u>Dec 31, 22</u>
<b>R 7100 · Sabbatical Accounts</b>	
R 7101 · Sabbatical Church Fund	7,752.93
R 7102 · Sabbatical Pastor Fund	1,639.29
R 7103 · Sabbatical Grant Fund	<u>1,171.09</u>
<b>Total R 7100 · Sabbatical Accounts</b>	<b>10,563.31</b>
<b>R 7200 · Mission &amp; Action Projects</b>	
R 7201 · Food Pantry	45.00
R 7203 · Giving Tree	107.00
R 7204 · Summer School Backpack Program	0.00
R 7206 · Retired Ministers Fund	2,030.50
R 7208 · Pop Up Pantry	250.00
R 7209 · Tornado Rebuilding Program	0.00
R 7210 · Afghan Resettlement Project	300.00
R 7211 · Ukraine	250.00
R 7212 · Suicide Prevention	0.00
R 7213 · Construct	0.00
R 7214 · Lee Food Pantry	0.00
R 7215 · Ethiopia Relief	250.00
R 7200 · Mission & Action Projects - Other	<u>0.00</u>
<b>Total R 7200 · Mission &amp; Action Projects</b>	<b>3,232.50</b>
<b>R 7300 · Council Restricted</b>	
R 7301 · Council Fundraisers	0.00
R 7303 · Website	0.00
R 7304 · Sermon Fund	<u>0.00</u>
<b>Total R 7300 · Council Restricted</b>	<b>0.00</b>
<b>R 7400 · Deacons</b>	
R 7401 · Sunday Evening Worship	0.00
R 7402 · Flower Fund	<u>356.51</u>
<b>Total R 7400 · Deacons</b>	<b>356.51</b>
<b>R 7500 · Music</b>	
R 7501 · Music Programs	613.51
R 7502a · Minister of Music Bridge	18,000.00
R 7502b · Salary Carryover from 2020	<u>3,100.00</u>
<b>Total R 7500 · Music</b>	<b>21,713.51</b>
<b>R 7600 · Trustees</b>	
R 7601 · Trustees Restricted	506.68
R 7602 · Capital Projects	0.00
R 7603 · Capital Reserve Fund	3,118.51
R 7604 · Window Shutter Project	3,368.89
R 7605 · Capital Campaign	0.00
R 7606 · Tree Work	<u>0.00</u>
<b>Total R 7600 · Trustees</b>	<b>6,994.08</b>

**First Congregational Church of Stockbridge**  
**Restricted - Account Balances**  
**As of December 31, 2022**

Dec 31, 22

<b>R 7700 · Pastor</b>	
R 7701 · Pastor Directed	500.00
R 7702 · Covid 19 Response	0.00
R 7703 · Gifts	1,899.41
<b>Total R 7700 · Pastor</b>	<u>2,399.41</u>
<b>R 7800 · Treasurer</b>	
R 7801 · Scholarship Fund	-890.06
R 7803 · 2021 Prepaid Pledges	0.00
R 7804 · Memorial Garden	3,726.93
R 7805 · CE Projects	0.00
R 7806 · 2022 Prepaid Pledges	0.00
R 7807 · Operating Reserve	1,500.00
R 7808 · Service League	0.00
R 7809 · 2023 Prepaid Pledges	11,370.00
R 7810 · CE Position Fund	3,106.25
R 7811 · Festival Chorus	0.00
R 7812 · Livestream	500.00
<b>Total R 7800 · Treasurer</b>	<u>19,313.12</u>
<b>Total Balance</b>	<u>64,572.44</u>

**First Congregational Church of Stockbridge**  
**Income and Expenses through the Restricted Account**  
 As of December 31, 2022

With the new financial software we utilize in the church office, we are able to provide additional reports. This report shows the income and expenses (outside of our annual Operating Budget) that flow through our Restricted Account.

It is exciting to be able to see the funds that come in through Directed Gifts and Grants, as well as funds that we allocate each year for our Sabbatical Accounts and Capital Reserve.

	Jan - Dec 22
42000 · Designated Income	
42100 · Directed Gifts	22,186.31
42200 · Grants	4,168.75
42300 · Capital Reserve Fund Transfer	16,075.38
42400 · Sabbatical Church Fund Transfer	1,603.50
42600 · Sabbatical Grant Fund Transfer	2,769.79
Total 42000 · Designated Income	46,803.73
90000 · Designated Expenses	
90100 · Buildings Related	16,368.75
90200 · Grounds Related	3,875.38
90300 · Program Related	3,643.28
90400 · Community Engagement/Outreach	18,543.03
90500 · Sabbatical Related	4,373.29
Total 90000 · Designated Expenses	46,803.73

**FIRST CONGREGATIONAL CHURCH OF STOCKBRIDGE**  
**BANK AND FUND BALANCES**  
As of December 31, 2022

ACCOUNT	12/31/2014	12/31/2015	12/31/2016	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022
Operating Checking	13,807.68	12,957.42	13,468.94	12,060.38	7,564.24	13,171.00	21,301.80	7,702.47	6,682.17
Restricted Checking	20,863.84	17,868.87	55,166.30	99,251.91	30,861.06	42,843.00	72,777.03	52,198.13	64,940.14
Capital Campaign Checking	-----	-----	-----	-----	-----	-----	-----	9,592.43	200,340.27
Scholarship Fund	47,848.34	47,692.72	49,263.98	56,193.42	50,697.14	56,278.00	58,504.03	63,591.68	55,614.97
Endowment	1,202,690.15	1,147,256.54	1,196,868.46	1,282,233.79	1,134,110.00	1,260,985.00	1,364,907.73	1,514,866.92	1,217,554.50
Program Fund	33,152.00	30,344.00	27,536.00	14,728.00	11,920.00	9,112.00	6,304.00	0.00	0.00
Clark Fund	5,079.43	4,740.42	4,775.63	5,319.87	5,319.87	transferred to endowment	-----	-----	-----
Greylock Credit	257.56	258.18	259.30	259.42	0.00	0.00	0.00	0.00	0.00
Capital Fund	3,988.57	7,030.37	15,640.84	1,044.00	0.00	0.00	0.00	0.00	0.00
Loan to Tri-Corner	50,000.00	50,000.00	50,000.00	transferred to endowment	-----	-----	-----	-----	-----



# Budget 2023 Highlights

This document is designed to introduce the process, context, and approach to the 2023 budget. We encourage you to read this sheet before diving into the numbers. The 2023 budget has been compiled doing the following:

- Each Board has had the opportunity to provide the Budget Committee with requests.
- Where possible, projected costs have been gathered from utilities, insurance companies, and other vendors so we can obtain the most accurate projections possible.
- The Budget Committee is comprised of (Treasurer and Chair) Patty Strauch, (Trustees Rep) Bronly Boyd, (Moderator) Cathy Clark, (Pastor) Brent Damrow, and (At-Large Member) Deb McMenamy. The Committee has met weekly and adjusted proposed Budget numbers as new information was received.
- The Budget Committee presented this proposed 2023 budget to both Trustees and Council for their review and endorsement to present to the Congregation.

## **Big Picture Changes**

First, we are grateful for the ongoing engagement and support of the Congregation. As we continue to more-fully regather, the resiliency and generosity of our Church Family are helping us meet these times.

- We have brought on a new Minister of Music in a half-time position with a fair compensation package.
- We continue to try to bring all our employees up to living compensation packages that are in line with industry guidelines for both wages and benefits.
- We are trying to support core ministries, including music and education, with the resources they need to meet the strong interests of the congregation.

## **Specific Changes**

- Pledging continues to be amazingly resilient in these tough times – thank you!
- The largest single change comes through the costs of staffing the music program at reasonable levels of hours and realistic pay. When we launched this endeavor three years ago, we knew that it would take time to grow into that position. The Pandemic added additional challenges. We do have “bridge” money both for 2023 and 2024 to help offset some of the increases as we grow.
- We are continuing to honor our commitment to Will’s medical insurance costs while also increasing his retirement benefits to try and reach both what is right and what is standard.
- Given high inflation, we are proposing a 6.5% increase in compensation for our staff.
- The draw on the endowment is based on 4.5% of the value (averaged over two years). This year to meet our growing needs we will be drawing an extra 0.5% of the value. This approach has been supported by Trustees, Council, and the Chair of the Endowment Committee.
- We are continuing to set aside money for the Capital Reserve. While we have lowered this amount during the Capital Campaign, it is important to continue building resources for improvements or to respond to immediate needs.

## **Bottom Line**

This budget reflects current realities. We anticipate that flexibility will continue to be in high demand as the economy continues to change and evolve. The Church Council will continue to manage both revenue and expenses in response to changing conditions. The budget reflects our commitment to meaningful ministries in sustainable ways, leaving our church better equipped to serve for future generations.

**First Congregational Church, Stockbridge MA**

	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Budget 2022	Budget 2023
<b>INCOME</b>										
Pledges	\$161,325	\$159,897	\$169,208	\$186,859	\$199,035	\$210,934	\$223,524	\$241,444	\$ 225,000	\$ 235,000
Pledges Growth/Additional										\$ 10,000
Pledges - One-Time Gifts							\$ 2,186			
Loose Offering	\$ 13,249	\$ 15,307	\$ 17,503	\$ 18,112	\$ 15,133	\$ 7,884	\$ 14,381	\$ 13,471	\$ 14,000	\$ 14,000
Facility Use Donation	\$ 6,172	\$ 7,950	\$ 3,900	\$ 5,240	\$ 5,114	\$ 5,070	\$ 5,230	\$ 5,484	\$ 5,000	\$ 5,000
Fundraisers	\$ -	\$ 3,944	\$ 12,657	\$ 4,199	\$ 8,500	\$ 4,014	\$ 2,515	\$ 5,598	\$ 4,500	\$ 6,000
Gifts/Donations	\$ 2,245	\$ 8,799	\$ 10,826	\$ 4,844	\$ 6,261	\$ 6,183	\$ 1,513	\$ 3,415	\$ 4,000	\$ 4,834
Golf Club Donation	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
Interest Income	\$ 249	\$ 248	\$ 230	\$ 240	\$ 11	\$ 20	\$ 5	\$ 3	\$ -	\$ -
<b>Income</b>	<b>\$184,240</b>	<b>\$197,145</b>	<b>\$215,324</b>	<b>\$221,094</b>	<b>\$235,654</b>	<b>\$235,705</b>	<b>\$250,955</b>	<b>\$271,015</b>	<b>\$ 254,100</b>	<b>\$ 276,434</b>
<b>FUND TRANSFERS</b>										
Endowment Fund Transfer	\$ 60,000	\$ 57,000	\$ 52,008	\$ 57,600	\$ 54,000	\$ 55,200	\$ 58,472	\$ 63,972	\$ 63,972	\$ 62,611
Supplemental Endowment	\$ -	\$ 4,000	\$ 12,000	\$ 12,000						\$ 6,957
Program Fund Transfer	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 6,304			
Interest on CDC Loan	\$ 1,500	\$ 1,500	\$ 1,500							
Music Minister Fund Transfer								\$ -	\$ 10,000	\$ 18,000
CE Director Fund Transfer								\$ 1,894	\$ 5,000	\$ 3,106
Carryover			\$ 3,895					\$ 1,900	\$ 5,000	\$ 3,100
<b>Fund Transfers Total</b>	<b>\$ 64,308</b>	<b>\$ 65,308</b>	<b>\$ 72,211</b>	<b>\$ 72,408</b>	<b>\$ 56,808</b>	<b>\$ 58,008</b>	<b>\$ 64,776</b>	<b>\$ 67,766</b>	<b>\$ 83,972</b>	<b>\$ 93,774</b>
<b>TOTAL INCOME</b>	<b>\$248,548</b>	<b>\$262,453</b>	<b>\$287,535</b>	<b>\$293,502</b>	<b>\$292,462</b>	<b>\$293,713</b>	<b>\$315,731</b>	<b>\$338,781</b>	<b>\$ 338,072</b>	<b>\$ 370,208</b>
<b>EXPENSES</b>										
<u>Salaries &amp; Benefits</u>										
<b>Minister</b>										
Salary	\$ 40,000	\$ 43,000	\$ 46,000	\$ 46,980	\$ 48,000	\$ 50,000	\$ 51,500	\$ 53,045	\$ 53,045	\$ 56,493
Pension Annuity	\$ 7,280	\$ 7,280	\$ 12,337	\$ 12,503	\$ 12,574	\$ 11,968	\$ 10,759	\$ 11,134	\$ 11,206	\$ 11,689
Health & Dental	\$ 18,156	\$ 22,392	\$ 24,309	\$ 25,935	\$ 26,475	\$ 27,120	\$ 28,554	\$ 29,934	\$ 28,812	\$ 32,439
FICA	\$ 5,126	\$ 5,356	\$ 5,592	\$ 5,592	\$ 6,000	\$ 5,890	\$ 5,890	\$ 6,123	\$ 6,123	\$ 6,387
Disability/Life	\$ 780	\$ 780	\$ 1,095	\$ 1,110	\$ 1,132	\$ 1,145	\$ 1,178	\$ 1,201	\$ 1,200	\$ 1,252
Parsonage Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Equity Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 4,000	\$ 4,000	\$ 4,000
<b>Minister of Music</b>										
Salary	\$ 20,400	\$ 21,114	\$ 21,744	\$ 22,176	\$ 16,663	\$ 16,773	\$ 13,625	\$ 24,217	\$ 24,500	\$ 38,690
Fica	\$ 1,561	\$ 1,615	\$ 1,663	\$ 1,697	\$ 1,275	\$ 633		\$ 1,233	\$ 1,530	\$ 2,960
Budget Carryover to 2021						\$ 5,000				
Benefits						\$ 2,702		\$ 5,233	\$ 6,667	\$ 12,560
Search Costs						\$ 2,702		\$ 386	\$ -	
<b>Administrator</b>										
Salary	\$ 22,788	\$ 23,244	\$ 23,712	\$ 23,786	\$ 22,776	\$ 23,400	\$ 26,742	\$ 24,745	\$ 24,745	\$ 26,353
Retirement	\$ 1,824	\$ 1,860	\$ 1,896	\$ 1,842	\$ 1,822	\$ 1,873	\$ 1,922	\$ 2,474	\$ 2,474	\$ 3,162
Dental Insurance	\$ 500	\$ 500	\$ 500	\$ 500						
Medical Ins	\$ 6,068	\$ 4,200	\$ 3,923	\$ 2,997		\$ 326	\$ 1,956	\$ 3,175	\$ 3,175	\$ 3,175
FICA	\$ 1,743	\$ 1,778	\$ 1,814	\$ 1,820	\$ 1,742	\$ 1,790	\$ 2,046	\$ 1,893	\$ 1,880	\$ 2,016

**First Congregational Church, Stockbridge MA**

	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Budget 2022	Budget 2023
<b>Sexton</b>										
Salary					\$ 4,746	\$ 9,750	\$ 10,010	\$ 10,313	\$ 10,313	\$ 10,983
Retirement					\$ 380	\$ 779	\$ 801	\$ 1,031	\$ 1,031	\$ 1,318
Medical Ins						\$ 134	\$ 804	\$ 1,361	\$ 1,361	\$ 1,361
FICA					\$ 363	\$ 746	\$ 766	\$ 789	\$ 789	\$ 840
<b>Financial Secretary</b>										
Salary	\$ 3,000	\$ 3,060	\$ 3,600	\$ 3,672	\$ 3,744	\$ 4,000	\$ 4,644	\$ 5,145	\$ 4,223	\$ 5,356
Music for Christian Ed	\$ 100									
FICA	\$ 226	\$ 234	\$ 275	\$ 281	\$ 286	\$ 306	\$ 355	\$ 394	\$ 323	\$ 410
<b>Pastoral Assistant</b>										
Salary				\$ 17,000	\$ 4,650					
FICA				\$ 1,300	\$ 356					
<b>Total Salaries/Benefits</b>	<b>\$135,552</b>	<b>\$142,413</b>	<b>\$154,460</b>	<b>\$ 175,191</b>	<b>\$158,984</b>	<b>\$173,037</b>	<b>\$167,551</b>	<b>\$190,825</b>	<b>\$ 190,397</b>	<b>\$ 224,446</b>
<b>Christian Education</b>										
Directed Gifts - CE						\$ (500)				
Adult Education	\$ 876	\$ 973	\$ 655	\$ 1,374	\$ 1,313	\$ 1,541	\$ 1,036	\$ 1,077	\$ 1,500	\$ 1,000
Sunday School	\$ 1,290	\$ 1,029	\$ 2,832	\$ 2,543	\$ 2,497	\$ 562	\$ 793	\$ 1,375	\$ 1,500	\$ 1,500
Youth Group						\$ 137	\$ 134	\$ 253	\$ 500	\$ 600
Special Events					\$ 129	\$ 1,467	\$ 200	\$ 64	\$ 500	\$ 500
CE Coordinator								\$ 1,894	\$ 5,000	\$ 5,000
Nursery	\$ 1,841	\$ 3,084	\$ 4,109	\$ 2,749	\$ 2,790	\$ 880	\$ -	\$ 1,160	\$ 1,400	\$ 2,000
<b>Total Christian Education</b>	<b>\$ 4,007</b>	<b>\$ 5,086</b>	<b>\$ 7,596</b>	<b>\$ 6,666</b>	<b>\$ 6,729</b>	<b>\$ 4,088</b>	<b>\$ 2,163</b>	<b>\$ 5,822</b>	<b>\$ 10,400</b>	<b>\$ 10,600</b>
<b>Growth &amp; Fellowship</b>										
Publicity	\$ 773	\$ 654	\$ 742	\$ 502				\$ 33	\$ -	
Coffee/Food/Supplies	\$ 1,732	\$ 2,158	\$ 2,396	\$ 2,014	\$ 2,386	\$ 605	\$ 37	\$ 1,685	\$ 2,200	\$ 3,380
Entrance/Narthex Project	\$ 413	\$ 607	\$ 276	\$ 603	\$ 393	\$ 196	\$ 613	\$ -	\$ 400	
Visitor/Growth								\$ -	\$ 500	\$ 500
Miscellaneous Exp	\$ 39	\$ 102	\$ 554	\$ 661	\$ 110	\$ 170	\$ 165	\$ 378	\$ 200	
<b>Total Growth &amp; Fellowship</b>	<b>\$ 2,957</b>	<b>\$ 3,521</b>	<b>\$ 3,968</b>	<b>\$ 3,780</b>	<b>\$ 2,889</b>	<b>\$ 971</b>	<b>\$ 815</b>	<b>\$ 2,096</b>	<b>\$ 3,300</b>	<b>\$ 3,880</b>
<b>Deacons</b>										
Worship Supplies	\$ 889	\$ 1,634	\$ 1,218	\$ 963	\$ 1,961	\$ 1,116	\$ 1,537	\$ 1,190	\$ 1,600	\$ 1,300
Livestream Worship						\$ 3,000	\$ 4,535	\$ 4,057	\$ 4,500	\$ 4,500
Special Events										\$ 600
Sabbatical - church	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,400	\$ 2,566	\$ 2,400	\$ 2,400	\$ 2,400
Sabbatical - pastor						\$ 600	\$ 600	\$ 600	\$ 600	\$ 600
Guest Pastors	\$ 1,200	\$ 825	\$ 800	\$ 400	\$ 1,000	\$ 1,200	\$ 250	\$ 1,600	\$ 1,800	\$ 1,800
Congregational Care	\$ 361	\$ 425	\$ 585	\$ 394	\$ 824	\$ 444	\$ 120	\$ 218	\$ 700	\$ 700
Car Allowance - Minister	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604
<b>Total Deacons</b>	<b>\$ 7,154</b>	<b>\$ 7,588</b>	<b>\$ 7,307</b>	<b>\$ 6,461</b>	<b>\$ 8,489</b>	<b>\$ 11,364</b>	<b>\$ 12,211</b>	<b>\$ 12,669</b>	<b>\$ 14,204</b>	<b>\$ 14,504</b>

**First Congregational Church, Stockbridge MA**

	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Budget 2022	Budget 2023
<b>Music</b>										
Organ/Piano/Bell Tuning	\$ 2,015	\$ 340	\$ 1,350	\$ 2,065	\$ 2,008	\$ 460	\$ 1,785	\$ 666	\$ 2,000	\$ 1,500
Organ Repair								\$ 1,650	\$ -	
Choir Soloists	\$ 6,755	\$ 7,530	\$ 7,455	\$ 6,362	\$ 6,420	\$ 6,180	\$ 4,950	\$ 4,410	\$ 6,100	\$ 6,000
Guest Musicians	\$ 1,750	\$ 1,321	\$ 1,300	\$ 1,125	\$ 2,264	\$ 1,675	\$ 1,625	\$ 1,500	\$ 1,360	\$ 3,000
Evening Service Musicians							\$ 431			
Sheet Music	\$ 655	\$ 559	\$ 767	\$ 611	\$ 969	\$ 1,169	\$ 925	\$ 885	\$ 960	\$ 750
One License										\$ 277
Misc							\$ 359			\$ 500
Organ Substitute	\$ 550	\$ 300	\$ 450	\$ 700	\$ 3,750	\$ -	\$ -	\$ 750	\$ 750	\$ 1,250
<b>Total Music</b>	<b>\$ 11,725</b>	<b>\$ 10,050</b>	<b>\$ 11,322</b>	<b>\$ 10,863</b>	<b>\$ 15,411</b>	<b>\$ 9,484</b>	<b>\$ 10,075</b>	<b>\$ 9,861</b>	<b>\$ 11,170</b>	<b>\$ 13,277</b>
<b>Mission &amp; Action</b>										
Directed Gifts - M&A						\$ (1,000)				
Local Needs	\$ 9,339	\$ 8,859	\$ 7,360	\$ 5,879	\$ 8,190	\$ 8,652	\$ 7,006	\$ 7,775	\$ 6,500	\$ 6,500
National/Int'l Needs	\$ 4,202	\$ 5,250	\$ 5,400	\$ 4,000	\$ 3,030	\$ 4,000	\$ 6,400	\$ 5,150	\$ 6,500	\$ 6,500
Discretionary Fund	\$ 1,176	\$ 1,650	\$ 2,061	\$ 1,801	\$ 1,762	\$ 2,348	\$ 1,826	\$ 2,227	\$ 2,250	\$ 2,250
UCC Missions	\$ 2,000	\$ 2,000	\$ 2,000	\$ -	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Individual Grants	\$ 500									
Kiva			\$ 1,000	\$ 500	\$ 500					
Mental Health			\$ 800							
<b>Total Mission &amp; Action</b>	<b>\$ 17,217</b>	<b>\$ 17,759</b>	<b>\$ 18,621</b>	<b>\$ 12,180</b>	<b>\$ 15,482</b>	<b>\$ 16,000</b>	<b>\$ 17,232</b>	<b>\$ 17,152</b>	<b>\$ 17,250</b>	<b>\$ 17,250</b>
<b>Council</b>										
New Member Expenses	\$ 478	\$ 213	\$ 450	\$ 147	\$ 251	\$ 81	\$ -	\$ 43	\$ 400	\$ 400
Pastor's Initiative Fund	\$ 532	\$ 520	\$ 590	\$ 837	\$ 704	\$ 588	\$ 457	\$ 437	\$ 600	\$ 500
Staff and Volunteer Support	\$ 263	\$ 533	\$ 452	\$ 217	\$ 783	\$ 2,182	\$ 500	\$ 496	\$ 500	\$ 600
Denominational Support	\$ 2,828	\$ 3,428	\$ 3,578	\$ 3,800	\$ 3,800	\$ 4,000	\$ 4,100	\$ 4,200	\$ 4,200	\$ 4,200
Professional Dev. - Minister	\$ 1,207	\$ 1,301	\$ 1,253	\$ 1,255	\$ 1,471	\$ 1,964	\$ 2,221	\$ 1,978	\$ 2,000	\$ 2,000
Professional Dev. - Pastor Asst.				\$ 400	\$ 418					
Professional Dev. - Music	\$ 650	\$ 108	\$ 642	\$ 64	\$ 1,144	\$ 146	\$ -	\$ -	\$ 666	\$ 1,000
Professional Dev. - Admin. A	\$ 477	\$ -	\$ 242	\$ 212	\$ -	\$ 170	\$ -	\$ -	\$ 300	\$ 300
Pastoral Support			\$ 6,281		\$ 255					
Marketing Materials/Website	\$ 2,036	\$ 2,001	\$ 366	\$ 717	\$ 745	\$ 1,417	\$ 2,251	\$ 1,663	\$ 2,250	\$ 2,000
<b>Total Council</b>	<b>\$ 8,471</b>	<b>\$ 8,104</b>	<b>\$ 13,854</b>	<b>\$ 7,649</b>	<b>\$ 9,571</b>	<b>\$ 10,549</b>	<b>\$ 9,529</b>	<b>\$ 8,816</b>	<b>\$ 10,916</b>	<b>\$ 11,000</b>
<b>Trustees &amp; General Maintenance</b>										
Directed Gifts - Trustees						\$ (12,509)				
<b>Utilities-Church</b>										
Utilities-Gas	\$ 5,125	\$ 3,342	\$ 4,237	\$ 4,876	\$ 5,442	\$ 4,617	\$ 5,698	\$ 6,372	\$ 6,240	\$ 6,360
Utilities-Electric	\$ 2,669	\$ 2,241	\$ 1,976	\$ 2,515	\$ 2,515	\$ 3,173	\$ 2,920	\$ 3,233	\$ 3,000	\$ 3,200
Utilities-Tel/Internet/Cable	\$ 1,765	\$ 1,809	\$ 1,818	\$ 2,063	\$ 2,050	\$ 2,613	\$ 3,701	\$ 4,492	\$ 3,800	\$ 5,000
Utilities-Water	\$ 373	\$ 297	\$ 468	\$ 677	\$ 442	\$ 445	\$ 509	\$ 580	\$ 500	\$ 580
Subtotal	\$ 9,932	\$ 7,689	\$ 8,499	\$ 10,131	\$ 10,449	\$ 10,849	\$ 12,827	\$ 14,678	\$ 13,540	\$ 15,140
<b>Utilities-Manse</b>										
Utilities-Gas	\$ 3,290	\$ 2,303	\$ 2,826	\$ 2,990	\$ 3,007	\$ 2,753	\$ 2,697	\$ 3,264	\$ 3,120	\$ 3,300
Utilities-Electric	\$ 1,547	\$ 1,485	\$ 1,542	\$ 1,856	\$ 1,943	\$ 2,330	\$ 2,517	\$ 2,847	\$ 2,700	\$ 2,800
Utilities-Telephone/Internet	\$ 1,128	\$ 1,244	\$ 1,141	\$ 1,159	\$ 1,232	\$ 1,746	\$ 2,035	\$ 1,857	\$ 2,035	\$ 1,600
Utilities-Water	\$ 870	\$ 595	\$ 1,235	\$ 1,535	\$ 1,081	\$ 1,382	\$ 1,294	\$ 1,089	\$ 1,400	\$ 1,200
Subtotal	\$ 6,835	\$ 5,627	\$ 6,744	\$ 7,540	\$ 7,263	\$ 8,211	\$ 8,543	\$ 9,057	\$ 9,255	\$ 8,900

**First Congregational Church, Stockbridge MA**

	Actual 2015	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Budget 2022	Budget 2023
<b>General Maintenance</b>										
Insurance for buildings	\$ 5,063	\$ 6,192	\$ 6,578	\$ 6,786	\$ 7,209	\$ 8,520	\$ 8,940	\$ 9,371	\$ 9,246	\$ 10,000
Worker's Comp	\$ 1,619	\$ 1,093	\$ 789	\$ 1,608	\$ 1,590	\$ 1,686	\$ 1,231	\$ 1,027	\$ 2,000	\$ 2,000
Office Expenses	\$ 8,979	\$ 8,719	\$ 13,050	\$ 10,161	\$ 4,613	\$ 4,400	\$ 11,295	\$ 7,691	\$ 6,739	\$ 4,500
Online Service Fees						\$ 1,071				
Copier, Printing, Paper Expense					\$ 4,323	\$ 2,650	\$ 1,172	\$ 1,502	\$ 2,950	\$ 2,000
Postage & Mailing Services					\$ 1,777	\$ 1,727	\$ 1,666	\$ 1,671	\$ 1,900	\$ 1,900
Kitchen Supplies	\$ 1,032	\$ 1,435	\$ 2,091	\$ 1,230	\$ 920	\$ 509	\$ 162	\$ 846	\$ 1,140	\$ 1,140
Sexton Support	\$ 10,775	\$ 11,700	\$ 11,825	\$ 11,625	\$ 5,850	\$ 1,000	\$ 365	\$ 1,263	\$ 1,000	\$ 1,000
Stewardship				\$ 473	\$ 658	\$ 1,140	\$ 226	\$ 594	\$ 500	\$ 500
Bookkeeper	\$ 4,890	\$ 4,500	\$ 4,425	\$ 4,800	\$ 2,850	\$ 3,450	\$ 3,350	\$ 3,760	\$ 3,500	\$ 3,700
Legal Fees			\$ 861	\$ 1,700				\$ 1,500	\$ 1,000	\$ 1,000
Contracted Services					\$ 7,949	\$ 10,065	\$ 10,546	\$ 14,684	\$ 10,400	\$ 12,100
Church Maintenance	\$ 6,244	\$ 6,904	\$ 6,408	\$ 9,616	\$ 4,750	\$ 16,976	\$ 5,237	\$ 5,079	\$ 5,250	\$ 4,750
Manse Maintenance	\$ 2,906	\$ 5,083	\$ 2,224	\$ 2,748	\$ 3,789	\$ 4,546	\$ 4,650	\$ 6,458	\$ 4,750	\$ 4,250
Grounds Maintenance	\$ 3,949	\$ 5,095	\$ 6,752	\$ 5,351	\$ 3,586	\$ 1,487	\$ 3,095	\$ 7,614	\$ 4,250	\$ 3,750
Interest on Equity Loan							\$ 1,112			
Subtotal	\$ 45,457	\$ 50,721	\$ 55,003	\$ 56,098	\$ 49,864	\$ 59,228	\$ 53,046	\$ 63,059	\$ 54,625	\$ 52,590
<b>Total Trustees/General Mai</b>	\$ 62,224	\$ 64,037	\$ 70,246	\$ 73,769	\$ 67,576	\$ 65,779	\$ 74,416	\$ 86,794	\$ 77,420	\$ 76,630
Carryover to Next Year		\$ 3,895					\$ 5,000			
Capital Reserve						\$ 4,200	\$ 15,000	\$ 3,000	\$ 3,000	\$ 3,000
<b>TOTAL EXPENSES</b>	\$249,307	\$262,453	\$287,374	\$296,559	\$285,131	\$295,472	\$313,992	\$337,036	\$338,057	\$374,587
Net Income	\$ (759)	-0-	\$ 161	\$ (3,057)	\$ 7,331	\$ (1,759)	\$ 1,739	\$ 1,745	\$ 15	\$ (4,378)