

Birmingham Unitarian Church
Board of Trustees Meeting
Monday, October 27, 2025

Attendees: Mary Jo Ebert, Keith Ensroth, Art Hillman, Tanya Nordhaus (arr. 7:15), Harper West, Rev. Connie Grant, Brian Schandavel, Drieka Degraff, Donna Cunningham, Claudia Kocher, Bill Fox.

Call to Order: 7:08pm

Covenant (Bill)

Chalice lighting and Check-in

Motion to approve minutes from September 22, 2025 made by Keith and seconded by Claudia. Approved unanimously.

Monthly Reports:

Strategic Planning Report –Drieka Degraff

The Team has completed two of three listening labs. All 25 spaces were taken in each of the first two sessions for a total of 50 participants. The next session is November 1st and there are only a couple of openings left. Drieka said they received positive results from the survey. She will organize using ChatGPT. There is no on-line session scheduled due to lack of interest. The Strategic Planning Committee generally meets Wednesday afternoons.

Treasurer’s Report – Keith Ensroth

September report:

- Review of the Operating Budget: Increase in health care premiums for staff of 19.5% beginning in January 2026. Looking at how to pay for this larger than expected increase, but part of it can be covered by interest from bank accounts. The \$7000 impact can be mostly covered by interest income.
- Facility Report: Replacing the HVAC unit and need to resurface the roof on Hodas Hall, to be completed in March.
- Four Designated Payables listed on the current balance sheet are not being used: 1. Memorial & Tributes; 2. Art Committee; 3. Program Initiatives; and 4. Building Projects. Rev. Connie said the Program Initiatives was being used for WiFi upgrade. Keith proposed merging these different accounts into one generic fund. Mary Jo made a motion to blend undesignated accounts into one fund. Art seconded. Approved unanimously.

- The Coming-of-Age line item has \$320. This is lower than the amount raised for the program so Valerie is looking into where the rest of the money was allocated.
- Mary Jo asked where the \$1415 for Social Justice came from.
- Planned Giving Committee: Keith presented a slide dividing what is being handled by the Budget & Finance and what will be the domain of a three-person committee Keith proposed for handling marketing and education on planned giving. Mary Jo will check the skills survey to see if anyone has relevant skills. Tanya volunteered to be the liaison for the committed and to look at existing charter **[action]**, which could be simplified. The new charter would be separate from the charter for Budget & Finance.
- Financial Procedural Audit status: Currently documenting procedures as they are in practice. It was noted that procedures for the Sunday Plate collection count and donut money count need updated procedures, i.e. members of the same family should not count money without another unrelated individual.
- 2026-27 Annual Budget: Work will start in December to be ready for January meeting so it can be used to develop pledge drive targets and to estimate salary of the contract minister to be hired in 2026.
- High-Level Three-Year Budget Projection for 2026-27 to 2028-29: Will this be influenced by the strategic plan under development? Changes in priorities may or may not affect this.
- A question was raised about giving statements. Rev. Connie stated that they're due to be sent "any minute."
- It was agreed that we would ask Valerie for a list of recent donors of special or additional donations separate from pledge payments so that thank you cards can be sent. Action: Rev. Connie & Mary Jo will touch base on this after Rev. Connie discusses it with Valerie.

Contract Minister Search – Tanya, Bill

First meeting scheduled for November 2nd. The committee will begin by updating the Congregational Record.

Minister's Report – Rev. Connie Grant

- Unfinished Business: Both sessions went well. One general issue that surfaced was that there is a lack of understanding of ministerial contractual obligations. The meetings were for personal processing and not for emitting information and it seems like it was accomplishing that. **Action:** Mary Jo is to ask Valerie for Rev. Mandy's contract and Rev. Connie's contract to gain an understanding of their contents.

- Bylaws & Policies: **Action:** Policies are to be posted in the *Member Resources* section of the BUC website. There's one policy posted there at present. Policies need to be compiled. Keith has access to an extensive collection and will send it to Rev. Connie after reviewing. Some of these policies are likely to be obsolete.
- Rev. Connie asked if it would be useful to have a seminar on congregation governance models and the answer was 'yes'. **Action:** Rev. Connie and Mary Jo will schedule. There was a question as to when the Hotchkiss model was approved and that was unknown, but was not approved in the last three years.

Safety and Security: Utilizing skills survey to assemble a team. **Action:** Rev. Connie will talk to Craig Spangler about the previous Safer Congregation Task Force.

Open Topics

Bylaws: An informational meeting is scheduled for November 2nd and the congregational vote is scheduled for November 16th. Amendments will be taken from the floor during the meeting.

A concern was noted in Article VIII of the proposed bylaws that votes had to be received by 10am the day of the annual meeting. Since many people arrive slightly before the service on the day of the annual meeting and complete their ballot when they arrive, 10am was deemed to be too early. **Action:** Rev. Connie will discuss this with the Bylaws & Policies work group.

Roles to fill: Service Auction Committee, Planned Giving, Safer Congregation Policy task force.

Thank you notes to be written. **Action:** Prepare a thank you card for Dick Cantley for his work on the grounds committee. Keep a list of who else should receive or has received a thank you card.

New Business:

Revenue Committee: Mary Masson will represent Rummage on the Revenue Committee as she is already on both.

Craig Stroup is determining the amount of money that needs to be raised from auction, etc. this year. The revenue committee needs individual committees to do their own fundraisers so that the Revenue Committee is not doing all the organizing. The proposed Chili Cook-Off is on hold.

Service Auction: Needs new leaders and new ideas. A brainstorming meeting is planned.

Issues Arising for the Good of the Church:

Long-time congregant and former Board member Sidney Lentz died October 25th. **Action:** Tanya to reach out to George Lentz's kids for addresses to send the family a sympathy card.

Tanya is transcribing the congregation interviews she has conducted.

Visitor Comments / Questions:

No visitors

Motion to adjourn: Harper motioned, Claudia seconded. Meeting adjourned at 9:25pm

Next Meeting: November 24, 2025 at 7pm.

Respectfully submitted,
Bill Fox, Board Secretary

Treasurer's Report

SEPTEMBER 2025

KEITH ENSROTH

This Month's Topics

Review of the Operating Budget

Review of the Facility Reserve

Money For Initiatives That Are Not Currently Funded in the Operating Budget

Planned Giving Committee

Financial Procedural Audit Status

Creating the 2026-2027 Annual Budget

High-Level Three-Year Budget Projection: 2026-2027 to 2028-2029

Birmingham Unitarian Church										
FY 2026 MTD & YTD Financial Statements										
3 Months Ending - September 30, 2025										
	Actuals			Budget			F(Y)U Variance			3 + P
	MTD	MTD	YTD	MTD	MTD	YTD	Actual	Budget	Variance	
	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	Sep-25	FY 25/26 YTD	FY 25/26 YTD	FY 25/26 YTD	FYE
										Jun-26
										Jun-26
01. REVENUE / 01. PLEDGES / 01. PLEDGES	57,219	41,185	16,034	127,511	133,555	(6,045)	504,221	504,221		504,221
01. REVENUE / 03. PLATE COLLECTION / 01. PLATE COLLECTION	2,503	2,500	3	7,730	7,500	230	30,000	30,000		30,000
01. REVENUE / 04. LEASE INCOME / 01. LEASE INCOME	1,196	0	1,196	1,196	0	1,196	0	1,196		0
01. REVENUE / 05. RENTALS / 01. RENTALS	2,439	5,000	(2,567)	18,877	15,000	3,877	60,000	60,000		60,000
01. REVENUE / 06. ENDOWMENT DRAWS / 01. GENERAL	0	0	0	0	0	0	24,042	24,042		24,042
01. REVENUE / 06. ENDOWMENT DRAWS / 02. COMM FOUND SEMI	0	0	0	0	0	0	36,403	36,403		36,403
01. REVENUE / 06. ENDOWMENT DRAWS / 03. MUSIC	0	0	0	0	0	0	2,500	2,500		2,500
01. REVENUE / 06. ENDOWMENT DRAWS / 04. MEM OLEN	0	0	0	0	0	0	2,300	2,300		2,300
01. REVENUE / 07. GENERAL FUNDRAISING / 01. RUMMAGE	60	0	60	200	0	200	20,000	20,000		20,000
01. REVENUE / 07. GENERAL FUNDRAISING / 02. FUNDRAISERS	262	2,267	(2,004)	1,112	2,500	(1,388)	20,000	20,000		20,000
01. REVENUE / 07. GENERAL FUNDRAISING / 03. MAMA'S	1,424	899	525	1,424	899	525	8,000	8,000		8,000
01. REVENUE / 07. GENERAL FUNDRAISING / 04. OTHER GENERAL	0	0	0	0	0	0	0	0		0
01. REVENUE / 08. DESIGNATED FUNDRAISING / 01. MINISTERIAL	50	50	0	150	100	50	250	250		250
01. REVENUE / 08. DESIGNATED FUNDRAISING / 02. RELIGIOUS ED	0	0	0	0	0	0	3,600	3,600		3,600
01. REVENUE / 08. DESIGNATED FUNDRAISING / 03. MUSIC	0	0	0	0	0	0	0	0		0
01. REVENUE / 08. DESIGNATED FUNDRAISING / 04. CONGREGATIONAL LIFE	110	0	110	439	0	439	0	0		0
01. REVENUE / 08. DESIGNATED FUNDRAISING / 05. SOCIAL & ENVIRONMENTAL JUSTICE	0	0	0	0	0	0	0	0		0
01. REVENUE / 08. DESIGNATED FUNDRAISING / 06. MEM OLEN	0	0	0	700	0	700	700	700		700
01. REVENUE / 09. OTHER INCOME / 01. OTHER INCOME	2,694	510	2,184	20,744	510	20,234	5,025	12,325		12,325
REVENUE	67,651	52,401	15,251	180,083	160,054	20,029	717,041	724,341		724,341
02. EXPENSE / 01. MINISTER / 01. MINISTERIAL STAFF	13,743	15,150	1,407	41,252	45,451	4,199	181,803	185,344		185,344
02. EXPENSE / 01. MINISTER / 02. MINISTERIAL EXP	750	1,217	467	2,498	3,050	553	11,050	11,050		11,050
02. EXPENSE / 02. RELIGIOUS EDUCATION / 01. RE STAFF	5,110	5,209	99	15,097	15,918	821	63,071	65,180		65,180
02. EXPENSE / 02. RELIGIOUS EDUCATION / 02. RE EXP	113	104	(9)	696	313	(383)	1,300	1,300		1,300
02. EXPENSE / 03. MUSIC / 01. MUSIC STAFF	6,083	6,498	383	18,252	18,148	1,866	72,842	72,842		72,842
02. EXPENSE / 03. MUSIC / 02. MUSIC EXP	43	150	107	43	150	107	1,800	1,800		1,800
02. EXPENSE / 04. CONGREGATIONAL LIFE / 01. CONGREGATIONAL LIFE STAFF	3,861	3,891	30	12,420	11,673	(747)	46,691	46,691		46,691
02. EXPENSE / 04. CONGREGATIONAL LIFE / 02. CONGREGATIONAL LIFE EXP	0	413	413	728	1,238	510	7,150	7,150		7,150
02. EXPENSE / 05. SOCIAL & ENVIRONMENTAL JUSTICE / 01. SOCIAL & ENVIRONMENTAL JUSTICE STAFF	0	0	0	0	0	0	0	0		0
02. EXPENSE / 05. SOCIAL & ENVIRONMENTAL JUSTICE / 02. SOCIAL & ENVIRONMENTAL JUSTICE EXP	0	25	25	0	75	75	300	300		300
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 01. ADMINISTRATIVE STAFF	8,996	9,019	23	26,770	27,056	287	108,228	110,109		110,109
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 02. OFFICE SERVICES & SUPPLIES	1,327	1,817	489	4,278	5,450	1,172	21,800	21,800		21,800
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 03. MUSIC EXP	0	0	0	0	0	0	500	500		500
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 03. TECH SERVICES & FEES	356	1,008	653	2,569	5,525	2,956	14,500	14,500		14,500
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 04. UTILITIES	2,246	2,000	(246)	6,232	6,750	518	27,000	27,000		27,000
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 05. BUILDING R&M	3,068	6,500	2,512	9,450	15,500	7,070	66,300	66,300		66,300
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 06. GROUNDS R&M	3,000	625	(2,375)	3,756	2,626	(1,130)	27,500	27,500		27,500
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 07. RENTAL & LEASE EXP	399	0	(399)	1,190	0	(1,190)	0	0		0
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 01. RUMMAGE EXP	127	0	(127)	127	0	(127)	3,000	3,000		3,000
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 02. SERVICE AUCTION	0	750	750	0	750	750	3,000	3,000		3,000
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 03. MAMA'S EXP	1,053	667	(387)	1,053	667	(387)	6,000	6,000		6,000
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 04. OTHER GENERAL EXP	0	0	0	0	0	0	0	0		0
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 01. MINISTERIAL EXP	2,937	1,200	(1,647)	3,132	3,760	628	15,400	15,400		15,400
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 02. RE EDUCATION EXP	44	0	(44)	44	0	(44)	950	950		950
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 03. MUSIC EXP	0	0	0	0	0	0	0	0		0
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 04. CONGREGATIONAL LIFE EXP	763	133	(630)	1,526	400	(1,126)	1,800	1,800		1,800
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 05. MEM OLEN EXP	4,850	0	(4,850)	9,950	0	(9,950)	1,800	1,800		1,800
02. EXPENSE / 09. OTHER EXPENSE / 01. OTHER EXPENSE	0	0	0	0	0	0	0	0		0
EXPENSE	61,684	59,731	(1,954)	160,633	174,128	13,495	714,563	724,019		724,019
NET OPERATING INCOME / (LOSS)	6,267	(7,330)	13,567	19,450	(14,074)	33,524	2,458	325		325

See "Exhibit A Financial Statements 2025-09 - BUC Board" on paper or on your screen if you want to see it better.

Review of the Operating Budget

02. EXPENSE / 01. MINISTER / 01. MINISTERIAL STAFF

02. EXPENSE / 02. RELIGIOUS EDUCATION / 01. RE STAFF

02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 01. ADMINISTRATIVE STAFF

- BUC was notified that the premiums on the UUA healthcare insurance will increase by 19.5% starting in January 2026.
- Hence the increases over budget for these three categories, with a cumulative increase of ~\$7,000 for the second half of the fiscal year.

01. REVENUE / 09. OTHER INCOME / 01. OTHER INCOME

- We have included interest income from Huntington Bank and First Merchants Bank in our operating budget. However, we did not budget for it.
- For the first quarter, we earned ~\$2,000 in interest.
- But we can't assume that we'll earn \$8,000 this year.
- Since the Facility Reserve supplies \$170,000 in money in the bank, but it will be decreasing over the course of the year, the Budget & Finance Committee is forecasting an increase of ~\$6,000 in this account.

With these two changes, our forecast has moved from \$2,458 positive to \$325 positive.

Note: the next time we find a surprise increase in an expense account, we will most likely have to look at a corresponding reduction in another expense account rather than being lucky as we have this time.

Facility Reserve Budget Oct 25 meeting									
BUDGET	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26
ACTUAL + FORECAST	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Beginning Balance	204,661	165,309	171,205	177,101	126,231	133,700	141,169	3,638	11,108
Inflows	6,295	6,295	6,295	6,295	7,868	7,868	17,868	7,868	(2,132)
Outflows	(45,648)	(399)	(399)	(57,166)	(399)	(399)	(155,399)	(399)	(399)
Ending Balance	165,309	171,205	177,101	126,231	133,700	141,169	3,638	11,108	8,577
Inflows:									
Funding from BUC Operating Fund							10,000		(10,000)
Rent in from Montessori	6,295	6,295	6,295	6,295	7,868	7,868	7,868	7,868	7,868
Security Deposit from Montessori									
Additional Other Funding									
Total Inflows	6,295	6,295	6,295	6,295	7,868	7,868	17,868	7,868	(2,132)
Outflows:									
Amortization of Lease Expenses	(399)	(399)	(399)	(399)	(399)	(399)	(399)	(399)	(399)
Commission Set-Aside				(26,767)					
Roof							(155,000)		
HVAC	(45,249)			(30,000)					
Parking Lot (Major)									
Carpeting									
Other									
Total	(45,648)	(399)	(399)	(57,166)	(399)	(399)	(155,399)	(399)	(399)

September’s major accomplishment was replacing the HVAC unit on the Hodas Hall roof.

When we must redo this roof and some small others (TBD), we will potentially need to “borrow” \$10K from the operating budget and give it back before the end of the fiscal year.

Facility Reserve Budget Oct 25 meeting							
BUDGET	24-25	25-26	26-27	27-28	28-29	29-30	GRAND TOTAL
ACTUAL + FORECAST							
	24-25	25-26	26-27	27-28	28-29	29-30	GRAND TOTAL
Beginning Balance							
Inflows	190,076	81,832	95,832	98,706	101,670	43,660	611,776
Outflows	(43,604)	(288,258)	(74,785)	(69,785)	(114,785)	(72,392)	(663,609)
Ending Balance							
Inflows:							
Funding from BUC Operating Fund	9,000	-	-	-	-	-	9,000
Rent in from Montessori	13,148	81,832	95,832	98,706	101,670	51,588	442,776
Security Deposit from Montessori	7,928	-	-	-	-	(7,928)	-
Additional Other Funding	160,000	-	-	-	-	-	160,000
Total Inflows	190,076	81,832	95,832	98,706	101,670	43,660	611,776
Outflows:							
Amortization of Lease Expenses	-	(4,785)	(4,785)	(4,785)	(4,785)	(2,392)	(21,532)
Commission Set-Aside	-	(26,767)	-	-	-	-	(26,767)
Roof	(7,250)	(155,000)	(55,000)	(50,000)	(50,000)	(70,000)	(387,250)
HVAC	(5,425)	(101,706)	(15,000)	-	(30,000)	-	(152,131)
Parking Lot (Major)	-	-	-	(15,000)	-	-	(15,000)
Carpeting	-	-	-	-	(30,000)	-	(30,000)
Other	(30,929)	-	-	-	-	-	(30,929)
Total	(43,604)	(288,258)	(74,785)	(69,785)	(114,785)	(72,392)	(663,609)

We are still holding to budget over the five years of catching up on our backlog. Reminder: 29-30 only has forecast revenue for the first half of the fiscal year, since that is when our five-year lease with the Montessori school is complete. However, they have a right to renew for one or two additional five-year periods. If the renew the lease, we will more than take care of the deficit for that year. The school needs to notify us in December 2028 whether they will renew the lease. If they choose not to renew, we have a far bigger issue to face, e.g., starting another Facility Task Force.

Money For Initiatives That Are Not Currently Funded in the Operating Budget

- We may have \$62,378 that we could utilize
- Yellow highlights below + \$10,000 Freedman bequest
- What does the Board want to do?

DESIGNATED PAYABLES -	CURRENT BALANCE	NOTES
MEMORIAL & TRIBUTES	15,273	
ART COMMITTEE	510	I believe that, given that we no longer have an Art Committee, this could be used.
PROGRAM INITIATIVES	4,594	
BUILDING PROJECTS	32,000	Remainder of Ann Throop's bequest.
MEMORIAL GLEN	2,441	
SPECIAL MUSIC	7,156	
GENERAL ENDOWMENT	100	This should be moved to the endowment.
CoA	320	
SPECIAL RE	801	
GUUSH	2,132	
MINISTER'S DISCRETION	8,274	This funds emerging needs.
SOCIAL JUSTICE	1,415	
FACILITY RESERVE	165,308	

I would suggest that we put these four categories + the Freedman bequest into a single designated payable, e.g., Building Projects, and decide how we best use these funds as we consider proposals such as the security and technology analysis that is going on.

Planned Giving Committee

FORMER PLANNED GIVING COMMITTEE RESPONSIBILITIES TRANSFERRED TO BUDGET & FINANCE COMMITTEE (2023)

To oversee management of the General Endowment Fund and the Music and Memorial Glenn Endowment Funds.
Note: Distributions from the Music and Memorial Glen Endowment Funds are determined by their respective committees.

To monitor the BUC Endowment Fund held by the Community Foundation for Southeast Michigan (CFSEM).

RESPONSIBILITIES NOT CURRENTLY BEING CARRIED OUT

To encourage church members and friends to include BUC in their estate plans via will, trust, charitable gift annuity, or other conveyance.

Educate church members on the various ways to make a bequest to BUC. Bequests can be made directly to the General Endowment Fund or other church area or via CFSEM annuity.

Publicize and urge membership in the Hallock Heritage Society which consists of and gives special recognition to BUC'ers who have included BUC in their estate planning.

By 2023, the committee that was supposed to, "...consist of five members, each serving five-year terms arranged so that one person rotates off the committee at the end of each year," had gone down to one member who chose to leave the position. The responsibilities listed on this slide are direct quotes from the previous Planned Giving Committee charter.

The Board at that time transitioned the responsibilities in the first column to the Budget & Finance Committee. This has been working given that the members of B&F have financial experience.

However, the B&F Committee did not take on the responsibilities in the second column, since their capabilities and experience were not fit for carrying these out. The B&F Committee is still ready, willing and able to carry out the financial oversight role in the first column.

I would suggest that the Board reconstitute the Planned Giving Committee, with a charter that aligns with the responsibilities in the second column.

I believe that a three-person committee could take on these roles and decide how best to manage the rotation of members of the committee.

As Treasurer, I am the board liaison to the Budget & Finance Committee. Sales and marketing is not my strength.

We should designate someone from the Board to be the liaison to the renewed Planned Giving Committee, starting by working to recruit members.

Financial Procedural Audit Status (aka Financial Review)

The Budget & Finance Committee has agreed on a plan to develop financial procedures before we bring in a company to do a financial review.

Some of these procedures will need to be documented by teams other than Budget & Finance, e.g., ushers and rummage counting cash procedures.

Given that a good-sized share of the heavy lifting for documenting current procedures will land on the shoulders of our Director of Administration, the committee will work with her to develop a plan for which procedures need to be documented, and what a reasonable timeline is for completing the work.

A quick update of where we are with a financial review.
More details will be provided at our next Board meeting.

Creating the 2026-2027 Annual Budget

The Director of Administration and Facilities will start the budget process with Minister in early December based on the first five months of the current fiscal year.

The draft budget will be presented at the Budget & Finance Committee's January meeting.

Adjustments as needed will be made so that it can be sent to the Board members by the Friday preceding their January meeting.

The proposed budget will be presented to the Board at the January meeting.

Subject to modifications made by the Board, the pledge drive target will be set and communicated to the Pledge Committee.

Just to give you a heads up on our upcoming work to create the 2026-2027 annual budget.

Remember that the Board will need to approve an amount for the pledge drive target based on a draft balanced budget.

A detailed procedure has been developed. A summary of the steps to be taken now are depicted on this slide.

After the pledge drive is completed, modifications will be made to ensure a balanced budget and sent to the Board for approval before the end of the current fiscal year.

High-Level Three-Year Budget Projection 2026-2027 to 2028-2029

One of our financial goals this year being to develop a high-level three-year budget projection that aligns with the strategic plan.

However, we won't be far enough along in the strategic planning process to make any significant changes in the 2026-2027 budget.

What are the options if there is a significant change in our allocation of funds based on the strategic plan ?

- The three-year budget plan won't start until the 2027-2028 budget
- Any significant increases for the 2026-2027 budget would need to be coupled with corresponding decreases in other areas.
- After funding requirements for the strategic plan are known, and if we already have the budget set for 2026-27 (highly likely), we could make a special ask of the congregation to pledge further to support specific initiative(s).

I'm presenting this slide to alert you to start to think about the potential financial implications that might come from the strategic planning process.

I don't foresee any specific action on this until the second half of this fiscal year.

There is no need for any specific Board action currently.

NOTE TO OFFICERS: After the meeting, we need to set up a date and time we can take care of our signatures at the banks.