

## February 2022 Board of Trustees Meeting Packet

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

Meeting ID: 897 2268 6555

### ***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.”

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**FPBUU Board of Trustees Meeting Agenda**

**February 15, 2022 6:30 PM**

**By Zoom**

**Meeting ID 89722686555**

6:30 Welcome Board, Staff and Visitors - Susan

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

6:55 Read Board Covenant - Rand

7:00 Board common read Mistakes and Miracles-Chapter 7, 305-338- John

7:15 Personnel Matter - Karena, Rev Bran & Tavia

7:40 Finance - Budget Priorities - Diane P

7:55 Board goal #1 Living Into the 8th Principle - Carol

8:10 Board goal #2 Capital campaign - Susan

8:20 Consent Agenda: President's report, Director of Lifespan Religious Ed report, Admin and Finance report, January Financial Reports, Social Justice Ministries chart, Fundraising Team report

8:25 Check out/Closing

8:30 Adjourn

**FPBUU Board of Trustees Meeting Minutes January 18, 2022 6:30 PM, by Zoom**

**Board Members in attendance: Susan Smith, President; Diane Pansire, Treasurer; Carol Yerby, President Elect; Rand Burkert, Clerk; Members at Large John Kielb, Elizabeth Libby, Bill Roberts, Diane Willcox, and Tom O'Brien**

**Staff in Attendance:**

**Twinks Hastings, Director of Lifespan Religious Education.**

Susan Smith welcomed the Board and lit the chalice, and read a reflection from Barbara Kingsolver, about hope: "live right under its roof!"

Spiritual Opening and focused check-in – Susan Smith

Diane Willcox read the Board Covenant

Board common read Mistakes and Miracles

Bill Roberts led us in a discussion of Chapter 6. Reading for the next Board Meeting will be led by John Kielb, the first part of Chapter 7, pages 305-338 ending at the section titled, "The Heartbreak of Ending."

Policy Committee - John Kielb

John Kielb spoke briefly about new language proposed by the Policy Committee, shared with the Board prior to this meeting, via email. He made a motion to table discussion of this proposed language until we hold a special meeting (imminent) on "Financial Future of FBUE". Bill Roberts seconded; all approved.

Finance - Budget Priorities - Diane Pansire

Diane spoke about the coming Annual Meeting where our Budget will be proposed to the whole congregation for approval. Currently we appear to have about a \$9,000 budget surplus for this year. We are in a healthy financial place, a time to reflect on visions for our budgetary goals. One long-standing goal is to get all staff into the mid-range for salaries. The Finance Committee is grappling with this question in the coming months. Several board members confirmed their wishes that getting all staff to the mid-range should indeed be our priority. Diane Willcox asked whether the PPE funds in the last two years may account for our current surplus. Diane Pansire confirmed that PPE funds were a one-time windfall, allowing to the permanent staff increases. If pledges don't increase to sustain this, we have approved a formula to use a third of the PPE excess for each successive year. Diane Pansire said the Finance Committee expects will keep pace to supplant the one time windfall.

John Kielb asked for clarification on how staff changes and inflation play out in the current paucity of applicants on Cape Cod. Diane acknowledged that staff are multi-tasking, and congregants and the Board President are pitching in on multiple fronts. This is a systemic question with elusive answers, though Susan Smith said that with Stewardship leaders Pat Stover and Debbi Klein, these challenges would be addressed proactively at a dedicated Sunday service.

Susan is also convening a "financial summit" with the Board, Stewardship, and the Finance Committee. We are to come to the meeting with ideas we have. An issue will be whether Endowment Funds can be used for items that were originally considered "operating funds." Currently we are also saving funds which were allocated to the Sexton position; it seems that lay members may be able to cover the Sexton's competencies, at least in the short term.

Twinks Hastings observed that the UUA is experiencing staffing challenges of their own, and is strongly encouraging congregations to do their utmost to retain staff.

#### Board Goal #1, Living Into the 8th Principle - Carol Yerby

Carol said that the Living into the 8th Principle Committee is considering engaging “Conversations on Whiteness” program. For congregational reflection, there will be book discussion groups with Kristin Harper in spring.

Carol said we need better communication about our various Social Justice ministries. For this, she prepared a list with contacts for those groups, so new members can become involved, and groups can more easily find and communicate with each other.

She also suggested creating a book group on antiracism. Twinks said she will coordinate with the committees working on outreach and anti-racism, to enrich the Adult Ed offerings she runs.

Susan recommended that members of the social justice groups should be encouraged to lift up what they are doing in the Weekly Angle.

#### Trauma Response

Susan said that in light of our current crises, she met with UUA’s Trauma Response, who affirmed that what we have done so far is in line with what they would recommend. Twinks Hastings added that she feels “held” with strong collegial support; ministers close to Jessica have reached out to her, and she will be able to rely on them. and Jessica too. Susan also expressed that both Reverend DL and Reverend Bran have been very warmly supportive to us and deeply perceptive.

#### Board goal #2 Capital campaign - Susan Smith

Susan said the UUA’s view is that when a congregation has trauma, slow it down: that it is unwise to set overly ambitious goals. We are still moving forward, but down-shifting to give everyone additional time to process grief and hold each other in tender care. Working with Susan Flaws, she is in any case excited about a capital campaign consultant who has extensive experience specifically with UU congregations, Barry Finkelstein. He is part of Stewardship for All but an independent consultant. The “Next Steps” weekend will likely be in May, late enough to get through the Stewardship Campaign and be able to turn to the Capital Campaign.

Susan suggested that we approve the contract, but with the proviso that we will not activate the contract immediately. John Kielb noted specific language in the contract which refers to March, which may be too early. The Board agreed the language should be changed. Diane made a motion to execute the contract with Stewardship for Us with Finkelstein Consulting Inc., for the consulting services stipulated, for the window of April 1- May 30th. Diane Willcox seconded; all approved.

8:20 Consent Agenda: President’s report, the Director of Lifespan Education Report, the Admin. and Finance report, and December Financial Reports

Diane Pansire made a motion to accept the Consent Agenda; John Kielb seconded; all approved.

Check out/Closing. The meeting was adjourned at 8:30 to Executive Session

Executive Session adjourned at 8:58.

#### **Addendum Feb. 9, 2022: Hiring for AV Tech Position Confirmed:**

On January 27, Susan Smith made a motion by email, seconded by Bill Roberts, to accept the recommendation of the search committee and hire Rikki Bates for AV Tech as outlined in Karena Stroh’s email. The motion passed.

## President's Report February 2022

It continues to be a humbling experience for me to be a part of the leadership at First Parish, trying to serve this community which has experienced trauma and grief. Each week I hear of many instances when congregants have reached out to members of our community with offers of assistance and care. Covid numbers are coming down and there seems to be light ahead.

Rev Bran is settling in nicely. Many congregants have spoken about how happy they are that they are with us. We proceed to gather a few small items for the apartment to make it functional.

I have met weekly with the Executive Team (Tavia Ossola, Chuck Ross and I), then joined by the Directors to address as best we can the current needs of First Parish. The staff continues to do an extraordinary job of working without the direct supervision that they are used to in these very challenging times. I meet twice a month with the Trauma Response Team (Rev Bran, Twinks, Wilderness, Tavia and I) to touch in, gauge the pulse of the community, and respond appropriately.

It seems to me that grief and challenge has pulled us together as a church community. I have much gratitude for the efforts of so many leaders who circle 'round to continue keeping this community thriving. I felt proud at the NE Region of UUA Board Presidents quarterly meeting to share our report, while frankly many other congregations are struggling mightily with finances, lack of participation, no in person worship or meetings for 2 years, and low morale.

Following counsel of UUA Trauma Response, we still try to set a slow and manageable pace.

I have had good conversations with Jessica, who has returned to her apartment with her dog Rufus. Her stepmom, who accompanied her, has gone back to Salt Lake City. She reiterated that she will be returning to Brewster in mid-May as planned. Jessica again expressed her deep gratitude to the Board for being given this time to grieve in her own way. She will be sending an update and assurance to the whole congregation soon. She will thank them for all their messages of love and concern.

I have been in contact with our consultant Barry Finkelstein. He, Susan Flaws and I are zeroing in on the date of Next Steps Weekend as we slowly turn our attention to the Capital Campaign.

Karena and I have worked on getting the Winslow House living room refurbished. The old furniture has been taken away by a hauler for a reasonable price. She may try to freecycle or sell some pieces and dispose of the rest. We have hired a painter who has given a fresh neutral color to the walls. The new furniture, chosen by Jessica before she left, is arriving. The Tech Task Force meets to push ahead, figuring out the best way to hybridize the living room, combining the benefits of live and virtual interaction to widen the circle in our meetings. A new improved network system is also coming soon, all needed upgrades, on both sides of the street.

Sincerely, Susan Smith President

Director of Lifespan Religious Education  
Twinks Hastings Board Report  
February 2022

Overview

We have four new young children in CYM who are showing up regularly, one family who joined FPB this week and a family making consistent use of the nursery - in this time of uncertainty these things bring me deep joy.

Volunteers

I am still basically creating and running Sunday morning programming with whoever I can find in any given week - some of our regular volunteers are starting to feel willing to come back in the next month. Many of our families have been out with covid (4 families last week) so we have been able to cover, and so far all cases have been mild in our folks.

Covering Responsibilities

I am leading, or helping teams to create worship once a month during Jessica's leave, starting with the CYM committee this Sunday the 13th. I still am attending to more pastoral calls than in a "normal" year,

Trauma Response Team

I am happy to be supporting this teams work, and looking forward to continuing to do this work, so that we can make Rev Jessica's transition back to ministry as smooth as possible.

Adult Education

I will be co-leading a workshop with Rev Bran on Spiritual Practices this month and preparing the sign-ups for adult COA.

Professional Development

After a one year hiatus from any formal learning after credentialing I have attended a worship on Soul Collage and the UUMA winter conference this month, both were informative in their own ways.

Conclusion

This felt like a tough month, I am thankful to have UUA colleagues and ministerial support from our district to reach out to. I look forward to moving forward with open dialogue and thoughtful process.

## Report from Administration and Finance Director – February 2022

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

- January 2022 Financial Reports (unreconciled) show a surplus of \$10,659 and a checking/savings balance of \$179,302.
- For FY21-22, we have received, as of 2/10/22, 205 pledge units for a total of \$379,474.

### Property Management

- It has been challenging not having a Sexton at this time, and I appreciate all those who have stepped up in big and small ways. The Sexton Hiring Team will be meeting next week to make a plan of how to move forward since we received no application for this position to date.
- Kris Yerby and I met with Comcast to review our upgrade options as part of the Tech Taskforce work to address the unreliability of our network. Thank you to everyone on the Taskforce for their review of what we currently have and how certain upgrades can support the work of the church.

### Administration as Ministry

- I am happy to have Rikki Bates onboard as our new AV Tech Support person. She has shown her enthusiasm for this position by quickly educating herself on our current streaming system and will be joining the Tech Taskforce as we move forward with addressing our complex networking needs. Thank you for your quick response to approve this hire. I know that there are some concerns about her being a member, and I will share my perspective on this challenging dynamic at next week's Board meeting.
- With so many new staff members, there has been much to do in addition to my regular workload. I continue to meet regularly with staff I supervise and support the rest of staff as needed.
- I am supporting the Stewardship Committee by creating the pledge packet materials based on the Committee's requests. Each year I go over the previous year's stewardship list to update in preparation for the mailing.
- The initial draft of the 22-23 Budget that Karen Witting and I collaborated on was presented to the Finance Committee by Karen this last week. This is the bones of what will eventually be sent to the Board for their review. I appreciate her work to make the process as simple and easy for the Committee to review the various requests to produce a draft budget that supports the mission and vision of the church.
- Membership has collected additional names for another magnetic nametag order, which I will be ordering this week. Thank you to Marcia Kielb for her work pulling this together along with all the other things she has been juggling.
- I am so grateful to Susan Smith for her help with the refurbishment of Winslow House living room. This project, which was spearheaded by Rev Jessica, is long overdue, and I am excited to see it coming together. We do have a couple pieces of furniture that was back ordered, the room should be ready for use by this Sunday.

### Sustainable Leadership

- I am excited to start working with a systems theory coach this month. I have been talking to Rev Jessica about doing this for the last year and feel good about adding this additional support during this challenging time. This month, I will also attend a regional Administrators meeting; it is always supportive to be with my colleagues serving other congregations. In March, I have signed up for the UUA's workshop, *Reactivity to Resilience*, and will attend with other staff and leadership from FPBUU.

Kind regards,

Karena Stroh, Administration and Finance Director

**Social Justice Ministries at  
First Parish Brewster Unitarian Universalist**

<b>Organization</b>	<b>Mission</b>	<b>Meetings</b>	<b>Contact</b>
Building a Bigger Table	Provides support for individuals who are seeking asylum in the US	Meets on the evening of the first Tuesday of the month in a hybrid format	Rick Draper <a href="mailto:rickdraper1@me.com">rickdraper1@me.com</a>
Faith Family Kitchen	Packages and distributes meals to people in need	Monthly on fourth Fridays at the Faith Assembly of God Church in Hyannis (4:30-7)	Katharine Farnham <a href="mailto:farnhamka2021@gmail.com">farnhamka2021@gmail.com</a>
Habitat for Humanity Cape Cod	Raises awareness of the need for affordable year-round housing on Cape Cod, especially for younger families. Engages in volunteer work during the period of the project		
LGBTQ Welcoming Congregation Committee	Educates members of FPB about ways to know each other better. Makes our “welcome” of the LGBTQ community heartfelt and affirming.	Monthly	Linda Bailey-Davies <a href="mailto:rainbowcoach@comcast.net">rainbowcoach@comcast.net</a> & Joanne Hush <a href="mailto:hushpaul11@comcast.net">hushpaul11@comcast.net</a>
One Earth/One People Racial Justice Committee	Promotes education and support for the Mashpee Wampanoag by sponsoring anti-racism workshops and participating in marches and demonstrations. Runs food drives.	Meets monthly with the Social Justice Committee on the evening of the third Monday	Mary Wallace <a href="mailto:marywallace3@gmail.com">marywallace3@gmail.com</a> & Sue Trask <a href="mailto:suescape@comcast.net">suescape@comcast.net</a>
Reparations Action	Participating in PRAXIS UUA meetings with three other UU congregations doing reparations work. Exploring ways to acknowledge and repair the hurt resulting from our church community's involvement in chattel slavery, in both African and Native Indigenous people.	Monthly meetings on ZOOM, alternating with monthly UUA Praxis meetings	Karen Watson-Etsell <a href="mailto:kwatsonetsell@gmail.com">kwatsonetsell@gmail.com</a>
Reparations	Researches the history of FPB's	Every 4-6 weeks	Abby Walters



History	connection to the slave economy, how FPB came to occupy this land, and the history of indigenous people on Cape Cod.		<a href="mailto:Abigail.n.walters@gmail.com">Abigail.n.walters@gmail.com</a>
Social Justice Committee	Supports individual and group engagement in justice initiatives both inside and outside the congregation as a core component of our spiritual commitment.	Meets monthly on the evening of the third Monday	Katharine Farnham <a href="mailto:farnhamka2021@gmail.com">farnhamka2021@gmail.com</a> & Sue Trask <a href="mailto:suescape@comcast.net">suescape@comcast.net</a>
Split Plate Sundays	First Parish Brewster lives out its mission of turning love into justice by splitting its offertory each Sunday.		
St. Joseph's Shelter	Provides dinner to be delivered at the St. Joseph's shelter in Hyannis	Third Saturday of every month.	Janet Treanor <a href="mailto:jannyt100@gmail.com">jannyt100@gmail.com</a>
UU Connections Committee	Connects FPBUU to the wider world including the UUA, our Partner Church in Romania, Nauset Interfaith Alliance (NIA), Cape Cod Council of Churches, UU-United Nations Office	Second Wednesday of the month at 1:30 pm via Zoom	Carol Ann Yeaple <a href="mailto:CAYeaple@live.com">CAYeaple@live.com</a>
UUSC Fair Trade Project	Supports small farmers by selling Equal Exchange products to benefit the Unitarian Universalist Service Committee Fair Trade Project.	Weekly after the worship service in the Parish Hall	Mary Wallace <a href="mailto:marywallace3@gmail.com">marywallace3@gmail.com</a>
UU the Vote	Organizes get-out-the-vote efforts in advance of elections (e.g., group mailings and phone banking)		Katharine Farnham <a href="mailto:farnhamka2021@gmail.com">farnhamka2021@gmail.com</a> , Tavia Ossola <a href="mailto:melania39@icloud.com">melania39@icloud.com</a> , Carol DiAnna <a href="mailto:carol.iris.d@gmail.com">carol.iris.d@gmail.com</a> ,

## **Report on Fundraising Committee meeting, January 28, 4:30 PM**

**The Fundraising Committee** meeting convened by Judy Harrison included Deb Klein, Judy Jollett, Susan Flaws, Patsy Roberts, Barbara Draper, Liz Gordon, Vicki Kendziorski, Rog Smith, and Rand Burkert (Board Liaison).

Members reflected on successes of recent events, such as the fall “Eats and Beats” and the Holiday Fair. They also considered improvements for the future. A lot of planning and work goes into these seasonal events, starting about two months in advance of each one!

Goals set out in the meeting were:

1. To **annualize** the Fall Picnic, Holiday Fair, and Spring event. Debbi Klein is working with Judy and other volunteers to draft protocols, step-by-step calendars outlining all steps needed for success with each of these events. This will build continuity, so that new fundraising team members will understand the processes and steps.
2. To increase parish-wide **recognition** that in addition to fundraising, these are essential social encounters for all parishioners and the broader community. This recognition should lead to broader perception that these events are essential multigenerational expressions of our congregation.
3. To build in more **publicity** well before events, to give a wider group of volunteers an opportunity to contribute. To solicit material donations (eg. items for auctions) well in advance of events. Internal publicity needed includes Angle articles, special email blasts, and, for the outside community, radio, sign-boards, Chambers of Commerce, and Facebook.
4. To draft a clear description of Fundraising Chair’s role. Judy Harrison, who will leave this role after the Spring Event, describes these responsibilities:
  - a. Holding the vision of meaningful, inclusive community events (not just dollars)
  - b. Working with the committee on a working calendar.
  - c. Improving the protocols for event preparation.
  - d. Ensuring communications for events are engaging the full congregation.  
(Judy suggested this role could be held in rotation, or the competencies divided and shared.)

### **Regarding the Board Liaison:**

The fundraising team would like to see the Board liaison supporting their efforts by apprising Board members of opportunities to volunteer themselves for the annual events. They would like us to actively spread word to other groups within our parish to get full participation!

The liaison should also report on **numbers**: numbers of volunteers involved in the events, numbers of people attending and enjoying, and financial figures attesting to the success of the events, and expenses.

### **Specific request to the Board regarding publicizing events:**

**The Fundraising Committee** members wish for announcements to be made three (3), times in the services preceding the events. Ideally, a team member will give the announcement at the pulpit. They also seek a dedicated Events message board. Rog Smith said that the parish is moving toward an electronic message board which can serve this purpose.

**Next meeting: Friday, Feb. 18, at 4:40 PM**

# **Financial Reports - January 2022**

## **Unreconciled**

Submitted by Karena Stroh, Administration & Finance Director

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Tab 2 (pages 2-4) - *Operating Fund* Profit & Loss Budget vs. Actual

Tab 3 (pages 5-7) - *Operating Fund* Profit & Loss Previous Year Comparison

Tab 4 (page 8) - *Operating Fund* Balance Sheet Previous Year Comparison

**% of budget should typically be at 58%**

### **Points of Interest**

**Total Income** is at 62% of budget

Pledge Commitments FY 21-22          \$377,124

Total Pledge Payments received 63% of budget

Offertory is at 40% of budget

Thrift Store Income is at 72% of budget

**Total Expenses** are at 55% of budget

Please note that starting this fiscal year I have separated the long term disability from the staff salaries on the reports. It now has its own line (line 49, page 2). This should be considered when comparing salaries and benefits to prior years.

**Operating Funds**  
**Profit & Loss Budget vs. Actual**  
July 2021 through January 2022

	Jan 22	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>Pledges</b>				
1    2021-2022 Pledges	223,975.58	364,117.00	-140,141.42	61.51%
2    2020-2021 Pledges	10,519.67	10,000.00	519.67	105.2%
3 <b>Total Pledges</b>	<u>234,495.25</u>	<u>374,117.00</u>	<u>-139,621.75</u>	<u>62.68%</u>
4 <b>Offertory</b>	7,901.33	20,000.00	-12,098.67	39.51%
5 <b>Fund Raising</b>				
6    Thrift Store/Annex Income	57,714.91	80,000.00	-22,285.09	72.14%
7 <b>Church Fundraisers</b>				
8    Fall Fundraiser	1,043.74			
9    Small Group Fundraisers	1,275.00			
10    Spring Auction	31.20	10,000.00	-9,968.80	0.31%
11    Holiday Fair	6,070.06			
12    Church Fundraisers - Other	-303.00	9,000.00	-9,303.00	-3.37%
13 <b>Total Church Fundraisers</b>	<u>8,117.00</u>	<u>19,000.00</u>	<u>-10,883.00</u>	<u>42.72%</u>
14    Food Certificate Sales	713.75	1,500.00	-786.25	47.58%
15    Women's Circle Alliance	166.00			
16    Welcoming Congregation-Income	0.00	2,000.00	-2,000.00	0.0%
17 <b>Total Fund Raising</b>	<u>66,711.66</u>	<u>102,500.00</u>	<u>-35,788.34</u>	<u>65.09%</u>
18 <b>BldgUse</b>				
19    Space Rentals	1,595.26	2,500.00	-904.74	63.81%
20    Weddings/Memorials	1,738.27	1,500.00	238.27	115.89%
21 <b>Total BldgUse</b>	<u>3,333.53</u>	<u>4,000.00</u>	<u>-666.47</u>	<u>83.34%</u>
22 <b>Investment,Interest, MiscIncome</b>				
23    Misc Contributions	218.88	300.00	-81.12	72.96%
24 <b>Investment Income</b>				
25    UUA GIF Distribution	1,531.22	2,800.00	-1,268.78	54.69%
26    Alton Smith Char Trust	955.54	1,000.00	-44.46	95.55%
27    Alton Smith Irrev Trust	757.21	1,200.00	-442.79	63.1%
28 <b>Total Investment Income</b>	<u>3,243.97</u>	<u>5,000.00</u>	<u>-1,756.03</u>	<u>64.88%</u>
29    Interest Income	83.05	250.00	-166.95	33.22%
30 <b>Total Investment,Interest, MiscIncome</b>	<u>3,545.90</u>	<u>5,550.00</u>	<u>-2,004.10</u>	<u>63.89%</u>
31 <b>Total Income</b>	<u>315,987.67</u>	<u>506,167.00</u>	<u>-190,179.33</u>	<u>62.43%</u>
32 <b>Gross Profit</b>	315,987.67	506,167.00	-190,179.33	62.43%
<b>Expense</b>				
34 <b>Staff Salaries</b>				
35    Minister	55,994.48	96,175.00	-40,180.52	58.22%
36    Leave Minister	1,550.00			
37    Admin&FinanceDir	26,689.84	45,945.00	-19,255.16	58.09%
38    CYM Director	26,506.12	45,858.00	-19,351.88	57.8%
39    Music Director	21,625.94	37,073.00	-15,447.06	58.33%
40    ThriftStoreManager	18,808.52	32,415.00	-13,606.48	58.02%
41    Sexton	7,465.24	20,698.00	-13,232.76	36.07%
42    Bookkeeper	8,994.07	15,638.00	-6,643.93	57.51%
43    Pianist	2,603.50	10,920.00	-8,316.50	23.84%
44    CYM-Childcare	315.00	2,208.00	-1,893.00	14.27%
45 <b>Total Staff Salaries</b>	<u>170,552.71</u>	<u>306,930.00</u>	<u>-136,377.29</u>	<u>55.57%</u>
46 <b>Staff Benefits/Payroll Expenses</b>				
47    Employee Health Insurance	18,797.72	35,267.00	-16,469.28	53.3%
48    Retirement	15,737.07	27,818.00	-12,080.93	56.57%
49    FICA Taxes	8,656.01	16,123.00	-7,466.99	53.69%
50    Minister's FICA	4,257.12	7,357.00	-3,099.88	57.87%
51    Minister's Term Life	413.20	734.00	-320.80	56.29%
52    WorkComplnsurance	0.00	2,910.00	-2,910.00	0.0%
53    Long Term Disability	1,996.41	3,525.00	-1,528.59	56.64%
54    Staff Appreciation	700.00	900.00	-200.00	77.78%
55    Moving Expenses	2,500.00	2,500.00	0.00	100.0%
56 <b>Total Staff Benefits/Payroll Expenses</b>	<u>53,057.53</u>	<u>97,134.00</u>	<u>-44,076.47</u>	<u>54.62%</u>

**Operating Funds**  
**Profit & Loss Budget vs. Actual**  
July 2021 through January 2022

	Jan 22	Budget	\$ Over Budget	% of Budget	
57	<b>Staff Professional Expenses</b>				
58	Minister's Professional Exp	7,555.85	9,618.00	-2,062.15	78.56%
59	Admin&FinanceDirProf Ex	1,002.57	2,757.00	-1,754.43	36.37%
60	CYM Professional Exp	135.00	2,752.00	-2,617.00	4.91%
61	Music Director Prof Exp	1,484.99	2,224.00	-739.01	66.77%
62	<b>Total Staff Professional Expenses</b>	<b>10,178.41</b>	<b>17,351.00</b>	<b>-7,172.59</b>	<b>58.66%</b>
63	<b>BldgGrounds</b>				
64	Property-Supplies	1,201.59	4,200.00	-2,998.41	28.61%
65	Property-Maintenance	6,702.82	13,800.00	-7,097.18	48.57%
66	Groundskeeping	7,738.00	12,000.00	-4,262.00	64.48%
67	Liability/Property Insurance	7,229.00	14,200.00	-6,971.00	50.91%
68	Housekeeping	1,920.00	5,700.00	-3,780.00	33.68%
69	Electric	2,028.22	5,000.00	-2,971.78	40.56%
70	Gas	1,485.47	5,000.00	-3,514.53	29.71%
71	Phone & Internet	3,570.79	5,000.00	-1,429.21	71.42%
72	Water	644.23	1,500.00	-855.77	42.95%
73	Winslow Renovations	331.61			
74	<b>Total BldgGrounds</b>	<b>32,851.73</b>	<b>66,400.00</b>	<b>-33,548.27</b>	<b>49.48%</b>
75	<b>Office Expenses</b>				
76	Transfer Suspense Account	167.50			
77	Advertising	525.84	1,500.00	-974.16	35.06%
78	Credit Card/Bank/PayPal Fees	2,756.16	3,000.00	-243.84	91.87%
79	Financial Audit	1,000.00	2,500.00	-1,500.00	40.0%
80	Office Expense/Supplies	2,176.65	4,000.00	-1,823.35	54.42%
81	OfficeEquip/Maint	3,095.65	6,200.00	-3,104.35	49.93%
82	Payroll Software Expenses	212.50	900.00	-687.50	23.61%
83	Software Expense	1,218.23	1,800.00	-581.77	67.68%
84	<b>Total Office Expenses</b>	<b>11,152.53</b>	<b>19,900.00</b>	<b>-8,747.47</b>	<b>56.04%</b>
85	<b>Loan &amp; Mortgage Payments</b>				
86	Mortgage Principal Payments	2,793.36	4,500.00	-1,706.64	62.08%
87	Mortgage Interest Payments	1,515.91	3,100.00	-1,584.09	48.9%
88	<b>Total Loan &amp; Mortgage Payments</b>	<b>4,309.27</b>	<b>7,600.00</b>	<b>-3,290.73</b>	<b>56.7%</b>
89	<b>Denominational Dues</b>				
90	UUA-NER	14,581.00	25,000.00	-10,419.00	58.32%
91	<b>Total Denominational Dues</b>	<b>14,581.00</b>	<b>25,000.00</b>	<b>-10,419.00</b>	<b>58.32%</b>
92	<b>Committees</b>				
93	Board of Trustees	164.00	450.00	-286.00	36.44%
94	HelpingHands	0.00	100.00	-100.00	0.0%
95	Landscape Committee	0.00	700.00	-700.00	0.0%
96	Membership	0.00	750.00	-750.00	0.0%
97	Reparations	99.00	295.00	-196.00	33.56%
98	Stewardship	0.00	500.00	-500.00	0.0%
99	UU Connections	0.00	560.00	-560.00	0.0%
100	<b>Total Committees</b>	<b>263.00</b>	<b>3,355.00</b>	<b>-3,092.00</b>	<b>7.84%</b>
101	<b>CYM</b>				
102	Special Programing/Multigen	1,589.71	1,500.00	89.71	105.98%
103	Pre K-Grade 6/7	325.40	1,300.00	-974.60	25.03%
104	High School Youth Program	808.21	800.00	8.21	101.03%
105	Pathways/AdultFaithDevelopment	0.00	600.00	-600.00	0.0%
106	Contract Childcare	20.00	400.00	-380.00	5.0%
107	Child Care Supplies	20.00	300.00	-280.00	6.67%
108	Office/Library	0.00	300.00	-300.00	0.0%
109	Child Abuse Prevention Training	0.00	200.00	-200.00	0.0%
110	<b>Total CYM</b>	<b>2,763.32</b>	<b>5,400.00</b>	<b>-2,636.68</b>	<b>51.17%</b>
111	<b>Music</b>				
112	Guest Musicians	2,165.00	2,900.00	-735.00	74.66%
113	Music Scores	973.31	600.00	373.31	162.22%
114	Music Support/Supplies	35.54	700.00	-664.46	5.08%
115	PianoOrgan	150.00	700.00	-550.00	21.43%

**Operating Funds**  
**Profit & Loss Budget vs. Actual**  
 July 2021 through January 2022

		Jan 22	Budget	\$ Over Budget	% of Budget
116	<b>Total Music</b>	3,323.85	4,900.00	-1,576.15	67.83%
117	<b>Worship</b>				
118	Hospitality	0.00	650.00	-650.00	0.0%
119	Materials/Supplies	795.22	1,000.00	-204.78	79.52%
120	Pulpit Support	1,500.00	3,600.00	-2,100.00	41.67%
121	Substitute Sexton	0.00	600.00	-600.00	0.0%
122	<b>Total Worship</b>	<u>2,295.22</u>	<u>5,850.00</u>	<u>-3,554.78</u>	<u>39.24%</u>
123	<b>Total Expense</b>	<u>305,328.57</u>	<u>559,820.00</u>	<u>-254,491.43</u>	<u>54.54%</u>
124	<b>Net Ordinary Income</b>	10,659.10	-53,653.00	64,312.10	-19.87%
125	<b>Other Income/Expense</b>				
126	<b>Other Income</b>				
127	<b>Other Income and Expenses</b>				
128	Surplus from prior year	0.00	53,653.00	-53,653.00	0.0%
129	<b>Total Other Income and Expenses</b>	<u>0.00</u>	<u>53,653.00</u>	<u>-53,653.00</u>	<u>0.0%</u>
130	<b>Total Other Income</b>	<u>0.00</u>	<u>53,653.00</u>	<u>-53,653.00</u>	<u>0.0%</u>
131	<b>Net Other Income</b>	0.00	53,653.00	-53,653.00	0.0%
132	<b>Net Income</b>	<u><u>10,659.10</u></u>	<u><u>0.00</u></u>	<u><u>10,659.10</u></u>	<u><u>100.0%</u></u>

**Operating Funds**  
**Profit & Loss Prev Year Comparison**  
July 2021 through January 2022

	Jan 22	Jan 21	\$ Change	% Change
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>Pledges</b>				
1 2021-2022 Pledges	223,975.58	0.00	223,975.58	100.0%
2 2020-2021 Pledges	10,519.67	217,986.70	-207,467.03	-95.17%
3 2019-2020 Pledges	0.00	18,647.24	-18,647.24	-100.0%
4 2018-2019 Pledges	0.00	150.00	-150.00	-100.0%
5 <b>Total Pledges</b>	<b>234,495.25</b>	<b>236,783.94</b>	<b>-2,288.69</b>	<b>-0.97%</b>
6 <b>Offertory</b>	<b>7,901.33</b>	<b>8,322.00</b>	<b>-420.67</b>	<b>-5.06%</b>
7 <b>Fund Raising</b>				
8 <b>Thrift Store/Annex Income</b>	<b>57,714.91</b>	<b>40,935.21</b>	<b>16,779.70</b>	<b>40.99%</b>
9 <b>Church Fundraisers</b>				
10 <b>Fall Fundraiser</b>	<b>1,043.74</b>	<b>0.00</b>	<b>1,043.74</b>	<b>100.0%</b>
11 <b>Garden Tours</b>	<b>0.00</b>	<b>2,182.00</b>	<b>-2,182.00</b>	<b>-100.0%</b>
12 <b>Small Group Fundraisers</b>	<b>1,275.00</b>	<b>1,479.18</b>	<b>-204.18</b>	<b>-13.8%</b>
13 <b>Spring Auction</b>	<b>31.20</b>	<b>0.00</b>	<b>31.20</b>	<b>100.0%</b>
14 <b>Summer Auction</b>	<b>0.00</b>	<b>6,018.00</b>	<b>-6,018.00</b>	<b>-100.0%</b>
15 <b>Holiday Fair</b>	<b>6,070.06</b>	<b>3,203.82</b>	<b>2,866.24</b>	<b>89.46%</b>
16 <b>Church Fundraisers - Other</b>	<b>-303.00</b>	<b>0.00</b>	<b>-303.00</b>	<b>-100.0%</b>
17 <b>Total Church Fundraisers</b>	<b>8,117.00</b>	<b>12,883.00</b>	<b>-4,766.00</b>	<b>-36.99%</b>
18 <b>Food Certificate Sales</b>	<b>713.75</b>	<b>450.00</b>	<b>263.75</b>	<b>58.61%</b>
19 <b>Women's Circle Alliance</b>	<b>166.00</b>	<b>0.00</b>	<b>166.00</b>	<b>100.0%</b>
20 <b>Welcoming Congregation-Income</b>	<b>0.00</b>	<b>2,000.00</b>	<b>-2,000.00</b>	<b>-100.0%</b>
21 <b>Total Fund Raising</b>	<b>66,711.66</b>	<b>56,268.21</b>	<b>10,443.45</b>	<b>18.56%</b>
22 <b>BldgUse</b>				
23 <b>Space Rentals</b>	<b>1,595.26</b>	<b>0.00</b>	<b>1,595.26</b>	<b>100.0%</b>
24 <b>Weddings/Memorials</b>	<b>1,738.27</b>	<b>500.00</b>	<b>1,238.27</b>	<b>247.65%</b>
25 <b>Total BldgUse</b>	<b>3,333.53</b>	<b>500.00</b>	<b>2,833.53</b>	<b>566.71%</b>
26 <b>Investment,Interest, MiscIncome</b>				
27 <b>Misc Contributions</b>	<b>218.88</b>	<b>447.03</b>	<b>-228.15</b>	<b>-51.04%</b>
28 <b>Investment Income</b>				
29 <b>UUA GIF Distribution</b>	<b>1,531.22</b>	<b>2,200.86</b>	<b>-669.64</b>	<b>-30.43%</b>
30 <b>Alton Smith Char Trust</b>	<b>955.54</b>	<b>567.87</b>	<b>387.67</b>	<b>68.27%</b>
31 <b>Alton Smith Irrev Trust</b>	<b>757.21</b>	<b>599.13</b>	<b>158.08</b>	<b>26.39%</b>
32 <b>Total Investment Income</b>	<b>3,243.97</b>	<b>3,367.86</b>	<b>-123.89</b>	<b>-3.68%</b>
33 <b>Interest Income</b>	<b>83.05</b>	<b>205.86</b>	<b>-122.81</b>	<b>-59.66%</b>
34 <b>Total Investment,Interest, MiscIncome</b>	<b>3,545.90</b>	<b>4,020.75</b>	<b>-474.85</b>	<b>-11.81%</b>
35 <b>Total Income</b>	<b>315,987.67</b>	<b>305,894.90</b>	<b>10,092.77</b>	<b>3.3%</b>
36 <b>Gross Profit</b>	<b>315,987.67</b>	<b>305,894.90</b>	<b>10,092.77</b>	<b>3.3%</b>
37 <b>Expense</b>				
38 <b>Staff Salaries</b>				
39 <b>Minister</b>	<b>55,994.48</b>	<b>53,130.00</b>	<b>2,864.48</b>	<b>5.39%</b>
40 <b>Leave Minister</b>	<b>1,550.00</b>	<b>0.00</b>	<b>1,550.00</b>	<b>100.0%</b>
41 <b>Admin&amp;FinanceDir</b>	<b>26,689.84</b>	<b>25,141.06</b>	<b>1,548.78</b>	<b>6.16%</b>
42 <b>CYM Director</b>	<b>26,506.12</b>	<b>24,559.08</b>	<b>1,947.04</b>	<b>7.93%</b>
43 <b>Music Director</b>	<b>21,625.94</b>	<b>20,596.10</b>	<b>1,029.84</b>	<b>5.0%</b>
44 <b>ThriftStoreManager</b>	<b>18,808.52</b>	<b>18,200.00</b>	<b>608.52</b>	<b>3.34%</b>
45 <b>Sexton</b>	<b>7,465.24</b>	<b>11,348.58</b>	<b>-3,883.34</b>	<b>-34.22%</b>
46 <b>Bookkeeper</b>	<b>8,994.07</b>	<b>8,437.10</b>	<b>556.97</b>	<b>6.6%</b>
47 <b>Pianist</b>	<b>2,603.50</b>	<b>3,371.55</b>	<b>-768.05</b>	<b>-22.78%</b>
48 <b>Tech Support</b>	<b>0.00</b>	<b>1,515.00</b>	<b>-1,515.00</b>	<b>-100.0%</b>
49 <b>CYM-Childcare</b>	<b>315.00</b>	<b>270.00</b>	<b>45.00</b>	<b>16.67%</b>

**Operating Funds**  
**Profit & Loss Prev Year Comparison**  
July 2021 through January 2022

	Jan 22	Jan 21	\$ Change	% Change	
50	<b>Total Staff Salaries</b>	170,552.71	166,568.47	3,984.24	2.39%
51	<b>Staff Benefits/Payroll Expenses</b>				
52	Employee Health Insurance	18,797.72	17,234.30	1,563.42	9.07%
53	Retirement	15,737.07	12,986.42	2,750.65	21.18%
54	FICA Taxes	8,656.01	8,051.25	604.76	7.51%
55	Minister's FICA	4,257.12	4,018.00	239.12	5.95%
56	Minister's Term Life	413.20	504.00	-90.80	-18.02%
57	WorkComplnsurance	0.00	-204.00	204.00	100.0%
58	Long Term Disability	1,996.41	0.00	1,996.41	100.0%
59	Staff Appreciation	700.00	0.00	700.00	100.0%
60	Moving Expenses	2,500.00	0.00	2,500.00	100.0%
61	<b>Total Staff Benefits/Payroll Expenses</b>	<b>53,057.53</b>	<b>42,589.97</b>	<b>10,467.56</b>	<b>24.58%</b>
62	<b>Staff Professional Expenses</b>				
63	Minister's Professional Exp	7,555.85	4,728.69	2,827.16	59.79%
64	Admin&FinanceDirProf Ex	1,002.57	1,028.15	-25.58	-2.49%
65	CYM Professional Exp	135.00	525.23	-390.23	-74.3%
66	Music Director Prof Exp	1,484.99	1,396.00	88.99	6.38%
67	<b>Total Staff Professional Expenses</b>	<b>10,178.41</b>	<b>7,678.07</b>	<b>2,500.34</b>	<b>32.57%</b>
68	<b>BldgGrounds</b>				
69	Property-Supplies	1,201.59	1,479.05	-277.46	-18.76%
70	Property-Maintenance	6,702.82	8,524.56	-1,821.74	-21.37%
71	Groundskeeping	7,738.00	5,381.08	2,356.92	43.8%
72	Liability/Property Insurance	7,229.00	6,308.00	921.00	14.6%
73	Housekeeping	1,920.00	4,160.00	-2,240.00	-53.85%
74	Electric	2,028.22	2,412.69	-384.47	-15.94%
75	Gas	1,485.47	1,240.45	245.02	19.75%
76	Phone & Internet	3,570.79	2,993.90	576.89	19.27%
77	Water	644.23	450.90	193.33	42.88%
78	Winslow Renovations	331.61	0.00	331.61	100.0%
79	<b>Total BldgGrounds</b>	<b>32,851.73</b>	<b>32,950.63</b>	<b>-98.90</b>	<b>-0.3%</b>
80	<b>Office Expenses</b>				
81	Transfer Suspense Account	167.50	-4,668.00	4,835.50	103.59%
82	Advertising	525.84	0.00	525.84	100.0%
83	Credit Card/Bank/PayPal Fees	2,756.16	2,694.69	61.47	2.28%
84	Financial Audit	1,000.00	0.00	1,000.00	100.0%
85	Office Expense/Supplies	2,176.65	1,643.84	532.81	32.41%
86	OfficeEquip/Maint	3,095.65	2,718.62	377.03	13.87%
87	Payroll Software Expenses	212.50	306.00	-93.50	-30.56%
88	Software Expense	1,218.23	1,941.25	-723.02	-37.25%
89	<b>Total Office Expenses</b>	<b>11,152.53</b>	<b>4,636.40</b>	<b>6,516.13</b>	<b>140.54%</b>
90	<b>Loan &amp; Mortgage Payments</b>				
91	Mortgage Interest Payments	1,515.91	2,120.80	-604.89	-28.52%
92	<b>Total Loan &amp; Mortgage Payments</b>	<b>1,515.91</b>	<b>2,120.80</b>	<b>-604.89</b>	<b>-28.52%</b>
93	<b>Denominational Dues</b>				
94	UUA-NER	14,581.00	12,488.00	2,093.00	16.76%
95	<b>Total Denominational Dues</b>	<b>14,581.00</b>	<b>12,488.00</b>	<b>2,093.00</b>	<b>16.76%</b>
96	<b>Committees</b>				
97	Board of Trustees	164.00	0.00	164.00	100.0%
98	Landscape Committee	0.00	53.00	-53.00	-100.0%
99	Membership	0.00	730.55	-730.55	-100.0%
100	Reparations	99.00	193.95	-94.95	-48.96%
101	<b>Total Committees</b>	<b>263.00</b>	<b>977.50</b>	<b>-714.50</b>	<b>-73.1%</b>



**Operating Funds**  
**Profit & Loss Prev Year Comparison**  
July 2021 through January 2022

		Jan 22	Jan 21	\$ Change	% Change
102	<b>CYM</b>				
103	Special Programing/Multigen	1,589.71	1,028.04	561.67	54.64%
104	Pre K-Grade 6/7	325.40	286.74	38.66	13.48%
105	High School Youth Program	808.21	81.28	726.93	894.35%
106	Contract Childcare	20.00	0.00	20.00	100.0%
107	Child Care Supplies	20.00	0.00	20.00	100.0%
108	Office/Library	0.00	23.89	-23.89	-100.0%
109	<b>Total CYM</b>	<b>2,763.32</b>	<b>1,419.95</b>	<b>1,343.37</b>	<b>94.61%</b>
110	<b>Music</b>				
111	Guest Musicians	2,165.00	450.00	1,715.00	381.11%
112	Music Scores	973.31	350.00	623.31	178.09%
113	Music Support/Supplies	35.54	501.83	-466.29	-92.92%
114	PianoOrgan	150.00	49.99	100.01	200.06%
115	<b>Total Music</b>	<b>3,323.85</b>	<b>1,351.82</b>	<b>1,972.03</b>	<b>145.88%</b>
116	<b>Worship</b>				
117	Hospitality	0.00	201.80	-201.80	-100.0%
118	Materials/Supplies	795.22	528.77	266.45	50.39%
119	Pulpit Support	1,500.00	0.00	1,500.00	100.0%
120	<b>Total Worship</b>	<b>2,295.22</b>	<b>730.57</b>	<b>1,564.65</b>	<b>214.17%</b>
121	<b>Total Expense</b>	<b>302,535.21</b>	<b>273,512.18</b>	<b>29,023.03</b>	<b>10.61%</b>
122	<b>Net Ordinary Income</b>	<b>13,452.46</b>	<b>32,382.72</b>	<b>-18,930.26</b>	<b>-58.46%</b>
123	<b>Net Income</b>	<b>13,452.46</b>	<b>32,382.72</b>	<b>-18,930.26</b>	<b>-58.46%</b>

**Operating Funds**  
**Balance Sheet Prev Year Comparison**  
As of January 31, 2022

	Jan 31, 22	Jan 31, 2021	\$ Change	% Change	
<b>ASSETS</b>					
<b>Current Assets</b>					
<b>Checking/Savings</b>					
1	CC5 Ckg - 5859	8,397.22	22,568.15	-14,170.93	-62.79%
2	Repo Sweep - 0998	170,904.45	109,385.40	61,519.05	56.24%
3	<b>Total Checking/Savings</b>	<b>179,301.67</b>	<b>131,953.55</b>	<b>47,348.12</b>	<b>35.88%</b>
<b>Other Current Assets</b>					
5	Payroll Corrections	-129.04	-129.04	0.00	0.0%
6	Emergency Reserve Fund	-29,400.00	-29,400.00	0.00	0.0%
7	Capital Expense Fund	-25,250.00	-25,250.00	0.00	0.0%
8	<b>Total Other Current Assets</b>	<b>-54,779.04</b>	<b>-54,779.04</b>	<b>0.00</b>	<b>0.0%</b>
9	<b>Total Current Assets</b>	<b>124,522.63</b>	<b>77,174.51</b>	<b>47,348.12</b>	<b>61.35%</b>
10	<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>					
12	Transfer Suspense	797.54	0.00	797.54	100.0%
13	Food Coupon Inventory	11,979.76	2,950.00	9,029.76	306.09%
14	Petty Cash	100.00	100.00	0.00	0.0%
15	<b>Total Other Assets</b>	<b>12,877.30</b>	<b>3,050.00</b>	<b>9,827.30</b>	<b>322.21%</b>
16	<b>TOTAL ASSETS</b>	<b>1,898,418.86</b>	<b>1,841,243.44</b>	<b>57,175.42</b>	<b>3.11%</b>
<b>LIABILITIES &amp; EQUITY</b>					
<b>Liabilities</b>					
<b>Current Liabilities</b>					
<b>Other Current Liabilities</b>					
21	PPP Loan	144,867.50	72,300.00	72,567.50	100.37%
22	Split Plate	5,136.00	2,907.00	2,229.00	76.68%
23	UUSC Coffee Sales	683.40	209.13	474.27	226.78%
24	Current portion-Loan Meeting H	4,080.00	4,080.00	0.00	0.0%
25	Payroll Liabilities	8,273.25	10,969.38	-2,696.13	-24.58%
26	<b>Total Other Current Liabilities</b>	<b>163,040.15</b>	<b>90,465.51</b>	<b>72,574.64</b>	<b>80.22%</b>
27	<b>Total Current Liabilities</b>	<b>163,040.15</b>	<b>90,465.51</b>	<b>72,574.64</b>	<b>80.22%</b>
<b>Long Term Liabilities</b>					
29	Loan-Meeting House Improvements	68,632.68	73,000.40	-4,367.72	-5.98%
30	Loan-Endowment Fund	49,425.63	122,015.71	-72,590.08	-59.49%
31	<b>Total Long Term Liabilities</b>	<b>118,058.31</b>	<b>195,016.11</b>	<b>-76,957.80</b>	<b>-39.46%</b>
32	<b>Total Liabilities</b>	<b>281,098.46</b>	<b>285,481.62</b>	<b>-4,383.16</b>	<b>-1.54%</b>
<b>Equity</b>					
34	Unrealized Endow Loan Gain/Loss	252,943.67	180,353.59	72,590.08	40.25%
35	Retained Earnings	1,350,708.25	1,343,025.51	7,682.74	0.57%
36	Net Income	13,668.48	32,382.72	-18,714.24	-57.79%
37	<b>Total Equity</b>	<b>1,617,320.40</b>	<b>1,555,761.82</b>	<b>61,558.58</b>	<b>3.96%</b>
38	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,898,418.86</b>	<b>1,841,243.44</b>	<b>57,175.42</b>	<b>3.11%</b>

The Endowment Loan is completely paid off but the final accounting still needs to be done.  
# 1 & #2 PPP have been forgiven so is not a liability anymore.