

UUFP Board Meeting, December 17, 2024

In attendance: Connie Shemo, Nicholas Hunt-Bull, Ursula Jones, Rev. Nicoline Guerrier,
Mark Preston, Tana Hanley, Jerry Bates (non-voting member)

Absent: Megan Morrissey
Notetaker: Meeting recorded

Item	Discussion	If a task is involved, who is overseeing it and deadline?
Check-in	Rev. Nicoline started the meeting with a check in.	
Minutes	Nicholas asked if there were any comments or changes to the November 19, 2024 board meeting minutes. No objections, minutes of the November 19, 2024 Board meeting are approved.	
Treasurer's Report	<p>Ursula reviewed the Treasurer's Report; no surprises. The electrical upgrades are complete; the project went well. Ursula summarized the work that was completed; wires are covered, heaters are working; improvements are subtle but significant. Rev. Nicoline asked if there was a thank you for the Fine Art Sale fundraiser. Nicholas made a note to add the thank you to the January 2025 annual meeting agenda.</p> <p>Please note Connie and Mark left meeting at approximately 6:45 PM</p>	<p>Nicholas to add thank you for the Fine Art Sale to the January 2025 annual meeting agenda.</p>
Business Arising	<p>Leadership Transitions – Announcements complete.</p> <p>Leadership Development Committee – Discussion took place regarding appointment of Secretary position or wait until June for the annual elections. Board content with current number of board members and agree to wait till annual elections in June.</p> <p>Update on Safety Committee – Connie to provide an update at January's board meeting.</p> <p>Inviting Representations to Board Meeting – Nicholas reported Dorothy was unable to attend today's meeting. Nicholas will follow up with Kris, RE Committee and Dorothy, Worship Committee to invite them to future meetings.</p> <p>Saranac Lake Gift – Ursula stated the UUA Adirondack representative responded to the thank you sent and would like to participate in a future service. Someone needs to coordinate the communication.</p>	<p>Safety Committee - add to January's agenda</p> <p>Inviting Committee Representatives - Nicholas to follow up with Kris and Dorothy.</p> <p>Communicate with UUA Adirondack of future worship service.</p>

<p>Planning for Minister's Sabbatical</p>	<p>Nicholas stated planning is going well; only issue left to address is the community events. Rev. Nicoline stated Vini is not available to oversee the monthly Social Dinners; Rev. Nicoline will continue to look for other people, Nicholas stated the next sabbatical planning meeting is in January.</p>	<p>Rev. Nicoline to check on who will oversee the monthly social dinners.</p>
<p>Minister's Housing Allowance</p>	<p>Ursula stated the minister's housing amount is reviewed each year. The board discussed the request of increasing the 2025 minister's housing allowance to \$15,000 from \$14,000 in 2024, The housing allowance is inclusive in the minister's salary; housing allowance is set for tax purposes. Please note the vote was taken upon Mark's return at 7:00 PM. Nicholas made a motion the 2025 minister's housing allowance is set at \$15,000 and seconded by Ursula, all approved.</p>	
<p>2025 Annual Campaign Update</p>	<p>Ursula stated the campaign reached the \$100,000 mark which includes the 2025 matching funds. Goal is currently short approximately \$4,000; the Finance Committee recommends keeping it at the \$104,000 goal.</p>	
<p>2025 Budget Update</p>	<p>Ursula handed out the 2025 Budget Proposal. Nicholas stated the Finance Committee recommends this 2025 proposed budget with a deficit of approximately \$30,000, this is similar to previous year's budget. Ursula stated the budget emphasizes community and RE. Please note Mark returned to meeting at approximately at 7:00 PM After discussion, the board agrees to review the budget half way through the fiscal year to adjust budget accordingly as needed. Discussion took place regarding the timing of the budget being approved at the end of January. Mark made a motion to approve the 2025 proposed budget with possibly slight changes and seconded by Tana, all approved.</p>	
<p>Other Business</p>	<p>Nicholas stated the Worship Committee is working on the schedule for the new member worship service and would like to have as many board members present for this service. Dates of April 6th or 13th, 2025 were discussed. After discussion, April 13th is the better day. Nicholas stated Ursula and I have been reviewing cash options and are looking at various ways to increase our cash and investment options. .</p>	
<p>Next Meeting</p>	<p>Next Board meeting is January 14, 2025 at 6:30 PM Future Board Meeting time is 6:30 PM and dates are as follows: February 18, 2025, March 18, 2025, April 15, 2025, May 20, 2025 and June 17, 2025. Annual Congregational Meeting: January 26, 2025 right after Sunday Service</p>	

Check Out	Rev. Nicoline ended the meeting with a check out.	
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UUFP Board Meeting 12/17/24
 Treasurer Report as of 11/30/24

As of the end of November 92% of the year had elapsed and we had collected 105.87% (\$125,687.98) of the projected income excluding the amount projected from savings. This does include 90.22% of pledges or \$91,220.47; a gift from the Adirondack UU Community for \$10,840.64 included in Other Donations; interest income is \$2,000 over projection, and the Fine Art Sale listed within Fundraisers brought in \$2,750.45; among others. The income by percentage and actual amounts includes the following:

Contributions	
Share the Plate	81.11% (\$4,866.47)
Other donations	709.82% (\$14,196.39)
Pledges	90.22% (\$91,220.47)
Interest income	132.62% (\$10,609.20)
Other income/fundraising	
Misc. Income	\$865.00
Rental income	70.15% (\$430) includes zoom rental
Rummage Sales/other	137.52% (\$2,750.45)
Total excluding Amt from Savings	105.87% (\$125,687.98)

In terms of expenses, the bulk of the electrical upgrade approved earlier this year by the board was completed in November at a cost of \$4,666.65. This work improved the wiring of the balcony, brought all the heaters in the sanctuary into working order, added outlets in the basement along with other improvements. Most projected expenses are close to projected amounts. Expenses by percentage and actual amounts include the following:

Religious Life has expended 80.85% (\$23,432.34) distributed as follows:	
Living Our Mission	107.91% (\$4,456.76) includes STP
Communicating	75.6% (\$1,924)
Religious Exploration	47.5% (\$2,122.97)
Worship	56.25% (\$2,896.87)
Professional Ministry	100.33% (\$5,009.51)
UUA Fair Share	91.23% (\$7,022.23)

Operating Expenses has expended 91.04% (\$114,376.05) of its budget including:

Admin Expense	68.44% (\$10,135)
B&G	142.03% (\$21,600.91) \$4666.65 for Electric upgrade
Payroll	86.42% (\$82,639.83)

The total amount of Religious Life and Operating expenses spent so far is 89.13% (\$137,808.39). Our total amount of income so far this year minus the total about of our expenses gives us a net income of -\$10,265.41. Fortunately, the cost of the electrical upgrade and the cost of paving the driveway were covered by higher-than-expected income.

Cash Balances as of 10/31/24

Community Bank Checking Account	\$6,984.98
Glens Falls National Bank Checking Account	1,000.00

Glens Falls National Bank Savings Account	17,726.81
Refugee Project Bank Account	3,100.00
Oak View National Bank 12 month CD	31,199.29
Oak View National Bank 15 month CD	99,179.29
UUA Common Endowment Fund	69,221.93
Total Cash	\$228,412.30

In November the Finance team made the decision to invest our Oak View National Bank CD coming to maturity November 23 into our UUA Common Endowment Fund due to that fund's high yield rate over the past 2 years and its commitment to socially responsible investment practices. The electronic transfer of this money will occur the first week of December and will be reflected in the December treasurer report.

The Annual Giving campaign which ran from November thru the first week in December as of 12/9 had raised \$99,059.89 toward the goal of \$104,000 (given that pledged amounts carried over from last year are not rescinded from people who did not respond to the campaign appeal letter and follow up email) Additional pledges may come in over the month of December adding to the total. In creating a budget for 2025, the people associated with expense lines were asked to submit budget requests; when those figures were incorporated into a spreadsheet, it took \$42,000 from savings to balance the budget. Much of the added expense was in additional staff or staff hours (additional childcare worker, childcare provision during events, an event coordinator, and additional hours for the RE Instructor/Teacher) and for the Visa application (\$4,000). Each person who compiled expense line figures was asked to look for cost savings and submitted figures that now balance with \$39,000 from savings. The Finance Committee meets 12/11 to review these figures and will make recommendations to the board regarding a proposed budget for 2025 on 12/17/24. The budget will be brought to the congregation for a vote in January at the Annual Congregational Business Meeting
 Ursula Jones, Treasurer

UUFP 2024 BUDGET WORKSHEET

		ADOPTED	As of		
		2024	11/30/2024	% of change	November
REVENUE/INCOME					
2024 Contributions					
	Share the Plate Donations	\$6,000.00	\$4,866.47	81.11%	\$540.00
	Other Donations	2,000.00	14,196.39	709.82%	31.22
	Pledges includes the matching funds	101,105.00	91,220.47	90.22%	3,754.09
	Uncollectables (1.5% 2021) - 3% in 2022 & 2023	-1,000.00	0.00	0.00%	0.00
	Interest Income	8,000.00	10,609.20	132.62%	2,415.40
95%	Contributions	\$116,105.00	\$120,892.53	104.12%	\$6,740.71
Other Income					
	Misc. income	\$0.00	\$865.00	n/a	0.00
	Rental Income	\$613.00	430.00	70.15%	\$60.00
	Community Outreach/Memorial Services	\$0.00	750.00	n/a	\$0.00
	Rummage Sales, Other Fundraisers	2,000.00	2,750.45	137.52%	2,540.20
4%	Other Income-Fundraising	\$2,613.00	\$4,795.45	183.52%	\$2,600.20
	Total Income	\$118,718.00	\$125,687.98	105.87%	\$9,340.91
Contributions from Savings					
	Restricted funds from OWL	\$2,755.00	\$1,855.00	67.33%	\$40.00
	Savings	\$33,905.00	\$0.00	0.00%	0.00
1%	Contributions from Savings	\$33,905.00	\$1,855.00	5.17%	\$40.00
	Total Income	\$154,623.00	\$127,542.98	82.49%	\$9,380.91
EXPENSES					
RELIGIOUS LIFE					
Living our Mission					
	Social Gatherings (food, activities)	\$600.00	\$479.75	79.96%	\$35.22
	Faith Formation	200.00	124.17	62.09%	0.00
	Faith in Action (BLM, UUtheVote, Climate, others)	300.00	664.60	221.53%	0.00
	Share the Plate donations	3,000.00	2,458.24	81.94%	240.00
	Community Outreach/Ceremony	0.00	700.00	n/a	350.00
	Interfaith Council	30.00	30.00	100.00%	0.00
3%	Living Our Mission	\$4,130.00	\$4,456.76	107.91%	\$625.22
Communicating					
	Advertising (brochures, posters, print ads, LED Signage)	\$800.00	\$309.09	38.64%	\$309.09
	Supplies (tablecloth, clips, canopy for events)	\$0.00	\$52.07	n/a	\$0.00
	Website domain/backup service/New website domain	250.00	120.99	48.40%	0.00
	Printing	175.00	135.55	77.46%	0.00
	Online subscrpts (Zoom, Mailchimp, Canva, GGeeks)	570.00	540.90	94.89%	26.50
	"Licensing (CVL, CCS, OneLicense)"	750.00	765.40	102.05%	0.00
2%	Communicating	\$2,545.00	\$1,924.00	75.60%	\$335.59
Religious Exploration					
	RE Professional Development (incl LREDA membership)	\$55.00	\$0.00	0.00%	\$0.00
	OWL Instructors: Training *restricted funds	250.00	250.00	100.00%	0.00
	OWL Facilitator includes FB*restricted funds	3,964.00	1,605.00	40.49%	40.00
	Materials/Supplies (snacks/supplies)	200.00	267.97	133.99%	0.00
3%	Religious Exploration	\$4,469.00	\$2,122.97	47.50%	\$40.00
Worship					
Music					
	Professional Development	\$550.00	\$215.00	39.09%	\$0.00
	Piano subs & guest musicians	1,000.00	375.00	37.50%	0.00
	Hymnals, Supplies	0.00	91.87	n/a	0.00
	PERMISSIONS/DONATIONS (music, streaming rights)	300.00	145.00	48.33%	0.00
	Equipment & repairs	300.00	132.00	44.00%	0.00
	Music	\$2,150.00	\$958.87	44.60%	\$0.00
Sunday Services					
	Worship Materials	\$200.00	\$73.00	36.50%	\$0.00
	Guest speakers*10 lay, 3UU	2,800.00	1,865.00	66.61%	175.00

	Sunday Services	\$3,000.00	\$1,938.00	64.60%	\$175.00
3%	Worship	\$5,150.00	\$2,896.87	56.25%	\$175.00
	Professional Ministry				
	Minister Professional Development	\$4,993.00	\$5,009.51	100.33%	\$1,144.99
3%	Professional Ministry	\$4,993.00	\$5,009.51	100.33%	\$1,144.99
5%	UUA Fair Share	\$7,697.00	\$7,022.23	91.23%	\$671.75
19%	RELIGIOUS LIFE TOTAL	\$28,984.00	\$23,432.34	80.85%	\$2,992.55
	OPERATING EXPENSES				
	Administrative Expenses				
	Internet-Telephones	\$2,472.00	\$2,101.07	84.99%	\$181.91
	Office Supplies (General)	400.00	239.67	59.92%	87.98
	Postage	75.00	20.40	27.20%	0.00
	Board Expenses	175.00	0.00	0.00%	0.00
	Payroll Service	1,790.00	1,558.96	87.09%	129.60
	SS Medicare, Emp taxes	3,118.00	2,450.84	78.60%	228.81
	Insurance, WC, Disability (est.)	1,953.00	1,689.37	86.50%	62.83
	Minister's disability insurance	665.00	588.50	88.50%	53.50
	Breeze/PayPal Fees	1,210.00	1,136.51	93.93%	149.63
	Technology	500.00	299.99	60.00%	0.00
	Leadership Development	600.00	0.00	0.00%	0.00
	CLM Training/Development	300.00	0.00	0.00%	0.00
	Safe Congregation Screening	200.00	0.00	0.00%	0.00
	Contingency & Miscellaneous	1,050.00	50.00	4.76%	0.00
	Minister's Discretionary Budget	300.00	0.00	0.00%	0.00
10%	Administration	\$14,808.00	\$10,135.31	68.44%	\$894.26
	Buildings and Grounds				
	Utilities: Palmer	\$1,692.00	\$1,274.82	75.34%	\$98.06
	Maintenance/Repairs Palmer	1,400.00	641.68	45.83%	0.00
	Electrical Upgrades	0.00	4,666.65	n/a	4,666.65
	Handicap Parking	2,600.00	5,552.46	213.56%	0.00
	Building Equipment-Purifer	2,500.00	2,450.00	98.00%	0.00
	Trash Removal	240.00	194.56	81.07%	17.73
	Insurance	2,677.00	2,547.00	95.14%	0.00
	Grounds	1,600.00	2,583.00	161.44%	1,200.00
	Cleaner-Contractor/Supplies	2,000.00	1,544.90	77.25%	0.00
	Kansas Ave/Montana Drive Property	500.00	145.84	29.17%	0.00
10%	Building & Grounds	\$15,209.00	\$21,600.91	142.03%	\$5,982.44
	Payroll Expense				
	Ministerial Salary	\$35,933.00	\$33,168.96	92.31%	\$2,764.08
	Ministerial Housing Allowance	14,000.00	12,923.04	92.31%	1,076.92
	Ministerial Retirement Contribution/Salary	4,993.00	4,608.96	92.31%	384.08
	Staff (Office Assistant, Music Director, digital outreach, RE, RE Childcare & worship serv tech)	40,696.00	\$31,938.87	78.48%	2,951.20
62%	Payroll Expense	\$95,622.00	\$82,639.83	86.42%	\$7,176.28
81%	Operating Expenses	\$125,639.00	\$114,376.05	91.04%	\$14,052.98
	Total Expenses	\$154,623.00	\$137,808.39	89.13%	\$17,045.53
	REVENUES	\$154,623.00	\$127,542.98		\$9,380.91
	EXPENSES	154,623.00	137,808.39		17,045.53
	NET INCOME	\$0.00	-\$10,265.41		-\$7,664.62
	Cash Balances as of 11/30/2024				
	Community Bank Checking Accounts	\$6,984.98			
	Glens Fall National Bank Checking Account	1,000.00			
	Glens Fall National Bank Savings Account	17,726.81			
	Refugee Project bank Account	3,100.00			

	Oak View National Bank- 12 months CD	31,199.29		
	Oak View National Bank- 6 months CD	99,179.29		
	UU Endowment Fund unrealized gains/loss recognized at year end	69,221.93		
	Total Cash	\$228,412.30		

2025 Working Budget UUFP
December 17, 2025 Board Meeting

The attached working budget of \$159,255 includes input from each of the expense categories in the budget. There are some changes from last year and the third and fourth columns show the amount of change and the percentage reflected in that change. From the Annual Giving Campaign we have raised \$100,000 so far of the \$104,000 goal, and are hopeful that the goal will be met by the end of the year. If not, we will adjust the figures accordingly. There is a new category for income, Community Outreach/Memorial Ceremony in anticipation of Rev. Nicoline being engaged to provide Memorial services in the community. The off-setting expense is under Living Our Mission. The budget is balanced by \$30,000 from savings.

High lights of the increases in the budget:

Living our Mission increase amounts

\$300 for food

\$300 Faith in Action-a new program added "Waste to

Resource"

Communication increase amounts

\$400 for Licensing

Religious Exploration increase amounts

\$511 hours for Instructor/Educator

\$3,480 for Child Care Staff (Sunday morning)

\$1,200 for Child Care Staff for Fellowship events

Worship increase amounts

\$900 piano subs and guest musicians

\$300 food for Sunday morning

\$1,050 Guest speakers

Operating increase amounts

Adm-

\$449 for SS et all

\$1,000 for VISA application

B&G

\$500 insulated office back door/improvement

Payroll-

\$2,400 for addition of Tech Booth asst & Events

coordinator

Our largest increase in spending centers around adding more staff to the RE program due to increased attendance and adding more guest speakers to Worship's budget to cover for Rev. Nicoline's sabbatical leave. Both expenditures appear necessary for the growth and vitality of the Fellowship even as they increase the amount needed from savings to balance the budget.

Request this draft budget be approved by the Board with the provision that the figures be adjusted in January as the amount pledged is finalized.

Ursula Jones
Treasurer

UUFP 2025 DRAFT BUDGET WORKSHEET

		Draft Budget	ADOPTED	Budget	%
		2025	2024	Change	Change
REVENUE/INCOME					
Contributions					
	Share the Plate Donations	\$5,000.00	\$6,000.00	-\$1,000.00	-16.67%
	Other Donations	7,000.00	2,000.00	5,000.00	250.00%
	Pledges includes the matching funds	104,000.00	101,105.00	2,895.00	2.86%
	Uncollectables (1.5% 2021) - 3% in 2022 & 2023	(1,040.00)	(1,000.00)	(40.00)	4.00%
	Interest Income	10,000.00	8,000.00	2,000.00	25.00%
97%	Contributions	\$124,960.00	\$116,105.00	\$8,855.00	7.63%
Other Income					
	Misc. Income	\$500.00	\$0.00	\$500.00	n/a
	Rental Income	600.00	\$613.00	(13.00)	-2.12%
	Community Outreach/Memorial Services	1,200.00	\$0.00	1,200.00	n/a
	Rummage Sales, Other Fundraisers	2,500.00	2,000.00	500.00	25.00%
2%	Other Income-Fundraising	\$4,800.00	\$2,613.00	2,187.00	83.70%
	Total Income	\$129,760.00	\$118,718.00	\$11,042.00	9.30%
Contributions from Savings					
	Restricted funds from OWL	\$0.00	\$2,755.00	\$(2,755.00)	-100.00%
	Savings	30,000.00	\$33,150.00	(3,150.00)	-9.50%
2%	Contributions from Savings	\$30,000.00	\$35,905.00	-\$5,905.00	-16.45%
	Total Income	\$159,760.00	\$154,623.00	\$5,137.00	3.32%
EXPENSES					
RELIGIOUS LIFE					
Living our Mission					
	Social Gatherings (food, activities)	\$900.00	\$600.00	\$300.00	50.00%
	Faith Formation	200.00	200.00	0.00	0.00%
	Faith in Action (BLM, UUtheVote, Climate, Sponsorships)	800.00	300.00	500.00	166.67%
	Share the Plate donations	2,500.00	3,000.00	(500.00)	-16.67%
	Community Outreach/Ceremony (offset by revenue)	1,050.00	0.00	1,050.00	n/a
	Interfaith Council	30.00	30.00	0.00	0.00%
3%	Living Our Mission	\$5,480.00	\$4,130.00	\$1,350.00	32.69%
Communicating					
	Advertising (brochures, posters, print ads, LED Signage)	\$590.00	\$800.00	-\$210.00	-26.25%
	Website domain/backup service/New website domain	180.00	250.00	(70.00)	-28.00%
	Printing	65.00	175.00	(110.00)	-62.86%
	Online subscripsts (Zoom, Mailchimp, Canva, GGeeks)	962.00	570.00	392.00	68.77%
	"Licensing (CVLI, CCS, OneLicense)"	1,150.00	750.00	400.00	53.33%
2%	Communicating	\$2,947.00	\$2,545.00	\$402.00	15.80%
Religious Exploration					
	RE Professional Development (incl LREDA membership)	\$55.00	\$55.00	\$0.00	0.00%
payroll	RE Instructor/Teacher	5,278.00	4,767.00	511.00	10.72%
	OWL Instructors: Training *restricted funds	0.00	250.00	(250.00)	-100.00%
	OWL Facilitator includes FB*restricted funds	0.00	3,964.00	(3,964.00)	-100.00%
Move to	Childcare Care Staff (2 positions)	3,980.00	500.00	3,480.00	696.00%
Move	Childcare for Fellowship Events	1,200.00	0.00	1,200.00	n/a
	Materials/Supplies (snacks/supplies)	200.00	200.00	0.00	0.00%
6%	Religious Exploration	\$10,713.00	\$9,736.00	\$977.00	10.03%
Worship					
Music					
	Professional Development	\$90.00	\$550.00	-\$460.00	-83.64%
	Piano subs & guest musicians:	1,900.00	1,000.00	900.00	90.00%
	Hymnals, Supplies	0.00	0.00	0.00	n/a
	PERMISSIONS/DONATIONS (music, streaming rights)	480.00	300.00	180.00	60.00%
	Equipment & repairs	300.00	300.00	0.00	0.00%
	Music	\$2,770.00	\$2,150.00	\$620.00	28.84%
Sunday Services					
	Food	\$300.00	\$-	\$300.00	n/a

	Worship Materials	200.00	\$200.00	0.00	0.00%
	Guest speakers*10 lay, 3UU	3,850.00	2,800.00	1,050.00	37.50%
	Sunday Services	\$4,350.00	\$3,000.00	\$1,350.00	45.00%
3%	Worship	\$7,120.00	\$5,150.00	\$1,970.00	38.25%
	Professional Ministry				
	Minister Professional Development	\$5,200.00	\$4,993.00	\$207.00	4.15%
3%	Professional Ministry	\$5,200.00	\$4,993.00	\$207.00	4.15%
5%	UUA Fair Share	\$8,064.00	\$7,697.00	\$367.00	4.77%
22%	RELIGIOUS LIFE TOTAL	\$39,524.00	\$34,251.00	\$5,273.00	15.40%
	OPERATING EXPENSES				
	Administrative Expenses				
	Internet-Telephones	2,240.00	\$2,472.00	-\$232.00	-9.39%
	Office Supplies (General)	300.00	400.00	(100.00)	-25.00%
	Postage	50.00	75.00	(25.00)	-33.33%
	Board Expenses	175.00	175.00	0.00	0.00%
	Payroll Service	1,921.00	1,790.00	131.00	7.32%
	SS Medicare, Emp taxes	3,567.00	3,118.00	449.00	14.40%
	Insurance, WC, Disability (est.)	1,927.00	1,953.00	(26.00)	-1.33%
	Minister's Disability Insurance	665.00	665.00	0.00	0.00%
	Breeze/PayPal Fees	1,278.00	1,210.00	68.00	5.62%
	Technology	300.00	500.00	(200.00)	-40.00%
	Leadership Development	600.00	600.00	0.00	0.00%
	CLM Training/Development	300.00	300.00	0.00	0.00%
	Safe Congregation Screening	100.00	200.00	(100.00)	-50.00%
	Visa Applications Fees	1,000.00	0.00	1,000.00	100.00%
	Composting	300.00	0.00	300.00	100.00%
	AUUA Membership	50.00	0.00	50.00	100.00%
	Contingency & Miscellaneous	300.00	1,050.00	(750.00)	-71.43%
	Minister's Discretionary Budget	300.00	300.00	0.00	0.00%
10%	Administration	\$15,373.00	\$14,808.00	\$565.00	3.82%
	Buildings and Grounds				
	Utilities: Palmer	\$1,692.00	\$1,692.00	50.00	0.00%
	Maintenance/Repairs Palmer	1,900.00	1,400.00	500.00	35.71%
	Handicap Parking	0.00	2,600.00	(2,600.00)	-100.00%
	Building Equipment-Purifer	0.00	2,500.00	(2,500.00)	-100.00%
	Trash Removal	240.00	240.00	0.00	0.00%
	Insurance	2,677.00	2,677.00	0.00	0.00%
	Grounds	1,600.00	1,600.00	0.00	0.00%
	Cleaner-Contractor/Supplies	2,000.00	2,000.00	0.00	0.00%
	Kansas Ave/Montana Drive Property	500.00	500.00	0.00	0.00%
10%	Building & Grounds	\$10,609.00	\$15,209.00	\$ (4,600.00)	-30.25%
	Payroll Expense				
	Ministerial Salary	\$37,012.00	\$35,933.00	1,079.00	3.00%
	Ministerial Housing Allowance	14,420.00	14,000.00	420.00	3.00%
	Ministerial Retirement Contribution/Salary	5,143.00	4,993.00	150.00	3.00%
	Staff (Office Assistant, Music Director, digital outreach, worship serv tech)	36,174.00	35,429.00	745.00	2.10%
58%	Payroll Expense	\$92,749.00	\$90,355.00	\$2,394.00	2.65%
78%	Operating Expenses	\$118,731.00	\$120,372.00	-\$1,641.00	-1.36%
	Total Expenses	\$158,255.00	\$154,623.00	\$3,632.00	2.35%
	REVENUES	\$159,760.00	\$154,623.00	\$5,137.00	3.32%
	EXPENSES	158,255.00	154,623.00	3,632.00	2.35%
	NET INCOME	\$1,505.00	\$0.00	\$1,505.00	
	Cash Balances as of 09/30/2024				
	Community Bank Checking Accounts		\$10,625.59		
	Glens Fall National Bank Checking Account		1,000.00		
	Glens Fall National Bank Savings Account		22,723.49		
	Refugee Project bank Account		3,000.00		

	Oak View National Bank- 12 months CD	31,199.29
	Oak View National Bank- 6 months CD	96,765.34
	UU Endowment Fund	53,464.58
	Total Cash	5218,778.29