

### Budget 101— “What does it cost?”

Every year at the annual meeting our treasurer, John Knox, reports on the budget for our Fellowship. But the last meeting was months ago now, and memory fades. It costs \$211,000 a year (rounded to the nearest \$1,000) to run this place. Here is a quick review of where it all goes:

1. Staff: \$147,000. Our largest expense category, this includes our full-time Minister, half-time Child Faith Development Director, half-time Office Administrator, and part-time Choir Director. These staff work together as a team lead by our Minister, and their work is spread throughout our ministries.
2. Supplies/Insurance/Professional Services: \$20,000. In addition to general supplies, this includes liability insurance, custodial and accounting services, and technology updates.
3. Building & Grounds: \$17,000. Our next largest category, this includes utilities, repairs, and maintenance. This expense would be much higher were it not for the corps of dedicated volunteers who inspect the boiler, mow the grass, paint the walls, and do a myriad of little things every week to keep our physical space in such great shape.
4. Denominational Support: \$9,000. We are part of a larger whole and contribute our fair share to supporting both the MidAmerica Region and the national Unitarian Universalist Association. In return, they provide us with staff support and consultation, materials for our worship services and children’s programming, research on current issues, and the *UU World* which is mailed to each of members’ homes quarterly.
5. Worship & Music: \$10,000. This includes childcare provision, musician stipends, and guest minister/speaker fees. Of course, much of our Minister’s time is devoted to this ministry.
6. Child Faith Development: \$5,000. This amount is for materials and supplies, snacks, and special curricula (like the Our Whole Lives program). Most (but not all) of the CFD Director’s time is devoted to this ministry, as well as regular contributions of time by volunteers who deliver curriculum to our children and youth.
7. Outreach & Justice Ministry: \$2,000. This year, this item includes support for Mankato PRIDE, the Trans Initiative that was part of renewing our commitment as a Welcoming Congregation. In addition to this amount from our operating budget, we also take special collections from time to time to support other social justice activities like It’s Time to Talk, Pedal Past Poverty, and Connections shelter. And, of course, members of our congregation support a huge range of social justice activities in the community through our contributions of time and money.
8. Connections & Pastoral Care Ministry: \$1,000. This includes adult programming and caring expenses for members in crisis. Our Minister also devotes significant time to this ministry, along with a small group of specially trained volunteers.
9. Mortgage & Rental House: In addition to the operating expenses listed above, we also have a mortgage. The outstanding principal is about \$85,000, and we are on a schedule to pay it off in about 15 years. While the mortgage is on our entire property, the rent from the former parsonage covers the annual mortgage payments (with a little additional for repairs and maintenance on the unit). So, the Board accounts for the mortgage/rental property as a wash—income equals expense. But, when we have paid off the mortgage, the rental will become a resource for our ministries—whether as a source of income or as an asset for targeted activity.

So there you have it—the pieces to our budget puzzle. Your gifts of money make it all possible—as do your gifts of time. Without our volunteers, our budget would have to be much larger! Thank you, thanks to us all.