

First Parish in Malden

2026-2027 Budget Proposal

This year's budget proposal continues to the goal of providing inclusive services with fair compensation for staff. As our congregation continues to grow, driven in large part by families with children, Religious Education is a primary area of increased spending - adding hourly staff time for youth group meetings and increasing the weekly schedule for the Director of Religious Education by 10%. Other program expansions are in the CUUPS pagan group and the Outreach committee, which have become more active again over the last year. Broad inflationary increases in routine operations have also increased many specific lines.

This year's UUA recommended salary ranges were based on a 2% increase for cost of living. Although we didn't change size category, job types, or regional adjustment category, our entire staff is under 10 years of longevity, and the recommendations include a 2% raise based on experience early in a position. All together, matching the recommendations gives permanent staff a raise of slightly under 4%.

To offset increases in program costs, the board has increased rental income from our permanent tenants, cut budget ceiling where possible based on actual expenses, and eliminated the floral budget - since the arrangements are much less prominent with the band on the chancel during most worship services. Donations for fresh flower arrangements will be possible for anyone who wishes to mark a special occasion or memorial. There are two additional lines which might be reduced during the coming year: Long Term Disability Insurance and Telephone & Internet. Seeking an alternative provider or more competitive retention rate could reduce either expense, potentially by \$1000 or more across the year.

The increases in pledge and rental income amount to a 14% increase in revenue - excluding major grant awards related to capital expenses. Overall expenses grow 16% including capital costs carried into FY27. That allocation was not part of the FY26 budget, because it was authorized by special motion of the congregation mid year. Excluding capital project expenses, the budget proposal increases expenses only 3% and reduces the deficit by 5%.

	6017 · Professional Expense	\$ 10,706	\$ 11,123		
	6018 · Salary	\$ 23,405	\$ 66,228	183%	Total Compensation = Salary + Housing
	6019 · FICA	\$ 8,190	\$ 8,509		
	6033 · Affiliate Ministers	\$ 3,000	\$ 3,900	30%	Spends down dinner church grant
	6036 · Ministerial Intern	\$ 12,600	\$ 12,852		
	6037 · Intern Professional Expenses	\$ 1,260	\$ 1,285		
	Total 6010 · Ministerial Services	\$ 179,262	\$ 190,954	7%	
	6020 · Building Expense				
	6021 · Maintenance	\$ 13,000	\$ 8,000	-38%	
	6022 · Capital Expense		\$ 81,086		Balance on buttress approval
	6023 · Electricity	\$ 9,000	\$ 11,000	22%	Actuals
	6024 · Fuel	\$ 25,000	\$ 29,000	16%	Actuals
	6025 · Insurance	\$ 18,060	\$ 20,132	11%	Actuals
	6026 · Security	\$ 4,500	\$ 4,500		
	6027 · Supplies	\$ 10,000	\$ 5,000	-50%	Actuals
	6028 · Water/Sewer	\$ 1,500	\$ 1,000	-33%	Actuals
	6029 · Security - Opening & Closing	\$ 500	\$ 500		
	6030 · Snow & Ice Removal	\$ 1,500	\$ 1,500		
	6031 · Lawn Care	\$ 4,200	\$ 3,500	-17%	Actuals
	6032 · Cleaning	\$ 11,460	\$ 13,360	17%	CUUSP Melrose, Quarterly extra, Misc
	6034 · Trash Disposal	\$ 4,000	\$ 3,750		
	Total 6020 · Building Expense	\$ 102,720	\$ 182,328	78%	-1% excluding capital projects
	6040 · Office Expense				
	6041 · Copier	\$ 700	\$ 1,000	43%	Actuals
	6042 · Office Supplies	\$ 750	\$ 750		
	6043 · Postage	\$ 400	\$ 400		
	Total 6040 · Office Expense	\$ 1,850	\$ 2,150	16%	

6050 · Membership and Outreach					
	6051 · Membership	\$ 1,500	\$ 1,500		
	6052 · Outreach	\$ 2,000	\$ 3,000	50%	Committee Request
	6053 · Fundraising	\$ -	\$ -		
	6454 - Share the Plate Donation	\$ 5,000	\$ 5,000		
Total 6050 · Membership and Outreach		\$ 8,500	\$ 9,500	12%	
6060 · IT & Phone					
	6061 · Telephone & Internet	\$ 2,712	\$ 3,288	21%	Re-contract to lower
	6062 · Software & Services	\$ 2,500	\$ 2,500		
	6063 · IT Equipment	\$ 2,000	\$ 2,000		
Total 6060 · IT & Phone		\$ 7,212	\$ 7,788	8%	
6070 Board Discretionary Fund		\$ 400	\$ 400		
6080 Stewardship		\$ 2,000	\$ 2,000		
6090 · Program Expense					
	6093 · UUA (Fair Share)	\$ 12,363	\$ 13,599	10%	UUA Formula
	6098 · Leadership Development	\$ 2,000	\$ 2,000		Forego GA Travel
	6099 · CUUPS Dues	\$ 30	\$ 800	2567%	Committee Request
Total 6090 · Program Expense		\$ 14,393	\$ 16,399	14%	
6100 · Benefits & Related Expenses					
	6101 · Retirement Plan - RE Director	\$ 3,122	\$ 3,576	15%	Increase in DRE hours
	6102 - Retirement Plan - Music Director	\$ 4,050	\$ 4,209		
	6103 - Health Insurance - Music Director	\$ -	\$ -		
	6104 · Payroll Taxes	\$ 13,978	\$ 14,773		
	6105 · Retirement Plan - Custodian	\$ 4,160	\$ 4,321		

	6106 · Health Insurance - RE Director	\$ -	\$ -		
	6107 · Workers Comp	\$ 2,500	\$ 2,600		
	6108 · Music Dir - Professional Devel	\$ 4,050	\$ 4,209		
	6109 · RE - Professional Development	\$ 3,393	\$ 3,887	15%	Increase in DRE hours
	6117 · Health Insurance - Admin	\$ -	\$ -		
	6118 · admin retirement plan	\$ 3,328	\$ 3,458		
	6119 · admin professional development	\$ 300	\$ 300		
	6146 · PFML Tax	\$ 1,333	\$ 1,400	5%	State has not responded to request
	Total 6100 · Benefits & Related Expenses	\$ 40,214	\$ 42,734	6%	
	6110 · Salaries				
	6111 · Music Director - Salary	\$ 40,504	\$ 42,094		
	6112 · P/T Admin - Salary	\$ 33,277	\$ 34,580		
	6113 · Custodian - Salary	\$ 41,597	\$ 43,212		
	6114 · RE Director - Salary	\$ 33,934	\$ 38,870	15%	Increase to 22 hours (from 20 per week)
	6115 · Child Care - Salary	\$ 8,400	\$ 8,400		
	6136 - Tech Host - Salary	\$ 3,000	\$ 3,000		
	6137 - RE Staff - Salary	\$ 9,400	\$ 10,100		Add hours for Youth Group
	Total 6110 · Salaries	\$ 170,113	\$ 180,256	6%	
	6120 · Religious Education				
	6123 · Supplies, Program	\$ 1,000	\$ 1,000		
	6124 · Curricula and Resources	\$ 600	\$ 600		
	6125 · Events	\$ 600	\$ 1,000	67%	Request from Sara
	6129 · Workshop/Trainings	\$ 800	\$ 800		
	Total 6120 · Religious Education	\$ 3,000	\$ 3,400	13%	
	6161 · Sunday Morning Beverages	\$ 1,140	\$ 1,140		Coffee alone ~\$800

6180 · Flowers & Greenery	<i>\$ 2,200</i>	<i>\$ -</i>	-100%	Low visibility off Altar, cut for cost savings
6210 · Pastoral Care	<i>\$ 250</i>	<i>\$ 250</i>		
6220 · Social Justice				
6231 · Social Justice Other Costs	<i>\$ 1,400</i>	<i>\$ 1,125</i>	-20%	Actuals
6233 · Benevolence Fund	<i>\$ -</i>	<i>\$ -</i>		Pink Haven funds, net \$0.00
6235 - Emergency Shelter	<i>\$ -</i>	<i>\$ 9,160</i>	New	Moved from legal based on fundraising
Total 6220 · Social Justice	<i>\$ 1,400</i>	<i>\$ 10,285</i>	635%	
6230 · Small Group Ministry	<i>\$ 50</i>	<i>\$ 1,200</i>	2300%	Spends down dinner church grant
6250 · Music and Worship				
6251 · Materials and Resources	<i>\$ 600</i>	<i>\$ 600</i>		
6255 · Organ/Piano Tuning	<i>\$ 1,400</i>	<i>\$ 1,400</i>		
6257 · Contract Musicians	<i>\$ 14,575</i>	<i>\$ 9,000</i>	-38%	Remove sabbatical coverage
6262 · Guest Preachers/Speakers	<i>\$ 1,925</i>	<i>\$ 1,925</i>		5 paid Sundays + intern & lay led
6263 · Worship Supplies	<i>\$ 350</i>	<i>\$ 350</i>		
Total 6250 · Music and Worship	<i>\$ 18,850</i>	<i>\$ 13,275</i>	-30%	
6271 · Bank Fees	<i>\$ 200</i>	<i>\$ 200</i>		
6282 · Payroll Fee	<i>\$ 1,812</i>	<i>\$ 1,812</i>		
6283 · Online Giving Fee	<i>\$ 2,000</i>	<i>\$ 2,000</i>		~2.5% of online payments
Total Expense	<i>\$ 591,225</i>	<i>\$ 688,571</i>	16%	+3% excluding capital projects
Net Income (Expense)	<i>\$ (354,525)</i>	<i>\$ (417,771)</i>	18%	-5% excluding capital projects

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Total Income		\$ 236,700	\$ 270,800		
Total Expense		\$ (591,225)	\$ (683,415)		
Withdrawal as budgeted (annualized)		\$ (354,525)	\$ (412,615)		
withdrawal as budgeted (monthly)		\$ (29,544)	\$ (34,385)		
Endowment Balance estimate		\$ 1,900,000	\$1,835,000.00		
5% of endowment		\$ 95,000	\$ 91,750.00		
Addn'l w/drawal		\$ (259,525)	\$ (326,021.38)		
w/drawal as % Endowment		18.66%	22.77%		