

August 18, 2026 Board of Trustees Meeting Packet

Zoom #1

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Meeting ID: 879 7331 0409

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Covenant of the First Parish Brewster Board of Trustees

Entrusted by the congregation of First Parish Brewster, we recognize that ours is a sacred duty, and we will bring our highest selves to work on their behalf. Each of us commits to:

1. Applying professional best practices to our work as Board members.
2. Be willing to do things differently and experience discomfort in the process.
3. Develop an awareness of our own biases and prejudices. Be self-reflective.
4. Strive to create healthy partnerships; effectiveness to be measured by positive impact on FPB systems.
5. Be curious and listen to understand others.
6. Respect our collective wisdom.
7. When we disagree, we will remain committed to the mission, work hard to realize it, and speak with one voice once a vote has been taken and a decision made.
8. When lost trust is experienced, we will use this Covenant to guide an intentional effort to repair trust, including whatever amends or actions are appropriate.

**Our primary commitment is to the long-range health
of First Parish Brewster Unitarian Universalist Congregation.**

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*We cultivate liberating love by:
Living with mindful intention,
Acting with kindness,
Serving needs greater than our own*

AGENDA
First Parish Brewster Board of Trustees
August 18, 2026

Welcoming: (4:00)

1. Welcome Board Members and Visitors (questions/comments) – Paula
2. Chalice Lighting- Ministers
3. Board Covenant
4. Check-in (1 minute per person) (Something you are looking forward to?)
5. Acknowledgement of Visitors
 - a. Solar Field (Jim Lieb/Howard Hayes) — Presentation on a proposal presented to the Endowment Board in the morning (August 18) as to how First Parish can buy and manage the Solar Field and thoughts of the Endowment Board members to the proposal.

In Progress Items: (4:30)

6. Strategic Planning (Allison/Paula/Jeff)
 - a. Presentation to Strategic Planning Committee (SPC) Retreat, July 30, 2026
 - b. Facilities Plan status (Rev. Scot)
 - c. Parking (Memo from SPC, April 2, 2026) [Board Packet (BP)]
7. Hope for Us Program-Next steps (Scott McLane/Janet)

New Business: (5:00)

8. Discussion, proposed Bylaws and Policy amendments (to forward to the Policy Committee for consideration)
 - a. Bylaws: Art. VI, Sec. 3: “Special Meetings”
 - b. Bylaws: Art. XV “Amendments”
 - c. Bylaws: Art. VII, Sec. 10 “Quorum for Board Meetings/Motions”
 - d. Bylaws: Art. VII, Sec. 4 “Board Powers”
 - e. Policy 2.2, Sec. 6 “Board votes via email”
9. Discussion, SPC Charge (Draft) (Ed)

Other Business: (5:20)

10. Written Consents (motions via email) since July 21, 2026, meeting
 - a. July 22, 2026 Email to Board, motion approved unanimously:
RESOLVED, that Debbi Klein be appointed to fill the vacancy on the Endowment Board created by Marilee Crocker’s resignation until the next annual meeting (June 2027).
11. Endowment
 - a. Motions, if any (Dan)
 - b. Status, change in Endowment procedures (Allison)
12. Financial update [BP]
 - a. Brief review of the final FY26 financial results (through June 2026)
 - b. Recommendation regarding Mortgage payoff
13. Improving Communication--Periodic Council Meetings (Ministers)
14. Consent Agenda; approve the following:

- July 21, 2026 Board Meeting Minutes [BP]
 - President's Report [BP]
 - Ministers' Report
 - Finance Reports [BP]
 - Final Report (Johanna Gurland, author) on Archives of the First Parish Brewster Unitarian Universalist (Dan/Ed)
15. Final Report (Johanna Gurland, author) on Archives of the First Parish Brewster Unitarian Universalist (Dan/Ed)
16. Upcoming Events
- a. Board Retreat, Friday, Aug. 21 (10:00 am –3:00 pm)
 - b. Democracy Fest, September 19 [BP]
 - c. Installation/End of 325 Anniversary Celebration, October 3, 10:00 am [BP]

Check out/Closing (6:10)

What is one quick thing that you take away with you from this meeting?

Adjourn (6:15)

First Parish Brewster Board of Trustees
Meeting Minutes
July 21, 2026

Attendance: Paula Lieb, President; Dan Harkinson, President Elect; Scott McLane, Past President; Allison Coleman, Treasurer; Mary Jo Jollett, Clerk; Ed Klein, Janet Treanor, Jeff Talmadge, Members-at-Large.

Absent: Rev. Julia Jones, Rev. Scot Hull, David Sutherland, Member-at-Large.

1. Call to Order: Paula called the meeting to order at 3:59 p.m. in Winslow House meeting room.

2. Chalice Lighting: Paula offers a reading on the concept of possibility.

3. Check in: “What you want to bring into the meeting; Intentions shared: optimism, curiosity (vs. judgment), openness/accuracy, listening, institutional knowledge.

4. Reading of the Board Covenant: "Entrusted by the congregation of First Parish Brewster, we recognize that ours is a sacred duty, and we will bring our highest selves to work on their behalf. Our primary commitment is to the long-range health of First Parish Brewster, the Unitarian Universalist congregation."

5. *Visitors:* No Visitors.

6. The minutes from the June, 26 Board of Trustees (Board) meeting were removed by Paula from the Consent Agenda to be amended. **Resolved: That the June 23, 2026, Minutes, Sec. #14, be modified to read, “To give to the Ministers as additional rental assistance any funds over \$150,000 left in the Minister Housing Fund as of July 16.” (modification underlined) Minutes were unanimously approved as amended.**

7. Strategic Planning Update: Allison/Paula. (drafts e-mailed)

A. In March the Strategic Planning Committee (SPC) requested guidance from the Board of Trustees (Board) as to what the Board wanted the Committee to focus their efforts on. The guidance /Directions to the SPC (July 21, 2026), provides guidance for the initial work by the SPC on infrastructure

and asks it to complete its work February 2027 if possible. Discussion ensued and modifications were made to the Guidance/Directions document based on the recommendations from Board members.

It was proposed to add language to explore staff housing security; sustainability, for instance have the solar panels raised up like an awning; if when renovating Winslow into apartments; accessibility (the Barn elevator doesn't go all the way to the third floor), etc. Allison suggested adding a sentence to consider accessibility and sustainability as priorities on page 3 in the paragraph that starts "In creating the plan," .

Allison, Chair of the Finance Committee, noted that in the second-to-last sentence that reads, "On a separate trac, the board is starting to look at the financial feasibility and potential for a capital campaign." She explained that the Finance Committee took the opportunity to have Johanna Gurland, who has a background in nonprofit fundraising, provide an overview on capital campaigns and how to think about them, how to plan for them, and she listed some helpful resources. The Finance Committee would probably not lead the capital campaign, but at some point, this Board will want the Finance Committee's thoughts on how we might pay for this so doing this initial research seemed smart. It seems obvious that we will need a capital campaign, even if all we want to do is continue to maintain these buildings.

Johanna noted that most likely we will need a thorough Capital Campaign Feasibility Study to determine if there is support for the infrastructure changes proposed by the SPC and Board and our capability for raising the needed funds. Johanna indicated that such studies could cost from \$25,000 to \$50,000.

STRATEGIC PLANNING

Resolved: That the Board's Directions for the Strategic Planning Committee (SPC) as written in the June 21, 2026, document titled, "Guidance/Directions to the SPC (July 30, 2026) included in the July 2026 Board Packet (as modified in the Board meeting) be approved. Approved unanimously.

See attached amended Guidance/Direction for the Strategic Planning Committee.

The SPC has scheduled a marathon meeting on July 30th. Paula, Allison, and Jeff will attend the meeting to review the Boards amended Guidance/Directions document with the SPC. Paula will send the amended Guidance/Directions document to the SPC members prior to the meeting for their review.

B. Review/ Update Draft Strategy Map: Allison led the Board through the present version of the Strategic Planning Strategy Map which has been updated based upon input via email from Board members. The Strategy Map is a work in progress.

The plan is to review the Map frequently (not just annually) and use this as a working document to monitor and achieve the goals stated. In fact, when the ministers are back from their July vacation, work on the 3rd column (Vibrant Multigenerational Community) will resume as this is an initial goal that the Board will be focusing on.

At the July 30, 2026 SPC retreat, Allison, Paula, and Jeff will share the present version of the Strategy Map with the SPC and explore the respective roles of the Board and SPC in implementing the Strategy Map as we go forward. Up to now the focus of the SPC has been on addressing our infrastructure needs.

Ed and Allison noted, and it was agreed, that it is important that the Board work on a written Charge to the SPC.

8. Hope For Us Program Update: Scott McLane

Scott provided a list of potential folks to be interviewed by the facilitators of Hope for Us program, and it numbers 87 names. It is presumed that the program directors will want that number reduced to something more manageable. Scott will be speaking to Connie Goodbread from Hope For Us about their advice as to the number and criteria around people to be interviewed. ***A motion was made and seconded to authorize Scott, Paula and Janet to reduce the number of interviewees as requested by Hope for Us program Directors.*** Discussion ensued; **Approved unanimously.**

9. Assign Committee Liaisons: Paula

A. Personnel Committee: Ed continues to be the liaison to the committee, which is looking for a few more members to join. Currently only Neil Bartholomew and Nancy Benben serve on the committee.

- B. Policy Committee: Dan Harkinson (also a member)
- C. Finance Committee: Allison Coleman (also a member)
- D. Right Relations Committee: Scott McLane (also a member)
- E. Strategic Planning Committee: Jeff Talmadge (also a member)
- F. Stewardship Committee: Mary Jo Jollett
- G. Endowment Board: Dan Harkinson
- H. Building Oversight Committee: Scott McLane
- I. Social Justice Committee: David Sutherland

10. Board Packet Procedures: Paula

- A. People were fine with Board Packet procedures. Liaison reports will be due on the 1st Monday of the month, every 3-4 months, or when there is something to report. Send to Church Administrator and President.
- B. If you want to add to the agenda, send the item and supporting/relevant documents to CA and cc to Paula as per schedule dates.
- C. Board Retreat Date: Friday August 21st, 2026, 10:00 am to 3:00 pm at Paula's house.

11. The following two grants came to the Board for approval from the Endowment Board which approved them on the morning of July 21, 2026:

A. Resolved: To approve the request of \$2,487 to cover costs associated with the September 19 Democracy Fest.

Description: These funds will cover Police, Yard signs, T-shirts (20), Banner (4'X 6'), craft/misc. supplies and permits in connection with the event. Discussion ensued. **A motion was made and seconded to approve the request; Approved unanimously.**

B. Resolved: To approve a distribution of \$7,900 to cover the \$10,000 cost of FPB's Wampanoag Language School commitment. Discussion ensued; Description: Requesting up to \$7,900 to share the cost of the Wampanoag Language School commitment of \$10,000 per year due to salary pressures of the marketplace requiring an increase in costs of that amount. **A motion was made and seconded, to approve the request; Approved unanimously.**

12. Financial Update: None is available at this meeting.

13. Consent Agenda: A motion was made and seconded to approve the Consent Agenda; Approved unanimously.

Point of Order, Ed requested that all required reports (see Board Policy 2.2) be listed in the Consent Agenda even if there is no report: Ministers Report, Finance Report, Administrative Reports, CYM Report (quarterly) and Music Report (quarterly). Paula agreed. The status of any missing report will be provided in parentheses.

14. Executive Session:

A. A motion was made and seconded to enter executive session; Approved unanimously, executive session begins at 17:48.

B. A motion was made and seconded to exit executive session; Approved unanimously, executive session ends at 17:54.

15. Check out & Closing:

Adjournment: A motion was made and seconded to Adjourn; Approved unanimously at 6:08 p.m.

Minutes prepared with “VoiceNotes” transcription and written notes.

Respectfully submitted,

Mary Jo Jollett
Clerk

ATTACHMENT

Amended Guidance/Direction for the Strategic Planning Committee.

MEMORANDUM

TO: Strategic Planning Committee (SPC)
FROM: Board of Trustees
RE: **Guidance/Directions to SPC (Mtg. July 30, 2026)**
DATE: July 21, 2026

The guidance below is based on the Board's consideration of recent and historical input from the congregation, as well as recognition that our present and anticipated future needs are not aligned with our present physical spaces. Among things considered are the following:

- Results from the congregational visioning session on April 26, 2026 (50 members participated) where a commonly expressed vision of First Parish in 10 years was having a space larger than the Parish Room which could be used as a flex space for larger congregational fellowship events (pot lucks, receptions, etc.); Social Justice events (e.g., Wampanoag Day, Brazilian Day, films, panels, noted speakers, etc.); rentals as a source of income (wedding receptions, etc.).
- Desire for a new Social Hall is not a new; it has been in the congregation's consciousness and vision since at least the late 1990s. At an October 31, 1999 congregational meeting, there was a unanimous vote to build a separate Social Hall as soon as money was available using the architectural plans already in place.¹ Such a building had been in the late planning stage in 1998 when, instead, the congregation purchased the Winslow House/Barn property for the then priority needs of creating staff office space and badly needed religious education space for 200 kids. This and other unexpected building priorities (i.e., restoring the dangerously deteriorating Meeting House, which was identified in 2005 and took several years to figure out, raise the funds and complete) put building the Social Hall on the back burner.
- The recognition that it is costly to maintain multiple buildings, especially older structures, a couple of which (Winslow House and Barn) are underutilized and/or not optimum for their present use.
 - Our office spaces are small, not soundproof/lack privacy; lack storage and have treacherous stairs. Using the apartment upstairs while staff are working in the building can be unworkable, as we know well from our experience in 2023-2025 when our interim minister, her husband their dog and cat occupied the apartment. This created tremendous tension with two staff members who were unhappy and resented sharing the house/kitchen with the minister.
 - There are four nice-sized but unused rooms on the bottom and top level of the Barn except for two weeks in August when we provide the SNO@UU program.

¹ See the attached history of our buildings, 1998-2026, for details on the then planned Social Hall.

- The impracticality of holding congregational events on the lawn at Winslow which can, at most, be used from May—October, where there is no cover for inclement weather (and tents run around \$2,500 a pop!), where the ground is uneven making it difficult for our increasing number of people with mobility issues and where the lawn is not conveniently accessible for people with disabilities/mobility issues. We want everyone to be involved in our church-wide activities and the present options are discouraging for those who feel going to events on the Winslow lawn creates a physical barrier to their involvement.

Direction to the SPC

The Board of Trustees requests the SPC to evaluate and prioritize the capital project options that the Congregation should be considering (both short and longer term), propose a timeline for those projects, and outline a framework for planning and funding those projects. The Board’s desire is for this initial work to be completed; by February 2027, if the SPC believes that is realistic.

Some Things Identified by the Board for the SPC to Consider

Either build a free-standing Social Hall on our property or renovate/add on to the barn:

- An attractive Social Hall with a capacity for 150 people seated at tables (250 for performance conference type event) with a kitchen, storage space, windows looking out onto the back of the property (think wedding reception) with the number of parking spaces required by the town, i.e., dependent on building size and building use.
- Discontinuing use of the Winslow House as an administrative building, meaning we’d need to create:
 - o a conference room/meeting space for 25 in another location to replace the Winslow House “living room,” and
 - o six offices (Ministers (1 or 2?), Church Administrator, Cove reception area in close proximity to the Church Administrator, CYM Director, Music Director, Finance Administrator) in another location with space for office supplies/files/music and archives room
 - o two meeting rooms to replace the two rooms in the main level of the Barn

In creating the plan, please review the several iterations of plans (buildings of different sizes and interior spaces) created in 1998-2000 for a Social Hall with parking. Also, please review town permissions already obtained such as a traffic study, wetlands study, etc.in

connection with past efforts² to make changes to the campus. Although dated, the information may be helpful. The documents related to this project can be found in the archive room, upstairs at the Winslow House, recently organized by members Johanna Gurland and Dan Harkinson. Please also consider accessibility and sustainability as priorities for any new/renovated structures.

Misc. Questions:

RE: Winslow House and Barn property

1. Would the town allow us to separate the Barn from the Winslow House, e.g., if we wanted to sell the Winslow House and keep/renovate/ add on to the Barn? Our piece of property, purchased in early 1999, is made up of Winslow House, (built in 1842), 1.67 acres and the Barn (built in 1989). Even though we'd be grandfathered in to sell the whole property, unless we could work something out with the town, we probably cannot separate the property, i.e., the Barn from the Winslow House. Perhaps with the push to build workforce housing, we could negotiate with the town to allow us to add the barn to the 4+ acres of property that we already own (i.e., where the parking lot and solar panels are presently) and sell just the house as workforce housing. We have no idea if this is a possibility—we are just speculating here.
2. There is one septic system for the Barn and Winslow house. What kind of costs/challenges does that pose in terms of separating the Barn and Winslow House (provided we could work out the issues cited in question #1), renovating/adding on to the Barn and selling Winslow House.
3. What would be cost of making Winslow House ready to rent or sell---i.e., very basic renovations such as:³
 - a. Taking down the walls added in 1999 to create office spaces on first floor;
 - b. Painting interior walls,
 - c. Replacing the appliances with basic appliances
 - d. In the case of a sale, would making these improvements likely “pay off” through a significantly higher sales price or would we be better off selling the property “as is”?
4. If we cannot split the Winslow House and Barn and considered renovating/adding onto the Barn and keeping Winslow House to rent out, does creating a rental make economic sense? In addition to the cost (above) of renovating it back into a home:

² The architects from 1997-1998 in the initial stages were Polhemus and Savery (Harwich), followed by Stephen Hayes, Architect, PC in 1999.

³ We have photos of what Winslow looked like when we bought it; a very charming, historic home (built in 1842).

- a. How much could we earn per month? Annually?
 - b. What would the cost of upkeep be over the next decade as compared to the money we'd bring in?
 - c. Do we want the increased work/responsibility of being a landlord?
5. Could Winslow House be turned into two rental spaces? If so, would it make economic sense, then? Would rental space be of interest to FPB staff, to help ameliorate housing insecurity?
6. Could a real estate agent help us figure out what might be the difference between what we could put the whole Winslow House property on the market for (house, Barn and acreage) as compared to what we could put just the house on the market for?
7. If renovating/building onto the Barn is found to be a possibility, how would the cost of doing that compare with building a new separate building; i.e., would building a new separate building be cheaper than renovating/adding onto the Barn? (Consider answer to question no. 5 in figuring this out.)

Creating the Transition Plan once the above decisions are made

1. How do you see the steps for keeping operations going as the offices are moved and new spaces created? For example, could we put temporary offices elsewhere while renovating Winslow House or do we keep the offices at Winslow House until new offices are completed and only then renovate Winslow House? If the latter, how do we bridge the funding gap as we assume the money from the property sale would be needed as part of the funding for the new Social Hall.

On a separate track, the Board is starting to look at the financial feasibility and potential for a capital campaign.

We hope this is helpful! We look forward to working with you as we take this journey forward!

TO: FPB Board of Trustees
FROM: Strategic Planning Committee
DATE: April 2, 2026

RE: Parking

Dear Trustees:

In beginning our work on your draft charge, we decided to look at the challenges and goals we could impact now, no matter what the eventual vision or goals for the church become. Among the topics we discussed were a kitchen of some sort, a large meeting space, where growth fits into the picture, and parking. We agreed that we are most vulnerable in our parking needs and decided to look at things that could be done right now given the limitations we have around parking.

The needs, to our minds, are these:

- create more handicap parking
- create a drop-off space for parents with small children and their gear
- strengthen our relationship with the Chowder House management
- make the parking options clearer to members and the public
- encourage greater use of the "solar farm" parking lot

We recommend the Board consider these possible solutions:

1. Clearly designate Dawes Hall parking for cars with handicap tags ONLY.
 - install a volunteer monitor before services and possibly other events.
2. Reserve one space in front of the Parish Hall as a designated DROP OFF space, for handicap or parents with kids.
 - have a volunteer monitor to help direct turns and returns to 6A.
3. Install clear and abundant signage in the Chowder House lot to indicate where FPB folk can park and when.
 - have a volunteer monitor in this lot before church and possibly before events.
4. Commit to plowing the rear half of the Chowder House lot at our expense and hold twice annually "clean-up days" as a good will gesture.
5. Expand the parking spaces behind and beside the solar field (on the area that is now grass) by removing the labyrinth center stone, picnic table, and fire pit. This area would require fencing along the hillsides to prevent accidents there. It would also require installation of more parking lot lights and clearly marked and maintained pathways to the main driveway.
6. Purchase a van to convey folks from the solar lot to the church. Install a "bus shelter" to indicate a designated pick-up space and for protection against bad weather.
7. Investigate the possibility of widening the Parish Hall parking area where the rose bushes are now. We have some concerns about this, as we aren't sure of the setbacks for the septic system and also have witnessed the challenges many of our drivers have in negotiating that lot now, but offer it as a possible consideration.

8. Many more signs and clearer designations of all "FPB" parking areas would be very helpful. We know there are restrictions on signage from the town, but whatever we can do to make clearer where and when folks can park would be helpful.

We would be happy to answer any questions you might have as you weigh the implementation of these suggestions.

President's Report for August 18, 2026

Follow-up to April 26, 2026, Congregational Visioning Session

On July 30, 2026, Board representatives met with the Strategic Planning Committee (SPC) to share its guidance as outlined in the Guidance/Directions to SPC (Mtg. July 30, 2026) approved by the Board at its meeting on July 21, 2026. The SPC is focusing its initial work on researching essential questions about our buildings/infrastructure (particularly what can be done with the Winslow House/Barn/parking) to determine options for their use by (as a goal) late February 2027. The Board will study the recommendations of the Strategic Planning Committee and bring a proposal to the congregation for its consideration. Nothing will move forward without the approval of the membership. Jeff Talmadge, member of the Strategic Planning Committee/Board Liaison and Dan Harkinson also attended.

Ministers' Installation:

This October marks a very special time in our Congregation! We will begin the 326th year since the founding of our Congregation (October 16, 1700) with the formal installations of Rev. Julia Jones and Rev. Scot Hull at 10:00 am on October 3, 2026 as our settled ministers followed by a reception on the Winslow House lawn. A UU minister's installation is a joyous event which welcomes a called, already-ordained minister to a shared ministry with the Congregation through vows, blessings and a communal celebration.

Announcements and a Save-the-Date flyer have been placed in the Angle. The invitations will be going out during the week of August 24, 2026. The Installation Committee is made up of Rev. Scot and Rev. Julia, Paula Lieb, Joan Talmadge, Julia Enroth, and Liz Perkins with many other volunteers anticipated to join us for the set-up and event.

Ministers' Housing

Rev. Julia and Rev. Scot have purchased a house in Brewster! The closing was on July 17, 2026 and they will be gradually moving from their rental in Chatham to their new home in the next few weeks. This purchase was made possible by our Minister's Housing Fund which we developed in 2024 in preparation for the search for a new minister. The \$177,000 pledged and collected from our amazingly generous congregation (due date for the pledges was July 2027) resulted in our collection of \$176,000 which enabled us to provide Rev. Julia and Rev. Scot with a second mortgage of \$150,000 toward their house purchase and \$26,000 to support rental assistance pending their successful settlement in their own home. (See the final report from Jim Lieb on the Minister Housing Fund.)

Locking Parish Room Door and Ramp Door during the service

Recently Ushers and Greeters attended a security training conducted by representatives of the Brewster Police Force. The trainers recommended that we lock both the doors leading

to the back parking lot from the Parish Hall as well as the door at the ramp landing (near coat rack) once the Sunday service begins. The Board of Trustees, the Ministers and the CYM committee concur. The Parish Room doors will be locked by one of the Ushers or Greeters. Announcements about this new procedure were placed in the Angle and in the Order of Service with the direction that after 10:00 am, people should use the front outside door to the Sanctuary to enter. There is no imminent danger. We are just being proactive as we examine our safety measures.

Parking

We are looking at ideas to improve the parking situation. To improve accessibility, one step already taken is to remind people that on Sundays, the Thrift Store parking lot is saved for less able-bodied members and friends, or families with small children. A state-issued placard is not required, but the lot is reserved for those for whom parking either behind the restaurant or in the solar field lot would be a challenge. Announcements have been placed in the Angle and Order of Service to remind members of this accessibility measure.

Paula Lieb

Minister's Report: June-August 2026

Worship services

June 7: Move Up Sunday, Anna Smith
June 14: Love and Misquoting Scripture, Rev Scot
June 21: Father's Day, Rog Smith, Rick Koonce, Lindsey Straus, Rev. Scot
June 28: Stonewall Forever, Rev Julia
July 5: Declaring Independence, Finn Allen
July 12: Age and Spirit, Margaret Rice-Moir
July 19: A little help from our friends, Pat Stover
July 26: Hope in a world gone haywire, Lindsey Straus
Aug 2: Penny Stack, Rev Kenn Hurto
Aug 9: The Amen Affect, Rev Julia
Aug 16: Blessings of Imperfection, Rev Chris McMahon
Aug 23: Making Peace with Prayer, Finn Allen
Aug 30: Things not to say in an elevator (speech), Rev Scot

Meetings/Events

- Staff meetings (First Tuesdays)
- Weekly Worship planning meeting with Kaeza
- Weekly supervision/check-in with direct reports
- Monthly Exec Team/Board Meetings
- Memorial planning
- Installation planning
- CYM wrap-up and lessons for next year
- Cape Cluster meetings and support for Nantucket minister
- Rock Harbor Truth support/connections
- General Assembly
- Meeting with Endowment
- Building oversight meetings and untangling process problems
- Hiring administrator
- Democracy Festival Planning support
- Staff Annual Reviews (part 1)
- Lower Cape Pride participation and networking
- Congregational Meeting Support
- Pastoral Care hours and family support
- Memorial stone service for Juneteenth
- Worship planning for next year with Kaeza and worship associates – arcs, themes, needs
- Individual meetings with other local ministers
- Vacation!
- Rev. Scot to lead worship Chatham UU, August 16
- Rev. Scot to lead worship Martha's Vineyard UU, August 23
- SNO!

General Notes

UUA – General Assembly was virtual this year. Of the “Brewster Proposals”, we got $\frac{2}{3}$ of what we were asking, including getting the UUA to agree to a task force to review the “ministerial hold” process. Huge win! Kudos to all — but very especially, to Ed Klein for his work both advocating and championing it across the UUA.

Visioning, the work continues! So delighted to see this taken up by the Board and especially delighted to see the leadership of Allison Coleman and Paula Lieb on this — getting the Strategic Committee “commissioned” and underway was a huge endeavor. Very much looking forward to having this new plan regularly put in front of the Board of Directors and working toward it!

Staff – Church Admin role filled! We’re delighted to welcome Rick Sawyer to the role and to our team. Special thanks (once again) to Debbi Klein, who so very graciously stepped in to help Rick bootstrap into his job during our annual PTO.

Speaking of classes -- Rev. Scot is completing another class for his Doctoral program (“Theologies of Liberation”). Next class is an audit, so lower-lift, and he’s very grateful.

Parent Forum: Rev. Julia will soon be restarting the monthly gathering of the parents of our RE kids. Goal is to create some community, connection, and care. We view this offering as strategic and we will continue it for the foreseeable future.

Marketing and Communications: Met with pastor Doug Scalise of the Brewster Baptist Church, and he made the suggestion that we form a “marketing team” to help us “get the word out”. Seems very strategic. Putting it on Rev. Scot’s to-do list for exploring possibilities there.

Curious about data — not just membership, but tracking attendance, and which “group” within FPB is attending and when. We have been regularly filling the sanctuary, which is fantastic, but we’re wondering about seasonality, guests, and membership. Be interesting to see where we could be altering our approach to better align with opportunity and need. Data = good!

Looking ahead: we are looking forward to the upcoming Hope For Us program! Coupled with our Visioning/Strategy work, concurrently underway, Hope For Us should help us orient the congregation toward the future.

Planning for our October Installation is now moving into high gear. Securing speakers, defining roles, and identifying rituals. Should be a great event!

Report from Financial Administrator – August 4, 2026

Financial Highlights & Pledges (Financials through June 2026 on following pages)

- As of 8/4/26, for **FY26-27** we have received 182 pledge units totaling \$499,260. Of the amount pledged, \$112,793 (23%) has been received.
- As of 8/4/26, for **FY25-26** we have received 173 pledge units totaling \$461,639. Of the amount pledged, \$432,268 (94%) has been received.
- July 2025-June 2026 **Thrift Store** income of \$153,040 is 105.55% of FY 25-26 Budget.
- **Split Plate Offertory** has raised nearly \$26,199 For 55 different organizations June 8, 2025, to June 28, 2026.

Thank you to all the volunteers, congregants and staff who make this such a thriving community!

Peace & Blessings,

Victorea Luminary, Financial Administrator

Financial Reports June 2026

Reconciled

Submitted by Victorea Luminary, Financial Administrator

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Operating Budget versus Actions

Statement of Activity Comparison FY26 versus FY25

% of budget should typically be at 100%

Points of Interest

Total Income is at 103% of budget

Total Expenses are at 95% of budget

Total Pledge Payments received 101% of budget

Offertory is at 96% of budget

Thrift Store Income is at 106% of budget

Capital Expense Fund

	Actual Expenditure	Board Approved
Balance 7/1/2025	4,146.37	4,146.37
Balance 06/30/2026	4,146.37	4,146.37

Sustainability Fund

	Actual Expenditure	Board Approved
Balance 7/1/2025	63,400.34	63,400.34
Rev. Kaaren Event	-918.76	-918.76
Legal Advice	-747.50	-1,625.00
Deposits	120.00	120.00
Funds to Balance the Budget	45,397.11	-15,000.00
Balance 06/30/2026	107,251.19	45,976.58

First Parish Brewster UU
Budget vs. Actuals: Operating Budget FY26
July 2025 - June 2026

	Total			
	Actual	Budget	Remaining	% of Budget
Revenue				
Fundraising			0	
Church Fundraisers			0	
Holiday Fair	11,453		-11,453	
Other Church Fundraisers	717	14,000	13,283	5.12%
Spring Auction	11,329	11,000	-329	102.99%
Total Church Fundraisers	\$ 23,499	\$ 25,000	\$ 1,501	94.00%
Food Card Sales	1,856	2,500	644	74.25%
SnoUU Summer Program	22,283	16,700	-5,583	133.43%
Total Fundraising	\$ 47,639	\$ 44,200	-\$ 3,439	107.78%
Investment, Interest, Misc			0	
Committee Contributions			0	
Circle Alliance Contributions	1,174	500	-674	234.87%
Welcoming Congregation Contribution	3,000	3,000	0	100.00%
Total Committee Contributions	\$ 4,174	\$ 3,500	-\$ 674	119.27%
Interest Income	1,821	1,250	-571	145.67%
Investment Income	8,023	5,000	-3,023	160.46%
Misc Contributions	777	300	-477	259.00%
Total Investment, Interest, Misc	\$ 14,795	\$ 10,050	-\$ 4,745	147.22%
Offertory	48,228	50,000	1,772	96.46%
Pledges			0	
Current Year	429,034	465,600	36,566	92.15%
Prior Year	50,599	10,000	-40,599	505.99%
Total Pledges	\$479,632	\$475,600	-\$ 4,032	100.85%
Rental			0	
Space Rentals	8,200	5,000	-3,200	164.01%
Weddings/Memorials	1,570	3,000	1,430	52.33%
Total Rental	\$ 9,770	\$ 8,000	-\$ 1,770	122.13%
Thrift Store Income	153,040	145,000	-8,040	105.55%
Total Revenue	\$753,105	\$732,850	-\$ 20,255	102.76%
Gross Profit	\$753,105	\$732,850	-\$ 20,255	102.76%
Expenditures				
Administrative			0	
Advertising	974	1,500	526	64.93%
Banking Fees	2,422	2,000	-422	121.11%
Office Expense/Supplies	3,637	4,000	363	90.92%
OfficeEquip/Maint	5,536	6,000	464	92.26%
Software Expense			0	

45	Office Software	2,605	3,000	395	86.82%
46	Payroll Software	1,971	1,400	-571	140.77%
47	Total Software Expense	\$ 4,575	\$ 4,400	-\$ 175	103.98%
48	Total Administrative	\$ 17,144	\$ 17,900	\$ 756	95.78%
49	BldgGrounds			0	
50	Electric	12,102	5,000	-7,102	242.04%
51	Gas	8,944	7,000	-1,944	127.78%
52	Groundskeeping	17,683	14,000	-3,683	126.30%
53	Housekeeping	18,690	17,000	-1,690	109.94%
54	Liability/Property Insurance	10,518	21,000	10,482	50.09%
55	Phone & Internet	9,175	9,000	-175	101.94%
56	Property-Maintenance	23,079	13,800	-9,279	167.24%
57	Property-Special Projects	19,396	20,000	604	96.98%
58	Property-Supplies	3,280	4,200	920	78.09%
59	Water	1,468	2,400	932	61.18%
60	Total BldgGrounds	\$124,335	\$113,400	-\$ 10,935	109.64%
61	Children & Youth Ministry			0	
62	Child Abuse Prevention Training		200	200	0.00%
63	Child Care Supplies	303	300	-3	101.08%
64	Contract Childcare	50	500	450	10.00%
65	High School Youth Program	820	800	-20	102.47%
66	Middle School	391	800	409	48.93%
67	Office/Library	314	300	-14	104.69%
68	Pre K-Grade 6/7	648	600	-48	107.96%
69	SNOUU costs & supplies	7,693	3,700	-3,993	207.92%
70	Special Programing	639	1,000	361	63.85%
71	Total Children & Youth Ministry	\$ 10,858	\$ 8,200	-\$ 2,658	132.41%
72	Committees			0	
73	Board of Trustees	690	1,000	310	69.04%
74	Caring Committee	83	300	218	27.50%
75	Landscape Committee	125	500	375	24.99%
76	Membership	839	858	19	97.78%
77	Social Justice			0	
78	Environmental		750	750	0.00%
79	Racial & Indigenous Justice	519	500	-19	103.87%
80	Reproductive Justice	0	500	500	0.00%
81	Split Plate	23,958	25,000	1,042	95.83%
82	UU The Vote	1,000	1,000	0	100.00%
83	Wampanoag Language School	10,000	10,000	0	100.00%
84	Total Social Justice	\$ 35,477	\$ 37,750	\$ 2,273	93.98%
85	Stewardship	110	600	490	18.38%
86	UU Connections	1,660	1,660	0	100.00%
87	Total Committees	\$ 38,984	\$ 42,668	\$ 3,684	91.37%
88	Mortgage Loan Payments	7,758	7,400	-358	104.84%

89	Music			0	
90	Guest Musicians	1,075	1,500	425	71.67%
91	Music Scores	1,018	1,500	482	67.88%
92	Music Supplies/Worship AV	971	1,000	29	97.09%
93	PianoOrgan	1,628	1,300	-328	125.21%
94	Total Music	\$ 4,692	\$ 5,300	\$ 608	88.53%
95	Staff			0	
96	Staff Benefits/Payroll			0	
97	FICA Taxes	17,702	20,016	2,314	88.44%
105	Total Health Insurance	\$ 67,287	\$ 75,200	\$ 7,913	89.48%
106	Long Term Disability	3,735	4,177	442	89.42%
107	Minister's FICA	9,100	9,180	80	99.13%
108	Minister's Term Life	1,047	882	-165	118.71%
109	Retirement			0	
110	401KCeline	5,278	5,278	0	100.00%
111	401KJulia	5,500	5,500	0	100.00%
112	401KKaaren	854	1,000	146	85.40%
113	401KKaeza	5,258	5,257	-1	100.01%
114	401KScot	5,500	5,500	0	100.00%
115	401Victorea	2,305		-2,305	
116	Total Retirement	\$ 24,695	\$ 22,535	-\$ 2,160	109.58%
117	Staff Appreciation	900	900	0	100.00%
118	WorkCompInsurance	3,064	3,240	176	94.57%
119	Total Staff Benefits/Payroll	\$127,530	\$136,130	\$ 8,600	93.68%
120	Staff Professional			0	
121	AFD Prof Exp	65	2,714	2,649	2.40%
122	CYM Prof Exp	625	1,440	815	43.38%
123	MD Prof Exp	2,507	3,155	648	79.46%
124	Minister Prof Exp	9,993	10,000	7	99.93%
125	Total Staff Professional	\$ 13,189	\$ 17,309	\$ 4,120	76.20%
126	Staff Salaries			0	
127	Accompanist	11,220	12,068	848	92.97%
128	AF Director	22,620	45,240	22,620	50.00%
129	AV Tech Support	10,915	10,915	0	100.00%
130	Childcare Providers	1,944	3,717	1,774	52.29%
131	Custodian	8,528	8,528	0	100.00%
132	CYM Director	23,220	24,000	780	96.75%
133	Facilities Manager	16,469	16,737	268	98.40%
134	Financial Administrator	29,344	26,676	-2,668	110.00%
135	Minister			0	
136	Minister Housing	57,833	28,833	-29,000	200.58%
137	Minister Salary	60,710	91,167	30,457	66.59%
138	Total Minister	\$118,543	\$120,000	\$ 1,457	98.79%
139	Music Director	52,577	52,577	0	100.00%

140	Thrift Store Assistant	8,266	8,405	139	98.34%
141	Thrift Store Manager	53,331	52,780	-551	101.04%
142	Total Staff Salaries	\$356,976	\$381,643	\$ 24,667	93.54%
143	Total Staff	\$497,696	\$535,082	\$ 37,386	93.01%
144	UUA/NER Dues	3,500	14,000	10,500	25.00%
145	Worship			0	
146	Hospitality	349	300	-49	116.48%
147	Materials/Supplies	95	1,000	905	9.46%
148	Pulpit Support	2,297	2,600	304	88.33%
149	Total Worship	\$ 2,741	\$ 3,900	\$ 1,159	70.27%
150	Total Expenditures	\$707,708	\$747,850	\$ 40,142	94.63%
151	Net Operating Revenue	\$ 45,397	-\$ 15,000	-\$ 60,397	-302.65%
152	Other Revenue				
153	Sustainability Withdrawal		15,000	15,000	0.00%
154	Total Other Revenue	-\$ 45,397	\$ 15,000	\$ 60,397	-302.65%
155	Net Other Revenue	-\$ 45,397	\$ 15,000	\$ 60,397	-302.65%
156	Net Revenue	\$ 0	\$ 0	\$ 0	

Thursday, Jul 30, 2026 11:01:50 AM GMT-7 - Accrual Basis

First Parish Brewster
Statement of Activity Comparison
July 2025 - June 2026

	Total	
	Jul 2025 - Jun 2026	Jul 2024 - Jun 2025 (PY)
Revenue		
Fundraising		
Church Fundraisers		20.00
Admin		-440.67
Holiday Fair	11,453.15	9,251.11
Other Church Fundraisers	717.00	2,584.75
Spring Auction	11,329.33	12,556.42
Total Church Fundraisers	\$ 23,499.48	\$ 23,971.61
Food Card Sales	1,856.25	2,861.00
Other		3,500.00
SnoUU Summer Program	22,283.00	16,545.76
Total Fundraising	\$ 47,638.73	\$ 46,878.37
Investment, Interest, Misc		
Committee Contributions		
Circle Alliance Contributions	1,174.33	700.00
Welcoming Congregation Contribution	3,000.00	6,000.00
Total Committee Contributions	\$ 4,174.33	\$ 6,700.00
Interest Income	1,820.85	2,259.09
Investment Income	8,023.20	7,591.40
Misc Contributions	777.00	924.12
Total Investment, Interest, Misc	\$ 14,795.38	\$ 17,474.61
Offertory	48,227.67	26,403.34
Pledges		
Current Year	429,033.68	459,407.10
Prior Year	50,598.78	10,062.20
Total Pledges	\$ 479,632.46	\$ 469,469.30
Rental		
Space Rentals	8,200.49	5,337.17
Weddings/Memorials	1,570.00	3,800.00
Total Rental	\$ 9,770.49	\$ 9,137.17
Thrift Store Income	153,040.48	152,411.02
Total Revenue	\$ 753,105.21	\$ 721,773.81
Gross Profit	\$ 753,105.21	\$ 721,773.81
Expenditures		
Administrative		
Advertising	974.00	1,449.00
Total Banking Fees	\$ 2,422.21	\$ 1,609.31

46	External Financial Review		2,000.00
47	Office Expense/Supplies	3,636.94	3,215.30
48	OfficeEquip/Maint	5,535.83	4,906.85
49	Software Expense		
50	Office Software	2,604.55	2,273.83
51	Payroll Software	1,970.72	1,245.93
52	Total Software Expense	\$ 4,575.27	\$ 3,519.76
53	Total Administrative	\$ 17,144.25	\$ 16,700.22
54	BldgGrounds		
55	Electric	12,102.10	4,015.63
56	Gas	8,944.36	7,804.36
57	Groundskeeping	17,682.50	14,039.32
58	Housekeeping	18,690.00	18,320.00
59	Liability/Property Insurance	10,518.00	33,613.00
60	Phone & Internet	9,174.87	7,828.64
61	Property-Maintenance	23,079.37	15,031.72
62	Property-Special Projects	19,395.94	10,736.00
63	Property-Supplies	3,279.94	2,864.98
64	Water	1,468.23	2,410.36
65	Total BldgGrounds	\$ 124,335.31	\$ 116,664.01
66	Children & Youth Ministry		
67	Adult Faith Development		325.00
68	Child Care Supplies	303.24	132.29
69	Contract Childcare	50.00	93.00
70	High School Youth Program	819.75	950.31
71	Middle School	391.44	502.38
72	Office/Library	314.08	135.40
73	Pre K-Grade 6/7	647.74	1,066.95
74	SNOUU costs & supplies	7,693.11	
75	Special Programing	638.53	1,418.92
76	Total Children & Youth Ministry	\$ 10,857.89	\$ 4,624.25
77	Committees		
78	Board of Trustees	690.40	847.95
79	Caring Committee	82.50	
80	Landscape Committee	124.96	269.56
81	Membership	838.94	551.13
82	Social Justice		1,020.18
83	Racial & Indigenous Justice	519.34	
84	Split Plate	23,957.83	
85	UU The Vote	1,000.00	
86	Wampanoag Language School	10,000.00	
87	Total Social Justice	\$ 35,477.17	\$ 1,020.18
88	Stewardship	110.27	384.35
89	UU Connections	1,660.00	1,010.00

90	Total Committees	\$	38,984.24	\$	4,083.17
91	Mortgage Loan Payments		7,758.32		7,400.00
92	Music				
93	Guest Musicians		1,075.00		850.00
94	Music Scores		1,018.27		939.13
95	Music Supplies/Worship AV		970.93		495.67
96	PianoOrgan		1,627.75		1,143.10
97	Total Music	\$	4,691.95	\$	3,427.90
98	Staff				
99	Staff Benefits/Payroll				2,350.00
100	FICA Taxes		17,702.48		21,427.79
101	Health Insurance				
110	Long Term Disability		3,734.90		3,875.47
111	Minister's FICA		9,100.36		7,842.00
112	Minister's Term Life		1,047.00		816.00
113	Retirement				
114	401KCeline		5,278.08		4,747.92
115	401KJulia		5,500.00		
116	401KKaaren		854.00		10,248.00
117	401KKaeza		5,257.68		5,007.12
118	401KKarena				3,216.00
119	401KLaura				6,990.00
120	401KScot		5,500.00		
121	401Victorea		2,305.10		
122	Total Retirement	\$	24,694.86	\$	30,209.04
123	Staff Appreciation		900.00		900.00
124	WorkCompInsurance		3,064.00		2,505.00
125	Total Staff Benefits/Payroll	\$	127,530.34	\$	152,537.30
126	Staff Professional				
127	AFD Prof Exp		65.09		1,183.13
128	CYM Prof Exp		624.60		2,595.26
129	MD Prof Exp		2,506.82		3,053.83
130	Minister Prof Exp		9,992.63		6,169.26
131	Total Staff Professional	\$	13,189.14	\$	13,001.48
132	Staff Salaries				
133	Accompanist		11,220.00		10,520.00
134	AF Director		22,620.00		36,283.40
135	AV Tech Support		10,915.20		9,760.08
136	Childcare Providers		1,943.50		2,036.79
137	Communications & Office Administrator				13,929.50
138	Custodian		8,528.00		4,740.00
139	CYM Director		23,220.00		71,647.72
140	Facilities Manager		16,468.95		18,323.18
141	Financial Administrator		29,343.85		13,979.50

142	Minister				
143	Minister Housing	57,833.34		46,000.08	
144	Minister Salary	60,710.08		56,514.96	
145	Total Minister	\$ 118,543.42	\$	102,515.04	
146	Music Director	52,576.56		50,073.12	
147	Thrift Store Assistant	8,265.60		6,200.00	
148	Thrift Store Manager	53,331.00		50,138.79	
149	Total Staff Salaries	\$ 356,976.08	\$	390,147.12	
150	Total Staff	\$ 497,695.56	\$	555,685.90	
151	UUA/NER Dues	3,500.01		12,000.00	
152	Worship				
153	Hospitality	349.44		416.40	
154	Materials/Supplies	94.63		730.95	
155	Pulpit Support	2,296.50		700.00	
156	Total Worship	\$ 2,740.57	\$	1,847.35	
157	Total Expenditures	\$ 707,708.10	\$	722,432.80	
158	Net Operating Revenue	\$ 45,397.11	-\$	658.99	
159	Other Revenue				
160	Sustainability Withdrawal	-45,397.11		746.31	
161	Total Other Revenue	-\$ 45,397.11	\$	746.31	
162	Net Other Revenue	-\$ 45,397.11	\$	746.31	
163	Net Revenue	\$ 0.00	\$	87.32	

Thursday, Jul 30, 2026 11:05:00 AM GMT-7 - Accrual Basis

First Parish Brewster
Statement of Financial Position
As of Jun 30, 2026

	Total	
	2026	(PY)
Assets		
Current Assets		
Bank Accounts		
CC5 Capital Campaign CD - 5845	105,832.45	102,205.31
CC5 Capital Campaign Ckg - 7508	4,795.56	4,560.08
CC5 Capital Campaign HYS - 8341	0.00	0.00
CC5 Capital Campaign MM - 6108	0.00	0.00
CC5 Endowment Ckg - 6220	8,458.51	2,751.27
CC5 Endowment Investment - 7015	1,355,976.23	1,350,037.65
CC5 Operating Ckg - 5859	41,543.17	34,218.28
CC5 Operating Sweep - 0998	145,718.16	100,865.18
CC5 Special Funds Ckg - 6071	229,789.52	211,101.85
Total for Bank Accounts	\$1,892,113.60	\$1,805,739.62
Accounts Receivable		
Accounts Receivable (A/R)	\$0.00	-2,500.00
Total for Accounts Receivable	\$0.00	-\$2,500.00
Other Current Assets		
Food Card Inventory	15,375.00	21,625.00
Inventory Asset	\$0.00	\$0.00
Other Assets		
Endowment Investment Accrued Income	-33.71	-139.26
Total for Other Assets	-\$33.71	-\$139.26
QuickBooks Tax Holding Account	4,581.22	
Special Funds Assets		
325 Anniversary Fund	-4,593.16	
Building a Bigger Table Fund	-15,497.82	-26,387.98
Capital Expense Fund	-4,146.37	-4,146.37
Circle Alliance	-924.00	-1,200.00
Endowment Suspense	-13,781.82	-15,496.00
Heed Fund	-11,010.21	-7,522.85
Meetinghouse Speaker Series Fund	-748.29	-968.04
Memorial Garden Fund	-4,693.97	-4,759.19
Minister Housing Fund	-158,113.33	-131,046.38
Minister's Discretionary Fund	-597.45	-302.45
UU the Vote Fund	-1,054.94	-337.64
Welcoming Congregation Fund	-14,628.16	-18,934.95
Total for Special Funds Assets	-\$229,789.52	-\$211,101.85

44	Sustainability Fund	-107,251.19	-63,400.34
45	Undeposited Funds	\$0.00	\$0.00
46	Unearned Pledges	-68,814.36	-64,808.17
47	Unearned Summer Program Expenses	405.24	
48	Unearned Summer Program Funds	-1,800.00	-200.00
49	Total for Other Current Assets	-\$387,327.32	-\$318,024.62
50	Total for Current Assets	\$1,504,786.28	\$1,485,215.00
51	Other Assets		
52	Transfer Suspense	-2,443.20	-496.76
53	Total for Other Assets	-\$2,443.20	-\$496.76
54	Total for Assets	\$1,502,343.08	\$1,484,718.24
55	Liabilities and Equity		
56	Liabilities		
57	Current Liabilities		
58	Credit Cards		
59	Commerce Credit Card (9869)	2,328.70	1,116.11
60	Total for Credit Cards	\$2,328.70	\$1,116.11
61	Other Current Liabilities		
62	Direct Deposit Payable	\$0.00	\$0.00
63	Payroll Liabilities		
64	Empower	\$0.00	\$0.00
65	Empower-Retirement	\$0.00	
66	Federal Taxes (941/944)	3,362.73	2,566.92
67	Long Term Disability	\$0.00	-24.40
68	MA Income Tax	1,218.49	1,157.39
69	MA Unemployment	\$0.00	\$0.00
70	MA Unemployment Tax	\$0.00	\$0.00
71	Minister's Term Life	\$0.00	\$0.00
72	Retirement	2,709.08	2,178.70
73	UUA	\$0.00	-2,112.52
74	UUA - Dental	0.02	0.02
75	Total for Payroll Liabilities	\$7,290.32	\$3,766.11
76	Split Plate	\$0.00	2,784.78
77	UUSC Coffee Sales	127.63	68.80
78	Total for Other Current Liabilities	\$7,417.95	\$6,619.69
79	Total for Current Liabilities	\$9,746.65	\$7,735.80
80	Long-term Liabilities		
81	CC5 Mortgage Loan - 0001	49,440.78	54,709.23
82	Total for Long-term Liabilities	\$49,440.78	\$54,709.23
83	Total for Liabilities	\$59,187.43	\$62,445.03
84	Equity		
85	Opening Balance Equity	1,374,309.44	1,374,309.44
86	Unrealized appreciation/depreciation	110,864.58	125,964.37

87	Retained Earnings	-78,000.60	-8,719.07
88	Net Revenue	35,982.23	-69,281.53
89	Total for Equity	\$1,443,155.65	\$1,422,273.21
90	Total for Liabilities and Equity	\$1,502,343.08	\$1,484,718.24

Accrual Basis Thursday, July 30, 2026 03:20 PM GMT-04:00

Greetings Finance Committee,

I had some extra time to do a deep dive review of our June actuals versus budget report. I compared the results against the projections that I made in early May as well as looking at each number and the details that comprised the total value. I found some minor problems which have been corrected. And I noticed some things for your review.

- **Significant surplus.** Our budget surplus this year is 45,397, which is an amazing, incredible thing to go from deficit 15K to surplus 45K, a 60K shift. I break down this shift as: 30K (50%) due to missing staff member, 20K due to increased income, 10K due to lower expenses. Here are a few details:
 - **+20K** from increased income, primarily investment income, rental and thrift shop.
 - **-11K** increased costs for buildings and grounds even after paying only half of property/liability insurance
 - **+5K** from CYM and Committees
 - **+30** unspent salary & benefits for AFD/Mary
 - **+4K** unspent professional expenses
 - **+2K** unspent salary for hourly workers on staff
 - Total Staff costs 36K below budget
 - **+11** savings on UUA Dues
- **Projection review.** I compared the final numbers to the projections which I built in early May and were presented to the Board and congregation. My projects showed a 21K surplus and we beat that by a mile. Here are some of the things I found in my review:
 - **Current year pledges way off.** Our current year pledge budget was \$465K and I projected payments of \$450K. But we only received \$429K, nearly an 8% loss beyond our 3% used to calculate the budget #. This is very concerning but does mean that our prior year payments for 26-27 should continue to be high. We did hit our budget number on pledge payments due to a shockingly high prior year payments number, so this did not contribute to our surplus.
 - **Other Income.** We did have 20K of additional income, which is about 1,000 less than projected. Our fundraising work fell below budget, except for SNOUU, but our investment income, rental and, especially, the thrift store compensated for that. In all, 20K of our improvement over budget is coming from those income sources.

- **Administrative.** My projections for this were based on full usage of all budgets, which did not materialize. But ultimately this was very close to budget.
- **Buildings&Grounds.** We decided to pay only half of our liability/property insurance, which saved us more than 10K, but was offset by many increased costs in electric, gas, groundskeeping, housekeeping, and property maintenance. In fact, my projection was low for property maintenance, and I see this as a risk going forward, i.e. that our 26-27 budget for property maintenance may also be too low. In all this accounted for a 11K costs to our overall number.
- **CYM.** While the SNOUU budget was well above budget, all other CYM were near or below budget, yielding a small savings here.
- **Committees.** Many committees do not spend all their budget so we get a regular savings here, this year it was about 3K.
- **Mortgage payoff.** Should we consider using some of our surplus in this budget to pay off the mortgage? Perhaps with a small contribution from Endowment we could pay it off fully.

TO: FPBUU Board of Trustees

FROM: FPBUU Finance Committee

RE: Proposed Strategy for Repaying Cape Cod 5 Mortgage

DATE: August 11, 2026

Recently we were notified by Cape Cod Five Cent Savings Bank that the interest rate on our mortgage would increase from 3.45% to 6.45%. Accordingly, the Finance Committee began reviewing options for repayment of the loan, with the understanding that we would need to entirely repay or refinance the principal by January 2029 in any event. While the church does have operating cash sufficient to repay the ~\$49,000 outstanding balance, we believe it would be better to ask the congregation for special contributions to repay the mortgage. Doing so preserves our operating cash, while also galvanizing members to join in the effort to “clear the decks” before undertaking a major capital campaign, which appears likely over the next several years.

Suggested communication to the congregation might look something like this:

First step to building our future

The Board of Trustees and Strategic Planning Committee are working on a strategic plan that will most likely result in a major capital campaign in the coming years. In preparation for this campaign, we would like to “clear the decks” of our last remaining loan, which is a Cape Cod 5 mortgage. The interest rate on this mortgage was recently raised from 3.45% to 6.43% and we will be required to pay the entirety of the remaining loan amount by January 2029. Rather than pay this high rate of interest for the next couple of years and to save \$8,276 in our operating budget, we are calling on the congregation to help pay off the mortgage, which currently stands at just over \$49,000. We are seeking contributions for mortgage repayment in the near term so that we can get this loan off our books as soon as possible. You can make a contribution through Breeze or by sending a check, with “Mortgage Repayment” designated on the check. Thank you for your generous support!



Improve Civic Discourse *AND* Reinvigorate
STRENGTHEN OUR DEMOCRACY!
Local, State, *AND* National Civic Organizations



DEMOCRACY FEST

SEPTEMBER 19, 2026 • 10AM-2PM

IN THE RUN-UP TO NOVEMBER ELECTIONS,

explore ways to strengthen our democracy and find opportunities for civic and community engagement at the church campus of First Parish Brewster Unitarian Universalist's *Democracy Fest*:

- 👂 **Hear Harvard's *Danielle Allen***, keynote speaker, democracy advocate for change through renovation
- 👂 **Discuss Cape housing issues** and potential solutions
- 👂 **Check out the 20 civic groups on-hand** and get involved
- 👂 **Learn to bridge the divide with *Braver Angels***, connect across political differences



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AND ENJOY MUSIC!**

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★ ★ ★

SAVE THE DATE
the INSTALLATION of
the REV. JULIA JONES ★ & ★ the REV. SCOT HULL

SATURDAY
OCTOBER 3 2026
10:00 a.m. CEREMONY
Reception to follow

★ ★ ★
BUILDING OUR FUTURE ★

FOR ADDITIONAL INFORMATION, CONTACT:
administrator@firstparishbrewster.org

