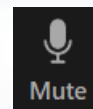

Congregational Church of Amherst NH, UCC

FY26 Preliminary Budget Overview

February 16, 2025

Zoom attendees , Please Mute if not Speaking





Agenda

- Good News Message of 2024 Pastor Maureen
- Current Financial Status (FY25) Todd Whitney
- Preliminary Budget for FY26 Doug Topliffe
 - Projections to End of FY25
 - FY26 Preliminary Budget
 - Income and Expense Estimates
 - Aspirational Items
- Stewardship Doug Topliffe



Good News of 2024

- Highlights of 2024
 - Livestreaming and anytime video viewing
 - Welcoming new membership
 - Church School / Youth programs thriving New Director of Youth Ministry position
 - New Settled Part Time Associate Pastor
 - Music Programs
 - Community Outreach
- We continue to thrive as a church
 - Positive outlook / energy among congregation





Budget Team Members

- Todd Whitney (chair)
- Paul Spiess
- Ken Bell, Treasurer
- Doug Topliffe, Resource Ministry Coordinator



Current Financial Status

As of

December 31, 2024



Financial Status Summary, January 31, 2025

FY25 P&L Summary as of January 31, 2025

	YTD Actual	YTD Budget	Over/(Under) Budget
Income	\$303,252	\$293,706	\$9,546
Tithes and Offerings			
Pledges	\$240,849	\$234,957	\$5,892
Non-Pledge and Loose Plate	\$23,149	\$22,750	\$ 399
All Other	\$39,254	\$35,999	\$3,255
Expenses	\$284,157	\$283,696	(\$ 461)
Staff	\$185,674	\$187,543	(\$1,869)
Program	\$19,896	\$21,756	(\$1,861)
Building and Office	\$78,587	\$74,397	\$4,191
Net Income	\$19,095	\$10,011	\$9,084

Income Above Budget + Expense at Budget => Our
Current Positive Net Income



Investments and Cash Positions as of January 31, 2024

Investments (Endowment, Jackson, Lawrence, Special Ministry Fund)	\$709,491
----------------------------------------------------------------------	-----------

Bank Accounts (Money market and checking)	\$148,148
– Permanent Restricted Accounts	\$ 81,143
– Temporary Restricted Accounts	\$ 26,942
– Working Cash	\$ 40,063

Roof Repair Loan (5 years, 3% APR, Issued Nov 2023)	\$18,250
-----------------------------------------------------	----------

Note: \$40K Working Cash is ~ 5 weeks of our operating expenses

Where Working Cash is our “unspoken for” or surplus money available for future expenditures



Capital Campaign Updates

Pledges		Receipts	
Church Pledges Donations and Grants			
Pledges	108	Church Loan	\$115,000.00
Pledge Amount	\$579,198.18	Church Campaign Pledges	\$548,880.42
Grant Amount	\$71,920.00	Grant	\$71,920.00
Donation Amount	\$3,901.60	Community Campaign (net Fees)	\$94,073.30
Church Total	\$655,019.78	Grand total	\$829,873.72
		Less Loan	\$714,873.72
Community Pledges		Expenditures	
Pledges	49	Campaign Expenses	\$38,069.22
Pledge Amount	\$76,073.30	Fire Suppression	\$96,465.74 *
Grant Amount	\$18,000.00	Alarm Project	\$23,642.50
Community Total	\$94,073.30	Parsonage Plumbing Project	\$2,071.82
		Parsonage Electrical	\$14,815.41
Campaign Total		Church Electrical	\$65,071.74
Pledges	157	Jackson Memorial Tree	\$1,812.00
Grand total	\$749,093.08	Loan Payback interest	\$1,868.75
		Parsonage Roof Project	\$14,949.00
Town	\$7,400.00	Parsonage Chimney	\$8,372.00
		Parsonage Window	\$53,229.27
		Parsonage Siding and Paint	\$33,480.75
		Church Windows	\$77,052.39
		Church Kitchen	\$162,822.04
		Church Painting	\$83,776.25
		Grand total	\$677,498.88
		Available Funds	\$37,374.84
		Funds at ACF	\$0.00

Total Funds Remaining	\$37,375
Budgeted Expenses to Complete Projects (Parsonage)	\$ 3,600
Surplus	\$33,775



Capital Campaign Updates

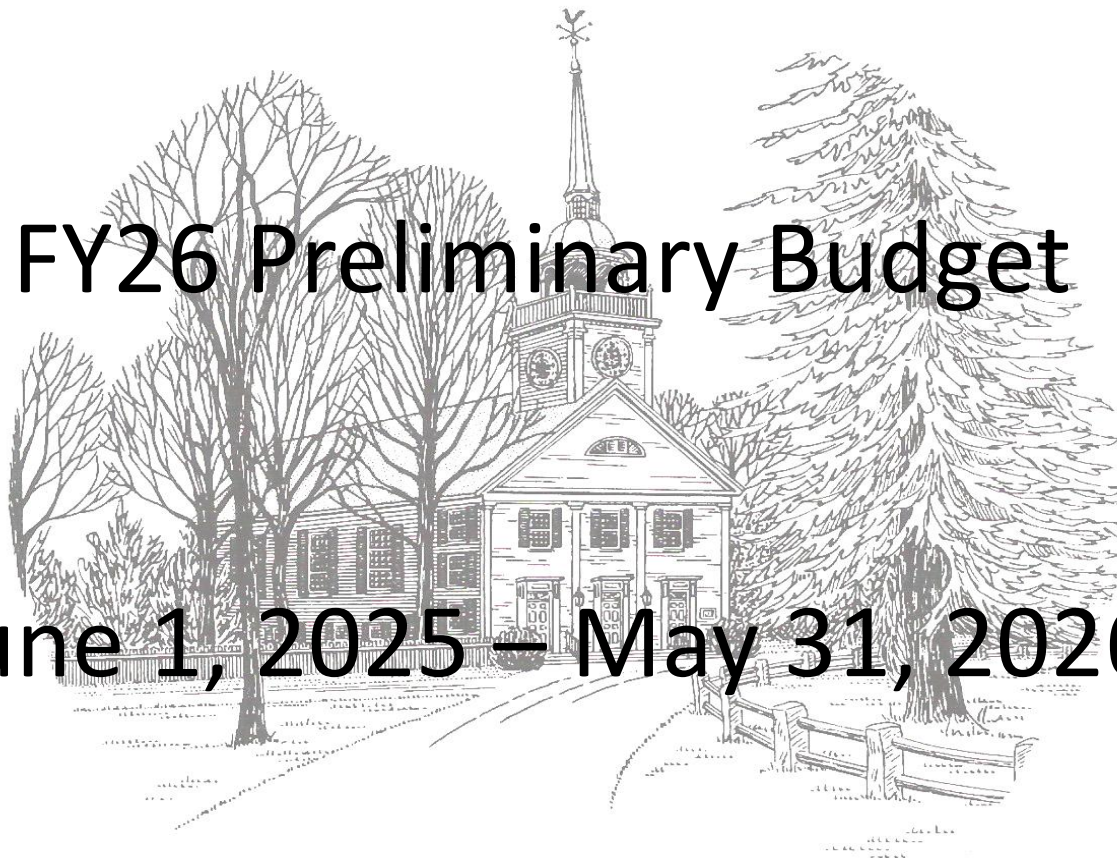
Cash Available	Project	Estimate or Actual	Remaining cost	Cum cost	Cum Cash Balance
37,374.84	Fire Suppression (Actual)	96,465.74	0.00	0.00	37,374.84
	Alarm (Actual)	23,642.50	0.00	0.00	37,374.84
	Chimney	8,372.00	0.00	0.00	37,374.84
	Parsonage roof	\$14,949.00	0.00	0.00	37,374.84
	Loan Payback 2019	35,563.75	0.00	0.00	37,374.84
	Church Electrical (Actual)	65,071.74	0.00	0.00	37,374.84
	Jackson Memorial Tree	1,812.00	0.00	0.00	37,374.84
	Church Kitchen	162,822.04	0.00	0.00	37,374.84
	Paint Church	83,776.25	0.00	0.00	37,374.84
	loan Payback 2021	34,672.50	0.00	0.00	37,374.84
	Church Windows	107,000.00	29,947.61	29,947.61	7,427.23
	Parsonage Electrical	14,815.41	0.00	29,947.61	7,427.23
	Parsonage Windows	53,229.27	0.00	29,947.61	7,427.23
	Parsonage siding and Paint	37,080.75	3,600.00	33,547.61	3,827.23
	Parsonage Plumbing	2,071.82	0.00	33,547.61	3,827.23
	loan Payback 2020	46,632.50	0.00	33,547.61	3,827.23
	*Estimate is displayed if project is in progress or not started				
	Total	787,977.27			

Total Funds Remaining	\$37,375
Budgeted Expenses to Complete Projects (Parsonage)	\$ 3,600
Surplus	\$33,775



FY26 Preliminary Budget

June 1, 2025 – May 31, 2026





Lead-In to FY26

End of FY25 Projected Position

Income and Expense Possibilities

	FY25 Annual Budget	End of FY25 Low Projection	End of FY25 High Projection
Income	\$426,275	\$422,875	\$433,775
Expenses	\$421,742	\$426,000	\$432,560

Year End Net Income and Working Cash Estimates Possibilities

	Budget Case	Best Case (Hi Inc - Low Exp)	Worst Case (Low Inc - Hi Exp)
Net Income	\$4,532	\$7,775	(\$9,685)
Working Cash	Est. \$25,500	Est. \$27,750	Est. \$11,300

Note: Working Cash at end of FY24 (5-31-24) was \$20,968

- Working Cash Good to Low at the end of this fiscal year
 - These are estimates, still 4 Months left in FY25



Preliminary Budgeting Prep

- Develop a Baseline (subsistence) Budget
 - Begin with current year's expenses and income
 - Review all line items and adjusted as needed based on:
 - Past years actual expenses vs. budget
 - Identifies possible increases or decreases
 - Expected increases (or decreases) – inputs from teams with budget line items
- Collect Aspirational Items
- Budget Team Output:
 - Preliminary vision for a budget for next fiscal year
 - Pledge goals for the Stewardship Campaign



FY26 Income Position (Using FY25 Pledge Level), \$'s

	FY26 Budget	Difference from FY25	Comments
Tithes & Offerings	385,924	(2,793)	
Current Year Pledge	299,437		same as FY25
Pledges Paid in Advance	37,737		same as FY25
Previous Year's Pledges	2,500	(2,793)	more typical amount
Non-Pledged Contributions	28,000		
Loose Plate Contributions	6,250	1,000	increases seen in FY25
Donation from Woman's Assoc.	12,000	(1000)	
Total Rentals	31,569	912	4% increase PIV*
Other Income	24,200	17,300	
Wedding & Memorial Srvs Fees	1,000		
Supplementary Fundraising	21,200	17,300	CAV** in FY25
Other Income	2,000		same as FY25
Total Income	441,693	15,419	~ 3.6 % Increase

* Preschool In the Village

**CAV Christmas in Amherst Village fundraiser



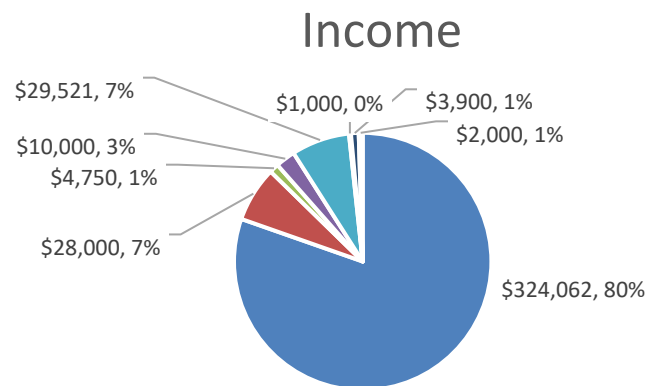
FY26 Expense Estimates, Baseline, \$'s

	FY26 Annual Budget	Difference from FY25	Comments
Total Staff Expenses	307,818	18,851	
Total Senior Pastor	95,436		Full 12-month position
Total Associate Pastor	38,880	10,227	Full 12-month position
Total Other Staff Members	150,483	7,092	DYM* 12-month position + Nursery attendant
Total Misc. Staffing Expenses	23,019	1,532	FICA
Total Program Expenses	31,943	1,700	Increased organ tuning, sheet music , fellowship, CE, Diaconate; reduced pulpit supply
Total Building & Grounds	85,730	2,890	Oil increase, Cleaning cost corrections
Total Parsonage	7,057	210	Oil increase
Total Office Expense	12,320	(974)	Reduced copier srv fee
Total Expenses	444,418	22,676	~ 5.4 % Increase

* DYM: Director of Youth Ministries

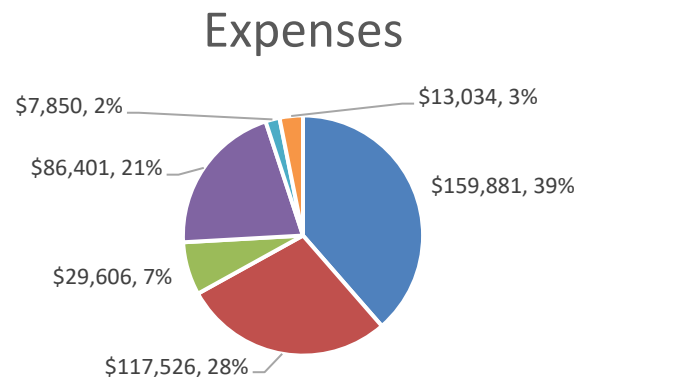


Income and Expense Visual



- Pledges
- Non Pledge Contrib
- Loose Plate
- Womens Assoc
- Rentals
- Wedding Fees
- Fundraising
- Other

Pledge Income 80%
of Total



- Pastors
- Programs
- Parsonage Bldg & Grounds
- Other Staff
- Church Bldg & Grounds
- Office

Staff 67% of Total
B&G 21% of Total



Details of Proposed Expense Changes

Item	FY25 Budget	FY26 Baseline	Increase (Decrease)	Reason
Programs	\$29,793	\$30,943	\$1,700	
Diaconate, Pulpit Supply	\$1,200	\$700	(\$500)	Decreased need for FY26
Diaconate, MID Support	\$0	\$500	\$500	Church share of UCC Req'd Eval
Music, Instrument Tuning	\$1,400	\$2,000	\$600	Better match actuals last few yrs
Music, Printed Music	\$300	\$350	\$50	Subsistence level, any add'l to come from Willard Parker Fund
Delegate Expenses	\$0	\$200	\$200	New fees from NHCUCC
Fellowship	\$250	\$350	\$100	Add'l funds for children's snacks at fellowship
CE, Youth Group Activities	\$0	\$750	\$750	Activity expenses for JYG and SYG
Building and Grounds	\$82,840	\$85,729	\$2,890	
Church Fuel Oil	\$16,790	\$17,230	\$840	5% increase estimate
Cleaning Service	\$21,600	\$23,250	\$1,650	Covers summer floor waxing, left out for FY25
Cleaning Supplies	\$0	\$400	\$400	Our responsibility now



Details of Proposed Expense Changes, Cont'd

Item	FY25 Budget	FY26 Baseline	Increase (Decrease)	Reason
Parsonage	\$6,848	\$7,057	\$210	
Fuel Oil	\$4,198	\$4,408	\$210	5% increase estimate
Office Expenses	\$13,294	\$12,320	(\$974)	
Copier Service Contract	\$2,354	\$1,380	(\$974)	Better contract w/ new copier
Staffing, Misc.	\$21,487	\$23,019	\$1,532	
Payroll Tax	\$17,272	\$18,804	\$1,532	FICA rates for full 12 months employment in FY26
Staffing	\$267,480	\$284,799	\$17,319	
Associate Pastor	\$28,653	\$38,880	\$10,227	Full 12 months FY26
Director Youth Ministries	\$30,187	\$40,250	\$10,063	Full 12 months FY26
Church School Coord	\$3,570	\$0	(\$3,570)	Part of Director Youth Min
Nursery Staffing	\$1,500	\$2,100	\$600	Full school year position in FY26



Associate Pastor and Church School Staffing Budget Comparison

FY23 Staffing Budget Expenses (last year with 12 month positions)		FY26 Proposed Staff Expenses	
Budgeted Total	\$88,088	Budgeted Total	\$84,890
Total, Assoc Pastor	\$73,017	Total, Assoc Pastor	\$41,580
Assoc Pastor Salary	\$38,587	Assoc Pastor Salary	\$35,300
Assoc Pastor Housing Allow	\$12,000	Assoc Pastor Housing Allow	\$ 0
Assoc Pastor FICA	\$ 7,740	Assoc Pastor FICA	\$ 5,400
Assoc Pastor Benefits, All	\$14,690	Assoc Pastor Benefits, All	\$ 880
Total, Church School Coord	\$15,071	Total, Dir of Youth Min.	\$43,310
Church School Coordinator	\$14,000	Dir of Youth Ministries	\$40,250
Church Employee FICA	\$ 1,071	Church Employee FICA	\$ 3,060

Comparative Staffing Cost Down \$4.3K



Aspirational Items

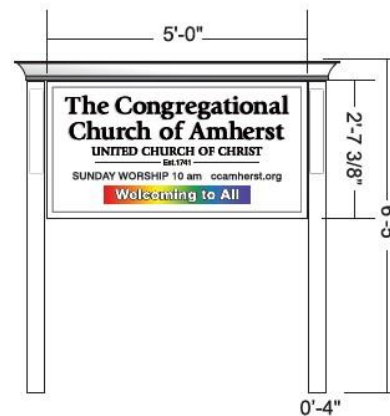
Two Items Identified So Far

- Sign to be place in front lawn

\$6,700



Option A: Flat graphics applied to face
Raised panels on post /sign cap



Note:

- Raised pedestal under sign

- Cost of Living Adjustment for Staff

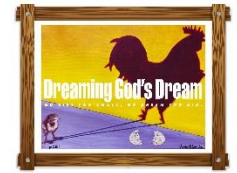
\$4,633

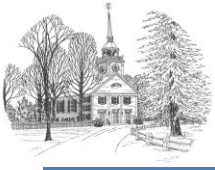
- 2.5 % for FT Staff
- 1.2% increase for PT Staff



FY26 Pledge Income For Balanced Budget

Budget	FY26 Pledge Target	Approx Increase Over FY25	
Baseline (Subsistence + Aspirations)	\$360,600	\$14,200	~ 4%
Subsistence Only	\$349,000	\$2,530	< 1%





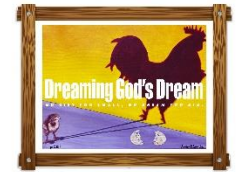
Stewardship Team



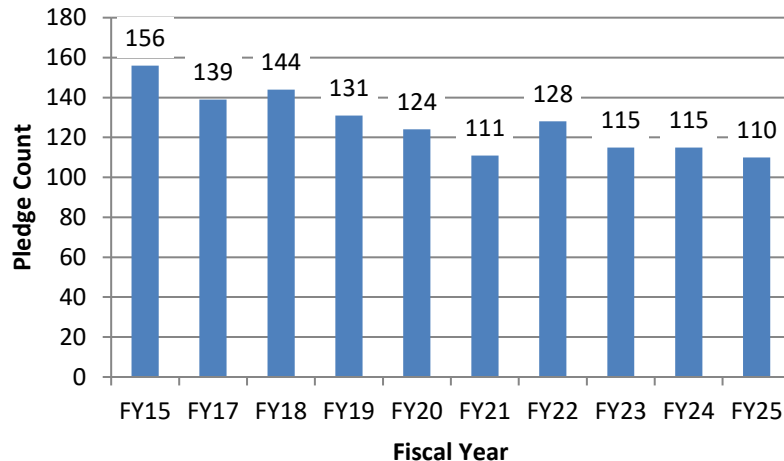
- Linda Lannin
- Ingrid Michaelis
- Pastor Maureen, Sr Pastor
- Doug Topliffe, Resource Ministry Coordinator



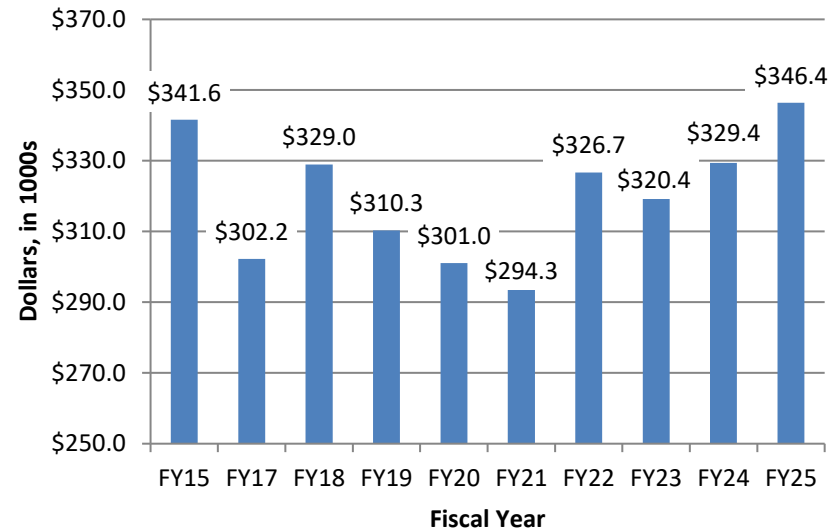
Stewardship Campaign Goals



Number of Pledges per Fiscal Year



Pledge Amount per Fiscal Year



FY26 Pledge Campaign Goals

\$360,600 in Pledges for a **balanced budget**

125 Pledge Units

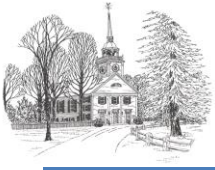
~4 % increase in pledge amount from FY25



Stewardship Campaign Timeline



Feb 16 (now):	Preliminary Budget Mtg
Feb 21:	Good News Letter sent out
Week of Mar 2:	Pledge Letter / Pledge Card sent out
Apr 6:	Faith Promise Sunday Pledge card to be received during service
Apr 7–May 16:	Pledge campaign continues
May 18:	Annual Meeting Approve FY26 Budget



The End

Thanks For Attending

