

ACCOUNT	FY 24-25 BUDGET	FY 24-25 thru May 29 Actual	FY 24-25 Projected	FY 25-26	BUDGET NOTES
				Board Approved Balanced Budget	
<b>REVENUES</b>					
<b>Pledges</b>					
REV.PLG.01 - Pledge Income	321,100	296,459	330,000	314,000	on 6/9/25 HAVE \$330,700 pledged * 95% and rounded
<b>Total Pledges</b>	<b>321,100</b>	<b>296,459</b>	<b>330,000</b>	<b>314,000</b>	
<b>Site Rental</b>					
REV.SIT.01 - Sandy Hill	51,600	50,675	51,600	52,800	\$4,400/m per contract
REV.SIT.02 - Special Events	1,000	8,019	8,684	7,500	
REV.SIT.03 - Other	0	4,880	5,285	2,500	
<b>Total Site Rental</b>	<b>52,600</b>	<b>63,574</b>	<b>65,569</b>	<b>62,800</b>	
<b>Fundraising</b>					
REV.AUC.01 - Auction	13,000	1,168	1,265	13,000	
REV.FDR.02 - Other	2,250	110	119	0	
<b>Total Fundraising</b>	<b>15,250</b>	<b>1,278</b>	<b>1,384</b>	<b>13,000</b>	
<b>Investment Income</b>					
Interest Income - USBank Savings Account	2,000	5,638	6,106	6,000	Based on current year
Investment Income - Vanguard x6320	11,000	4,715	5,107	5,000	Based on current year
<b>Total Investment Income</b>	<b>13,000</b>	<b>10,354</b>	<b>11,213</b>	<b>11,000</b>	
<b>Miscellaneous Revenue</b>					
<b>Contributions to Programs</b>					
REV.FNF.01 - Fun&Fellowship	300	0	0	0	Based on current year - Donations at luncheons, etc
REV.SAC.01 - Social Action	0	600	600	0	Any revenue here is for SAC, not General Fund
<b>Total Contributions to Programs</b>	<b>300</b>	<b>600</b>	<b>600</b>	<b>0</b>	
<b>Other Contributions</b>					
REV.SUN.01 - Sunday Collection	12,000	11,468	12,420	12,000	Based on current year
REV.MIS.01 - Other	5,000	3,242	3,511	4,000	Based on current year- Includes Donations of Record and misc contributions
<b>Total Other Contributions</b>	<b>17,000</b>	<b>14,711</b>	<b>15,932</b>	<b>16,000</b>	
<b>Total Miscellaneous Revenue</b>	<b>17,300</b>	<b>15,311</b>	<b>16,532</b>	<b>16,000</b>	
<b>Total Revenues</b>	<b>419,250</b>	<b>386,975</b>	<b>424,698</b>	<b>416,800</b>	
<b>EXPENSES</b>					
<b>Committee Expenses</b>					
EXP.BRD.03 - Board Exp	600	471	511	500	For retreats and other expenses - board request is \$500
EXP.COM.03 - Communications Committee E	1,500	661	716	550	For signage, printing - committee request is \$550
EXP.END.03 - Endowment Committee Exp	200	0	0	200	For plaques, wire fees, etc - committee request is \$200
EXP.FND.03 - Fundraising Exp	1,000	153	166	1,500	For auction software and overhead - committee request is \$1500
EXP.MEM.03 - Membership Committee Exp	500	209	227	500	For roses, new member BBQ etc - committee request is \$550
EXP.PCC.03 - Pastoral Care Committee Exp	200	0	0	200	For cards, flowers, etc - committee request is for unknown
EXP.SUN.03 - Worship Committee Exp	5,775	3,058	3,312	4,770	For honoraria for speakers - committee request is \$5775
<b>Total Committee Expenses</b>	<b>9,775</b>	<b>4,553</b>	<b>4,931</b>	<b>8,270</b>	
<b>Program Expenses</b>					
EXP.FNF.03 - Fun&Fellowship Exp	2,500	1,904	2,062	2,500	For coffee & food, etc - committee request is \$2500
EXP.MUS.03 - Music Program Exp	2,000	6,607	7,155	2,000	For print music, streaming permissions, substitutes, etc - request is \$2000
EXP.REL.03 - RE Program Exp	2,000	1,790	1,939	5,450	For supplies and trainings - committee request is \$5450
EXP.SAC.03 - Social Action Program Exp	3,450	4,488	4,860	3,500	For Helping Our Neighbors, UTheVote, GVP, and Casas de Luz - request is \$7000
<b>Total Program Expenses</b>	<b>9,950</b>	<b>14,789</b>	<b>16,016</b>	<b>13,450</b>	
<b>Operations</b>					
<b>Administration Expenses</b>					
OPS.OFF.01 - Postage	300	204	220	300	Based on current year
OPS.OFF.02 - Office Supplies	750	853	924	750	Based on current year
OPS.OFF.03 - Copier	7,400	5,574	6,036	3,200	Based on new contract
OPS.OFF.04 - Online Subscriptions	2,500	2,683	2,905	3,000	Per bills + inflation
OPS.OFF.05 - Phone and Internet	2,250	2,162	2,341	2,250	Per bills + inflation
OPS.OFF.07 - Other	200	901	975	200	Includes \$100 for AUUA membership.
<b>Total Administration Expenses</b>	<b>13,400</b>	<b>12,375</b>	<b>13,402</b>	<b>9,700</b>	
<b>Finance Expenses</b>					
OPS.FIN.01 - Accounting Fees	10,800	9,027	10,800	12,100	Per contract (ProAdvisoFee went up \$1300 from last year)
OPS.FIN.02 - Credit Card Fees	1,400	2,006	2,172	2,000	Per bills + more - Breeze credit card fees
OPS.FIN.03 - Banking Fees	50	75	75	50	For the occasional banking issue
OPS.FIN.04 - Other Finance Expenses	300	421	421	300	For the occasional CPA consulting fees, supplies, etc
<b>Total Finance Expenses</b>	<b>12,550</b>	<b>11,528</b>	<b>13,468</b>	<b>14,450</b>	
<b>Site Operations</b>					
OPS.SIT.01 - Property Insurance	7,000	7,530	6,806	7,000	Per bills + extra
OPS.SIT.02 - Real Estate Taxes	4,100	4,068	4,068	4,100	Per bills + extra
OPS.SIT.03 - Gas & Electric	200	157	171	200	Per bills + extra
OPS.SIT.04 - Water	3,000	3,799	4,115	4,000	Per bills
OPS.SIT.06 - AV Maintenance	3,000	2,016	2,184	3,000	Per bills + extra
OPS.SIT.07 - B&G Maintenance	20,000	22,506	24,374	20,000	Current spending + new contracts for maintenance & kiosk monitoring (requested \$24,000)
<b>Total Site Operations</b>	<b>37,300</b>	<b>40,077</b>	<b>41,717</b>	<b>38,300</b>	
<b>Denominational Expenses</b>					
OPS.DEN.01 - UUA Dues	10,000	10,000	10,000	1,000	FY25-26 Annual Program Fund Fair Share Contribution - request is \$19,310. The Finance Committee suggests the budget be balanced by lowering our contribution to UUA, with the provision that if there is a net surplus at yearend, the Board decide how much more to contribute.
<b>Total Denominational Expenses</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>1,000</b>	
<b>Total Operations</b>	<b>73,250</b>	<b>73,980</b>	<b>78,587</b>	<b>63,450</b>	

Personnel					
<b>Minister Expenses</b>					
PER.MIN.00 - Minister Housing	90,000	79,042	86,827	90,000	Rev Ellie's housing allowance is pegged at \$90k so the COLA will be added to wages
PER.MIN.01 - Minister Wages	11,208	14,381	14,381	14,750	Wages includes COLA on entire Salary
PER.MIN.02 - Minister UUA Pension	10,121	9,342	10,121	10,475	10% of Salary
PER.MIN.03 - Minister In Lieu of FICA	7,742	7,147	7,800	8,013	7.65% of Salary
PER.MIN.04 - Minister Medical	0	0	0	0	Rev Ellie is on her partner's health insurance
PER.MIN.07 - Minister LTD & Life Ins	2,000	1,627	2,000	2,091	Currently paying \$174.24/month
PER.MIN.08 - Minister Prof Exp	10,121	2,899	4,348	9,000	UUA recommends Minister Professional Expenses be 10% of Salary, so this is a savings
<b>Total Minister</b>	<b>131,192</b>	<b>114,438</b>	<b>125,477</b>	<b>134,330</b>	
<b>Administrator Expenses</b>					
PER.ADM.01 - Admin Wages	40,768	48,906	51,706	37,674	\$35/hr *20hrs/wk * 52wks + COLA
PER.ADM.02 - Admin UUA Pension	0	0	0	3,296	10% of Salary (Heather will be eligible starting 8/15/2025)
PER.ADM.03 - Admin Payroll Taxes	3,119	134	348	2,882	7.65% of Salary
PER.ADM.04 - Admin Medical	8,154	1,882	2,260	4,546	Currently paying \$346.32+32.50/month
PER.ADM.07 - Admin LTD & Life Insurance	1,200	64	76	153	Currently paying \$12.74/month
<b>Total Administrator</b>	<b>53,240</b>	<b>50,985</b>	<b>54,391</b>	<b>48,550</b>	
<b>Director of Religious Education Expenses</b>					
PER.DRE.01 - DRE Wages	37,520	33,567	36,367	37,674	\$35/hr *20hrs/wk * 52wks + COLA
PER.DRE.02 - DRE UUA Pension	3,752	562	562	3,296	10% of Salary (Heather will be eligible starting 8/15/2025)
PER.DRE.03 - DRE Payroll Taxes	2,870	1,676	1,890	2,882	7.65% of Salary
PER.DRE.04 - DRE Medical	5,660	2,720	3,097	4,546	Currently paying \$346.32+32.50/month
PER.DRE.07 - DRE LTD & Life Insurance	644	351	363	153	Currently paying \$12.74/month
PER.DRE.08 - DRE Prof Exp	1,000	350	400	3,767	10% of salary
<b>Total Religious Education</b>	<b>51,446</b>	<b>39,225</b>	<b>42,680</b>	<b>52,320</b>	
<b>Music Director and Accompanist Expenses</b>					
PER.MUS.01 - Music Director Wages	18,032	16,845	18,032	18,663	Current Salary + COLA (for 15hrs/wk * 25wks = \$49.28/hr)
PER.MUS.03 - Music Director P/R Tax	1,379	952	1,379	1,428	7.65% of Salary
PER.MUS.11 - Accompanist Wages	11,847	10,936	11,847	12,262	Current salary + COLA (for 6hrs/wk * 52wks = ~\$39/hr)
PER.MUS.12 - Accompanist P/R Tax	906	627	906	938	7.65% of Salary
<b>Total Music</b>	<b>32,165</b>	<b>29,359</b>	<b>32,164</b>	<b>33,290</b>	
<b>Support Staff</b>					
PER.SIT.01 - Childcare	5,900	5,363	5,808	5,072	1 person @\$25/hr *2hrs/wk *48wks +100hrs extra + COLA (had been 2 people @3 hrs+ = \$8,823)
- RE Teacher	0	0	0	4,176	1 person @\$29/hr *2hrs/wk *48wks +48hrs extra (new position, no COLA)
PER.SIT.02 - Custodian	15,600	15,513	16,800	17,100	\$500/payperiod *26 payperiods + \$100/pp for grounds keeping + 10 sp ev @ \$150
PER.SIT.03 - Set Up Crew	7,250	7,764	8,408	8,280	1 person @\$25/hr *5hrs/wk *52wks +60hrs extra + COLA
PER.SIT.09 - AV Specialist	22,350	17,165	18,590	19,499	Joe @\$60/hr *7hrs/wk *42wks +10hrs extra + COLA
PER.SIT.10 - AV Assistant	1,725	2,040	2,209	2,795	Byrht @\$30/hr *7hrs/wk *10wks +10hrs extra + COLA
PER.SIT.12 - Support Staff P/R Taxes	2,848	4,768	5,164	3,046	7.65% of Support Staff Salary
<b>Total Support Staff</b>	<b>55,673</b>	<b>52,612</b>	<b>56,979</b>	<b>59,970</b>	
<b>Other Personnel Expenses</b>					
PER.MIS.01 - Worker's Compensation	1,100	818	818	1,000	Per bills + extra
PER.MIS.02 - Other Personnel	1,100	2,570	2,784	2,000	Payroll direct deposit fees, A-Check, Indeed, and Craig's list
<b>Total Other Personnel</b>	<b>2,200</b>	<b>3,388</b>	<b>3,602</b>	<b>3,000</b>	
<b>Total Personnel</b>	<b>325,917</b>	<b>290,008</b>	<b>315,293</b>	<b>331,460</b>	
<b>Total Ordinary Expenses</b>	<b>418,892</b>	<b>383,330</b>	<b>414,827</b>	<b>416,630</b>	
<b>BOARD DESIGNATED RESERVES</b>					
RES.SIT.01 - Facilities Reserve	0	0	0	0	Currently at \$100,000
RES.OPS.01 - Operations Reserve	0	0	0	0	Currently at \$100,000
RES.PGM.01 - Programs Reserve	0	0	0	0	Currently at \$20,000 (for unbudgeted program initiatives, seed money for concerts, etc)
RES.MIN.01 - Minister Reserve	0	0	0	0	Currently at \$25,000 (for search, installation, honoraria during sabbaticals, etc)
RES.ADM.01 - Admin Renovation Reserve	0	0	0	0	Currently at \$50,000 but 100% earmarked to finish Admin building
<b>Total Reserves</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Total Expenses</b>	<b>418,892</b>	<b>383,330</b>	<b>414,827</b>	<b>416,630</b>	
<b>Net Income</b>	<b>358</b>	<b>3,645</b>	<b>9,871</b>	<b>170</b>	

#### NOTES ON THIS BALANCED BUDGET FOR FY25-26

##### Cost reduction highlights:

- 1) Unlike in previous years, our copier costs are less than half of what they were (\$3,200 instead of \$7,400).
- 2) There are no solar loans to pay (a budget savings of \$4,405).

##### Cost increase highlights:

- 1) We are including a 3.5% COLA for all employees.
- 2) Our RE program is growing and we now have an average Sunday participation of 15 youth. In support of this growth, in this budget (a) the child care position previously held by Juno Reed-Elliott, who moved away, is being converted to an RE *teacher* position at a slightly higher rate than for a child care employee, (b) more child care hours are included to provide coverage for family events (parents night out, deBenneville weekend, and UUBrew House) as well as for Sunday services, and (c) more funds for the program itself, resulting in an increase of ~\$10k over last year's budget.

Revised pledge forms have continued to come in, and as of 6/11/25, our pledged income for FY25-26 is \$329,258, which is short of our pledge drive goal of \$350k and about \$10k less in pledged income than last year.

In order to have a balanced budget with this reduced income, it is proposed that we reduce our contribution to UUA to the minimum allowed, which is \$1000. Then, at the end of the year, if we find ourselves with a net surplus (which we hope to do), the congregation authorizes the Board to review our contribution and decide how much more we can afford to contribute to the UUA.

Additionally, in order to ensure ongoing financial sustainability, it is extraordinarily unwise to let our biggest expense category (Personnel) outstrip our biggest income stream (Pledged Income). Therefore, it is proposed that the COLA for next year be 3.5% -- more than the 2.5% given to federal employees in 2025, but less than the 3.8% (based on Bureau of Labor Statistics for San Diego) that we were hoping to offer.

We also know from years of Fellowship budget information, that in a sustainable budget for our Fellowship -- where we are blessed to own our property and so can afford to have the vast majority of our expenses go to pay our beloved and much appreciated staff -- Personnel Expenses still should not exceed 80% of our costs. In the above budget for FY25-26, Personnel expenses are 79.6% of the expenses. For the current year FY24-25, Personnel Expenses are 77.8% of the expenses. This trend is something to keep an eye on.