

UUFCC Board Meeting Tuesday January 20, 2026 at 7:00 p.m.

In person Room 6 and on Zoom (if needed)

<https://zoom.us/j/98570278660?pwd=G7P32cQPK7npc1rLP0rtTLYqSN1MbS.1>

Strategic priorities – reminder: Mission and Vision, Ministries Assessment, Settling our Minister, Engagement and Outreach

Present: Martha Butler, Graham Corby, Rev. Tracy Sprowls, Cheryl Bohn, Ann Snowman, Claudia Snyder, Ashley Hamlin, Joy Drohan

Meeting called to order: Claudia 7:00 p.m.

Chalice Lighting: Claudia

Reading of board covenant: All

Changes to the agenda: We'll discuss the sheds next time.

Minutes to be amended as needed and approved: December 16, 2025; approved

Reports to be received and discussed as needed:

Minister, President, Treasurer and Finance & Stewardship Committee, Building & Grounds Committee, DLRE, Program Council

Policies

Votes

A. Affirm Vote for Pledge Chair: Matt Gregory. Approved.

Action Items

- Aesthetics committee needs a charter.
- Rev. Tracy will research typical board term limits for similarly sized congregations.
- Claudia will report to the board about the site visits by the two sign companies at the end of January.
- Rev. Tracy will suggest a percentage of her professional expenses to use toward learning French.
- Ashley—Leaders Lab—will work on assembling a team to cultivate a culture of volunteerism.

Fiduciary

A. Financial Report w/ Banking Updates

To: UUFCC Board

From: Martha Butler, Treasurer

Subject: December Financial Report

Date: January 18, 2025

December Financial Reports:

In the Operating Budget Summary Report:

- As of the end of December revenue and expenses are 59% and 48% of forecast, respectively. At the half-way point in the fiscal year, this is what we expect. No changes were made to forecasts.
- We received a return of premium (dividend/mutual insurance company lingo) based on shared experience of liability claims.
- Committees and RE continue to be under budget, due to low committee expenses.

In the Revenue & Expense Report:

- Pledges are being paid close to the historical average rate.
- Food coupon sales and coffee sales continue to be on target.
- Rental income is 22% of budget.
- Youth RE program expenses are at 84% of budget.
- The first snow removal bill was \$2495. Second was \$2000.

In the Financial Position Report:

- The Solar Project shows \$28,000 still to be recovered (before receipt of the final grant payment of \$10,000 in January). The project is now paid. We still need to apply for rebates/credits. See below.
- Capital Improvement Reserves are \$31,003.

Other finance news:

SOLAR PROJECT: Construction is complete and we are online. Envinity will provide some assistance in obtaining other credits/rebates. Check out the Solar Panel Project under the About heading on our website. Andy is working on making the Solar Panel Dashboard available there. Filing for the Inflation Reduction Act rebate/credit is next. This requires registering the project with the IRS. At the end of our fiscal year (June 2026), we must then file a tax return to receive the credit as a refund.

PLEDGE CAMPAIGN and STEWARDSHIP: Matt Gregory has agreed to chair the Annual Pledge/Budget Campaign, with able assistance from the usual cast. Our committee will continue to provide resources to the campaign, including marketing ideas and the campaign database.

BANKING CHANGES: The Board accepted M&T Bank as our new banking partner. Resolutions designating signing authorities were passed in the December meeting. The resulting approved minutes will be taken to M&T, along with other documentation to open accounts toward the end of January when all the signers will be available. The transition must be managed carefully. I will thank our contact at Reliance Bank for preparing a proposal for us and for increasing the interest rate on our reserve account there.

OTHER JANUARY ACTIVITIES: Annual UUA certification is due by early February. Annual tax statements must be mailed before the end of January. Requirements must be gathered for the first draft of the budget for the next fiscal year. This draft is necessary for setting the goal of the Annual Budget/Pledge Campaign. It's also time to relend our Kiva loan repayments.

ENDOWMENT & DIRECTED GIFTS FINANCIAL REVIEW: Martha has been assigned to report back to the Board on compliance with the recommendations. The one remaining recommendation is to post Brokerage statements regularly. These will be added to E&DG shared drive beginning in January.

REVIEW OF FINANCIAL INFO ON WEBSITE: Pam and Wayne have reviewed the financial info available on the website (under the "GIVE NOW" header). They have recommendations for some reorganization of some of the web pages, including more motivation about pledging. They will work with Bhakti to implement. The Legacy giving group will also be adding information about their program as well. This is still in progress.

UUA BENEFITS UPDATE: Our current contract with Tracy specified that she be enrolled in the UUA Health insurance plan in January. However, her current health insurance (through her partner) is now "local" to our area, so no additional support beyond dental insurance is required at this time. Bhakti successfully enrolled in the Life and AD&D insurance during the special enrollment period.

RESEARCH ON ADDITIONAL PAYMENT METHODS: No progress on Zeffy as a possible application. Zeffy is for use by non-profits...and support for the background Stripe processing fees (or not) is a user option. Joy Drohan has supplied user experience with the application. Bhakti has compiled a list of "use cases" for UUFCF use (and has used it successfully in a non-UU context). Ashley has also asked us to explore using VENMO, which would require us to have a non-profit PayPal account. Bhakti and I are exploring that, too.

ANNUAL UPDATE OF FINANCIAL FILES: Linda Eller of the Building group is reviewing historical documents and purging files as needed.

PROPOSED POLICY. The Finance & Stewardship Committee (thank you to Peter Kemper) is preparing a policy that documents our current practices for primary ownership and signing authorities for UUFCF financial accounts. As Peter notes, there should also be an accompanying procedure which lists all the current accounts and signers. The goal is to have the policy available for review by the Board in the February meeting.

Discernment

A. Board Term Limits

Rev. Tracy researched and found lots of disparity. Should she choose similarly sized congregations and see what they do? We decided yes. She will do that.

B. Signage Update - Claudia

Added Roxanne Toto to task force. Claudia has planned 2 site visits: Gavek on 1/27 and Image on 1/30. How involved does board want to be in decision making? Get preview ideas from both companies then board chooses & determines how to fund. We should have a broad, ideal wish list and minimum requirements. Maybe we do this in phases. Do we want a dynamic electric component in the roadside sign for events? Ideally. Roadside sign should say that we were established in 1950.

C. Ministries Assessment – Rev. Tracy

The committee met. They are meeting every Friday. They are getting close to choosing a tool to use.

Ann suggested possibility of doing part of “pulse-taking” each year. Where would this function be housed? One year maybe focus is demographics, next year is programs, etc.

D. Minister’s Professional Expense Funds for Sabbatical Use

Rev. Tracy will suggest a percentage of her professional expenses to use toward learning French.

E. Pledge Drive Date

March 22 to start. Matt wants service not to include a sermon, but sharings by different folks. Jazz band will play.

F. Citations

Acknowledge people at annual founders day--May 3 this year. A superwoman cape for Cee, with Wonder Woman crown? We could have people nominate others and publish a list of everyone nominated. Ashley—Leaders Lab—will work on assembling a team to cultivate a culture of volunteerism.

G. Signal

We are all on now except for Cheryl and she’s getting on.

H. Shed

Moved to next month.

I. Policy Around Stuff Brought to UU

Martha pointed to the relevant policy: In the Policies folder, the E&DG Procedure for accepting planned gifts, which has a section for Tangible Gifts. (The "stuff" can be evaluated for acceptance. Staff have the right of refusal.)

J. Executive Session for Staff

The staff developed a staff covenant to guide their interactions.

K. Ongoing Issues and Impacts Executive Session – Tracy and All

Adjournment/Chalice Extinguishment

NEXT MEETING: February 17, 2026

REMINDER: Board Website Photos and Bios

REMINDER: Sign up for Fellowship lock-up duty and chalice lighting

UPCOMING DATES:

Annual Meeting May 31, 2026

Reports

Minister's Report

Rev. Dr. Tracy Sprowls

January, 2026

Congregational Life

- The Fellowship Relations Committee is developing a relational covenant for the congregation to be introduced soon.
- The Caring Committee has been busy with a 93-year-old member, as well as others who are in and out of the hospital.
- The preparation for the Service Auction is underway thanks to Bonnie, Sue, and the team.
- As you may know the Justice team changed their name from the Racial Justice team. They are focusing on immigration as an issue.
- The Ministries Assessment Team met and are working out a plan. We do believe we can be ready with a report in May as requested.

- The buildings committee is phenomenal with all they get done to care for our building.

Sunday Services

- I am thrilled with our new Music Director and the music program she is nurturing and creating. She had diverse music on Christmas eve, she brought in Crys Matthews recently, and she has created a covenant with the choir. Good work!
- We are following the Soul Matters themes for the year. This month is Practicing Resistance and next month is Embodying Persistence.
- Ashley and I will be meeting soon with a group of parents to discuss the needs of neurodivergent children. We hope to use the community room as not only an overflow room but as a space for those with different and varying needs.
- Please look at this link for Sunday numbers: [Event Attendance Count - Google Sheets](#)

Administration/Personnel

- The staff is meeting today to develop a staff covenant. The work of the Congregational Ministries Assessment team reminded me that we should have one.

Professional/Personal:

- Unfortunately, my energy and time has been pulled away from the congregation a bit more than I like because of my father being in hospice care and as a result some things have been put aside. I continue to do my work but with less focus than I like. As you know, this is a difficult time and I truly appreciate your love and support.
- I am learning a lot with Leadership Centre County and making connections with all sorts of non-profits and human services organizations in Centre County.
- I cancelled my plans to attend the UUMA Institute the last week in January.
- I am taking a 6 session workshop on spiritual direction and trauma. I have an interview for the Meadville Lombard spiritual direction program that will start next fall.
- I continue to meet with a spiritual director, but in all honesty my self-care has been neglected since my father's situation transitioned to hospice.
- As have my French lessons!

Community/Social Justice:

- CRRN is very busy.
- I helped organize an ICE out for Good rally with Suzanne Weinstein and Maren Larsen last Saturday, Made the paper! I attended two other protests that weekend. Several emergency meetings since January 7
- Faith leaders have been encouraged to go to Minneapolis on Jan 22 and 23 but I will not be going.

- The faith coalition of the Centre LGBT wrote and sent a letter opposing conversion therapy to several news outlets. I am one of the signers of the letter. It was published all over the state.
- I am considering joining the board of another not for profit organization. More soon. This would be in alignment with the work I am already doing,

President's Report

Gretchen Kuldau

January 2026

Since the Board meeting in December, I have done the following in addition to regular monthly duties of the President.

- Worked on planning the Solar Project Dedication event and participated in it.
- I am pleased to announce that Matt Gregory has agreed to serve as Pledge Chair for the 2026 campaign. Thank you, Matt!

December 2025			Operating Budget Summary				
		Including additional cash requirements					
	2022-2023 Actual	2023-2024 Actual	2024-2025 Actual	2025-2026 Budget	2025-2026 Forecast	2025-2026 YTD	YTD % of Forecast
Revenue							
Pledge	372,248	352,810	388,583	405,000	405,750	245,171	60%
Auction, Yard Sale	23,291	20,544	21,237	21,930	21,855	9,525	44%
Sales, Rentals	14,118	11,329	16,892	20,100	20,100	6,071	30%
Offerings, Gifts, Grants	20,702	13,676	31,896	28,125	28,353	20,932	74%
Total Revenue	430,359	398,359	458,608	475,155	476,058	281,699	59%
Operating Expenses							
Personnel (includes Search)	286,480	309,992	314,610	347,283	332,802	164,000	49%
Commitees, RE	20,258	20,923	20,080	27,930	27,930	7,280	26%
Building, Insurance, Utilities	75,302	58,602	54,507	55,641	54,595	28,268	52%
Office, Technology	15,311	15,938	16,288	12,849	13,065	5,150	39%
UUA	17,652	11,323	12,600	13,706	13,706	6,853	50%
Loan Interest	12,004	13,182	12,209	12,480	12,480	5,793	46%
Total Expenses	427,007	429,960	430,294	469,889	454,578	217,344	48%
Net Operating Surplus (Deficit)	3,352	(31,601)	28,314	5,266	21,480	64,355	

Other Cash Requirements							
Loan Principal	13,014	12,735	13,727	13,365	13,365	7,175	54%
Transfer to Capital Reserves			14,587	10,000	10,000		
Total Additional Requirements	13,014	12,735	28,314	23,365	23,365	7,175	
Bottom Line	(9,662)	(44,336)	-	(18,099)	(1,885)	57,180	
PPP Loan Funding	9,662	29,836	-	18,731	-		
Ministerial Search Carryover		14,500	-				
PPP Funds at beginning of year	58,229	48,567	18,731	18,731	18,731	18,731	
Used	9,662	29,836	-	18,099	-	-	
PPP Funds balance	48,567	18,731	18,731	632	18,731	18,731	

Unitarian Universalist Fellowship of Centre County		
Statement of Financial Position		
as of December 31, 2025		
	Total	
ASSETS		
Schwab (broker acct)	\$ 273	
Citizen's Money Market Account	\$ 20,588	
Citizen's Minister's Discretionary Fund	\$ 9,829	

Reliance-Reserve Fund 6506	\$ 81,450	
Citizen's Checking	\$ 23,905	cash in the bank
Total Current Assets	\$ 136,045	\$ 136,045
Total Fixed Assets	\$ 1,589,839	
Total Other Assets - Food Cards	\$ 6,663	
TOTAL ASSETS	\$ 1,732,547	
LIABILITIES AND EQUITY		
LIABILITIES		
Building Use Deposits	\$ 900	
Accounts Payable	\$ 70	
Held for Endowment & Directed Gifts	\$ -	
Other Current Liabilities	\$ 10,076	
Total Payroll Liabilities	\$ -	
Total Current Liabilities	\$ 11,046	
Total Long Term Liability - Reliance mortgage	\$ 180,612	
TOTAL LIABILITIES	\$ 191,658	
EQUITY - NET ASSETS		
Unrestricted Reserves		
Retained Earnings	\$ 142,037	
Capital Improvement Reserve	\$ 31,003	
Solar Panel Project	\$ (28,341)	
Deferred Pledge Revenue for FY 2026-2027	\$ 3,652	
Berry Non-designated Gifts	\$ 2,783	
Reserve for R M Sabbatical	\$ 6,000	
Ministers Discretionary Fund	\$ 11,429	

Reserve for DLRE Sabbatical	\$ 2,161	
Memorials	\$ -	
Seder Committee Reserve	\$ 6,631	
OWL Training Reserve	\$ 5,119	
Youth Group Trips Reserve	\$ 3,011	
Coming of Age Reserve	\$ 2,500	
Total - Unrestricted Reserves	\$ 187,985	45,948
Restricted Reserves		
	\$	
Total Building Addition	1,267,804	
Memorial Garden	\$ 12,194	
Memorial Garden Entry Subsidy	\$ 5,000	
First Sunday contributions	\$ 1,794	
Library	\$ 331	
Aesthetics fund	\$ 639	
Music Targeted Gifts	\$ 425	
Holiday Bonus - Congregant Contributions	\$ 361	
Total Restricted Reserves	\$ 1,288,549	20,744
TOTAL NET ASSETS - RESERVES & EQUITY	\$ 1,476,534	
Net Revenue	\$ 64,355	
TOTAL LIABILITIES AND EQUITY	\$ 1,732,547	
		\$ 69,353
		available cash

UUFCC Revenue & Expense Report December 2025								
	Actual 2024-2025	Budget 2025-2026	Forecast 2025-2026	This Month	50% YTD	% of Budget	% of Forecast	
REVENUE								
Pledge Receipts (in-hand)	369,880	400,000	400,000	27,660	239,424	60%	60%	
Last Year's Pledge	18,703	5,000	5,750	-	5,747	115%	100%	
Pledge	388,583	405,000	405,750	27,660	245,171	61%	60%	
Service Auction	11,036	11,000	11,000	45	750	7%	7%	
Yard Sale	7,925	8,000	8,000	-	7,815	98%	98%	
Concert Series	1,425	2,000	2,000	-	260	13%	13%	
Chili Cookoff	470	450	375	-	376	84%	100%	
Interest	382	480	480	146	324	67%	67%	
Special Projects	21,238	21,930	21,855	191	9,525	43%	44%	
Building Use	11,656	15,000	15,000	290	3,369	22%	22%	
Fair Trade Coffee	1,948	1,600	1,600	220	802	50%	50%	
Food Coupon Sales	3,288	3,500	3,500	286	1,900	54%	54%	
Sales and Rentals	16,892	20,100	20,100	796	6,071	30%	30%	

Regular Sunday Service Plate	10,634	8,500	8,500	691	4,865	57%	57%	
Brickwedde Fund	1,222	1,225	1,379	-	1,379	113%	100%	
Halleck Fund	3,556	3,500	3,500	-		0%	0%	
Razem Fund	-	400	474	-	474	118%	100%	
Music Grant	500	500	500	-	500	100%	100%	
Non-Pledge Contributions	15,984	14,000	14,000	460	13,714	98%	98%	
Offerings, Gifts, Grants	31,896	28,125	28,353	1,151	20,932	74%	74%	
Total Revenue	458,609	475,155	476,058	29,797	281,699	59%	59%	
EXPENSE								
Total Minister	143,604	149,825	144,185	12,087	71,425	48%	50%	
Total DLRE	80,201	90,202	88,249	7,272	44,134	49%	50%	
Total Office Administrator	43,117	46,564	44,479	3,693	22,687	49%	51%	
Total Music Director	12,773	27,200	19,764	1,856	7,630	28%	39%	
Total Financial Secretary	12,045	12,988	12,988	1,174	6,544	50%	50%	
Total Choir Accompanist	3,005	-	-					
Total Band Leader	3,187	3,280	3,280	364	1,682	51%	51%	
Total Sexton	9,561	9,904	9,904	1,048	5,171	52%	52%	
Total Childcare	7,116	7,320	9,953	996	4,726	65%	47%	
Personnel (includes Search)	314,609	347,283	332,802	28,488	164,000	47%	49%	

Aesthetics	-	-	-	-	-			reserve acct
Caring	1,184	1,620	1,620	210	566	35%	35%	
Stewardship	553	1,000	1,000	-		0%	0%	
Program Council	58	300	300	-		0%	0%	
Leadership Development	-	500	500	-		0%	0%	
Library	-	-	-	-	-			reserve acct
Membership	221	250	250	-	406	162%	162%	
Total Music	4,304	5,900	5,900	834	2,255	38%	38%	
Publicity	1,526	2,300	2,300	-		0%	0%	
Seder expenses	-	300	300	-		0%	0%	
Green Sanctuary	-	360	360	-		0%	0%	
Racial Justice	2,074	1,200	1,200	-		0%	0%	
Celebration Events	966	1,000	1,000	319	319	32%	32%	
Worship Services	2,682	3,000	3,000	-	248	8%	8%	
Service Auction	491	600	600	-		0%	0%	
Yard Sale	550	600	600	-	433	72%	72%	
Total Committees	14,609	18,930	18,930	1,363	4,226	22%	22%	
RE Program Expenses	1,678	3,000	3,000	1,039	2,527	84%	84%	
Coming of Age (reserve funding)	500	500	500	-		0%	0%	
Youth Group Trips (reserve funding)	1,000	1,000	1,000	-		0%	0%	
OWL Facilitator Training (reserve funding)	2,000	2,000	2,000	-		0%	0%	
Youth Group	(58)	500	500	(22)	7	1%	1%	

Adult Education	350	2,000	2,000	20	317	16%	16%	
OWL Program	-	-	-	-	203			
Total Religious Education	5,470	9,000	9,000	1,037	3,054	34%	34%	
Fair Trade Coffee	2,059	2,000	2,000	1,693	1,693	85%	85%	
Grounds	3,045	3,000	3,000	(257)	(462)	-15%	-15%	
Snow Removal	8,725	7,000	7,000	2,495	2,495	36%	36%	
Emergency Eqp & Supplies	603	765	765	-		0%	0%	
Security	2,185	1,800	1,800	151	907	50%	50%	
Building Maintenance	6,926	5,700	5,700	279	4,498	79%	79%	
Inspections, Licenses, Permits	1,787	3,200	3,200	-	197	6%	6%	
Janitorial Supplies	941	1,000	1,000	55	339	34%	34%	
Kitchen Supplies	1,193	1,000	1,000	545	798	80%	80%	
Cleaning services	-	2,500	2,500	-	826	33%	33%	
Total Physical Plant	27,464	27,965	27,965	4,961	11,291	40%	40%	
Workers Compensation	1,045	1,200	1,100	-	1,083	90%	98%	
Umbrella Liability	350	550	550	-	550	100%	100%	
Multi-peril insurance/Liability	7,362	9,000	7,500	(503)	7,239	80%	97%	
Total Insurance	8,757	10,750	9,150	(503)	8,872	83%	97%	
Electric	3,506	3,400	3,400	356	1,796	53%	53%	
Gas	6,161	5,000	5,000	646	1,950	39%	39%	
Telephone	1,842	1,980	1,980	177	953	48%	48%	
Internet Service & WIFI	3,343	3,096	3,400	288	1,713	55%	50%	

Trash	1,179	1,250	1,250	100	600	48%	48%	
Water & Sewer	2,254	2,200	2,200	149	1,093	50%	50%	
Total Utilities	18,285	16,926	17,230	1,716	8,105	48%	47%	
Copier	4,100	900	900	281	480	53%	53%	
Postage	650	240	240	-	6	3%	3%	
Office Supplies	1,700	1,200	1,200	60	255	21%	21%	
General Office & Admin Expense	553	500	500	120	405	81%	81%	
QuickBooks fee	1,240	1,284	1,500	122	714	56%	48%	
Website Costs	589	375	375	-		0%	0%	
IT Hardware	2,454	2,040	2,040	21	447	22%	22%	
IT Software and Services	794	1,200	1,200	148	650	54%	54%	
Breeze Church Management	864	900	900	72	432	48%	48%	
Credit Card Transaction Fees	722	900	900	124	561	62%	62%	
Total Office & Technology	13,666	9,539	9,755	948	3,950	41%	40%	
Payroll Services - US Acct	2,622	2,810	2,810	205	1,200	43%	43%	
Attorney/Professional Service fees	-	500	500	-	-			
Total Professional Services	2,622	3,310	3,310	205	1,200	36%	36%	
UUA Annual Program Fund	12,600	13,706	13,706	1,142	6,853	50%	50%	
Loan Interest	12,209	12,480	12,480	934	5,793	46%	46%	

Total Non-Personnel Expense	115,682	122,606	121,526	11,805	53,345	44%	44%	
Total EXPENSE	430,291	469,889	454,328	40,293	217,344	46%	48%	
NET SURPLUS or (DEFICIT)	28,318	5,266	21,730	(10,496)	64,355			
Loan Principal Payments	13,727	13,365	13,365	1,227	7,175			
Transfer to Capital Reserves	14,591	10,000	10,000					
NET	-	(18,099)	(1,635)	(11,723)	57,180			