

CUUC 2021-2022 BUDGET			PROJECTIONS		
	Last Yr Budget 2019-2020	This Yr Budget 2020/21 BUD	YTD April	Project (2M)	Full YR Projected

	2020/2021 Annual Budget	10 months Actual as of 4/30/2021	12 months projected full year	Proposed budget 2021-2022
INCOME				
Pledge Income	360,000	331,825	360,000	380,000
Contributions for use of space	98,227	85,640	98,268	87,296
Other	48,000	36,689	39,709	62,100
Total Income	506,227	454,154	497,977	529,396
EXPENSE				
The Ministry	126,151	100,442	122,336	130,199
Religious Education	94,400	68,162	85,594	96,512
Administration	126,470	96,118	118,680	132,130
Buildings	127,881	91,790	113,924	126,218
Parsonage	9,730	7,005	8,805	8,780
Programs	20,025	7,033	13,934	21,025
Music	51,545	37,383	47,994	52,411
Denomination	19,412	20,062	20,062	19,412
Total expense	575,614	427,995	531,329	586,688
Surplus/(Shortfall)	(69,387)	26,159	(33,352)	(57,292)
Expected Net (Income- Expenses for last 2 months)		(59,511)		
Full Yr Expected shortfall*		(33,352)		

*) To be taken from Endowment Funds

Deficit last year	(39,108)
Deficit 2 years	(72,460)
Forgiveness PPP Loan	65,297
Net deficit last 2 years after forgiveness	(7,163)

Budget Notes 2021

Income

1. Pledge goal of \$380,000 is definitely do-able and we currently are at \$270,800 (71%) with 74 pledge units.
2. Rental income covers Montessori and \$10,000 in misc rentals
3. Auction income is set at \$35,000, lower than in 2019 when we raised \$47,000.
4. Total income is \$63,000 less than 2 years ago, though we lost \$30,000 in WCSPP rentals

Expenses

1. Salary increase 1.5% after this was kept flat during the Covid-19 year.
2. Medical premiums continue to go up, this year by 10%. And they have been going up on average by 8% over the last 4 years, so 40% increase over 5 years.
2. RE is in the process of hiring help for the Youth group and a stipend is available, so no expense through the operating budget
3. The bookkeeper will continue to work fewer hours, though more than this past year
4. We have included \$5,000 as a line item to pay for an upgrade of CUUC's website. Even though we expect a cost of \$10,000, we will spread this out over 2 years.
5. When we go back to in-person services, we will still use Zoom and provide a live-stream option. Hence the budget for office equipment/Zoom has been brought in line with the actual expense this past year.
6. Custodial has been set at a lower number as we require less cleaning, due to less utilization of the building as compared to before the pandemic.
7. Even though I would have liked to increase the repairs and maintenance line, there is not enough room for this. Since we have a building fund, we can tap into that for emergency repair (though none expected). Just of note is that we charged the \$22,000 one-time remediation expense related to cleanup before the bathroom project. If we had excluded this, the expected building in maintenance expense would only be \$20,000, so in line with the current lower budget. This coming year we ask for a \$30,000 budget number.
8. Music budget is slightly higher reflecting \$1,250 for choir video editing. This past year the choir funded this themselves, but it is only appropriate to add this as a line item.
9. UUA membership kept at the same level as last year, even though the UUA is hoping for \$6,000 more, which they base on a % of our expense budget. Unfortunately, we don't have enough availability to justify such increase.

Shortfall

Our proposed budget shortfall is \$57,292, since we lost \$30,000 in WCSPP rentals. However, this past year our budgeted shortfall was set at \$70,000, whereas we expect our actual shortfall to be only \$30,000 – 35,000, so much better, largely due

to our strict expense controls. Hopefully we can replace the lost rentals, which may take 2–3 years.

Based on this, I recommend we approve the proposed \$57,292 budget shortfall. I am comfortable with this, also since we just got word that our \$65,000 PPP loan has been forgiven. This will give us a bit more breathing room and time to rebuild and continue rebuilding after more than a year off “thanks to” Covid-19.

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INCOME						
Pledge Income	395,000	360,000	331,825	39,550	360,000	380,000
Other Income						
Plate	24,500	22,000	13,822	3,000	16,822	22,000
Gifts (incl Unpledged Contrib	1,000	1,000	9,800	0	9,800	1,000
Events	44,000	20,000	13,007	0	13,007	35,000
Concert Series	4,000	4,000	0	0	0	4,000
Montessori Gardens	75,362	75,362	63,145	12,628	75,773	77,296
WCSP	29,346	7,590	7,590	0	7,590	0
Other Contributions for Use of	15,988	15,275		0	0	10,000
Interest Income	3,000	1,000	60	20	80	100
Late Rental collections 2020			14,905		14,905	
TOTAL INCOME	592,195	506,227	454,154	55,198	497,977	529,396
Shortfall	(38,708)	(69,387)	20,764	(42,741)	(33,352)	Shortfall (57,292)

EXPENSE

The Ministry

Minister Package	114,779	116,555	97,034	19,444	116,478	119,726
Minister Professional Expenses	8,446	8,446	2,008	2,000	4,008	8,573
Guest Speakers	1,500	750	1,400	250	1,650	1,500
Worship	400	400	0	200	200	400
Summer services					0	
Sabbatical Reserve	0	0	0	0	0	0
	125,125	126,151	100,442	21,894	122,336	130,199

Religious Education

Lifespan Director of RE Packa	75,604	76,900	64,163	12,832	76,995	78,212
DRE Professional Expenses	5,000	5,000	625	2,000	2,625	5,000
RE Program Expense	7,000	7,000	1,851	2,000	3,851	7,000
Adult RE Expense	500	500	414	0	414	500
Nursery Care	5,800	5,000	1,109	600	1,709	5,800
Youth Advisor	0	0	0		0	0
	93,904	94,400	68,162	17,432	85,594	96,512

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<i>Administration</i>						
Church Administrator Package	65,300	66,220	55,187	11,060	66,247	68,230
Bookkeeper	12,500	10,000	2,615	666	3,281	6,500
Telephone	4,000	4,000	3,458	700	4,158	4,200
Postage	1,200	1,200	465	800	1,265	1,200
Printing	0	0	200		200	0
Paper and Supplies	2,000	2,000	179	500	679	2,000
Office Equipment	8,000	9,000	8,955	2,500	11,455	12,000
Public Relations/Advertising/	5,000	0	378	0	378	0
Bank charges	150	150	163	0	163	150
Payroll Liabilities (FICA, FUTA)	26,516	26,000	21,034	5,000	26,034	27,000
Payroll Services	1,600	1,500	1,404	200	1,604	1,600
Web Site Maintenance	250	250	15	0	15	5,000
Tech Maint & Repair	500	500	0	0	0	500
Background Checks	250	250	0	0	0	250
Insurance - Worker's Comp&	4,800	4,800	1,701	1,100	2,801	3,000
Holiday Tips	700	500	400	0	400	400
Holiday Flowers (poinsettias)	0	0	0	0	0	0
Miscellaneous	100	100	0	0	0	100
	132,866	126,470	96,154	22,526	118,680	132,130
<i>Buildings</i>						
Custodial	43,200	35,000	5,677	2,540	8,217	25,000
Utilities	35,000	25,000	15,166	3,000	18,166	28,000
Building Supplies and Service	7,500	7,500	3,945	3,000	6,945	7,500
Insurance - Commercial Liab	15,181	15,181	10,848	5,000	15,848	13,000
Sewer Tax	9,500	10,000	9,304	0	9,304	10,000
Repairs and Maintenance	45,000	20,000	36,914	5,000	41,914	30,000
<i>Grounds</i>						
Gardening	6,000	6,000	970	600	1,570	3,500
Lawn Care	1,200	1,200	1,000	200	1,200	1,218
Snow Removal	8,000	8,000	10,760	0	10,760	8,000
	170,581	127,881	94,584	19,340	113,924	126,218

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<i>Parsonage</i>						
Utilities	3,000	3,000	2,713	1,000	3,713	3,500
Gardening	2,200	2,200	940	300	1,240	2,000
Insurance	1,530	1,530	1,506	0	1,506	1,530
Repairs and Maintenance	4,000	3,000	1,846	500	2,346	1,750
	10,730	9,730	7,005	1,800	8,805	8,780
<i>Programs</i>						
Community Outreach (Social	8,000	5,000	827	1,500	2,327	5,000
In Spirit of Truth	600	0	0	0	0	0
Plate contributions to others	12,250	11,000	7,008	1,500	8,508	11,000
Action for Social Concern					0	0
Canvass	500	500	0	500	500	500
Path to Membership	525	525	0	0	0	525
Sharing and Caring	500	500	99	500	599	500
Child Care	500	500	0	0	0	500
Hospitality	3,000	2,000	1,664	336	2,000	3,000
	25,875	20,025	9,598	4,336	13,934	21,025
<i>Music</i>						
Music Director Package	21,988	21,990	18,690	4,400	23,090	22,317
Choir Director	14,015	14,015	11,913	2,803	14,716	14,225
Choral Accompanist	5,378	5,380	4,571	1,078	5,649	5,459
Music Professional Expense (350	350	100	100	200	350
Outside Musicians	1,250	1,000		500	500	1,000
Section Support	1,500	1,000	417	600	1,017	1,250
Piano Tuning / Repair	1,200	1,000	350	350	700	1,000
Music Supplies	500	250	85	150	235	0
Concert Series	4,000	4,000		0	0	4,000
Summer Accompanist	1,200	1,000		250	250	0
Children's & other Music Prog	780	1,560	1,257	380	1,637	1,560
Video editing 2021/2022	0	0			0	1,250
Musical Instrum. (RE/Music f	250	0	0		0	0
	52,411	51,545	37,383	10,611	47,994	52,411

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Denomination						
UUA Membership	18,912	18,912	18,912	0	18,912	18,912
Stipends for Conferences	500	500	1,150	0	1,150	500
	19,412	19,412	20,062	0	20,062	19,412
TOTAL EXPENSE	630,903	575,614	433,390	97,939	531,329	586,688
SURPLUS/DEFICIT	(38,708)	(69,387)	20,764	(42,741)	(33,352)	(57,292)
Actual Deficit previous year					(38,708)	
Total deficit 2 years					(72,060)	
Forgiveness PPP Loan					65,297	
Net deficit (covering 2 years)					(6,763)	