

## May 2021 Board of Trustees Meeting Packet

Join Zoom Meeting <https://us02web.zoom.us/j/89722686555>

Meeting ID: 897 2268 6555

One tap mobile +13017158592,,89722686555#

### ***Covenant of First Parish Brewster UU Board of Trustees***

“Entrusted by the congregation, we recognize that ours is a sacred duty and we will bring our highest selves to all work on their behalf. We promise to arrive on time, come prepared, speak gently and respectfully with each other, and allow everyone time to speak. We will operate by majority vote, trying whenever possible to work toward consensus and support a decision once it has been made.

We pledge to use one-on-one communication to express concerns or resolve conflicts with each other. When communicating with the congregation and community at large, the Board speaks with one voice. Our primary commitment is to the long-range health of First Parish Brewster Unitarian Universalist congregation.”

### **Table of Contents:**

Meeting Agenda

April Meeting Minutes

President’s Report

Minister’s Report

AFD’s Report

DLRE’s Report

Endowment Request

Policy Documents

Reparations Task Force Report

Agenda for Annual Meeting

Project Plan Refinement

Covid Task Force Recommendation

8th Principle Task Force Report/request

Slate of Nominees’ Report

FY22 Proposed Budget

Financial Reports –April 2020

## **FPBUU Board of Trustees Meeting Agenda**

**May 20, 2021 7 PM By Zoom**

**<https://us02web.zoom.us/j/89722686555>**

6:30 Welcome Board, Staff & Visitors - Susan

6:35 Spiritual Opening and focused check-in - Jessica

6:50 Read Board Covenant - Carol

6:55 Widening the Circle-2 recommendations (Appendix II) - Jessica

7:10 Treasurer's Report - Diane

7:40 Policy Committee - Katharine

7:45 Annual Meeting Sub-Committee Update - Susan, Diane & Jim

7:55 Unsung Hero decisions - Tom

8:00 Minister's Report - Jessica

8:15 Consent Agenda: President's report, Director of Lifespan Religious Education's report, Administration and Finance Director's report, Endowment Board request, Agenda for Annual Meeting, Project Plan Refinement, Slate of Nominees' Report, Reparations Report

8:20 Check out/Closing

8:25 Board Huddle

**FPBUU Board of Trustees  
Zoom Meeting Minutes  
April 15, 2021 6:30 PM**

**Members in Attendance**

Jim Hild, Past President  
Susan Smith, President  
Diane Pansire, Treasurer  
Carol Yerby, Clerk  
Katharine Farnham, Member at Large  
Tom O'Brien, Member at Large  
Frank Re, Member at Large  
Bill Roberts, Member at Large

**Staff in Attendance** Rev. Jessica Clay and Twinks Hastings, Director of Lifespan Religious Education

**Special Guests:** CYM Committee members Judy Fenner, Kathy Meyers, and Elenita Muniz

**Welcome** - Susan Smith

Susan welcomed everyone to the meeting.

**Spiritual Opening and Focused Check-In** - Rev Jessica

Rev Jessica shared a chalice lighting and facilitated a check-in. She also recommended that we name our pronouns and position on the Board.

**Read Board Covenant**

Jim Hild read the Board Covenant.

**CYM Speaks of Horatio Alger** - Judy Fenner, Kathy Meyers, and Elenita Muniz

Horatio Alger served as a minister at FPB from 1864-1866. He was forced to resign based on allegations that he sexually abused two boys from the congregation, a charge he did not deny. His name is engraved on the plaque in the sanctuary. Members of the CYM Committee and the Safe Congregation Committee proposed that an asterisk be placed beside his name and a small plate be added below the plaque that reads: \*FPBUU is committed to being a sexually safe congregation for all. Horatio Alger was forced to resign after admitting to sexual abuse of young congregants. Today, as then, the congregation will not tolerate such abuse.

**The Board voted to approve the petition with minor edits to the text.**

**Widening the Circle Discussion** (pages 127-138) - Rev Jessica

The topics for discussion were **Accountability and Resources** and **Final Thoughts**. Board members recommended the following actions that FPBUU might want to take: Beloved Conversations training, Diversity, Equity and Inclusion requirements in the church bylaws, right relations training, best practices for the Nominating Committee, the importance of hospitality, strong commitment to anti-oppression work, and important opportunities for self reflection and recognizing bias.

If we adopt the 8th Principle, a new task force would need to be formed, an anti-racism consultant may be needed, leadership requirements would need to be established for Board membership, top-tier committees such as Leadership Development, and anti-racism training for ushers and staff.

**Next month's reading assignment is Appendix II. Our assignment is to recommend two actions, one that we would do as a congregation and one that each of us would like to do.**

**Treasurer's Report - Diane**

The Finance Committee will recommend a budget next month. Diane shared open issues for us to discuss. Next year's total pledge income is projected to be \$375,000 and total revenue \$505,800. There may need to be a special meeting to discuss what needs to be removed from the budget. We are on track in terms of where we are in the church year. Next month's Board meeting is May 20. If necessary, a special meeting could be held the week after the Board meeting (May 27).

The Pre-Annual Meeting discussion of the budget, the 8th Principle, and the Congregational Covenant is scheduled for **June 6, 2021**.

**Congregational Covenant - Katharine and Susan**

Katharine and Susan described the effort involved to research and develop the Congregational Covenant. The proposed Congregational Covenant is in the April 2021 Board Packet Consent Agenda, along with a summary of the process they followed and an explanation of the term "spiritual covenant." The Task Force is recommending a congregational vote at the Annual Meeting for a one-year implementation followed by an assessment in one year.

**Building a Bigger Table Report - Susan**

The Building a Bigger Table committee (BBT) is sponsoring a refugee family from Guatemala. BBT is paying for their housing at the Lighthouse in Union City, New Jersey for a term of no more than three months. Janet Emack and Rick Draper signed the sponsor agreement on behalf of BBT. BBT will pay \$1,000 per month for the family's two rooms at the Lighthouse. First Parish Brewster Unitarian Universalist will not incur any expense for this project. BBT has collected sufficient donations to cover the costs plus a monthly stipend for necessities.

**Annual Meeting Subcommittee Update - Susan, Diane, & Jim**

Jim has submitted a draft agenda for the Annual Meeting. The Annual Meeting Subcommittee is planning the logistics and will get back to us. Renting a tent is cost prohibitive. The Covid 19 Task Force will determine whether the Annual Meeting should be held in person or via Zoom.

**Unsung Hero Award - Tom**

The Board is going to present an award to an unsung hero who has gone above and beyond the call of duty this year. Board members should send nominations to Tom O'Brien before the next meeting. Tom will summarize the results and send them to the Board members.

**Dan Hotchkiss Meetings - Rev Jessica & Susan**

Rev Jessica and Susan have met with Dan Hotchkiss on two occasions. The Board is meeting with him next Thursday, 4/22, from 6:30-8, the following Thursday, 4/29, from 6:30-8, and on Saturday, 6/5, from 1-3. **To prepare for the meeting, members of the Board should review the Facilities Task Force Report that is enclosed in the December 2019 Board Packet.**

**The Board voted to pay Dan Hotchkiss consulting fee of \$1,100 from this year's budget instead of using funds from the Endowment Board.**

## President's Report May 20, 2021

It has been a busy month for the Board of First Parish as we have met two additional times with our consultant, Dan Hotchkiss around the following objectives: "FPBUU anticipates conducting a capital campaign. It needs to choose and prioritize the projects and goals that the campaign will fund, and how to proceed. By the completion of our work together, FPBUU hopes to have a plan of action for a campaign, including the campaign focus and whether to engage an outside fundraising firm."

As I meet with many church leaders virtually and outside face to face, I listen and learn. There is much wisdom in our congregation and it has been important for me to find out how they think things are going at First Parish. I've immersed in our rich history, and hear more about the many caring acts of stewardship that have built, grown and sustained this congregation over the years. I would like to lift up the past Board Presidents and create a yearly meeting and ritual to honor their work and their contributions.

Our General Assembly is scheduled for June 23-27. I hope we will have many church members attend this valuable and inspiring yearly conference. First Parish can send up to 7 voting delegates. Please let Karena know if you would like to be a delegate to GA. Welcoming Congregation will be publicizing and facilitating our GA participation, with strong Board support.

I have been rereading Dan's book, Governance and Ministry. A thought Jim Hild had at our President's meeting was to offer a "Board Huddle", see pp. 88-89. This will be an opportunity offered, from time to time, for the Board to meet without staff or visitors. We will have a Board Huddle at this meeting.

There will be a church-wide meeting on June 6 to preview and discuss the Annual Meeting agenda, the vote on 8th Principle, the vote on the Congregational Covenant, and the vote on the Budget.

We will invite the 4 new Board members to join us at our June 17 Board meeting, the last of this church year. We are starting to turn our attention to board training and formation.

Sincerely, Susan Smith President

Ministers Board Report May 2021 from Rev Jessica Clay

**Overall thoughts:**

Thank you for your patience with the delay of this report. I have had a change in life circumstances and was waiting for final word. I will detail this more at the end of this report.

For our check in tomorrow night, please read the following article and be prepared to discuss: <https://www.congregationalconsulting.org/getting-on-the-same-page-now/>

**Worship and Rites of Passage:**

Worship has had a bit of a decline in attendance, but that is typical for this time of year. We will hold an outdoor vespers on May 19<sup>th</sup>, and our first Sunday outdoor worship on June 20<sup>th</sup>. Please come and be prepared to play!

I am leading one funeral in June and am in touch with several couples whose weddings were postponed who are rescheduling them for this year.

**Pastoral Care:**

I continue to meet with congregants via phone and zoom. I met with the chair of the pastoral care team about restructuring pastoral care & helping hands, look forward to hearing more about this during summer. We also discussed a restructuring of the greeters & ushers and will be figuring that out this summer as well. I participated in a group at the Alzheimer's support center for people & their caregivers focused on spirituality.

**Social Justice in the Public Square:**

WCAI did a story on our reparations team, you can find it [here](#). It was also played on WBUR. I am envisioning a restructuring of our reparations/8thprinciple/one earth one people groups into a racial justice task force this fall.

**Administration:**

A member of the personnel consultants and I met with Danica Buckley and did an exit interview. We discussed feedback she had as well as boundaries around contact with the congregation. Her last official day is June 15<sup>th</sup>, although she will be on vacation after this Sunday the 23<sup>rd</sup>.

Staff completed a covenant last month, it reads as follows:

FPBUU Staff Covenant

We will be compassionate and generous with one another.

We will communicate responsibly with honesty and openness.

We will be mindful of "taking space and making space" to ensure everyone has opportunities to speak and to listen.

We will speak from our own experiences and perspectives and bear witness to each other.

We will respect the confidentiality of personal information and stories shared here.

We know that boundaries are essential to healthy professional relationships. As such, we will be flexible and adaptable, where we value the courage to say Yes and the necessity to say No.

We will continue to nurture a supportive and collaborative working environment, where we value what is possible together.

We are willing to be challenged to disrupt racist patterns together.

We will expect and accept non-closure, because the work of disrupting racism is ongoing.

We will hold each other accountable and create pathways to return to covenant.

**Serves the Larger Unitarian Universalist Faith:**

I continue to attend UUMA cluster meetings, my local interfaith women ministers group, and the zoom group of newly settled ministers that I convene. I am on the retreat planning team of the NE Region. I am planning on attending GA and will hold an info session for all congregants who are interested. For general assembly, I placed an ad in the angle, to date I have only heard of one congregant who is going. Please let me know if you are attending and encourage others to attend as well.

**Life Update:**

As some of you know, I recently found out my landlords are selling my house due to the housing market going haywire on Cape Cod. I looked for places to rent on Cape Cod and was unable to find any. I want to continue serving you as your minister, but I am unable to find a place to live with this salary here. Therefore, I am moving to Boston and will commute to the Cape. I am aware your previous minister Tom Bozeman did this as well. To note: Only once in the last four years have I had an emergency request for a pastoral care visit.

My proposal is that once we are fully back in person I will be in the office on Tuesdays & Wednesdays, and on campus on Sundays. Other days will be as needed for weddings, funerals, etc. I am hoping to find a place to stay on Tuesday nights. Many generous congregants have offered up their homes but I am not comfortable staying with congregants. I hope to have your blessing with this.

My second request is that I am given a sabbatical next year. Next year would be my fifth year, and per my letter of agreement I qualify for a sabbatical between 4-7 years of service, one month for every year. Therefore, I would like to take a sabbatical in early 2022 for four months. I am not sure of the cost implications as we would need to talk about possible coverage options. I look forward to discussing this with you at the meeting.

## Report from Administration and Finance Director – May 2021

### Financial Highlights & Pledges (see the cover page of the financial reports for more info)

- Financial Reports show as of April 30, 2021, a surplus of \$990 and a checking/savings balance of \$199,261.
- For FY21-22, we have received, as of 5/11/21, 190 pledge units for a total of \$356,509.
- For FY20-21, we currently have 206 pledge units for a total of \$360,968 pledge commitments.

### Property Management

- In conversation with Susan Smith, I have passed the task of liaison with the Chowder House in regard to an official parking agreement to a group to be determined by the Board.
- The Building Committee has submitted a list of projects for the 21-22 year to the Finance Committee. The total request (\$50,300) includes the work on the steeple that was postponed due to the pandemic and a few additional projects that we are recommending be done this next fiscal year. The 5% of operating income that per policy is supposed to go towards maintaining our buildings is set to be requested from Endowment. The total is more than the 5% Endowment distribution (\$34,945). We have more options including using the capital reserve funds (\$25,250) which could make up the difference.
- The Landscape Committee members have been super busy cleaning up and the campus looks great! Thank you to all these dedicated and talented members!!

### Administration as Ministry

- A time sensitive recommendation regarding our new tech person, Philip Browne, is included in this month's Board Packet for your approval.
- The GA credential manager is open to assign delegate status. I have only heard from one person requesting to be a delegate.
- I have reviewed the Massachusetts's workplace specific safety standards for office spaces to address covid-19 and based on their guidelines, we have roughly 1,000 sq ft total for the front and middle office, the Admin and Rev office, kitchen and living room of Winslow House. This allows a max of 10 persons in the building at the same time. The following are the max allowed in the designated spaces at one time: living room (2), front office (2), middle office (1), Admin office (2), Rev office (2). Masks are required unless a person is in a closed office by themselves. People need to maintain 6 ft distance while in the building.
- Annual reports from the active groups of FPBUU have been submitted, and I am working to put them all together to produce an Annual Report for the congregation to be sent out by June 4<sup>th</sup>.
- I recently sent out 3<sup>rd</sup> quarter statements, which has sparked additional payments from those who hadn't been keeping close track of their pledge.
- I have had to start over with another QuickBooks expert as the first one was not able to help with resolving the entry issue, we have with the Endowment loan repayment. Although I do not believe this is a big deal, the fact that I have not yet been able to resolve this issue nearly a year later is an example of how much the pandemic has affected my ability to address all the areas of my position. So much has been push aside to support the work of the church during the pandemic.
- I continue to meet with the 4 Employees that I supervise regularly and offer support for all staff as needed.
- The Summer Quarterly will be published July 1<sup>st</sup> and cover July and August. Submissions should be sent to [cove@firstparishbrewster.org](mailto:cove@firstparishbrewster.org) by the **deadline of June 1<sup>st</sup>**.

### Professional Development

- I can't say enough about the Jubilee Three workshop that I attended this past month. It was spread over 3 days and led by Paula Cole Jones, Lutricia Callair and Dr. Leon Spencer. There were nearly 70 participants from various UU congregations across the country. I think it would be a perfect follow up to the Beloved Conversations work our congregation did a few years ago.
- I also attended a workshop sponsored by the Association of UU Administrators around conflict resolution which was quite helpful.

Kind regards, Karena Stroh, Administration and Finance Director



5/11/21

Dear Finance Committee & Board of Trustees,

As you know, Philip Browne has been hired as our temporary Tech Support person. He currently works for several other UU churches, and his total hours worked gives him access to benefits through the UUA, specifically health insurance and retirement. This is an unusual circumstance, and I appreciate your consideration of this time sensitive request regarding new hire sign up. The FPBUU Personnel Manual (page 12 outlines Health Insurance coverage) states what we pay employees who work *at least 20 hrs per week*, which is available at the date of hire. FPB pays 80% of the Standard PPO plan prorated based on the number of hours worked. At 8hr/wk, Phil is .2 full time equivalent. Multiple 80% X .2 and you get 16%. He has requested and I am recommending that FPB pay 16% of Philip's monthly premium. FPBUU can pay different percentages to different employees and are not required to pay anything towards Philip's premiums. The cost of this would be \$88.65/mo.

In regards to retirement payment, he has almost met the required hours working with other UU Congregations, which will require us to pay 10% of his wages to his retirement. FPB's participation agreement with the UUA is that we will pay 10% towards retirement for any qualifying employee. All employees who qualify must be paid the same rate. This cost is estimated at \$70/month.

Budget wise, with these expenses we are over the projections for year-end on the budget worksheet by \$40, and if we only need him through Sept we would stay within the 21-22 budget. If we need the Tech Position into October the total expense per month is approximately \$860.

Ideally, we would have had all this information when we initially hired him, but his health insurance eligibility was based on an additional job he accepted at about the same time as we hired him. I am making this recommendation to approve paying 16% of his monthly health insurance premium because it aligns with our value around equity. In this circumstance, we would be sharing the expense of benefits for what adds up to a full time position spread between several congregations. I also will add that there is an uncalculated cost if we have to rehire for this position. I believe it is worth this up front cost to support our online services through the summer.

Sincerely,

Karena Stroh,

Administration and Finance Director

Director of Lifespan Religious Education  
Twinks Hastings  
Board Report May 2021

Overview

Our CYM year is starting to wind down, I decided to stop our Sunday morning zoom program 3 weeks early. As with everything this year, we are responding to the needs of our families and with the better weather, families, like the rest of us, are feeling the pull to be outside and off screens as much as possible after a year of being inside. I have received so much gratitude for the program this year, I know we helped our children and families through a horrible time, and for that I am immensely proud.

Outreach/Professional Development

I'm credentialed! What a journey, I'm deeply grateful for the professional development funds and study leave that supported me in receiving this credential. I look forward to what comes next including serving on the New England LREDA board. I will be included in the service of the Living Tradition at General Assembly.

Senior Celebration/youth group

I hope you can join us in celebrating our bridging seniors on May 23<sup>rd</sup> at 5,30pm outside of the sanctuary with banners and noise makers! Youth group will wrap up on the 23<sup>rd</sup>. I feel heart broken for our seniors who did not get to experience a last year of Cons, the bridging Con, and all the other youth group traditions in their last year. Youth group has been one of the hardest age groups to serve during this time, and I really look forward to returning to in-person with them in the fall.

Vacation

I have struggled to take vacation this year, we ended up running all of our programs with just 12 volunteers this year, we usually have around 40! It was just so hard with the technology and connection via zoom. To that end I am going to take as much as I can of my remaining vacation in June, roll over the week we are allowed to, and lose the rest. I will be off for all of July as my unpaid month. I am usually pretty sad to step away for that month, this year, I am ready for a rest!

In conclusion

As we start to come towards the end of the CYM year, and the church year, I can't help but look back and be amazed at the work of FPB during this pandemic. I know we sometimes get caught in the weeds of minor problems, but we had a pretty high attendance across out CYM programs, an important vespers series, a year's worth of on-line worship, members joining who have never stepped foot in our building, a thriving thrift store and on and on, during a global pandemic!! Its kind of incredible. It's a blessing to serve this community.

## Endowment Board Request

I'm writing to request that you include in your agenda for the May Board of Trustees meeting a vote to approve the transfer of \$12,000 from the Endowment Fund to the Endowment Loan Repayment Fund, which the Endowment Board voted to approve in our April meeting. In order to complete this transfer we need BOT approval and we would like to make the transfer in May.

As a quick review, originally the Endowment Board had allocated \$31,000 for distribution in FE 2021. Subsequently, the congregation voted in the Annual Meeting to approve the transfer of up to \$110,000, if required by the operating fund in FE 2021. Since that vote it has been determined that no additional funds will need to be provided.

Based on that knowledge, The Endowment Board has approved and made the following transfers to date: \$2,000 to the Membership Committee for name tags, \$2,000 to the Thrift Store for shelving, and \$15,000 for the Endowment Loan repayment account. This additional \$12,000 transfer represents the balance of the \$31,000 originally allocated for use in FE 2021.

Howard Hayes,  
Chair

**May 3, 2021 Summary of  
FPBUU Policy Committee Minutes**

Present: Karen Witting (Chair), Marilee Crocker, Katharine Farnham (Board of Trustees [BOT] liaison), John Kielb, Topper Roth

Topper submitted an item to the Weekly Angle summarizing the Policy Committee's activities.

Karen composed a summary for the FPBUU Annual Report.

We will ask the BOT to approve Jim Lieb as a new member of the Committee.

We reviewed the reorganization of the Policy page on the FPBUU website.

Katharine will take the finalized form of the Medical Emergencies Policy (which Marilee has been working on) to the BOT May meeting.

The Use of Facilities Policy that John has been developing and revising, was compared to the content of the Calendar Policy to check for possible inconsistencies or redundancies some minor revisions were made. This Policy will also go to the BOT for its May meeting.

Policies still in progress at this point are Communications, Fire Prevention, and Bomb Threats and Lockdown. Karen will work on Communications. Marilee had been working on the latter two. It seems that there may be overlap between Shelter In Place, Active Shooter, and Weather Policies, all of which may bear on Bomb Threats and Lockdown. Marilee agreed to continue with these.

Summary of Topper Roth's minutes by Katharine Farnham

## **FPBUU Medical Emergencies Policy**

**Policy Title:** Medical Emergencies Policy

**Policy Number:** 4.7

**Purpose:** This policy outlines safety procedures and guidelines related to medical emergencies at FPBUU.

**Revisions:** First draft of a new policy.

**Board Review Date:** 5/20/2021

**Congregations' Review Period:**

**Effective Date:**

-----

### **POLICY STATEMENT**

This policy outlines safety procedures and guidelines related to medical emergencies at FPBUU. It provides church leaders, officials and congregants clear instruction to prepare for and handle a medical incident on church grounds.

### **PROCEDURES**

- All medical incidents and use of items from a First Aid Kit shall be reported to the Administration & Finance Director (AFD)
- The Lifespan Religious Education Director and the Sexton shall be trained in current First Aid/CPR procedures and shall keep their training up-to-date.
- First Aid kits should be available in every church building, stored in highly visible, easily accessible areas that are out of reach of young children. See Appendix A for specific locations.
- The AFD is responsible for ensuring that all First Aid Kit items are replenished when used.
- The AFD shall be responsible for ensuring that First Aid Kits are inspected once a year and properly stocked. This should include replacing expired ointments, medications and dead flashlight batteries as well as updating phone numbers.

### **GUIDELINES**

#### **During a Medical Emergency**

- In the event of a life-threatening injury, illness or death, call 911 immediately.
- Address injuries only if you are trained to do so, or request assistance from others in the area.
- If an injury involves blood, disposable gloves must be worn by the individual providing assistance so as to avoid contagion by blood borne pathogens (BBPs). Gloves are available in the First Aid kits found in every FPBUU building.

- Do not attempt to move the person unless they are in immediate danger of further injury.
- Keep onlookers at a safe distance; disperse crowds.
- Comfort the victim and offer assurance that help is on the way.
- Remain to assist medical personnel and provide any pertinent information about the incident.
- In the case of an incident involving a significant loss or spillage of blood, cleanup should only be undertaken by an individual trained in cleaning up Blood Borne Pathogens (BBP).

## **DEFINITIONS**

**Blood Borne Pathogens (BBP)** are disease microorganisms that are present in human blood and can cause disease in humans. These pathogens include, but are not limited to, the hepatitis B virus (HBV), the hepatitis C virus (HCV), and the human immunodeficiency virus (HIV).

## **APPENDICES**

### **APPENDIX A: Location of First Aid Kits**

- **Sanctuary** – organ loft (on wall, immediately to right as you enter the loft)
- **Parish Room** (upstairs) – Cupboard/Shelving Unit on west wall, middle section on counter
- **Fellowship Hall** (downstairs) – north wall (facing cemetery), top shelf, near door to bathroom hallway
- **Barn**
  - Middle Level – supply closet (across from bathroom)
  - Lower Level, Thrift Store Annex – cashier area
- **Winslow House** – to right of oven, kitchen drawer labeled First Aid Kit
- **Thrift Store** (Dawes Hall) – front desk

### **APPENDIX B: First Aid Kit Contents**

First Aid Kits should include the following items:

First-aid manual	Elastic bandages
Sterilized gauze	Antibiotic cream
Antiseptic wipes	Hydrocortisone cream (1%)
Antiseptic solution (e.g., hydrogen peroxide)	Tweezers
Acetaminophen (e.g., Tylenol) and ibuprofen (e.g., Advil)	Sharp scissors
Diphenhydramine (i.e., Benadryl)	Instant cold packs
Calamine lotion	Alcohol wipes
Two pairs of sterile gloves	Flashlight and extra batteries
CPR administering mouthpiece	Safety pins
Thermometer	Note pad and pen
Eye wash solution	Emergency phone numbers
Adhesive tape and bandages (various sizes)	Contact information for FPB minister(s), staff and board members

# First Parish Brewster Unitarian Universalist Policy

**Policy Title:** Use of Facilities

**Policy Number:** 6.4

**Purpose:** To establish procedures and guidelines for the use of FPBUU facilities, including equipment, buildings, and grounds.

**Revisions:** New

**Board Review Date:** 5/20/2021

**Congregations' Review Period:**

**Effective Date:**

-----

## **POLICY STATEMENT**

This policy establishes procedures and guidelines for the use of First Parish Brewster Unitarian Universalist (FPBUU) facilities, including equipment, buildings, and grounds.

## **PROCEDURES**

1. The Administration and Finance Director (AFD) is responsible for oversight of the property. Any non-FPBUU person or group wishing to use the facility shall contact the AFD for permission. See Calendar Policy for details of scheduling by FPBUU members and groups.
2. The use of church equipment (including but not limited to the organ, piano, sound system, audio-visual equipment, computers and other office equipment) by non-staff is not allowed unless permission of an appropriate staff person is obtained.
3. Anyone using FPBUU buildings must follow the opening/closing checklist found in the Calendar Policy.
4. The copy machine will only be used for church business.
5. Chairs shall not be placed in the aisles of the sanctuary during any service or event.
6. A rainbow flag is to be flown over the middle door of the sanctuary.

# First Parish Brewster Unitarian Universalist Policy

## GUIDELINES

Any group using the Winslow House parking lot should be aware that there is a maximum of six (6) spaces for cars plus one handicapped space in front of the Barn. Additional parking is available behind the Barn with stairs leading up to Winslow House.

The Administration and Finance Director (AFD) is responsible for oversight of the property.

- Any use of the facility or grounds that may require structural or esthetic changes may be referred to the Building Maintenance Committee or the Landscaping and Grounds Committee by the AFD.
- The AFD will determine the appropriateness of any request for the use of church property by non-FPBUU groups for fundraising events. The AFD will check for schedule conflicts and provide current fee information.
- Requests to erect tenting on church property for special events will be reviewed by the AFD. Rules for usage shall be uniform and payment is required by non-FPBUU groups.
- Special events held in a tent erected on the Winslow House campus with an expected attendance of more than fifty persons must provide temporary sanitary facilities on the grounds. The sanitary facilities of Winslow House are not available for use at such events.



May 2021

## Reparations Action Task Force Report

Inspired by GA, the Reparations Task Force has been meeting regularly since August, 2020 in two groups: History and Action. We have been addressing the history of First Parish as it relates to African chattel slavery and the actions we might take around reparations.

We are proud of the work we have done and the information we presented to the congregation at our March 21 worship service, at sharing sessions, and in the Angle. We are sharing some of our findings with the public on a blog hosted by the Atlantic Black Box and in a segment on WCAI.

There is more historical research to be done. There are more ways we can take action.

We plan to take a break for the summer and reconvene in September, again as a Task Force. At that time, we will invite more members of the congregation to join us in this ongoing and extensive work. Perhaps some congregants who have been working on the passage of the 8th Principle or the Congregational Covenant might join together with us.

Wilderness Sarchild, Susan Smith, Abby Walters, Karen Watson-Etsel

**2021 FPBUU ANNUAL MEETING AGENDA**

<b>Item</b>	<b>Description</b>	<b>Position</b>	<b>Presenter</b>	<b>Time (mints)</b>	<b>Comment</b>
1	Call to order	Board President	Susan Smith	1	<i>Opening the Annual meeting.</i>
2	Establishment of a quorum	Board Clerk	Carol Yerby	2	<i>Twenty percent (20%) of the voting members shall constitute a quorum for any legal meeting of the Society</i>
3	Establish the Moderator*	Board President	Susan Smith	2	<i>Introduce the Moderator - By-laws do not require that we vote to install a moderator. It has only been tradition that we do this.</i>
4	Approval of minutes from last year's annual meeting	Moderator	Charlie	2	<i>Suggest that these minutes have been approved by the Board prior to presenting them to the congregation.</i>
5	President's Report	Board President	Susan Smith	4	<i>Suggest a short report on what was achieved in this church year and an eye towards the future.</i>
6	Endowment Board (EB) Report	EB Financial Secretary	Howard Hayes	6	<i>Suggest a short report on what is our Endowment financial status in this church year and an eye towards the future.</i>
7	Treasurer's Report	Board Treasurer	Diane Pansire	8	<i>Suggest a short report on what is our financial status in this church year and an eye towards the future.</i>
8	Leadership Development Committee (LDC) Report*	LDC Committee Chair	Judy Harrison	6	<i>Suggest that the list of nominees be only what the By-laws state.</i>
9	<b>Election of Officers</b>	Moderator	Charlie	6	<i>Suggest that the full slate of nominees be presented for a single vote. Requires a motion be read and seconded.</i>
10	<b>Item 1</b> for Congregational vote - 2021/2022 Budget*	Moderator	Charlie	10	<i>Requires a motion be read and seconded. Limit the discussion to 5 minutes</i>
11	<b>Item 2</b> for Congregational vote - 8th Principle*	Moderator	Charlie	8	<i>Requires a motion be read and seconded. Limit the discussion to 5 minutes</i>
12	<b>Item 3</b> for Congregational vote - Congregational Covenant*	Moderator	Charlie	10	<i>Requires a motion be read and seconded. Limit the discussion to 5 minutes</i>
13	<b>Item 4</b> for Congregational vote - FPBUU Reparations Process*	Moderator			<i>Requires a motion be read and seconded. Limit the discussion to 5 minutes</i>
14	Special Acknowledgement of FPBUU Members	Board President	Susan Smith	20	<i>Recognition of officers, staff, and members who have done outstanding work this church year, including an unsung hero. Presentation of Gifts</i>
15	Welcome to new Board President	Board President	Susan Smith	3	<i>Introducing the new Board president.</i>
16	Adjoumment	New Board President	Carol Yerby	2	<i>Gavel the proceedings closed.</i>
				<b>90</b>	

NOTE: Items marked \* be presented earlier to the Congregation, before the meeting.

## **Capital Campaign Vision Goal: Building on Our Social Justice Legacy**

Widen the circle of welcome by providing gathering space, hospitality & meals for groups in service of sharing our values in the community. The project will support this goal by

- Creating a certified kitchen that can be licensed for public events.
- Having an accessible, inviting foyer to welcome members of the community.
- Ensuring sufficient parking to make it easy for people to participate.
- Improving accessibility for those with mobility, visual, and hearing challenges.
- Providing functional and attractive spaces for children's and youth ministries.
- Engaging those who are best served by multimedia technologies and remote participation. **I would change this bullet to "Providing multimedia technologies and remote access to promote inclusion."**
- Preserving and enhancing our historic buildings.

## **Project Objectives**

- Expand the church building as much as possible.
- Move the kitchen upstairs.
- Install an elevator.
- Install a flat screen TV and t-coil in the sanctuary to improve access.
- Level the handicap parking area in front of the church.
- Ensure that the entrance is handicap accessible.
- Remove the bottleneck at the entrance to the sanctuary.
- Create one main entrance to the building.
- Use the back entrance to the sanctuary as an exit only.
- Create closed classrooms in Fellowship Hall for RE.
- Repair the steeple.
- Elevate Dawes Hall for a new foundation.

Note: Rev Jessica will suggest names of architects with experience in this area.

## **Timing**

Pay off the endowment loan (\$48K) first (September 2021).

Run capital campaign and annual campaign simultaneously in March 2022.

## **Capital Campaign Vision Goal: Building on Our Social Justice Legacy**

Widen the circle of welcome by providing gathering space, hospitality & meals for groups in service of sharing our values in the community. The project will support this goal by

- Creating a certified kitchen that can be licensed for public events.
- Having an accessible, inviting foyer to welcome members of the community.
- Ensuring sufficient parking to make it easy for people to participate.
- Improving accessibility for those with mobility, visual, and hearing challenges.
- Providing functional and attractive spaces for children's and youth ministries.
- Engaging those who are best served by multimedia technologies and remote participation. **I would change this bullet to "Providing multimedia technologies and remote access to promote inclusion."**
- Preserving and enhancing our historic buildings.

## **Project Objectives**

- Expand the church building as much as possible.
- Move the kitchen upstairs.
- Install an elevator.
- Install a flat screen TV and t-coil in the sanctuary to improve access.
- Level the handicap parking area in front of the church.
- Ensure that the entrance is handicap accessible.
- Remove the bottleneck at the entrance to the sanctuary.
- Create one main entrance to the building.
- Use the back entrance to the sanctuary as an exit only.
- Create closed classrooms in Fellowship Hall for RE.
- Repair the steeple.
- Elevate Dawes Hall for a new foundation.

Note: Rev Jessica will suggest names of architects with experience in this area.

## **Timing**

Pay off the endowment loan (\$48K) first (September 2021).

Run capital campaign and annual campaign simultaneously in March 2022.

**Recommendation from the Covid Task Force from May 10, 2021**

After much discussion and deliberation, the COVID task force is recommending that the 2021 annual meeting be held virtually.

While we are very supportive of increasing opportunities for the congregation to safely gather in person, the Annual Meeting presents a significant number of additional logistical challenges beyond those of an outdoor worship service or small group activity. Thus, until we can safely gather indoors in larger groups, we feel that a virtual format remains the best option to provide for an Annual Meeting that is as inclusive and comfortable for as many people as possible.

The FPBUU COVID Task Force  
Matt, Irie, Marie, Susan, and Rev Jessica

**8th Principle Request for Congregational Vote at the Annual Meeting** - Susan and Carol  
The 8th Principle Task Force requested a congregational vote to adopt the 8th Principle of Unitarian Universalism at the Annual Meeting on June, 13, 2021. They believe that the 8th Principle is aligned with the Mission and Vision of FPB.

**Board Consent Agenda**

**The Board voted to approve the consent agenda.** The Consent Agenda includes the President's report, Minister's report, Lifespan Religious Education Director's report, Director of Administration and Finance report, 8th Principle Request for Congregational Vote at the Annual Meeting, and the Congregational Covenant Task Force Report.

**Check-out/Closing**

**Adjourn**

**Respectfully submitted,** Carol Yerby, Clerk

No.		<u>Final FY20 FYE Actual (2019-20)</u>	<u>Approved FY21 Budget (2020-2021)</u>	<u>Projected FY21 FYE 6/30/21 as of 5/13/21</u>	<u>Draft FY22 Budget (2021-2022)</u>	<b>NOTES</b>
	<b>INCOME</b>					
3	<b>A. Pledges</b>					
4	Pledges		350,000		375,378	
5	Less: Lost Pledges (2%, 3% or 10%)		<u>35,000</u>		11,261	3% for draft FY22 because we lost 5% FY20 and 2% FY19
6	Total	352,458	315,000	349,000	364,117	
7	Pledges Prior Years	10,522	7,500	27,787	10,000	
8	<b>Total Pledges</b>	<b>362,980</b>	<b>322,500</b>	<b>376,787</b>	<b>374,117</b>	
9	<b>TOTAL PLEDGES/TOTAL INCOME</b>	75%	82%	80%	74%	
10	<b>B. Other Income</b>	<b>1292</b>	<b>300</b>	<b>447</b>	<b>300</b>	
11	<b>C. Fund Raising</b>					
12	Thrift Shop/Annex	68,449	40,000	55,000	80,000	
13	Church Fundraisers	11,286	2,000	12,000	9,000	includes Small Group Fund raisers
14	Spring Auction	623	6,500	6,500	10,000	
15	CYM Summer Program	771	-	-		
16	WCC - Gayla Ball	3,000	2,000	2,000	2,000	
17	Food Certificate Sales	1,850	500	1,000	1,500	
18	Women's Circle Alliance	751	-	-		
19	<b>Total Fund Raising</b>	<b>86,730</b>	<b>51,000</b>	<b>76,500</b>	<b>102,500</b>	
20	<b>D. Offertory</b>					
21	Offertory	20,102	13,000	14,000	20,000	
22	<b>Total Offertory</b>	<b>20,102</b>	<b>13,000</b>	<b>14,000</b>	<b>20,000</b>	
23	<b>E. Building Use</b>					
24	Space Rentals	5,737	-	-	2,500	
25	Weddings/Memorials	1,750	-	500	1,500	
26	<b>Total Building Use</b>	<b>7,487</b>	<b>-</b>	<b>500</b>	<b>4,000</b>	
27	<b>F. Investment, Interest, Misc Inc.</b>					
28	Investment Income	5,801	5,000	5,000	5,000	
29	Interest Income	312	250	250	250	
30	<b>Total Inv, Int, Misc Inc.</b>	<b>6,113</b>	<b>5,250</b>	<b>5,250</b>	<b>5,250</b>	
31	<b>TOTAL INCOME</b>	<b>484,704</b>	<b>392,050</b>	<b>473,484</b>	<b>506,167</b>	
32	<b>EXPENSES</b>					
33	<b>A. Staff Salaries (includes dis. ins.)</b>					
34	Minister (Includes Housing)	91,080	91,080	91,080	96,545	6% salary increase
35	Admin & Finance Director .9 FTE	43,099	43,099	43,099	45,685	6% salary increase
36	CYM Director .916 FTE	42,228	42,101	42,101	44,627	6% salary increase
37	Music Director .625 FTE	35,308	35,308	35,308	37,073	5% salary increase
38	Thrift Shop Manager .75 FTE	32,562	31,574	31,574	31,953	1.2% salary increase
39	Sexton .51 FTE	19,359	20,325	20,325	20,946	3% salary increase
40	Bookkeeper .375 FTE	14,464	14,461	14,461	14,895	3% salary increase

		<b>Final FY20 FYE Actual (2019-20)</b>	<b>Approved FY21 Budget (2020-2021)</b>	<b>Projected FY21 FYE 6/30/21 as of 5/13/21</b>	<b>Draft FY22 Budget (2021-2022)</b>	<b>NOTES</b>
41	Pianist .15 FTE	10,885	10,920	6,500	10,920	
42	Tech Support			4,000	2,560	temp position through Sept 2021
43	Child Care Workers	3,007	3,634	270	2,209	.85/hr increase for returning worker + new hire
44	<b>Total Staff Salaries</b>	<b>291,992</b>	<b>292,502</b>	<b>288,718</b>	<b>307,413</b>	
45	<b>B. Staff Benefits/Payroll Expenses</b>					
46	Staff Appreciation	900	-	-	900	
47	Retirement Contributions(10% of sal)	25,372	23,956	23,956	23,691	benefit kicks in on one year anniversary
48	Employee Health Insurance	32,039	35,000	32,000	41,220	making 35hr/wk full time for health benefit/100%dental/50%dependent health insurance
49	FICA (7.65% of salary)	16,212	15,239	15,239	15,954	
50	Minister's FICA (7.65%)	6,888	6,885	6,885	7,298	
51	Minister's Term Life Insurance	745	734	734	734	
52	Workers Comp. Insurance	3,052	2,910	2,910	2,910	
53	<b>Total Staff Benefits</b>	<b>85,208</b>	<b>84,724</b>	<b>81,724</b>	<b>92,707</b>	
54	<b>C. Staff Professional Expenses</b>					
55	Minister Prof. Exp.	8,743	9,000	9,000	9,540	
56	Admin & Finance Dir Prof. Exp.	1,704	1,704	1,704	2,709	increase from 4% to 6% of salary
57	CYM Director Prof. Exp.	1,337	1,664	1,664	2,646	increase from 4% to 6% of salary
58	Music Director Prof. Exp.	1,396	1,396	1,396	2,198	increase from 4% to 6% of salary
59	<b>Total Staff Professional Expenses</b>	<b>13,180</b>	<b>13,764</b>	<b>13,764</b>	<b>17,093</b>	
60	<b>D. Property Management</b>					
61	Properties-Maintenance	11,132	13,800	13,800	13,800	
62	Properties-Capital Imps	3,183	-	-		removed, can come out of endowment
63	Total Maint & Cap. Imp (5% policy)	14,315	13,800	13,800	13,800	lowered to balance budget, policy of 5% of expenses policy not applied
64	Properties-Supplies	2,567	3,000	3,000	4,200	
65	Grounds Keeping	9,563	12,000	10,000	12,000	we have been lucky to not have bad winters for many years
66	Liability/Property Insurance	13,424	14,200	14,200	14,200	
67	Housekeeping-Contractor	8,320	8,320	4,160	5,700	prorated for returning to buildings by end of October
68	Electric	5,234	3,500	3,500	5,000	
69	Gas	5,113	4,500	4,500	5,000	
70	Phone/Internet	4,501	4,300	5,100	5,000	
71	Water	1,477	1,500	1,500	1,500	
72	<b>Total Property Management</b>	<b>64,514</b>	<b>65,120</b>	<b>59,760</b>	<b>66,400</b>	
73	<b>E. Office Expenses</b>					
74	Office Equipment & Maintenance	6,839	6,200	6,200	6,200	
75	Office Expenses & Supplies	3,693	3,000	3,000	4,000	
76	Credit Card Fees/ Bank Fees	3,841	4,000	4,000	3,000	
77	Software Expense	2,043	1,800	1,800	1,800	
78	Advertising	1,734	1,500	1,500	1,500	



		<b>Final FY20 FYE Actual (2019-20)</b>	<b>Approved FY21 Budget (2020-2021)</b>	<b>Projected FY21 FYE 6/30/21 as of 5/13/21</b>	<b>Draft FY22 Budget (2021-2022)</b>	<b>NOTES</b>
79	Payroll Expense	1,029	800	900	900	
80	Financial Audit/Review (6-30-18)	-	-	-	2,500	
81	<b>Total Office Expenses</b>	<b>19,179</b>	<b>17,300</b>	<b>17,400</b>	<b>19,900</b>	
82	<b>F. Loan Payments</b>					
83	Endowment Loan Pymts	4,788	-	-	0	We could potentially pay this off by Dec 31, 2021 so set to 0
84	MH Mortgage Principal Pymts	4,828	4,038	4,997	4,500	
85	MH Mortgage Interest Pymts	3,806	4,597	3,637	3,100	
86	<b>Total Loan Payments</b>	<b>13,422</b>	<b>8,635</b>	<b>8,634</b>	<b>7,600</b>	
87	<b>G. Denominational Dues - UUA</b>	<b>21,407</b>	<b>21,407</b>	<b>21,407</b>	<b>25,000</b>	UUA request \$33,122
88	<b>H. Worship and Ministry</b>					
89	Pulpit Support/Guest Speakers	1,750	-	-	3,600	costs went up \$350/service plus \$100 travel (8 guests)
90	Substitute Sexton	580	-	-		this line item will be important once we are completely back to in
91	Pastoral Care Coverage	450	-	-		
92	Hospitality	436	300	300	650	
93	Materials and Supplies	698	1,000	1,000	1,000	
94	<b>Total Worship and Ministry</b>	<b>3,914</b>	<b>1,300</b>	<b>1,300</b>	<b>5,250</b>	
95	<b>I. Committees</b>					
96	Board of Trustees	519	100	1,200	450	\$300 for Board retreat , \$150 gifts, \$1100 for Capital Campaign Consultant for FY21
97	Covenant Groups		-			
98	Helping Hands	58	-	-	100	
99	Landscape Committee	453	500	500	700	
100	Membership Committee	718	500	730	750	
101	Reparations			200	295	
102	OEOP/Racial Justice		-	-		Included in Social Justice
103	Social Justice	405	-	-	-	Katharine agreed to remove this budget
104	Stewardship Committee	274	500	500	500	
105	UU Connections	350	-	-	560	Ware Lecture event food \$60, Support for Partner Church and Partner Church Council 500 + split plate, Common Read evening food/drinks - can come out of the Hospitality line, Scholarships for GA and workshops - this can come from the HEED fund
106	<b>Total Committees</b>	<b>2,777</b>	<b>1,600</b>	<b>3,130</b>	<b>3,355</b>	
107	<b>J. Community Outreach</b>					
108	Faith Family Kitchen					
109	Split Plates Offertory	20,102	13,000	14,000	20,000	
110	<b>Total Community Outreach</b>					
111	<b>K. Lifespan Religious Education Ministries (previously CYM)</b>					
112	Special Programming/Multigen	1,551	800	800	1,500	
113	O.W.L. (Our Whole Lives)/COA	1,531	500	500		
114	Office/Library	206	200	200	300	

		<b>Final FY20 FYE Actual (2019-20)</b>	<b>Approved FY21 Budget (2020-2021)</b>	<b>Projected FY21 FYE 6/30/21 as of 5/13/21</b>	<b>Draft FY22 Budget (2021-2022)</b>	<b>NOTES</b>
115	Pre-K to Grade 8	390	650	650	1,300	
116	High School Youth Group	457	500	500	800	
117	Child Abuse Prevention Training	-	-	-	200	
118	Adult Ed.	-	-	-	600	
119	CYM Childcare	420	-	-	400	
120	Child Care Supplies	154	-	-	300	
121	<b>Total LREM</b>	<b>4,709</b>	<b>2,650</b>	<b>2,650</b>	<b>5,400</b>	
122	<b>L. Music</b>					
123	Music-Contractor	2,400	-	-		
124	Guest Musicians	725	2,000	2,000	2,900	
125	Music Scores	1,449	600	600	600	
126	Piano/Organ Mntnce/Tuning	1,088	150	150	700	
127	Music Support/Supplies	838	1,000	1,000	700	
128	<b>Total Music</b>	<b>6,500</b>	<b>3,750</b>	<b>3,750</b>	<b>4,900</b>	
129	<b>M. Contingencies &amp; Other Funds</b>					
130	PPP loan funds/surplus	72,300	20,000	102,770	48,851	66% of surplus FY21 year end
131	Endowment Fund Distribution		110,000			
132						
133	<b>Total Contingencies &amp; Other Funds</b>	<b>72,300</b>	<b>130,000</b>	<b>102,770</b>	<b>48,851</b>	
134	<b>TOTAL EXPENSES</b>	<b>526,802</b>	<b>512,752</b>	<b>502,237</b>	<b>555,018</b>	
135	<b>NET INCOME</b>	<b>30,202</b>	<b>9,298</b>	<b>74,017</b>	<b>0</b>	

# **Financial Reports - April 2021**

Submitted by Karena Stroh, Administration & Finance Director

## **Table of Contents**

Tab 2 (pages 2-5) - *Operating Fund* Profit & Loss Budget vs. Actual

Tab 3 (pages 6-8) - *Operating Fund* Profit & Loss Previous Year Comparison

Tab 4 (pages 9-10) - *Operating Fund* Balance Sheet Previous Year Comparison

**% of budget should typically be at 83%**

## **Points of Interest**

**Total Income** is at 101% of budget (this does not include the PPP money)

Pledge Commitments FY 21-22           \$356,509

Pledge Commitments FY 20-21       \$360,968

Total Pledge Payments received 95% of budget

Offertory is at 110% of budget

Thrift Store Income is at 139% of budget

**Total Expenses** are at 77% of budget

**Split Plates Offeratory:** \$12,500 was distributed to 39 different organizations as of March 31st.

Both PPP loans can be found on page 8, line22

**Operating Funds**  
**Profit & Loss Budget vs. Actual**  
July 2020 through April 2021

	Jul - Apr 21	Budget	\$ Over Budget	% of Budget	
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
<b>Pledges</b>					
1	2020-2021 Pledges	286,316.71	315,000.00	-28,683.29	90.89%
2	2019-2020 Pledges	18,877.24	7,500.00	11,377.24	251.7%
3	2018-2019 Pledges	150.00			
4	<b>Total Pledges</b>	<b>305,343.95</b>	<b>322,500.00</b>	<b>-17,156.05</b>	<b>94.68%</b>
5	Offertory	14,273.00	13,000.00	1,273.00	109.79%
6	<b>Fund Raising</b>				
7	Thrift Store/Annex Income	55,424.30	40,000.00	15,424.30	138.56%
8	<b>Church Fundraisers</b>				
9	Garden Tours	2,182.00	1,000.00	1,182.00	218.2%
10	Small Group Fundraisers	313.18	0.00	313.18	100.0%
11	Spring Auction	0.00	6,500.00	-6,500.00	0.0%
12	Summer Auction	6,018.00	1,000.00	5,018.00	601.8%
13	Holiday Fair	3,322.82			
14	<b>Total Church Fundraisers</b>	<b>11,836.00</b>	<b>8,500.00</b>	<b>3,336.00</b>	<b>139.25%</b>
15	Food Certificate Sales	950.00	500.00	450.00	190.0%
16	Welcoming Congregation-Income	2,000.00	2,000.00	0.00	100.0%
17	<b>Total Fund Raising</b>	<b>70,210.30</b>	<b>51,000.00</b>	<b>19,210.30</b>	<b>137.67%</b>
18	<b>BldgUse</b>				
19	Weddings/Memorials	500.00	0.00	500.00	100.0%
20	<b>Total BldgUse</b>	<b>500.00</b>	<b>0.00</b>	<b>500.00</b>	<b>100.0%</b>
21	<b>Investment,Interest, MiscIncome</b>				
22	<b>Investment Income</b>				
23	UUA GIF Distribution	2,200.86	2,800.00	-599.14	78.6%
24	Alton Smith Char Trust	894.45	1,000.00	-105.55	89.45%
25	Alton Smith Irrev Trust	877.48	1,200.00	-322.52	73.12%
26	<b>Total Investment Income</b>	<b>3,972.79</b>	<b>5,000.00</b>	<b>-1,027.21</b>	<b>79.46%</b>
27	Interest Income	253.90	250.00	3.90	101.56%
28	<b>Total Investment,Interest, MiscIncome</b>	<b>4,226.69</b>	<b>5,250.00</b>	<b>-1,023.31</b>	<b>80.51%</b>
29	<b>Contributions</b>				
30	Misc Contributions	580.78	300.00	280.78	193.59%
31	<b>Total Contributions</b>	<b>580.78</b>	<b>300.00</b>	<b>280.78</b>	<b>193.59%</b>
32	<b>Total Income</b>	<b>395,134.72</b>	<b>392,050.00</b>	<b>3,084.72</b>	<b>100.79%</b>
33	<b>Gross Profit</b>	<b>395,134.72</b>	<b>392,050.00</b>	<b>3,084.72</b>	<b>100.79%</b>
34	<b>Expense</b>				
35	<b>Staff Salaries</b>				
36	Minister	75,900.00	91,080.00	-15,180.00	83.33%
37	Admin&FinanceDir	35,915.80	43,099.00	-7,183.20	83.33%
38	CYM Director	35,084.40	42,101.00	-7,016.60	83.33%
39	Music Director	29,423.00	35,308.00	-5,885.00	83.33%
40	ThriftStoreManager	26,000.00	31,574.00	-5,574.00	82.35%
41	Sexton	16,308.66	20,325.00	-4,016.34	80.24%
42	Bookkeeper	12,053.00	14,461.00	-2,408.00	83.35%
43	Pianist	4,491.55	10,920.00	-6,428.45	41.13%
44	Tech Support	2,320.00			
45	CYM-Childcare	270.00	3,634.00	-3,364.00	7.43%
46	<b>Total Staff Salaries</b>	<b>237,766.41</b>	<b>292,502.00</b>	<b>-54,735.59</b>	<b>81.29%</b>
47	<b>Staff Benefits/Payroll Expenses</b>				
48	WorkCompInsurance	-204.00	2,910.00	-3,114.00	-7.01%
49	FICA Taxes	11,386.79	15,239.00	-3,852.21	74.72%

**Operating Funds**  
**Profit & Loss Budget vs. Actual**  
July 2020 through April 2021

	Jul - Apr 21	Budget	\$ Over Budget	% of Budget	
50	Minister Benefit (FICA)	5,740.00	6,885.00	-1,145.00	83.37%
51	Employee Health Insurance	25,207.64	35,000.00	-9,792.36	72.02%
52	Retirement	18,050.60	23,956.00	-5,905.40	75.35%
53	Minister's Term Life	693.00	734.00	-41.00	94.41%
54	<b>Total Staff Benefits/Payroll Expenses</b>	<b>60,874.03</b>	<b>84,724.00</b>	<b>-23,849.97</b>	<b>71.85%</b>
55	<b>Staff Professional Expenses</b>				
56	Minister's Professional Exp	6,293.06	9,000.00	-2,706.94	69.92%
57	Admin&FinanceDirProf Ex	2,052.92	1,704.00	348.92	120.48%
58	CYM Professional Exp	893.06	1,664.00	-770.94	53.67%
59	Music Director Prof Exp	1,396.00	1,396.00	0.00	100.0%
60	<b>Total Staff Professional Expenses</b>	<b>10,635.04</b>	<b>13,764.00</b>	<b>-3,128.96</b>	<b>77.27%</b>
61	<b>BldgGrounds</b>				
62	Electric	3,284.30	3,500.00	-215.70	93.84%
63	Gas	4,797.97	4,500.00	297.97	106.62%
64	Groundskeeping	5,381.08	12,000.00	-6,618.92	44.84%
65	Total Reg. Maintenance	12,890.10	16,800.00	-3,909.90	76.73%
66	Liability/Property Insurance	6,308.00	14,200.00	-7,892.00	44.42%
67	Phone & Internet	4,460.97	4,300.00	160.97	103.74%
68	Water	1,448.95	1,500.00	-51.05	96.6%
69	<b>Total BldgGrounds</b>	<b>38,571.37</b>	<b>56,800.00</b>	<b>-18,228.63</b>	<b>67.91%</b>
70	<b>Office Expenses</b>				
71	Advertising	582.00	1,500.00	-918.00	38.8%
72	Credit Card/Bank/PayPal Fees	3,983.04	4,000.00	-16.96	99.58%
73	Office Expense/Supplies	1,733.64	3,000.00	-1,266.36	57.79%
74	OfficeEquip/Maint	3,733.33	6,200.00	-2,466.67	60.22%
75	Payroll Software Expenses	930.75	800.00	130.75	116.34%
76	Software Expense	2,283.91	1,800.00	483.91	126.88%
77	<b>Total Office Expenses</b>	<b>13,246.67</b>	<b>17,300.00</b>	<b>-4,053.33</b>	<b>76.57%</b>
78	<b>Loan &amp; Mortgage Payments</b>				
79	Mortgage Principal Payments	3,148.41	4,038.00	-889.59	77.97%
80	Mortgage Interest Payments	2,782.41	4,597.00	-1,814.59	60.53%
81	<b>Total Loan &amp; Mortgage Payments</b>	<b>5,930.82</b>	<b>8,635.00</b>	<b>-2,704.18</b>	<b>68.68%</b>
82	<b>Denominational Dues</b>				
83	UUA-NER	17,840.00	21,407.00	-3,567.00	83.34%
84	<b>Total Denominational Dues</b>	<b>17,840.00</b>	<b>21,407.00</b>	<b>-3,567.00</b>	<b>83.34%</b>
85	<b>Consultants/Contract Employees</b>				
86	Housekeeping	4,160.00	8,320.00	-4,160.00	50.0%
87	<b>Total Consultants/Contract Employees</b>	<b>4,160.00</b>	<b>8,320.00</b>	<b>-4,160.00</b>	<b>50.0%</b>
88	<b>Committees</b>				
89	Reparations	193.95			
90	Board of Trustees	300.00	100.00	200.00	300.0%
91	Landscape Committee	228.77	500.00	-271.23	45.75%
92	Membership	739.32	500.00	239.32	147.86%
93	Stewardship	0.00	500.00	-500.00	0.0%
94	<b>Total Committees</b>	<b>1,462.04</b>	<b>1,600.00</b>	<b>-137.96</b>	<b>91.38%</b>
95	<b>CYM</b>				
96	Special Programing/Multigen	1,028.04	800.00	228.04	128.51%
97	OWL/COA	-600.00	500.00	-1,100.00	-120.0%
98	High School Youth Program	81.28	500.00	-418.72	16.26%
99	Pre K-Grade 6/7	362.61	650.00	-287.39	55.79%
100	Office/Library	23.89	200.00	-176.11	11.95%
101	<b>Total CYM</b>	<b>895.82</b>	<b>2,650.00</b>	<b>-1,754.18</b>	<b>33.81%</b>

**Operating Funds**  
**Profit & Loss Budget vs. Actual**  
 July 2020 through April 2021

		Jul - Apr 21	Budget	\$ Over Budget	% of Budget
102	<b>Music</b>				
103	<b>Music Scores</b>	564.75	600.00	-35.25	94.13%
104	<b>Music Support/Supplies</b>	700.34	1,000.00	-299.66	70.03%
105	<b>Guest Musicians</b>	600.00	2,000.00	-1,400.00	30.0%
106	<b>PianoOrgan</b>	49.99	150.00	-100.01	33.33%
107	<b>Total Music</b>	1,915.08	3,750.00	-1,834.92	51.07%
108	<b>Worship</b>				
109	<b>Hospitality</b>	201.80	300.00	-98.20	67.27%
110	<b>Materials/Supplies</b>	645.62	1,000.00	-354.38	64.56%
111	<b>Total Worship</b>	847.42	1,300.00	-452.58	65.19%
112	<b>Total Expense</b>	394,144.70	512,752.00	-118,607.30	76.87%
113	<b>Net Ordinary Income</b>	990.02	-120,702.00	121,692.02	-0.82%
114	<b>Other Income/Expense</b>				
115	<b>Other Income</b>				
116	<b>Endowment Fund Distribution</b>	0.00	110,000.00	-110,000.00	0.0%
117	<b>Surplus Transfer</b>	0.00	20,000.00	-20,000.00	0.0%
118	<b>Total Other Income</b>	0.00	130,000.00	-130,000.00	0.0%
119	<b>Net Other Income</b>	0.00	130,000.00	-130,000.00	0.0%
120	<b>Net Income</b>	<b>990.02</b>	<b>9,298.00</b>	<b>-8,307.98</b>	<b>10.65%</b>

## Operating Funds Profit & Loss Prev Year Comparison July 2020 through April 2021

	Jul - Apr 21	Jul - Apr 20	\$ Change	% Change
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>Pledges</b>				
1	2020-2021 Pledges	286,316.71	0.00	286,316.71 100.0%
2	2019-2020 Pledges	18,877.24	307,963.29	-289,086.05 -93.87%
3	2018-2019 Pledges	150.00	10,222.00	-10,072.00 -98.53%
4	2017-2018 Pledges	0.00	300.00	-300.00 -100.0%
5	<b>Total Pledges</b>	<b>305,343.95</b>	<b>318,485.29</b>	<b>-13,141.34 -4.13%</b>
6	Offertory	14,273.00	16,864.11	-2,591.11 -15.37%
7	<b>Fund Raising</b>			
8	Thrift Store/Annex Income	55,424.30	68,448.97	-13,024.67 -19.03%
9	Total Church Fundraisers	11,836.00	11,539.70	296.30 2.57%
10	CYM Summer Program	0.00	770.92	-770.92 -100.0%
11	Food Certificate Sales	950.00	1,850.00	-900.00 -48.65%
12	Women's Circle Alliance	0.00	750.50	-750.50 -100.0%
13	Welcoming Congregation-Income	2,000.00	3,000.00	-1,000.00 -33.33%
14	<b>Total Fund Raising</b>	<b>70,210.30</b>	<b>86,360.09</b>	<b>-16,149.79 -18.7%</b>
15	<b>BldgUse</b>			
16	Space Rentals	0.00	6,006.55	-6,006.55 -100.0%
17	Weddings/Memorials	500.00	1,750.00	-1,250.00 -71.43%
18	<b>Total BldgUse</b>	<b>500.00</b>	<b>7,756.55</b>	<b>-7,256.55 -93.55%</b>
19	<b>Investment,Interest, MiscIncome</b>			
20	<b>Investment Income</b>			
21	UUA GIF Distribution	2,200.86	2,884.55	-683.69 -23.7%
22	Alton Smith Char Trust	894.45	1,219.26	-324.81 -26.64%
23	Alton Smith Irrev Trust	877.48	1,057.96	-180.48 -17.06%
24	<b>Total Investment Income</b>	<b>3,972.79</b>	<b>5,161.77</b>	<b>-1,188.98 -23.03%</b>
25	Interest Income	253.90	206.22	47.68 23.12%
26	<b>Total Investment,Interest, MiscIncome</b>	<b>4,226.69</b>	<b>5,367.99</b>	<b>-1,141.30 -21.26%</b>
27	<b>Contributions</b>			
28	Misc Contributions	580.78	1,117.73	-536.95 -48.04%
29	<b>Total Contributions</b>	<b>580.78</b>	<b>1,117.73</b>	<b>-536.95 -48.04%</b>
30	<b>Total Income</b>	<b>395,134.72</b>	<b>435,951.76</b>	<b>-40,817.04 -9.36%</b>
31	<b>Gross Profit</b>	<b>395,134.72</b>	<b>435,951.76</b>	<b>-40,817.04 -9.36%</b>
32	<b>Expense</b>			
33	<b>Staff Salaries</b>			
34	Staff Appreciation	0.00	900.00	-900.00 -100.0%
35	Minister	75,900.00	75,900.00	0.00 0.0%
36	Admin&FinanceDir	35,915.80	35,915.80	0.00 0.0%
37	CYM Director	35,084.40	35,084.40	0.00 0.0%
38	Music Director	29,423.00	29,423.00	0.00 0.0%
39	ThriftStoreManager	26,000.00	27,362.44	-1,362.44 -4.98%
40	Sexton	16,308.66	16,288.00	20.66 0.13%
41	Bookkeeper	12,053.00	12,053.00	0.00 0.0%
42	Pianist	4,491.55	8,212.50	-3,720.95 -45.31%
43	Tech Support	2,320.00	0.00	2,320.00 100.0%
44	CYM-Childcare	270.00	2,167.50	-1,897.50 -87.54%
45	<b>Total Staff Salaries</b>	<b>237,766.41</b>	<b>243,306.64</b>	<b>-5,540.23 -2.28%</b>
46	<b>Staff Benefits/Payroll Expenses</b>			
47	WorkCompInsurance	-204.00	73.00	-277.00 -379.45%
48	FICA Taxes	11,386.79	13,324.90	-1,938.11 -14.55%
49	Minister Benefit (FICA)	5,740.00	5,740.00	0.00 0.0%

**Operating Funds**  
**Profit & Loss Prev Year Comparison**  
July 2020 through April 2021

	Jul - Apr 21	Jul - Apr 20	\$ Change	% Change	
50	Employee Health Insurance	25,207.64	27,044.20	-1,836.56	-6.79%
51	Retirement	18,050.60	19,416.02	-1,365.42	-7.03%
52	Minister's Term Life	693.00	682.20	10.80	1.58%
53	<b>Total Staff Benefits/Payroll Expenses</b>	<b>60,874.03</b>	<b>66,280.32</b>	<b>-5,406.29</b>	<b>-8.16%</b>
54	<b>Staff Professional Expenses</b>				
55	Minister's Professional Exp	6,293.06	8,471.43	-2,178.37	-25.71%
56	Admin&FinanceDirProf Ex	2,052.92	1,504.00	548.92	36.5%
57	CYM Professional Exp	893.06	102.05	791.01	775.12%
58	Music Director Prof Exp	1,396.00	941.65	454.35	48.25%
59	<b>Total Staff Professional Expenses</b>	<b>10,635.04</b>	<b>11,019.13</b>	<b>-384.09</b>	<b>-3.49%</b>
60	<b>BldgGrounds</b>				
61	Electric	3,284.30	3,938.69	-654.39	-16.61%
62	Gas	4,797.97	4,846.08	-48.11	-0.99%
63	Groundskeeping	5,381.08	7,683.88	-2,302.80	-29.97%
64	<b>Total Reg. Maintenance</b>	<b>12,890.10</b>	<b>12,261.77</b>	<b>628.33</b>	<b>5.12%</b>
65	Maint-Special Bldg Projects	0.00	3,182.82	-3,182.82	-100.0%
66	Liability/Property Insurance	6,308.00	6,344.50	-36.50	-0.58%
67	Phone & Internet	4,460.97	3,681.85	779.12	21.16%
68	Water	1,448.95	1,477.23	-28.28	-1.91%
69	<b>Total BldgGrounds</b>	<b>38,571.37</b>	<b>43,416.82</b>	<b>-4,845.45</b>	<b>-11.16%</b>
70	<b>Office Expenses</b>				
71	Transfer Suspense Account	0.00	-636.87	636.87	100.0%
72	Advertising	582.00	1,414.37	-832.37	-58.85%
73	Credit Card/Bank/PayPal Fees	3,983.04	3,366.35	616.69	18.32%
74	Office Expense/Supplies	1,733.64	2,765.77	-1,032.13	-37.32%
75	OfficeEquip/Maint	3,733.33	6,196.26	-2,462.93	-39.75%
76	Payroll Software Expenses	930.75	939.25	-8.50	-0.91%
77	Software Expense	2,283.91	1,798.78	485.13	26.97%
78	<b>Total Office Expenses</b>	<b>13,246.67</b>	<b>15,843.91</b>	<b>-2,597.24</b>	<b>-16.39%</b>
79	<b>Loan &amp; Mortgage Payments</b>				
80	Mortgage Interest Payments	2,782.41	3,187.10	-404.69	-12.7%
81	EndowLoanRepayment	0.00	3,990.00	-3,990.00	-100.0%
82	<b>Total Loan &amp; Mortgage Payments</b>	<b>2,782.41</b>	<b>7,177.10</b>	<b>-4,394.69</b>	<b>-61.23%</b>
83	<b>Denominational Dues</b>				
84	UUA-NER	17,840.00	10,704.00	7,136.00	66.67%
85	<b>Total Denominational Dues</b>	<b>17,840.00</b>	<b>10,704.00</b>	<b>7,136.00</b>	<b>66.67%</b>
86	<b>Consultants/Contract Employees</b>				
87	Substitute Sexton	0.00	580.00	-580.00	-100.0%
88	OMG Music	0.00	2,400.00	-2,400.00	-100.0%
89	Housekeeping	4,160.00	7,200.00	-3,040.00	-42.22%
90	<b>Total Consultants/Contract Employees</b>	<b>4,160.00</b>	<b>10,180.00</b>	<b>-6,020.00</b>	<b>-59.14%</b>
91	<b>Committees</b>				
92	Reparations	193.95	0.00	193.95	100.0%
93	Board of Trustees	300.00	519.24	-219.24	-42.22%
94	HelpingHands	0.00	58.14	-58.14	-100.0%
95	Landscape Committee	228.77	405.92	-177.15	-43.64%
96	Membership	739.32	487.48	251.84	51.66%
97	Social Justice	0.00	405.50	-405.50	-100.0%
98	Stewardship	0.00	273.70	-273.70	-100.0%
99	UU Connections	0.00	350.00	-350.00	-100.0%
100	<b>Total Committees</b>	<b>1,462.04</b>	<b>2,499.98</b>	<b>-1,037.94</b>	<b>-41.52%</b>
101	<b>CYM</b>				



**Operating Funds**  
**Profit & Loss Prev Year Comparison**  
July 2020 through April 2021

		Jul - Apr 21	Jul - Apr 20	\$ Change	% Change
102	Special Programing/Multigen	1,028.04	1,334.11	-306.07	-22.94%
103	OWL/COA	-600.00	1,530.97	-2,130.97	-139.19%
104	High School Youth Program	81.28	357.18	-275.90	-77.24%
105	Pre K-Grade 6/7	362.61	390.38	-27.77	-7.11%
106	Contract Childcare	0.00	420.00	-420.00	-100.0%
107	Office/Library	23.89	206.11	-182.22	-88.41%
108	Child Care Supplies	0.00	154.24	-154.24	-100.0%
109	<b>Total CYM</b>	<b>895.82</b>	<b>4,392.99</b>	<b>-3,497.17</b>	<b>-79.61%</b>
110	<b>Music</b>				
111	Music Scores	564.75	948.57	-383.82	-40.46%
112	Music Support/Supplies	700.34	116.78	583.56	499.71%
113	Guest Musicians	600.00	425.00	175.00	41.18%
114	PianoOrgan	49.99	1,088.21	-1,038.22	-95.41%
115	<b>Total Music</b>	<b>1,915.08</b>	<b>2,578.56</b>	<b>-663.48</b>	<b>-25.73%</b>
116	Reconciliation Discrepancies	0.00	129.04	-129.04	-100.0%
117	<b>Worship</b>				
118	Pastoral Care Coverage	0.00	450.00	-450.00	-100.0%
119	Hospitality	201.80	435.85	-234.05	-53.7%
120	Materials/Supplies	645.62	694.00	-48.38	-6.97%
121	Pulpit Support	0.00	1,500.00	-1,500.00	-100.0%
122	<b>Total Worship</b>	<b>847.42</b>	<b>3,079.85</b>	<b>-2,232.43</b>	<b>-72.49%</b>
123	<b>Total Expense</b>	<b>390,996.29</b>	<b>420,608.34</b>	<b>-29,612.05</b>	<b>-7.04%</b>
124	<b>Net Ordinary Income</b>	<b>4,138.43</b>	<b>15,343.42</b>	<b>-11,204.99</b>	<b>-73.03%</b>
125	<b>Net Income</b>	<b>4,138.43</b>	<b>15,343.42</b>	<b>-11,204.99</b>	<b>-73.03%</b>

**Operating Funds**  
**Balance Sheet Prev Year Comparison**  
As of April 30, 2021

	Mar 31, 21	Mar 31, 2020	\$ Change	% Change	
<b>ASSETS</b>					
<b>Current Assets</b>					
<b>Checking/Savings</b>					
1	CC5 Ckg - 5859	16,913.81	21,570.41	-4,656.60	-21.59%
2	Repo Sweep - 0998	182,347.62	157,193.98	25,153.64	16.0%
3	<b>Total Checking/Savings</b>	<b>199,261.43</b>	<b>178,764.39</b>	<b>20,497.04</b>	<b>11.47%</b>
<b>Other Current Assets</b>					
5	Payroll Corrections	-129.04	-129.04	0.00	0.0%
6	Clergy Housing Repayment	0.00	550.00	-550.00	-100.0%
7	Emergency Reserve Fund	-29,400.00	-29,400.00	0.00	0.0%
8	Capital Expense Fund	-25,250.00	-25,250.00	0.00	0.0%
9	Unearned Pledges	-34,246.23	-31,557.00	-2,689.23	-8.52%
10	<b>Total Other Current Assets</b>	<b>-89,025.27</b>	<b>-85,786.04</b>	<b>-3,239.23</b>	<b>-3.78%</b>
11	<b>Total Current Assets</b>	<b>110,236.16</b>	<b>92,978.35</b>	<b>17,257.81</b>	<b>18.56%</b>
12	<b>Fixed Assets</b>	<b>1,761,018.93</b>	<b>1,761,018.93</b>	<b>0.00</b>	<b>0.0%</b>
<b>Other Assets</b>					
14	Food Coupon Inventory	7,720.00	4,925.00	2,795.00	56.75%
15	Petty Cash	100.00	100.00	0.00	0.0%
16	<b>Total Other Assets</b>	<b>7,820.00</b>	<b>5,025.00</b>	<b>2,795.00</b>	<b>55.62%</b>
17	<b>TOTAL ASSETS</b>	<b>1,879,075.09</b>	<b>1,859,022.28</b>	<b>20,052.81</b>	<b>1.08%</b>
<b>18 LIABILITIES &amp; EQUITY</b>					
<b>Liabilities</b>					
<b>Current Liabilities</b>					
<b>Other Current Liabilities</b>					
22	PPP Loan	144,867.50	72,300.00	72,567.50	100.37%
23	Split Plate	2,920.00	620.00	2,300.00	370.97%
24	UUSC Coffee Sales	225.73	-40.20	265.93	661.52%
25	Current Portion-Loan Endow	0.00	10,399.00	-10,399.00	-100.0%
26	Current portion-Loan Meeting H	4,080.00	4,080.00	0.00	0.0%
27	Payroll Liabilities	5,017.83	7,189.93	-2,172.10	-30.21%
28	<b>Total Other Current Liabilities</b>	<b>157,111.06</b>	<b>94,548.73</b>	<b>62,562.33</b>	<b>66.17%</b>
29	<b>Total Current Liabilities</b>	<b>157,111.06</b>	<b>94,548.73</b>	<b>62,562.33</b>	<b>66.17%</b>
<b>Long Term Liabilities</b>					
31	Loan-Meeting House Improvements	72,204.08	76,736.56	-4,532.48	-5.91%
32	Loan-Endowment Fund	58,174.09	185,385.71	-127,211.62	-68.62%
33	<b>Total Long Term Liabilities</b>	<b>130,378.17</b>	<b>262,122.27</b>	<b>-131,744.10</b>	<b>-50.26%</b>
34	<b>Total Liabilities</b>	<b>287,489.23</b>	<b>356,671.00</b>	<b>-69,181.77</b>	<b>-19.4%</b>
<b>Equity</b>					
36	Unrealized Endow Loan Gain/Loss	-202,134.81	106,584.59	-308,719.40	-289.65%
37	Retained Earnings	1,343,025.51	1,380,423.27	-37,397.76	-2.71%
38	Net Income	4,365.14	15,343.42	-10,978.28	-71.55%
39	<b>Total Equity</b>	<b>1,145,255.84</b>	<b>1,502,351.28</b>	<b>-357,095.44</b>	<b>-23.77%</b>
40	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,432,745.07</b>	<b>1,859,022.28</b>	<b>-426,277.21</b>	<b>-22.93%</b>

# 1 PPP has been forgiven so is not a liability anymore. #2 PPP loan should be forgiven as well.