

Unitarian-Universalist Church of Nashua Board of Trustees
Meeting Minutes
June 9, 2014

Present: Ellen Fisher, David Hudson, Mary Licking, Lance Pratt, Harry Purkhiser, Pat Ladew, Kate O'Shea, Mike Wilt, Carol Wagner, Reverend Olivia Holmes. Absent (excused): None.

Timekeeper for each agenda item of the meeting was Pat. An inquiry occurred on the idea that members' Check Ins were performed during an end of the year potluck held as a lead in to the meeting that Board members attended, and members were in agreement that indeed, their Check Ins happened there. David performed the chalice lighting.

A motion passed made by Lance and seconded by David to approve the consent agenda. The consent agenda consisted of the April 14th, 2014 and May 5th, 2014 BoT meeting minutes.

Mary gave the Clerk's Report. The bylaws dealing with voting membership in the church need attention, was the message. The bylaws changes that occurred last year on that topic, although requiring more paperwork, seem to have improved the church's ability to identify its members.

Mike gave the Treasurer's Report. After receipt of the insurance settlement from the burst pipe damage that occurred in December 2013 to the kitchen and RE building, UU Nashua was cancelled by its insurance company and sought and contracted with another insurance company. Mike cautioned that alternative insurance companies are not plentiful enough for the church, in the future, to repeat such disasters and expect access to continued coverage.

The BoT participated in a review and discussion, led by Rev. Olivia, regarding the 2014-15 Budget. A motion passed made by Mary and seconded by Pat that the \$50K figure (under Cash Reserves) in Rev. Olivia's budget be replaced with a figure between \$40K and \$50K with savings to be identified by Rev. Olivia. To see the budget, go to: uunashua.org, click on "Our Church", click on "Governance", then click on "2014 Church Annual Meeting", then click on "Budget".

The BoT participated in a discussion, led by Ellen, regarding the "UUCN Mission and Ends, Interpretations and Compliance Draft," submitted by Rev. Olivia in March (attached to Minutes of April 14, 2014). The submission may serve as an example of a way to proceed in the future with regard to that type of document, one of likely several documents with potential to aid in the monitoring of our programs and our executive, when UU Nashua is working under policy governance.

The following was the consensus of the BoT: The president is empowered to put together drafts the Board has developed this year for the governance policies in such a way that they can be displayed on the UU Nashua website. It is the understanding of the BoT that the President's Report at the Annual Meeting may inform the congregation on the location of the drafts. To see the drafts, go to: uunashua.org, click on "Our Church", click on "Governance", then click on "Governance Policies".

Discussion was delayed to a future meeting regarding the Norma Rowley Student Aid Fund report that was submitted as a draft by Joan Connacher at the request of the BoT (see Attachment 1). Ellen attended an Investment Review Committee meeting today and returned to the BoT with the idea that documentation would be required before Bank of America could take any actions affecting the fund. More research needs to be performed on the types of documents we have available and what options are possible, given that this is a Restricted Fund.

The BoT engaged in a discussion with Rev. Olivia regarding the Interim Progress Appraisal and Exit Interview. Rev. Olivia added that she was impressed with the congregation's conduct regarding multiple difficult issues it faced this past year.

Attachments to these minutes include a table that serves as a snapshot of the 2014-2015 budget (Attachment 2) and an Excel spreadsheet that helps compare the 2014-2-15 budget to those of recent years (Attachment 3).

Rev. Olivia gave the closing words that accompanied the extinguishing of the chalice.

List

Upcoming dates

Thursday, June 12, 7 pm, Annual Meeting of the Congregation

June 25-29, UUA General Assembly, Providence, RI

Reminder: regularly scheduled BoT meeting times have been moved to the second Monday night of the month.

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Mary Licking,

Clerk, Unitarian-Universalist Church of Nashua,
New Hampshire

Attachments:

- 1) Student Aid Fund / Norma Rowley Scholarship Fund Report (DRAFT): from Joan Connacher
- 2) Snapshot of Church Finances - 1415 [A chart showing percentages of the budget devoted to various categories designed to aid in understanding the 2014-2015 budget] from Rev. Olivia
- 3) 1415chfn4pgs [An untitled, undated Excel spreadsheet (in .pdf) of the 14-15 budget comparing it to recent years' budgets containing commentary] from Rev. Olivia

*******ATTACHMENTS START HERE*******

ATTACHMENT 1:

Student Aid Fund / Norma Rowley Scholarship Fund Report (DRAFT): from Joan Connacher

Student Aid Fund /Norma Rowley Scholarship Fund Report
Submitted by Joan Connacher May 2014

First a disclaimer; this report and any errors or omissions are mine alone. I searched annual reports, meeting minutes of the Executive Committee, other documents on file pertaining to the fund going back to the 1970's and recent Bank of America reports. I welcome any information I may have missed.

The Student Aid Fund was first proposed in 1974, voted on in 1975 and granted its first loans of \$500 each to two recipients in 1996. The loans were to be repaid after graduation or on leaving higher learning when an interest rate would be assessed which varied from 3% to 5%. \$10,000 was originally set aside for this fund.

Good records of the outgo (grants), income (interest, repayments and gifts) and total balance of the fund were kept up until 1994. At that time it was reported to have \$32,126. The loans outstanding were not mentioned. About this time, the Student Aid committee seems to have run out of members. Also, Norma Rowley died and a scholarship was set up which merged with the Student Aid Fund and renamed in her honor. Records became somewhat inconsistent after that date insofar as I could find. In 1999, the balance was reported to be \$37,000. Between then and 20012, I could find income of \$12,813 listed. Total grants for those years added up to \$37,000 as listed in annual reports.

The Financial Records Review Committee reported that the Fund operates from a separate passbook account and the current balance is \$8,111. The Bank of America report given in January 2014 of our restricted funds lists the Rowley Student Aid Fund balance as \$46,672. I suspect that since the Fund was operating from a separate passbook, no funds have been withdrawn from or added to the Bank of America account for many years but it has continued to earn interest.

There appear to be 12 loans outstanding from 1986 to the present for a total of \$48,021. 2006 was the last time interest was posted for these loans. The majority has not kept contact with the church and whereabouts are unknown. Attempts to locate this group have failed others have ignored inquiries. One outstanding loan originally for \$10,000 in 1993 actually came from the Anna Stearns Fund. That loan is still delinquent for \$6,447. There is one person who has continued to pay in small amounts over the past 10 years who, I think, deserves to be forgiven the last \$440 for persistence in trying to pay off this original loan of \$3,000.

In summary, my personal thought is that this fund is a nightmare to administer. I would recommend discontinuing the attempt.

1. While this fund has helped many students over the years, the amounts needed now for college are so large that we do not have the capacity to make much of a dent in the need.

The record of repayment of the loans in the past 10 years especially is abysmal. The majority of those granted since 2000 have not been repaid at all with the total owed of \$40,332.

ATTACHMENT 2:

Snapshot of Church Finances: from Rev. Olivia (.pdf)

Snapshot of Church Finances – 2014-2015

Question	Your answer	Benchmark answer	Your satisfaction level
What percentage of operating income comes from current giving?	46	Anything less than 80 percent runs the risk of weakening the congregation's sense of ownership and responsibility.	Low 1---2---3---4---5 High
What percentage of operating income comes from building rentals?	4-6	If this is more than 20%, does the congregation believe there is something more "profitable" to do with the building than to have a church there?	Low 1---2---3---4---5 High
What percentage of operating income comes from endowments or other invested funds?	30%	If this is more than 20 percent, it raises the question whether the vision could be enlarged so that it requires both investment income and current gifts.	Low 1---2---3---4---5 High
What percentage of operating income is dedicated to staff compensation, including clergy?	54%	In a small church, this is apt to approach 60%. In a large one, it should be closer to 40%.	Low 1---2---3---4---5 High
What percentage of operating income is dedicated to debt service payments?	0	Over 25% is usually too high.	Low 1---2---3---4---5 High
What percentage of operating income is dedicated to all building-related costs?	33%	If this is over 30 percent of the total budget, the congregation is apt to feel "house poor."	Low 1---2---3---4---5 High
What percentage of the congregation's budget is dedicated to projects that primarily benefit non-members?	7%	Do not include the congregation's share of denominational operating costs. Some congregations set a goal of 10% or more for activities and donations that benefit others.	Low 1---2---3---4---5 High
How much operating cash is on hand, as a multiple of monthly operating expenses?		Three months' expenses is a good minimum for a family or congregation.	Low 1---2---3---4---5 High
Are your congregation's records audited by an objective outsider at least once every two years?		Short of a professional audit by an accountant, this can be done by a task force of members who are not involved in financial management, or by sweeping audit teams with another congregation.	Low 1---2---3---4---5 High

ATTACHMENT 3:

Untitled, undated 4 page Excel spreadsheet comparing 2014-2015 budget to recent ones: from Rev. Olivia (.pdf)

	Budget 2012-2013	Actual 2012-2013	Budget 2013-2014	Actual 2013-2014	Budget 2014-2015	Budget Diff. (\$)	% of Budget	% Change	Comment On 2014-2015 Budget
Income									
100 Questions	1,500	285.11	1,500	891	1,000	(500)		-33.33%	Per 2013-14 actuals
Buddhist Meditation		1,388.69		174	200	200		#DIV/0!	\$1388 received FY 2013 is an anomaly
Coffee Hour	250	163.89	200	53	100	(100)		-50.00%	
Endowment						0		#DIV/0!	
Restricted						0		#DIV/0!	
Balcolm		3,337.73				0		#DIV/0!	
Restricted - Other	1,223	3,016.98	1,223			(1,223)		-100.00%	
Total Restricted	1,223	6,354.71	1,223	1,563		(1,223)		-100.00%	
Unrestricted	142,155	135,799.02	135,522	134,811		(135,522)		-100.00%	
Total Endowment	143,378	142,153.73	136,745	136,374	151,000	14,255		10.42%	Per Bob Sampson 2/14
Fund Raisers									
Auction	16,000	11,712.11	13,000	8,268	9,000	(4,000)		-30.77%	Estimate recommended by Ellen Fisher
Cal Libby Scholarship	1,000	1,303.00	1,000			(1,000)		-100.00%	\$1303 received FY 2013; no fundraiser planned for 2014-15
Community Dinners Donations		125.00		224		0		#DIV/0!	
Fall cemetery clean-up	1,500	1,800.00	1,800	1,800	1,800	0		0.00%	
Other Fund-raisers		1,201.30		185		0		#DIV/0!	Two separate items for the same thing?
Fund Raisers - Other		75.00				0		#DIV/0!	Two separate items for the same thing?
Total Fund Raisers	18,500	16,216.41	15,800	9,477	10,800	(5,000)		-31.65%	
Outreach Collections	30,000	35,523.16	30,000	34,437	30,000	0		0.00%	
Community Dinners					1,250				Funded by special collection previously contributed per Mike Wilt
Pledges									
Early Pledges	32,000	35,541.00	32,000	42,823		(32,000)		-100.00%	
FY Pledges	178,549	179,851.87	199,628	206,580		(199,628)		-100.00%	
Late Pledges		20.00				0		#DIV/0!	
Total Pledges	210,549	215,412.87	231,628	249,403	235,000	3,372		1.46%	Stewardship Committee Estimate
Student Loan Payments		626.00		150		0		#DIV/0!	
User Fees	6,500	8,311.11	8,000	7,095	7,000	(1,000)		-12.50%	
WW Contrib	23,000	22,999.98	23,000	21,083	23,000	0		0.00%	
Draw from Cash Reserves					50,000				
Total Income	433,677	443,080.95	446,873	459,198	509,350	62,477		13.98%	
Expense									
Budgeted Outreach									
Community dinners		579.64	500	1,248	1,250	750		150.00%	
GSSOP	750	750.00	750	750	750	0		0.00%	
Nashua Area Interfaith Council	200	200.00	200	50	50	(150)		-75.00%	\$50 is actual dues owed (and paid FY 13)
Soup Kitchen Food	300	291.22	300	1,080	1,000	700		233.33%	This is unfunded but budgeted?
Budgeted Outreach - Other		105.79				0		#DIV/0!	
Total Budgeted Outreach	1,250	1,926.65	1,750	3,128	3,050	1,300		74.29%	
Denomination									
District	5,670	5,185.00	4,500	4,751	4,579	79		1.76%	241 @ \$19
UUA	18,900	17,690.00	15,000	15,600	14,460	(540)		-3.60%	241 @ \$60
Total Denomination	24,570	22,875.00	19,500	20,351	19,039	(461)		-2.36%	From Roy's version
BoT Discretionary Fund	1,000	1,645.15	1,500	96	1,500	0		0.00%	
Membership									
Cardigan		-106.78		(10)		0		#DIV/0!	Not a budget item?
Committee Budget	700	457.50	700	948	2,055	1,355		193.57%	Committee Request
Coordinator									
Health	700	564.00	620	822	0	(620)		-100.00%	Included with Church Admin Health
Retirement	2,083	2,084.68	2,250	2,244	1,058	(1,192)		-52.99%	

	Budget 2012-2013	Actual 2012-2013	Budget 2013-2014	Actual 2013-2014	Budget 2014-2015	Budget Diff. (\$)	% of Budget	% Change	Comment On 2014-2015 Budget
Salary	20,829	20,846.02	22,500	22,436	10,576	(11,924)		-52.99%	Per Olivia UUA guidelines
Taxes	1,562	1,594.72	1,688	1,716	809	(878)		-52.05%	
Prof. Expenses				203	529				
Total Coordinator	25,175	25,089.42	27,058	27,422	12,972	(14,086)	2.54%	-52.06%	2013-14 = total Admin & Memb. Coord; 2014-15: only coord
Ferry Beach		6,269.00		2,376		0		#DIV/0!	Not a budget item?
Leadership Devel	240	175.00	1,000	730	1,000	0		0.00%	
Social Activities	700	381.91	700	473	700	0		0.00%	
YUUMI/PULSE	3,052	1,151.10				0		#DIV/0!	REASSIGNED to Lifespan RE
Membership Other		178.20		31		0		#DIV/0!	
Total Membership	29,867	33,595.35	29,458	31,969	16,727	(12,731)	3.27%	-43.22%	
Music									
Committee Budget									
Babysitting	800	0.00	800	800	800	0		0.00%	
Choir expenses	100	63.99	100	0	100	0		0.00%	
Guest musician	400	100.00	400	200	400	0		0.00%	
Octavos	2,000	559.12	2,000	1,658	2,300	300		15.00%	requested by committee
Organ/piano R&M	1,100	718.00	1,100	838	1,100	0		0.00%	
Substitute Organist	350	100.00	350	0	350	0		0.00%	
Committee Budget - Other	0	474.60	4,750	173	500	500		#DIV/0!	Misc. expenses/summer musicians
Total Committee Budget	4,750	2,015.71	4,750	3,669	5,550	800	1.09%	16.84%	
Director						0		#DIV/0!	
Health	700	0.00	0	0	770	770		#DIV/0!	
Salary	13,595	13,754.24	13,919	13,796	13,964	45		0.32%	
Taxes	1,020	1,052.19	1,044	1,055	1,068	24		2.33%	
Prof. Expenses				0	1,396				
Retirement					0				Pending exploration of contract and fair compensation
Total Director	15,314	14,806.43	14,963	14,852	17,199	2,236	3.37%	14.94%	reflects 1.5% COLA
Total Music	20,064	16,822.14	19,713	18,521	22,749	3,036		15.40%	
Operations									
Sexton									
Health	1,370	1,370.04	1,507	1,507	1,507	(0)		0.00%	
Retirement	3,427	3,509.16	3,551	3,477	2,640	(911)		-25.66%	
Salary	34,270	35,092.12	35,513	34,768	26,401	(9,112)		-25.66%	
Taxes	2,570	2,684.54	2,663	2,660	2,020	(644)		-24.17%	
Prof. Expenses		0.00		0	500			#DIV/0!	
Total Sexton	41,637	42,655.86	43,235	42,411	33,068	(10,167)	6.47%	-23.52%	reflects 30 hrs; not 40. 1.5% COLA included
Sexton Coverage	800	559.54	800	758	800	0		0.00%	
Electricity	8,000	7,211.36	8,000	7,343	8,000	0		0.00%	
Electronic Transaction Fees	1,500	1,498.45	1,500	1,930	1,500	0		0.00%	
Gas	15,000	13,155.27	14,000	21,089	14,000	0		0.00%	
Insurance	11,000	10,492.00	11,000	12,181	12,000	1,000		9.09%	
Internet	500	479.40	500	1,288	800	300		60.00%	
Janitorial Supplies	2,500	3,035.09	2,400	2,180	2,400	0		0.00%	
Laundry	1,000	1,016.98	1,000	897	1,000	0		0.00%	
Office machines	1,000	10,075.92	1,000	2,708	0	(1,000)		-100.00%	Moved to Administrative Budget-agreed by Mike Wilt
Office Supplies	3,000	3,564.90	3,000	4,403	0	(3,000)		-100.00%	Moved to Administrative Budget-agreed by Mike Wilt
Payroll Service	1,300	1,224.90	1,200	1,351	1,300	100		8.33%	
Telephone	1,700	1,727.17	1,700	2,713	1,700	0		0.00%	
Trash removal	2,000	1,996.01	2,000	2,264	2,000	0		0.00%	
Water	5,000	5,231.56	5,000	4,977	5,000	0		0.00%	

	Budget 2012-2013	Actual 2012-2013	Budget 2013-2014	Actual 2013-2014	Budget 2014-2015	Budget Diff. (\$)	% of Budget	% Change	Comment On 2014-2015 Budget
Total Operations	95,937	103,924.41	96,335	108,949	83,568	(12,767)	16.36%	-13.25%	
Outreach Disburse Property	30,000	41,869.99	30,000	30,411,032	30,000	0		0.00%	
Alarm Systems	1,500	565.00	1,000	767	1,000	0		0.00%	
Building Inspections	1,000	1,420.00	1,200	845	1,200	0		0.00%	
Cleaning Services	1,000	795.00	1,000	1,775	1,000	0		0.00%	
Elevator	1,300	1,835.04	1,500	1,567	1,500	0		0.00%	
Equipment		417.89				0		#DIV/0!	
False Alarms		50.00		25		0		#DIV/0!	
Groundskeeping	3,500	4,273.06	4,000	2,148	4,000	0		0.00%	
Major maintenance	56,000	61,996.97	44,000	1,307	44,000	0		0.00%	Reflects \$12,000 moved to AV agreed by Mike Wilt
Snow Removal	10,000	6,070.00	10,000	10,385	10,000	0		0.00%	Based on 2012-13 and 2013-14 est.
Total Property	74,300	77,422.96	62,700	30,573	62,700	0	12.27%	0.00%	
Public Relations									
Advertising	4,000	2,943.75	4,000	1,947	3,000	(1,000)		-25.00%	Budget request
PR Oth				154					
Total Public Relations	4,000	2,943.75	4,000	2,101	3,000	(1,000)	0.59%	-25.00%	
Lifespan Religious Education									
Adult RE	200	43.66	200	495	500	300	0.10%	150.00%	Increase requested 2013-14
Committee Budget									
Appreciation	800	466	800	1,086	250	(550)		-68.75%	
Childcare	50	0				0		#DIV/0!	Why no RE Childcare budget?
Curriculum/Books	750	614	750	955	750	0		0.00%	
Events	500	341	500	512	450	(50)		-10.00%	
JR High OWL	400	321	400	649	(400)			-100.00%	
R.O.P.E.					500				
RE Outreach	250	101	250	(25)	200	(50)		-20.00%	
Refreshments	300	192	300	172	300	0		0.00%	
Senior High	700	91	700	675	500	(200)		-28.57%	
Supplies	700	705	700	905	700	0		0.00%	
Training	800	406	800	1,724	1,250	450		56.25%	reallocated from appreciation
Youth/Young Adult pgms					500				Olivia's response to mission priority
Basketball					800				
Total Committee Budget	5,250	3,236	5,800	6,719	6,200	400	1.21%	6.90%	
Interim DLRE									
Health	700	616	678	645	4,410	3,732		550.79%	
Prof Exp	2,500	1,427	2,500	1,863	4,660	2,160		86.40%	
Retirement	3,325	3,327	3,367	3,366	4,660	1,293		38.39%	
Salary	33,248	33,274	33,673	33,658	46,600	12,927		38.39%	
Taxes	2,494	2,545	2,525	2,575	3,565	1,039		41.16%	
Moving Exp.					#REF!				Moved to line 170
Total DLRE	42,267	41,190	42,744	42,106	63,895	21,151	12.51%	49.48%	Reflects FT mid-size I-II average, with benefits and \$5000 move est.
Total LRE	47,717	44,470	48,744	49,871	70,595	21,851	13.82%	44.83%	
Social Justice	750	133	750	138	1,050	300	0.21%	40.00%	Includes \$300 for J Hinkle Community Garden
Spiritual									
Babysitters									
Salary	3,000	4,098	3,000	3,593	3,000	0		0.00%	Note choir babysitters go here in actual
Taxes	225	313	225	335	225	0		0.00%	
Babysitters - Other		160				0		#DIV/0!	
Total Babysitters	3,225	4,571	3,225	3,927	3,225	0	0.63%	0.00%	

	Budget 2012-2013	Actual 2012-2013	Budget 2013-2014	Actual 2013-2014	Budget 2014-2015	Budget Diff. (\$)	% of Budget	% Change	Comment On 2014-2015 Budget
Coffee Hour	1,500	899	1,500	896	1,500	0	0.29%	0.00%	Where does the coffee hour staff show up in the budget? Should they g
Flowers	1,500	1,395	1,500	1,588	1,500	0	0.29%	0.00%	
Minister									
Health	7,040	7,722	8,494	8,539	5,488	(3,006)		-35.39%	
Prof Exp	9,000	5,467	9,000	8,898	7,705	(1,295)		-14.39%	
Retirement	9,000	8,949	9,242	9,000	7,705	(1,537)		-16.63%	
Salary/Housing	90,000	92,421	92,421	90,000	77,050	(15,371)		-16.63%	No increase per contract
Taxes	6,885	5,754	6,932	6,885	5,894	(1,037)		-14.96%	
Transportation	2,900	1,453	2,900	0	(2,900)	(2,900)		-100.00%	Consolidated with Prof. Exp. this year
Total Minister	124,825	121,766	128,989	123,322	103,842	(25,146)	20.33%	-19.50%	
Minister Discretionary	1,500	1,300	1,500	1,431	1,500	0	0.29%	0.00%	
Worship & Services	440	1,032	600	891	1,000	400	0.20%	66.67%	Guest speakers, supplies
AV Investment					12,000				Plus est. \$3000 AV has in collected funds
Total Spiritual	132,990	130,963	137,314	132,056	124,567	(12,746)	24.38%	-9.28%	
Stewardship					1,200				Moved from operations
Church Administration									
Church Administrator									
Salary					25,528				
Health					770				
Taxes					1,982				
Retirement					2,591				
Prof. Exp.					1,296				
Total Church Administrator					32,550				
Office Supplies					4,500				Moved from operations-with additional request from committee
Office Machines					2,600				moved from operations, includes \$600 for laptop for Sherri
Total Church Administration					39,650		7.76%		
Total Ordinary Expenses					486,495				
Ordinary Net					22,855				
Extraordinary Expenses									
Moving expense, Interim Minister					7,705				
Interim Minister AIM Training					1,700				
Moving Expense, Interim DLRE					5,000				
Search Committee		470	15,000	10,116	10,000	(5,000)		-33.33%	
Total Extraordinary Expenses					24,405				
Total Expense	462,445	478,592	451,764	438,387	510,900	59,136		13.09%	
Net	(28,768)	(35,511)	(4,891)	20,812	(1,550)	3,341		-68.31%	

Snapshot of Church Finances – 2014-2015

Question	Your answer	Benchmark answer	Your satisfaction level
What percentage of operating income comes from current giving?	46	Anything less than 80 percent runs the risk of weakening the congregation's sense of ownership and responsibility.	Low 1---2---3---4---5 High
What percentage of operating income comes from building rentals?	4-6	If this is more than 20%, does the congregation believe there is something more "profitable" to do with their building than to have a church there?	Low 1---2---3---4---5 High
What percentage of operating income comes from endowments or other invested funds?	30?	If this is more than 20 percent, it raises the question whether the vision could be enlarged so that it requires both investment income and current gifts.	Low 1---2---3---4---5 High
What percentage of operating income is dedicated to staff compensation, including clergy?	54?	In a small church, this is apt to approach 60%. In a large one, it should be closer to 40%.	Low 1---2---3---4---5 High
What percentage of operating income is dedicated to debt service payments?	0	Over 25% is usually too high.	Low 1---2---3---4---5 High
What percentage of operating income is dedicated to all building-related costs?	33?	If this is over 30 percent of the total budget, the congregation is apt to feel "house poor."	Low 1---2---3---4---5 High
What percentage of the congregation's budget is dedicated to projects that primarily benefit non-members?	7?	Do not include the congregation's share of denominational operating costs. Some congregations set a goal of 10% or more for activities and donations that benefit others.	Low 1---2---3---4---5 High
How much operating cash is on hand, as a multiple of monthly operating expenses?		Three months' expenses is a good minimum for a family or congregation.	Low 1---2---3---4---5 High
Are your congregation's records audited by an objective outsider at least once every two years?		Short of a professional audit by an accountant, this can be done by a task force of members who are not involved in financial management, or by swapping audit teams with another congregation.	Low 1---2---3---4---5 High