

# REVENUE MODELING – DOWNWARD TREND vs. STEADY vs. UPWARD TREND

	FY22-23 BUDGET	FY 23-24 w/ Full Time Developmental / Settled	FY 24-25 w/ Full Time Developmental / Settled	FY 25-26 w/ Full Time Developmental / Settled	Modeling Notes
<b>Category</b>					
Pledge Revenue	156,421	148,600	141,170	134,111	Modeled w/ 5% decrease per year
(Less Uncollected)	-4692.63	-4458.00	-4235.10	-4023.34	Modeled w/ 3% Uncollected
Net Pledges	151,728	144,142	136,935	130,088	
Non-Pledge Contributions	5,000	5,000	5,000	5,000	Modeled with no change
Fund Raising Revenue	1,000	1,000	1,000	1,000	Modeled with no change
Rentals - Building	1,000	2,000	3,000	4,000	Modeled w/ \$1000 increase per year
Rental - Parking	4,275	4,275	4,275	4,275	Modeled with no change
Endowment Grant - 4%	93,739	93,739	93,739	93,739	Modeled w/ 0% increase per year
Ministerial Endowment Loan					
UUA Legacy Fund					
<b>TOTAL INCOME</b>	<b>\$ 256,742</b>	<b>\$ 250,156</b>	<b>\$ 243,949</b>	<b>\$ 238,102</b>	

IF -5% annual drop in Pledge  
~ Steady Endowment =  
Total Income drops from  
\$256k to \$238k by FY 25-26

	FY22-23 BUDGET	FY 23-24 w/ Full Time Developmental / Settled	FY 24-25 w/ Full Time Developmental / Settled	FY 25-26 w/ Full Time Developmental / Settled	Modeling Notes
<b>Category</b>					
Pledge Revenue	156,421	156,421	156,421	156,421	Modeled w/ 0% increase per year
(Less Uncollected)	-4692.63	-4692.63	-4692.63	-4692.63	Modeled w/ 3% Uncollected
Net Pledges	151,728	151,728	151,728	151,728	
Non-Pledge Contributions	5,000	5,000	5,000	5,000	Modeled with no change
Fund Raising Revenue	1,000	1,000	1,000	1,000	Modeled with no change
Rentals - Building	1,000	2,000	3,000	4,000	Modeled w/ \$1000 increase per year
Rental - Parking	4,275	4,275	4,275	4,275	Modeled with no change
Endowment Grant - 4%	93,739	93,739	93,739	93,739	Modeled w/ 0% increase per year
Ministerial Endowment Loan					
UUA Legacy Fund					
<b>TOTAL INCOME</b>	<b>\$ 256,742</b>	<b>\$ 257,742</b>	<b>\$ 258,742</b>	<b>\$ 259,742</b>	

IF ~ Steady Pledge  
~ Steady Endowment =  
Total Income maintained ~  
\$256k to \$260k by FY 25-26

	FY22-23 BUDGET	FY 23-24 w/ Full Time Developmental / Settled	FY 24-25 w/ Full Time Developmental / Settled	FY 25-26 w/ Full Time Developmental / Settled	Modeling Notes
<b>Category</b>					
Pledge Revenue	156,421	164,242	172,454	181,077	Modeled w/ 5% increase per year
(Less Uncollected)	-4692.63	-4927.26	-5173.62	-5432.31	Modeled w/ 3% Uncollected
Net Pledges	151,728	159,315	167,281	175,645	
Non-Pledge Contributions	5,000	5,000	5,000	5,000	Modeled with no change
Fund Raising Revenue	1,000	1,000	1,000	1,000	Modeled with no change
Rentals - Building	1,000	2,000	3,000	4,000	Modeled w/ \$1000 increase per year
Rental - Parking	4,275	4,275	4,275	4,275	Modeled with no change
Endowment Grant - 4%	93,739	98,426	103,347	108,515	Modeled w/ 5% increase per year
Ministerial Endowment Loan					
UUA Legacy Fund					
<b>TOTAL INCOME</b>	<b>\$ 256,742</b>	<b>\$ 270,016</b>	<b>\$ 283,903</b>	<b>\$ 298,434</b>	

IF +5% annual increased Pledge  
~ +5% annual Endowment =  
Total Income increased  
\$256k to \$298k by FY 25-26

# BUDGET MODELING – NON-MINISTERIAL (with 5% annual cost increases for most budget items)

Category	FY22-23 BUDGET	FY 23-24	FY 24-25	FY 25-26	
Administration Salary	20,500	21,525	22,601	23,731	Modeled w/ 5% increase per year
Sexton Salary	13,268	13,931	14,628	15,359	Modeled w/ 5% increase per year
Director LRE Salary					
Payroll Taxes	2,583	2,712	2,848	2,990	7.65% of Salaries
Payroll Fees	1,000	1,000	1,000	1,000	
Transaction Fees	500	500	500	500	
Staff ER Retirement Contribution	3,377	3,546	3,723	3,909	10% of Salaries
Workers Comp	1,418	1,489	1,564	1,642	4.2% of Salaries
Postage	425	450	475	500	
Software Fees	700	725	750	775	
Program Supplies Admin	1,000	1,050	1,100	1,150	
Telecommunication	4,000	4,050	4,100	4,150	
Equipment Lease	1,800	1,900	2,000	2,100	
Office Supplies	200	250	300	350	
Fees & Taxes	500	550	600	650	

**REVENUE RANGE FY 2025-2026=**

- \$238k Reduced
- \$260k Steady
- \$298k Increased

Marketing and Communication					
<b>EXPENSES TOTAL - ADMINISTRATION</b>	<b>\$ 51,271</b>	<b>\$ 53,679</b>	<b>\$ 56,189</b>	<b>\$ 58,807</b>	

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26
<b>EXPENSES TOTAL - ADMINISTRATION</b>	\$ 51,271	\$ 53,679	\$ 56,189	\$ 58,807
<b>EXPENSES TOTAL - BUILDING AND GROUNDS</b>	\$ 65,378	\$ 68,647	\$ 72,079	\$ 75,683
<b>EXPENSES TOTAL - PROGRAMS</b>	\$ 49,549	\$ 51,681	\$ 53,896	\$ 56,195
<b>EXPENSES TOTAL - NON-MINISTERIAL</b>	<b>\$ 166,198</b>	<b>\$ 174,007</b>	<b>\$ 182,164</b>	<b>\$ 190,686</b>

Lawn Care and Landscaping	7,000	7,350	7,718	8,103
Housekeeping	9,000	9,450	9,923	10,419
Utilities	8,500	8,925	9,371	9,840
Repair & Maintenance	5,000	5,250	5,513	5,788
Alarm Fire/Sprinkler System	3,080	3,234	3,396	3,565
Pest Control	1,000	1,050	1,103	1,158
Trash	5,000	5,250	5,513	5,788
Contract A/C	1,615	1,696	1,781	1,870
Insurance Bldg & Liability	25,183	26,442	27,764	29,152
Facility Improvements				
<b>EXPENSES TOTAL - BUILDING AND GROUNDS</b>	<b>\$ 65,378</b>	<b>\$ 68,647</b>	<b>\$ 72,079</b>	<b>\$ 75,683</b>

All modeled as 5% increase per year

**TOTAL NON-MINISTERIAL COSTS (If 5% Annual Increase) =**

- \$174k FY 2023-2024
- \$182k FY 2024-2025
- \$190k FY 2025-2026

Décor	150	200	250	300
Adult Programs				
Small Group Ministry	250	300	350	400
Membership	500	550	600	650
Caring Committee	100	100	100	100
Stewardship	200	200	200	200
Hospitality	500	500	500	500
Sunday Services	2,600	2,950	3,300	3,650
Music Director	18,649	19,581	20,561	21,589
Music Ministry Supplies	1,200	1,200	1,200	1,200
Children's Program Staff	7,900	7,900	7,900	7,900
Lifespan Religious Education Supplies	2,000	2,000	2,000	2,000
Dues - UUA/SE Cluster	14,000	14,700	15,435	16,207
JAM	1,500	1,500	1,500	1,500
<b>EXPENSES TOTAL - PROGRAMS</b>	<b>\$ 49,549</b>	<b>\$ 51,681</b>	<b>\$ 53,896</b>	<b>\$ 56,195</b>

**BREAK-EVEN MINISTERIAL FY 2025-2026 (REVENUE MINUS NON-MINISTERIAL)**

- \$48k Reduced Revenue Model
- \$70k Steady Revenue Model
- \$108k Increased Revenue Model

# MODEL #1 – FULL TIME MINISTER (DEVELOPMENTAL OR SETTLED)

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	
Minister Salary and Housing	73,750	75,000	78,750	82,688	Small Church size Lead Minister for our Geo Index. Includes 5% increase per year
Minister Relocation		10,000			
Minister Health/Dental Insurance - Single		3,093	12,371	12,989	80% of UUA Standard PPO Plan - varies on age
Minister Health/Dental Insurance - Family Added	1,820	3,574	8,837	9,279	50% of UUA Standard PPO Plan for family - varies on age
Ministerial Expenses / Education	5,000	8,000	8,000	8,000	
FICA	5,642	5,738	6,024	6,326	7.65% of Salary
Retirement	7,375	7,500	7,875	8,269	10% of Salary
Life / Disability	1,370	1,439	1,510	1,586	
Sabbatical Fund	1,000	1,000	1,000	1,000	
Minister Search Committee	10,000				
<b>TOTAL MINISTERIAL</b>	<b>\$ 105,957</b>	<b>\$ 115,344</b>	<b>\$ 124,368</b>	<b>\$ 130,137</b>	

**REVENUE RANGE  
FY 2025-2026=**

- \$238k Reduced
- \$260k Steady
- \$298k Increased

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	3-Year Total FY 23-26
<b>EXPENSES TOTAL - ADMINISTRATION</b>	\$ 51,271	\$ 53,679	\$ 56,189	\$ 58,807	
<b>EXPENSES TOTAL - BUILDING AND GROUNDS</b>	\$ 65,378	\$ 68,647	\$ 72,079	\$ 75,683	
<b>EXPENSES TOTAL - PROGRAMS</b>	\$ 49,549	\$ 51,681	\$ 53,896	\$ 56,195	
<b>EXPENSES TOTAL - MINISTERIAL</b>	\$ 105,957	\$ 115,344	\$ 124,368	\$ 130,137	
<b>EXPENSES - TOTAL ALL</b>	<b>\$ 272,155</b>	<b>\$ 289,351</b>	<b>\$ 306,531</b>	<b>\$ 320,822</b>	
<b>INCOME TOTAL</b>	<b>\$ 256,742</b>	<b>\$ 257,742</b>	<b>\$ 258,742</b>	<b>\$ 259,742</b>	
<b>NET PROFIT / LOSS</b>	<b>\$ (15,413)</b>	<b>\$ (31,608)</b>	<b>\$ (47,789)</b>	<b>\$ (61,080)</b>	<b>\$ (140,477)</b>

**BREAK-EVEN MINISTERIAL FY 2025-2026  
(REVENUE MINUS NON-MINISTERIAL)**

- \$48k Reduced Revenue Model
- \$70k Steady Revenue Model
- \$108k Increased Revenue Model

**ACTUAL COST: \$130k**

**PROJECTED NET DEFICIT IN BUDGET (Requiring offsets from combination of Pledge, Endowment, Rental, or Real Estate):**

- -\$70k to -\$80k per year if modeled with Reduced Revenue @ -5 % over time
- -\$50k to -\$60k per year if modeled with Steady Revenue over time
- -\$15k to -\$20k per year if modeled with Increased Revenue @ +5% over time
- IF >10% Sustained Annual Growth in Congregation / Pledge, would reach budget equilibrium and Full Health Benefits Plan

**Key Variables:**

- Base Salary presented may be higher or lower than market demands
- Unknown age of Minister for Health Insurance Premiums, or if Minister will require Health Insurance: ~ \$10-15k per year for Minister Health plan if required
- Unknown family status of Minister for Health Insurance Premiums: ~ \$8k - \$10k additional per year if Family Plan vs. Single Plan
- Minister Search costs and Relocation Costs will repeat if additional ministry searches occur
- Non-Ministerial costs are projected with ~5% annual increases. This affects budget by ~ \$25k over 3-year projection

## MODEL #2 – 75% TIME MINISTER (CONTRACT)

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	
Minister Salary and Housing	73,750	64,174	60,982	64,031	75% of Lead Minister for our Geo Index. Includes 5% increase per year
Minister Relocation		10,000			
Minister Health/Dental Insurance - Single		3,093	12,371	12,989	80% of UUA Standard PPO Plan - varies on age
Minister Health/Dental Insurance - Family Added	1,820	3,574	8,837	9,279	50% of UUA Standard PPO Plan for family - varies on age
Ministerial Expenses / Education	5,000	6,000	6,000	6,000	
FICA	5,642	4,909	4,665	4,898	7.65% of Salary
Retirement	7,375	6,417	6,098	6,403	10% of Salary
Life / Disability	1,370	1,439	1,510	1,586	
Sabbatical Fund	1,000	1,000	1,000	1,000	
Minister Search Committee	10,000				
<b>TOTAL MINISTERIAL</b>	<b>\$ 105,957</b>	<b>\$ 100,606</b>	<b>\$ 101,464</b>	<b>\$ 106,187</b>	

**REVENUE RANGE  
FY 2025-2026=**

- \$238k Reduced
- \$260k Steady
- \$298k Increased

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	3-Year Total FY 23-26
EXPENSES TOTAL - ADMINISTRATION	\$ 51,271	\$ 53,679	\$ 56,189	\$ 58,807	
EXPENSES TOTAL - BUILDING AND GROUNDS	\$ 65,378	\$ 68,647	\$ 72,079	\$ 75,683	
EXPENSES TOTAL - PROGRAMS	\$ 49,549	\$ 49,549	\$ 49,549	\$ 49,549	
EXPENSES TOTAL - MINISTERIAL	\$ 105,957	\$ 100,606	\$ 101,464	\$ 106,187	
<b>EXPENSES - TOTAL ALL</b>	<b>\$ 272,155</b>	<b>\$ 272,480</b>	<b>\$ 279,281</b>	<b>\$ 290,226</b>	
<b>INCOME TOTAL</b>	<b>\$ 256,742</b>	<b>\$ 257,742</b>	<b>\$ 258,742</b>	<b>\$ 259,742</b>	
<b>NET PROFIT / LOSS</b>	<b>\$ (15,413)</b>	<b>\$ (14,738)</b>	<b>\$ (20,538)</b>	<b>\$ (30,484)</b>	<b>\$ (65,760)</b>

**BREAK-EVEN MINISTERIAL FY 2025-2026  
(REVENUE MINUS NON-MINISTERIAL)**

- \$48k Reduced Revenue Model
- \$70k Steady Revenue Model
- \$108k Increased Revenue Model

**ACTUAL COST: \$106k**

### PROJECTED NET DEFICIT IN BUDGET (Requiring offsets from combination of Pledge, Endowment, Rental, or Real Estate):

- -\$45k to -\$55k per year if modeled with Reduced Revenue @ -5 % over time
- -\$25k to -\$30k per year if modeled with Steady Revenue over time
- Balanced Budget per year if modeled with Increased Revenue @ +5% over time

- Key Variables:*
- Must find a candidate willing to work ¾ schedule
  - Requires additional volunteer time support for administration and programs
  - Requires 100% of Benefits
  - Unknown age of Minister for Health Insurance Premiums, or if Minister will require Health Insurance: ~ \$10-15k per year for Minister Health plan if required
  - Unknown family status of Minister for Health Insurance Premiums: ~ \$8k - \$10k additional per year if Family Plan vs. Single Plan
  - Minister Search costs and Relocation Costs will repeat if additional ministry searches occur

## MODEL #3 – 50% TIME MINISTER (CONTRACT)

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	
Minister Salary and Housing	73,750	48,929	40,655	42,687	50% of Lead Minister for our Geo Index. Includes 5% increase per year
Minister Relocation		10,000			
Minister Health/Dental Insurance - Single		3,093	12,371	12,989	80% of UUA Standard PPO Plan - varies on age
Minister Health/Dental Insurance - Family Added	1,820	3,574	8,837	9,279	50% of UUA Standard PPO Plan for family - varies on age
Ministerial Expenses / Education	5,000	4,000	4,000	4,000	
FICA	5,642	3,743	3,110	3,266	7.65% of Salary
Retirement	7,375	4,893	4,065	4,269	10% of Salary
Life / Disability	1,370	1,439	1,510	1,586	
Sabbatical Fund	1,000	1,000	1,000	1,000	
Minister Search Committee	10,000				
<b>TOTAL MINISTERIAL</b>	<b>\$ 105,957</b>	<b>\$ 80,670</b>	<b>\$ 75,549</b>	<b>\$ 79,077</b>	

**REVENUE RANGE**  
FY 2025-2026=

- \$238k Reduced
- \$260k Steady
- \$298k Increased

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	3-Year Total FY 23-26
EXPENSES TOTAL - ADMINISTRATION	\$ 51,271	\$ 53,679	\$ 56,189	\$ 58,807	
EXPENSES TOTAL - BUILDING AND GROUNDS	\$ 65,378	\$ 68,647	\$ 72,079	\$ 75,683	
EXPENSES TOTAL - PROGRAMS	\$ 49,549	\$ 51,681	\$ 53,896	\$ 56,195	
EXPENSES TOTAL - MINISTERIAL	\$ 105,957	\$ 80,670	\$ 75,549	\$ 79,077	
<b>EXPENSES - TOTAL ALL</b>	<b>\$ 272,155</b>	<b>\$ 254,677</b>	<b>\$ 257,712</b>	<b>\$ 269,762</b>	
<b>INCOME TOTAL</b>	<b>\$ 256,742</b>	<b>\$ 257,742</b>	<b>\$ 258,742</b>	<b>\$ 259,742</b>	
<b>NET PROFIT / LOSS</b>	<b>\$ (15,413)</b>	<b>\$ 3,065</b>	<b>\$ 1,030</b>	<b>\$ (10,020)</b>	<b>\$ (5,924)</b>

**BREAK-EVEN MINISTERIAL FY 2025-2026 (REVENUE MINUS NON-MINISTERIAL)**

- \$48k Reduced Revenue Model
- \$70k Steady Revenue Model
- \$108k Increased Revenue Model

**ACTUAL COST: \$80k**

~ PROJECTED BALANCED BUDGET (Requiring significant additional volunteer time support for administration and programs):

- -\$20k to -\$25k per year if modeled with Reduced Revenue @ -5 % over time
- Balanced \$0k to -\$10k per year if modeled with Steady Revenue over time
- Budget Surplus +\$20k to +\$30k if modeled with Increased Revenue @ +5% over time

- Key Variables:*
- Must find a candidate willing to work ½ schedule
  - Requires 100% of Benefits
  - Unknown age of Minister for Health Insurance Premiums, or if Minister will require Health Insurance: ~ \$10-15k per year for Minister Health plan if required
  - Unknown family status of Minister for Health Insurance Premiums: ~ \$8k - \$10k additional per year if Family Plan vs. Single Plan
  - Minister Search costs and Relocation Costs will repeat if additional ministry searches occur

# MODEL #4 – FULL TIME MINISTER SPLIT WITH BOCA OR STUART (SOMEHOW)

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	
Minister Salary and Housing	73,750	48,929	40,655	42,687	Lead Minister for our Geo Index. Includes 5% increase per year. (Split 50/50 with Boca)
Minister Relocation		5,000			Split 50/50 with Boca
Minister Health/Dental Insurance - Single		1,546	6,185	6,495	80% of UUA Standard PPO Plan - varies on age (Split 50/50 with Boca)
Minister Health/Dental Insurance - Family Added	1,820	1,787	4,419	4,640	50% of UUA Standard PPO Plan for family - varies on age (Split 50/50 with Boca)
Ministerial Expenses / Education	5,000	4,000	4,000	4,000	Split 50/50 with Boca
FICA	5,642	3,743	3,110	3,266	7.65% of Salary
Retirement	7,375	4,893	4,065	4,269	10% of Salary
Life / Disability	1,370	909	755	793	Split 50/50 with Boca
Sabbatical Fund	1,000	750	500	500	Split 50/50 with Boca
Minister Search Committee	10,000				
<b>TOTAL MINISTERIAL</b>	<b>\$ 105,957</b>	<b>\$ 71,557</b>	<b>\$ 63,689</b>	<b>\$ 66,649</b>	

**REVENUE RANGE  
FY 2025-2026=**

- \$238k Reduced
- \$260k Steady
- \$298k Increased

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	3-Year Total FY 23-26
EXPENSES TOTAL - ADMINISTRATION	\$ 51,271	\$ 53,679	\$ 56,189	\$ 58,807	
EXPENSES TOTAL - BUILDING AND GROUNDS	\$ 65,378	\$ 68,647	\$ 72,079	\$ 75,683	
EXPENSES TOTAL - PROGRAMS	\$ 49,549	\$ 51,681	\$ 53,896	\$ 56,195	
EXPENSES TOTAL - MINISTERIAL	\$ 105,957	\$ 71,557	\$ 63,689	\$ 66,649	
<b>EXPENSES - TOTAL ALL</b>	<b>\$ 272,155</b>	<b>\$ 245,564</b>	<b>\$ 245,853</b>	<b>\$ 257,335</b>	
<b>INCOME TOTAL</b>	<b>\$ 256,742</b>	<b>\$ 257,742</b>	<b>\$ 258,742</b>	<b>\$ 259,742</b>	
<b>NET PROFIT / LOSS</b>	<b>\$ (15,413)</b>	<b>\$ 12,179</b>	<b>\$ 12,889</b>	<b>\$ 2,407</b>	27,475

**BREAK-EVEN MINISTERIAL FY 2025-2026  
(REVENUE MINUS NON-MINISTERIAL)**

- \$48k Reduced Revenue Model
- \$70k Steady Revenue Model
- \$108k Increased Revenue Model

**ACTUAL COST: \$66k**

**PROJECTED SURPLUS BUDGET (Requiring significant additional volunteer time support for administration and programs):**

- -\$15k to -\$20k per year if modeled with Reduced Revenue @ -5 % over time
- Budget Surplus \$0k to +\$10k per year if modeled with Steady Revenue over time
- Budget Surplus +\$40k to +\$50k if modeled with Increased Revenue @ +5% over time

**Key Variables:**

- May not be practicable. Legal and logistical challenges of splitting salary AND benefits 50/50 with another congregation.
- Unknown age of Minister for Health Insurance Premiums, or if Minister will require Health Insurance: ~ \$10-15k per year for Minister Health plan if required
- Unknown family status of Minister for Health Insurance Premiums: ~ \$8k - \$10k additional per year if Family Plan vs. Single Plan
- Minister Search costs and Relocation Costs will repeat if additional ministry searches occur

# MODEL #5 – 15-HOUR MINISTER – PULPIT ONLY, WITH NO BENEFITS (SOMEHOW)

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	
Minister Salary and Housing	73,750	41,306	30,491	32,016	Lead Minister for our Geo Index @ 15 hours/month
Minister Relocation		8,000			
Minister Health/Dental Insurance - Single		-	-	-	None
Minister Health/Dental Insurance - Family Added	1,820	683	-	-	None
Ministerial Expenses / Education	5,000	1,000	1,000	1,000	Reduced
FICA	5,642	3,160	2,333	2,449	7.65% of Salary
Retirement	7,375	1,844	-	-	None
Life / Disability	1,370	343	-	-	None
Sabbatical Fund	1,000	250	-	-	None
Minister Search Committee	10,000				
<b>TOTAL MINISTERIAL</b>	<b>\$ 105,957</b>	<b>\$ 56,585</b>	<b>\$ 33,824</b>	<b>\$ 35,465</b>	

**REVENUE RANGE**  
FY 2025-2026=

- \$238k Reduced
- \$260k Steady
- \$298k Increased

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	3-Year Total FY 23-26
EXPENSES TOTAL - ADMINISTRATION	\$ 51,271	\$ 53,679	\$ 56,189	\$ 58,807	
EXPENSES TOTAL - BUILDING AND GROUNDS	\$ 65,378	\$ 68,647	\$ 72,079	\$ 75,683	
EXPENSES TOTAL - PROGRAMS	\$ 49,549	\$ 51,681	\$ 53,896	\$ 56,195	
EXPENSES TOTAL - MINISTERIAL	\$ 105,957	\$ 56,585	\$ 33,824	\$ 35,465	
EXPENSES - TOTAL ALL	\$ 272,155	\$ 230,591	\$ 215,988	\$ 226,150	
INCOME TOTAL	\$ 256,742	\$ 257,742	\$ 258,742	\$ 259,742	
<b>NET PROFIT / LOSS</b>	<b>\$ (15,413)</b>	<b>\$ 27,151</b>	<b>\$ 42,755</b>	<b>\$ 33,592</b>	103,498

**BREAK-EVEN MINISTERIAL FY 2025-2026 (REVENUE MINUS NON-MINISTERIAL)**

- \$48k Reduced Revenue Model
- \$70k Steady Revenue Model
- \$108k Increased Revenue Model

**ACTUAL COST: \$35k**

**PROJECTED SURPLUS BUDGET (Requiring massive additional volunteer time support for administration and programs):**

- +\$15k to +\$20k per year if modeled with Reduced Revenue @ -5 % over time
- +\$35k to +\$40k per year if modeled with Steady Revenue over time
- +\$65k to +\$70k if modeled with Increased Revenue @ +5% over time

**Key Variables:**

- May not be practicable to find a candidate, or to maintain mission of the congregation.
- No benefits other than FICA
- Minister Search costs and Relocation Costs will repeat if additional ministry searches occur

# MODEL #6 – LAY-LED MINISTRY – SANCTUARY SERVICES FILLS PULPIT WEEKLY

Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	
Décor	150	200	250	300	
Adult Programs					
Small Group Ministry	250	300	350	400	
Membership	500	550	600	650	
Caring Committee	100	100	100	100	
Stewardship	200	200	200	200	
Hospitality	500	500	500	500	
Sunday Services	2,600	15,200	19,110	19,460	\$350/week for 52 weeks, + 5% annual increase
Music Director	18,649	19,581	20,561	21,589	Modeled as 5% increase per year
Music Ministry Supplies	1,200	1,200	1,200	1,200	
Children's Program Staff	7,900	7,900	7,900	7,900	
Lifespan Religious Education Supplies	2,000	2,000	2,000	2,000	
Dues - UUA/SE Cluster	14,000	14,700	15,435	16,207	Modeled as 5% increase per year
JAM	1,500	1,500	1,500	1,500	
<b>EXPENSES TOTAL - PROGRAMS</b>	<b>\$ 49,549</b>	<b>\$ 63,931</b>	<b>\$ 69,706</b>	<b>\$ 72,005</b>	

<b>REVENUE RANGE</b> <b>FY 2025-2026=</b> <ul style="list-style-type: none"> <li>• \$238k Reduced</li> <li>• \$260k Steady</li> <li>• \$298k Increased</li> </ul>
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<b>BREAK-EVEN MINISTERIAL FY 2025-2026</b> <b>(REVENUE MINUS NON-MINISTERIAL)</b> <ul style="list-style-type: none"> <li>• \$48k Reduced Revenue Model</li> <li>• \$70k Steady Revenue Model</li> <li>• \$108k Increased Revenue Model</li> </ul> <b>ACTUAL COST: \$20k</b>
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Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	3-Year Total FY 23-26
EXPENSES TOTAL - ADMINISTRATION	\$ 51,271	\$ 53,679	\$ 56,189	\$ 58,807	
EXPENSES TOTAL - BUILDING AND GROUNDS	\$ 65,378	\$ 68,647	\$ 72,079	\$ 75,683	
EXPENSES TOTAL - PROGRAMS	\$ 49,549	\$ 63,931	\$ 69,706	\$ 72,005	
EXPENSES TOTAL - MINISTERIAL	\$ 105,957	\$ 23,966	\$ -	\$ -	
<b>EXPENSES - TOTAL ALL</b>	<b>\$ 272,155</b>	<b>\$ 210,223</b>	<b>\$ 197,974</b>	<b>\$ 206,496</b>	
<b>INCOME TOTAL</b>	<b>\$ 256,742</b>	<b>\$ 257,742</b>	<b>\$ 258,742</b>	<b>\$ 259,742</b>	
<b>NET PROFIT / LOSS</b>	<b>\$ (15,413)</b>	<b>\$ 47,519</b>	<b>\$ 60,769</b>	<b>\$ 53,247</b>	<b>\$ 161,535</b>

## PROJECTED SURPLUS BUDGET (Requiring massive additional volunteer time support for administration and programs):

- +\$25k to +\$30k per year if modeled with Reduced Revenue @ -5 % over time
- +\$45k to +\$55k per year if modeled with Steady Revenue over time
- +\$80k to +\$90k if modeled with Increased Revenue @ +5% over time

### Key Variables:

- May not be practicable to sustain with existing volunteer availability, or to maintain mission of the congregation.
- No benefits or salaries
- Minister Search costs and Relocation Costs will repeat if additional ministry searches occur



# MODEL #7 – MODEL #1 FULL TIME MINISTER (DEVELOPMENTAL OR SETTLED) AND DLRE STAFFING

Category	FY22-23 BUDGET	FY 23-24 w/ Full Time Developmental / Settled	FY 24-25 w/ Full Time Developmental / Settled	FY 25-26 w/ Full Time Developmental / Settled	
Administration Salary	20,500	21,525	22,601	23,731	Modeled w/ 5% increase per year
Sexton Salary	13,268	13,931	14,628	15,359	Modeled w/ 5% increase per year
Director LRE Salary		10000	40000	42000	
Payroll Taxes	2,583	3,477	5,908	6,203	7.65% of Salaries
Payroll Fees	1,000	1,000	1,000	1,000	
Transaction Fees	500	500	500	500	
Staff ER Retirement Contribution	3,377	4,546	7,723	8,109	10% of Salaries
Workers Comp	1,418	1,909	3,244	3,406	4.2% of Salaries
Postage	425	450	475	500	
Software Fees	700	725	750	775	
Program Supplies Admin	1,000	1,050	1,100	1,150	
Telecommunication	4,000	4,050	4,100	4,150	
Equipment Lease	1,800	1,900	2,000	2,100	
Office Supplies	200	250	300	350	
Fees & Taxes	500	550	600	650	
Marketing and Communication					
<b>EXPENSES TOTAL - ADMINISTRATION</b>	<b>\$ 51,271</b>	<b>\$ 65,864</b>	<b>\$ 104,929</b>	<b>\$ 109,984</b>	
Category	FY22-23	FY 23-24	FY 24-25	FY 25-26	3-Year Total FY 23-26
<b>EXPENSES TOTAL - ADMINISTRATION</b>	<b>\$ 51,271</b>	<b>\$ 65,864</b>	<b>\$ 104,929</b>	<b>\$ 109,984</b>	
<b>EXPENSES TOTAL - BUILDING AND GROUNDS</b>	<b>\$ 65,378</b>	<b>\$ 68,647</b>	<b>\$ 72,079</b>	<b>\$ 75,683</b>	
<b>EXPENSES TOTAL - PROGRAMS</b>	<b>\$ 49,549</b>	<b>\$ 51,681</b>	<b>\$ 53,896</b>	<b>\$ 56,195</b>	
<b>EXPENSES TOTAL - MINISTERIAL</b>	<b>\$ 105,957</b>	<b>\$ 115,344</b>	<b>\$ 124,368</b>	<b>\$ 130,137</b>	
<b>EXPENSES - TOTAL ALL</b>	<b>\$ 272,155</b>	<b>\$ 301,536</b>	<b>\$ 355,271</b>	<b>\$ 371,999</b>	
<b>INCOME TOTAL</b>	<b>\$ 256,742</b>	<b>\$ 257,742</b>	<b>\$ 258,742</b>	<b>\$ 259,742</b>	
<b>NET PROFIT / LOSS</b>	<b>\$ (15,413)</b>	<b>\$ (43,793)</b>	<b>\$ (96,529)</b>	<b>\$ (112,257)</b>	<b>\$ (252,579)</b>

**REVENUE RANGE**  
FY 2025-2026=

- \$238k Reduced
- \$260k Steady
- \$298k Increased

**BREAK-EVEN MINISTERIAL AND LDRE FOR FY 2025-2026 (REVENUE MINUS NON-MINISTERIAL)**

- \$48k Reduced Revenue Model
- \$70k Steady Revenue Model
- \$108k Increased Revenue Model

**ACTUAL COST: \$180k**

**PROJECTED NET DEFICIT IN BUDGET (Requiring major offsets from combination of Pledge, Endowment, Rental, or Real Estate):**

- -\$110k to -\$120k per year if modeled with Reduced Revenue @ -5 % over time
- -\$90k to -\$100k per year if modeled with Steady Revenue over time
- -\$55k to -\$60k per year if modeled with Increased Revenue @ +5% over time
- **NEED >15% Sustained Annual Growth in Congregation / Pledge AND Endowment, to reach budget equilibrium and Full Health Benefits Plan**

*Key Variables:*

- Base Salary presented may be higher or lower than market demands
- Unknown age of DLRE and Minister for Health Insurance Premiums, or if Minister will require Health Insurance: ~ \$10-15k per year per employee for DLRE and Minister Health plans if required
- Unknown family status of DLRE and Minister for Health Insurance Premiums: ~ \$8k - \$10k additional per year per employee if Family Plan vs. Single Plan
- Minister Search costs and Relocation Costs will repeat if additional ministry searches occur
- Non-Ministerial costs are projected with ~5% annual increases. This affects budget by ~ \$25k over 3-year projection