

Proposed 2026 Budget

Peoples Church Congregational Meeting

December 7, 2025

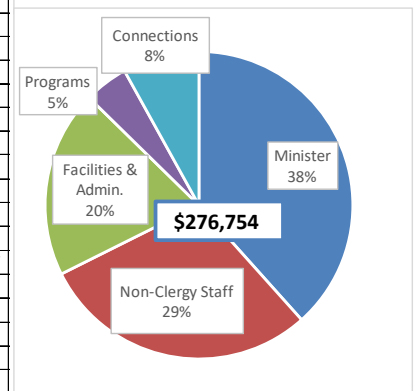
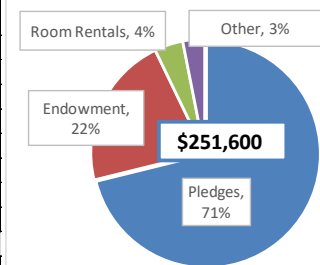
Current Year Outlook

We expect to finish 2025 with a surplus, with our income near our budgeted levels, but expenses being lower than budgeted due to staff vacancies.

Proposed Budget Overview

As shown in the summary table below, the 2026 budget reflects both challenge and commitment. Like many congregations, we are experiencing a cultural and demographic shift: our membership skews older, and we've lost several beloved members in the past two years, which also meant losing about \$28,000 in pledges. At the same time, costs have increased, notably building and health insurance. These factors have led us to propose a deficit budget.

Income	2025 Budget	2026 Budget	% Change	Notes
<i>Canvass Amount</i>	\$ 202,805	\$ 180,228	-11.1%	79 out of 86 pledges
Pledge Income	\$ 201,500	\$ 179,000	-11.2%	Assumes ~99% Collection Rate
Sunday Cash Collection	\$ 3,500	\$ 3,500	0.0%	
Unpledged donations & new pledges	\$ 1,500	\$ 1,500	0.0%	
Room Rentals	\$ 9,900	\$ 10,200	3.0%	12 mos of VOC rental @ \$850/mo
Fundraiser(s) & Other Gifts, Fees	\$ 500	\$ 2,800	460.0%	Using CD earnings
Endowment Income	\$ 45,400	\$ 54,600	20.3%	~5% of average 12qtr holdings
Total income	\$ 262,300	\$ 251,600	-4.1%	
Expenses				
Staff	\$ 180,318	\$ 187,147	3.8%	
Minister	\$ 106,238	\$ 106,208	0.0%	
Director of Faith Formations	\$ 26,996	\$ 30,708	13.8%	
Administrator	\$ 26,662	\$ 27,908	4.7%	
Music Staff	\$ 6,158	\$ 9,925	61.2%	Combined hymn & choir accomp.
Nursery	\$ 2,245	\$ -	-100.0%	No curr. demand; use volunteers
Custodian	\$ 6,852	\$ 7,076	3.3%	
Digital Media Specialist	\$ 5,167	\$ 5,322	3.0%	
Facilities & Admin	\$ 49,470	\$ 54,570	10.3%	
Facilities	\$ 34,670	\$ 39,570	14.1%	Building insurance increases
Administration	\$ 14,800	\$ 15,000	1.4%	
Programs	\$ 13,960	\$ 12,760	-8.6%	
Worship & Music	\$ 10,060	\$ 8,260	-17.9%	Moved choir accomp. to Music Staff
Spiritual Growth	\$ 3,900	\$ 4,500	15.4%	Funding for OWL
Connections	\$ 20,895	\$ 22,276	6.6%	
UUA	\$ 14,845	\$ 16,226	9.3%	Ann. Program Fund increases
PCUU & Social Justice	\$ 6,050	\$ 6,050	0.0%	
Total Expenses	\$ 264,643	\$ 276,754	4.6%	
Operating Surplus/Deficit	-\$2,344	-\$25,154		



Our Response

To minimize and manage the deficit, we have made adjustments: planning to draw slightly more from our endowments and using earned interest from our CDs rather than reinvesting it. These measures help, but they won't solve the challenge in the long-term. We will need to gather our resources and ask deep questions about who we are, what we are doing, and where we are going.

Even in this moment, we are choosing hope. We are investing in the people who make our ministry possible. Staff salaries are increasing because we value their work and leadership. Rev. Carin has assumed the risk of a high-deductible health plan so that our overall cost of ministry remains stable even as her salary rises. Our Faith Formation Director, Bridget Laflin, is developing creative ways to engage youth and foster multigenerational connection. Our Congregational Administrator, David Kind, is improving operations and

finding ways to save money. The Faith Formation Council has also made a cost-conscious decision to staff the nursery on an as-needed basis.

Thanks to careful planning in the past several years, we've built strong reserves of about \$100,000. This gives us some breathing room to manage a deficit for a few years while we experiment with new ways of living our values and sustaining our ministry. It's an opportunity to try creative approaches and learn what will help our community thrive in the years ahead.

The challenges we are facing are not unique to us, yet they signal that what worked in the past no longer works in the same way. This is reason for concern, but not for panic. It is a call to action: to explore what it means to be a liberal faith community in an increasingly secular world, and how to continue being a beacon of justice, compassion, and spiritual depth in a time of uncertainty.

Together, we can meet this moment with courage and creativity, ensuring our community remains a home of love and justice for years to come.