

<b>Income Sources</b>					
	Actual 2017	Budget 2018	Actual 2018	Proposed 2019	
<b>Income Subject to OCWM</b>					
Leases	190,239	185,200	192,877	200,000	2018 Budgeted low by mistake, 2019 fully leased
Rentals	975	1,700	1,375	1,700	
Plate	23,924	21,500	22,321	21,500	
Pledges, Current	408,366	432,000	432,247	450,000	2017 Estimated receipts, 2018 Pledges to date
Pledges, Prior Year	11,776	5,000	2,065	1,500	Estimate after pledge analysis
Interest, Mortgage & Bank	450	65	472	65	
<b>Income not Subject to OCWM</b>					
Endowment Draw	35,466	36,356	36,356	44,062	Spending from Endowment per new formula
Directed gifts (donor-specified purpose)			76,952		
Expenditure of directed gifts (formerly Funded Initiatives)	(63,585)		(76,952)		
Other Unrestricted Gifts	52,346	8,000	14,800	8,000	(e.g. Memorial Gfts, Annual gifts, not plate, not pledge)
Allocation from designated funds					
Bicentennial Fund				1,000	Spending from Designated Fund
Ives Annual Allocation				3,500	Spending from Designated Fund
June Russell Fund				30,000	Spending from Designated Fund
Allocation from reserve funds					
Building Reserve			(17,000)	5,000	2018 Allocation of Surplus, 2019 Organ Repair
Music Reserve					
Pastors Discretionary Reserve				2,000	Proposed spending from Designated Fund (20% of current fund value)
<b>Total Income</b>	<b>659,958</b>	<b>689,821</b>	<b>685,513</b>	<b>768,327</b>	
				726,827	Total without allocations
<b>Expense</b>					
<b>Board of Elders</b>					
Annual Meeting, NH Conference	510	700	595	700	
Elders, Retreat & Miscellaneous	250	200	440	500	
Grafton-Orange-Sullivan Dues	4,001	4,011	3,933	4,011	
UVIP dues	3,200	3,200	3,200	3,200	
<b>Total Board of Elders</b>	<b>7,961</b>	<b>8,111</b>	<b>8,168</b>	<b>8,411</b>	
<b>Congregational Life</b>					
Fellowship, Programs	605	500	560	500	
Kitchen & Coffee Hour Supplies	928	2,000	1,387	2,000	
Pastoral Care	227	400	24	400	
<b>Total Congregational Life</b>	<b>1,761</b>	<b>2,900</b>	<b>1,970</b>	<b>2,900</b>	
<b>Membership and Communication</b>					
Membership Materials	-	-	-	1,000	New Line Item per budget research
<b>Total Membership and Communication</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,000</b>	
<b>Our Church's Wider Mission</b>					
<b>Total OCWM</b>	<b>94,500</b>	<b>95,000</b>	<b>95,000</b>	<b>97,000</b>	15% of Prior Year Income less funded initiatives & endowment draw (rounded)
<b>Outreach</b>					
Crisis Fund	500	1,200	1,200	1,200	
Memberships and Dues	800	800	800	800	
Outreach, Discretionary	3,000	3,000	3,000	3,000	
<b>Total Outreach</b>	<b>4,300</b>	<b>5,000</b>	<b>5,000</b>	<b>5,000</b>	
<b>Personnel</b>					
Total Salaries & Housing	295,581	318,954	315,181	324,851	Personnel numbers include 3% staff raise starting 3/1/2019
Pension Expenses	33,777	34,226	34,804	35,937	
Dental Insurance	2,796	3,655	4,011	3,370	
Disability Insurance	4,118	4,123	3,784	3,910	
Health Insurance	37,352	55,018	52,559	48,950	
Payroll Service	1,096	1,400	1,658	1,400	
Payroll Taxes	11,293	11,804	12,515	12,600	
Contract Services	26,758	28,000	20,593	28,000	

Professional Development	757	1,000	592	1,000
Professional Expenses	4,707	6,500	7,236	6,500
Workmans Comp Insurance	4,014	5,300	3,196	5,000
<b>Total Personnel</b>	<b>422,251</b>	<b>469,980</b>	<b>456,129</b>	<b>471,518</b>
<b>Religious Education</b>	<b>Actual 2017</b>	<b>Budget 2018</b>	<b>Actual 2018</b>	<b>Proposed 2019</b>
Adult Education	18	750		750
Campus Ministry	211	500	216	500
Church School, Curriculum	907	1,000	1,036	1,000
Church School, Supplies	733	1,000	1,967	1,000
Classroom Assistants	490	350	420	350
Confirmation	5	800	1,781	800
Hamilton Library	(17)	400	445	400
Religious Education Miscellaneous	263	200	231	200
Scholarships (Ripley and Kavanaugh)			-	1,000
Special Programs (Owls)	90	100	831	1,500
Youth Ministry	57	150	194	150
<b>Total Religious Education</b>	<b>2,757</b>	<b>5,250</b>	<b>7,120</b>	<b>7,650</b>
<b>Stewardship</b>	<b>Actual 2017</b>	<b>Budget 2018</b>	<b>Actual 2018</b>	<b>Proposed 2019</b>
Bank Service Charges	631	300	513	300
Building Capital Reserve Fund	3,000	3,000	3,000	20,000
Copier Expenses	3,900	4,000	3,062	4,000
Dartmouth Computer Access	2,500	2,500		2,500
Electricity	7,376	10,000	7,751	8,000
Fuel Oil, Gas	19,380	20,000	30,088	25,000
Insurance	17,266	17,235	17,235	17,235
Maintenance	17,959	20,000	20,767	20,000
Landscaping (add account)				1,000
Office Equipment	2,083	2,000	2,656	2,000
Office Supplies	4,147	4,000	4,728	4,000
Sewer & Water	2,509	3,000	2,687	3,000
Telephone	3,020	3,000	3,633	3,000
Trash	3,264	3,500	4,120	2,200
<b>Total Stewardship</b>	<b>87,036</b>	<b>92,535</b>	<b>100,240</b>	<b>112,235</b>
<b>Worship and Music</b>	<b>Actual 2017</b>	<b>Budget 2018</b>	<b>Actual 2018</b>	<b>Proposed 2019</b>
Adult, Youth and Handbell Choirs	710	700	170	700
Advertising & Promotions	3,473	4,000	4,655	4,000
Guest/Sub - Musicians	2,350	2,800	3,175	2,800
Guest/Sub - Preachers		600	498	600
Miscellaneous	291	200	179	200
Organ and Piano Repair	2,053	2,000	1,874	7,000
Organ Reserve Fund				1,000
Resources & Supplies	590	400	1,018	1,400
<b>Total Worship and Music</b>	<b>9,467</b>	<b>10,700</b>	<b>11,569</b>	<b>17,700</b>
<b>Designated fund spending</b>	<b>Actual 2017</b>	<b>Budget 2018</b>	<b>Actual 2018</b>	<b>Proposed 2019</b>
June Russell Expenses - Outreach				15,000
June Russell Expenses - Religious Education				15,000
Bicentennial Fund - Outreach				1,000
Ives Fund - Worship and Music				3,500
<b>Reserve fund spending</b>				
Building Reserve - Stewardship				
Music Reserve - Worship and Music				
Pastor's Discretionary Reserve - ?				2,000
<b>Total designated and reserve fund spending</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,500</b>
<b>Total Expense</b>	<b>630,031</b>	<b>689,476</b>	<b>685,196</b>	<b>759,914</b>
<b>Net Income</b>	<b>29,926</b>	<b>345</b>	<b>317</b>	<b>8,413</b>

2017 retreat charged to 2018 results in overage, no confirmation in 2018

Funding as part of new endowment formula above (excluded in prior years)  
Increase \$ due to OWLs

Reserve depleted from apartment/building leakage

Raised per Stewardship request with rising fuel costs

New biweekly pickup lowers expense

\$5000 5 year year maintenance

Build a reserve for periodic organ maintenance

Matches amount in incoming funds

Matches amount in incoming funds

Matches amount in incoming funds

Matches amount in incoming funds

Matches amount in incoming funds

## UCC at Dartmouth College

Cash/Funds	12/31/18	12/31/17	12/31/16	12/31/15	12/31/14
<b>Mascoma Savings Bank</b>					
Operating Account	\$ 194,305	\$ 183,805	\$ 73,376	\$ 56,821	\$ 65,034
Unreserved (Operating Cash)	\$ 92,865	\$ 87,434	\$ 46,383		
Building Fund - Reserved	\$ 35,741	\$ 38,856	\$ 19,770		
Music Programs - Reserved	\$ 12,785	\$ 3,085	\$ 883		
Scholarships - Ripley - Reserved		\$ 4,000	\$ 4,200		
Scholarships - Cavanaugh - Reserved		\$ 6,024	\$ 624		
Sr. Pastor's Discretionary - Reserved	\$ 9,022	\$ 9,731	\$ 1,516		
Other Pass-thrus Funds*	\$ 26,892	\$ 24,674			
<b>Morgan Stanley</b>					
Operating Account	\$ 29,277	\$ 43,600	\$ 34,337	\$ 32,071	\$ 30,534
<b>United Church Funds</b>					
Bicentennial	\$ 184,794	\$ 204,971	\$ 50,212		
Consolidated		\$ 683,903	\$ 598,511	\$ 580,890	\$ 623,724
Endowment		\$ 711,113	\$ 630,759	\$ 611,809	\$ 652,993
General Endowment Fund	\$ 1,254,792				
Ives Concert Fund	\$ 77,675	\$ 91,058	\$ 78,634	\$ 77,640	\$ 80,584
Staff Transition	\$ 20,635	\$ 22,181	\$ 10,519	\$ 13,007	\$ 13,335
June Russell Fund	\$ 157,290	\$ 166,507	\$ 154,857		
June Russell CD's*****		\$ 50,000	\$ 50,000		
	\$ 100,000	\$ 100,000	\$ 100,000		
	\$ 44,550	\$ 44,550	\$ 44,550		
<b>Church Financial Assets</b>	<b>\$ 2,046,318</b>	<b>\$ 2,291,687</b>	<b>\$ 1,852,706</b>	<b>\$ 1,372,850</b>	<b>\$ 1,453,407</b>
<b>Additional Assets</b>					
Fine Arts Investment (Insured)	\$ 12,800	\$ 12,800	\$ 12,800	\$ 12,800	\$ 12,800
Building Value (Insured)					
Christmas Market Nepali**	\$ 18,827	\$ 24,487	\$ 16,780	\$ 22,581	\$ 26,782