

# Unitarian Universalist Church of Nashua, NH

## Treasurer's report for the fiscal year 2009/2010

Michael Wilt, Treasurer

We had a great year financially. Both pledge payments and fundraisers came in better than planned and many expense items came in on budget or under budget. The only expense that came in significantly over budget was major maintenance of our property, because we had some planned major projects and a few surprises over the course of the year.

The net result for FY 2009/2010 was \$13k better than planned, improving our cash reserve position.

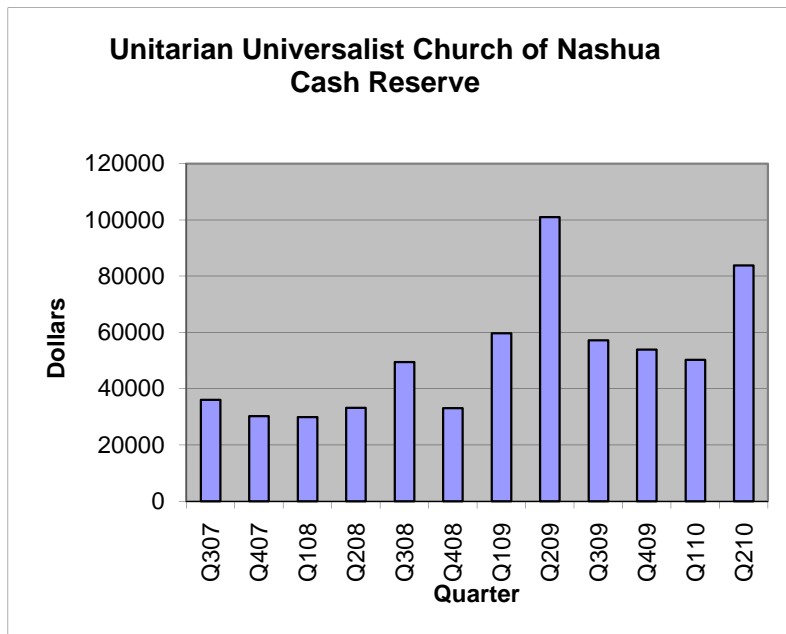
The past few years have demonstrated our capability to operate in a fiscally responsible fashion, without needing to access the endowment for large or unexpected expenses. The endowment distributions have been planned in advance based on the prudent distribution specified in the budget. We bought a new boiler, replaced asbestos flooring, and replaced a quarter of the sanctuary slate roof without making any off-budget withdrawals from the endowment.

There are a few key attributes of a responsible and successful budgeting process. As long as we stick with these principles we can anticipated continued success:

- Match our professional staffing to our needs and means
- Budget enough money for major property maintenance so we can do big projects before they become emergencies, and also handle a few surprises.

Our success is demonstrated by our improving cash reserve. For now and the next few years I believe it is best to allow our cash reserve to continue growing. As some point we may wish to do something special with some of this money, or send some to the endowment.

There is an important distinction between cash reserve and the endowment. The cash reserve reflects on the success of the current congregation and leadership. We just saved up this money over the past few years and should feel free to spend some of it as we find necessary or appropriate. The endowment was a gift from generations prior to us, to generations that will follow us. We feel an obligation to use their gift responsibly and preserve it for future generations.



Unitarian Universalist Church of Nashua  
 Summary Financial Report for 2009/2010 and Budget for 2010/2011  
 Michael Wilt, Treasurer

	Budget 09/10	Actual 09/10	Budget 10/11
<b>Income</b>			
100 Questions	\$1,000	\$195	\$0
Pledges	\$213,000	\$219,956	\$233,239
Fund Raisers	\$12,300	\$16,377	\$14,500
Endowment	\$117,000	\$116,327	\$124,000
User fees	\$5,000	\$7,460	\$4,500
WW Contrib	\$23,000	\$23,000	\$23,000
Outreach Collections	\$25,200	\$28,471	\$25,200
<b>Total</b>	<b>\$396,500</b>	<b>\$411,786</b>	<b>\$424,439</b>
<b>Expenses</b>			
Budgeted Outreach	\$950	\$950	\$950
Denomination	\$21,900	\$21,900	\$21,900
EB Discretionary	\$2,000	\$2,064	\$2,000
Membership	\$24,500	\$28,145	\$25,444
Music	\$18,859	\$19,304	\$19,277
Operations	\$102,597	\$92,810	\$97,247
Outreach Disburse	\$25,200	\$28,772	\$25,200
Property	\$73,850	\$80,755	\$71,350
Public Relations	\$4,300	\$3,818	\$3,700
RE	\$46,335	\$45,765	\$47,451
Social Justice	\$750	\$651	\$750
Spiritual	\$106,628	\$105,182	\$111,469
<b>Total</b>	<b>\$427,869</b>	<b>\$430,115</b>	<b>\$426,738</b>
Surplus/Deficit	-\$31,369	-\$18,329	-\$2,299
Compared to plan		\$13,040	
Carry forward		-\$2,299	\$2,299
Net to cash reserve		\$10,741	\$0

**Unitarian Universalist Church of Nashua, New Hampshire**  
**Profit & Loss Budget vs. Actual**  
June 2009 through May 2010

	<u>Jun '09 - May 10</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
<b>Income</b>				
100 Questions	194.58	1,000.00	-805.42	19.46%
Buddhist Meditation	1,340.43			
Coffee Hour	389.08			
<b>Endowment</b>				
<b>Restricted</b>				
Balcolm	16,440.34			
Boutwell	406.23			
Restricted - Other	-4,104.79	12,000.00	-16,104.79	-34.21%
<b>Total Restricted</b>	<u>12,741.78</u>	<u>12,000.00</u>	<u>741.78</u>	<u>106.18%</u>
<b>Unrestricted</b>	<u>103,584.73</u>	<u>105,000.00</u>	<u>-1,415.27</u>	<u>98.65%</u>
<b>Total Endowment</b>	<u>116,326.51</u>	<u>117,000.00</u>	<u>-673.49</u>	<u>99.42%</u>
<b>Fund Raisers</b>				
Auction	14,228.33	11,000.00	3,228.33	129.35%
Fall cemetery clean-up	1,500.00			
Other Fund-raisers	39.00	1,300.00	-1,261.00	3.0%
xmas ornaments	125.00			
Fund Raisers - Other	485.00			
<b>Total Fund Raisers</b>	<u>16,377.33</u>	<u>12,300.00</u>	<u>4,077.33</u>	<u>133.15%</u>
<b>Outreach Collections</b>	28,471.15	25,200.00	3,271.15	112.98%
<b>Pledges</b>				
Early Pledges	30,806.00	30,000.00	806.00	102.69%
FY Pledges	188,760.67	183,000.00	5,760.67	103.15%
<b>Total Pledges</b>	<u>219,566.67</u>	<u>213,000.00</u>	<u>6,566.67</u>	<u>103.08%</u>
Simple Gifts Donation	420.00			
Uncategorized Income	57.98			
User Fees	5,642.02	5,000.04	641.98	112.84%
WW Contrib	23,000.00	23,000.00	0.00	100.0%
<b>Total Income</b>	<u>411,785.75</u>	<u>396,500.04</u>	<u>15,285.71</u>	<u>103.86%</u>

**Expense**

**Unitarian Universalist Church of Nashua, New Hampshire**  
**Profit & Loss Budget vs. Actual**  
June 2009 through May 2010

<b>Budgeted Outreach</b>				
<b>GSOP</b>	750.00	750.00	0.00	100.0%
<b>Nashua Area Interfaith Council</b>	200.00	200.00	0.00	100.0%
<b>Total Budgeted Outreach</b>	<u>950.00</u>	<u>950.00</u>	<u>0.00</u>	<u>100.0%</u>
<b>Denomination</b>				
<b>District</b>	5,100.00	5,100.00	0.00	100.0%
<b>UUA</b>	16,800.00	16,800.00	0.00	100.0%
<b>Total Denomination</b>	<u>21,900.00</u>	<u>21,900.00</u>	<u>0.00</u>	<u>100.0%</u>
<b>EB Discretionary Fund</b>	2,063.84	2,000.00	63.84	103.19%
<b>Membership</b>				
<b>Cardigan</b>	318.58			
<b>Committee Budget</b>	738.82	504.00	234.82	146.59%
<b>Coordinator</b>				
<b>Health</b>	663.02	700.00	-36.98	94.72%
<b>Retirement</b>	1,982.50	1,983.00	-0.50	99.98%
<b>Salary</b>	19,826.04	19,826.04	0.00	100.0%
<b>Taxes</b>	1,516.70	1,487.04	29.66	102.0%
<b>Total Coordinator</b>	<u>23,988.26</u>	<u>23,996.08</u>	<u>-7.82</u>	<u>99.97%</u>
<b>Ferry Beach</b>	2,826.00			
<b>Leadership Devel</b>	240.00			
<b>Membership - Other</b>	33.26			
<b>Total Membership</b>	<u>28,144.92</u>	<u>24,500.08</u>	<u>3,644.84</u>	<u>114.88%</u>
<b>Music</b>				
<b>Committee Budget</b>				
<b>Babysitting</b>	764.32	800.00	-35.68	95.54%
<b>Choir expenses</b>	612.39	100.00	512.39	612.39%
<b>Guest musician</b>	300.00	400.00	-100.00	75.0%
<b>Octavos</b>	1,474.17	1,100.00	374.17	134.02%
<b>Organ/piano R&amp;M</b>	1,132.70	1,100.00	32.70	102.97%
<b>Substitute Organist</b>	100.00	750.00	-650.00	13.33%
<b>Total Committee Budget</b>	<u>4,383.58</u>	<u>4,250.00</u>	<u>133.58</u>	<u>103.14%</u>
<b>Director</b>				

**Unitarian Universalist Church of Nashua, New Hampshire**  
**Profit & Loss Budget vs. Actual**  
June 2009 through May 2010

Health	0.00	700.00	-700.00	0.0%
Prof Exp	991.40			
Salary	12,938.90	12,939.00	-0.10	100.0%
Taxes	989.84	970.00	19.84	102.05%
<b>Total Director</b>	<b>14,920.14</b>	<b>14,609.00</b>	<b>311.14</b>	<b>102.13%</b>
<b>Total Music</b>	<b>19,303.72</b>	<b>18,859.00</b>	<b>444.72</b>	<b>102.36%</b>
<b>Operations</b>				
<b>Custodian</b>				
Health	1,370.00	1,370.00	0.00	100.0%
Retirement	3,267.96	3,262.00	5.96	100.18%
Salary	32,619.08	32,619.00	0.08	100.0%
Taxes	2,499.95	2,446.00	53.95	102.21%
Custodian - Other	0.00			
<b>Total Custodian</b>	<b>39,756.99</b>	<b>39,697.00</b>	<b>59.99</b>	<b>100.15%</b>
Custodian Coverage	75.00	800.00	-725.00	9.38%
Electricity	6,945.95	7,500.00	-554.05	92.61%
Electronic Transaction Fees	1,266.15	1,300.00	-33.85	97.4%
Gas	14,105.99	17,000.40	-2,894.41	82.97%
Insurance	11,335.64	15,000.00	-3,664.36	75.57%
Internet	479.40	500.00	-20.60	95.88%
Janitorial Supplies	2,963.89	2,500.00	463.89	118.56%
Laundry	948.75	1,000.00	-51.25	94.88%
Office machines	798.70	2,000.00	-1,201.30	39.94%
Office Supplies	2,600.22	3,000.00	-399.78	86.67%
Payroll Service	1,180.38	1,200.00	-19.62	98.37%
Pledge Drive	503.10	600.00	-96.90	83.85%
Telephone	3,460.97	2,000.00	1,460.97	173.05%
Trash removal	2,088.50	2,500.00	-411.50	83.54%
Water	4,300.16	6,000.00	-1,699.84	71.67%
<b>Total Operations</b>	<b>92,809.79</b>	<b>102,597.40</b>	<b>-9,787.61</b>	<b>90.46%</b>
<b>Outreach Disburse</b>	<b>28,771.78</b>	<b>25,200.00</b>	<b>3,571.78</b>	<b>114.17%</b>
<b>Property</b>				
Alarm Systems	873.00	1,000.00	-127.00	87.3%

**Unitarian Universalist Church of Nashua, New Hampshire**  
**Profit & Loss Budget vs. Actual**  
June 2009 through May 2010

<b>Building Inspections</b>	1,537.05	1,000.00	537.05	153.71%
<b>Cleaning Services</b>	400.00	1,600.00	-1,200.00	25.0%
<b>Elevator</b>	1,301.21	1,500.00	-198.79	86.75%
<b>Equipment</b>	23.00	1,000.00	-977.00	2.3%
<b>False Alarms</b>	175.00	250.00	-75.00	70.0%
<b>Groundskeeping</b>	2,797.40	5,000.00	-2,202.60	55.95%
<b>Heating and Plumbing</b>	1,654.36			
<b>Major maintenance</b>	58,807.17	55,000.00	3,807.17	106.92%
<b>Repairs</b>	5,906.71			
<b>Snow Removal</b>	7,280.00	7,500.00	-220.00	97.07%
<b>Total Property</b>	<u>80,754.90</u>	<u>73,850.00</u>	<u>6,904.90</u>	<u>109.35%</u>
<b>Public Relations</b>				
<b>Advertising</b>	3,572.54	3,700.00	-127.46	96.56%
<b>Newsletter</b>	61.60	600.00	-538.40	10.27%
<b>Public Relations - Other</b>	184.00			
<b>Total Public Relations</b>	<u>3,818.14</u>	<u>4,300.00</u>	<u>-481.86</u>	<u>88.79%</u>
<b>RE</b>				
<b>Adult RE</b>	290.50	200.00	90.50	145.25%
<b>Committee Budget</b>				
<b>Appreciation</b>	786.53	800.00	-13.47	98.32%
<b>Childcare</b>	15.00	50.00	-35.00	30.0%
<b>Curriculum/Books</b>	485.65	750.00	-264.35	64.75%
<b>Events</b>	519.91	500.00	19.91	103.98%
<b>R.O.P.E.</b>	701.20	400.00	301.20	175.3%
<b>RE Outreach</b>	90.27	250.00	-159.73	36.11%
<b>Refreshments</b>	441.86	300.00	141.86	147.29%
<b>Senior High</b>	821.36	700.00	121.36	117.34%
<b>Supplies</b>	422.69	700.00	-277.31	60.38%
<b>Training</b>	110.65	800.00	-689.35	13.83%
<b>Total Committee Budget</b>	<u>4,395.12</u>	<u>5,250.00</u>	<u>-854.88</u>	<u>83.72%</u>
<b>DRE</b>				
<b>Health</b>	730.51	700.00	30.51	104.36%
<b>Prof Exp</b>	3,116.08	3,000.00	116.08	103.87%
<b>Retirement</b>	3,164.72	3,165.00	-0.28	99.99%

**Unitarian Universalist Church of Nashua, New Hampshire**  
**Profit & Loss Budget vs. Actual**  
June 2009 through May 2010

Salary	31,646.94	31,647.00	-0.06	100.0%
Taxes	2,420.98	2,373.00	47.98	102.02%
<b>Total DRE</b>	<u>41,079.23</u>	<u>40,885.00</u>	<u>194.23</u>	<u>100.48%</u>
<b>Total RE</b>	45,764.85	46,335.00	-570.15	98.77%
<b>Social Justice</b>	650.89	750.00	-99.11	86.79%
<b>Spiritual</b>				
<b>Babysitters</b>				
Salary	2,383.01	2,000.00	383.01	119.15%
Taxes	168.30	150.00	18.30	112.2%
<b>Total Babysitters</b>	<u>2,551.31</u>	<u>2,150.00</u>	<u>401.31</u>	<u>118.67%</u>
<b>Coffee Hour</b>	1,465.47	1,000.00	465.47	146.55%
<b>Flowers</b>	1,556.50	1,700.00	-143.50	91.56%
<b>Minister</b>				
Health	11,124.18	12,000.00	-875.82	92.7%
Prof Exp	4,430.07	4,500.00	-69.93	98.45%
Retirement	7,103.98	7,246.00	-142.02	98.04%
Salary/Housing	72,459.92	72,460.00	-0.08	100.0%
Taxes	0.00			
Transportation	2,864.40	3,132.00	-267.60	91.46%
<b>Total Minister</b>	<u>97,982.55</u>	<u>99,338.00</u>	<u>-1,355.45</u>	<u>98.64%</u>
<b>Minister Discretionary</b>	1,157.45	2,000.00	-842.55	57.87%
<b>Worship &amp; Services</b>	468.60	440.00	28.60	106.5%
<b>Total Spiritual</b>	<u>105,181.88</u>	<u>106,628.00</u>	<u>-1,446.12</u>	<u>98.64%</u>
<b>WW Payroll</b>	0.00			
<b>Total Expense</b>	<u>430,114.71</u>	<u>427,869.48</u>	<u>2,245.23</u>	<u>100.53%</u>
<b>Net Income</b>	<u><u>-18,328.96</u></u>	<u><u>-31,369.44</u></u>	<u><u>13,040.48</u></u>	<u><u>58.43%</u></u>

Cash Reserve  
Q307 36014.24  
Q407 30275.5  
Q108 29878.63

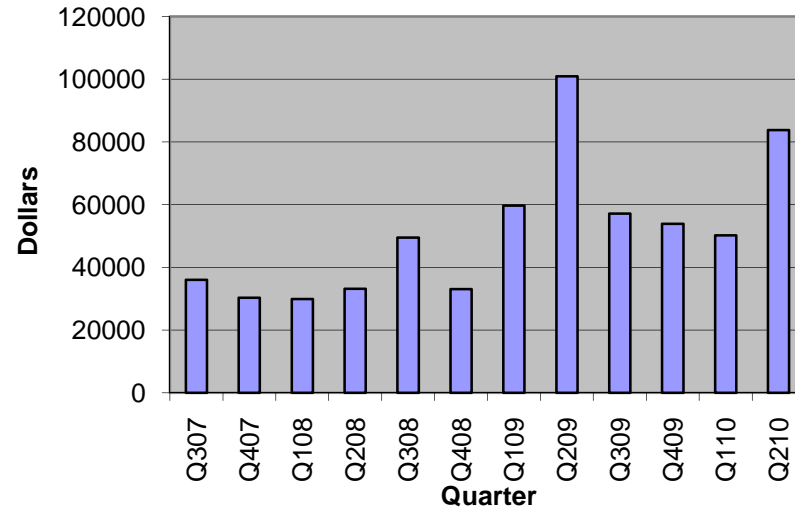
**Unitarian Universalist Church of Nashua**  
**Cash Reserve**

# Unitarian Universalist Church of Nashua, New Hampshire

## Profit & Loss Budget vs. Actual

June 2009 through May 2010

Q208	33192.63
Q308	49515.14
Q408	33081
Q109	59733.5
Q209	100928.16
Q309	57167.62
Q409	53944
Q110	50260.13
Q210	83839.28





Unitarian Universalist Church of Nashua, NH

Proposed budget for 2010/2011

Michael Wilt, Treasurer

Key features of this budget

Thank you all for a very successful pledge drive! Your generosity allows us to formulate a budget that is consistent with our purposes and goals and continues long-term progress to improve our financial health.

This budget is less than 30% funded from the endowment, so our operations are primarily funded by your generous pledge commitment.

Pledge income exceeds staff compensation expense for the first time in this budget, providing another important indicator that our membership is supporting our direct program expenses.

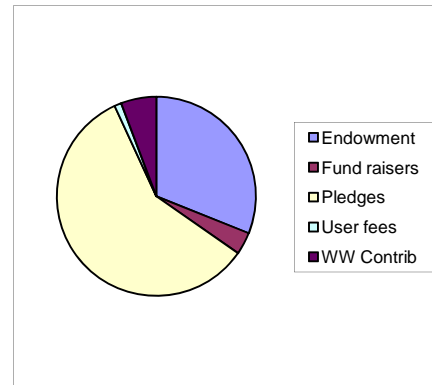
This budget funds major property maintenance with \$55,000, the same budget as last year. We exceeded this budget last year, but we don't have the same sort of expensive projects happening right away as we did last year.

This budget includes 3% cost of living adjustments on all salaries as recommended by the personnel committee. It also includes an increase and some rearrangement to bring our minister compensation closer to the fair compensation level established by the UUA.

	<u>Budget</u>	<u>Change</u> 10/11	<u>New 10/11</u>
<b>Income</b>			
100 Questions	1,000.00	-\$1,000	\$0
Buddhist Meditation			
Coffee Hour			
Endowment			
Restricted			
Balcolm			
Boutwell			
Restricted - Other	12,000.00	-\$12,000	
Total Restricted	12,000.00		\$12,000
Unrestricted	105,000.00	\$7,000	\$112,000
Total Endowment	117,000.00	\$7,000	\$124,000
Fund Raisers			
Auction	11,000.00	\$2,000	\$13,000
Fall cemetery clean-up		\$1,500	\$1,500
Other Fund-raisers	1,300.00	-\$1,300	
xmas ornaments			
Fund Raisers - Other			
Total Fund Raisers	12,300.00	\$2,200	\$14,500
Outreach Collections	25,200.00		\$25,200
Pledges			
Early Pledges	30,000.00		\$30,000
FY Pledges	183,000.00	\$20,239	\$203,239
Total Pledges	213,000.00	\$20,239	\$233,239
Simple Gifts Donation			
Uncategorized Income			
User Fees	5,000.04	-\$500	\$4,500
WW Contrib	23,000.00		\$23,000
<b>Total Income</b>	<b>396,500.04</b>	<b>\$27,939</b>	<b>\$424,439</b>

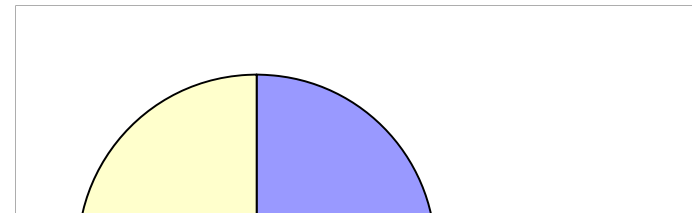
Month	Amount
June	10000
July	11000
August	11000
September	10000
October	10000
November	10000
December	10000
January	10000
February	10000
March	10000
April	10000
May	
Total	112000

Endowmer	\$124,000
Fund raise	\$14,500
Pledges	\$233,239
User fees	\$4,500
WW Contri	\$23,000

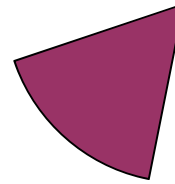


29% From Endowment

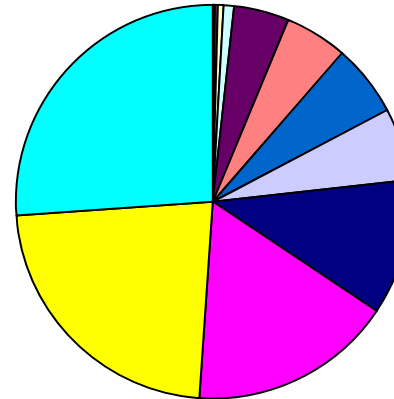
<b>Expense</b>			
<b>Budgeted Outreach</b>			
GSOP	750.00	\$750 Staff comp	\$226,748
Nashua Area Interfaith Council	200.00	\$200 Property	\$71,350
Total Budgeted Outreach	950.00	\$950 Everything	\$128,640
<b>Denomination</b>			
District	5,100.00	\$5,100	
UUA	16,800.00	\$16,800	
Total Denomination	21,900.00	\$21,900	
EB Discretionary Fund	2,000.00	\$2,000	
Membership			
Cardigan			



<b>Committee Budget</b>	504.00	\$246	\$750	
<b>Coordinator</b>				
Health	700.00		\$700	
Retirement	1,983.00	\$59	\$2,042	
Salary	19,826.04	\$595	\$20,421	
Taxes	1,487.04	\$45	\$1,532	
<b>Total Coordinator</b>	23,996.08	\$698	\$24,694	
<b>Ferry Beach</b>				Budgeted c \$950
<b>Leadership Devel</b>				Denominat \$21,900
<b>Membership - Other</b>				EB Discret \$2,000
<b>Total Membership</b>	24,500.08	\$944	\$25,444	Membersh \$25,444
<b>Music</b>				Music \$19,277
<b>Committee Budget</b>				Operations \$97,247
Babysitting	800.00		\$800	Outreach c \$25,200
Choir expenses	100.00		\$100	Property \$71,350
Guest musician	400.00		\$400	Public relat \$3,700
Octavos	1,100.00	\$400	\$1,500	RE \$47,451
Organ/piano R&M	1,100.00		\$1,100	Social Just \$750
Substitute Organist	750.00	-\$400	\$350	Spiritual \$111,469
<b>Total Committee Budget</b>	4,250.00		\$4,250	\$426,738
<b>Director</b>				
Health	700.00		\$700	
Prof Exp				
Salary	12,939.00	\$388	\$13,327	
Taxes	970.00	\$30	\$1,000	
<b>Total Director</b>	14,609.00	\$418	\$15,027	
<b>Total Music</b>	18,859.00	\$418	\$19,277	
<b>Operations</b>				
<b>Custodian</b>				
Health	1,370.00		\$1,370	
Retirement	3,262.00	\$98	\$3,360	
Salary	32,619.00	\$979	\$33,598	
Taxes	2,446.00	\$74	\$2,520	
<b>Custodian - Other</b>				
<b>Total Custodian</b>	39,697.00	\$1,150	\$40,847	
<b>Custodian Coverage</b>	800.00		\$800	
<b>Electricity</b>	7,500.00		\$7,500	
<b>Electronic Transaction Fees</b>	1,300.00		\$1,300	
<b>Gas</b>	17,000.40	-\$2,000	\$15,000	
<b>Insurance</b>	15,000.00	-\$3,000	\$12,000	
<b>Internet</b>	500.00		\$500	
<b>Janitorial Supplies</b>	2,500.00		\$2,500	
<b>Laundry</b>	1,000.00		\$1,000	
<b>Office machines</b>	2,000.00		\$2,000	
<b>Office Supplies</b>	3,000.00		\$3,000	



■ Staff compensation  
■ Property  
□ Everything else



■ Social Justice  
■ Budgeted outreach  
□ EB Discretionary  
□ Public relations  
■ Music  
■ Denomination  
■ Outreach disburse  
□ Membership  
■ RE  
■ Property  
■ Operations  
■ Spiritual

Payroll Service	1,200.00		\$1,200
Pledge Drive	600.00		\$600
Telephone	2,000.00		\$2,000
Trash removal	2,500.00		\$2,500
Water	6,000.00	-\$1,500	\$4,500
Operations - Other			
<b>Total Operations</b>	<u>102,597.40</u>	-\$5,350	\$97,247
<b>Outreach Disburse</b>	25,200.00		\$25,200
<b>Property</b>			
Alarm Systems	1,000.00		\$1,000
Building Inspections	1,000.00	\$500	\$1,500
Cleaning Services	1,600.00		\$1,600
Elevator	1,500.00		\$1,500
Equipment	1,000.00	-\$1,000	
False Alarms	250.00		\$250
Groundskeeping	5,000.00	-\$2,000	\$3,000
Heating and Plumbing			
Major maintenance	55,000.00		\$55,000
Repairs			
Snow Removal	7,500.00		\$7,500
Property - Other			
<b>Total Property</b>	<u>73,850.00</u>	-\$2,500	\$71,350
<b>Public Relations</b>			
Advertising	3,700.00		\$3,700
Newsletter	600.00	-\$600	
Public Relations - Other			
<b>Total Public Relations</b>	<u>4,300.00</u>	-\$600	\$3,700
<b>RE</b>			
Adult RE	200.00		\$200
<b>Committee Budget</b>			
Appreciation	800.00		\$800
Childcare	50.00		\$50
Curriculum/Books	750.00		\$750
Events	500.00		\$500
R.O.P.E.	400.00		\$400
RE Outreach	250.00		\$250
Refreshments	300.00		\$300
Senior High	700.00		\$700
Supplies	700.00		\$700
Training	800.00		\$800
<b>Total Committee Budget</b>	<u>5,250.00</u>		\$5,250
<b>DRE</b>			
Health	700.00		\$700
Prof Exp	3,000.00		\$3,000
Retirement	3,165.00	\$95	\$3,260
Salary	31,647.00	\$949	\$32,596
Taxes	<u>2,373.00</u>	\$72	\$2,445

Total DRE	40,885.00	\$1,116	\$42,001	
RE - Other				
<b>Total RE</b>	<u>46,335.00</u>	\$1,116	\$47,451	
Social Justice	750.00		\$750	
Spiritual				
Babysitters				
Salary	2,000.00		\$2,000	
Taxes	<u>150.00</u>		\$150	
<b>Total Babysitters</b>	<u>2,150.00</u>		\$2,150	
Coffee Hour	1,000.00		\$1,000	
Flowers	1,700.00		\$1,700	
Minister				
Health	12,000.00	-\$2,500	\$9,500	
Prof Exp	4,500.00		\$4,500	
Retirement	7,246.00	\$667	\$7,913	
Salary/Housing	72,460.00	\$6,674	\$79,134	3% + \$2000 + \$2500 from health
Taxes				9.2% percent increase
Transportation	<u>3,132.00</u>		\$3,132	
<b>Total Minister</b>	<u>99,338.00</u>	\$4,841	\$104,179	\$257 Voluntary retirement contrib per paycheck
Minister Discretionary	2,000.00		\$2,000	
Worship & Services	<u>440.00</u>		\$440	
<b>Total Spiritual</b>	<u>106,628.00</u>	\$4,841	\$111,469	
WW Payroll				
<b>Total Expense</b>	<u><u>427,869.48</u></u>	-\$1,131	\$426,738	
<b>Net Income</b>	<u><u>-31,369.44</u></u>	\$29,070	<b>-\$2,299</b>	
Actual 2009/2010	-18328.96			
Better than planned 2009/2010	13040.48			
Carry forward to 2010/2011	-\$2,299		2299	
Net with respect to plan	10741.20		0	