

**Birmingham Unitarian Church  
Board of Trustees Meeting  
Monday, December 15, 2025**

**Attendees:** The following board members were in attendance: Donna Cunningham, Mary Jo Ebert, Keith Ensroth, Bill Fox, Art Hillman, Claudia Kocher (on-line), Tanya Nordhaus, Brian Schandavel, and Harper West. Rev. Connie Grant, ex-officio, was also in attendance.

**Call to order:** President Mary Jo Ebert called the meeting to order at 7:04pm.

Covenant – Bill Fox

Chalice lighting (Rev. Connie) and check-in.

Minutes approval

1. Motion to approve the November 24<sup>th</sup> Board meeting minutes with modification. Motion made by Harper and Keith seconded. Minutes approved unanimously.
2. Motion to approve the November 24<sup>th</sup> Executive Board meeting minutes. Motion made by Donna and Brian seconded. Approved unanimously.

## **Monthly Reports**

### **Treasurer's Report – Keith Ensroth**

1. Review of the operating budget: The forecast has not changed.
2. Review of facility reserve: Max Kort is chair of budget & finance comm. Need to consider an alternative to the \$3600 that was going to be raised by bake-off.
3. Received a quote for replacing HVAC, in Hodas Hall. The total estimate was for \$30K, with the first unit costing \$14.4K.

January Endowment Fund Draws:

4. General Endowment: Will need to take draws from the General Endowment Fund.
5. Memorial Glen Endowment Fund: Will need to take draws from both 2023 and 2025.
6. Music Endowment Fund:
  - a. Is there a reason we should draw money from the music endowment?

**Action:** Rev. Connie is to ask Steve Dearing about withdrawing money from the Music Endowment.

**Other actions:** Mary Jo to look at the charter of the Revenue Committee and meet with Craig Stroup and Tanya Nordhaus.

Opportunity Fund – Currently has \$66,354. See Keith's report.

Financial Procedural Audit Status – Prior to the board hiring an auditor to conduct an audit, the BUC staff will review their procedures.

The motion to approve Treasurer’s Report was made by Art and Tanya seconded. Approved unanimously.

Goldsmith Scholarship - Kym Worth will come to January’s Board meeting to discuss.

### **Minister’s Report – Rev. Connie Grant**

#### **Mama’s Coffee House**

Reviewed request to present “Good Trouble” performance. It is a rather political performance. As a tax-exempt nonprofit organization, we are allowed to hold events that are political, as long as it doesn’t promote campaigns or support for one political party’s candidates over the others. It has been previously performed at other UU churches. Should we have security? What have other churches done? The board agreed to proceed with booking the act after checking with other churches regarding security.

**Action:** Mary Jo will find one or two other churches that have had the group perform and see what they did.

MLK service will be a joint service at BUC due to 1<sup>st</sup> Church not being able to use their building in Detroit.

Housing amount approval (document will be sent out with correct address). Tanya motioned, Art seconded. Unanimous approval.

**Action:** Rev. Connie to send out the correct document for signature and to be added to minutes in its entirety.

#### **Contract minister – Tanya Nordhaus**

1. Tanya sent Congregational Review to Rev. Sharon Dittmar & to Rev. Connie and the search committee made many of the changes they recommended.
2. Regarding Rev. Hurt’s emeritus status not being registered with UUA despite our church voting for her to receive it: Rev. Connie noted that Rev. Hurt is not retired and is not using emeritus status, so we will leave the Congregational Record as it is.
3. Sharon Dittmar was apparently looking at an outdated CR. Tanya sorted out during extensive phone calls.

**Actions:** Mary Jo or negotiation team to reach out to Sharon Dittmar to discuss ministerial agreement as well as reaching out to Jan Gardner Christine Purcell for advice

on ministerial agreement modification other churches have made. Keith to send out the ministerial agreement template, current draft and a synopsis of major proposed changes.

## **Open topics**

**Roles To Fill:** Mary Jo had a conversation with Chris Sullivan about working on the Service Auction. He responded to our survey that he was an expert in project management and also has cooking skills. He will work with the team to develop a project schedule. Keith recommended talking to Kym Worth regarding the auction. Tanya has also run an auction. The auction team is considering having an online bidding component for this year's auction, preceding the in-person event. Looking at the end of May or beginning of June for a date to hold the auction.

**Action:** Mary Jo to inform Barb Eschner about Chris Sullivan joining the auction team and support scheduling a meeting of the auction team in January.

Planned Giving Charter - Mary Jo to send a name to Claudia to call someone for a meeting.

Safer Congregation Task Force - Rev. Connie is still collecting information and recruiting people for the task force.

**Actions:** Mary Jo to send *Thank You* notes to: John & Pat Hammer for their courtyard work and to Jane O'Neil for the *Sponsor a Family* project.

## **Issues Arising for the Good of the Church**

The friend of a friend of a board member could not get feedback on a potential rental. **Action:** Rev. Connie will follow up on the rental response. Someone had rented in the past, not recently, and was having trouble.

**Visitor Comments/Questions** – no visitors.

**Adjournment** Art motioned to adjourn the meeting, and Tanya seconded. Approved. The meeting adjourned at 8:10pm.

Next Meeting: Monday, January 26, 2026

Respectfully submitted,  
Bill Fox, Board Secretary

# Treasurer's Report

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NOVEMBER 2025

KEITH ENSROTH

## This Month's Topics

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Review of the Operating Budget

Review of the Facility Reserve

January Annual Endowment Draws

Opportunity Fund

Financial Procedural Audit Status

Birmingham Unitarian Church									
	Actuals			Budget			F(U)		
	MTD		Variance	MTD		Variance	FY 25/26 YTD		Variance
	Nov-25	Nov-25		Nov-25	Nov-25		Nov-25	Nov-25	
5 Months Ending - November 30, 2025									
01. REVENUE / 01. FLEDDGES / 01. FLEDDGES	26,545	41,185	(11,640)	205,073	215,925	(10,852)	504,221	508,384	
01. REVENUE / 03. PLATE COLLECTION / 01. PLATE COLLECTION	2,950	2,500	450	14,948	12,600	2,448	30,000	30,000	
01. REVENUE / 04. LEASE INCOME / 01. LEASE INCOME	390	0	390	1,694	0	1,694	0	0	
01. REVENUE / 05. RENTALS / 01. RENTALS	3,776	5,000	(1,224)	28,441	25,000	3,441	60,000	60,000	
01. REVENUE / 06. ENDOWMENT DRAWS / 01. GENERAL	0	0	0	0	0	0	24,042	24,042	
01. REVENUE / 06. ENDOWMENT DRAWS / 02. COMM FOUND SE MI	0	0	0	0	0	0	36,403	36,403	
01. REVENUE / 06. ENDOWMENT DRAWS / 03. MUSIC	0	0	0	0	0	0	2,500	2,500	
01. REVENUE / 06. ENDOWMENT DRAWS / 04. MEM GLEN	0	0	0	0	0	0	2,300	6,943	
01. REVENUE / 07. GENERAL FUNDRAISING / 01. RUMMAGE	0	0	0	200	0	200	20,000	20,000	
01. REVENUE / 07. GENERAL FUNDRAISING / 02. FUNDRAISERS	250	117	133	2,202	2,733	(531)	20,000	20,000	
01. REVENUE / 07. GENERAL FUNDRAISING / 03. MAMA'S	1,234	859	345	3,426	2,667	759	8,000	8,000	
01. REVENUE / 07. GENERAL FUNDRAISING / 04. OTHER GENERAL	0	0	0	0	0	0	0	0	
01. REVENUE / 08. DESIGNATED FUNDRAISING / 01. MINISTERIAL	125	0	125	275	100	175	250	250	
01. REVENUE / 08. DESIGNATED FUNDRAISING / 02. RELIGIOUS ED	0	0	0	40	0	40	3,800	3,800	
01. REVENUE / 08. DESIGNATED FUNDRAISING / 03. MUSIC	0	0	0	0	0	0	0	0	
01. REVENUE / 08. DESIGNATED FUNDRAISING / 04. CONGREGATION	157	0	157	833	0	833	0	0	
01. REVENUE / 08. DESIGNATED FUNDRAISING / 05. SOCIAL & ENVIRK	2,035	0	2,035	3,055	0	3,055	0	0	
01. REVENUE / 08. DESIGNATED FUNDRAISING / 06. MEM GLEN	0	0	0	700	0	700	700	700	
01. REVENUE / 09. OTHER INCOME / 01. OTHER INCOME	2,232	500	1,732	23,624	1,510	22,114	5,025	12,325	
REVENUE	42,703	50,191	(7,488)	282,808	280,435	2,373	717,041	731,147	
02. EXPENSE / 01. MINISTER / 01. MINISTERIAL STAFF	13,917	15,150	1,234	69,630	75,751	5,821	181,803	185,344	
02. EXPENSE / 01. MINISTER / 02. MINISTERIAL EXP	750	887	117	4,498	4,733	236	11,050	11,050	
02. EXPENSE / 02. RELIGIOUS EDUCATION / 01. RE STAFF	5,355	5,306	(49)	25,791	26,530	739	63,671	65,071	
02. EXPENSE / 02. RELIGIOUS EDUCATION / 02. RE EXP	104	97	7	791	521	(270)	1,300	1,300	
02. EXPENSE / 03. MUSIC / 01. MUSIC STAFF	5,983	5,969	(17)	28,858	30,080	1,222	72,842	73,365	
02. EXPENSE / 03. MUSIC / 02. MUSIC EXP	0	0	0	43	150	107	1,800	1,800	
02. EXPENSE / 04. CONGREGATIONAL LIFE / 01. CONGREGATIONAL L	3,808	3,891	83	20,035	19,455	(581)	46,861	47,127	
02. EXPENSE / 04. CONGREGATIONAL LIFE / 02. CONGREGATIONAL L	154	413	259	985	2,063	1,077	7,150	7,150	
02. EXPENSE / 05. SOCIAL & ENVIRONMENTAL JUSTICE / 01. SOCIAL J	0	0	0	0	0	0	0	0	
02. EXPENSE / 05. SOCIAL & ENVIRONMENTAL JUSTICE / 02. SOCIAL J	0	25	25	0	125	125	300	300	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES /	1,879	3,200	1,321	9,366	16,000	6,634	38,400	38,400	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 01. ADMINSTRATN	9,012	9,019	7	45,015	45,064	49	108,228	110,681	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 02. OFFICE SERV	1,068	1,817	729	7,358	9,083	1,725	21,800	21,800	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 03. MUSIC EXP	0	0	0	0	500	500	500	500	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 03. TECH SERVICE	(19)	1,008	1,027	4,527	7,542	3,015	14,500	14,500	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 04. UTILITIES	1,405	2,000	595	9,558	11,500	1,932	27,000	27,000	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 06. BUILDING RMA	3,173	4,500	1,327	24,452	24,650	(198)	58,300	60,800	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 06. GROUNDS RMA	0	3,541	3,541	4,523	10,209	5,686	27,500	27,500	
02. EXPENSE / 06. ADMINISTRATOR & FACILITIES / 07. RENTAL & LEA	390	0	(390)	1,904	0	(1,904)	0	0	
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 01. RUMMAGE EXP	0	0	0	127	0	(127)	3,000	3,000	
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 02. SERVICE AUCTI	0	0	0	0	750	750	3,000	3,000	
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 03. MAMA'S EXP	942	867	(276)	2,725	2,000	(725)	6,000	6,000	
02. EXPENSE / 07. GENERAL FUNDRAISING EXP / 04. OTHER GENERA	0	0	0	0	0	0	0	0	
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 01. MINISTERIAL	0	1,290	1,290	8,876	6,370	(2,506)	15,400	15,400	
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 02. RE EDUCATN	0	0	0	60	0	(60)	950	950	
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 03. MUSIC EXP	0	0	0	0	0	0	0	0	
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 04. CONGREGA	238	133	(105)	2,488	667	(1,821)	1,800	1,800	
02. EXPENSE / 08. DESIGNATED FUNDRAISING EXP / 06. MEM GLEN E	0	0	0	9,650	0	(9,650)	1,800	9,950	
02. EXPENSE / 09. OTHER EXPENSE / 01. OTHER EXPENSE	0	0	0	2,519	0	(2,519)	0	0	
EXPENSE	48,180	58,897	10,717	260,500	293,771	33,272	714,563	731,328	
NET OPERATING INCOME / (LOSS)	(5,477)	(8,706)	3,229	2,309	(33,336)	35,645	2,458	(181)	

See "Exhibit A Financial Statements 2025-11 - BUC Board" on paper or on your screen if you want to see it better.  
I'll address the highlighted cells on the next slide.

## Review of the Operating Budget

### Bottom Line:

	Actualx	Budgetx	Variance	Actual	Budget	Variance	Budget	5 + 7
	MTD	MTD		FY 25/26 YTD	FY 25/26 YTD		FYE	FYE
	Nov-25	Nov-25		Nov-25	Nov-25		Jun-26	Jun-26
01. REVENUE	42,703	50,191	(7,488)	282,808	260,435	22,373	717,041	731,147
02. EXPENSE	48,180	58,897	10,717	280,500	293,771	13,272	714,583	731,328
NET OPERATI	(5,477)	(8,706)	3,229	2,309	(33,336)	35,645	2,458	(181)

The expense categories that have W-2 staff that were given a 2% COLA starting in January have been updated with the addition.

Taking Rev. Connie's suggestion, I increased the forecast from the pledge income to balance it.

The other highlighted cell is the Music Endowment Draw. We'll discuss on this on a separate slide in a moment.

Starting with the Bottom Line: it hasn't changed since last month.  
[Read bullets]

Facility Reserve Budget 2025-11									
<b>BUDGET</b>	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
<b>ACTUAL + FORECAST</b>									
	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
Beginning Balance	171,205	177,101	141,787	133,700	141,169	3,638	11,108	8,577	1,046
Inflows	6,295	6,295	7,868	7,868	17,868	7,868	(2,132)	7,868	7,868
Outflows	(399)	(41,610)	(15,955)	(399)	(155,399)	(399)	(399)	(15,399)	(399)
Ending Balance	177,101	141,787	133,700	141,169	3,638	11,108	8,577	1,046	8,515
<b>Inflows:</b>									
Funding from BUC Operating Fund					10,000		(10,000)		
Rent in from Montessori	6,295	6,295	7,868	7,868	7,868	7,868	7,868	7,868	7,868
Security Deposit from Montessori									
Additional Other Funding									
Total Inflows	6,295	6,295	7,868	7,868	17,868	7,868	(2,132)	7,868	7,868
<b>Outflows:</b>									
Amortization of Lease Expenses	(399)	(399)	(399)	(399)	(399)	(399)	(399)	(399)	(399)
Commission Set-Aside		(26,767)							
Roof					(155,000)				
HVAC		(14,444)	(15,556)					(15,000)	
Parking Lot (Major)									
Carpeting									
Other									
Total	(399)	(41,610)	(15,955)	(399)	(155,399)	(399)	(399)	(15,399)	(399)

### Highlights from Max Kort

- Another month of Rental income from Montessori and another month of lease expense amortization
- Since we received a quote for some of the HVAC costs (the furnace that services the lower level Nursery room and the north end of the large classroom for the Montessori school), I dropped that quote into the forecast and took the remaining \$30K estimate and pushed it out into Q126, such that the sum of the two items still match the original \$30K figure from Buildings & Grounds. These cells are shaded green in the file.
- I did not make any other changes to out-periods and I confirmed no negative reserve balances in any future periods.

Facility Reserve Budget 2025-11							
<b>BUDGET</b>	24-25	25-26	26-27	27-28	28-29	29-30	GRAND TOTAL
<b>ACTUAL + FORECAST</b>							
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							
<b>Inflows:</b>							
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
<b>Outflows:</b>							
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)

The year-by-year forecast has stayed in balance.

## January Endowment Draws

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### General Endowment: \$24,042 forecast

- The operating budget is depending on this for a balanced budget.

### Memorial Glen Endowment: \$6,943 forecast

- Given Memorial Glen expenses this year, we need to take the 2026 draw, as well as the 2023 and 2025 draws that were not taken in previous years.
- The forecast aligns with expenses already incurred.

### Music Endowment: \$2,500 forecast

- The Music Endowment has different guidelines.
- See next slide.

We take the draws in January of each year. They are based on an identified percentage of the balance as of December 31.

The current forecast for the January draw is shown here. The actual amount will be calculated in January.

We need to take the draws from the General Endowment to maintain a balanced budget. It is a line item in the budget.

For the Memorial Glen, as we discussed and approved in our last meeting, [Read the bullets.]

[Read the Music Endowment bullets.]

Next slide.

### Music Endowment Policy Points

4. Uses: The Music Endowment Fund will provide resources for the enrichment of the music program. Examples of appropriate uses are as follows:
  - a. Special worship service music and performances requiring extra-budgetary funding
  - b. Purchase of musical instruments
  - c. Computer assistance for music program
  - d. Commissions for new music, special concerts, and timely musical events
  - e. Conducting pilot programs or workshops
5. Restrictions: The Music Endowment Fund will NOT be used for items that are part of BUC annual budget, such as:
  - a. Staff salaries
  - b. Youth Music expenses
  - c. UU Musicians Network dues and annual conference travel expenses
  - d. Guest musicians (Sunday morning)
  - e. Routine instrument maintenance
6. If the 5% distribution is not fully used during a fiscal year, the remainder may be used to cover general operating expenses with a  $\frac{3}{4}$  vote of the Board of Trustees. Otherwise, the remainder shall be added back into the Music Endowment Fund or the General Endowment Fund.

A quick review of a couple of salient points in the Music Endowment Policy that was approved by the Board in 2021.

Points 4 and 5 are clear on what the draw can and cannot be used for.

[Read points 4 and 5.]

In recent years, the draw from the endowment has funded the instrumentalists hired for the annual Christmas program.

However, this year we aren't having instruments at the Christmas concert beyond our pianist, whose fees are already covered in the operating budget.

If we take the draw but have nothing to spend it on, we can put it back into the fund as described in point 6.

If there is no need, we should not take the draw, rather than taking it and putting it back.

Do we know if there is a need for the draw?

## Opportunity Fund

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Based on decisions at the last two Board meetings, we have pooled these funds together into one Designated Payable which shall be called the "Opportunity Fund".

This could fund

- One or more special projects
- Seed money for a capital campaign
- Drawing down our mortgage principle
- Increasing our General Endowment fund
- Other?

How and when do we want to discuss what to do with this?

<b>Designated Payable</b>	<b>Balance</b>
220.103 Memorial & Tributes	15,273
220.106 Special Music	7,156
220.131 Art Committee	510
220.141 Building Projects	32,000
220.311 Social Justice	1,415
Larry Freedman Bequest	10,000
<b>Total</b>	<b>66,354</b>

## Financial Procedural Audit Status

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Converted paper version of Evanston church financial procedures to Microsoft Word

Dividing up the ~40 procedures for members of the Budget & Finance Committee to review

Significant portion will require Valerie; these will start after year-end reports and annual budget are completed in mid-January

Things are moving a bit slowly on this front, but we are progressing.  
[read bullets]