

*2023 Financial Reports  
and  
2024 Proposed Budget*



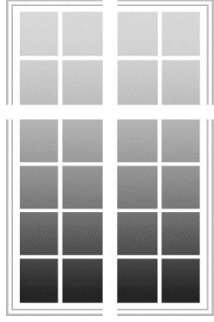
*The First Congregational Church  
United Church of Christ  
Stockbridge, MA*

*presented for approval at the  
Annual Budget Meeting  
on  
February 4, 2024*

*The Reverend Brent Damrow, Pastor  
Ronald Hanft, 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,  
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 4, 2024, at 11:00 a.m.

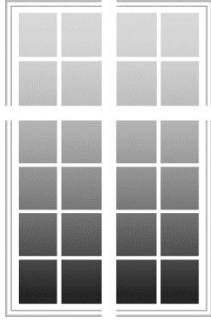
The business to be transacted is as follows:

To act upon the budget for the fiscal year 2024.

To act on the proposed Land Acknowledgement By-Law.

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 4, 2024

11:00 AM

- I. Opening Prayer
- II. Moment of Silence
- III. Reading of Call for the Meeting
- IV. Minutes of the previous meeting
- V. Act on the proposed Land Acknowledgement By-Law
- VI. Treasurer's Report
- VII. Act upon the budget for FY2024
- VIII. Other business
- IX. Adjournment

**The First Congregational Church, UCC**  
**Stockbridge, Massachusetts**

**ANNUAL BUDGET MEETING Minutes**  
**February 5, 2023**

Present: Brent Damrow, Cathy Clark and 31 members were present in the sanctuary with over seven members participating 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 2023 Annual Budget Meeting. Brent offered an opening prayer for the meeting. With over 35 members, Cathy announced a quorum for the meeting. Jeremy Ridenour, Clerk, then read the Call to the Meeting: To act upon the budget for the fiscal year 2023. To act upon any other business that may legally come before the meeting. The next order of business was to approve the 2022 Annual Budget Meeting minutes. Margaret Hornick put forward a motion to approve the minutes. The minutes were approved unanimously.

Patty Strauch, Treasurer, offered the financial report. She gave thanks to the Budget Committee and all those who helped to create the budget. Patty began her comments by speaking about the budget from 2022. The church was under budget by \$1,754.40, which she explains was due to a successful fundraiser, more pledges than expected, and certain positions not being filled throughout the year. She then opened the floor for questions. Niti asked for clarification about the term equity on the balance sheet, and Patty offered an explanation. With no more questions, Patty transitioned to speak about the 2023 budget. Patty reviewed the process of drafting a budget. All boards submit requests based on previous year's information and the projected budget for the upcoming year. 2023 will be the first year in the past three years in which all programs are expected to fully run and all staff positions will be occupied. There has also been an effort to pay staff a more equitable raise, with a 6.5% increase to adjust for cost of living. Due to this increase, Patty reported that the 2023 budget would be a gap budget at the cost of \$4,378. She explained that the Budget Committee is confident that the church will step up to fund the ministries of the church. No questions were asked about the budget. David Anderegg put forward a motion to pass the budget. The 2023 proposed budget was approved unanimously.

The meeting ended at 11:35 a.m. with the congregation singing "This Little Light of Mine." Cathy adjourned the meeting at 11:36 a.m.

Respectfully submitted,

Jeremy Ridenour, Clerk

## Moderator's Report

Dear Friends,

This past year has been a new learning curve for me, including some challenges and some very gratifying experiences. The challenges tend to be tasks that must be done; the gratifications are being engaged with so many good people in our community of faith. So the first word must be one of gratitude -- to all of you who show up, take hold, give what you've got, and join the fray, in serving each other and the larger community in which we live.

The church's Council has been my home base for participating with you in living the faith. Some of our responsibilities were given to us in last May's Congregational meeting. We established a Procter Hall Working Group that is working thoughtfully to bring recommendations for the use of the proceeds of the long-awaited, but now imminent sale of Procter Hall. We also established a Working Group to develop a plan for the refurbishment of the Jonathan Edwards Room and our kitchen. The Trustees have chosen a design consultant to work with this group which will begin the planning process soon. I won't steal any more thunder from the Capital Campaign and Trustees except to thank so many folk who contribute to the research and implementation of these exciting but challenging projects.

Now, to the agenda of this meeting: First, the Justice Task Force has worked hard to bring us a Land Acknowledgement addition to our By-Laws which begins to recognize the heritage of the Mohican people whose land we now occupy. This is a very special and valuable first step that our February Congregational Meeting will address.

Second, this is the time to establish our budget for 2024. Last year the Congregation approved a 2023 budget that contained a "gap" of over \$4,000 to be raised. There are many moving parts to our budget, rooted in annual pledges that you make to support our life together. Just one of the other parts is an annual special "Fundraiser(s)". We started the year without a plan for this item and almost let it slip by. But in the summer Pastor Brent challenged us to join him and Jon in an all-church tag sale. Patty Strauch came forward to coordinate this project and, along with many other volunteers, brought about a very successful event. All of the boards helped by holding back on spending that they had anticipated, while many folks helped close some income gaps. And, as Grace would have it, we've ended the year without a deficit.

Now we have another challenging year ahead. We conservatively counted income sources, the boards have restrained the costs of their work, while some staff continue to work below the recommended guidelines for their compensation. As in many years before, we have a challenge budget. That's a nice way of saying that the 2024 budget is beginning with a deficit. We need to remain faithful to our calling and our commitments in finding ways to close this gap during the year ahead. We've done this before; it's possible but not inevitable. So now, as St. Paul bids us, "let us run with perseverance the race that is set before us."

With Faith and Fortitude,



Ron Hanft, Moderator

## Pastor's Budget Message

*But God's already made it plain how to live, what to do, what GOD is looking for in us.  
It's quite simple: Do what is fair and just to your neighbor,  
be compassionate and loyal in your love,  
And don't take yourself too seriously—take God seriously.*

Micah 6:8 The Message Translation

Dear Church Family,

We have come to the end of another budget year. I celebrate the hard work that went into last year – both in our ministries and the financing of them. I give thanks for the truth that despite incredible financial challenges, we met them **and** did the work of being church. I am so thankful for all the people who helped make that a reality. I also pray that we remember where God was at work in all of that – for in the good times it is easy to take our work, our giving, our planning so seriously that we might forget to take all of God's presence in it seriously enough.

We are coming to the beginning of another budget year. We plan, we imagine ministries, we crunch numbers, we offer pledges and intents to give, we create budget lines and fill them with figures, we take it all very seriously. I also pray that as we read these reports and prepare to vote on the proposed budget that we take God's presence, calling, and blessing seriously too. To take it another step, I pray that our budget takes God's calling and abundance more seriously than our own fears or need for certainty.

We are vibrant and alive. We continue to grow in numbers and deepen in relationship. We are offering programs for our kids, welcome to the community, service to those in need, truth to a world swimming in deception, beauty in a time beset by stress, and a place where all are truly and fully welcome. We are committed to programs not just that benefit us, but that welcome the community in, that make Stockbridge and the wider Berkshires not just a beautiful place to live but a meaningful one too. We are committed to paying our staff living wages with benefits. We are serving, learning, singing, sharing, and worshipping in ways that are transformative.

All of that requires support. With costs rising – especially in the areas of facilities and staffing, our current needs are greater than our current expected resources. And yet, given the nature of our budget the only place where we might be able to cut are in the areas of programming and outreach – those very places where we live into Micah's call that sits atop my letter. The projected gap currently in the budget is a little more than \$16,000. Our Boards and our Budget Committee have worked hard to present a budget that is reflective of our mission and our calling. They have already cut from what was requested.

The Trustees and the Council have unanimously voiced their endorsement of this budget as a transparent and honest reflection of the situation. I and they are confident that we can meet these challenges as a congregation offering and finding the additional resources needed. While there is risk, there is also risk in failing to live into these moments. We have safety nets to draw upon if absolutely necessary, too. I hope and pray that we will not shrink back from this moment but take God seriously enough to step forward – mindfully, boldly, responsibly, humbly, and faithfully. I stand ready to step forward with you.

In hope and gratitude,

***Pastor Brent***

## **Board of Christian Education**

The 2023 budget was spent on staffing and program expenses.

The largest staffing expense was primarily for the Nursery, \$3,253.36. Our nursery care providers for the year were Samantha Goudey, Malina Jackson and Emily Goudey. We're delighted that families are assured about having nursery care each Sunday.

We hired Julian Vallen early in the year to be the Sunday School Coordinator. As his career path shifted, we ended up only paying Julian \$637.50 of the budgeted \$5,000.

During the summer, we met with Julian to hear his observations and thoughts about running a Sunday School program. For older children, we've migrated to a Storytelling model staffed by volunteers from the wider church. There are generally several elements each week – singing (led by Elisabeth Bellows and/or Liza Catino), praying, reading the Bible stories and then doing activities that reinforce the story.

The youth group has been active this year as well, their activities have included hiking, navigating a corn maze, making crafts at the after-church potluck and craft-making party and lastly, seeing the Winterlights display at Naumkeag. The Naumkeag Winterlights organizers donated the tickets to the event as thanks for using our parking lot.

There were also special events, Rally Day in September and an egg hunt on Easter, complete with games and bible-themed prizes.

In Adult Education, we are in the midst of a two year-long studies – one is a Bible study led by Pastor Brent, the second is a discussion of the book “Wholehearted Faith” by Rachel Held Evans. We also purchased Lenten and Advent devotionals for the congregation. Thanks in part to book group participants reimbursing the cost of their copies, expenses were \$900.38 out of a budgeted \$1,000.

As a Board, we are striving to engage the children, youth and adults of the church with interesting and creative programs that help us all grow in our Christian faith.

Members: Kim Ruffing (Chair), Terry Wise, Vicky Cooper and Elisabeth Bellows



## **Board of Music**

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 music 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, typically about \$1500 per year. We also pay a small licensing fee (\$300) that allows us to reprint hymns in our worship bulletin and we purchase a small amount of new sheet music (\$750). A small Discretionary Fund (\$500) is made available for use by the Minister of Music for unforeseen items that support the music programs.

We completed the first full year for our new Minister of Music, Peter Frost, who started in fall 2022. This has been a wonderful restart to our pre-pandemic choir and music activities. Because of this long hoped for hiring, we were able to return to choir singing, which then changed what we spend in the music budget. We are paying 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 expanded to support section leaders twice per month.

The 2024 budget will continue our programming with lower levels of funding for guest artists (-\$1000) which will likely result in simpler performances during Easter and Christmas seasons and fewer summer guest artists to fill the summer choir break. The spring 2024 timing of the organ overhaul, to be paid for from Capital Campaign funds, will save further organ repair (-\$500) and tuning expenses. And tuning of the pianos will have to be cut back as well (-\$1000).

Respectfully submitted,

Tom Ruffing, Chairman, Board of Music

Deb McMenamy, Bob Doerr, Mary Hoeltzel, members of the Board of Music

## **Board of Growth and Fellowship**

The Board of Growth and Fellowship's purpose is to warmly welcome friends and strangers alike into our worship space and our community. We are charged with helping people feel connected to one another, and we offer opportunities for fellowship and connection. During this year, we've been especially pleased to collaborate with other boards and committees to share opportunities for connections. We worked with the Justice Task Force to create special coffee hours prior to hearing a speaker, and with the Board of Christian Education – assisting with Rally Day activities and food and a pot luck meal and Advent Crafts event.

Our budget for 2023 was anticipated to be higher simply due to the rising costs of food supplies. For example, the cost of coffee, coffee pods, tea and all associated supplies was \$1,088.06. With careful spending and many donations of baked goods and snacks, we were able to come in under budget.

Coffee/Food Supplies	Budget	Actual
	\$3,380.00	\$2339.74

Our outreach project has been the production of new birthday cards, a photo of our church and a photo of our worship, printed with "You are Beloved". The cards were enjoyed by all.

Publicity & MISC	Budget	Actual
	\$225.00	\$473.00 (printing costs)

Total Growth & Fellowship	Budget	Actual
	\$3880.00	\$2713.49

We have enjoyed the many opportunities to gather this year and we look forward to continuing traditions as we seek new ways to grow together in faith and fellowship. Please reach out to any member of Growth & Fellowship with your ideas – or, consider joining us!

Respectfully submitted, Charlotte Rodgers, Chair, Donna Jacobs, Brian Farrell & Ted Randolph

## Board of Mission & Action 1/17/24

In 2023 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 and other communications were successful in meeting that goal. We also pledged that much of our focus would be on affordable housing and food security. Here is a summary of our board's expenditures in 2023.

### **M&A OPERATING BUDGET:** (modified due to churchwide budget constraints)

	<u>2023 Budget</u>	<u>Expenditures</u>
<b><u>Local Needs</u></b>	6,500.00 (modified 5,200.00)	5,754.20
Our Local Needs projects included our congregation's Pop Up Pantry (\$2,030.45), Cathedral of the Beloved meal program in Pittsfield (\$1,514.84), People's Pantry in Great Barrington (\$335.00), Habitat for Humanity in Great Barrington (\$500.00), an Affordable Housing Forum held in our sanctuary (\$80.00), Multicultural BRIDGE in Lee (\$754.00 for local immigrants' needs), Berkshire Coalition for Suicide Prevention (\$250.00), Appalachian Trail Ministry in Sheffield (\$125.00), and help for our sponsored family in Pittsfield through the Afghanistan Resettlement Program (\$165.01).		
<b><u>National/International Needs</u></b>	6,500.00 (modified 5,200.00)	4,292.11
National and International Needs included donations for the Stockbridge-Munsee Tribe (\$300), American Foundation for Suicide Prevention (\$250.00), UCC Disaster Relief Fund for Mississippi, Hawaii, Turkey, Syria, Ethiopia, Ukraine, Greece, Morocco and Libya (\$3,400), World Central Kitchen for Ukraine (\$100.00), and Church World Service Hygiene Kits (\$242.11).		
<b><u>Discretionary Fund</u></b>	2,250.00 (modified 1,800.00)	1,753.69
This fund allows our pastor to give aid to local people in need for such things as groceries (\$300.00), temporary motel housing (\$293.77), rent (\$700.00), electric bills (\$429.91, and household items (\$30.01).		
<b><u>UCC Mission offerings</u></b>	2,000.00 (modified 1,600.00)	2,000.00
Our participation in the United Church of Christ mission programs supports the following annual offerings: Our Church's Wider Mission (\$500.00), Strengthen the Church (\$500.00), One Great Hour of Sharing (\$500.00), and Neighbors in Need (\$500.00).		
<b>TOTAL:</b>	<b>17,250.00 (modified 13,800.00)</b>	<b>13,800.00</b>

### **M&A RESTRICTED ACCOUNTS** 5,459.00

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 funds went to People's Pantry (\$1,086), Pop Up Pantry (\$520), Thanksgiving Offering (\$335, with \$168 to People's Pantry & \$167 to Pop Up Pantry), Retired Ministers Fund (\$2,493), Christmas Giving Tree (\$815), and CWS Hygiene Kits (\$210).

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, Beth Cilley, Alice Collins, Ronnie Cunningham, Nick Pohl, Marion Pomeroy,  
Tracy Wilson*

## **Board of Deacons**

Our budget includes funds for worship and congregational care along with line items for things like guest pastors, livestream support (which will be moved to Council in 2024), sabbatical planning, and mileage for Pastoral visits.

Most of our worship supply line went to traditional and expected expenses like communion supplies, candles, prayer slips and holiday supplies (palms, Advent, Ash Wednesday, Maundy Thursday...). Beyond that there were some special purchases to bring life to particular worship services like the colorful spinners and confetti for Easter or the kazoos and “peace” sign for Holy Humor Sunday or the Pride flags, candles, and lapel pins for our pride service. We managed to stay well under budget in this area spending roughly \$950 of the \$1,300 allocated.

Congregational Care items purchased this year from our budget included things like books for those going through hard times and wanting resources to deal with them, flowers to brighten a room, plants, coffee and a snack at the Elm Street Market, candles to bring warmth and light, and even chocolate. These small tokens help to reach out on behalf of the congregation to those in need. We spent \$312 of the \$700 allocated.

While the Livestream line largely pays for the technicians, it also this year included the ability to purchase some needed upgrades including a new computer, technical assistance, and other equipment. Sunday morning worship was the primary time for streaming, but we also provided streaming for some funeral services and educational events. This portion of the budget is largely managed by the livestream team rather than the Board of Deacons.

Finally, the remaining budgets for sabbatical and milage all have regular monthly payments that go either to restricted accounts for future use or to reimburse for mileage for the month.

Board of Deacons: David Anderegg, Sarah Conly, Michael Deegan, Drea Pecor, Ken Ward,  
Miles Wheat

## **Board of Trustees**

This positive FY2023 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.

### **2023 Highlights**

- Review, with the Treasurer, the monthly financial reports throughout the year and the annual budget proposal for the coming year
- 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 coordinating our work with the work needed on town property
- Monitoring the negotiations of having Procter Hall becoming home to the Waldorf School
- Carrying out the successful Annual Stewardship Campaign

Board of Trustees: Don Rodgers (chair), Patty Strauch (Treasurer), Tim Bosworth, Bronly Boyd, Joe Catino, Bryan Hyatt, Joe Nicolosi, and Christine Rasmussen.

## **End of Board Reports**

### **Fundraisers**

The 2023 Church Budget was approved with a "Fundraiser" income line of \$6,000 with no specific fundraisers identified or planned. As the year proceeded, two fundraisers to benefit the Operating Budget were undertaken. The total raised by both was \$4,057.

#### **September 4 - Tag Sale**

Out on the front lawn and in the Jonathan Edwards room, the Church held a huge sale. With items donated to the church for sale as well as individuals and families hosting their own tables, the morning brought out many treasure seekers. Dozens of volunteers helped to sort donated items, set them up, clean what was left and get remaining items to places like Goodwill.

#### **September 30 - Soprano Riot**

Conceived by, organized and accompanied by David Anderegg, this concert featuring sopranos Nellie Rustick and Amy Shake brought delight to the crowd singing a wide variety of works. The program featured world premiers of some of David's own works including "Songs from a Bad Year and "Two Vocalises for Enrique."

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

The Capital Campaign budget is managed and funded separately from the annual Operating Budget in keeping with generally accepted accounting principles (GAAP). 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 Capital Campaign is beginning its third year. Here we list a summary of the specific projects completed, currently underway and planned. Implementation of these projects is dependent on the rate at which pledges are actually received.

### **I. Projects Completed to date:**

- 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. New overhead door installed in 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.
- An ADA Code Compliant barrier-free entrance ramp at the entrance to the Community (JE) meeting room. The design includes de-icing elements, code compliant railings and assisted exterior and interior doors.
- Repair & new roof on the north and east slopes of the JE room

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

- Refurbishing the JE Community Room and kitchen.
- Upgrading the downstairs Manse ½ Bath to full bath.

### **III. Projects Planned for 2024 & 2025**

- Repairing the extensive needs of our church organ
- Prep & paint steeple & portico. Spot point & seal church front brickwork.
- Repair, paint & carpet Narthex
- Allocating a reserve for replacing the sanctuary furnace; JE room and the educational/office wing furnaces.
- Allocate a reserve for a TBD Community Mission.

**First Congregational Church of Stockbridge**  
**Balance Sheet**  
As of December 31, 2023

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	Dec 31, 23
<b>ASSETS</b>	
<b>Current Assets</b>	
Checking/Savings	
1 · Berkshire Bank Checking Account	6,509.90
2 · Restrict Gift Account	76,541.23
3 · Capital Campaign Account	218,180.16
<b>Total Checking/Savings</b>	301,231.29
<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>	1,574,400.76
<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>	<b>2,840,406.78</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Other Current Liabilities	
24300 · Flex Account Payable	416.67
<b>Total Other Current Liabilities</b>	416.67
<b>Total Current Liabilities</b>	416.67
<b>Total Liabilities</b>	416.67
<b>Equity</b>	
30000 · Opening Balance Equity	2,445,491.33
32001 · Unrestricted Net Assets	364,202.90
Net Income	30,295.88
<b>Total Equity</b>	2,839,990.11
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,840,406.78</b>

## **2023 Budget Recap**

The Congregation passed a budget with a projected gap of \$4,400. That gap would either be met through additional funding sources or program cuts. The major changes to that budget included:

- Bringing on a new half-time Minister of Music with a fair compensation package while continuing to try to bring all employees up to living compensation packages that are in line with industry guidelines for both wages and benefits.
- Re-establishing core programs including CE, Music, and Worship that had been smaller during the pandemic.

### **Challenges encountered:**

- Gift income (which largely includes gifts in honor of those who have passed away) was only 1/6<sup>th</sup> of what was projected (based on a rolling average of past years). This amount was \$4,000 short of what was budgeted.
- While fundraising was strong – thanks to the Yard Sale and the Sopranos Concert it was short approximately \$2,000.
- Electric rates greatly increased during 2023 resulting in overages of \$2,250.

### **Good News:**

- Combined pledge commitments and loose offering slightly exceeded budgeted amounts.
- Building usage donations were more than \$2,000 greater than budgeted.
- Boards worked closely with the treasurer to offset the shortfall in income (of \$6,116.35) and the projected gap of \$4,400 to end with a balanced budget (surplus of \$823.29 or 0.23%).

### **Bottom Line:**

- We ended with a budget in the black for 2023 thanks to the generosity of the congregation and the hard work of our Treasurer, Council, Staff, and Boards. That is a significant accomplishment, and it should be celebrated.
- To meet the challenges, staff and Boards needed to cut more than \$10,000 from ministries of the church. This is not a recipe for long-term success.
- Capital challenges in 2022 (including tree work, John Sergeant wing window restoration, and sewers) wiped out the Capital Reserve Line by end of 2022. While we were able to add \$3,000 from this year's budget, that line remains underfunded.



**First Congregational Church of Stockbridge**  
**Profit & Loss Budget vs. Actual for the Year**  
January through December 2023

	Jan - Dec 23	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
32000 · Income			
32100 · Pledges			
32101 · Pledge Commitments	236,550.31	235,000.00	1,550.31
32102 · Pledge Growth & Additional	8,327.90	10,000.00	-1,672.10
<b>Total 32100 · Pledges</b>	<b>244,878.21</b>	<b>245,000.00</b>	<b>-121.79</b>
32200 · Loose Offering	14,496.39	14,000.00	496.39
32300 · Facility Use Donations	7,360.00	5,000.00	2,360.00
32400 · Fundraisers	4,056.59	6,000.00	-1,943.41
32500 · Gifts	750.00	4,834.00	-4,084.00
32600 · Golf Club Parking	1,600.00	1,600.00	0.00
<b>Total 32000 · Income</b>	<b>273,141.19</b>	<b>276,434.00</b>	<b>-3,292.81</b>
41000 · Fund Transfers			
41100 · Endowment Fund Transfer	62,610.96	62,611.00	-0.04
41200 · Supplement Endowment	6,957.00	6,957.00	0.00
41350 · Music Minister Fund Transfer	18,000.00	18,000.00	0.00
41360 · CE Position Fund Transfer	637.50	3,106.00	-2,468.50
41500 · Carryover	3,100.00	3,100.00	0.00
<b>Total 41000 · Fund Transfers</b>	<b>91,305.46</b>	<b>93,774.00</b>	<b>-2,468.54</b>
45000 · Interest			
45020 · Interest	2.76		
<b>Total 45000 · Interest</b>	<b>2.76</b>		
<b>Total Income</b>	<b>364,449.41</b>	<b>370,208.00</b>	<b>-5,758.59</b>
<b>Gross Profit</b>	<b>364,449.41</b>	<b>370,208.00</b>	<b>-5,758.59</b>
<b>Expense</b>			
50000 · Salaries & Benefits			
51000 · Minister - salary & benefits			
51100 · Minister - salary	56,493.00	56,493.00	0.00
51200 · Minister - Pension Annuity	11,689.08	11,689.02	0.06
51300 · Minister - Health & Dental	32,439.00	32,439.00	0.00
51400 · Minister - FICA	6,123.36	6,387.21	-263.85
51500 · Minister - Disability/Life	1,252.44	1,252.40	0.04
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>114,996.88</b>	<b>115,260.63</b>	<b>-263.75</b>
52000 · Music Director - salary & bnfts			
52100 · Music Director - salary	38,679.96	38,690.00	-10.04
52200 · Music Director - FICA	2,959.55	2,959.79	-0.24
52300 · Music Director - Benefits	12,560.00	12,560.00	0.00
<b>Total 52000 · Music Director - salary &amp; bnfts</b>	<b>54,199.51</b>	<b>54,209.79</b>	<b>-10.28</b>
53000 · Administrator - salary & bnfts			
53100 · Administrator - salary	26,353.34	26,353.43	-0.09
53200 · Administrator - retirement	3,162.41	3,162.41	0.00
53400 · Administrator - Medical	3,305.40	3,175.20	130.20
53500 · Administrator - FICA	2,015.83	2,016.04	-0.21
<b>Total 53000 · Administrator - salary &amp; bnfts</b>	<b>34,836.98</b>	<b>34,707.08</b>	<b>129.90</b>

**First Congregational Church of Stockbridge**  
**Profit & Loss Budget vs. Actual for the Year**  
January through December 2023

	Jan - Dec 23	Budget	\$ Over Budget
<b>53600 · Sexton - salary &amp; bnfts</b>			
53700 · Sexton - Salary	10,983.38	10,983.38	0.00
53800 · Sexton - retirement	1,318.01	1,318.01	0.00
53850 · Sexton - Medical	1,416.60	1,360.80	55.80
53900 · Sexton - FICA	840.12	840.23	-0.11
<b>Total 53600 · Sexton - salary &amp; bnfts</b>	<b>14,558.11</b>	<b>14,502.42</b>	<b>55.69</b>
<b>54000 · Financial Secretary - sal &amp; bnf</b>			
54100 · Financial Secretary - salary	5,356.08	5,356.00	0.08
54200 · Financial Secretary - FICA	409.69	409.73	-0.04
<b>Total 54000 · Financial Secretary - sal &amp; bnf</b>	<b>5,765.77</b>	<b>5,765.73</b>	<b>0.04</b>
<b>Total 50000 · Salaries &amp; Benefits</b>	<b>224,357.25</b>	<b>224,445.65</b>	<b>-88.40</b>
<b>61000 · Board of Christian Education</b>			
61100 · Adult Education	900.38	1,000.00	-99.62
61200 · Sunday School	901.75	1,500.00	-598.25
61300 · Youth Group	149.81	600.00	-450.19
61305 · Special Events	475.72	500.00	-24.28
61400 · Nursery	3,253.36	2,000.00	1,253.36
61500 · CE Coordinator	637.50	5,000.00	-4,362.50
<b>Total 61000 · Board of Christian Education</b>	<b>6,318.52</b>	<b>10,600.00</b>	<b>-4,281.48</b>
<b>62000 · Growth &amp; Fellowship</b>			
62100 · Publicity	225.00		
62200 · Coffee/Food/Supplies	2,339.74	3,380.00	-1,040.26
62500 · Miscellaneous	148.75		
62600 · Visitor/Growth	0.00	500.00	-500.00
<b>Total 62000 · Growth &amp; Fellowship</b>	<b>2,713.49</b>	<b>3,880.00</b>	<b>-1,166.51</b>
<b>63000 · Board of Deacons</b>			
63100 · Worship Supplies	948.53	1,300.00	-351.47
63150 · Livestream Worship	4,919.10	4,500.00	419.10
63170 · Special Events	0.00	600.00	-600.00
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	1,200.00	1,800.00	-600.00
63400 · Congregational Care	312.09	700.00	-387.91
63500 · Car Allowance - Minister	2,604.00	2,604.00	0.00
<b>Total 63000 · Board of Deacons</b>	<b>12,983.72</b>	<b>14,504.00</b>	<b>-1,520.28</b>
<b>64000 · Board of Music</b>			
64100 · Organ/Piano/Bells tuning	1,170.00	1,500.00	-330.00
64200 · Choir Soloists	4,885.00	6,000.00	-1,115.00
64300 · Guest musicians	1,950.00	3,000.00	-1,050.00
64400 · Sheet Music	432.23	750.00	-317.77
64450 · Music Licenses	290.00	277.00	13.00
64500 · Organ Substitute	1,500.00	1,250.00	250.00
64600 · Music Minister Discretionary	240.84	500.00	-259.16
<b>Total 64000 · Board of Music</b>	<b>10,468.07</b>	<b>13,277.00</b>	<b>-2,808.93</b>
<b>65000 · Mission &amp; Action</b>			
65100 · Local Needs	5,754.20	6,500.00	-745.80
65200 · National/International needs	4,292.11	6,500.00	-2,207.89
65300 · Discretionary Fund	1,753.69	2,250.00	-496.31
65400 · UCC Missions	2,000.00	2,000.00	0.00
<b>Total 65000 · Mission &amp; Action</b>	<b>13,800.00</b>	<b>17,250.00</b>	<b>-3,450.00</b>

**First Congregational Church of Stockbridge**  
**Profit & Loss Budget vs. Actual for the Year**  
January through December 2023

	Jan - Dec 23	Budget	\$ Over Budget
<b>66000 · Church Council</b>			
66200 · New Member Expense	191.87	400.00	-208.13
66300 · Denominational Support	4,200.00	4,200.00	0.00
66400 · Pastor's Initiative Fund	421.85	500.00	-78.15
66500 · Staff and Volunteer Support	561.66	600.00	-38.34
66610 · Professional Dev - minister	2,170.05	2,000.00	170.05
66620 · Professional Dev - music	937.00	1,000.00	-63.00
66630 · Professional Dev - Admin	0.00	300.00	-300.00
66670 · Marketing Materials/Web	1,623.06	2,000.00	-376.94
<b>Total 66000 · Church Council</b>	<b>10,105.49</b>	<b>11,000.00</b>	<b>-894.51</b>
<b>67000 · Trustees &amp; Maintenance</b>			
67110 · Church utilities - Gas	6,150.14	6,360.00	-209.86
67120 · Church utilities - Electric	4,504.42	3,200.00	1,304.42
67130 · Church utilities - Tel/Internet	6,070.23	5,000.00	1,070.23
67140 · Church utilities - Water	522.43	580.00	-57.57
67210 · Manse utilities - Gas	2,992.98	3,300.00	-307.02
67220 · Manse utilities - Electric	3,727.88	2,800.00	927.88
67230 · Manse utilities - Tel/Internet	1,662.06	1,600.00	62.06
67240 · Manse utilities - Water	1,133.93	1,200.00	-66.07
67300 · Insurance - buildings	10,575.50	10,000.00	575.50
67400 · Worker's Comp	1,628.00	2,000.00	-372.00
67510 · Office Supplies			
67515 · Postage, Mailing Service	1,354.47	1,900.00	-545.53
67510 · Office Supplies - Other	4,307.66	4,500.00	-192.34
<b>Total 67510 · Office Supplies</b>	<b>5,662.13</b>	<b>6,400.00</b>	<b>-737.87</b>
67520 · Copier, Printing, Paper	1,077.94	2,000.00	-922.06
67530 · Kitchen Supplies	913.52	1,140.00	-226.48
67540 · Sexton Support	1,320.66	1,000.00	320.66
67550 · Bookkeeper	3,700.00	3,700.00	0.00
67560 · Legal Fees	0.00	1,000.00	-1,000.00
67570 · Contracted services			
67572 · Program	5,248.35	4,660.00	588.35
67574 · Property / Maintenance	9,517.97	7,440.00	2,077.97
<b>Total 67570 · Contracted services</b>	<b>14,766.32</b>	<b>12,100.00</b>	<b>2,666.32</b>
67610 · Church Maintenance	1,502.09	4,750.00	-3,247.91
67620 · Manse Maintenance	5,335.91	4,250.00	1,085.91
67630 · Grounds Maintenance	6,025.75	3,750.00	2,275.75
67700 · Stewardship	607.69	500.00	107.69
<b>Total 67000 · Trustees &amp; Maintenance</b>	<b>79,879.58</b>	<b>76,630.00</b>	<b>3,249.58</b>
<b>69000 · Capital Reserve Fund</b>	<b>3,000.00</b>	<b>3,000.00</b>	<b>0.00</b>
<b>Total Expense</b>	<b>363,626.12</b>	<b>374,586.65</b>	<b>-10,960.53</b>
<b>Net Ordinary Income</b>	<b>823.29</b>	<b>-4,378.65</b>	<b>5,201.94</b>
<b>Net Income</b>	<b>823.29</b>	<b>-4,378.65</b>	<b>5,201.94</b>

**First Congregational Church of Stockbridge**  
**Restricted - Account Balances**  
As of December 31, 2023

	Dec 31, 23
R 7100 · Sabbatical Accounts	
R 7101 · Sabbatical Church Fund	10,152.93
R 7102 · Sabbatical Pastor Fund	2,239.29
R 7103 · Grant/Pastor Development	2,216.23
<b>Total R 7100 · Sabbatical Accounts</b>	<b>14,608.45</b>
R 7200 · Mission & Action Projects	
R 7201 · Food Pantry	0.00
R 7203 · Giving Tree	105.00
R 7204 · Summer School Backpack Program	0.00
R 7206 · Retired Ministers Fund	2,493.00
R 7208 · Pop Up Pantry	284.50
R 7209 · Tornado Rebuilding Program	0.00
R 7210 · Afghan Resettlement Project	0.00
R 7211 · Ukraine	0.00
R 7212 · Suicide Prevention	0.00
R 7213 · Construct	0.00
R 7214 · Lee Food Pantry	0.00
R 7215 · Ethiopia Relief	0.00
R 7216 · Hygeine Kits	0.00
R 7217 · Thanksgiving Offering	0.00
R 7200 · Mission & Action Projects - Other	185.00
<b>Total R 7200 · Mission &amp; Action Projects</b>	<b>3,067.50</b>
R 7300 · Council Restricted	
R 7301 · Council Fundraisers	0.00
R 7303 · Website	0.00
R 7304 · Sermon Fund	0.00
R 7300 · Council Restricted - Other	222.73
<b>Total R 7300 · Council Restricted</b>	<b>222.73</b>
R 7400 · Deacons	
R 7401 · Sunday Evening Worship	0.00
R 7402 · Flower Fund	534.75
<b>Total R 7400 · Deacons</b>	<b>534.75</b>
R 7500 · Music	
R 7501 · Music Programs	3,882.10
R 7502a · Minister of Music Support	9,000.00
R 7502b · Salary Carryover from 2020	0.00
<b>Total R 7500 · Music</b>	<b>12,882.10</b>
R 7600 · Trustees	
R 7601 · Trustees Restricted	519.59
R 7602 · Capital Projects	0.00
R 7603 · Capital Reserve Fund	3,000.00
R 7604 · Window Shutter Project	468.89
R 7605 · Capital Campaign	0.00
R 7606 · Tree Work	0.00
<b>Total R 7600 · Trustees</b>	<b>3,988.48</b>
R 7700 · Pastor	
R 7701 · Pastor Directed	500.00
R 7702 · Covid 19 Response	0.00
R 7703 · Gifts	1,564.41
R 7704 · Pulpit Communion Baptism Refurb	10,000.00
<b>Total R 7700 · Pastor</b>	<b>12,064.41</b>
R 7800 · Treasurer	
R 7801 · Scholarship Fund	-3,890.06

**First Congregational Church of Stockbridge**  
**Restricted - Account Balances**  
As of December 31, 2023

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	Dec 31, 23
R 7803 · 2021 Prepaid Pledges	0.00
R 7804 · Memorial Garden	3,554.43
R 7805 · CE Projects	0.00
R 7806 · 2022 Prepaid Pledges	0.00
R 7807 · Operating Reserve	945.82
R 7808 · Service League	0.00
R 7809 · 2023 Prepaid Pledges	0.00
R 7810 · CE Position Fund	2,468.75
R 7811 · Festival Chorus	382.78
R 7812 · Livestream	0.00
R 7813 · Events / Weddings	0.00
R 7814 · 2024 Prepaid Pledges	25,460.00
R 7800 · Treasurer - Other	100.00
Total R 7800 · Treasurer	29,021.72
<b>Total Balance</b>	<b>76,390.14</b>

**First Congregational Church of Stockbridge**  
**Income and Expenses through the Restricted Account**  
**As of December 31, 2023**

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 23
42000 · Designated Income	
42100 · Directed Gifts	11,860.18
42300 · Capital Reserve Fund Transfer	3,118.51
Total 42000 · Designated Income	14,978.69
90000 · Designated Expenses	
90100 · Buildings Related	2,900.00
90200 · Grounds Related	3,118.51
90300 · Program Related	2,554.18
90400 · Community Engagement/Outreach	6,406.00
Total 90000 · Designated Expenses	14,978.69

**FIRST CONGREGATIONAL CHURCH OF STOCKBRIDGE**  
**BANK AND FUND BALANCES**  
**As of December 31, 2023**

ACCOUNT	12/31/2015	12/31/2016	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022	12/31/2023
Operating Checking	12,957.42	13,468.94	12,060.38	7,564.24	13,171.00	21,301.80	7,702.47	6,682.17	6,509.90
Restricted Checking	17,868.87	55,166.30	99,251.91	30,861.06	42,843.00	72,777.03	52,198.13	64,940.14	76,541.23
Capital Campaign Checking	-----	-----	-----	-----	-----	-----	9,592.43	200,340.27	218,180.16
Scholarship Fund	47,692.72	49,263.98	56,193.42	50,697.14	56,278.00	58,504.03	63,591.68	55,614.97	63,560.08
Endowment	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	1,336,582.52
Program Fund	30,344.00	27,536.00	14,728.00	11,920.00	9,112.00	6,304.00	0.00	0.00	-----
Clark Fund	4,740.42	4,775.63	5,319.87	5,319.87	transferred to endowment	-----	-----	-----	-----
Greylock Credit	258.18	259.30	259.42	0.00	0.00	0.00	0.00	0.00	-----
Capital Fund	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	transferred to endowment	-----	-----	-----	-----	-----	-----

# Budget 2024 Highlights

This document is designed to introduce the process, context, and approach to the 2024 budget. We encourage you to read this sheet before diving into the numbers. The Budget Committee is comprised of (Treasurer and Chair) Patty Strauch, (Trustees Rep) Bronly Boyd, (Moderator) Ron Hanft, (At-Large Members) Frank Russell and Stephanie Bradford, and (Pastor) Brent Damrow.

- Where possible, projected and actual costs have been gathered from utilities, insurance companies, and other vendors so we can obtain the most accurate projections possible.
- Each Board had the opportunity to provide the Budget Committee with requests for 2024 programs, classes, events, etc.
- The Budget Committee reviewed Board requests, along with projected income and expenses. All Boards were given new target numbers for expenses and asked to revise their original requests. Boards determined the allocation of funds to each line item within their budgets.
- Income projections are honest, real, and, if anything, conservative.
- The Budget has been reviewed/endorsed by Trustees and Council for presentation to the Congregation.

## **Big Picture**

Congregational membership, giving, volunteering, and building use continue to grow. This is offset by rising costs, commitment to “fair” staff compensation/benefits, and growth in program engagement.

- The largest changes in the budget are paying our staff living wages with benefits. Both the Minister of Music and the Administrator/Sexton positions, for the first time in a very long time, meet industry standards for their positions and include relevant benefits. This is both a practice that fits with our faith and a recipe to help recruit and maintain quality staff. Our Pastor remains within the compensation guidelines of the Southern New England Conference, although at the bottom of that range.
- Costs connected to utilities (especially electricity) and contracted services continue to rise.
- We are presenting a significant gap budget of \$16,136.
  - The Budget Committee has already cut \$20,850 from Board and Staff requests.
  - The Trustees and Council have affirmed the budget with the understanding that we will:
    - Provide transparency and encourage our congregation to meet the challenge.
    - Communicate regularly with the congregation on income/expense opportunities and challenges throughout the year.
    - Manage to the budget as passed.

## **Specific Changes**

- The Administrator/Sexton position’s benefits have finally been brought up to the percentage of salary that meets good business practices, cares for our staff, and will be a guide for future hires. The Minister of Music and Administrator/Sexton positions are now equal in proportion.
- Given budget limitations, staff salary increases are minimal and below inflation.
- The draw on the endowment is based on 5% of the value (averaged over fiveyears). This approach has been supported by Trustees, Council, and the Chair of the Endowment Committee.
- We continue to set aside money for the Capital Reserve.

## **Bottom Line:**

This budget reflects current realities. The budget reflects our commitment to meaningful ministries in sustainable ways, leaving our church better equipped to serve future generations. There are risks in any budget – whether spending too much or too little. We believe that this budget funds our programs at the *minimal* levels needed to sustain vitality. The budget includes new initiatives identified by the congregation. We believe that by providing full transparency as to the economic reality of these times our congregation can and will live into these challenges.



This year we are happy to present a one-page summary of the 2024 Budget. We hope that it provides a snapshot of the budget, as well as showing how the Budget Committee arrived at the numbers proposed in the 2024 Budget (which has subsequently been endorsed by Trustees and Church Council for presentation to the Congregation). Individual expense lines can be found on the detailed budget provided on the pages to follow.

**FIRST CONGREGATIONAL CHURCH, STOCKBRIDGE MA**  
**Summary of 2024 Proposed Budget**

			Budget 2024
<b>INCOME</b>			
Pledges			\$ 238,000
Pledges Growth/Additional			\$ 5,000
Loose Offering			\$ 14,640
Facility Use Donation			\$ 11,000
Fundraisers			\$ 4,000
Gifts/Donations			\$ 4,500
Golf Club Donation			\$ 1,600
<b>Income</b>			<b>\$ 278,740</b>
<b>FUND TRANSFERS</b>			
Endowment Fund Transfer			\$ 67,103
Music Minister Fund Transfer			\$ 16,000
CE Director Fund Transfer			\$ 2,469
<b>Fund Transfers Total</b>			<b>\$ 85,572</b>
<b>TOTAL INCOME</b>			<b>\$ 364,312</b>
<b>EXPENSES</b>			
<b>Total Salaries/Benefits</b>			<b>\$ 232,263</b>
	<b>Original Board Requests</b>	<b>Reductions Required</b>	
<b>Total Christian Education</b>	\$ 9,750	\$ (2,750)	\$ 7,000
<b>Total Growth &amp; Fellowship</b>	\$ 4,500	\$ (500)	\$ 4,000
<b>Total Deacons</b>	\$ 10,004	\$ (1,200)	\$ 8,804
<b>Total Music</b>	\$ 13,540	\$ (3,250)	\$ 10,290
<b>Total Mission &amp; Action</b>	\$ 23,150	\$ (5,200)	\$ 17,950
<b>Total Admin/Council</b>	\$ 15,320	\$ (200)	\$ 15,120
<b>Total Trustees/General Maintenance</b>	\$ 85,271	\$ (2,750)	\$ 82,521
<b>Capital Reserve</b>	\$ 7,500	\$ (5,000)	\$ 2,500
	<b>Total Reductions</b>	<b>\$ (20,850)</b>	
<b>TOTAL EXPENSES</b>			<b>\$ 380,448</b>
<b>NET INCOME</b>			<b>\$ (16,136)</b>

**First Congregational Church, Stockbridge MA**

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Budget 2023	Budget 2024
<b>INCOME</b>										
Pledges	\$159,897	\$169,208	\$186,859	\$199,035	\$210,934	\$223,524	\$241,444	\$236,550	<b>\$ 235,000</b>	<b>\$ 238,000</b>
Pledges Growth/Additional								\$ 8,328	<b>\$ 10,000</b>	<b>\$ 5,000</b>
Pledges - One-Time Gifts						\$ 2,186				
Loose Offering	\$ 15,307	\$ 17,503	\$ 18,112	\$ 15,133	\$ 7,884	\$ 14,381	\$ 13,471	\$ 14,496	<b>\$ 14,000</b>	<b>\$ 14,640</b>
Facility Use Donation	\$ 7,950	\$ 3,900	\$ 5,240	\$ 5,114	\$ 5,070	\$ 5,230	\$ 5,484	\$ 7,360	<b>\$ 5,000</b>	<b>\$ 11,000</b>
Fundraisers	\$ 3,944	\$ 12,657	\$ 4,199	\$ 8,500	\$ 4,014	\$ 2,515	\$ 5,598	\$ 4,057	<b>\$ 6,000</b>	<b>\$ 4,000</b>
Gifts/Donations	\$ 8,799	\$ 10,826	\$ 4,844	\$ 6,261	\$ 6,183	\$ 1,513	\$ 3,415	\$ 750	<b>\$ 4,834</b>	<b>\$ 4,500</b>
Golf Club Donation	\$ 1,000	\$ 1,000	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	<b>\$ 1,600</b>	<b>\$ 1,600</b>
Interest Income	\$ 248	\$ 230	\$ 240	\$ 11	\$ 20	\$ 5	\$ 3	\$ 3	<b>\$ -</b>	<b>\$ -</b>
<b>Income</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>\$273,144</b>	<b>\$ 276,434</b>	<b>\$ 278,740</b>
<b>FUND TRANSFERS</b>										
Endowment Fund Transfer	\$ 57,000	\$ 52,008	\$ 57,600	\$ 54,000	\$ 55,200	\$ 58,472	\$ 63,972	\$ 62,611	<b>\$ 62,611</b>	<b>\$ 67,103</b>
Supplemental Endowment	\$ 4,000	\$ 12,000	\$ 12,000					\$ 6,957	<b>\$ 6,957</b>	
Program Fund Transfer	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 6,304				
Interest on CDC Loan	\$ 1,500	\$ 1,500								
Music Minister Fund Transfer							\$ -	\$ 18,000	<b>\$ 18,000</b>	<b>\$ 16,000</b>
CE Director Fund Transfer							\$ 1,894	\$ 638	<b>\$ 3,106</b>	<b>\$ 2,469</b>
Carryover		\$ 3,895					\$ 1,900	\$ 3,100	<b>\$ 3,100</b>	
<b>Fund Transfers Total</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>\$ 91,305</b>	<b>\$ 93,774</b>	<b>\$ 85,572</b>
<b>TOTAL INCOME</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>\$364,449</b>	<b>\$ 370,208</b>	<b>\$ 364,312</b>
<b>EXPENSES</b>										
<u>Salaries &amp; Benefits</u>										
<b>Minister</b>										
Salary	\$ 43,000	\$ 46,000	\$ 46,980	\$ 48,000	\$ 50,000	\$ 51,500	\$ 53,045	\$ 56,493	<b>\$ 56,493</b>	<b>\$ 57,623</b>
Pension Annuity	\$ 7,280	\$ 12,337	\$ 12,503	\$ 12,574	\$ 11,968	\$ 10,759	\$ 11,134	\$ 11,689	<b>\$ 11,689</b>	<b>\$ 11,847</b>
Health & Dental	\$ 22,392	\$ 24,309	\$ 25,935	\$ 26,475	\$ 27,120	\$ 28,554	\$ 29,934	\$ 32,439	<b>\$ 32,439</b>	<b>\$ 33,435</b>
FICA	\$ 5,356	\$ 5,592	\$ 5,592	\$ 6,000	\$ 5,890	\$ 5,890	\$ 6,123	\$ 6,123	<b>\$ 6,387</b>	<b>\$ 6,474</b>
Disability/Life	\$ 780	\$ 1,095	\$ 1,110	\$ 1,132	\$ 1,145	\$ 1,178	\$ 1,201	\$ 1,252	<b>\$ 1,252</b>	<b>\$ 1,269</b>
Parsonage Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	<b>\$ 3,000</b>	<b>\$ 3,000</b>
Equity Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 4,000	\$ 4,000	<b>\$ 4,000</b>	<b>\$ 4,000</b>
<b>Minister of Music</b>										
Salary	\$ 21,114	\$ 21,744	\$ 22,176	\$ 16,663	\$ 16,773	\$ 13,625	\$ 24,217	\$ 38,680	<b>\$ 38,690</b>	<b>\$ 39,077</b>
Fica	\$ 1,615	\$ 1,663	\$ 1,697	\$ 1,275	\$ 633		\$ 1,233	\$ 2,960	<b>\$ 2,960</b>	<b>\$ 2,989</b>
Budget Carryover to 2021					\$ 5,000					
Benefits					\$ 2,702		\$ 5,233	\$ 12,560	<b>\$ 12,560</b>	<b>\$ 12,703</b>
Search Costs					\$ 2,702		\$ 386			
<b>Administrator</b>										
Salary	\$ 23,244	\$ 23,712	\$ 23,786	\$ 22,776	\$ 23,400	\$ 26,742	\$ 24,745	\$ 26,353	<b>\$ 26,353</b>	<b>\$ 26,485</b>
Benefits	\$ 1,860	\$ 1,896	\$ 1,842	\$ 1,822	\$ 1,873	\$ 1,922	\$ 2,474	\$ 3,162	<b>\$ 3,162</b>	<b>\$ 9,495</b>
Dental Insurance	\$ 500	\$ 500	\$ 500							
Medical Ins	\$ 4,200	\$ 3,923	\$ 2,997		\$ 326	\$ 1,956	\$ 3,175	\$ 3,305	<b>\$ 3,175</b>	
FICA	\$ 1,778	\$ 1,814	\$ 1,820	\$ 1,742	\$ 1,790	\$ 2,046	\$ 1,893	\$ 2,016	<b>\$ 2,016</b>	<b>\$ 2,026</b>

**First Congregational Church, Stockbridge MA**

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Budget 2023	Budget 2024
<b>Sexton</b>										
Salary				\$ 4,746	\$ 9,750	\$ 10,010	\$ 10,313	\$ 10,983	\$ 10,983	\$ 11,038
Benefits				\$ 380	\$ 779	\$ 801	\$ 1,031	\$ 1,318	\$ 1,318	\$ 4,082
Medical Ins					\$ 134	\$ 804	\$ 1,361	\$ 1,417	\$ 1,361	
FICA				\$ 363	\$ 746	\$ 766	\$ 789	\$ 840	\$ 840	\$ 844
<b>Financial Secretary</b>										
Salary	\$ 3,060	\$ 3,600	\$ 3,672	\$ 3,744	\$ 4,000	\$ 4,644	\$ 5,145	\$ 5,356	\$ 5,356	\$ 5,456
FICA	\$ 234	\$ 275	\$ 281	\$ 286	\$ 306	\$ 355	\$ 394	\$ 410	\$ 410	\$ 417
<b>Pastoral Assistant</b>										
Salary			\$ 17,000	\$ 4,650						
FICA			\$ 1,300	\$ 356						
<b>Total Salaries/Benefits</b>	\$142,413	\$154,460	\$ 175,191	\$158,984	\$173,037	\$167,551	\$190,825	\$224,357	\$224,446	\$232,263
<u><b>Christian Education</b></u>										
Directed Gifts - CE					\$ (500)					
Adult Education	\$ 973	\$ 655	\$ 1,374	\$ 1,313	\$ 1,541	\$ 1,036	\$ 1,077	\$ 900	\$ 1,000	\$ 900
Sunday School	\$ 1,029	\$ 2,832	\$ 2,543	\$ 2,497	\$ 562	\$ 793	\$ 1,375	\$ 902	\$ 1,500	\$ 800
Youth Group					\$ 137	\$ 134	\$ 253	\$ 150	\$ 600	\$ 650
Special Events				\$ 129	\$ 1,467	\$ 200	\$ 64	\$ 476	\$ 500	\$ 700
CE Coordinator							\$ 1,894	\$ 638	\$ 5,000	\$ -
Nursery	\$ 3,084	\$ 4,109	\$ 2,749	\$ 2,790	\$ 880	\$ -	\$ 1,160	\$ 3,253	\$ 2,000	\$ 3,950
<b>Total Christian Education</b>	\$ 5,086	\$ 7,596	\$ 6,666	\$ 6,729	\$ 4,088	\$ 2,163	\$ 5,822	\$ 6,319	\$ 10,600	\$ 7,000
<u><b>Growth &amp; Fellowship</b></u>										
Publicity	\$ 654	\$ 742	\$ 502				\$ 33	\$ 225	\$ -	\$ 250
Coffee/Food/Supplies	\$ 2,158	\$ 2,396	\$ 2,014	\$ 2,386	\$ 605	\$ 37	\$ 1,685	\$ 2,340	\$ 3,380	\$ 3,500
Entrance/Narthex Project	\$ 607	\$ 276	\$ 603	\$ 393	\$ 196	\$ 613	\$ -	\$ -	\$ -	
Visitor/Growth							\$ -	\$ -	\$ 500	\$ 250
Miscellaneous Exp	\$ 102	\$ 554	\$ 661	\$ 110	\$ 170	\$ 165	\$ 378	\$ 149	\$ -	
<b>Total Growth &amp; Fellowship</b>	\$ 3,521	\$ 3,968	\$ 3,780	\$ 2,889	\$ 971	\$ 815	\$ 2,096	\$ 2,713	\$ 3,880	\$ 4,000
<u><b>Deacons</b></u>										
Worship Supplies	\$ 1,634	\$ 1,218	\$ 963	\$ 1,961	\$ 1,116	\$ 1,537	\$ 1,190	\$ 949	\$ 1,300	\$ 1,000
Livestream Worship					\$ 3,000	\$ 4,535	\$ 4,057	\$ 4,919	\$ 4,500	\$ -
Special Events								\$ -	\$ 600	\$ -
Sabbatical - church	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,400	\$ 2,566	\$ 2,400	\$ 2,400	\$ 2,400	\$ 2,400
Sabbatical - pastor					\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600
Guest Pastors	\$ 825	\$ 800	\$ 400	\$ 1,000	\$ 1,200	\$ 250	\$ 1,600	\$ 1,200	\$ 1,800	\$ 1,500
Congregational Care	\$ 425	\$ 585	\$ 394	\$ 824	\$ 444	\$ 120	\$ 218	\$ 312	\$ 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>	\$ 7,588	\$ 7,307	\$ 6,461	\$ 8,489	\$ 11,364	\$ 12,211	\$ 12,669	\$ 12,984	\$ 14,504	\$ 8,804



# **First Congregational Church, Stockbridge MA**

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Budget 2023	Budget 2024
<u>Music</u>										
Organ/Piano/Bell Tuning	\$ 340	\$ 1,350	\$ 2,065	\$ 2,008	\$ 460	\$ 1,785	\$ 666	\$ 180	\$ 1,500	\$ 500
Organ Repair							\$ 1,650	\$ 990	\$ -	
Choir Soloists	\$ 7,530	\$ 7,455	\$ 6,362	\$ 6,420	\$ 6,180	\$ 4,950	\$ 4,410	\$ 4,885	\$ 6,000	\$ 5,400
Guest Musicians	\$ 1,321	\$ 1,300	\$ 1,125	\$ 2,264	\$ 1,675	\$ 1,625	\$ 1,500	\$ 1,950	\$ 3,000	\$ 1,850
Evening Service Musicians						\$ 431				
Sheet Music	\$ 559	\$ 767	\$ 611	\$ 969	\$ 1,169	\$ 925	\$ 885	\$ 432	\$ 750	\$ 750
One License								\$ 290	\$ 277	\$ 290
Misc						\$ 359		\$ 241	\$ 500	\$ 500
Organ Substitute	\$ 300	\$ 450	\$ 700	\$ 3,750	\$ -	\$ -	\$ 750	\$ 1,500	\$ 1,250	\$ 1,000
<b>Total Music</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>\$ 10,468</b>	<b>\$ 13,277</b>	<b>\$ 10,290</b>
<u>Mission &amp; Action</u>										
Directed Gifts - M&A					\$ (1,000)					
Local Needs	\$ 8,859	\$ 7,360	\$ 5,879	\$ 8,190	\$ 8,652	\$ 7,006	\$ 7,775	\$ 5,754	\$ 6,500	\$ 6,800
National/Int'l Needs	\$ 5,250	\$ 5,400	\$ 4,000	\$ 3,030	\$ 4,000	\$ 6,400	\$ 5,150	\$ 4,292	\$ 6,500	\$ 6,000
Discretionary Fund	\$ 1,650	\$ 2,061	\$ 1,801	\$ 1,762	\$ 2,348	\$ 1,826	\$ 2,227	\$ 1,754	\$ 2,250	\$ 1,000
UCC Missions	\$ 2,000	\$ 2,000	\$ -	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ -
Riverbrook										\$ 1,900
Justice Initiatives										\$ 1,250
Mission Trip										\$ 1,000
Kiva		\$ 1,000	\$ 500	\$ 500						
Mental Health		\$ 800								
<b>Total Mission &amp; Action</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>\$ 13,800</b>	<b>\$ 17,250</b>	<b>\$ 17,950</b>
<u>Administrative / Council</u>										
New Member Expenses	\$ 213	\$ 450	\$ 147	\$ 251	\$ 81	\$ -	\$ 43	\$ 192	\$ 400	\$ 400
Pastor's Initiative Fund	\$ 520	\$ 590	\$ 837	\$ 704	\$ 588	\$ 457	\$ 437	\$ 422	\$ 500	\$ 500
Staff and Volunteer Support	\$ 533	\$ 452	\$ 217	\$ 783	\$ 2,182	\$ 500	\$ 496	\$ 562	\$ 600	\$ 600
Denominational Support	\$ 3,428	\$ 3,578	\$ 3,800	\$ 3,800	\$ 4,000	\$ 4,100	\$ 4,200	\$ 4,200	\$ 4,200	\$ 4,200
Professional Dev. - Minister	\$ 1,301	\$ 1,253	\$ 1,255	\$ 1,471	\$ 1,964	\$ 2,221	\$ 1,978	\$ 2,170	\$ 2,000	\$ 2,000
Professional Dev. - Pastor Asst.			\$ 400	\$ 418						
Professional Dev. - Music	\$ 108	\$ 642	\$ 64	\$ 1,144	\$ 146	\$ -	\$ -	\$ 937	\$ 1,000	\$ 1,000
Professional Dev. - Admin. A	\$ -	\$ 242	\$ 212	\$ -	\$ 170	\$ -	\$ -	\$ -	\$ 300	\$ 100
Pastoral Support		\$ 6,281		\$ 255						
Livestream Worship										\$ 4,320
Entrance/Planters										\$ 200
Marketing Materials/Website	\$ 2,001	\$ 366	\$ 717	\$ 745	\$ 1,417	\$ 2,251	\$ 1,663	\$ 1,623	\$ 2,000	\$ 1,800
<b>Total Council</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>\$ 10,105</b>	<b>\$ 11,000</b>	<b>\$ 15,120</b>
<u>Trustees &amp; General Maintenance</u>										
Directed Gifts - Trustees					\$ (12,509)					
<u>Utilities-Church</u>										
Utilities-Gas	\$ 3,342	\$ 4,237	\$ 4,876	\$ 5,442	\$ 4,617	\$ 5,698	\$ 6,372	\$ 6,150	\$ 6,360	\$ 6,600
Utilities-Electric	\$ 2,241	\$ 1,976	\$ 2,515	\$ 2,515	\$ 3,173	\$ 2,920	\$ 3,233	\$ 4,504	\$ 3,200	\$ 4,500
Utilities-Tel/Internet/Cable	\$ 1,809	\$ 1,818	\$ 2,063	\$ 2,050	\$ 2,613	\$ 3,701	\$ 4,492	\$ 6,070	\$ 5,000	\$ 5,985
Utilities-Water	\$ 297	\$ 468	\$ 677	\$ 442	\$ 445	\$ 509	\$ 580	\$ 522	\$ 580	\$ 580
Subtotal	\$ 7,689	\$ 8,499	\$ 10,131	\$ 10,449	\$ 10,849	\$ 12,827	\$ 14,678	\$ 17,247	\$ 15,140	\$ 17,665

**First Congregational Church, Stockbridge MA**

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Budget 2023	Budget 2024
<b>Utilities-Manse</b>										
Utilities-Gas	\$ 2,303	\$ 2,826	\$ 2,990	\$ 3,007	\$ 2,753	\$ 2,697	\$ 3,264	\$ 2,993	\$ 3,300	\$ 3,360
Utilities-Electric	\$ 1,485	\$ 1,542	\$ 1,856	\$ 1,943	\$ 2,330	\$ 2,517	\$ 2,847	\$ 3,728	\$ 2,800	\$ 4,000
Utilities-Telephone/Internet	\$ 1,244	\$ 1,141	\$ 1,159	\$ 1,232	\$ 1,746	\$ 2,035	\$ 1,857	\$ 1,662	\$ 1,600	\$ 1,656
Utilities-Water	\$ 595	\$ 1,235	\$ 1,535	\$ 1,081	\$ 1,382	\$ 1,294	\$ 1,089	\$ 1,134	\$ 1,200	\$ 1,200
Subtotal	\$ 5,627	\$ 6,744	\$ 7,540	\$ 7,263	\$ 8,211	\$ 8,543	\$ 9,057	\$ 9,517	\$ 8,900	\$ 10,216
<b>General Maintenance</b>										
Insurance for buildings	\$ 6,192	\$ 6,578	\$ 6,786	\$ 7,209	\$ 8,520	\$ 8,940	\$ 9,371	\$ 10,576	\$ 10,000	\$ 12,000
Worker's Comp	\$ 1,093	\$ 789	\$ 1,608	\$ 1,590	\$ 1,686	\$ 1,231	\$ 1,027	\$ 1,628	\$ 2,000	\$ 1,900
Office Expenses	\$ 8,719	\$ 13,050	\$ 10,161	\$ 4,613	\$ 4,400	\$ 11,295	\$ 7,691	\$ 4,308	\$ 4,500	\$ 3,800
Online Service Fees					\$ 1,071					
Copier, Printing, Paper Expense				\$ 4,323	\$ 2,650	\$ 1,172	\$ 1,502	\$ 1,078	\$ 2,000	\$ 1,800
Postage & Mailing Services				\$ 1,777	\$ 1,727	\$ 1,666	\$ 1,671	\$ 1,354	\$ 1,900	\$ 1,800
Kitchen Supplies	\$ 1,435	\$ 2,091	\$ 1,230	\$ 920	\$ 509	\$ 162	\$ 846	\$ 914	\$ 1,140	\$ 1,140
Sexton Support	\$ 11,700	\$ 11,825	\$ 11,625	\$ 5,850	\$ 1,000	\$ 365	\$ 1,263	\$ 1,321	\$ 1,000	\$ 500
Stewardship			\$ 473	\$ 658	\$ 1,140	\$ 226	\$ 594	\$ 608	\$ 500	\$ 500
Bookkeeper	\$ 4,500	\$ 4,425	\$ 4,800	\$ 2,850	\$ 3,450	\$ 3,350	\$ 3,760	\$ 3,700	\$ 3,700	\$ 3,700
Legal Fees		\$ 861	\$ 1,700				\$ 1,500	\$ -	\$ 1,000	\$ 250
Contracted Services				\$ 7,949	\$ 10,065	\$ 10,546	\$ 14,684	\$ 14,766	\$ 12,100	\$ 15,000
Church Maintenance	\$ 6,904	\$ 6,408	\$ 9,616	\$ 4,750	\$ 16,976	\$ 5,237	\$ 5,079	\$ 1,502	\$ 4,750	\$ 4,250
Manse Maintenance	\$ 5,083	\$ 2,224	\$ 2,748	\$ 3,789	\$ 4,546	\$ 4,650	\$ 6,458	\$ 5,336	\$ 4,250	\$ 4,250
Grounds Maintenance	\$ 5,095	\$ 6,752	\$ 5,351	\$ 3,586	\$ 1,487	\$ 3,095	\$ 7,614	\$ 6,026	\$ 3,750	\$ 3,750
Interest on Equity Loan						\$ 1,112				
Subtotal	\$ 50,721	\$ 55,003	\$ 56,098	\$ 49,864	\$ 59,228	\$ 53,046	\$ 63,059	\$ 53,116	\$ 52,590	\$ 54,640
<b>Total Trustees/General Mai</b>	\$ 64,037	\$ 70,246	\$ 73,769	\$ 67,576	\$ 65,779	\$ 74,416	\$ 86,794	\$ 79,880	\$ 76,630	\$ 82,521
Carryover to Next Year	\$ 3,895					\$ 5,000				
Capital Reserve					\$ 4,200	\$ 15,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 2,500
<b>TOTAL EXPENSES</b>	\$262,453	\$287,374	\$296,559	\$285,131	\$295,472	\$313,992	\$337,036	\$363,626	\$ 374,587	\$ 380,448
Net Income	-0-	\$ 161	\$ (3,057)	\$ 7,331	\$ (1,759)	\$ 1,739	\$ 1,745	\$ 823	\$ (4,378)	\$ (16,136)