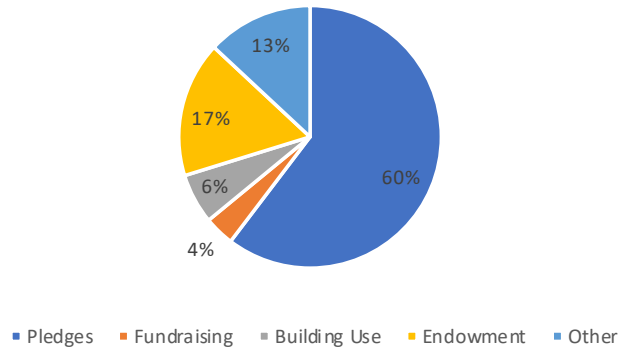
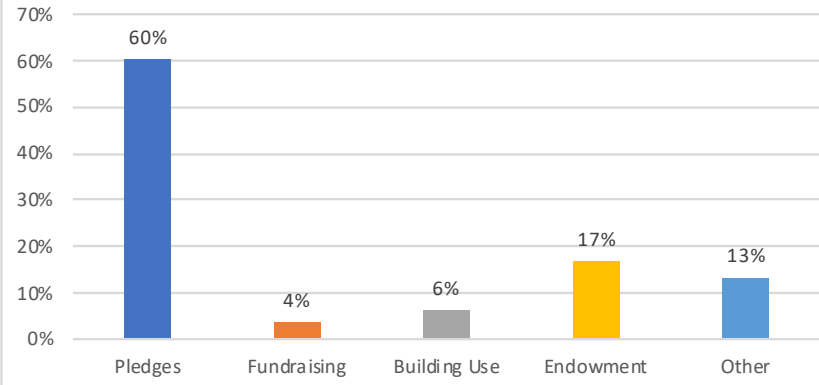


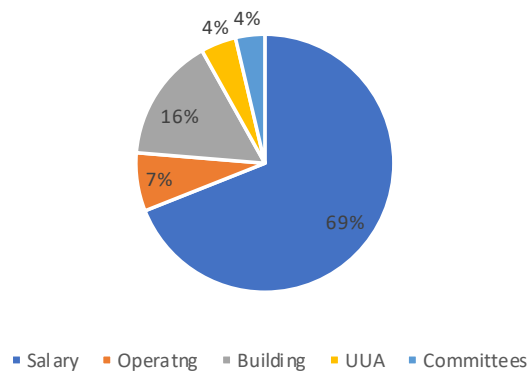
% Income



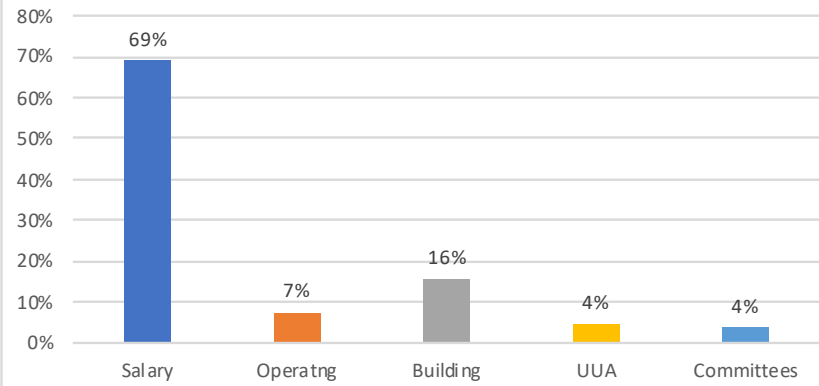
% Income



% Expense



% Expense



FY27 Operating Budget Proposal

	FY25			FY26	FY27			Notes
	Budget	Actual	Over	Budget	Proposed	Delta	% inc	
Revenue								
4000 Operating Income								
Total 4010 Collectors Deposit	\$283,480	\$275,120	-\$8,360	\$282,550	\$285,200	\$2,650	1%	Pledge increase did not match increased expenses, so other sources have been tapped
Total 4020 Fund Raising	\$13,000	\$14,606	\$1,606	\$13,500	\$17,500	\$4,000	30%	Increase reflects recent history
Total 4030 Building Use	\$27,240	\$25,835	-\$1,405	\$30,940	\$29,207	-\$1,733	-6%	Reflects room rental decrease
4040 Investment Income	\$74,000	\$74,000	\$0	\$75,000	\$79,000	\$4,000	5%	Contribution recommended by Bol
4041 Cell Tower 2 transfers to Operat	\$9,000	\$9,000	\$0	\$17,000	\$17,500	\$500	3%	Redirect most of steeple escrow to operating
4043 Prev Yr Surplus Carried Forward	\$10,000	\$10,000	\$0	\$10,000	\$7,500	-\$2,500	-25%	End of April hopeful estimate
Carlene Merrill Fund contributions					\$20,000	\$20,000		Office asst. incr, 1st yr of 4yr bridge (25/50/75/100%)
Carlene Merrill Fund contributions					\$3,000	\$3,000		Music director position changes
2340 Operating Reserves					\$10,000	\$10,000		Reserves currently higer than target (use ~1/2)
2792 Health Insurance Fund					\$3,700	\$3,700		Health insurance budgeted differently now - spare
Total 4000 Operating Income	\$416,720	\$408,562	-\$8,159	\$428,990	\$472,607	\$43,617	10%	
Total Revenue	\$416,720	\$408,550	-\$8,171	\$428,990	\$472,607	\$43,617	10%	
Gross Profit	\$416,720	\$408,550	-\$8,171	\$428,990	\$472,607	\$43,617	10%	
Expenditures								
Total 7200 Salaries & related expenses	\$285,796	\$280,028	-\$5,769	\$293,775	\$330,247	\$36,473	12%	Office asst, music dir, 3% raises
Total 7500 Other personnel expenses	\$2,700	\$1,066	-\$1,634	\$2,700	\$2,700	\$0	0%	
Total 8100 Operating Expenses	\$38,223	\$29,293	-\$8,930	\$36,438	\$35,302	-\$1,136	-3%	Bookkeeper/business manager hours
Total 8200 Building Expenses	\$61,674	\$66,005	\$4,331	\$67,710	\$75,233	\$7,523	11%	Cleaning service, snow removal, insurance
8310 UUA Contributions	\$20,266	\$20,266	\$0	\$21,013	\$21,407	\$394	2%	
Total 8500 Committees	\$16,692	\$16,477	-\$215	\$17,310	\$17,710	\$400	2%	
Total Expenditures	\$427,351	\$415,134	-\$12,218	\$438,946	\$482,599	\$43,654	10%	
Net Operating Revenue	-\$10,631	-\$6,584	\$4,047	-\$9,956	-\$9,992	-\$37	0%	
Net Revenue	-\$10,631	-\$6,584	\$4,047	-\$9,956	-\$9,992	-\$37	0%	

FY27 Service/Programs Budget Proposal

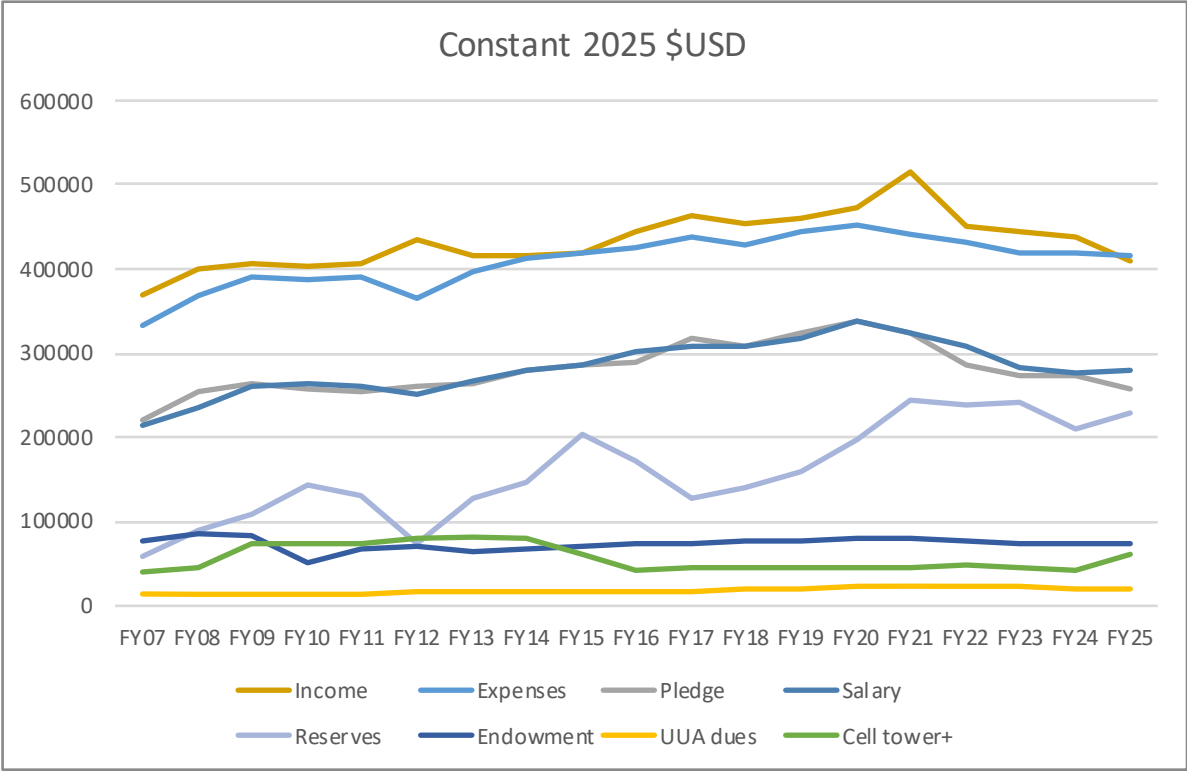
2320 - Service/Programs			
	FY26 budget	FY27 budget	Notes
Income:			
Starting balance	\$ 2,000	\$ -	
Cell tower rent	\$ 20,988	\$ 20,988	50% split of cell tower income
Total funds	\$ 22,988	\$ 20,988	
Expense:			
Ministers Discretionary Fund	\$ -	\$ 1,500	Current balance \$1.2K
			Current balance \$1.8K
Community Table Fund	\$ 1,988	\$ 1,488	2018-26: 2.0K, 1.5K, 2.0K, 1.3K, 0.8K, 1.5K, 1.3K, 1.9K, ~2.0K
Faith In Action Fund	\$ -	\$ 500	Current balance \$2.0K
To Operating (for UUA contribution)	\$ 10,000	\$ 8,000	~36% of FY27 UUA contribution
SC Discretionary Fund	\$ -	\$ 500	Current balance \$0.9K
Sanctuary A/V upgrades	\$ 5,000	\$ 4,000	Setting aside funds. Cost unknown, current balance \$5K
Ministerial Search Fund	\$ 5,000	\$ 4,000	Set aside funds early to get ready. Need \$15-20K, current \$5K
General Assembly Fund	\$ 1,000	\$ 1,000	Current balance \$0.9K
Total expenses	\$ 22,988	\$ 20,988	
Ending balance	\$ 0	\$ 0	

FY27 Facilities Budget Proposal

2330 - Facilities				
	FY26 budget	FY27 budget	Notes	
Income:				
Starting balance	\$ 12,097	\$ -		
Cell tower rent	\$ 20,988	\$ 20,988	50% split of cell tower income	
Fiske foundation grant	\$ 20,000	\$ 20,000	Expected grant	
Total funds	\$ 53,085	\$ 40,988		
Expense:				
To operating (building related exp.)	\$ 7,000	\$ 9,500	Elevator expenses	
Capital Improvement Fund	\$ 44,085	\$ 30,988	For projects as detailed below	
Steeple Fund	\$ 2,000	\$ 500	Current balance \$55.4K	
Reserve Snow Removal Fund	\$ -	\$ -	Current balance \$0.6K	
Building Equipment/Repair Fund	\$ -	\$ -	Current balance \$0K	
Total expenses	\$ 53,085	\$ 40,988		
Ending balance	\$ 0	\$ 0		

Long Range Plans				
Item	Year	Cost/ Estimate	Notes	
Paint the vestry	FY26	\$ 1,850	Completed	
Siding of new building parking lot / cemetery	FY26	\$ 27,500		
New shutters on Westford St.	FY26	\$ 3,950		
Fix heat on 2nd floor	FY26	\$ 18,600	Completed	
Paint sanctuary/narthex	FY27	\$ 25,000	On list from last year, may get moved	
Air conditioning vestry/parlor/nursery	FY27	\$ 30,000	On list from last year, may get moved	
Slate roof project	FY27?	???	New need identified, need estimate	
Water heaters	FY28	\$ 1,200		
Sanctuary window refurb	???	\$ 110,000		
Dishwasher	FY30	\$ 15,000		
Paint outside	FY31		Not part of this years vote. Informational only for planning purposes.	
Paint RE wing interior	FY32			
Repave parking lot	FY33			
Replace boiler	FY38	\$ 20,000		

Historical Data 2007-2025



Takeaways: expenses > inflation 2006-2014; pledges declined since COVID (flat+inflation); significant buildup of reserves over time.
 Recent salary decreases due to inflation/unfilled staff positions (FY26 not included in data)

FY27 Operating Budget Proposal

	FY25			FY26	FY27			Notes
	Budget	Actual	Over	Budget	Proposed	Delta	% inc	
Revenue								
4000 Operating Income								
4010 Collectors Deposit								
4011 Prior Year Pledges	\$8,000	\$9,391	\$1,391	\$8,000	\$6,000	-\$2,000	-0.25	
4012 Current Year Pledges	\$267,680	\$256,662	-\$11,018	\$266,750	\$269,500	\$2,750	1%	98% of current committed pledges
4013 Known Donors	\$3,000	\$3,160	\$160	\$3,000	\$4,000	\$1,000	33%	
4014 Sanctuary Plate	\$5,000	\$6,189	\$1,189	\$5,000	\$6,000	\$1,000	20%	
4015 Online Donation Fees	-\$200	-\$282	-\$82	-\$200	-\$300	-\$100	50%	
Total 4010 Collectors Deposit	\$283,480	\$275,120	-\$8,360	\$282,550	\$285,200	\$2,650	1%	Pledge increase did not match increased expenses, so other sources have been tapped
4020 Fund Raising								
Total 4023 July 4th Net	\$1,500	\$2,073	\$573	\$1,500	\$2,000	\$500	33%	
Total 4024 Fall Festival					\$1,500			
Total 4025 Holiday Fair Net	\$1,500	\$2,288	\$788	\$1,500	\$2,000	\$500	33%	
Total 4027 Auction Net	\$9,000	\$10,245	\$1,245	\$9,000	\$10,000	\$1,000	11%	
Total 4029 Other Fundraising Net	\$1,000	-\$1,000	-\$1,000	\$1,500	\$2,000	\$500	33%	
Total 4020 Fund Raising	\$13,000	\$14,606	\$1,606	\$13,500	\$17,500	\$4,000	30%	Increase reflects recent history
4030 Building Use								
4031 Alcoholics Anonymous	\$1,500	\$1,900	\$400	\$1,500	\$1,750	\$250	17%	
4032 Overeaters Anonymous	\$400	\$705	\$305	\$600	\$0	-\$600	-100%	
4033 Room Rentals- Other	\$5,000	\$3,390	-\$1,610	\$6,000	\$4,000	-\$2,000	-33%	
4036 Nursery School	\$19,840	\$19,840	\$0	\$22,340	\$23,457	\$1,117	5%	
4039 Weddings, Funerals	\$500		-\$500	\$500	\$0	-\$500	-100%	
Total 4030 Building Use	\$27,240	\$25,835	-\$1,405	\$30,940	\$29,207	-\$1,733	-6%	Reflects room rental decrease
4040 Investment Income	\$74,000	\$74,000	\$0	\$75,000	\$79,000	\$4,000	5%	Contribution recommended by Bol
4041 Cell Tower 2 tranfers to Operat	\$9,000	\$9,000	\$0	\$17,000	\$17,500	\$500	3%	Redirect most of steeple escrow to operating
4043 Prev Yr Surplus Carried Forward	\$10,000	\$10,000	\$0	\$10,000	\$7,500	-\$2,500	-25%	End of April hopeful estimate
Carlene Merrill Fund contributions					\$20,000	\$20,000		Office asst. incr, 1st yr of 4yr bridge (25/50/75/100%
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Total 4000 Operating Income	\$416,720	\$408,562	-\$8,159	\$428,990	\$472,607	\$43,617	10%	
Total Revenue	\$416,720	\$408,550	-\$8,171	\$428,990	\$472,607	\$43,617	10%	
Gross Profit	\$416,720	\$408,550	-\$8,171	\$428,990	\$472,607	\$43,617	10%	
Expenditures								
7200 Salaries & related expenses								
7210 Minister TCM								
7211 Salary Minister	\$77,252	\$77,252	\$0	\$72,951	\$72,951	\$0	0%	
7212 Housing	\$21,000	\$21,000	\$0	\$30,000	\$30,000	\$0	0%	
7213 Fica Reimb	\$7,516	\$7,516	\$0	\$7,876	\$7,876	\$0	0%	
7214 Pension/Minister/Employer	\$9,825	\$9,825	\$0	\$10,295	\$10,295	\$0	0%	
7216 LTD Insurance Minister	\$1,277	\$1,277	\$0	\$1,338	\$1,338	\$0	0%	
7217 Life Insurance Minister	\$825	\$816	-\$9	\$865	\$865	\$0	0%	
7229 Professional Allowance Minister	\$7,369	\$6,949	-\$420	\$7,979	\$7,979	\$0	0%	
Total 7210 Minister TCM	\$125,065	\$124,636	-\$430	\$131,304	\$131,304	\$0	0%	
7300 Director of Faith Formation								
7310 Salary Director of FF	\$62,914	\$62,914	\$0	\$65,923	\$65,923	\$0	0%	
7311 Pension/DFF/Employer	\$6,291	\$6,466	\$175	\$6,592	\$6,592	\$0	0%	
7315 Prof Allowance DFF	\$4,719	\$5,438	\$719	\$5,109	\$5,109	\$0	0%	
7316 LTD Insurance DFF	\$818	\$818	\$0	\$857	\$857	\$0	0%	
7317 Life Insurance DFF	\$528	\$528	\$0	\$554	\$554	\$0	0%	
Total 7300 Director of Faith Formation	\$75,270	\$76,164	\$894	\$79,035	\$79,035	\$0	0%	
7320 Director of Music								
7322 Salary Director of Music	\$31,188	\$31,188	\$0	\$28,892	\$31,800	\$2,908	10%	
7323 Pension/Music/Employer	\$3,119	\$3,119	\$0	\$2,889	\$0	-\$2,889	-100%	
7325 Prof Allowance Music Director	\$2,339	\$1,474	-\$865	\$2,239	\$2,465	\$225	10%	
7326 LTD Music Director	\$405	\$405	\$0	\$376	\$207	-\$169	-45%	
7327 Life Insurance Music Director	\$262	\$262	\$0	\$243	\$134	-\$109	-45%	
Total 7320 Director of Music	\$37,313	\$36,448	-\$865	\$34,639	\$34,605	-\$34	0%	
7330 Office Admin/Asst.								
7318 Life Insurance Admin				\$0	\$294	\$294		

FY27 Operating Budget Proposal

	FY25			FY26	FY27			Notes
	Budget	Actual	Over	Budget	Proposed	Delta	% inc	
7319 LTD Insurance Admin				\$0	\$473	\$473		
7333 Pension/Admin/Employer				\$0	\$3,635	\$3,635		
7335 Salary Office Assistant				\$19,715	\$36,348	\$16,633	84%	
Total 7330 Office Admin/Asst.	\$18,165	\$17,348	-\$817	\$19,715	\$40,750	\$21,035	107%	
7370 Faith Formation Assistant	\$7,394	\$6,768	-\$626	\$7,801	\$7,801	\$0	0%	
7399 Derate actual employee hours	-\$1,000		\$1,000	-\$1,000	-\$1,000	\$0	0%	
7400 Payroll taxes	\$9,078	\$8,859	-\$218	\$9,282	\$10,853	\$1,571	17%	
7405 Health care reimbursement	\$16,500	\$9,805	-\$6,695	\$15,000	\$17,800	\$2,800	19%	
7406 Derate Health Reimbursement	-\$2,000		\$2,000	-\$2,000	\$0	\$2,000	-100%	
7600 Next Year Merit salary bucket	\$11		-\$11	\$0	\$9,100	\$9,100		
Total 7200 Salaries & related expenses	\$285,796	\$280,028	-\$5,769	\$293,775	\$330,247	\$36,473	12%	Office asst, music dir, 3% raises
7500 Other personnel expenses								
7520 Staff Development	\$400		-\$400	\$400	\$400	\$0	0%	
7530 Staff Recognition	\$300	\$106	-\$194	\$300	\$300	\$0	0%	
7540 WC Insurance	\$2,000	\$959	-\$1,041	\$2,000	\$2,000	\$0	0%	
Total 7500 Other personnel expenses	\$2,700	\$1,066	-\$1,634	\$2,700	\$2,700	\$0	0%	
8100 Operating Expenses								
8101 Bank service fees	#N/A	#N/A	#N/A					
8110 Office Supplies	\$500	\$398	-\$102	\$500	\$500	\$0	0%	
8120 Information Technology	\$4,000	\$3,982	-\$18	\$3,000	\$3,000	\$0	0%	
8130 Telephone	\$2,400	\$2,826	\$426	\$2,400	\$2,700	\$300	13%	
8135 Cell Phones	\$2,000	\$1,699	-\$301	\$2,000	\$1,728	-\$272	-14%	
Total 8130 Telephone	\$4,400	\$4,525	\$125	\$4,400	\$4,428	\$28	1%	
8140 Postage, shipping, delivery	\$500	\$501	\$1	\$500	\$500	\$0	0%	
8150 Printers and Copiers								
8151 Lease/Maintenance Contract	\$2,628	\$2,628	\$0	\$2,628	\$2,628	\$0	0%	
8154 Printer and Copier supplies	\$400	\$552	\$152	\$500	\$500	\$0	0%	
Total 8150 Printers and Copiers	\$3,028	\$3,180	\$152	\$3,128	\$3,128	\$0	0%	
8160 Nursery Services	\$3,500	\$2,556	-\$944	\$4,260	\$4,635	\$375	9%	
8170 Organ & Piano Service	\$2,650	\$1,708	-\$942	\$2,000	\$2,000	\$0	0%	
8190 Payroll Service	\$3,160	\$3,229	\$69	\$3,200	\$3,200	\$0	0%	
8195 Contracted Bookkeeping Services	\$13,488	\$7,802	-\$5,685	\$13,905	\$13,911	\$6	0%	
8196 Contracted Business Manager	\$2,997	\$1,412	-\$1,585	\$1,545	\$0	-\$1,545	-100%	
Total 8100 Operating Expenses	\$38,223	\$29,293	-\$8,930	\$36,438	\$35,302	-\$1,136	-3%	Bookkeeper/business manager hours
8200 Building Expenses								
8210 Fire Alarm Services								
8211 Alarm Annual Testing	\$500		-\$500	\$500	\$500	\$0	0%	
8212 Alarm Monitoring	\$600	\$600	\$0	\$600	\$600	\$0	0%	
8213 Alarm Repair	\$250	\$250	\$0	\$250	\$250	\$0	0%	
8214 Fire Extinguisher Inspect	\$500	\$479	-\$21	\$350	\$350	\$0	0%	
8215 Sprinkler System Inspect	\$1,400		-\$1,400	\$1,400	\$1,400	\$0	0%	
Total 8210 Fire Alarm Services	\$3,250	\$1,329	-\$1,921	\$3,100	\$3,100	\$0	0%	
8220 Elevator Services	\$7,774	\$7,584	-\$190	\$6,900	\$6,900	\$0	0%	
8230 Equipment Purchase/Repair	\$2,000	\$1,432	-\$568	\$1,500	\$1,500	\$0	0%	
8235 A/V for Sanctuary	\$900	\$900	\$0	\$900	\$900	\$0	0%	
8236 Security				\$500	\$500	\$0	0%	
8240 Utilities								
8241 Utilities - Gas	\$5,500	\$6,924	\$1,424	\$6,000	\$6,000	\$0	0%	
8242 Utilities - Electric	\$4,000	\$8,338	\$4,338	\$8,000	\$8,000	\$0	0%	
8243 Utilities - Water	\$850	\$856	\$6	\$800	\$800	\$0	0%	
8244 Utilities - Sewer	\$1,200	\$791	-\$409	\$1,000	\$1,000	\$0	0%	
Total 8240 Utilities	\$11,550	\$16,909	\$5,359	\$15,800	\$15,800	\$0	0%	
8250 Custodial Service and Supplies								
8251 Custodial Services	\$9,000	\$10,688	\$1,688	\$9,000	\$12,159	\$3,159	35%	
8252 Custodial Supplies	\$1,200	\$1,331	\$131	\$1,200	\$1,200	\$0	0%	
Total 8250 Custodial Service and Supplies	\$10,200	\$12,019	\$1,819	\$10,200	\$13,359	\$3,159	31%	
8260 Maintenance Building								
8261 General Maintenance	\$3,200	\$3,704	\$504	\$0	\$6,210			
8262 HVAC Maintenance	\$1,900	\$613	-\$1,288					
Total 8260 Maintenance Building	\$5,800	\$4,746	-\$1,054	\$6,210	\$6,210	\$0	0%	
8271 Snow Removal	\$7,500	\$11,856	\$4,356	\$9,500	\$11,000	\$1,500	16%	

3.0%

FY27 Operating Budget Proposal

	FY25			FY26	FY27			Notes
	Budget	Actual	Over	Budget	Proposed	Delta	% inc	
8272 Trash Removal	\$2,000	\$2,621	\$621	\$2,400	\$2,500	\$100	4%	
8280 Insurance	\$10,700	\$10,609	-\$91	\$10,700	\$13,464	\$2,764	26%	
Total 8200 Building Expenses	\$61,674	\$66,005	\$4,331	\$67,710	\$75,233	\$7,523	11%	Cleaning service, snow removal, insurance
8300 OutReach								
8310 UUA Contributions	\$20,266	\$20,266	\$0	\$21,013	\$21,407	\$394	2%	
8500 Committees								
8501 Committee derating factor	-\$3,500		\$3,500	-\$3,500	-\$3,500	\$0	0%	
8515 Archives	\$50		-\$50	\$50	\$50	\$0	0%	
8521 Welcoming Congregation	\$1,940	\$170	-\$1,770	\$1,940	\$1,940	\$0	0%	
8525 Canvass	\$100		-\$100	\$100	\$100	\$0	0%	
8530 Caring Connections	\$200		-\$200					
8535 Flowers	\$300	\$62	-\$238	\$300	\$300	\$0	0%	
8538 Green Ministry	\$200	\$378	\$178	\$500	\$1,000	\$500	100%	
8540 Grounds	\$800	\$410	-\$390	\$800	\$800	\$0	0%	
8545 House Management	\$150	\$100	-\$50	\$150	\$150	\$0	0%	
8555 Membership	\$650	\$621	-\$29	\$650	\$650	\$0	0%	
8557 Ministry	\$50		-\$50	\$300	\$300	\$0	0%	
8560 Music	\$3,732	\$3,750	\$18	\$3,700	\$3,700	\$0	0%	
8570 Parish Affairs	\$760	\$102	-\$658	\$760	\$760	\$0	0%	
8572 Pastoral Care		\$146	\$146	\$300	\$300	\$0	0%	
8575 Publicity	\$310	\$279	-\$31	\$310	\$310	\$0	0%	
8580 Lifespan Faith Formation	\$7,150	\$7,229	\$79	\$7,150	\$7,050	-\$100	-1%	
8585 Social Action	\$1,075	\$318	-\$757	\$1,075	\$1,075	\$0	0%	
8590 Standing Committee	\$400	\$531	\$131	\$400	\$400	\$0	0%	
8599 Worship	\$2,325	\$2,382	\$57	\$2,325	\$2,325	\$0	0%	
Total 8500 Committees	\$16,692	\$16,477	-\$215	\$17,310	\$17,710	\$400	2%	
Total Expenditures	\$427,351	\$415,134	-\$12,218	\$438,946	\$482,599	\$43,654	10%	
Net Operating Revenue	-\$10,631	-\$6,584	\$4,047	-\$9,956	-\$9,992	-\$37	0%	
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