

## June 2024 Board of Trustees Meeting Packet

FPBUU Zoom #1 Meeting Link:

<https://us02web.zoom.us/j/649089576?pwd=MFprL0lMWGZWenN2RUc1eDhDcGFNdz09>

Meeting ID: 649 089 576 Passcode: fpbuu

One tap mobile +13017158592,,649089576#

### ***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

May Minutes

President’s report

Administration and Finance Director’s Report

Policy Document

April Financial Summary Report

**FPBUU Board of Trustees Meeting Agenda**  
**June 18, 2024, 6:30 PM Hybrid Meeting**

Welcome Board, Staff and Visitors - [1 minute] - Jim

Chalice Lighting & Opening Words [2 minutes] - Rev Kaaren

Focused Check-in [10 minutes] – Rev Kaaren

Read Board Covenant [1 minute] –

Written Consents of Board since last meeting Agenda [1 minute] – Jim:

GA DELEGATES: 6/7/24 - RESOLVED, that Jim Hild, Marietta Nilsen, Gail Webb, Carol Yerby, Carol Ann Yeaple and Jim Lieb be designated as the Board of Trustees' slate of delegates to the UUA General Assembly in June 2024, subject to replacement of the last two designees with others (if any) approved by the Board of Trustees.

APPROVAL OF HIRING of Shelma Pierre as Communications and Office Administrator: 5/23/24

FINAL APPROVAL OF CONTRACT EXTENSION and USE & OCCUPANCY AGREEMENT with Interim Minister: 5/22/24

Endowment Approvals [5 minutes] - Jim (if any are requested) – Jim

Policy Committee – Approval of Special Funds policy (included in the Packet) [10 minutes] – Jim

Capital Campaign Committee – History of Fund [10 minutes] - Jim

Treasurer's Presentation [13 minutes] - Karen

Finance Committee – Add Jim Lieb to Finance Committee [2 minutes] - Karen

Consent Agenda [15 minutes] – Jim: Minister's Report; Lifespan Religious Education Director's Report, Administration and Finance Director's Report, President's Report, Treasurer's Report; Minutes

Transition [20 Minutes] – Rev Kaaren

Check out [5 minutes] – Jim

Adjourn

## **FPBUU Board of Trustees Meeting Minutes**

May 21, 2024, 6:30 P.M., Hybrid/Zoom Meeting

**Present:** Jim Lieb (Board President), Gail Webb (President-Elect), Karen Witting (Treasurer), Carol Yerby (Past President), John Kielb (Acting Clerk), Leslie Rennie-Hill, Diane Willcox.

**Staff Present:** Rev. Kaaren Anderson.

**Visitors:** Elenita Muniz and Judy Fenner.

### **1. Welcome to the Board, Staff, and Visitors.**

The meeting was called to order at 6:31 PM.

### **2. Chalice Lighting & Opening Words.**

Rev. Kaaren provided a reading for the chalice lighting.

### **3. Focused Check-in.**

The Board and visitors checked in what they were holding.

### **4. Read Board Covenant.**

Jim read the Board Covenant.

### **5. Actions by Written Consent since February Board Meeting**

The following two resolutions were proposed to the Board by an e-mail sent by Jim on 4/29/24 and unanimously approved:

RESOLVED, that the authorization by FPB's Endowment Board to pay from Endowment Funds \$586 for live stream equipment, in addition to \$6,129.07 previously approved by the Board of Trustees, is hereby approved.

RESOLVED, that the authorization by FPB's Endowment Board to defer until the 2024-25 fiscal year the payment from Endowment Funds of \$750 with respect to a 501(c)(3) application by FPB is hereby approved.

### **6. Endowment Approvals**

The Endowment Board approved funding of UU the Vote.

Jim made the following motion:

RESOLVED, that the authorization by FPB's Endowment Board to pay \$600 from 2023-24 Endowment Funds and \$1,400 from 2024-25 Endowment Funds for expenses of FPB's UU the Vote project is hereby approved.

The motion was seconded by Karen and was unanimously approved.

## **7. Minister Housing Proposal**

Background for the proposal is included in the President's Report.

In discussion it was asked if there is an implementation plan. Stewardship leadership is on board with the Stewardship Committee leading the campaign. The goal will be to have a clear explanation of what FPB can offer to settled ministerial candidates. It will be helpful to present multiple plans to be able to attract a wide range of candidates.

Jim made the following motion:

RESOLVED, that FPB proceed with a financial campaign this Fall to raise a Minister Housing Fund with a goal of \$150,000, the terms of operation of the Fund (along the lines outlined in the President's Report in the May 2024 Board Packet) to be developed by the Minister Housing Taskforce and presented to FPB's Board of Trustees for approval.

The motion was seconded by Diane and was unanimously approved.

## **8. UUA Article II Congregational Vote**

Background is included in the President's Report with the following additional commentary Jim provided by email.

Regarding polling the congregation to determine FPB's position on the UUA Article II revision, John Kielb has agreed to conduct the poll. With the request for responses to the poll, I will include a letter in which both Twinks and I will make ourselves available to answer congregants' questions about the Article II revisions.

GA this year is by Zoom. The delegates will be approved by the Board of Trustees and presented to the congregation at the Annual Meeting.

Jim made the following motion:

RESOLVED, that the congregation be polled via SurveyMonkey to determine its sentiment regarding the UUA's proposed Article II revisions, and the congregation's delegates to the UUA General Assembly be requested to commit to voting for or against the proposed new Article II proportionally to the poll results (rounding to the closest whole number of delegates), closing the poll on Sunday, June 16.

The motion was seconded by Gail and was unanimously approved.

## 9. Window Glazing & Meeting House Painting

Background is included in the President's Report with the following additional commentary Jim provided by email, which included the following:

Regarding the Capital Campaign Committee, I have been over the history of its formation with Susan Smith.

After discussions today with the Endowment Board (including their thoughts on utilizing the Capital Campaign Funds as described below) and, separately, Susan Smith as Chair of the Capital Campaign Committee, below are the revised proposed resolutions for consideration by the Board of Trustees for funding the window glazing and exterior painting project. A very brief explanation first:

The Capital Campaign has \$50,000 available at this time (most of the balance being invested in a long term CD, with \$100,000 of the CD committed for development of a kitchen), of which I propose that \$7,500 be reserved for the engineering work of soil conservancy (\$5,000 to \$6,000 estimate) and expanded scope to delineate wetlands. The Endowment Board preferred to fund one-half of the glazing cost (\$13,500) and have the Capital Campaign provide the bulk of the cost (the \$42,500 available of the \$50,000 not invested in a CD), for a total of \$56,000. The \$6,700 balance of the \$62,700 total cost (\$27,000 for glazing, \$18,000 for Meetinghouse painting & \$17,700 for Parish Hall painting) would have to come out of the Operating Budget from the \$11,069 "Properties-Special Projects" line (#55).

As further background, the formation of the Capital Campaign Committee was formalized by the Board of Trustees at their July 2023 Board Meeting as recorded in the July 2023 Board Minutes which can be found within the September Board Packet:

RESOLVED, that the Capital Campaign Committee be a committee of the Board of Trustees, with its membership approved by the Board, and it is further RESOLVED that its Chair or Co-chairs will be chosen from the membership, and it is further RESOLVED that the FPBUU Treasurer and Co-Chairs of the Capital Campaign Committee will have the authority to sign checks, provided that, should there only be a single Chair, the Committee may elect another member to be an authorized signer.

Jim indicated that, as the painting of the Meeting House, glazing of its windows and painting of the Parish Hall are clearly capital expenses, he believes it makes sense to be able to use some of the funds in the Capital Campaign Fund to assist with these capital projects.

Jim made the following motions:

RESOLVED, that the authorization by FPB's Endowment Board to pay from 2024-25 Endowment Funds \$13,500 toward the cost of FPB's Meeting House window glazing is hereby approved; and it is further

RESOLVED, that \$42,500 be provided from FPB's Capital Campaign Fund to cover an additional portion of the \$62,700 cost of FPB's Meeting House window glazing and exterior painting and Parish Hall exterior painting, to be replenished from a capital campaign at the time capital projects to be undertaken by FPB are approved, and it is further

RESOLVED, that the \$6,700 balance of the cost of the above glazing and painting projects be funded out of FPB's "Properties-Special Projects" line in its 2024-25 operating budget.

The motions were seconded by Diane and were unanimously approved.

#### **10. "Conservation Soils" Study Funding**

Background is included in the President's Report with the following additional commentary Jim provided by email.

Howard Hayes is discussing with John O'Reilly the possibility of extending the study to cover certain additional information critical to any work we do on our property (primarily a precise determination of wetlands perimeters), and if we receive information on the cost of that additional work prior to the next Board meeting I will, if the extension of the project seems practical, likely request approval of the extension by written consent.

Jim made the following motion:

RESOLVED, that FPB retain the services of the John O'Reilly engineering firm, at an estimated cost of \$7,500, to perform a "Conservation Soils" study on FPB's property south of Route 6A, the cost to be paid from the Capital Campaign Fund.

In discussion the Town of Brewster requires the soil study before any development can occur on our property. The solar field property had the soil study performed. The question was raised regarding the need to have this performed this year. Discussion indicated that it's not a critical need, but if not this year it would likely be critical to have it performed next year.

The motion was seconded by Gail and was unanimously approved.

## **11. Treasurer's Presentation & Report**

Karen asked for comments on this year's budget projection which indicates that we will need more funds (about \$7,000) than originally planned from the Sustainability Fund to balance the budget. There is a general feeling that by the end of the fiscal year we'll find that the shortfall will be less than \$7,000.

## **12. Consent Agenda**

- a. President's Report**
- b. Minister's Report**
- c. Administration and Finance Director's Report**
- d. Lifespan Religious Education Director's Report**
- e. Stewardship Report**
- f. Endowment Board Report**
- g. Treasurer's Report**
- h. Minutes**

Carol moved and Leslie seconded that we accept the consent agenda, which was unanimously approved.

## **13. Transition Update**

The transition team will be meeting with the search committee. Rev Kaaren passed out the Transition Team Notes on the "So What?" of History Time Line. After reviewing the history, the transition team noticed moments when the congregation chose what they knew over exploring other options in order to cope with change. Their hope is that the search committee can hold that bit of insight and remind themselves that there is no rush, a good match is worth another year of interim if options are scarce or the right candidate doesn't present itself.

Other items that are being worked on during transition are:

Improve Leadership development.

Update the staff evaluation process. Staff will set yearly objectives and goals, and the evaluation will center how these were met.

Improve communication about who we are, and make the website easier to navigate.

Review our bylaws, policies, and procedures to ensure that they represent "best practices" and were not simply put in place to address a crisis.

Implement RACI model which stands for Responsible, Accountable, Consulted, and Informed.

#### **14. Executive Session**

The Board went into executive session to review and discuss the 2024-25 budget and utility costs connected with the use of Winslow House by the Interim Minister.

After leaving executive session, Jim moved that the draft FY25 Budget (2024-2025) presented to the Board of Trustees be approved. Gail seconded the motion which passed unanimously.

The budget will be used by Karen for the Proposed Budget Presentation with Q & A session, on June 2, 2022, 11:30 am, and for the Annual Meeting on June 9, 2024 at 11:30 am.

#### **15. Meeting Adjourned at 09:35 P.M.**

**Minutes submitted by John Kielb, acting clerk.**



## PRESIDENT'S REPORT

### 1. Strategic Planning

As indicated in my January report regarding the Strategic Planning Committee, FPB's financial consultant, Barry Finklestein, strongly encouraged FPB (endorsed by Rev Kaaren) to refrain from establishing a strategic plan before the arrival of our next settled minister. We can, however, focus on means of achieving goals, in particular our long-term financial strategy.

With the budget process now behind us, those on the Strategic Planning Committee focusing on our finances will now begin that process, and in the Fall the whole committee will again come together to begin preparing for the establishment of a strategic plan, so that we can be ready to focus on adoption of a plan following the arrival of our next settled minister. In particular, the committee will work in conjunction with the Minister Search Committee to incorporate the learning from the congregation wide survey that Committee will conduct and the and Transition Team to incorporate input from the congregation which that Team has obtained.

### 2. "Conservation Soils" and related study

Last month the Board approved \$7,500 for the "Conservation Soils" study (estimated by our engineer to cost \$5,000 - \$6,000) plus additional work, that was deemed appropriate to do at the same time, to delineate wetlands on FPB's property south of Route 6A. Our engineer has now advised us that the cost of that additional work will be \$1,750, bringing the estimated cost of the entire project to between \$6,750 and \$7,750. Hopefully the final cost will not exceed the \$7,500 already appropriated, and we have asked our engineer to keep us informed if he gets to a point where he thinks it will exceed that.

Jim Lieb

## Report from Administration and Finance Director – June 2024

### **Financial Highlights & Pledges** (see the Treasurer's report for more info)

- For FY23-24, we have received, as of 6/13/2024, 184 pledge units for a total of \$408,490.
- FY24-25, we have received, as of 6/13/2024, 170 pledge units for a total of \$486,979.

### **Property Management**

- I met with the Building Maintenance Committee to get their feedback on the two new positions for our property maintenance. Their perspectives add to the work I have done with Rev. Kaaren and the Personnel Committee this year, as we worked to clarify roles and right size positions. The Hiring Team is forming, and it hopes to meet the last week of June to get started.

### **Administry**

- I am so pleased to have hired our new Communications and Office Administrator, Shelma Pierre. Big thanks to the Hiring Team members: Chuck Ross, Bob Spencer and Debbi Klein! As Shelma is settling in, please take a moment to email her ([shelma@firstparishbrewster.org](mailto:shelma@firstparishbrewster.org)) or stop by the office to welcome her to First Parish Brewster community.
- Although the Annual Report was sent out in the weekly Angle before the Annual Meeting, many people missed it, so it was sent out separately this past week. It's a great snapshot of FPBUU's mission in action.
- Thanks for getting your Board notebooks turned into the office. The updated notebooks will be ready by the July Board meeting.

### **Sustainability, Professional Development and Serving the Larger Community**

- I will be attending AUUA (Association of UU Administrators) Pro-day, June 13<sup>th</sup> and have been nominated for the position of President of the AUUA Board start July 1<sup>st</sup>. This year I served as the Vice President and on the Professional Development Team. Some of my work this year included elevating the status of Administrators as Religious Professionals.
- I will be on study leave June 17-20 during which I am attending an AUUA Board retreat in Chicago and virtual GA. This is an important time for me to connect and learn with other UU administrators.

Kind regards, Karena Stroh, Administration and Finance Director

**First Parish Brewster Unitarian Universalist Policy**

**Policy Title:** Special Funds

**Policy Number:** 3.5

**Purpose:** Describe the use of the Special Funds checking account and the creation, management, and removal of Special Funds within that account.

**Revisions:** New

**Board Review Date:** June 18, 2024

**Congregations' Review Period:** TBD

**Effective Date:** TBD

-----  
**POLICY STATEMENT**

A separate checking account, referred to as the Special Funds Checking account, contains money from multiple Funds, each one managed by a person or group of people. These Funds are independent of the money used for the operations of the congregation. and each supports an aspect of the mission and vision of the congregation. FPBUU provides the financial management of these Funds because they are in alignment with the congregation's hopes and dreams.

**PROCEDURES**

**Accounting Procedures**

Accounting for each Fund is managed by the Finance Director. The money for each Fund is comingled within a single checking account, referred to as the Special Funds account. Donations and earned income are deposited into this checking account and accounted for within the appropriate Fund. Spending from the Fund is requested through standard office procedures and generated via a check, which is signed by the Treasurer, or such other method as is appropriate for the type of expense. Regular reports of the status of each Fund are provided to the congregation.

**Creation of Funds**

From time to time, a person or group of people identifies a need to manage money dedicated to a particular purpose and wishes to have FPBUU provide the vehicle for that management through the creation of a new Special Fund. The Board of Trustees must approve the creation of a new Fund. The requestor should provide to the BOT the following:

- Proposed name of the Fund

- Description of the purpose of the Fund, as well as the sources of income and the expected use of the money collected.
- The person or group responsible for managing the Fund.

The BOT should consider whether the purpose is consistent with the mission and vision of the church, and reflects the current spiritual direction of FPBUU.

Once approved, the Finance Director will set up the Fund and work with responsible parties to transfer any existing money into the Special Funds checking account. The Policy Committee should also be directed to update this Policy to include a description of the new Fund.

### **Removal of Funds**

At some point a Fund may become obsolete, for reasons such as: (a) all money has been spent and no further money is expected; (b) the group managing the Fund disbands; (c) FPBUU decides to redirect the resources; or (d) there has been no activity for an extended period of time. The individual initiating the removal of a Fund (most likely a member of leadership, such as the Finance Director, Minister, President of the Board or Treasurer) must request approval of the BOT by submitting a proposal to the BOT. The proposal should include an explanation of why the Fund has become obsolete. If there is money remaining in the Fund, the BOT will decide what to do with the money, usually in response to a recommendation from the person initiating the removal request and taking into account any prior commitments made by the BOT regarding that particular Fund.

Once approved by the BOT, any remaining money is transferred as specified by the BOT, and the Fund is deprecated<sup>1</sup> in the FPBUU Financial Systems. If appropriate, then the contact for the Fund is notified of its closure.

### **GUIDELINES**

#### **Building a Bigger Table Fund**

The purpose of the Building a Bigger Table (BBT) Fund is to provide ongoing financial assistance in accordance with its mission to “support asylum seekers, refugees and migrants.” Income is derived from individual donations and fundraisers specific to this cause.

#### **Capital Expense Fund**

FPBUU maintains the Capital Expense Fund to be used exclusively for property building projects as approved by the Board of Trustees. Money is added to this Fund when it is allocated as part

---

<sup>1</sup> In several fields, especially computing, depreciation is the discouragement of use of some terminology, feature, design, or practice, typically because it has been superseded or is no longer considered efficient or safe, without completely removing it or prohibiting its use.

of an operating budget or Endowment Fund distribution, or through directed donations. The Building Maintenance Committee (BMC) will manage distributions from the Fund, providing regular status reports to the Board of Trustees and Endowment Board.

### **Heed Fund**

The Heed Fund supports urgent financial needs of individuals, as determined by the Minister or Minister designee. It is used to support both congregants and others. It may also be used to support the personal needs of staff, other than the Minister, but may never benefit the person determining the need. Disbursements are not given directly to individuals, but paid to institutions on behalf of an individual or as gift cards for specific purposes. For example, we would pay the utility bill directly to the utility or provide the individual with a grocery store gift card. The identity of the individual receiving financial support is confidential.

The Christmas Eve service is the primary fund raiser for this Fund, but additional directed donations are received throughout the year.

### **Meetinghouse Speaker Series Fund**

The Meetinghouse Speaker Series Fund supports a monthly speaker series to amplify the voices of Black and Indigenous People, of marginalized people, and of trans people in our midst.

The monthly speaker series is funded with grants from the Cultural Councils of Brewster, Dennis & Orleans, Cape Cod Five, the FPB Welcoming Congregation Committee and the FPB Social Justice Committee, as well as donations. The money is spent exclusively for speaker fees.

### **Memorial Garden Fund**

The purpose of the Memorial Garden Fund is to provide for the inscription of names of departed loved ones on a Memorial Post in the FPBUU Memorial Garden. The Fund also provides for the purchase and installation of new posts as needed, any costs associated with the annual commemoration service, and general maintenance of the Garden. The fund is supported by the fees paid for the inscription of names and other donations. The Landscape Committee manages this Fund.

### **Minister's Discretionary Fund**

The Minister's Discretionary Fund supports the mission and programs of the church. It is funded by private donations, administered by the Minister, and used for any purpose at the Minister's discretion within the context of the mission and programs of the church.

### **UU the Vote Fund**

The purpose of the UU the Vote Fund is to support FPBUU's UU the Vote Team, which is responsible for its management. This team works with the UUA's UU the Vote initiative to encourage people to vote, especially in areas of the country where voter suppression is reported.

It is funded from several sources, including private donations.

### **Welcoming Congregation Fund**

The Welcoming Congregation Fund supports the work of, and is administered by, the LGBTQ Welcoming Congregation Committee. This Committee focuses on LGBTQ initiatives on the Cape and beyond.

The most significant project supported by the Fund is the annual GAYLA Ball, a joyful Cape-wide dinner dance for the LGBTQ community and its allies. The Fund is also used for initiatives such as educational programs, demonstrations and vigils, and other LGBTQ-related events.

This Fund is partially supported by an annual bequest from the Cochran Memorial Trust Fund of the Cape Cod Foundation.

### **STANDARDS**

No standards are recommended at this time.

### **DEFINITIONS**

No definitions are recommended at this time.

# Financial Reports April 2024

## Reconciled

Submitted by Karena Stroh, Admin & Finance Director

Table of Contents

P&L Budget vs. Actual Summary

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

## Points of Interest

**Total Income** is at 81% of budget

Total Pledge Payments received 76% of budget

Offertory is at 110% of budget

Thrift Store Income is at 93% of budget

**Total Expenses** are at 83% of budget

**Split Plate Donations** total \$18,324 to 31 different organizations July 2023-March 2024

## Capital Expense Fund

	Actual Expenditure	Board Approved	Remaining	Status
<b>Balance 7/1/2023</b>	<b>15,199.29</b>	<b>15,199.29</b>		
Steeple (Endowment YE2023)	-2,057.42	-2,057.42	0	Complete
Flow Change (Endowment YE2023)	-3,000.00	-3,000.00	0	Complete
BMC Special Projects (Endowment YE2023)	-4,245.00	-4,391.87	-146.87	Complete
Deposit for PH door repair	-457.5	-457.5	0	Complete
Sanctuary Carpet repair	-1,146.00	-1,146.00	0	Complete
<b>Balance 4/30/2024</b>	<b>4,293.37</b>	<b>4,146.50</b>	<b>-146.87</b>	

## Sustainability Fund

	Actual Expenditure	Board Approved
<b>Balance 7/1/2023</b>	<b>129,596.70</b>	<b>129,596.70</b>
Unexpected elevator repair	-4,995.00	-4,995.00
Additional Fridge in WH	-500.00	-500.00
Donation received	845.00	845.00
Funds to Balance the Budget		-58,000.00
<b>Balance 3/25/2024</b>	<b>124,946.70</b>	<b>66,946.70</b>

**First Parish Brewster UU**  
**P&L Actual vs Budget FY24 Summary Report**  
 July 2023 - April 2024

	Total			
	Actual	Budget	Remaining	% of Budget
<b>Revenue</b>				
Fundraising	30,099	37,500	7,401	80.26%
Investment, Interest, Misc	11,223	7,550	-3,673	148.65%
Offertory	20,166	20,000	-166	100.83%
Pledges	333,121	438,013	104,892	76.05%
Rental	5,356	8,000	2,645	66.94%
Thrift Store Income	94,715	102,000	7,285	92.86%
<b>Total Revenue</b>	<b>\$ 494,680</b>	<b>\$ 613,063</b>	<b>\$ 118,383</b>	<b>80.69%</b>
<b>Gross Profit</b>	<b>\$ 494,680</b>	<b>\$ 613,063</b>	<b>\$ 118,383</b>	<b>80.69%</b>
<b>Expenditures</b>				
Administrative	14,950	19,200	4,250	77.86%
BldgGrounds	84,925	88,827	3,902	95.61%
Committees	2,307	4,260	1,953	54.15%
Lifespan Religious Education	4,370	6,150	1,780	71.06%
Mortgage Loan Payments	6,156	7,200	1,044	85.50%
Music	3,981	5,600	1,619	71.09%
Staff	427,165	524,273	97,108	81.48%
UUA/NER Dues	9,174	10,000	826	91.74%
Worship	3,194	5,500	2,306	58.07%
<b>Total Expenditures</b>	<b>\$ 556,221</b>	<b>\$ 671,010</b>	<b>\$ 114,789</b>	<b>82.89%</b>
<b>Net Operating Revenue</b>	<b>-\$ 61,541</b>	<b>-\$ 57,947</b>	<b>\$ 3,594</b>	<b>106.20%</b>
<b>Net Revenue</b>	<b>-\$ 61,541</b>	<b>-\$ 57,947</b>	<b>\$ 3,594</b>	<b>106.20%</b>

Tuesday, May 21, 2024 08:20:52 AM GMT-7 - Accrual Basis