

Temple B'nai Chaim

Treasurer's Report

5.29.2025

Simon Curtis

Treasurer

Points of Note

- Given where we stand with the ongoing discussions with the JCC, it is very difficult to project our financial situation during the next 12 months. We are anticipating (and hopeful) that some kind of arrangement (both operational and financial) will be reached at some point. However, I have prepared the attached 'Budget' for 2025/26, which is demonstrative of what our financial position might look like if we do NOT reach some kind of accommodation with the JCC.
- At this time, we are having to utilize funds from our 'Restricted Funds' accounts in order to be able meet our financial obligations. Hopefully this is a temporary situation, and the goal is to be able to restore the restricted funds at some point in the future.
- Membership currently stands at 92 (including 2 Clergy, 1 Remote and 1 Life). For the 25/26 Budget I'm estimating a net loss of 8 members (this is the 5-year average), resulting in a projected 84 Members. We have considered a dues increase of some 10-15% (level dependent) for the coming year.
- During this year we granted Dues/School abatements to 19 families totaling \$53,336. Of these 19 families, 9 have been granted full abatement (average \$4,021 per family), and the remaining 10 have been granted partial abatement (average \$1,714 per family). Given the current economic outlook, we do not see this need declining.
- School Enrollment ended this year with 40 students. For next year we are expecting 36 students, with 12 B'nai Mitzvahs.
- On June 30th, 2025, the mortgage balance will be is \$438,627 – the variable interest rate adjusted effective 11.1.24 to 6.125% (from 3.5%) resulting in an increased monthly payment of some \$589/month (\$7,068 in a full year).
- During the 25/26 FY we will need to transfer some \$10,000 from the operating account to the Capital account so as to comply with our ByLaws which require a minimum of \$25,000 to be maintained in this account.

Continued....

Attached as part of this report are

- 24/25 Approved Budget with income/costs through 4.30.25 together with the Proposed 25/26 Budget, with notes.

Respectfully submitted

Simon Curtis, Treasurer.

Temple B'nai Chaim	24/25	24/25	25/26			
	Approved Budget	YTD thru 4.31.25	Proposed Budget 2025/2026	Notes for FY 25/26		
Revenue						
Membership Dues	315,375	214,850	259,000	10-15% Dues Increase (membership level dependent) basis net loss of 8 members (5 year average) 25/26 membership = 86. See Dues Budget Tab for Breakdown		
Introductory Rate Dues Prepaid	(17,000)		(12,700)			
Prior Year Dues		5,000				
Future Of TBC Fund	135,000	72,509				
Future Of TBC Fund Carry Forward from 23/24	125,000	130,000				
Dues 25/26 (PrePaid)		5,353				
Religious School	39,155	29,236	43,200	Per Religious School Fees Budget		
Abatements	(50,000)		(55,000)	Actual 24/25 = \$53,366		
Net Dues & Religious School	547,530	456,948				
Fundraising, donations, HHD tickets, Rentals, Interest Income, Social Event Revenue, etc, etc	30,000	41,773	30,000			
Security Membership Fee	35,200	27,206	28,000	\$400/Member - 80% Paying		
Capital Fund Transfer	(30,000)	(30,000)	(10,000)	Transfer to Capital Fund (to pay Mortgage Principal) and Maintain \$25,000 in account (Per By-Laws). Total principal paymet in 25/26 is \$32,000.		
Total Income	582,730	495,927	282,500			
Compensation						
Teachers	27,233	27,096	28,665	Per School Budget		
Admin	45,000	37,558	45,000			
Asst Education Director	77,000	64,167	77,000	Includes \$2,000 for Health Insurance		
Cantor/Educator	143,781	119,818	143,781	See Cantor Budget for Breakdown		
Development Dirctor	-					
Employer Payroll tax	17,000	13,976	17,000	No Payroll Tax on Health Insurance, Parsonage or Pension.		
Total Salaries and Taxes	310,014	262,615	311,446			
Additional Expenses						
Mortgage Interest	30,000	18,304	26,000	Rate increase on 11/1/24 from 3.5% to 6.125% .As of 7.1.25 mortgage balance is \$438,627 and matures 8/1/35. Next rate adjustment 11/1/27		
Security (HHD & House)	35,000	23,513	27,500	Assumes current security level is maintained for next FY		
Cantor Other (Dues, Voice Lessons, Convention)	12,000	4,178	12,150	Per Cantor Budget		
Dues & Travel (Asst. Ed Director)	2,000		1,000	Per School Budget		
Ritual & HHD	10,870	11,104	12,050	Per Ritual Budget		
Onegs, Flowers & Programing	750	5,993	5,000			
Building Operating & Maintenance "House"	117,110	116,351	120,000	Per House Budget		
Capital Improvements	-					
Insurance	20,000	22,445	27,500	24/25 Premiums were W/Comp \$3,674, Property & Liab \$16,682, Umbrella \$3,500 Total \$23856. All Policies renew in July. 25/26 Premiums Estimated.		
URJ	1,000	97	250			
Religious School Programming /Books/Supplies	11,500	10,920	12,544	Per School Budget		
Membership Publicity	7,000	4,162	5,000	Per SF		
Social Action	2,500	225	2,500			
Rabinic Search Committee			5,000	NEW ITEM (Per SF)		
Office Expenses G&A	20,975	15,563	16,800	Per G&A Budget		
Total Expenses	270,705	232,855	273,294			
Total Costs	580,719	495,470	584,740			
Net profit/(loss)	2,011	457	(302,240)			

Restricted Fund Summary as of 4.30.2024								
	Fund Description	Starting	Income	Expenses	Ending			
50	Capital	44,196	38,694	33,903	48,986			
51	Arza / World Union	2,304	786	-	3,090	Disburse to URJ full amount at year end		
53	Security Grant	(208)	-	-	(208)	CT Reimbursement (to write off)		
56	Chesed	3,680	54	-	3,734			
58	Clergy Discretionary	12,026	3,342	4,750	10,618			
59	Greening	-	-	-	-			
60	Jewish Continuity	1,990	-	-	1,990			
63	Men's Club	-	-	-	-			
66	Parent Teacher Assoc	1,962	1,656	-	3,618			
71	Religious School	3,758	680	-	4,438			
73	Sisterhood	15,419	5,347	2,735	18,031			
74	Rabbi Cohen Torah	7,253	1,000	-	8,253			
78	Rabbi Lippman Keshet	36	-	-	36			
79	Tzedakah	3,458	3,059	3,721	2,795			
80	Tzedakah School	95	-	30	65			
81	URJ Israel Appeal	1,215	431	-	1,646	Disburse to URJ full amount at year end		
85	Youth	3,507	2,919	2,015	4,410			
	Totals	100,691	57,968	47,154	111,502			

Dues Categories	24/25 Dues	Count Estimate 24/25	Income Estimate 24/25	24/25 Actual Count	25/26 Dues
	10% Increase				10-15% Increase
Single Dues	2,255	12	27,060	19	2,500
Family Dues	3,355	41	137,555	37	3,750
Introductory Rate (3 Yr)	1,200	18	21,600	15	1,200
Introductory Rate (2 Yrs)	1,800	17	30,600	7	1,800
Introductory Rate (1 Yr)					3,600
Chai Society	4,070	8	32,560	2	4,500
Fair Share	5,500	10	55,000	5	5,500
Benefactor	6,050	-	-	2	7,500
Mensch	11,000	1	11,000	1	15,000
Remote	600	1	600	1	600
Life		1		1	
Clergy & Staff	-	2	-	2	
Totals		111	315,975	92	

Religious School Dues Budget 2025/2026

15% Increase from 24/25

Code	Class	Count	25/26	
			Proposed Fee (Includes Books & Snack)	Projected Income
	Bagels & Blocks	1	-	0
	Jr. Chai	2	-	0
	K	2	600	1,200
	Grade 1	4	600	2,400
	Grade 2	2	600	1,200
	Grade 3	1	600	600
	Grade K & 3 Non-Member	2	750	1,500
	Grade 4	7	1,200	8,400
	Grade 5	4	1,200	4,800
	Grade 6	0	1,200	-
	Grade 7	12	1,200	14,400
037010	Hebrew High 8 & 9 (Formerly TBC Teens)	0	600	-
037011	Confirmation 10-12	0	1,200	-
	Total	36		34,500
	B'nai Mitzvah Fee	12	\$ 900.00	10,800
			Less Clergy	(2,100)

Projected Fees 43,200

NOT CONSIDERING ABATEMENTS

[illegible]

Temple B'nai Chaim

2024/2025

24/25

24/25

25/26

COA #	Account	Approved Budget	YTD thru 4.30.25	Proposed Budget	COMMENTS
462700	RS-Salary - RS Asst Director	75,000	62,500	75,000	
462701	RS Ast Director H. Insurance		1,667	2,000	
476000	RS - Asst Director Dues & Conferences	2,000	525	1,000	
461000	RS- Admin Salary	-			
462000	RS-Teachers Salary	26,033	23,371	26,865	
466000	RS-Substitute Salary	-			
467000	RS-Tutor Salary (B'nai Mitzvah Tutors)	1,200	3,725	1,800	
497500	Group Hebrew Tutor Exp	-			
462500	RS-Teacher Workshops/Development	600		600	
470000	RS-Books	2,100	1,043	1,144	
473000	RS-School Programing	1,600	305	1,600	
480000	RS-Classroom Supplies	1,000	305	1,000	
482000	RS-Office & Holiday Supplies	2,000	2,135	2,000	
483000	RS-Teacher Gifts	300	214	300	
484000	RS-Emissary	-	71		
491200	RS-Trips	600	3,822	600	
492601	RS-School Snack	1,500	542	1,500	
492201	RS-Special Class Projects & Family Ed Programs	1,500	450	1,500	
497000	RS-Bar/Bat Mitzvah/Confirmation/Consecration	300	53	300	
498000	RS-Other	-	846		
	Transfer from RS Restricted Fund	-			
	Total RS Expenses	115,733	101,574	117,209	

Credits

Class Trips	4,115
Snack Reimb	77
Sp. Projects	520
Total Credits	4,712

YTD 24/25 **96,862**

Payroll	102,233	89,596	103,665
Dues & Conferences	2,000		1,000
School Costs	11,500	11,978	12,544

Cantor Budget
Temple B'nai Chaim

[illegible]

RITUAL BUDGET 25/26

Temple B'nai Chaim

2024/25

YTD thru 4.30.25

25/26

COA#	Account	Approved Budget	Proposed Budget
500000	Ritual-HH Choir	5,500	5,398
505200	Ritual - HHD Rabbi	2,750	3,000
505100	HHD Rabbi Donation		
502000	Ritual-HH Police/Security	4,500	
503000	Ritual-HHD Rentals	100	
505000	Ritual-HHD Other	250	507
505150	Ritual HHD Flowers	1,000	1,556
506000	Ritual-Sh/Ch Candles	75	
508000	Ritual-Shabbat Supplies	800	199
509000	Ritual-Passover		
510000	Ritual-Purim	250	250
512000	Ritual-Simchat Torah		

514000	Ritual-Succot	200		200
516000	Ritual-Other Holidays	75		100
518000	Ritual-Music	3,000	3,401	3,000
519000	Ritual-Instmt Maint	-		
521000	Ritual-Guest Speaker	-		
527000	Ritual-B/B Mitzvah Gifts/Certificates	350		250
528000	Ritual-Confirm Gifts	300		250
527100	Ritual - B'nai Mitzvah Flowers	720		500
505250	Ritual - IT & Equipment			
529000	Ritual-Other		43	250
Total Ritual Expenses		15,370	6,604	12,050
Net Ritual		10,870	6,604	12,050

COMMENTS

Included in 'Security' on cover sheet (and thus not part of Ritual)

Temple B'nai Chaim				
	24/25	24/25	1	
Account	Approved Budget	Thru 4.30.25	Proposed Budget	COMMENTS
House-Alarm System	2,000	1,278	2,000	
House-Appliances	500		500	
House-Carpet/Floor	-		-	
House-Elec/Elec System	1,000	1,478	1,000	
House-Exterminating	1,008	840	1,000	
House-Fire Systems	5,000	7,178	5,000	
House-Furnishings		80		
House-Garbage Removal	2,352	1,960	2,352	
House-Glass Cleaning				
House-HVAC	4,000	1,528	4,000	
House-Janitorial	30,000	19,870	30,000	Maint Contract to include carpets and windows
House-Landscape Maintenance	16,000	16,901	16,000	Bi-weekly Performance Landex, snow removal broken out below
House-Tree Maintenance	2,500		2,500	
House-Painting				
House-Paper Goods	250		250	
House-Parking Lot				

Temple B'nai Chaim				
	24/25	24/25	1	
Account	Approved Budget	Thru 4.30.25	Proposed Budget	COMMENTS
House-Plumbing	1,000	8,474	1,000	
House-Roof				
House-Septic				
House-Security/Traffic				
House-Sound System				
House-Snow Removal	2,500	9,577	2,500	
House-Supplies	500	313	500	
House-Well	3,000	5,581	3,000	
House-Supply/Maintenance Other	500		500	
House-Special Prjct1				
House-Special Prjct2				
House-Special Prjct3				
House-Propane	14,000	9,280	11,000	
House-Electricity	22,000	21,692	25,000	
House-Oil	9,000	10,321	10,000	
House-A/V & Virtual				
Total House Expenses	117,110	116,351	118,102	

Temple B'nai Chaim

		24/25	YTD thru 4.30.25	25/26
Account #	Account	Approved Budget	Proposed Budget	
530000	House-Salaries	800	-	500
900000	G&A-Admin Salary	45,000	37,559	45,000
915000	G&A-Board Expense	250	-	
920000	G&A-Communications			
923000	G&A-Computer/Technology	6,000	2,839	4,000
926000	G&A-Copier	900	783	800
928000	G&A-Dues and Subscriptions			
929000	G&A-Equipment Maintenance			
930000	G&A-Equipment Rental	-		
938000	G&A-Off Furnishings			
941000	G&A-Office Supplies	2,750	1,117	1,500
943000	G&A-Payroll Processing Charge	2,750	3,249	3,000
947000	G&A-Postage	1,500	824	1,000
950000	G&A-Printing & Printed Stock	250		
951000	G&A-Prof Fees		1,900	
951100	G&A-Bookkeeper	-		
	Marketing Salary	-		
953000	G&A-Telephone/Internet	4,900	4,155	5,000
956000	G&A-Special Project 1			
966000	G&A-Office Other	250	42	250
981000	G&A - Credit Card Fees	-	420	500
982000	G&A-Bank Charge - FCB Checking	50	169	250
986000	G&A-Bank Charge PayPal	575	64	-
Total G&A Expense				
		65,975	53,121	61,800
		20,975	15,562	16,800

Notes

B'nai Mitzvah & special events extra help & Onegs
Average 24 hours/week

Paychex

Grant Writer

Treasurer assumed this role since 1/1/2023

expenses without admin salary

SOCIAL ACTION @ TBC

Jane Alexander and Peggy Zamore- Co-Chairs

Tikkun Olam- Repairing the World

In this most challenging time- We all need to pitch in!

Check out ChaiLites for upcoming calls to action.

The desire to make the world a better place is the only requirement for participation in the Social Action Committee. From the smallest job to the most complex, each act of kindness and caring makes a huge impact on achieving social justice and equity.

COMMITTEE

The Social Action Committee of the TBC provides the focus and mechanism for congregants to get involved in a multitude of projects with very varied objectives and populations served. Without regard to religion, the Social Action Committee provides assistance to a wide variety of projects locally, nationally and internationally.

FUNDING

Support for all of our projects comes directly from our membership through various ways to donate including:

- A general donation to the fund from members in celebration of events such as Bar/Bat Mitzvah, Weddings, Anniversaries, Birthdays, Births, Deaths.
- Directed donation to one of our projects

PROJECTS

The committee has numerous on-going activities and is always open to feasible new suggestions. We are a "hands on" committee that both initiates and joins in on projects affecting both the Jewish and non-Jewish segments of our community. We are an active member of the Wilton Interfaith Action Committee (WI-ACT)

Bridge of Hope - International Cystic Fibrosis Project-help with meals and driving

Laundry Love Jointly with Sisterhood

Food/Paper Products/Diaper/Wipes Collection

Menstrual Supplies Collection

Hat & Glove Collection for Dorothy Day Guests

Toy Collection at the Chanukah Party for Cancer Patients Circle of Care

Dorothy Day Hospitality House aka Danbury Soup Kitchen -- Staff/Donate Funds

Community Food Pantries i.e. Our Daily Bread, Danbury -- Staff/ Donate Funds/Items

Thanksgiving Gift cards through Wilton Social Services Department

Chanukah Gift Cards for Wilton children

Rise Against Hunger- Meal packing with food sent to a country in need.

Danbury Farmers' Market Community Collaborative- Fresh Produce Food Security Project

We always need help. The more members we have the more progress we can make in repairing the world, in Tikkun Olam. To get involved contact: socialaction@templebnaichaim.org

TBC Communications Report - May 29, 2025

Communications Committee: Ellie Gluck (Communications Coordinator), June Mara (President), Denise Seccurra (Temple Administrator), Stephen Davis (Webmaster), Andrew Ames, Pamela Friedman

⇒ Communication Activities & Strategies:

- Successful transition to Rakefet Online for TBC management and communications.
- Transitioned to a new Social Media Scheduler called “Later” to help schedule posts to 2 or more of TBC’s Social Media platforms at the same time. This allows us to maintain consistency when publishing information about holidays, TBC events and Recap videos.
- Ellie Gluck, our Assistant Director of Education, continues to create and publish creative, colorful and timely graphics for a variety of purposes. She also handles all communication for the Religious School and has taken over curating and publishing Chailites along with our Temple Administrator, Denise.
- Currently, Ellie Gluck and Stephen Davis are working on an ongoing project to enhance the TBC Website
 - Gradually making changes and improvements to the website and are considering whether to move to a new URJ template this year. We’ve been in close touch with the URJ Web Builder staff who run our website software about the occasional problems we’ve had on their end
- Ellie continues to work on improvements to the Religious School website page and Chailites design, navigation and layout.
- Ellie began curating a “Link in Bio” page that she updates 1-2 times a week that acts as a landing page for TBC events with registration links as well as a bridge to sharing posts and video reels from the TBC Instagram account.
- Continued to refine use of event planning workflow to provide input for publicity.
- Began preliminary work on a proposal for a series of TBC Promotional Videos, spear-headed by Andrew Ames. We are currently seeking funding to begin this auspicious and much-needed project!

⇒ Ongoing Communication Team Agenda Items

- Rescue all TBC photos posted to Shutterfly, which no longer has the functionality we depended on, and set up a better, longer-lasting solution to archiving TBC photos and videos. See current state of Shutterfly [here](mailto:archive@templebnaichaim) (archive@templebnaichaim, 95581818).
- Encourage congregants to consider adding likes and testimonials to TBC Yelp and Google accounts
- Continue to Improve coordination of information submission for planned events and initiative, and develop targeted communication plans for each
- Identify TBC members who can create video content for the website, Chailites, etc., and make it clear where they can send / post their work.
- Evaluate the option of communicating with congregants via text in addition to / instead of email for some kinds of news
- Holding calendar meetings with the core team to finalize the TBC calendar for the next fiscal year between May-August of 2025
- Convene focus group of TBC members for feedback on approaches to / strategies for communication; encourage congregants to send comments, suggestions, ideas to tbc-communications@templebnaichaim.org

⇒ Ongoing Objective / Challenges

- Promote TBC externally more effectively, introduce our clergy/leadership to the community, reach out to past – and future prospective – members
- Have more effective internal communication; emphasize participation, membership, community

Click here to jump to [TBC Communications Home Page](#)

Membership Report for Annual Meeting May 2025

Looking back over the past 12 months:

In the fiscal year that will complete in June, we have had 7 new families join the congregation but we have had 11 families resign.

- Two of the families that resigned, did so because they moved out of the area, but the most common reason for the others was dissatisfaction with the services and music (Shabbat and holiday).
- Five of the families joining did so because they wanted their children to go into religious school. One former member rejoined the congregation after being away for many years.

There is a current list of 16 prospective families that have reached out to us or attended an event or program. Nearly all of these families have children in elementary schools in the area. These families have all been invited to our Monthly Family Shabbat services, to various school programs and to other age-appropriate programs.

Until we have a firmer sense of TBC's financial stability, we have not actively engaged further with prospective families.

There are a number of families that have let us know of their continued dissatisfaction and we are likely to have another 4 -5 families that will not reenroll when packets go out next month. This will impact on our school enrollment for next year.

TBC: Now more than ever. A diverse community filled with love, acceptance and a social conscience striving to make the world a better place. Temple B'nai Chaim is your spiritual home - regardless of how you connect to Judaism.