

*2024 Financial Reports
and
2025 Proposed Budget*



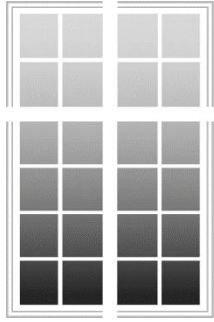
*The First Congregational Church
United Church of Christ
Stockbridge, MA*

*presented for approval at the
Annual Budget Meeting
on
February 2, 2025*

*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 2, 2025, at 11:00 a.m.

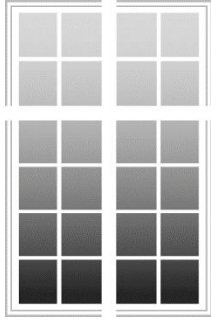
The business to be transacted is as follows:

To act upon the budget for the fiscal year 2025.

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

Charlotte Rodgers, Clerk

Post Office Box 825 ~ Stockbridge, Massachusetts 01262
Phone - 413-298-3137



FIRST CONGREGATIONAL CHURCH UNITED CHURCH OF CHRIST

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

ORDER OF BUSINESS ANNUAL BUDGET MEETING

February 2, 2025

11:00 AM

1. Opening Prayer
2. Moment of Silence
3. Reading of Call for the Meeting
4. Minutes of the previous meeting
5. Treasurer's Report
6. Act upon the budget for FY2025
7. Other business
 - a. Proposal for Solar Panels
 - b. Introduction of a Relational Covenant
8. Adjournment

The First Congregational Church, UCC
Stockbridge, Massachusetts
ANNUAL BUDGET MEETING Minutes
February 4, 2024

Present: Brent Damrow, Ron Hanft (moderator), and others in person and some participating via livestream

Call to Order and Quorum Check: Noting a quorum present, Ron Hanft, Moderator, welcomed us and called the meeting to order at 11:10 am. Brent led the church with a prayer to begin the meeting. Ron began with a moment of silence to remember those who have died. Jeremy Ridenour, Clerk, began by reading the call to the annual budget meeting:

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.

Approval of Annual Budget Minutes 2023: Minutes were approved unanimously.

Ron began with the Land Acknowledgment By-Law and thanked those who served on the Justice Task Force to develop the Land Acknowledgement. Ron invited anyone from the Justice Task Force who wanted to introduce the motion. Diane Piraino noted that the group has been working on the Land Acknowledgement and then read the Land Acknowledgment. She described the process of drafting the Land Acknowledgment and noted that the land disturbance policy would not be included in the by-laws to avoid advertising the fact that the church is on burial ground for the tribe. A motion was put forward to approve the Land Acknowledgment By-Law. Ron invited any comments or questions. No questions were brought forward. The motion of the Land Acknowledgment By-Law was approved unanimously.

Next, Ron shifted to the Treasurer's Report and invited Patty Strauch to discuss the budget. Patty gave thanks to all those who have helped to shape the annual budget. Patty encouraged people to read the full report and discussed the gap budget. After these introductory comments, Patty described the 2023 budget, noting that the budget was in the "black" (see report for more details).

Then, she discussed the proposed budget for 2024, which currently has a gap of \$16,000. Despite the growth of the congregation, rising utility costs and efforts to pay staff a fairer wage are responsible for the gap budget. The largest change in the budget is the payment of staff, however, some staff are still underpaid. There is a backup plan to use the endowment if necessary, though there is a hope that the gap in the budget might be reduced through gifts and other means. Patty opened a space for questions. Rick Floyd noted that there was no increase in the pastor's salary and that it can be demoralizing when there is no increase in salary. Patty clarified that there was a modest salary increase for the pastor (approximately 2%) and for the position of administrator/sexton. Madonna Meagher suggested that the pastor's salary should be raised by \$2,000, which would increase the gap in the budget to \$18,000. A motion was put forward to approve the budget as presented.

Madonna then suggested an amendment to the motion to make a 4% increase (instead of 2%) for the

pastor's salary, which is estimated to be approximately a \$2,000 increase. Donna Jacobs then proposed that it be raised to 4.5% to match the cost-of-living increases for the county.

Diane Piraino raised why there is not a discussion about the sexton and administrator's salary. Patty noted that the sexton and administrator's salary is more in the medium range whereas the pastor's compensation is in the lower range. Diane asked about the parsonage/equity allowance. Patty stated that because the minister is living in a house that the church owns there is no buildup of equity, so this is a fund to allow for the development of equity. Brent provided more information about the allowance.

Bronly Boyd asked for clarification about the math and whether the 4% increase goes to all the lines in the pastor's budget or only to the salary. Patty noted that there would be an increase in the following lines of the budget for the pastor: salary, pension annuity, FICA, and disability/life. Kim Ruffing moved to amend the motion to make it a 4.5% increase from the pastor's 2023 salary to match the cost-of-living increases. Madonna agreed to the amendment of her original motion. Patty calculated the math and suggested that it an approximate increase of \$2,000 for the pastor's salary compared to the 2024 salary as presented. Patty reported that she would send an amended budget to account for these changes. The amendment was passed unanimously.

Patty then asked if there were any other questions. Diane asked about what would happen if the budget was in the red again and how this gap would be filled. Patty explained that some of it would be made up for through the endowment and through asking the Boards to spend judiciously. No other questions were brought forward. Ron then asked for a vote on the budget as amended. The budget as amended was approved unanimously.

Ron noted that the Capital Campaign will be discussed in more detail at the Annual Meeting in May of 2024. Brent then announced that the Berkshire Waldorf School will protect the building to protect the church and on Thursday evening the church terminated the lease for Procter Hall. The selectboard in Stockbridge voted to accept the church's termination of the lease. Brent thanked those who served on the committees to help resolve this thorny issue. The Berkshire Waldorf School is making sure the building is up to code, and they are also meeting with the tribe to be respectful about how the land is used.

Ron asked if there was any other business to be brought forward before the meeting. No business was brought forward. Ronnie Cunningham moved to adjourn the meeting.

Adjournment: The meeting ended at 12:03 p.m.

Respectfully submitted,
Jeremy Ridenour, Clerk

Moderator's Budget Message

“...the measure you give will be the measure you get...” Mark, 4:24.

Dear Friends,

At our February Congregational Meeting each year we take, in a particular (or perhaps peculiar) way, a measure of our faith and commitment to the church. We call it a “Budget.” It measures, in a quantitative way, what we are giving and what we are getting.

The format of a budget generally puts our resources or revenues first. We look primarily to what we have pledged in financial terms to support our life together as a community of faith. We also count every additional way that resources may be added for our use in the year ahead. Then, we look at the needs we have, for facilities, leadership, and activities of many kinds. We gather for worship, weddings and memorials, concerts, and in small groups for Wednesday morning meditation and continuous Bible & book study groups. We are enriched through social relationships at each coffee hour, monthly suppers, service groups, and even at boards and committee meetings. We also engage and provide for the larger community; through a pop-up pantry, a Tuesday Club, a yoga class, twelve-step programs, after-school children's activities, and more.

A common approach is to look first at what we anticipate in revenue and then decide what we think we can do. However, in recent years we have begun to look first at what we need -- to maintain and grow the kind of “church alive” that we want to be, and how we can become alive in greater measure. Not surprisingly, we sometimes find ourselves with needs that exceed our immediate foreseeable revenues. Some call it a “deficit budget,” others call it an “aspirational budget.” In any case, to adapt a poetic phrase, our “reach is beyond our grasp.”

Now surprisingly, over the last few years we have reached and found that we could, in fact, grasp the resources that we need. A year ago, the 2023 budget that began with a \$4,400 deficit actually ended with an \$823 surplus. This year, another surprise. We are finding that our 2024 budget that began with a \$17,700 deficit (increased by action from the floor of the Congregational Meeting) is ending up, for a variety of reasons, with a surplus of \$4,128. To me, this is rather astounding.

This year, for 2025, we are looking at a budget gap, although significantly lower than last year, of \$7,746. Is this our “deficit”, or is it our “2025 Challenge”? I commend this budget to you as our challenge for 2025; to reach beyond our immediate grasp; to be the best, ever-growing flock of followers of Christ that we can be.

Then, next year, let us again be as they were in Mark 7:37: “They were astounded beyond measure”.

~ Ron Hanft, Moderator

Pastor's Budget Message

Dear Church Family,

Grace and peace be unto you. On this day I write to you with the words of angels on my heart. There are the biblical angels; those who show up in the midst of our lives and greet us with the words "do not fear." These times are full and yet we know we can meet them – this past year bears witness to that truth. Speaking of truth, the other angel, is the Reverend Liz Meyer Boulton and her maxim that primary among our roles as people of faith is to be truth tellers.

One year ago, the Budget Committee, the Trustees, and the Church Council decided to bring a budget that was honest, true, and yet daunting. A budget that committed us to ministries that exceeded the resources we knew we had. That budget considered the real costs of not just functioning as a church but living into the vision and calling to be the church. By no means was the budget full of all the things we imagined, we wanted, or could do, but we made the conscious decision not to shy away with what at least we needed to do. As Frank Russell, Chair of our Stewardship Committee, commented many times we don't have an expense problem, we are a well-run church relying on the energy and hearts of many. We simply didn't have the resources to implement our budget. At that Annual Meeting we acknowledged and accepted that gap. As a congregation we approved a budget with a gap of \$17,800. We also committed ourselves to shrinking that gap, raising funds, spending faithfully and prudently, and giving more.

We were honest and we were not afraid. We met that challenge head on and look what happened!

What a joy to have closed that gap completely. Through savings, some of which were expected and some unexpected. But more than that, we did it by stepping up and stepping in, by giving more, doing more, and living into a model of church that is full of joy and is sustainable. We welcomed 10 new members into our church family last year alone. Growth, participation, and vitality are everywhere you look, Joy, hope, connection, and purpose are palpable.

Please take some time to read the reports of what happened last year. Please take some time to look at the budget figures from last year. Please take some time to think back about the life of the church and places where you found blessings last year.

The budget that we are presenting for the coming year includes increases. Some are places where real costs have changed - costs beyond our control. The budget also increases the expense lines of the church merely to meet inflation. We have spent the last year focusing on resources and they have appeared - like the fish and the bread they have multiplied. Thank you to all of you who have been a part of that miracle. It still does not do everything that we feel called to do or want to do, but it provides real and honest numbers about what it will cost to do what we need to do.

There is still a gap. It is much smaller. It is honest. It is not cause for fear!

I look forward to being with you at the Annual Budget Meeting. I look forward to hearing your thoughts and your stories. I look forward to discerning and considering what we can commit as resources to the work that God is calling us to do.

In gratitude and hope,

Pastor Brent

Board of Christian Education

The 2024 budget was spent on staffing and program expenses.

The staffing expenses were primarily for the Nursery, a yearly total of \$2700. Our nursery care providers for the year were Emily Goudey, Scarlett Richter and Rae Geddes. We're delighted that families are assured about having nursery care each Sunday.

For school-age 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. We are no longer paying for a Sunday School curriculum but instead we are using various online resources to find creative activities. In total we spent \$512.81 on supplies. This year, Elisabeth Bellows led and organized the children in writing, creating costumes, rehearsing and performing a Christmas skit. The skit took place during an Advent worship service. The children were very enthusiastic about the project and it was a meaningful experience for them.

The youth group has been active this year as well, their activities have included hiking, bowling, board games, a warm clothing mission project, making crafts at the after-church potluck and craft-making party and lastly, seeing the Winterlights display at Naumkeag. Our expenses for youth group totaled \$308.93. In September, we queried the youth group to learn more about the type and timing of activities which work best with their busy schedules and the youth group organizers put together an event each month.

There were also special events, Rally Day in September and an egg hunt on Easter, complete with games and Bible-themed prizes. For these events we spent a total of \$392.60. We had more than 20 children and their families at the Easter Egg Hunt. Rally Day was a fun time too with lots of intergenerational outdoor games to accompany the picnic hosted by Growth and Fellowship.

In Adult Education, our expenses were primarily for small group book studies and devotionals for Advent and Lent. We spent \$1017.71 for the five book studies and the devotionals. Generally, we have 8-12 people participating in the small groups, these groups are opportunities for thoughtful discussions and building community.

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), Vicky Cooper, Elisabeth Bellows and Jeremy Ridenour

Board of Music

This report will be added at a later time.

Board of Growth and Fellowship

As members of the Board of Growth and Fellowship, our aim is to provide an extravagant welcome to all who come to our church. We welcome everyone to join us in gathering together on Sundays after church in the JE room for coffee hour, for special events like the All-Church Birthday Potluck. We've joined with the Board of Christian Education to celebrate Rally Day and Advent Sunday. In the fall of 2024 we held a reception at Kimball Farms, which spun off our transportation initiative. We have organized a group of drivers to be sure there is a car at Kimball Farms every Sunday morning to bring anyone there who wants to come to church. This year, we also began to cover the expenses of "Early Arrival" coffee and danish. This has served as a very warm, if not extravagant, welcome to those who make the special effort to arrive early and generously contribute to the life of worshipping together.

We have managed to keep our spending within budget thanks to the generous contributions of food, our largest expenditure. Here's a breakdown:

Publicity - Birthday Cards, Printing and postage

\$250 Approved \$150 Actual

Coffee/Food supplies - Spent on weekly coffee hour, All-church Birthday, Rally Day, Advent, Reception at Kimball Farms, Weekly Early Arrival coffee, danish

\$3,500 Approved \$2,427.16 Actual

Visitor/Growth Project - Name tags

\$250 Approved \$317.50 Actual

Miscellaneous - Repair Coffee Pot (heating element)

0.00 Approved \$154.65 Actual

Totals: 4,000. Approved \$3049.31 Actual

We have thoroughly enjoyed the participation and pitching in of so many who have made our Fellowship events a pleasure. We look forward to continuing the spirit of friendship in worship.

~ Donna Jacobs, Tom Ruffing, Ted Randolph, Bob Doerr

Board of Mission & Action

2024 Budget and Expenditures

OPERATING Budget

Local Needs	<u>2024 Budget</u>	<u>2024 Expenditures</u>
	\$6,800.00	\$6,794.13

Expenditures/Donations

- Pop-up Pantry: \$1,994.82
- Construct—\$1,000 (*\$500 to Warm Up the Winter and \$500 unspecified gift*)
- ServiceNet—Pittsfield homeless shelter: \$500
- People’s Pantry: \$370 (gift from M&A specifically in addition to congregational contributions—See Restricted report)
- COTB expenses/reimbursements (expenses for two meals, not including \$200 from West Stockbridge church to defray COTB expenses—see Restricted report): \$779.31
- Cathedral of the Beloved donation: \$1,000
- Central Berkshire Habitat for Humanity: \$175
- Berkshire Immigrant Center: \$175
- Berkshire Coalition for Suicide Prevention: \$800

National/International Needs:	<u>2024 Budget</u>	<u>2024 Expenditures</u>
	\$6,000.00	\$6,617.63

- Israel-Gaza War (*\$500 each to UCC & Americares*) = \$1,000
- Ukrainian War (*\$500 each to UCC & Americares*) = \$1,000
- Hurricane Relief (*\$1000 to UCC & \$500 to Americares*) = \$1,000
- Afghanistan Earthquake Relief (via UCC): \$500
- Sudan Emergency Relief (via UCC): \$500
- Church World Service--hygiene kits: \$443.61
- World Central Kitchen: \$500
- ACLU: \$500
- UCC’s Our Church’s Wider Mission: \$500
- UCC’s Christmas Fund for Veterans of the Cross: \$174.02 (*gift from M&A specifically—i.e., in addition to amount collected from congregation. See Restricted report for latter.*)

Discretionary Fund: 2024 Budgeted = \$1,000 2024 Expenditures = \$388.24

Riverbrook Employment Partnership:

2024 Budget = \$1,900 2024 Expenditures = \$1,985

Social Justice: 2024 Budget = \$1,250 2024 Expenditures = \$645

Mission Trip Fund: 2024 Budget = \$1,000 2024 Expenditures = \$1,000

M&A Restricted Accounts

Restricted accounts are special donations specifically designated for particular projects or supported agencies. These funds are in addition to our operating budget.

Thanks to these donations, Mission and Action was able to make the following contributions/payments in 2024:

- Giving Tree: \$74.98
- Berkshire Regional Schools Food Program: \$500
- People's Pantry: \$1682
- Pop-up Pantry: \$759.75
- Church World Service Hygiene Kits: \$40
- Neighbors in Need: \$487
- Cathedral of the Beloved: \$200
- Christmas Fund for Veterans of the Cross: \$3,265
- Strengthen the Church: \$1,036
- One Great Hour of Sharing: \$1,255
- Berkshire Immigrant Center: \$185

~ Beth Cilley, Ronnie Cunningham, Marion Pomeroy, Alice Collins, Anna Smith, and Liza Catino

Board of Deacons

The Deacons serve the congregation in a number of important ways. We prepare, maintain and staff the sanctuary and entrances for regular and special worship services, receive the offering, prepare and serve communion. We work to ensure that the church offers a welcoming, efficient and beautiful experience to all who visit us, parishioners and guests alike. We are also part of the larger church initiative to reach out to parishioners in various ways and to show appreciation to our many church volunteers.

The Board of Deacons budget encompasses the church budget expense areas of Worship Supplies and Congregational Care, along with regular monthly allotments for Guest Pastors, Pastor Sabbatical and Auto Allowance expenses.

In 2024, the Deacons spent a total of \$8,720 of the allotted \$8,804 available budget funding. The fixed expenses for Guest Pastors, Sabbatical and Auto Allowance comprised \$7,104.

Worship Supplies funding in the amount of \$1,275 was spent for:

- communion supplies
- candles for regular and special services- taper, voΘve, tea-light, Advent/Christmas palms for Palm Sunday
- Easter items including accessories for flowering the cross
- special supplies for Pentecost and Pride Sunday
- study and prayer books
- supplies for Kids' Time activity bags
- replacement hurricane shades for Advent
- fresh cedar garlands for Advent window sills
- supplies (plastic envelopes and pencils) for upgraded pew Prayer and Welcome packets

Congregational Care funding in the amount of \$341 was spent for:

- flowers, plants and gifts for congregants, choir members and special volunteers
- visitation handbooks

Drea Pecor for the Board of Deacons

David Anderegg, Gary Cilley, Sarah Conly, Drea Pecor, Elizabeth Young (chair)

Board of Trustees

This positive FY 2024 report is a result of strong support from the congregation for our annual Stewardship Campaign to provide funding to cover costs of our everyday operations and maintenance. We are blessed to have the financial resources, time and energy contributed by the congregation.

Working diligently and committed to spending the church's resources judiciously, the Trustees carefully evaluate options and costs for the maintenance and repair of all of our facilities. Trustees work behind the scenes with our Church Administrator to assess emerging needs, gathering estimates and engaging outside contractors, and overseeing projects. Trustees also spend a great deal of time planning and implementing projects funded by the Capital Campaign. This report focuses on activities funded by our annual operation budget. Because the Capital Campaign is funded and carried out as a separate set of activities, a brief summary of the work in this regard is listed below.

2024 Highlights

- Repaired and upgraded the organ
- Refurbished the steeple
- Front of the church: repointed brick and repaired and painted columns and façade
- Repaved front walkway including landing area
- Upgraded manse half-bath to full bath
- Repaired and painted Narthex north wall and entry doors
- Entered into a design/build contract to refurbish the JE Room and kitchen

~ Don Rodgers (chair), Tim Bosworth, Bronly Boyd, Joe Catino, Cathy Clark, Brian Hyatt, Christine Rasmussen, Patty Strauch

————— End of Board Reports —————

Fundraiser

On November 2, the church welcomed the community in for a delightful installment of the **Lake Mackinac Radio Hour and Pie contest**. A huge thank you to all who volunteered or participated in the evening. On the Saturday before elections, the crowd delighted to creative and hilarious skits, gorgeous music, and delicious baked treats. The show raised funds for the Annual Operating Budget. You can still see the show online and donations are still welcomed. A net total of \$3,369 was raised.

At the risk of leaving someone out, we want to extend extra thanks to those who took on significant leadership roles. Thank you to David Anderegg who wrote, starred in, and directed the show as well as recruited all the acts. Thank you to Holland Eaton and her crew (including Charlotte Rodgers) who brought the Pie Tasting and Contest to life. Thank you to Patty Strauch who managed the doors and ticket sales. All of it came together to be a gift both to the church and to the community. A final thank-you to the angels who made donations to offset the cost of the professional performers.

The First Congregational Church, UCC, Stockbridge MA

Statement of Financial Position (Balance Sheet)

As of December 31, 2024

	Dec 31, 24
ASSETS	
Current Assets	
Checking/Savings	
1 Oper · Operating Accounts	
1aCheck · Berkshire Bank Checking Account	6,852.64
1bCash · Cash on Hand	30,000.00
Total 1 Oper · Operating Accounts	36,852.64
2 · Restrict Gift Account	82,915.94
3 · Capital Campaign Account	99,932.13
5 · Venmo	824.00
6 · PayPal	87.75
Total Checking/Savings	220,612.46
Accounts Receivable	
11210 · CapCamp ESTIMATED Pledges	13,053.34
Total Accounts Receivable	13,053.34
Other Current Assets	
12100 · Fidelity Endowment Fund	1,423,439.17
12200 · Park Avenue Scholarship Fund	73,186.08
Total Other Current Assets	1,496,625.25
Total Current Assets	1,730,291.05
Fixed Assets	
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
Total Fixed Assets	1,266,006.02
TOTAL ASSETS	2,996,297.07
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · Accounts Payable	12,819.26
20010 · Accounts Payable - Capital Camp	38,800.00
Total Accounts Payable	51,619.26
Other Current Liabilities	
24300 · Flex Account Payable	520.84
24600 · Holding for Fidelity Investment	235,884.67
24610 · Holding for Park Avenue	17,571.11
Total Other Current Liabilities	253,976.62
Total Current Liabilities	305,595.88
Total Liabilities	305,595.88
Equity	
30000 · Opening Balance Equity	2,445,491.33
32001 · Unrestricted Net Assets	383,474.16
Net Income	-138,264.30
Total Equity	2,690,701.19
TOTAL LIABILITIES & EQUITY	2,996,297.07

The First Congregational Church, UCC, Stockbridge MA
Restricted - Account Balances
As of December 31, 2024

	Dec 31, 24
Ordinary Income/Expense	
Income	
R 7100 · Sabbatical Accounts	
R 7101 · Sabbatical Church Fund	12,552.93
R 7102 · Sabbatical Pastor Fund	2,839.29
R 7103 · Grant/Pastor Development	2,316.23
Total R 7100 · Sabbatical Accounts	17,708.45
R 7200 · Mission & Action Projects	
R 7201 · Food Pantry	50.00
R 7203 · Giving Tree	30.02
R 7206 · Veterans of the Cross	3,210.00
R 7208 · Pop Up Pantry	161.75
R 7218 · Social Justice	2,000.00
R 7325 · Mission Trip Fund	1,000.00
Total R 7200 · Mission & Action Projects	6,451.77
R 7400 · Deacons	
R 7402 · Flower Fund	412.18
R 7403 · Bibles / Nameplates	-109.80
Total R 7400 · Deacons	302.38
R 7500 · Music	
R 7501 · Music Programs	3,906.37
R 7502a · Minister of Music Support	5,000.00
Total R 7500 · Music	8,906.37
R 7600 · Trustees	
R 7601 · Trustees Restricted	534.87
R 7603 · Capital Reserve Fund	1,574.00
R 7604 · Window Shutter Project	468.89
Total R 7600 · Trustees	2,577.76
R 7700 · Pastor	
R 7701 · Pastor Directed	650.00
R 7703 · Gifts	1,564.41
R 7704 · Pulpit Communion Baptism Refurb	4,536.02
Total R 7700 · Pastor	6,750.43
R 7800 · Treasurer	
R 7801 · Scholarship Fund	-8,699.90
R 7804 · Memorial Garden	3,381.93
R 7807 · Operating Reserve	447.84
R 7808 · Service League	538.00
R 7811 · Festival Chorus	894.43
R 7813 · Events / Weddings	700.00
R 7815 · CE Restricted	1,000.00
R 7816 · Church History Book	-868.22
R 7817 · Brk Waldorf Loan / Procter Hall	781.38
R 7818 · 2025 Prepaid Pledges	31,515.00
R 7819 · Gifts	10,680.00
R 7800 · Treasurer - Other	400.00
Total R 7800 · Treasurer	40,770.46
Total Balance	83,467.62

The First Congregational Church, UCC, Stockbridge MA
Income and Expenses through the Restricted Account
As of December 31, 2024

	Jan - Dec 24
Other Income/Expense	
Other Income	
42000 · Designated Income	
42100 · Directed Gifts	15,862.41
42300 · Capital Reserve Fund Transfer	3,926.00
	19,788.41
Total 42000 · Designated Income	19,788.41
Total Other Income	19,788.41
Other Expense	
90000 · Designated Expenses	
90100 · Buildings Related	4,148.73
90300 · Program Related	7,549.72
90400 · Community Engagement/Outreach	8,089.96
	19,788.41
Total 90000 · Designated Expenses	19,788.41

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.

THE FIRST CONGREGATIONAL CHURCH, UCC, STOCKBRIDGE MA
BANK AND FUND BALANCES
As of December 31, 2024

ACCOUNT	12/31/2016	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024
Operating Checking	13,468.94	12,060.38	7,564.24	13,171.00	21,301.80	7,702.47	6,682.17	6,509.90	6,852.64
Cash on Hand									30,000.00
Restricted Checking	55,166.30	99,251.91	30,861.06	42,843.00	72,777.03	52,198.13	64,940.14	76,541.23	82,915.94
Capital Campaign Checking	-----	-----	-----	-----	-----	9,592.43	200,340.27	218,180.16	99,932.13
Scholarship Fund	49,263.98	56,193.42	50,697.14	56,278.00	58,504.03	63,591.68	55,614.97	63,560.08	73,186.08
Fidelity Investment Endowment	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	1,423,439.17
Program Fund	27,536.00	14,728.00	11,920.00	9,112.00	6,304.00	-----	-----	-----	-----
Clark Fund	4,775.63	5,319.87	5,319.87	transferred to endowment	-----	-----	-----	-----	-----
Greylock Credit	259.30	259.42	-----	-----	-----	-----	-----	-----	-----
Capital Fund	15,640.84	1,044.00	-----	-----	-----	-----	-----	-----	-----
Loan to Tri-Corner	50,000.00	transferred to endowment	-----	-----	-----	-----	-----	-----	-----

2024 Budget Recap

At the annual budget meeting in 2024, the congregation approved a budget with a \$17,715.19 deficit. The congregation acknowledged the essential ministries of the church and the support of the staff. The congregation committed itself to trying to close that gap by the end of the year. Not only did we entirely close that gap, the budget report indicates a final positive balance or surplus for the year of \$4,128.

This is a remarkable achievement due to the generosity of our congregation, the diligence of our leadership, and the prudent management of our resources. Of note:

- Pledging, loose offering, and facility use donations all exceeded what was projected.
- Our boards and staff got amazing work done while managing to the budget.
- The departure of our Minister of Music resulted in some savings to our staffing lines. Tracy's role, while compensating at the same basic hourly rate, is smaller in scope during this interim and does not include the same benefit structure.

2025 Budget Highlights

In 2024 we focused on the income side of our finances. Both the Stewardship and Budget Committees engaged the congregation and individuals in dialogue about our needs and opportunities.

- Pledge and other intentional giving has dramatically increased for the upcoming year.
- Two families have also given pre-paid unrestricted gifts on top of their pledges to meet the financial needs of these times.
- The budget was calculated by applying an inflationary increase of 3% across the board, including staff salaries and benefits. In circumstances where we are aware of increases that differ from 3% (insurance, contracted services, etc.) real numbers have been included.
- We are excited about the growing presence of children and youth in our congregation.
 - CE has allocated a previous gift to increasing youth programming.
 - Mission and Action is continuing to set aside funds as seed money for a youth mission trip.
- We are increasing the money we set aside in our capital reserve fund. While that number is still well below what it needs to be, we are committed to ensuring that we continue to care for our buildings and grounds are able to meet unexpected needs.

While there remains a budget gap for 2025, that gap has shrunk by approximately \$10,000. We are committed to supporting the vital ministries of our church while managing through the ongoing and evolving opportunities and challenges.

We are deeply grateful for the work of our Treasurer, the Budget Committee, the Stewardship Committee, the Board of Trustees, the Endowment Committee, our Moderator, our Pastor, and our Church Council who oversee these efforts.

The First Congregational Church, UCC, Stockbridge MA

	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Actual 2024	Budget 2024	Budget 2025
INCOME										
Pledges	\$ 169,208	\$ 186,859	\$ 199,035	\$ 210,934	\$ 223,524	\$ 241,444	\$ 236,831	\$ 246,605	\$ 238,000	\$ 255,200
Pledges Growth/Additional							\$ 8,328	\$ 707	\$ 5,000	\$ 5,000
Pledges - One-Time Gifts					\$ 2,186			\$ 1,818	\$ -	
Loose Offering	\$ 17,503	\$ 18,112	\$ 15,133	\$ 7,884	\$ 14,381	\$ 13,471	\$ 14,496	\$ 17,654	\$ 14,640	\$ 16,000
Facility Use Donation	\$ 3,900	\$ 5,240	\$ 5,114	\$ 5,070	\$ 5,230	\$ 5,484	\$ 7,360	\$ 11,513	\$ 11,000	\$ 12,600
Fundraisers	\$ 12,657	\$ 4,199	\$ 8,500	\$ 4,014	\$ 2,515	\$ 5,598	\$ 4,057	\$ 3,369	\$ 4,000	\$ -
Gifts/Donations	\$ 10,826	\$ 4,844	\$ 6,261	\$ 6,183	\$ 1,513	\$ 3,415	\$ 750	\$ 2,575	\$ 4,500	\$ 4,700
Prepaid Budget Gifts (2)										\$ 8,680
Golf Club Donation	\$ 1,000	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
Interest Income	\$ 230	\$ 240	\$ 11	\$ 20	\$ 5	\$ 3	\$ 3	\$ 4	\$ -	\$ -
Income	\$ 215,324	\$ 221,094	\$ 235,654	\$ 235,705	\$ 250,955	\$ 271,015	\$ 273,424	\$ 285,843	\$ 278,740	\$ 303,780
FUND TRANSFERS										
Endowment Fund Transfer	\$ 52,008	\$ 57,600	\$ 54,000	\$ 55,200	\$ 58,472	\$ 63,972	\$ 62,611	\$ 67,103	\$ 67,103	\$ 69,856
Supplemental Endowment	\$ 12,000	\$ 12,000					\$ 6,957			
Program Fund Transfer	\$ 2,808	\$ 2,808	\$ 2,808	\$ 2,808	\$ 6,304					
Interest on CDC Loan	\$ 1,500									
Music Minister Fund Transfer						\$ -	\$ 18,000	\$ 10,320	\$ 16,000	\$ 5,000
CE Restricted Transfer						\$ 1,894	\$ 638	\$ 2,469	\$ 2,469	\$ 1,000
Carryover	\$ 3,895					\$ 1,900	\$ 3,100			
Fund Transfers Total	\$ 72,211	\$ 72,408	\$ 56,808	\$ 58,008	\$ 64,776	\$ 67,766	\$ 91,305	\$ 79,892	\$ 85,572	\$ 75,856
TOTAL INCOME	\$ 287,535	\$ 293,502	\$ 292,462	\$ 293,713	\$ 315,731	\$ 338,781	\$ 364,730	\$ 365,735	\$ 364,312	\$ 379,636
EXPENSES										
<u>Salaries & Benefits</u>										
Minister										
Salary	\$ 46,000	\$ 46,980	\$ 48,000	\$ 50,000	\$ 51,500	\$ 53,045	\$ 56,493	\$ 59,035	\$ 59,035	\$ 60,806
Pension Annuity	\$ 12,337	\$ 12,503	\$ 12,574	\$ 11,968	\$ 10,759	\$ 11,134	\$ 11,689	\$ 12,045	\$ 12,045	\$ 12,406
Health & Dental	\$ 24,309	\$ 25,935	\$ 26,475	\$ 27,120	\$ 28,554	\$ 29,934	\$ 32,439	\$ 33,435	\$ 33,435	\$ 35,717
FICA	\$ 5,592	\$ 5,592	\$ 6,000	\$ 5,890	\$ 5,890	\$ 6,123	\$ 6,123	\$ 6,582	\$ 6,582	\$ 6,779
Disability/Life	\$ 1,095	\$ 1,110	\$ 1,132	\$ 1,145	\$ 1,178	\$ 1,201	\$ 1,252	\$ 1,291	\$ 1,291	\$ 1,329
Parsonage Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,090
Equity Allowance	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,120
Minister of Music										
Salary	\$ 21,744	\$ 22,176	\$ 16,663	\$ 16,773	\$ 13,625	\$ 24,217	\$ 38,680	\$ 25,350	\$ 39,077	\$ 27,032
Fica	\$ 1,663	\$ 1,697	\$ 1,275	\$ 633		\$ 1,233	\$ 2,960	\$ 1,939	\$ 2,989	\$ 2,062
Budget Carryover to 2021				\$ 5,000						
Benefits				\$ 2,702		\$ 5,233	\$ 12,560	\$ 8,236	\$ 12,703	\$ 8,765
Search Costs				\$ 2,702		\$ 386		\$ 375		\$ 500
Pro Tempore								\$ 9,150		\$ 7,500
Administrator										
Salary	\$ 23,712	\$ 23,786	\$ 22,776	\$ 23,400	\$ 26,742	\$ 24,745	\$ 26,353	\$ 26,485	\$ 26,485	\$ 27,280
Benefits	\$ 1,896	\$ 1,842	\$ 1,822	\$ 1,873	\$ 1,922	\$ 2,474	\$ 3,162	\$ 9,496	\$ 9,495	\$ 9,780
Dental Insurance	\$ 500	\$ 500								
Medical Ins	\$ 3,923	\$ 2,997		\$ 326	\$ 1,956	\$ 3,175	\$ 3,305			
FICA	\$ 1,814	\$ 1,820	\$ 1,742	\$ 1,790	\$ 2,046	\$ 1,893	\$ 2,016	\$ 2,018	\$ 2,026	\$ 2,087

The First Congregational Church, UCC, Stockbridge MA

	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Actual 2024	Budget 2024	Budget 2025
Sexton										
Salary			\$ 4,746	\$ 9,750	\$ 10,010	\$ 10,313	\$ 10,983	\$ 11,038	\$ 11,038	\$ 11,369
Benefits			\$ 380	\$ 779	\$ 801	\$ 1,031	\$ 1,318	\$ 4,083	\$ 4,082	\$ 4,205
Medical Ins				\$ 134	\$ 804	\$ 1,361	\$ 1,417			
FICA			\$ 363	\$ 746	\$ 766	\$ 789	\$ 840	\$ 853	\$ 844	\$ 870
Financial Secretary										
Salary	\$ 3,600	\$ 3,672	\$ 3,744	\$ 4,000	\$ 4,644	\$ 5,145	\$ 5,356	\$ 5,456	\$ 5,456	\$ 5,620
FICA	\$ 275	\$ 281	\$ 286	\$ 306	\$ 355	\$ 394	\$ 410	\$ 417	\$ 417	\$ 430
Pastoral Assistant										
Salary		\$ 17,000	\$ 4,650							
FICA		\$ 1,300	\$ 356							
Total Salaries/Benefits	\$154,460	\$ 175,191	\$158,984	\$173,037	\$167,551	\$190,825	\$224,357	\$224,284	\$ 234,002	\$ 231,748
Christian Education										
Directed Gifts - CE				\$ (500)						
Adult Education	\$ 655	\$ 1,374	\$ 1,313	\$ 1,541	\$ 1,036	\$ 1,077	\$ 900	\$ 1,018	\$ 900	\$ 1,000
Sunday School	\$ 2,832	\$ 2,543	\$ 2,497	\$ 562	\$ 793	\$ 1,375	\$ 902	\$ 513	\$ 800	\$ 824
Youth Group				\$ 137	\$ 134	\$ 253	\$ 150	\$ 309	\$ 650	\$ 1,670
Special Events			\$ 129	\$ 1,467	\$ 200	\$ 64	\$ 476	\$ 393	\$ 700	\$ 721
CE Coordinator						\$ 1,894	\$ 638			
Nursery	\$ 4,109	\$ 2,749	\$ 2,790	\$ 880	\$ -	\$ 1,160	\$ 3,253	\$ 2,700	\$ 3,950	\$ 4,950
Total Christian Education	\$ 7,596	\$ 6,666	\$ 6,729	\$ 4,088	\$ 2,163	\$ 5,822	\$ 6,319	\$ 4,932	\$ 7,000	\$ 9,165
Growth & Fellowship										
Publicity	\$ 742	\$ 502				\$ 33	\$ 225	\$ 150	\$ 250	\$ 258
Coffee/Food/Supplies	\$ 2,396	\$ 2,014	\$ 2,386	\$ 605	\$ 37	\$ 1,685	\$ 2,340	\$ 2,427	\$ 3,500	\$ 3,605
Entrance/Narthex Project	\$ 276	\$ 603	\$ 393	\$ 196	\$ 613	\$ -	\$ -			
Visitor/Growth						\$ -	\$ -	\$ 318	\$ 250	\$ 258
Miscellaneous Exp	\$ 554	\$ 661	\$ 110	\$ 170	\$ 165	\$ 378	\$ 149	\$ 155		
Total Growth & Fellowship	\$ 3,968	\$ 3,780	\$ 2,889	\$ 971	\$ 815	\$ 2,096	\$ 2,713	\$ 3,049	\$ 4,000	\$ 4,120
Deacons										
Worship Supplies	\$ 1,218	\$ 963	\$ 1,961	\$ 1,116	\$ 1,537	\$ 1,190	\$ 949	\$ 1,275	\$ 1,000	\$ 1,051
Livestream Worship				\$ 3,000	\$ 4,535	\$ 4,057	\$ 4,919			
Sabbatical - church	\$ 2,100	\$ 2,100	\$ 2,100	\$ 2,400	\$ 2,566	\$ 2,400	\$ 2,400	\$ 2,400	\$ 2,400	\$ 2,472
Sabbatical - pastor				\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 618
Guest Pastors	\$ 800	\$ 400	\$ 1,000	\$ 1,200	\$ 250	\$ 1,600	\$ 1,200	\$ 1,500	\$ 1,500	\$ 1,500
Congregational Care	\$ 585	\$ 394	\$ 824	\$ 444	\$ 120	\$ 218	\$ 312	\$ 341	\$ 700	\$ 700
Car Allowance - Minister	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,604	\$ 2,682
Total Deacons	\$ 7,307	\$ 6,461	\$ 8,489	\$ 11,364	\$ 12,211	\$ 12,669	\$ 12,984	\$ 8,720	\$ 8,804	\$ 9,023

The First Congregational Church, UCC, Stockbridge MA

	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Actual 2024	Budget 2024	Budget 2025
Music										
Organ/Piano/Bell Tuning	\$ 1,350	\$ 2,065	\$ 2,008	\$ 460	\$ 1,785	\$ 666	\$ 180	\$ -	\$ 500	\$ 515
Organ Repair						\$ 1,650	\$ 990			
Choir Soloists	\$ 7,455	\$ 6,362	\$ 6,420	\$ 6,180	\$ 4,950	\$ 4,410	\$ 4,885	\$ 5,240	\$ 5,400	\$ 5,562
Guest Musicians	\$ 1,300	\$ 1,125	\$ 2,264	\$ 1,675	\$ 1,625	\$ 1,500	\$ 1,950	\$ 1,675	\$ 1,850	\$ 1,906
Evening Service Musicians					\$ 431					
Sheet Music	\$ 767	\$ 611	\$ 969	\$ 1,169	\$ 925	\$ 885	\$ 432	\$ 638	\$ 750	\$ 773
One License							\$ 290	\$ 296	\$ 290	\$ 299
Misc					\$ 359		\$ 241	\$ 533	\$ 500	\$ 500
Organ Substitute	\$ 450	\$ 700	\$ 3,750	\$ -	\$ -	\$ 750	\$ 1,500	\$ 1,000	\$ 1,000	\$ 1,000
Total Music	\$ 11,322	\$ 10,863	\$ 15,411	\$ 9,484	\$ 10,075	\$ 9,861	\$ 10,468	\$ 9,382	\$ 10,290	\$ 10,554
Mission & Action										
Directed Gifts - M&A				\$ (1,000)						
Local Needs	\$ 7,360	\$ 5,879	\$ 8,190	\$ 8,652	\$ 7,006	\$ 7,775	\$ 5,754	\$ 6,794	\$ 6,800	\$ 7,004
National/Int'l Needs	\$ 5,400	\$ 4,000	\$ 3,030	\$ 4,000	\$ 6,400	\$ 5,150	\$ 4,292	\$ 6,618	\$ 6,000	\$ 6,180
Discretionary Fund	\$ 2,061	\$ 1,801	\$ 1,762	\$ 2,348	\$ 1,826	\$ 2,227	\$ 1,754	\$ 388	\$ 1,000	\$ 1,030
UCC Missions	\$ 2,000	\$ -	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000			
Riverbrook								\$ 1,985	\$ 1,900	\$ 1,957
Justice Initiatives								\$ 645	\$ 1,250	\$ 1,288
Mission Trip								\$ 1,000	\$ 1,000	\$ 1,000
Kiva	\$ 1,000	\$ 500	\$ 500							
Mental Health	\$ 800									
Total Mission & Action	\$ 18,621	\$ 12,180	\$ 15,482	\$ 16,000	\$ 17,232	\$ 17,152	\$ 13,800	\$ 17,430	\$ 17,950	\$ 18,459
Administrative / Council										
New Member Expenses	\$ 450	\$ 147	\$ 251	\$ 81	\$ -	\$ 43	\$ 192	\$ 135	\$ 400	\$ 400
Pastor's Initiative Fund	\$ 590	\$ 837	\$ 704	\$ 588	\$ 457	\$ 437	\$ 422	\$ 499	\$ 500	\$ 515
Staff and Volunteer Support	\$ 452	\$ 217	\$ 783	\$ 2,182	\$ 500	\$ 496	\$ 562	\$ 619	\$ 600	\$ 618
Denominational Support	\$ 3,578	\$ 3,800	\$ 3,800	\$ 4,000	\$ 4,100	\$ 4,200	\$ 4,200	\$ 4,200	\$ 4,200	\$ 4,338
Professional Dev. - Minister	\$ 1,253	\$ 1,255	\$ 1,471	\$ 1,964	\$ 2,221	\$ 1,978	\$ 2,170	\$ 2,000	\$ 2,000	\$ 2,060
Professional Dev. - Pastor Asst.		\$ 400	\$ 418							
Professional Dev. - Music	\$ 642	\$ 64	\$ 1,144	\$ 146	\$ -	\$ -	\$ 937	\$ -	\$ 1,000	\$ 711
Professional Dev. - Admin. A	\$ 242	\$ 212	\$ -	\$ 170	\$ -	\$ -	\$ -	\$ -	\$ 100	\$ 103
Pastoral Support	\$ 6,281		\$ 255							
Livestream Worship								\$ 3,740	\$ 4,320	\$ 4,450
Entrance/Planters								\$ -	\$ 200	\$ 206
Marketing Materials/Website	\$ 366	\$ 717	\$ 745	\$ 1,417	\$ 2,251	\$ 1,663	\$ 1,623	\$ 1,632	\$ 1,800	\$ 1,800
Total Council	\$ 13,854	\$ 7,649	\$ 9,571	\$ 10,549	\$ 9,529	\$ 8,816	\$ 10,105	\$ 12,825	\$ 15,120	\$ 15,200
Trustees & General Maintenance										
Directed Gifts - Trustees				\$ (12,509)						
Utilities-Church										
Utilities-Gas	\$ 4,237	\$ 4,876	\$ 5,442	\$ 4,617	\$ 5,698	\$ 6,372	\$ 6,150	\$ 6,000	\$ 6,600	\$ 6,798
Utilities-Electric	\$ 1,976	\$ 2,515	\$ 2,515	\$ 3,173	\$ 2,920	\$ 3,233	\$ 4,504	\$ 3,740	\$ 4,500	\$ 4,635
Utilities-Tel/Internet/Cable	\$ 1,818	\$ 2,063	\$ 2,050	\$ 2,613	\$ 3,701	\$ 4,492	\$ 6,070	\$ 5,708	\$ 5,985	\$ 6,165
Utilities-Water	\$ 468	\$ 677	\$ 442	\$ 445	\$ 509	\$ 580	\$ 522	\$ 692	\$ 580	\$ 700
Subtotal	\$ 8,499	\$ 10,131	\$ 10,449	\$ 10,849	\$ 12,827	\$ 14,678	\$ 17,247	\$ 16,140	\$ 17,665	\$ 18,298

The First Congregational Church, UCC, Stockbridge MA

	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022	Actual 2023	Actual 2024	Budget 2024	Budget 2025
Utilities-Manse										
Utilities-Gas	\$ 2,826	\$ 2,990	\$ 3,007	\$ 2,753	\$ 2,697	\$ 3,264	\$ 2,993	\$ 3,415	\$ 3,360	\$ 3,461
Utilities-Electric	\$ 1,542	\$ 1,856	\$ 1,943	\$ 2,330	\$ 2,517	\$ 2,847	\$ 3,728	\$ 3,200	\$ 4,000	\$ 4,120
Utilities-Telephone/Internet	\$ 1,141	\$ 1,159	\$ 1,232	\$ 1,746	\$ 2,035	\$ 1,857	\$ 1,662	\$ 1,676	\$ 1,656	\$ 1,700
Utilities-Water	\$ 1,235	\$ 1,535	\$ 1,081	\$ 1,382	\$ 1,294	\$ 1,089	\$ 1,134	\$ 926	\$ 1,200	\$ 1,100
Subtotal	\$ 6,744	\$ 7,540	\$ 7,263	\$ 8,211	\$ 8,543	\$ 9,057	\$ 9,517	\$ 9,217	\$ 10,216	\$ 10,381
General Maintenance										
Insurance for buildings	\$ 6,578	\$ 6,786	\$ 7,209	\$ 8,520	\$ 8,940	\$ 9,371	\$ 10,576	\$ 12,457	\$ 12,000	\$ 14,900
Worker's Comp	\$ 789	\$ 1,608	\$ 1,590	\$ 1,686	\$ 1,231	\$ 1,027	\$ 1,631	\$ 1,369	\$ 1,900	\$ 1,900
Office Expenses	\$ 13,050	\$ 10,161	\$ 4,613	\$ 4,400	\$ 11,295	\$ 7,691	\$ 4,308	\$ 3,961	\$ 3,800	\$ 3,914
Online Service Fees				\$ 1,071						
Copier, Printing, Paper Expense			\$ 4,323	\$ 2,650	\$ 1,172	\$ 1,502	\$ 1,078	\$ 1,010	\$ 1,800	\$ 1,854
Postage & Mailing Services			\$ 1,777	\$ 1,727	\$ 1,666	\$ 1,671	\$ 1,354	\$ 1,741	\$ 1,800	\$ 1,854
Kitchen Supplies	\$ 2,091	\$ 1,230	\$ 920	\$ 509	\$ 162	\$ 846	\$ 914	\$ 807	\$ 1,140	\$ 1,174
Sexton Support	\$ 11,825	\$ 11,625	\$ 5,850	\$ 1,000	\$ 365	\$ 1,263	\$ 1,321	\$ 523	\$ 500	\$ 1,340
Stewardship		\$ 473	\$ 658	\$ 1,140	\$ 226	\$ 594	\$ 608	\$ 308	\$ 500	\$ 500
Bookkeeper	\$ 4,425	\$ 4,800	\$ 2,850	\$ 3,450	\$ 3,350	\$ 3,760	\$ 3,700	\$ 3,700	\$ 3,700	\$ 1,000
Legal Fees	\$ 861	\$ 1,700				\$ 1,500	\$ -	\$ -	\$ 250	\$ 250
Contracted Services			\$ 7,949	\$ 10,065	\$ 10,546	\$ 14,684	\$ 14,766	\$ 14,516	\$ 15,000	\$ 15,450
Church Maintenance	\$ 6,408	\$ 9,616	\$ 4,750	\$ 16,976	\$ 5,237	\$ 5,079	\$ 1,502	\$ 4,279	\$ 4,250	\$ 4,600
Manse Maintenance	\$ 2,224	\$ 2,748	\$ 3,789	\$ 4,546	\$ 4,650	\$ 6,458	\$ 5,713	\$ 4,238	\$ 4,250	\$ 4,600
Grounds Maintenance	\$ 6,752	\$ 5,351	\$ 3,586	\$ 1,487	\$ 3,095	\$ 7,614	\$ 6,026	\$ 4,220	\$ 3,750	\$ 4,100
Interest on Equity Loan					\$ 1,112					
Subtotal	\$ 55,003	\$ 56,098	\$ 49,864	\$ 59,228	\$ 53,046	\$ 63,059	\$ 53,496	\$ 53,128	\$ 54,640	\$ 57,436
Total Trustees/General Ma	\$ 70,246	\$ 73,769	\$ 67,576	\$ 65,779	\$ 74,416	\$ 86,794	\$ 80,260	\$ 78,484	\$ 82,521	\$ 86,115
Carryover to Next Year					\$ 5,000					
Capital Reserve				\$ 4,200	\$ 15,000	\$ 3,000	\$ 3,000	\$ 2,500	\$ 2,500	\$ 3,000
TOTAL EXPENSES	\$ 287,374	\$ 296,559	\$ 285,131	\$ 295,472	\$ 313,992	\$ 337,036	\$ 364,007	\$ 361,607	\$ 382,187	\$ 387,383
Net Income	\$ 161	\$ (3,057)	\$ 7,331	\$ (1,759)	\$ 1,739	\$ 1,745	\$ 723	\$ 4,128	\$ (17,875)	\$ (7,747)