

Unitarian Universalist Fellowship of Plattsburgh
4 Palmer Street
Plattsburgh, NY 12901

February 1, 2026 Annual Congregational Meeting Minutes

Welcome/Call to Order: Nicholas Hunt-Bull called the meeting to order and thanked everyone for attending.

Opening Words and Chalice lighting: Tana Hanley

Quorum: A quorum count was called by Board Member Mark Preston. With 76 members, a quorum of 23 members (30%) is required. There were 5 members attending via zoom and 26 members present in the sanctuary, for a total of 31 members. A quorum was confirmed. Mark reminded everyone to please stay to vote.

Refugee Update: Connie Shemo shared the following information.

Our newcomer family first arrived on March 11, 2025. As agreed, we provided them with food and housing for 90 days. The supporting organization, Welcome NST, funded two weeks of an Air B&B, and then one of our Fellowship members going on a month-long trip generously offered their home while they were away. By April the six-year-old son was enrolled in a local school. We helped them find an apartment and paid the first month's rent and security deposit. They both found jobs and were financially independent after 90 days. We continued to provide some other kinds of support, primarily through offering rides and English lessons. Until the last week of December, each week a different member of our group would give them a ride for grocery shopping. Other members took them to doctor's appointments. By early December they both had their driver's license, and by the end of December they had acquired a car, no longer needing rides (although they sometimes experience problems with their car). They have fully launched! Their asylum case has still not been decided, so unfortunately, they are not secure yet. But as far as us helping them become established in the community everything went according to plan. After a little support they were able to become fully independent. One of our members is continuing with English lessons. We can still help them navigate difficult situations that they may encounter. provided an update of the Refugee family. Nicholas thanked everyone involved with welcoming the family to our country.

New Congregation Team: Nicholas thanked the staff for all the time and effort they have given to manage our congregation successfully and how to proceed with being a lay-led congregation.

Kris Lutters, RE Director, introduced the staff members, Lisa Bulriss, Jo El Miano and Jason Murray. Kris explained when the fellowship entered into a period as a lay-led congregation in August 2025, we looked at this an opportunity. To explore new ways of

doing things, to shift tasks and responsibilities, to revitalize or develop new capacities among lay leadership and to use this pause in a relationship with professional ministry to engage in reflection and discernment about the evolution of identity as a congregation. We hope to be receptive to interior healing, fresh insight and perspective and possible a new energy that is less driven, more balanced and productive. We strive to cultivate and support the well-being of the congregation.

Jason introduced himself and continued with the message to the congregation. Our congregation works best if we all feel encouraged and empowered to carry out our normal work and to use the opportunity to review and strengthen the ways in which we serve the fellowship. The ultimate authority of this fellowship is with the congregation. We have created a Congregational Life Group (CLG) which is responsible for overseeing the day-to-day operations and programs of the fellowship. We work to better engage people of all ages in the practice of building vital, multi-age community. Our teams include Worship, Engagement & Belonging, Whole Church Religious Exploration, Care, Social Justice, Gatherings, Short-term fundraising, Buildings & Grounds, Communications. Our commissioned lay minister works closely with these teams.

Jo El Miano, Music Director, introduced herself and continued with the message to the congregation. The CLG works as a whole. That is, while the teams are separate, aligned, and cohesive, they are critically connected. In order to meet the goals prioritized annually by the Board of Trustees, the CLG coordinates the work of its teams and board committees. The groups are porous, meaning they work collaboratively and their activities frequently overlap. The CLG works to imagine, design, and implement gatherings that build engagement, belonging and joy across all teams. We submitted a grant application to the New York State Convention of Universalists; to subsidize some of our projects. We are calling our work here cosmic, conversation, connections and cuisine.

Treasurer's Report: Ursula Jones stated she will cover three areas: 2025 Budget summary, 2026 Proposed budget and the endowment.

Beginning with the 2025 Budget Summary: Ursula stated the pledges came in at 112% of projection; I believe this means that people pledged responsibly and speaks very highly for our congregation and everyone's commitment to the fellowship. Total revenue was a little less in other areas; total income was 91% of projection. The unanticipated event was Rev. Nicoline's departure which reflected a reduction in the payroll expense. Payroll is our largest expense and it came in at 75% of projection. In previous years we have had to take from our savings to balance the budget. In 2025 we anticipated taking \$31,000 but we only needed \$6,165 which was good for our savings. Ursula reviewed the following cash balances:

Community Bank Checking	- \$ 19,619.26
Arrow Bank Checking	- 1,000.00
Arrow Bank Savings	- 28,456.60
Refugee Account	- 1,344.86
UUA Common Endowment	- <u>188,962.19</u>
Total	\$239,383.91

Ursula stated the UUA Common endowment started in 2022 with an initial investment of \$50,000. The UUA assists congregations with having endowment funds. They do the research on where to invest in socially responsible funds. At the beginning of 2025 the fund's value was \$168,000 and grew about \$20,000 during the year.

2026 Proposed Budget: Ursula reported the 2026 Proposed Budget spending is overall lower due to not having a minister this year. The budget does include a modest COLA and additional hours for staff. We are spending more in worship services this year to hire guest speakers. This is the first year in several years we have a projected budget that is balanced without use from savings.

Professional Ministry: Nicholas thanked Ursula and everyone for their pledge support. On behalf of the board Nicholas spoke about professional ministry. There is no question that this fellowship wishes to have a full-time minister and we all enjoyed Rev. Nicoline while she was here. When Rev. Nicoline left, we did a search that was challenging because of where it was at in the cycle of hiring a minister. Nicholas thanked the Search Committee members, Chair, Connie Shemo, Dave Spinner, Suzannah Chatlos, Stacey Edwards and Kathy Sajor. The board made a decision to not go with a hire and one of the outcomes of this was developing policies when we do go out to search again. The search process was rushed and there was a lack of communication between the board and the search committee. The board is trying to find ways to afford a minister. We want to build an endowment to provide this long-term financial support for a future minister. The goal is to start the process in September 2026 with a goal to hire someone in the fall of 2027.

Endowment Proposal: Nicholas reviewed the bylaws and the endowment policy that need to be voted on. An endowment is a fund established by donations that are invested to generate income. The principal amount (the original donated funds) is typically kept intact, while the earnings from the investments are used to support the organization's mission, operations or specific projects. Nicholas stated most of our saved funds are held in a bank. With an endowment we move our long-term savings and invest in the Unitarian Universalist Common Endowment Fund. This would grow or shrink based on new donations and investment returns. Based on an agreed policy, a portion of the whole fund would be drawn down each year to support the work of the fellowship.

Nicholas reviewed the following benefits and risks of an endowment:

Benefits:

- Funds in the endowment are invested based on our UU values.

-Usually funds invested in an endowment grow faster in the long term (approx., 8% per year) than they would in a savings account. Shared UU fund grew over 15% in 2025.

-Institutions with endowment tend to be more careful in protecting their nest egg, which encourages new donations.

Risks:

-Since the nest egg is invested, there is higher risk of loss in the short/medium term.

-Endowments are less flexible and more steps are required to spend money in an "emergency".

-Should UUFP ever have a sizable endowment, that might discourage pledging.

Jerry Bates made a motion to approve the two documents, 2nd by Tom Morrissey.

The following is the Endowment Proposal which updates the bylaws:

Endowment Proposal, UU Fellowship of Plattsburgh

This proposal addresses part X.1 of existing UUFP "Bylaws on Establishment of Endowment Fund"

*The current bylaws are italicized. **Bylaws: Endowment Proposal bolded***

X. Establishment of Endowment Fund

X.1 An endowment fund shall be established for the purpose of the governance, and operational procedures shall be defined by special resolution adopted by the Congregation.

X.2 The UUFP Endowment ("the Endowment") provides responsible management of funds raised for the long-term needs of the fellowship. Its annual draw, as governed by this endowment policy, will be used to help support the operating budget. Its corpus, and retained earnings, may only be used for compelling special needs of the Fellowship as approved by the Endowment Committee, the Board of Trustees, and the members of UUFP at a congregational meeting.

X.3 The congregation shall establish an endowment fund to assure the long-range financial future of the Fellowship, to help manage financial emergencies, and to fund capital needs and special projects that support the vision and mission of the fellowship.

X.4 The Finance Committee of UUFP shall act as the Endowment Fund Committee. The Endowment Fund Committee shall govern the endowment fund and shall serve as the custodian of the Endowment Investment and Distribution Policy passed by a vote of two-thirds of the members of the congregation. This policy shall provide for the protection of the core (corpus) of the endowment over

the long term and shall require the Committee to exercise the utmost of care to respect the integrity of restrictions placed on any gift to the endowment.

X.5 A 2/3 vote of the members of the Endowment Fund Committee is needed to carry any motion or resolution. The Committee shall elect its own chairperson. The Committee shall report to the Board of Trustees on a quarterly basis and provide a written report to the congregation at the annual meeting of the congregation.

X.6 The Endowment Fund Committee is empowered, acting through its elected chair, to hold, sell, exchange, rent, lease, transfer, convert, invest, and in all other respects manage and control the assets of the endowment pursuant to the Endowment Investment and Distribution Policy. The Committee shall act in its sole judgment and discretion, as it deems wise and prudent, without further approvals.

X.7 Committee members shall not be liable for any losses incurred by the endowment fund except to the extent that such losses arise out of acts or omissions of willful misconduct or gross negligence. Each member shall be liable for his or her own acts and omissions of willful misconduct or gross negligence and not for the acts or omissions of other members.

X.8 No member of the Committee shall engage in any self-dealing or transactions with the endowment fund in which the member has a direct or indirect financial interest. Members are expected to inform the Committee on an annual basis of any investments or business relationships involving the congregation. Members shall refrain at all times from conduct in which his or her personal interests would conflict with the interest of the endowment fund.

The following is the Endowment Policy:

**Unitarian Universalist Fellowship of Plattsburgh
Endowment Investment and Distribution Policy, UUFP**

A. General

1. The Endowment Fund Committee shall invest the assets of the endowment with the objective of earning an average annual total return of at least 8 percent consistent with moderate risk. The Committee shall endeavor to invest the assets of the endowment in a socially responsible manner. It is intended that reasonable restrictions placed on any gift by a donor will be faithfully followed, subject to the Committee's determination of the integrity and best interests of the endowment.

2. Initially all funds in the UUFP Endowment will be invested in the Unitarian Universalist Common Endowment Fund (UUCEF) or its successor funds endorsed by the UUA. Working with the Board of Trustees, the Endowment Committee has the authority to adjust investments in the future.

3. In order to protect and preserve the corpus of the endowment over the long term, the Committee shall distribute no more than 5 percent per year of the total market value of the assets, as determined by the average total market value on the last business day of each of the four immediately preceding calendar quarters.

4. If less than 5 percent is distributed in one year, the Committee may distribute more than 5 percent in a subsequent year, as long as the distributions do not exceed that rate percent on a cumulative basis.

5. The Committee may provide for such professional counsel on investments or legal matters as it deems best and may incur reasonable expenses in the execution of its duties. The expenses shall be paid from the endowment.

B. Funds

1. In the future the congregation may choose to establish additional endowment funds for particular purposes, such as a "building fund," "social responsibility fund," or "minister's fund." At launch in 2026, the endowment will be a single fund, the UUFP Endowment Fund or the "unrestricted fund". Should additional funds be added, that should be noted by adding additional sections to this policy after "C. Unrestricted Fund"

2) Endowment gifts or bequests will be assigned to the unrestricted fund. Based on specific requests from actual or potential donors, the endowment committee may in future add additional funds for particular purposes as noted in the previous paragraph.

3) Any gift or windfall received by the congregation over \$10,000 will be added to the UUFP Endowment Fund endowment, unless the Finance Committee and Board of Trustees determine that those funds should be used for some other specific purpose such as buying a property or paying off a debt.

C. Unrestricted Fund

1. Distributions from the Unrestricted Reserve Fund may be used for any purpose to further the work of the church, including for the ordinary and customary operating expenses of the church.

2. Any distribution in excess of the draw percentage set above (in section A. of this policy) must be endorsed by the Board of Trustees and approved by a two-thirds majority vote of the congregation in a Congregational Meeting

Nicholas asked for a discussion; Ursula spoke about why she is in support of passing these two items. One is to preserve and protect the corpus (basic amount) in the endowment fund and we will be adding the proceeds from the lot sale. The policy states 5% can be withdrawn each year from the endowment fund. In 2026 we could take 5% and setup a minister's reserve. The endowment typically grows by 8% or higher each year; this past year it increased 16%.

Zoom questions:

Who are the members of the Finance Committee? Myself, Nicholas Hunt-Bull, Jerry Bates and John Neuhaus.

Since there would be a delay in getting monies from the endowment fund how much would we hold in reserve readily available for emergencies? Nicholas stated we would hold \$50,000 in reserve for emergencies.

Jo El made a motion to call the question, 2nd by Connie Shemo 2nd. Nicholas asked if everyone was willing to vote. We have a vote for the original motion, 28 in house and 5 in zoom, no objections. Vote has passed.

2026 Proposed Budget: Ursula reviewed the 2026 Proposed Budget. Total anticipated revenue is \$110,446 which includes \$96,139 of pledges. Total anticipated expenses is \$110,446; no significant changes except for a decrease in payroll expenses. We will continue to support the UUA. This budget is balanced with no funds from savings. We will be looking for volunteers for a fundraising committee; the budget revenue includes \$4,000 of fundraising.

Ursula asked if there were any questions. Connie Shemo asked if there has been any thought of hiring someone professional to help us fundraise? Kris Lutters responded the employees are in the process of applying to the Chalice Lighters grant specifically to hire someone for fundraising and larger community outreach. Michael Vaughan asked why administration and buildings and grounds budget lines are less than the 2025 budget? Ursula stated the 2026 budget proposal is based on actual expenses in 2025 not the budget amount. Jerry Bates acknowledged the staff and emphasized how we are very dependent on volunteer help. Jerry Bates acknowledged all the volunteers and thanked them.

Mark made a motion to vote on the 2026 Proposed Budget, 2nd by Darlynn Bates. Nicholas asked if there were any objections, no objections. 26 in-house and 7 in zoom voted yes, budget passed.

Nicholas thanked the board and all the members. Nicholas thanked Tana Hanley for all her efforts with the gift basket raffle. The board is looking for 1 to 2 volunteers for the fundraising committee. Nicholas thanked the Tech team.

Closing Words: Tana Hanley

Meeting Adjourned at 12:38 pm.

UFPF 2026 DRAFT BUDGET WORKSHEET					
		PROPOSED	ADOPTED	As of	% Earned
		2026	2025	12/31/2025	/Used
REVENUE/INCOME					
% of					
Budget	2026 Contributions				
	Share the Plate Donations	\$6,000.00	\$5,000.00	\$7,455.05	149.10%
	Other Donations	5,000.00	7,000.00	3,437.80	49.11%
	Pledges includes the matching funds& Prepaid Pledges)	96,139.00	101,406.00	101,574.98	100.12%
	Uncollectables (1.0%)	(961.00)	(1,011.00)	0.00	0.00%
	Interest Income	100.00	10,000.00	1,530.00	15.30%
	Investment Income	0.00	0.00	0.00	0.00%
96%	Contributions	\$106,278.00	\$122,395.00	\$113,947.83	93.10%
	Other Income				
	Misc. Income	\$500.00	\$500.00	\$65.00	13.00%
	Rental Income	500.00	500.00	400.00	66.67%
	Community Outreach/Memorial Services	0.00	1,200.00	0.00	0.00%
	Gift Basket Raffle	1,000.00	0.00	1,170.00	n/a
	In-Kind Revenue	0.00	0.00	200.00	n/a
	Rummage Sales, Other Fundraisers (net expenses)	1,968.00	2,500.00	0.00	0.00%
4%	Other Income-Fundraising	\$3,968.00	\$4,800.00	\$1,835.00	38.23%
	Total Income	\$110,246.00	\$127,195.00	\$115,782.83	91.03%
	OWL Restricted Funds	\$200.00	\$0.00	\$0.00	n/a
	Savings	\$0.00	\$31,355.00	\$0.00	0.00%
0%	Contributions from Savings	\$200.00	\$31,355.00	\$0.00	0.00%
	Total Income	\$110,446.00	\$158,550.00	\$115,782.83	73.03%
EXPENSES					
RELIGIOUS LIFE					
Living our Mission					
	Social Gatherings (food, activities)	\$900.00	\$900.00	\$497.71	55.30%
	Faith Formation- Educational Materials	200.00	200.00	0.00	0.00%
	Faith in Action (BLM, UtheVote, Climate, others)	800.00	800.00	592.19	74.02%
	Share the Plate donations	3,000.00	2,500.00	4,075.49	163.02%
	Community Outreach/Ceremony (offset by revenue)	0.00	1,050.00	0.00	0.00%
	Interfaith Council	30.00	30.00	30.00	100.00%
4%	Living Our Mission	\$4,930.00	\$5,480.00	\$5,195.39	94.81%
Communicating					
	Advertising (brochures, posters, print ads, LED signage)	\$590.00	\$590.00	\$118.10	20.02%
	Website domain/backup service/New website domain	180.00	180.00	144.17	80.09%
	Printing	80.00	65.00	300.92	462.95%
	Online subscrip (Zoom, Mailchimp, Canva, GGeeks)	600.00	962.00	1,048.60	109.00%
	"Licensing (CVL, CCS, OneLicense)"	1,000.00	1,150.00	873.32	71.58%
2%	Communicating	\$2,450.00	\$2,947.00	\$2,435.11	87.63%
Religious Exploration					
	RE Professional Development (incl LREDA membership)	\$55.00	\$55.00	\$0.00	0.00%
Move to Move	DRE 5hrs weekly/	7,895.00	5,278.00	3,227.40	61.15%
	Childcare Care expenses includes FB	6,534.00	5,180.00	2,556.36	49.33%
	OWL Expenses	200.00	0.00	0.00	100.00%
	Materials/Supplies (snacks/supplies)	200.00	200.00	175.50	87.75%
13%	Religious Exploration	\$14,884.00	\$10,713.00	\$5,959.26	55.63%
Worship					
Music					
	Professional Development	\$90.00	\$90.00	\$0.00	0.00%
	Piano subs & guest musicians	1,900.00	1,900.00	1,275.00	67.11%
	Hymnals, Supplies	0.00	0.00	47.11	0.00%
	PERMISSIONS/DONATIONS (music, streaming rights)	480.00	480.00	525.00	109.38%
	Equipment & repairs	300.00	300.00	132.00	44.00%

	Music	\$2,770.00	\$2,770.00	\$1,979.11	71.45%
	Sunday Services				
	Food	\$300.00	\$300.00	\$44.38	14.79%
	Worship Materials	200.00	200.00	0.00	0.00%
	Guest speakers* 10 lay, 3UU	6,750.00	3,850.00	2,131.86	55.37%
	Sunday Services	\$7,250.00	\$4,350.00	\$2,176.24	50.03%
9%	Worship	\$10,020.00	\$7,120.00	\$4,155.35	58.36%
	Professional Ministry				
	Minister Professional Development	\$0.00	\$5,200.00	\$4,351.25	83.68%
0%	Professional Ministry	\$0.00	\$5,200.00	\$4,351.25	83.68%
8%	UUA Fair Share	\$8,710.00	\$8,250.00	\$8,245.98	99.95%
37%	RELIGIOUS LIFE TOTAL	\$40,994.00	\$39,710.00	\$30,342.34	76.41%
	OPERATING EXPENSES				
	Administrative Expenses				
	Internet-Telephones	\$1,445.00	\$2,350.00	\$1,891.84	80.50%
	Office Supplies (General)	300.00	300.00	122.96	40.99%
	Postage	60.00	50.00	45.97	91.94%
	Board Expenses	175.00	175.00	0.00	0.00%
	Payroll Service	2,055.00	1,921.00	1,801.21	93.76%
	SS Medicare, Emp taxes	4,662.00	3,567.00	3,231.71	90.60%
	Insurance, WC, Disability (est.)	2,053.00	1,927.00	2,129.89	110.53%
	Minister's disability insurance	0.00	665.00	374.50	56.32%
	Breeze/PayPal Fees	1,315.00	1,278.00	1,303.19	101.97%
	Technology	300.00	300.00	0.00	0.00%
	Leadership Development	600.00	600.00	540.00	90.00%
	CLM Training/Development	300.00	300.00	200.00	66.67%
	Safe Congregation Screening	100.00	100.00	0.00	0.00%
	Visa Application Fees	0.00	1,000.00	0.00	0.00%
	Composting	400.00	300.00	344.00	114.67%
	AUUA Membership	50.00	50.00	50.00	100.00%
	Contingency & Miscellaneous	500.00	300.00	0.00	0.00%
	Minister's Discretionary Budget	0.00	300.00	80.00	26.67%
13%	Administration	\$14,315.00	\$15,483.00	\$12,115.27	78.25%
	Buildings and Grounds				
	Utilities: Palmer	\$1,800.00	\$1,692.00	\$1,747.20	103.26%
	Maintenance/Repairs Palmer	1,000.00	1,900.00	392.81	20.67%
	Trash Removal	240.00	240.00	241.46	100.61%
	Insurance	2,900.00	2,677.00	2,625.00	98.06%
	Grounds	2,500.00	1,600.00	2,947.00	184.19%
	Cleaner-Contractor/Supplies	2,000.00	2,000.00	1,419.21	70.96%
	Kansas Ave/Montana Drive Property	100.00	500.00	90.69	18.14%
10%	Building & Grounds	\$10,540.00	\$10,609.00	\$9,463.37	89.20%
	Payroll Expense				
	Ministerial Salary	\$0.00	\$36,431.00	\$22,419.04	61.54%
	Ministerial Housing Allowance	0.00	15,000.00	9,230.72	61.54%
	Ministerial Retirement Contribution/Salary	0.00	5,143.00	3,164.96	61.54%
	Staff (Office Assistant, Music Director, digital outreach, & worship serv	44,597.00	36,174.00	\$35,212.75	97.34%
40%	Payroll Expense	\$44,597.00	\$92,748.00	\$70,027.47	75.50%
63%	Operating Expenses	\$69,452.00	\$118,840.00	\$91,606.11	77.08%
	Total Expenses	\$110,446.00	\$158,550.00	\$121,948.45	76.91%
	REVENUES	\$110,446.00	\$158,550.00	\$115,782.83	
	EXPENSES	110,446.00	158,550.00	121,948.45	
	NET INCOME	\$0.00	\$0.00	-\$6,165.62	
	Cash Balances as of 12/31/2025				

	Community Bank Checking Accounts		\$19,619.25	
	Arrow Bank Checking Account		1,000.00	
	Arrow Bank Savings Account		28,457.60	
	Refugee Project bank Account		1,344.86	
	UUJ Endowment Fund (as of 12/31/25)		188,962.19	
	Total Cash		\$239,383.91	

2026 Prepaid Pledges received as of 12/31/2025-\$15,415.07 not recorded as revenue until 2026 but reflected in the cash balances.