

**The Unitarian Society of Ridgewood
2025-2026 Preliminary Budget and Cash Flow**

Note: The preliminary 2025-2026 budget will be reviewed at the Town Hall portion of the April 27, 2025 meeting after service. The final budget, which may be adjusted based on congregational input and new information, will be presented for vote and approval at the June 8 Annual Meeting. In the next few months, the Board will also undertake the votes necessary to address our cash flow for next year by asking the congregation to vote on some of the options outlined below.

Overview

Thanks to strong pledge drive results and continued net savings in RE staffing expenses, USR will enter the 2025-2026 fiscal year in a much stronger position than last year. An (\$11,521) operating deficit will be largely offset by a \$10,000 transfer of Endowment Fund investment income, resulting in an essentially break-even operating income budget. Mortgage principal payments will draw down our cash and Reserves by another \$16,000.

USR is projected to end the current fiscal year with \$78,775 in cash and Reserves, and end 2025-2026 with \$31,735 in Reserves. Because our cash flow is uneven during the year, the Board feels it is time to exercise some of our options to bolster operating cash to provide ongoing stability while we turn our attention to growth in 2025-2026.

Operating Budget – See Attachment A for Summary and Appendix for Detail

The Operating Budget reflects pledges of \$350,000 and holds most other sources of revenue, primarily rental income, steady. Investment income on the Reserves has declined due to the reduced principal balance.

Staff Expenses reflect the continuation of a full-time minister and the addition of an RE assistant at 15 hours per week. Staff cost of living increases are budgeted at 2.5%, equal to the Social Security cost of living increase in January 2025. Benefits costs increase 10% January 1.

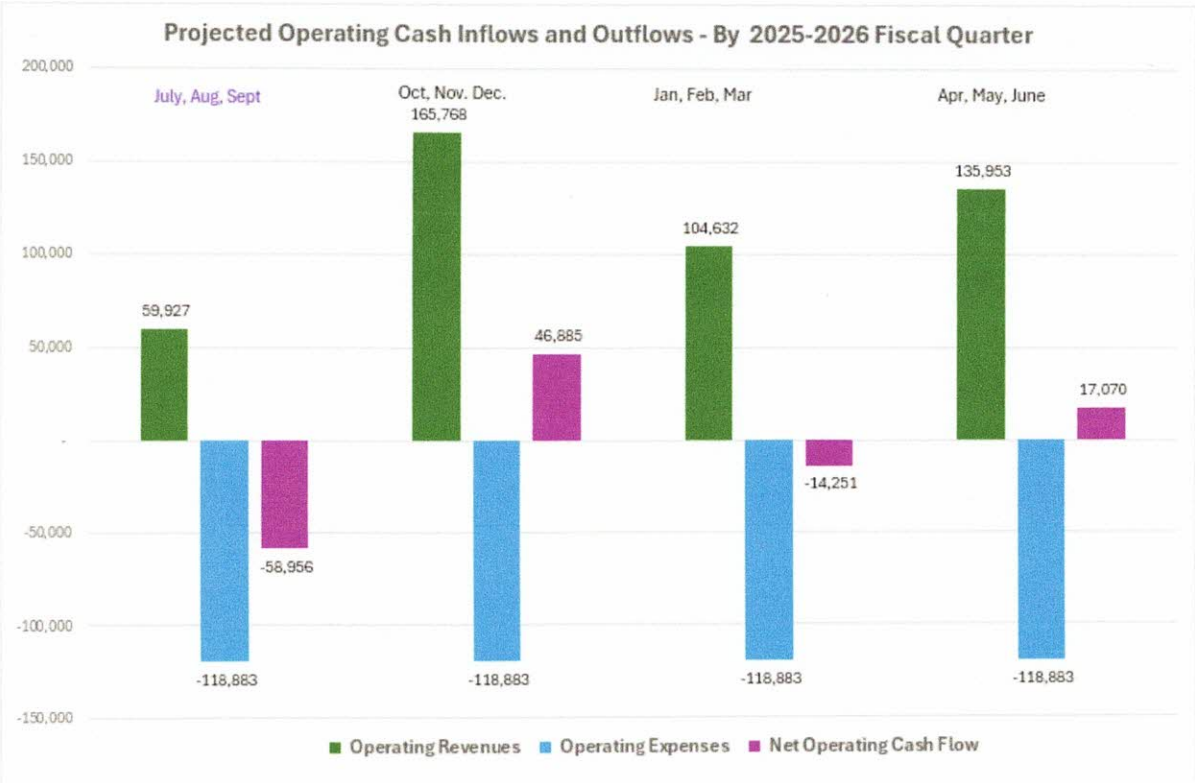
Most other expenses are inflated at 2.5%, with the exception of property and liability insurance, which increases 10% on January 1, in line with recent trends.

An (\$11,521) operating deficit will be largely offset by a \$10,000 transfer of Endowment Fund investment income, resulting in an essentially break-even operating income budget. Non-operating income (primarily investment income on designated and restricted funds) is estimated at \$28,993, resulting in an overall total income of \$17,472.

Cash Flow – See Attachment B

USR is projected to end this fiscal year with \$78,775 in cash. However, due to uneven cash flows during the year, the Board feels that managing with this level of cash going into 2025-2026 is insufficient.

The graph below shows the projected level of income (green) and expenses (blue) by quarter, with the resulting net inflow (purple). Revenues vary quite a bit during the year, with rentals and pledge receipts both very low through the summer, while expenses (primarily payroll and building operations) are steady throughout the year. As a result, we will draw down our starting cash of \$78,775 by the July, Aug, September operating deficit of (\$58,956), leaving a cushion of approximately \$20,000 at the end of September—less than one month of operating expenses. The Board feels strongly that we need to replenish our cash and reserves before we enter the new fiscal year and will put a proposal to vote before the end of this fiscal year.



The estimated ending cash in June 2026 will be \$31,735 without any infusion as noted above. An infusion of \$50,000 will take us to \$81,735 at the end of 2025-2026 so that we will enter the following year in essentially the same position we are in today, requiring a second infusion of \$50,000. Another option is to bring over the entire \$100,000 now This would relieve the cash flow pressure for two years, reducing the need to focus on finances and allowing the congregation to turn its attention to growth.

Cash Replenishment Options

The congregation has several potential avenues (or a combination thereof) to bolster cash flow for 2025-2026:

1. Move assets out of designated and restricted funds into operating cash – These options are listed from fastest/easiest to slowest/most difficult
 - a. Minister's Housing Fund - The Minister's Housing Fund had a balance of \$66,477 at March 31, 2025. This amount was set aside by a vote of either the Board or the Congregation to assist a new minister with finding housing in the Ridgewood area. Because the fund was created by internal vote, not by donor restriction, the vote can be reversed at any time and this amount can be moved to Operating Reserves. Voting mechanism is 20% quorum, majority vote.
 - b. Solar Panels – At the June 13, 2021 Annual meeting, the congregation voted to pay \$65,000 out of the Operating Reserves instead of the Building Fund for the solar panels, with the Reserves to be repaid from the savings on our electric bills. The actual amount taken when the bill was paid was \$59,150 and, to date, approximately \$9,000 in rebates have been received and credited to the Reserves. If we knew at that time that we would have so much pressure on our Operating Reserves, we might have made a different choice in 2021 and paid for the solar panels out of the Building Fund. The \$59,150 has been segregated from the rest of the Building Fund on the balance sheet as a designated fund to signal that it could be redeployed by a Board or congregational vote. This amount could be transferred to Reserves as part of addressing out cash flow situation. See Attachment C. Voting mechanism is 20% quorum, majority vote.
 - c. Move \$100,000 out of the Endowment Fund principal into the Operating Reserves – The Endowment Fund is our “rainy day” fund and is, by design, difficult to tap. Article XII of the By-Laws currently requires unanimous approval of the Board and approval by 2/3 of the congregants (not 2/3 of the quorum). The Planned Giving Committee, which oversees the Endowment, recommended to the Board that we initiate the vote to make this transfer. Because Article XII of the By-Laws, which governs the Endowment Fund, is not specific about how the “approval” will be reached and because we think it is unlikely that we will be able to gather 2/3 of the members in a single meeting, the Board thinks the practical solution is to allow a Vote over Time to secure this approval. The By-Law amendment to allow such a Vote Over Time will be voted on by the congregation at the April 27 Congregational Meeting. This By-Law change requires a 1/3 quorum with 2/3 voting yes.
 - d. Sale of Reeb – The Real Estate Team looked at four options and recommended the sale of Reeb as the best way to leverage this property. The team further advised the Board that there is an 18 – 24 month lead time needed to sell. At the May 18 congregational meeting, we will explore the various options considered and the financial implications of them. Before the end of the year, the Board will determine if we need to start the Real Estate sale process now or can wait to do so. This will depend, in part, on how readily we can access other sources of assets to bolster our cash flow.

2. Expense reduction – The only short-term options are:
 - a. Revisiting part-time ministry
 - b. Removing the part-time help in RE that is currently budgeted
 - c. Eliminating staff raises

At this time, based on the recommendation of the Part-Time Ministry and RE teams, the Board does not believe that further staffing cuts are the right option to bolster our cash flow for next year. In addition, while the congregation has financial challenges, we do not feel it is right unduly burden the staff with this problem by denying them raises. The Board will look to the options outlined above to bolster cash flow for next year.

Other Matters for Vote Relating to the Endowment

The By-Laws Team and Planned Giving Committee identified two other issues that need to come before the Congregation for vote relating to the Endowment Fund. These issues do not immediately relate to using the Endowment principal for cash flow purposes. For the sake of efficiency, the Board would put these matters to vote at the same time as the vote to move \$100,000 from the Endowment Principal to the Operating Reserves should that be the path we choose to bolster operating cash.

1. Retroactively approve \$47,492 in withdrawals from Endowment Principal that were not approved by 2/3 of the members as required in Article XII of the By-Laws. This amount relates to receipts that were incorrectly credited to the Reserves instead of Endowment Principal for a variety of reasons. Since the Operating Reserve balance is currently insufficient to repay this amount, the simplest way to address this accounting issue is to make the approval retroactively. Because this essentially involves tapping into the Endowment Principal, approval by 2/3 of the members is required.
2. Change the percentage of members needed to approve a withdrawal of Endowment Principal in Article XII from the current 2/3 to 55%. This eases the current restriction while maintaining a very high bar to tap the Endowment Principal. This matter requires approval by 2/3 of the members.

The Board looks forward to a fruitful discussion on April 27.

	2024-25 Budget	Full Year Forecast	Vs Budget	Forecast Comments	2025-2026 Budget	Vs Forecast Budget Comments
Total Pledge Revenue	320,000	320,000	0		350,000	30,000
Total Other Revenue	118,300	121,536	3,236		116,279	(5,257)
Total Operating Revenues	438,300	441,536	3,236		466,279	24,743
Total Staff Expenses	382,992	348,959	(34,033)	DRE Elimination	352,350	3,391
Total Asset Management	92,386	83,221	(9,165)	Reduction in Set up and Cleaning and \$5k Misc	92,409	9,188
Total Congregational Connections	700	700	0		718	18
Total Spiritual Development	6,535	6,535	0		6,698	163
Total Governance & Well-Being	1,000	1,000	0		1,025	25
Total Wider World	20,000	20,000	0		20,500	500
Total Welcoming and Participation	4,000	4,000	0		4,100	100
Total Circle Expenses ex Asset Mgmt	32,235	32,235	0		33,041	806
Total Operating Expenses	507,613	464,414	43,199		477,800	13,385
Net Operating Total	(69,313)	(22,878)	46,435		(11,521)	11,357
Non-Operating Revenue	25,000	12,315	(12,685)		10,000	(2,315)
Special collections Revenues	0	0	0		0	0
Rec'd from Endowment for Operations	6,300	5,013	(1,287)		3,127	(1,886)
Endowment Fund Principal Donations	3,600	4,545	945		2,659	(1,886)
Cap Gains/Invest Inc Restricted Building Account	450	1,287	837		256	(1,031)
Cap Gains/Invest Inc Minister's Housing Fund	0	0	0		2,367	2,367
Cap Gains/Invest Inc Intern Fund	0	0	0		10,584	10,584
Cap Gains/Invest Income Designated Bldg Fund	0	0	0		28,993	5,833
Income and Dividends - Endowment Fund	35,350	23,160	(12,190)			
Total Non-Operating Revenue						
Non-Operating Expense	0	0	0		0	0
1.510100 - Special Collections expenses	0	0	0		10,000	10,000
Endowment Fund Paid to Operating Fund	6,000	0	(6,000)	No grants	0	0
Endowment Fund Grants	6,000	0	(6,000)		0	0
Total Non-Operating Expense						
Net Total	(39,963)	282	40,245		17,472	17,190

2025- 2026 Budget breaks even with Endowment Income; need additional \$16k for Mortgage Principal

Change in accounting method

No grants

Unitarian Society of Ridgewood
Summary of Cash and Operating Reserves
31-Mar-25

Attachment B

	Cash (M&T)	Fidelity Reserves	Available for Operations
Balance, July 1, 2024	11,327	118,281	129,608
Net Increase/(Decrease) First 9 Months	44,144	(61,313)	(17,169)
Balance, March 31, 2025	55,471	56,968	112,439
Investment Income from Endowment			12,315
Operating Deficit Last 3 Months			(42,113)
Mortgage Principal for 3 Months			(3,866)
Net Increase/(Decrease) Last 3 months			(33,664)
Projected Cash and Reserves, June 30, 2025			78,775
Projected Operating Earnings/(Deficit) 2025-2026			(11,521)
Inflow from Endowment			10,000
Mortgage Principal Payments			(16,000)
Back out Prepaid Pledges			(29,520)
Net Increase/(Decrease) 2025-2026			(47,041)
Projected Cash and Reserves, June 20, 2026			31,735
With \$50,000 Infusion - July 1, 2025			81,735
With \$100,000 Infusion July 1, 2025			131,735

	Restricted Building Fund - Checking	Restricted Building Fund - Fidelity	Total Restricted Building Fund	Designated Building Fund - Fidelity
Balance, July 1, 2024	6,541	130,057	136,598	0
Interest Net of Expenditures - March YTD	(6,184)	7,293	1,109	
Establish Designated Building Fund	0	(59,185)	(59,185)	59,185
Balance, March 31, 2025	357	78,165	78,522	59,185

The Designated Building Fund was established to capture the amount paid for the Solar Panels out of the Reserves in the summer of 2021.

Appendix

- Detailed Operating Budget 2025-2026
- March 31, 2025 Financial Statements

The Unitarian Society of Ridgewood
2024-25 Forecast and 2025-2026 Budget - Detail

	2024-25 Budget	Full Year Forecast	vs 2024-2025 Budget	Forecast Comments	2025-2026 Budget	vs. 2024-2025 Forecast	Budget Comments
Operating Revenues							
Pledge Revenue							
1.400100 - Pledges - Current Year Canvass	320,000	320,000	0		330,000	10,000	without match
1.400200 - Pledges - Prior Year	0	0	0		0	0	
1.400300 - Not part of annual budget drive	0	0	0		20,000	20,000	match
Total Pledge Revenue	320,000	320,000	0	no change from plan	350,000	30,000	
Other Revenue							
1.410200 - Building Rentals	85,000	85,000	0	no change from plan	85,000	0	
1.410400 - Other Contributions	1,200	1,200	0	no change from plan	1,200	0	
1.410500 - Other Fundraisers	5,000	5,000	0	no change from plan	5,000	0	
1.410600 - Plate Collections	13,500	13,500	0	no change from plan	13,500	0	
1.410700 - Service Auction- Net Profit	10,000	10,000	0	no change from plan	10,000	0	
1.410850 - Transaction Fees	(700)	(700)	0	no change from plan	(700)	0	
1.410910 - Capital Gains/Investment Reserves	4,300	7,536	3,236	no change from plan	2,279	(5,257)	
Total Other Revenue	118,300	121,536	3,236		116,279	(5,257)	
Total Operating Revenues	438,300	441,536	3,236		466,279	24,743	
Staff Expenses							
Minister Salary & Housing							
1.500100 - Minister - Salary	57,973	57,973	0		39,963	(18,010)	Current x 12 +SS incr 2.5%
1.500112 - Minister - Housing Allowance	62,190	62,190	0		83,037	20,847	Current x 12 +SS incr 2.5%
Total Minister Salary & Housing	120,163	120,163	0	no change from plan	123,000	2,837	
Other Staff Salaries							
1.500200 - DRE - Salary	46,509	19,498	(27,011)	part year DRE savings	20,389	891	15 hr/wk at \$26.14/hr *52
1.500300 - Congregation Administrator - Salary	59,635	60,828	1,193	at current rate	62,960	2,132	Current x 12 +SS incr 2.5%
1.500340 - Music Director - Salary	17,311	17,542	231	at current rate	18,099	557	Current x 12 +SS incr 2.5%
1.500370 - Nursery Supervisor Salary (Dawn)	2,400	2,686	286	at current rate	2,753	67	Forecast + 2.5%
1.500382 - Tech Ass't. (Lily)	6,200	6,125	(75)	at current rate	6,278	153	Forecast + 2.5%
1.500385 - Staff Salary Increase	3,433	759	(2,674)	captured in current sala	0	(759)	Baked in by line item
1.500389 - Benefits on Staff Bonus Fund	945	0	(945)	actuals captured in ben	0	0	Baked in by line item
1.500390 - Staff Bonus Fund	3,150	2,900	(250)	Dec actual	3,000	100	
Total Other Staff Salaries	139,583	110,339	(29,244)		113,480	3,141	

The Unitarian Society of Ridgewood
2024-25 Forecast and 2025-2026 Budget - Detail

	2024-25		Full Year		vs 2024-2025		2025-2026		vs. 2024-2025		Budget Comments
	Budget	Forecast	Budget	Forecast	Budget	Forecast	Budget	Forecast			
Professional Development											
1.500400 - Minister - Professional Development	12,016	12,016	0	0	no change from plan	12,300	284	10% of comp			
1.500410 - Minister - Sabbatical Dues	3,410	3,410	0	0	no change from plan	3,410	0	Prior year			
1.500420 - DRE - Professional Development	4,651	1,239	(3,412)		DRE savings	0	(1,239)	n/a			
1.500575 - Office Staff-Professional Expenses	500	500	0	0	no change from plan	600	100	Minor increase			
Total Professional Development	20,577	17,165	(3,412)			16,310	(855)				
Taxes & Benefits											
1.500500 - FICA/Medicare	19,281	17,525	(1,756)		current * 3 months	18,091	565				
1.500510 - Worker's Compensation	2,500	2,778	278		current * 3 months	2,847	69	Forecast plus inflation 2.5%			
1.500520 - Minister - Pension	12,016	11,948	(68)		current * 3 months	12,600	652	(placeholder)			
1.500530 - Minister - Health Benefits	27,982	28,163	181		current * 3 months	30,860	2,697	Per schedule			
1.500531 - Minister Life Insurance	1,009	816	(193)		current * 3 months	836	20	Per schedule			
1.500532 - Minister's Dental Ins	1,971	1,788	(183)		current * 3 months	1,818	30	Per schedule			
1.500533 - Minister's LTD Ins	1,562	1,560	(2)		current * 3 months	1,595	35	Per schedule			
1.500534 - FSA and DCA Admin Fees	500	426	(74)		current * 3 months	437	11	Forecast plus inflation 2.5%			
1.500540 - DRE - Pension	4,651	2,701	(1,950)		current * 3 months	0	(2,701)				
1.500550 - DRE -Health Benefits	3,484	1,469	(2,015)		current * 3 months	0	(1,469)				
1.500551 - DRE - Life Insurance	292	97	(195)		current * 3 months	0	(97)				
1.500552 - DRE - Dental Insurance	799	240	(559)		current * 3 months	0	(240)				
1.500553 - DRE-LTD Insurance	605	251	(354)		current * 3 months	0	(251)				
1.500560 - Office staff - Pension	5,964	6,098	134		current * 3 months	6,296	198	Per schedule			
1.500570 - Office Staff - Benefits	16,322	21,990	5,668		current * 3 months	20,634	(1,356)	Per schedule			
1.500571 - Other Staff LTD Insurance	400	732	332		current * 3 months	769	37	Per schedule			
1.500580 - Payroll Service	3,331	2,709	(622)		current * 3 months	2,776	68	Forecast plus inflation 2.5%			
Total Taxes & Benefits	102,669	101,292	(1,377)			99,560	(1,731)				
Total Staff Expenses	382,992	348,959	(34,033)			352,350	3,391				

The Unitarian Society of Ridgewood
2024-25 Forecast and 2025-2026 Budget - Detail

	2024-25	Full Year	vs 2024-2025		2025-2026		vs. 2024-2025	
	Budget	Forecast	Budget	Forecast	Budget	Forecast	Budget	Forecast
Asset Management								
1.501010 - Copier/Paper	3,462	3,144	(318)		3,223		79	Inflation at 2.5%
1.501020 - Postage	529	326	(203)		334		8	Inflation at 2.5%
1.501030 - Telephone/DSL Line	7,244	6,967	(277)		7,141		174	Inflation at 2.5%
1.501040 - Office Supplies	258	349	91		358		9	Inflation at 2.5%
1.501050 - Equipment/Software	4,729	7,540	2,811		7,728		188	Inflation at 2.5%
1.501060 - Other Admin. Expenses	623	395	(228)		405		10	Inflation at 2.5%
1.502010 - Minister's Discretionary Fund	500	0	(500)		0		0	Inflation at 2.5%
1.503000 - Mortgage Interest Expense	2,600	2,280	(320)		1,407	(873)		Amortization Table
1.504000 - Floor/Wall Cleaning	510	495	(15)		507		12	Inflation at 2.5%
1.504010 - Fuel/Utilities	10,000	12,213	2,213		10,718	(1,495)		Inflation at 2.5% less Direct Energy Savings \$150/mo
1.504020 - Gardens	1,545	0	(1,545)		0		0	Inflation at 2.5%
1.504040 - Insurance	23,320	23,786	466		28,437	4,651		6 months at +10%
1.504050 - Lawn/Snow Care	5,150	5,615	465		5,755	140		Inflation at 2.5%
1.504060 - Maintenance/Repairs	5,150	2,303	(2,847)		2,361	58		Inflation at 2.5%
1.504070 - Painting/Floor Care	1,839	495	(1,344)		507	12		Inflation at 2.5%
1.504080 - Safety/Security System	2,318	2,443	125		2,504	61		Inflation at 2.5%
1.504090 - Supplies	2,575	3,079	504		3,156	77		Inflation at 2.5%
1.504091 - Miscellaneous	0	(5,361)	(5,361)		0	5,361		
1.504120 - On Call Maintenance Person	1,030	175	(855)		179	4		Inflation at 2.5%
1.504130 - Cleaning	12,875	12,645	(230)		12,961	316		Inflation at 2.5%
1.504140 - Set-ups	5,871	4,318	(1,553)		4,426	108		Inflation at 2.5%
1.505000 - Annual Budget Drive	155	13	(142)		300	287		
1.507010 - Audio/Visual	103	0	(103)		0	0		
Total Asset Management	92,386	83,221	(9,165)		92,409	9,188		

The Unitarian Society of Ridgewood
2024-25 Forecast and 2025-2026 Budget - Detail

	2024-25		Full Year		vs 2024-2025		2025-2026		vs. 2024-2025		Budget Comments
	Budget	Forecast	Budget	Forecast	Budget	Forecast	Budget	Forecast	Budget	Forecast	
Circle Expenses											
Congregational Connections											
1.500355 - Special Event Childcare	200	200	0	0	no change from plan		205	5	Inflation at 2.5%		
1.506020 - Hospitality/Coffee/Holiday Bags	500	500	0	0	no change from plan		513	13	Inflation at 2.5%		
Total Congregational Connections	700	700	0	0			718	18			
Spiritual Development											
1.507000 - Art Committee	50	50	0	0	no change from plan		51	1	Inflation at 2.5%		
1.507040 - Music Committee	3,000	3,000	0	0	no change from plan		3,075	75	Inflation at 2.5%		
1.507070 - Sunday Services	635	635	0	0	no change from plan		651	16	Inflation at 2.5%		
1.507080 - Minister Worship Supplies	275	275	0	0	no change from plan		282	7	Inflation at 2.5%		
1.508040 - Lecture Series	75	75	0	0	no change from plan		77	2	Inflation at 2.5%		
1.508060 - Adult RE	150	150	0	0	no change from plan		154	4	Inflation at 2.5%		
Religious Education											
1.508021 - CYRE-Supplies	850	850	0	0	no change from plan		871	21	Inflation at 2.5%		
1.508022 - CYRE-Curricula	250	250	0	0	no change from plan		256	6	Inflation at 2.5%		
1.508023 - CYRE-Training, Teach Appreciation	250	250	0	0	no change from plan		256	6	Inflation at 2.5%		
1.508024 - CYRE-Coming of age/OWL	250	250	0	0	no change from plan		256	6	Inflation at 2.5%		
1.508025 - CYRE - Youth Programs	250	250	0	0	no change from plan		256	6	Inflation at 2.5%		
1.508027 - CYRE-Multi Gen./Family Service	250	250	0	0	no change from plan		256	6	Inflation at 2.5%		
1.508028 - CYRE - Comm Bldg, Parents Ministry	250	250	0	0	no change from plan		256	6	Inflation at 2.5%		
Total Religious Education	2,350	2,350	0	0			2,409	59			
Total Spiritual Development	6,535	6,535	0	0			6,698	163			
Governance & Well-Being											
1.502020 - Board's Discretionary Fund	250	250	0	0	no change from plan		256	6	Inflation at 2.5%		
1.507060 - Safe Congregation	750	750	0	0	no change from plan		769	19	Inflation at 2.5%		
Total Governance & Well-Being	1,000	1,000	0	0			1,025	25			
Wider World											
1.502030 - UUUA Dues	15,000	15,000	0	0	no change from plan		15,375	375	Inflation at 2.5%		
1.502050 - UU Faith Action	3,000	3,000	0	0	no change from plan		3,075	75	Inflation at 2.5%		
1.509065 - Issues-based Funding	2,000	2,000	0	0	no change from plan		2,050	50	Inflation at 2.5%		
1.509070 - ROV Postcards	0	0	0	0	no change from plan		0	0	Inflation at 2.5%		
Total Wider World	20,000	20,000	0	0			20,500	500			

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2024-25 Forecast and 2025-2026 Budget - Detail

	2024-25 Budget	Full Year Forecast	vs 2024-2025 Budget	Forecast Comments	2025-2026 Budget	vs. 2024-2025 Forecast	Budget Comments
Welcoming and Participation							
1.506025 - Membership Committee	2,000	2,000	0	no change from plan	2,050	50	
1.506030 - Publicity/Outreach	2,000	2,000	0	no change from plan	2,050	50	Inflation at 2.5%
Total Welcoming and Participation	4,000	4,000	0		4,100	100	Inflation at 2.5%
Total Circle Expenses ex Asset Mgmt	32,235	32,235	0		33,041	806	
Total Operating Expenses	507,613	464,414	43,199		477,800	13,385	
Net Operating Total	(69,313)	(22,878)	46,435		(11,521)	11,357	
Non-Operating Revenue							
1.410510 - Special Collections-Revenue	0	0	0	no change from plan	0	0	
1.410520 - Rec'd from Endow for Operations	25,000	12,315	(12,685)	Reduced due to Endowment Analysis	10,000	(2,315)	
1.410521 - Endowment Fund Principal Donations	0	0	0	no change from plan	0	0	
1.410911 - Cap Gains/Investment Bldg Acct	6,300	5,013	(1,287)		3,127	(1,886)	
1.410912 - Cap Gains/Invest Mortgage Acct	3,600	4,545	945		2,659	(1,886)	
1.410913 - Cap Gains/Invest Intern Acct	450	1,287	837		256	(1,031)	
Cap Gains/Invest Designated Building					2,367	2,367	
1.410914 - Capital Gains/Earnings Endow Fund	0	0	0		10,584	10,584	Change in accounting method
Total Non-Operating Revenue	35,350	23,160	(12,190)		28,993	5,833	
Non-Operating Expense							
1.510100 - Special Collections expenses	0	0	0		0	0	
Endowment Fund Paid to Operations					10,000	10,000	
1.510110 - Endowments Paid - Wider World	6,000	0	(6,000)	No grants	0	0	No grants
Total Non-Operating Expense	6,000	0	(6,000)		0	0	
Net Total	(39,963)	282	40,245		17,472	17,190	

Accounts	Current Month	YTD Actual	MTD Budget (This Year)	YTD Budget (This Year)	MTD Budget/Actual (This Year)	Annual Budget (This Year)	Annual Budget Remaining (This Year)	YTD Budget/Actual (This Year)
Operating Revenues								
Pledge Revenue								
1.400100 - Pledges - Current Year Canvass	\$18,714.50	\$286,064.08	\$23,360.00	\$285,760.00	(\$4,645.50)	\$320,000.00	\$33,935.92	\$304.08
1.400200 - Pledges - Prior Year	\$0.00	\$2,015.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2,015.00)	\$2,015.00
1.400300 - Not part of annual budget drive	\$0.00	\$5,050.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5,050.00)	\$5,050.00
Total Pledge Revenue	\$18,714.50	\$293,129.08	\$23,360.00	\$285,760.00	(\$4,645.50)	\$320,000.00	\$26,870.92	\$7,369.08
Other Revenue								
1.410200 - Building Rentals	\$9,105.00	\$58,425.00	\$8,840.00	\$59,755.00	\$265.00	\$85,000.00	\$26,575.00	(\$1,330.00)
1.410400 - Other Contributions	\$435.85	\$838.87	\$100.00	\$900.00	\$335.85	\$1,200.00	\$361.13	(\$61.13)
1.410500 - Other Fundraisers	\$696.80	\$5,362.34	\$416.67	\$3,750.03	\$280.13	\$5,000.00	(\$362.34)	\$1,612.31
1.410600 - Plate Collections	\$1,195.00	\$9,644.45	\$1,125.00	\$10,125.00	\$70.00	\$13,500.00	\$3,855.55	(\$480.55)
1.410700 - Service Auction- Net Profit	\$0.00	\$90.00	\$0.00	\$0.00	\$0.00	\$10,000.00	\$9,910.00	\$90.00
1.410850 - Transaction Fees	(\$163.10)	(\$892.89)	(\$58.33)	(\$524.97)	(\$104.77)	(\$700.00)	\$192.89	(\$367.92)
1.410910 - Capital Gains/Investment Reserves	(\$1,154.84)	\$7,536.21	\$358.33	\$3,224.97	(\$1,513.17)	\$4,300.00	(\$3,236.21)	\$4,311.24
Total Other Revenue	\$10,114.71	\$81,003.98	\$10,781.67	\$77,230.03	(\$666.96)	\$118,300.00	\$37,296.02	\$3,773.95
Total Operating Revenues	\$28,829.21	\$374,133.06	\$34,141.67	\$362,990.03	(\$5,312.46)	\$438,300.00	\$64,166.94	\$11,143.03
Operating Expenses								
Staff Expenses								
Minister Salary & Housing								
1.500100 - Minister - Salary	\$3,249.00	\$42,925.87	\$4,831.08	\$43,479.72	\$1,582.08	\$57,973.00	\$15,047.13	\$553.85
1.500112 - Minister - Housing Allowance	\$6,750.00	\$47,065.13	\$5,182.50	\$46,842.50	(\$1,567.50)	\$62,190.00	\$15,124.87	(\$422.63)
Total Minister Salary & Housing	\$9,999.00	\$89,991.00	\$10,013.58	\$90,122.22	\$14.58	\$120,163.00	\$30,172.00	\$131.22
Other Staff Salaries								
1.500200 - DRE - Salary	\$0.00	\$27,010.93	\$3,875.75	\$34,881.75	\$3,875.75	\$46,509.00	\$19,498.07	\$7,870.82
1.500300 - Congregation Administrator - Salary	\$5,118.71	\$45,472.03	\$4,969.58	\$44,726.22	(\$149.13)	\$59,635.00	\$14,162.97	(\$745.81)
1.500340 - Music Director - Salary	\$1,471.43	\$13,127.47	\$1,442.58	\$12,983.22	(\$28.85)	\$17,311.00	\$4,183.53	(\$144.25)
1.500370 - Nursery Supervisor Salary (Dawn)	\$255.00	\$1,921.00	\$200.00	\$1,800.00	(\$55.00)	\$2,400.00	\$479.00	(\$121.00)
1.500382 - Tech Asst's (Lily)	\$510.00	\$4,595.36	\$516.67	\$4,650.03	\$6.67	\$6,200.00	\$1,604.64	\$54.67
1.500385 - Staff Salary Increase	\$0.00	\$759.26	\$286.08	\$2,574.72	\$286.08	\$3,433.00	\$2,673.74	\$1,815.46
1.500389 - Benefits on Staff Bonus Fund	\$0.00	\$0.00	\$0.00	\$945.00	\$0.00	\$945.00	\$945.00	\$945.00
1.500390 - Staff Bonus Fund	\$0.00	\$2,900.00	\$0.00	\$3,150.00	\$0.00	\$3,150.00	\$250.00	\$250.00
Total Other Staff Salaries	\$7,355.14	\$95,786.05	\$11,290.66	\$105,710.94	\$3,935.52	\$139,583.00	\$43,796.95	\$9,924.89
Professional Development								
1.500400 - Minister - Professional Development	\$1,208.93	\$2,418.63	\$1,001.33	\$9,011.97	(\$207.60)	\$12,016.00	\$9,597.37	\$6,593.34
1.500410 - Minister - Sabbatical Dues	\$284.17	\$2,557.53	\$284.17	\$2,557.53	\$0.00	\$3,410.00	\$852.47	\$0.00
1.500420 - DRE - Professional Development	\$0.00	\$1,239.35	\$387.58	\$3,488.22	\$387.58	\$4,651.00	\$3,411.65	\$2,248.87
1.500575 - Office Staff-Professional Expenses	\$0.00	\$318.78	\$41.67	\$375.03	\$41.67	\$500.00	\$181.22	\$56.25
Total Professional Development	\$1,493.10	\$6,534.29	\$1,714.75	\$15,432.75	\$221.65	\$20,577.00	\$14,042.71	\$8,898.46
Taxes & Benefits								
1.500500 - FICA/Medicare	\$1,306.53	\$13,605.73	\$1,606.75	\$14,460.75	\$300.22	\$19,281.00	\$5,675.27	\$855.02
1.500510 - Worker's Compensation	\$441.00	\$1,455.00	\$208.33	\$1,874.97	(\$232.67)	\$2,500.00	\$1,045.00	\$419.97
1.500520 - Minister - Pension	\$995.70	\$8,961.30	\$1,001.33	\$9,011.97	\$5.63	\$12,016.00	\$3,054.70	\$50.67
1.500530 - Minister - Health Benefits	\$2,449.24	\$20,815.27	\$2,419.00	\$20,725.00	(\$30.24)	\$27,982.00	\$7,166.73	(\$90.27)
1.500531 - Minister Life Insurance	\$68.00	\$612.00	\$84.08	\$756.72	\$16.08	\$1,009.00	\$397.00	\$144.72
1.500532 - Minister's Dental Ins	\$150.00	\$1,338.00	\$164.25	\$1,478.25	\$14.25	\$1,971.00	\$633.00	\$140.25
1.500533 - Minister's LTD Ins	\$130.00	\$1,170.00	\$130.17	\$1,171.53	\$0.17	\$1,562.00	\$392.00	\$1.53
1.500534 - FSA and DCA Admin Fees	\$35.50	\$319.50	\$41.67	\$375.03	\$6.17	\$500.00	\$180.50	\$55.53
1.500540 - DRE - Pension	\$0.00	\$2,701.10	\$387.58	\$3,488.22	\$387.58	\$4,651.00	\$1,949.90	\$787.12

Unitarian Society of Ridgewood
Analysis of Revenues & Expenses YTD
July 2024 to March 2025

Accounts	Current Month	YTD Actual	MTD Budget (This Year)	YTD Budget (This Year)	MTD Budget/Actual (This Year)	Annual Budget (This Year)	Annual Budget Remaining (This Year)	YTD Budget/Actual (This Year)
1.500550 - DRE -Health Benefits	\$0.00	\$1,468.60	\$353.00	\$2,425.00	\$353.00	\$3,484.00	\$2,015.40	\$956.40
1.500551 - DRE - Life Insurance	\$0.00	\$97.44	\$24.33	\$218.97	\$24.33	\$292.00	\$194.56	\$121.53
1.500552 - DRE - Dental Insurance	\$0.00	\$240.00	\$66.58	\$599.22	\$66.58	\$799.00	\$559.00	\$359.22
1.500553 - DRE-LTD Insurance	\$0.00	\$251.31	\$50.42	\$453.78	\$50.42	\$605.00	\$353.69	\$202.47
1.500560 - Office staff - Pension	\$511.87	\$4,562.10	\$497.00	\$4,473.00	(\$14.87)	\$5,964.00	\$1,401.90	(\$89.10)
1.500570 - Office Staff - Benefits	\$1,237.27	\$15,799.78	\$940.00	\$13,500.00	(\$297.27)	\$16,322.00	\$522.22	(\$2,299.78)
1.500571 - Other Staff LTD Insurance	\$62.83	\$547.47	\$33.33	\$299.97	(\$29.50)	\$400.00	(\$147.47)	(\$247.50)
1.500580 - Payroll Service	\$118.79	\$2,352.28	\$277.58	\$2,498.22	\$158.79	\$3,331.00	\$978.72	\$145.94
Total Taxes & Benefits	\$7,506.73	\$76,296.88	\$8,285.40	\$77,810.60	\$778.67	\$102,669.00	\$26,372.12	\$1,513.72
Total Staff Expenses	\$26,353.97	\$268,608.22	\$31,304.39	\$289,076.51	\$4,950.42	\$382,992.00	\$114,363.78	\$20,468.29
Asset Management								
1.501010 - Copier/Paper	\$193.98	\$2,562.30	\$288.50	\$2,596.50	\$94.52	\$3,462.00	\$899.70	\$34.20
1.501020 - Postage	\$5.18	\$310.78	\$44.08	\$396.72	\$38.90	\$529.00	\$218.22	\$85.94
1.501030 - Telephone/DSL Line	\$370.21	\$5,856.67	\$603.67	\$5,433.03	\$233.46	\$7,244.00	\$1,387.33	(\$423.64)
1.501040 - Office Supplies	\$44.98	\$214.09	\$21.50	\$193.50	(\$23.48)	\$258.00	\$43.91	(\$20.59)
1.501050 - Equipment/Software	\$652.90	\$5,581.10	\$394.08	\$3,546.72	(\$258.82)	\$4,729.00	(\$852.10)	(\$2,034.38)
1.501060 - Other Admin. Expenses	\$36.49	\$285.48	\$51.92	\$467.28	\$15.43	\$623.00	\$337.52	\$181.80
1.502010 - Minister's Discretionary Fund	\$0.00	\$0.00	\$41.67	\$375.03	\$41.67	\$500.00	\$500.00	\$375.03
1.503000 - Mortgage Interest Expense	\$162.63	\$1,794.73	\$216.67	\$1,950.03	\$54.04	\$2,600.00	\$805.27	\$155.30
1.504000 - Floor/Wall Cleaning	\$0.00	\$495.00	\$42.50	\$382.50	\$42.50	\$510.00	\$15.00	(\$112.50)
1.504010 - Fuel/Utilities	\$1,879.77	\$12,212.69	\$650.00	\$7,360.00	\$128.75	\$10,000.00	(\$2,212.69)	(\$4,852.69)
1.504020 - Gardens	\$0.00	\$0.00	\$128.75	\$1,158.75	(\$263.90)	\$1,545.00	\$1,545.00	\$1,158.75
1.504040 - Insurance	\$2,256.90	\$17,015.51	\$1,993.00	\$17,342.00	(\$5,100.83)	\$23,320.00	\$6,304.49	\$326.49
1.504050 - Lawn/Snow Care	\$5,530.00	\$5,615.00	\$429.17	\$3,862.53	\$429.17	\$5,150.00	\$2,846.82	\$1,559.35
1.504060 - Maintenance/Repairs	\$0.00	\$2,303.18	\$429.17	\$3,862.53	\$153.25	\$1,839.00	\$1,344.00	\$884.25
1.504070 - Painting/Floor Care	\$0.00	\$495.00	\$153.25	\$1,379.25	\$193.17	\$2,318.00	(\$124.50)	(\$703.97)
1.504080 - Safety/Security System	\$0.00	\$2,442.50	\$193.17	\$1,738.53	(\$76.56)	\$2,575.00	\$369.15	(\$274.63)
1.504090 - Supplies	\$291.14	\$2,205.85	\$214.58	\$1,931.22	\$5,118.25	\$0.00	\$5,360.68	\$5,360.68
1.504091 - Miscellaneous	(\$5,118.25)	(\$5,360.66)	\$0.00	\$0.00	\$85.83	\$1,030.00	\$855.00	\$597.47
1.504120 - On Call Maintenance Person	\$0.00	\$175.00	\$85.83	\$772.47	(\$7.08)	\$12,875.00	\$3,470.00	\$251.28
1.504130 - Cleaning	\$1,080.00	\$9,405.00	\$1,072.92	\$9,656.28	\$164.25	\$5,871.00	\$2,528.00	\$1,060.25
1.504140 - Set-ups	\$325.00	\$3,343.00	\$489.25	\$4,403.25	\$12.92	\$155.00	\$142.02	\$103.30
1.505000 - Annual Budget Drive	\$0.00	\$12.98	\$12.92	\$116.28	\$8.58	\$103.00	\$103.00	\$77.22
1.507010 - Audio/Visual	\$0.00	\$0.00	\$8.58	\$77.22	(\$145.75)	\$92,386.00	\$25,420.82	\$2,036.44
Total Asset Management	\$7,710.93	\$66,965.18	\$7,565.18	\$69,001.62	(\$145.75)	\$92,386.00	\$25,420.82	\$2,036.44
Circle Expenses								
Congregational Connections								
1.500355 - Special Event Childcare	\$0.00	\$49.50	\$16.67	\$150.03	\$16.67	\$200.00	\$150.50	\$100.53
1.506020 - Hospitality/Coffee/Holiday Bags	\$0.00	\$285.22	\$41.67	\$375.03	\$41.67	\$500.00	\$214.78	\$89.81
Total Congregational Connections	\$0.00	\$334.72	\$58.34	\$525.06	\$58.34	\$700.00	\$365.28	\$190.34
Spiritual Development								
1.507000 - Art Committee	\$0.00	\$100.00	\$4.17	\$37.53	\$4.17	\$50.00	(\$50.00)	(\$62.47)
1.507040 - Music Committee	\$175.00	\$2,134.43	\$250.00	\$2,250.00	\$75.00	\$3,000.00	\$865.57	\$115.57
1.507070 - Sunday Services	\$0.00	\$573.50	\$52.92	\$476.28	\$52.92	\$635.00	\$61.50	(\$97.22)
1.507080 - Minister Worship Supplies	\$0.00	\$0.00	\$22.92	\$206.28	\$22.92	\$275.00	\$275.00	\$206.28
1.508040 - Lecture Series	\$0.00	\$63.98	\$6.25	\$56.25	\$6.25	\$75.00	\$11.02	(\$7.73)
1.508060 - Adult RE	\$0.00	\$0.00	\$12.50	\$112.50	\$12.50	\$150.00	\$150.00	\$112.50
Religious Education								

Accounts	Current Month	YTD Actual	MTD Budget (This Year)	YTD Budget (This Year)	MTD Budget/Actual (This Year)	Annual Budget (This Year)	Annual Budget Remaining (This Year)	YTD Budget/Actual (This Year)
1.508021 - CYRE-Supplies	\$112.05	\$616.32	\$70.83	\$637.47	(\$41.22)	\$850.00	\$233.68	\$21.15
1.508022 - CYRE-Curricula	\$0.00	\$0.00	\$20.83	\$187.47	\$20.83	\$250.00	\$250.00	\$187.47
1.508023 - CYRE-Training, Teach Appreciation	\$0.00	\$72.56	\$20.83	\$187.47	\$20.83	\$250.00	\$177.44	\$114.91
1.508024 - CYRE-Coming of age/OWL	\$0.00	\$0.00	\$20.83	\$187.47	\$20.83	\$250.00	\$250.00	\$187.47
1.508025 - CYRE - Youth Programs	\$0.00	\$0.00	\$20.83	\$187.47	\$20.83	\$250.00	\$250.00	\$187.47
1.508027 - CYRE-Multi Gen./Family Service	\$0.00	\$0.00	\$20.83	\$187.47	\$20.83	\$250.00	\$250.00	\$187.47
1.508028 - CYRE - Comm Bldg, Parents Ministry	\$0.00	\$0.00	\$20.83	\$187.47	\$20.83	\$250.00	\$250.00	\$187.47
Total Religious Education	\$112.05	\$688.88	\$195.81	\$1,762.29	\$83.76	\$2,350.00	\$1,661.12	\$1,073.41
Total Spiritual Development	\$287.05	\$3,560.79	\$544.57	\$4,901.13	\$257.52	\$6,535.00	\$2,974.21	\$1,340.34
Governance & Well-Being								
1.502020 - Board's Discretionary Fund	\$0.00	\$0.00	\$20.83	\$187.47	\$20.83	\$250.00	\$250.00	\$187.47
1.507060 - Safe Congregation	\$102.80	\$754.53	\$62.50	\$562.50	(\$40.30)	\$750.00	(\$4.53)	(\$192.03)
Total Governance & Well-Being	\$102.80	\$754.53	\$83.33	\$749.97	(\$19.47)	\$1,000.00	\$245.47	(\$4.56)
Wider World								
1.502030 - UUA Dues	\$2,000.00	\$13,000.00	\$1,250.00	\$11,250.00	(\$750.00)	\$15,000.00	\$2,000.00	(\$1,750.00)
1.502050 - UU Faith Action	\$0.00	\$0.00	\$250.00	\$2,250.00	\$250.00	\$3,000.00	\$3,000.00	\$2,250.00
1.509065 - Issues-based Funding	\$199.15	\$903.73	\$166.67	\$1,500.03	(\$32.48)	\$2,000.00	\$1,096.27	\$596.30
1.509070 - ROV Postcards	\$204.00	(\$1,000.43)	\$0.00	\$0.00	(\$204.00)	\$0.00	\$1,000.43	\$1,000.43
Total Wider World	\$2,403.15	\$12,903.30	\$1,666.67	\$15,000.03	(\$736.48)	\$20,000.00	\$7,096.70	\$2,096.73
Welcoming and Participation								
1.506025 - Membership Committee	\$0.00	\$508.28	\$166.67	\$1,500.03	\$166.67	\$2,000.00	\$1,491.72	\$991.75
1.506030 - Publicity/Outreach	\$0.00	\$150.00	\$166.67	\$1,500.03	\$166.67	\$2,000.00	\$1,850.00	\$1,350.03
Total Welcoming and Participation	\$0.00	\$658.28	\$333.34	\$3,000.06	\$333.34	\$4,000.00	\$3,341.72	\$2,341.78
Total Circle Expenses	\$2,793.00	\$18,211.62	\$2,686.25	\$24,176.25	(\$106.75)	\$32,235.00	\$14,023.38	\$5,964.63
Total Operating Expenses	\$36,857.90	\$353,785.02	\$41,555.82	\$382,254.38	\$4,697.92	\$507,613.00	\$153,827.98	\$28,469.36
Non-Operating Revenue								
Net Total	(\$8,028.69)	\$20,348.04	(\$7,414.15)	(\$19,264.35)	(\$614.54)	(\$69,313.00)	(\$89,661.04)	\$39,612.39
1.410510 - Special Collections-Revenue	(\$791.87)	\$1,140.00	\$0.00	\$0.00	(\$791.87)	\$0.00	(\$1,140.00)	\$1,140.00
1.410520 - Rec'd from Endow for Operations	(\$100.00)	\$0.00	\$0.00	\$0.00	(\$100.00)	\$25,000.00	\$25,000.00	\$0.00
1.410521 - Endowment Fund Principal Donation	\$675.00	\$750.00	\$0.00	\$0.00	\$675.00	\$0.00	(\$750.00)	\$750.00
1.410911 - Cap Gains/Investment Bldg Acct	(\$1,042.17)	\$5,013.07	\$525.00	\$4,725.00	(\$1,567.17)	\$6,300.00	\$1,286.93	\$288.07
1.410912 - Cap Gains/Invest Mortgage Acct	(\$563.34)	\$4,544.62	\$300.00	\$2,700.00	(\$863.34)	\$3,600.00	(\$944.62)	\$1,844.62
1.410913 - Cap Gains/Invest Intern Acct	(\$56.33)	\$1,287.12	\$37.50	\$337.50	(\$93.83)	\$450.00	(\$837.12)	\$949.62
1.410914 - Capital Gains/Earnings Endow Fund	\$12,315.33	\$12,315.33	\$0.00	\$0.00	\$12,315.33	\$0.00	(\$12,315.33)	\$12,315.33
Total Non-Operating Revenue	\$10,436.62	\$25,050.14	\$862.50	\$7,762.50	\$9,574.12	\$35,350.00	\$10,299.86	\$17,287.64
Non-Operating Expense								
1.510100 - Special Collections expenses	(\$108.50)	\$1,210.00	\$0.00	\$0.00	\$108.50	\$0.00	(\$1,210.00)	(\$1,210.00)
1.510110 - Endowments Paid - Wider World	\$0.00	\$0.00	\$500.00	\$4,500.00	\$500.00	\$6,000.00	\$6,000.00	\$4,500.00
Total Non-Operating Expense	(\$108.50)	\$1,210.00	\$500.00	\$4,500.00	\$608.50	\$6,000.00	\$4,790.00	\$3,290.00
Net Operating Total	\$2,516.43	\$44,188.18	(\$7,051.65)	(\$16,001.85)	\$9,568.08	(\$39,963.00)	(\$84,151.18)	\$60,190.03

Accounts

Assets

Unrestricted Assets

Unrestricted Cash & Investment

1.100100 - Checking - M&T Bank	\$55,470.38
1.100110 - Mortgage Account - TD Bank	\$3,056.69
1.100120 - Fidelity - Operating Reserves	\$56,967.88

Total Unrestricted Cash & Investment **\$115,494.95**

Unrestricted Property & Other

1.200100 - Property - Anderson (At Cost)	\$316,350.33
1.200110 - Property - Reeb (At Cost)	\$381,006.00

Total Unrestricted Property & Other **\$697,356.33**

Total Unrestricted Assets

\$812,851.28

Restricted Assets

1.100123 - Fidelity - Intern Fund (Restr)	\$6,385.67
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Restricted Building Fund

1.100101 - M&T Repair & Maint (Restr)	\$356.91
1.100121 - Fidelity - Bldg. Acct (Restr)	\$78,165.43

Total Restricted Building Fund **\$78,522.34**

Restricted Endowment Fund

1.300100 - Endowment Fund - Vanguard (Restr)	\$364,588.07
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Total Restricted Endowment Fund **\$364,588.07**

Total Restricted Assets

\$449,496.08

Designated Assets

1.100122 - Fidelity-Minister's Housing (Desgn)	\$66,477.32
1.100124 - Fidelity Building Fund - Designated	\$59,185.00

Total Designated Assets

\$125,662.32

Total Assets

\$1,388,009.68

Liabilities, Fund Balances, & Restricted Funds

Liabilities

Unrestricted Liabilities

Payroll Taxes/Other Withholdin

2.000314 - FSA Sarah With Sept 2024-Aug 2025	\$1,866.69
2.000316 - Sarah DSA Sept 2024-Aug 2025	\$1,510.52

Total Payroll Taxes/Other Withholdin **\$3,377.21**

Other Unrstr Liab/Deferred Rev

1.800425 - Pre-paid Pledges (Deferred Rev.)	\$29,520.03
2.100100 - Building Loan - TD Bank	\$36,709.93
2.100120 - Security Deposits Held	\$6,700.00
2.100150 - PPP Loan - M&T	\$31,737.50
2.100170 - Minister Leadership Leaves Accrual	\$1,430.85

Total Other Unrstr Liab/Deferred Rev **\$106,098.31**

Total Unrestricted Liabilities

\$109,475.52

Total Liabilities

\$109,475.52

Fund Balances

2.299999 - General Fund	(\$2,333.46)
2.300000 - Unrestricted Fund Balance	\$678,964.49
Excess Cash Received	\$44,188.18

Total Fund Balances and Excess Cash Received

\$720,819.21

Restricted Funds

Total Designated & Restricted Funds	\$554,304.95
Total Unrestricted Funds	\$3,410.00

Total Restricted Funds

\$557,714.95

Total Liabilities, Fund Balances, & Restricted Funds

\$1,388,009.68

Unitarian Society of Ridgewood
Summary of Restricted Accounts - Portrait
July 2024 to March 2025

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Ending Balance
<u>Designated & Restricted Funds</u>				
Designated Funds				
1.800175 - Building Fund - Designated	\$0.00	\$59,185.00	\$0.00	\$59,185.00
1.800202 - Minister's Housing Fund	\$62,801.13	\$4,180.88	\$1,992.62	\$64,989.39
1.800206 - Minister Leadership Leaves - DO NOT	\$0.00	\$3,410.00	\$3,410.00	\$0.00
1.800210 - Festival of Young Performers	\$0.00	\$2,686.12	\$2,686.12	\$0.00
Total Designated Funds	<u>\$62,801.13</u>	<u>\$69,462.00</u>	<u>\$8,088.74</u>	<u>\$124,174.39</u>
Donor-Restricted Funds				
1.800410 - Intern Fund (Restricted)	\$7,735.98	\$992.42	\$3,629.85	\$5,098.55
Restricted Endowment Fund				
1.800300 - Endowmen Fund Accumulated Principal	\$234,414.15	\$142,731.00	\$25,622.41	\$351,522.74
1.800310 - Endowment Fund Accumulated Earning	\$112,876.25	\$49,721.25	\$162,597.50	\$0.00
Total Restricted Endowment Fund	<u>\$347,290.40</u>	<u>\$192,452.25</u>	<u>\$188,219.91</u>	<u>\$351,522.74</u>
Restricted Building Fund				
1.800262 - Repair& Maint Drive (Restricted)	\$136,597.71	\$7,914.83	\$71,003.27	\$73,509.27
Total Restricted Building Fund	<u>\$136,597.71</u>	<u>\$7,914.83</u>	<u>\$71,003.27</u>	<u>\$73,509.27</u>
Total Donor-Restricted Funds	<u>\$491,624.09</u>	<u>\$201,359.50</u>	<u>\$262,853.03</u>	<u>\$430,130.56</u>
Total Designated & Restricted Funds	<u><u>\$554,425.22</u></u>	<u><u>\$270,821.50</u></u>	<u><u>\$270,941.77</u></u>	<u><u>\$554,304.95</u></u>