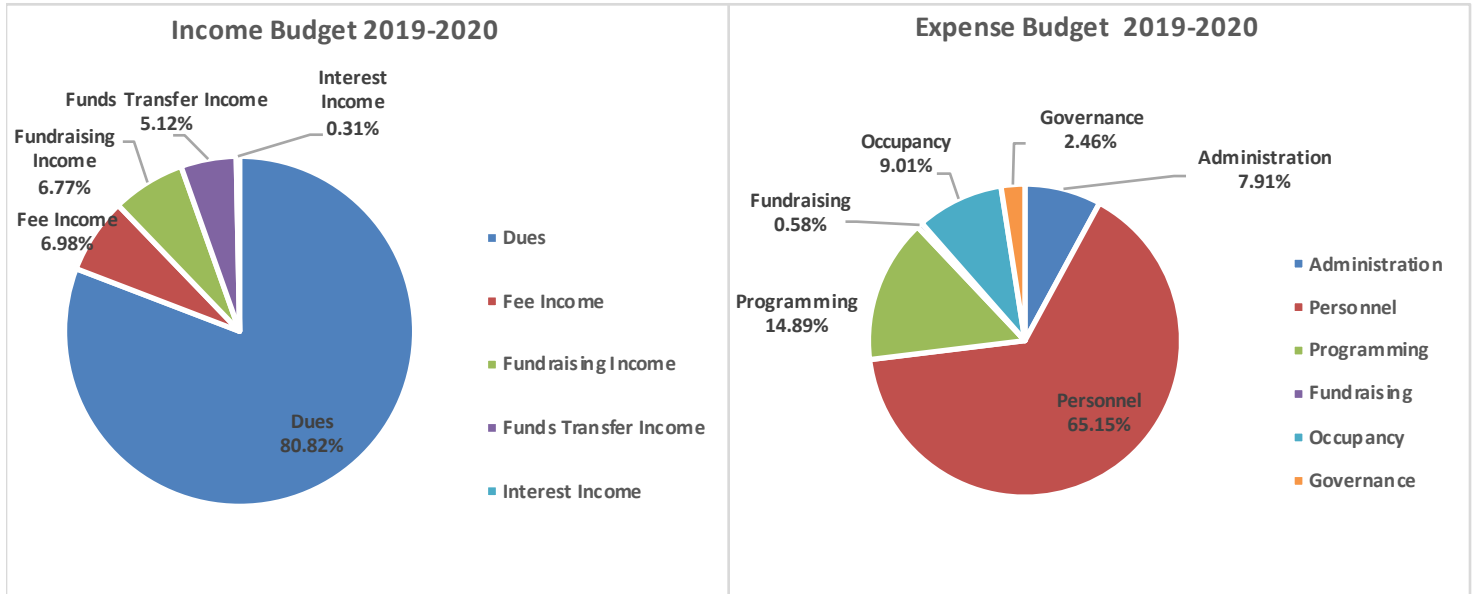


Havurah Shalom Draft Budget 2019-20

Budgeting Process: Our budgeting process began in February with Cluster Leads, Committee Chairs and Staff analyzing past and current finances and then submitting budgets for their area/program(s) to our Finance Committee. Finance collected all these budgets and created one overall budget which they reviewed and then sent to Steering. After many discussions and a few changes, Steering has preliminarily approved the budget for your review and approval. This yearly process allows us to repeatedly delve into our values, analyze our programs and decide how we want to continue to spend our monies.



INCOME

Dues Income: This budget assumes 430 members; an adjustment rate of 33.04% and a 3.00% dues increase.

Fee Income: Limud/Education, Kehillah/Community, Avodah/Spiritual Programming Fees & Makom/Building Event Fees

Fundraising Income: Appeals, Events, High Holidays & General Contributions

Funds Transfer Income: donations/tributes to our Funds, which contain dollars used for specific purposes (i.e. Spiritual Life Nourishment Fund, Tikkun Olam Fund, Building Fund, Endowment Fund etc). When appropriate, we transfer monies from the Funds to the Operating Budget.

Interest Income: Bank Interest

EXPENSES

Administration: Newsletter, Advertising, Community Brochure, Office Supplies, Computer Hardware/Software & Bookkeeping

Personnel: Compensation & Benefits for- Rabbi, Education Director, Program Director, Office & Facilities Manager, Communication & Membership Coordinator, .5 Music Coordinator (Jan-June), .25 ACE (Education Assistant)

Programming: Limud/Education, Kehillah/Community, Avodah/Spiritual & Tikkun Olam Programming

Fundraising: Appeals & Events

Occupancy: Janitorial, Security, Building & Equip Repair/Maintenance, Equip/Furniture Purchases, Gardening, Insurance, Utilities & Telephone

Governance: Leadership Development, Contingency, Affiliations & Sponsorships

Chart of Accounts Redesign: The Chart of Accounts has been redesigned to make it easier to understand and to better highlight our current governance structure and values.

Havurah Shalom Draft Budget 2019-20

	A	B	C	E	F
		2018-19 Budget	2018-19 Actuals YTD thru April 2019	2019-20 Budget	2019-20 Budget Description
1					
2	Income				
3	4000 Dues				
4	4001 Regular Dues	661,489	606,955	698,353	Assumes 430 members; adjustment rate of 33.04% and 3.00% dues increase
5	4003 Voluntary Supplemental Dues	-	12,924	-	
6	Total 4000 Dues	661,489	619,880	698,353	
7	4010 Fee Income				
8	4015 Limud/Education Cluster				
9	4016 Shabbat School Enrollment Fees	9,220	10,904	13,750	113 students
10	4017 Shabbat School Book Fees	390	195	176	16 students (2nd grade)
11	4018 Youth Hebrew Enrollment Fees	5,250	4,210	5,250	30 students
12	4019 Youth Hebrew Classes Book Fees	360	100	360	18 students
13	4020 Middle and High School Enrollment Fees	6,960	7,979	6,890	MS: 13 students & HS: 18 students
14	4022 Adult Education Fees	150	145	500	No fee will be charged for the Scholar in Residence program
15	Total 4015 Limud/Education Cluster	22,330	23,533	26,926	
16	4030 Kehillah/Community Cluster				
17	4031 Families with Young Children Fees	250	137	300	Shabbat in the Pool
18	4032 Teen Programming Fees	1,000	-	1,875	Teen Shabbaton
19	4034 Holidays Event Fees Collected	3,395	60	3,500	Passover Seder
20	Total 4030 Kehillah/Community Cluster	4,645	197	5,675	
21	4040 Avodah/Spiritual Cluster				
22	4041 Kabbalat Shabbat Dinner Fees	14,256	7,821	12,960	9 dinners
23	4042 Kabbalat Shabbat Dinner Add'l Donations	-	726	-	
24	4043 Rosh Hashanah Dinner	7,740	6,332	6,600	
25	4044 Rosh Hashanah Add'l Donation	-	506	-	
26	4045 High Holiday Child Care	1,680	121	-	Free Childcare
27	4047 B'Nai Mitzvah Fees	6,160	3,640	4,480	16 B'nai mitzvah
28	4048 Lulav/Etrog Sales	950	374	629	
29	Total 4040 Avodah/Spiritual Cluster	30,786	19,520	24,669	
30	4060 Makom/Building Cluster				
31	4061 Building Rental Income	3,000	2,165	1,500	Occasional Rentals
32	Total 4060 Makom/Building Cluster	3,000	2,165	1,500	
33	4065 Hadrachah Cluster	-	-	-	
34	4066 Congregational (non-fundraising) Event Fees	-	-	1,500	Camping Shabbaton
35	Total 4065 Hadracha Cluster	-	-	1,500	
36	Total 4010 Fee Income	60,761	45,415	60,270	
37	4070 Fundraising Income				
38	4071 Fundraising Events (non-deductible)	5,000	3,657	5,000	
39	4072 Fundraising Events Add'l Donations (deductible)	10,000	84	10,000	
40	4073 Fundraising Appeals	4,000	3,420	4,000	
41	4074 Misc Other Income	3,000	202	1,500	
42	4075 General Contributions	8,000	8,394	8,000	
43	4076 High Holiday Contributions	28,000	30,515	30,000	
44	Total 4070 Fundraising Income	58,000	46,272	58,500	
45	4080 Funds Transfer Income				
46	4081 Transfer from Endowment Fund	18,400	-	20,600	Based on 4% of Endowment Fund
47	4082 Transfer from Maint Improvement Fund	19,053	-	15,538	Includes: Reserve Fund Analysis, Lighting replacements, Sound System, Microphones, Kitchen cabinet shelves, Freezer, Tables, Channel 7 Transmitter replacement, Teleconference device
48	4083 Transfer from Music Fund	8,000	-	2,900	Music Celebration & New Computer

Havurah Shalom Draft Budget 2019-20

	A	B	C	E	F
		2018-19 Budget	2018-19 Actuals YTD thru April 2019	2019-20 Budget	2019-20 Budget Description
1					
49	4084 Transfer from Spiritual Life Nourishment Fund	-	-	-	
50	4085 Transfer from Tikkun Olam Fund	3,698	-	-	
51	4086 Transfer from Adult Education Fund	5,000	5,000	3,500	Scholar in Residence
52	4087 Transfer from Youth Education Fund	-	-	1,386	Finish Curriculum Treasury
53	4088 Transfer from Sabbatical Reserve Fund	-	-	-	
54	4090 Transfer from Library Fund	-	-	350	Portion of New Computer
55	4091 Transfer from Prayerbook Fund	-	-	-	
56	Total 4080 Funds Transfer Income	54,151	5,000	44,274	
57	4095 Interest Income	1,000	2,233	2,647	Bank interest
58	Total Income	835,401	718,800	864,044	
59	Gross Profit	835,401	718,800	864,044	
60	Expenses				
61	5000 Administration Expense				
62	5001 Newsletter	2,000	736	2,367	Paper & Contingency if printer breaks
63	5002 Computer Software & Support	2,625	725	11,917	Office & Systems Support
64	5003 Advertising	2,500	3,209	4,300	Brochures & Website
65	5004 Community Brochure	3,500	2,568	2,670	Printing & Design
66	5005 Background Checks	500	322	252	
67	5006 Office Supplies	2,728	1,149	2,450	
68	5007 Office Copier/Printer	13,484	9,708	14,343	Monthly Contract
69	5008 Postage	2,653	1,857	1,924	Hakol & Other Mailings
70	5009 Computer & AV Equipment	12,653	8,421	7,144	Sound Systems, New Computers, Teleconference Device
71	5011 Payroll Billing Fee	1,720	1,844	2,125	
72	5012 Bookkeeping Services	9,822	6,818	10,660	
73	5013 Bank Fees	1,300	3,385	4,685	
74	5014 Credit Card Fees	1,250	861	1,526	
75	5015 Misc Other Exp	2,000	653	2,000	
76	Total 5000 Administration Expense	58,735	42,256	68,363	
77	5100 Personnel				
78	5101 Admin Staff Parking	290	540	590	
79	5102 Staff Development	2,100	520	3,700	Program Director, Office & Facilities Manager, Communications & Music Administration
80	5111 Flex Plan	500	500	600	
81	5113 Workers Compensation-SAIF	1,650	1,296	1,600	
82	5114 Workers Compensation-SAIF-Dividend Income	-	(449)	-	
123	Total 5100 Personnel	549,506	427,969	562,930	Compensation & Benefits: Rabbi, Education Director, Program Director, Office & Facilities Manager, Communication & Membership Coordinator, .5 Music Coordinator (Jan-June), .25 ACE (Education Assistant)
124	5300 Program Expenses by Cluster				
125	5315 Limud/Education Cluster				
126	5316 Shabbat School				
127	5317 Shabbat School Rent	3,520	3,400	3,200	16 sessions
128	5318 Shabbat School Expenses	2,400	1,816	2,700	
129	5319 Shabbat School Books-Pass Through	390	86	176	
130	Total 5316 Shabbat School	6,310	5,302	6,076	
131	5320 Youth Hebrew Classes				
132	5321 Youth Hebrew Teachers Salary	4,312	5,215	4,752	3 Hebrew teachers for 16 sessions
133	5322 Youth Hebrew Classes Expense	300	66	250	supplies, posters, teacher guides

Havurah Shalom Draft Budget 2019-20

	A	B	C	E	F
1		2018-19 Budget	2018-19 Actuals YTD thru April 2019	2019-20 Budget	2019-20 Budget Description
134	5323 Youth Hebrew Classes Books	360	413	360	
135	Total 5320 Youth Hebrew Classes	4,972	5,694	5,362	
136	5324 Middle and High School Expenses				
137	5325 Middle and High School Teachers Salaries	5,071	3,305	5,407	
138	5326 Middle and High School Activities Expense	700	187	700	supplies, ice cream outing
139	5327 High School and Middle School Meals	3,000	2,785	3,120	
140	Total 5324 Middle and High School Expenses	8,771	6,277	9,227	
141	5328 Adult Educ Exp	6,500	5,451	5,000	Annual Programming & Scholar in Residence
142	5329 Library	800	240	520	
143	Total 5315 Limud/Education Cluster	27,353	22,964	26,185	
144	5340 Kehillah/Community Cluster				
145	5341 Community Engagement (inreach/outreach)	3,000	549	3,710	Supplies, Intergenerational Programming, New and Prospective Member Orientations, Neighborhood Groups platform, Name Tags, New baby gifts
146	5342 Holidays Events	4,760	1,841	5,780	Sukkot, Simchat Torah, Chanukah, Tu B'Shvat, Purim, Passover, & Shavuot.
147	5344 Social Programming				
148	5345 Families with Young Children Programming	1,000	157	300	Shabbat in the Pool
149	5346 Teen Programming	2,000	-	1,500	Teen Shabbaton
150	5347 Dorot Programming	760	-	500	
151	Total 5344 Social Programming	3,760	157	2,300	
152	Total 5340 Kehillah/Community Cluster	11,520	2,547	11,790	
153	5355 Avodah/Spiritual Life Cluster				
154	5356 Music Programming	2,000	130	2,000	Supplies, recordings, music...
155	5357 Service Nourishment				We value community and connection. A consistent lunch after services that includes set up & clean up allows us to grow our community and nurture our connections in a sustainable way.
156	5358 Lunches and Noshes	6,400	4,167	11,402	12 full Kiddush Lunches, 11 light Kiddush Noshes, 5 Text & Torah brunches, 1 Family Shabbat, 2 Learners Minyans, Day 2 RH Lunch, Challahs & Oneg supplies
157	5359 Kabbalat Shabbat Dinner	14,544	7,131	13,392	9 dinners
158	5360 Dorot Services	-	80	-	
159	Total 5357 Service Nourishment	20,944	11,378	24,794	
160	5365 High Holidays Expense				
161	5366 High Holiday Space	14,213	12,413	13,282	
162	5367 High Holidays	22,045	20,609	26,350	Supplement, Moving, Sound, Staging, Flowers, Security, Tashlich, Breakfast, Advertising & Printing.
163	5368 Rosh Hashanah Dinner	7,537	6,806	6,825	
164	Total 5365 High Holidays Expense	43,795	39,827	46,457	
165	5370 Childcare				To lower barriers to participation we are offering free childcare for all our services & events
166	5371 Shabbat Childcare	3,495	2,903	3,950	
167	5372 Event Childcare	450	-	500	
168	5373 High Holiday Childcare	1,930	3,284	3,250	

Havurah Shalom Draft Budget 2019-20

	A	B	C	E	F
		2018-19 Budget	2018-19 Actuals YTD thru April 2019	2019-20 Budget	2019-20 Budget Description
1					
169	Total 5370 Childcare	5,875	6,187	7,700	
170	5374 Pastoral Care-Ma'avar	2,000	2,242	2,400	Bereavement group facilitated by a professional therapist, for members & costs associated with funerals at Havurah
171	5375 B'nai Mitzvah Books	950	312	480	
172	5376 Lulav/Etrog Cost	1,100	672	629	
173	Total 5360 Avodah/Spiritual Life Cluster	76,664	60,747	84,460	
174	5390 Tikkun Olam/Social Justice Cluster				
175	5391 Tikkun Olam Direct Service Projects	550	298	650	Projects in the greater community
176	5392 Tikkun Olam Programming	1,700	379	1,475	Programming for the Havurah community by each work group
177	5393 Tikkun Olam Partners	3,898	3,540	4,100	Interfaith Movement for Immigrant Justice (IMrJ), Portland Homeless Family Solutions (PHFS), Lift Urban Portland, Interfaith Alliance on Poverty, Sustainability Energy and Economy Network
178	Total 5390 Tikkun Olam/Social Justice Cluster	6,148	4,217	6,225	
179	Total 5300 Program Expenses by Cluster	121,685	90,476	128,660	
180	5500 Fundraising Expense				
181	5501 Fundraising Expenses-Events	4,000	40	4,000	
182	5502 Fundraising Expenses-Appeals	1,000	594	1,000	
183	5503 Endowment Fundraising Expense	1,000	-	-	
184	Total 5500 Fundraising Expense	6,000	634	5,000	
185	5600 Occupancy Expense				
186	5601 Janitorial & Supplies	26,367	22,311	27,053	Prime Janitorial, Waste Management & Various Supplies
187	5602 Security	1,877	1,381	6,177	Quadrant alarm, Community Security Director Contribution, Safety Glass Film, Trainings, Safety/Security Assessment
188	5603 Building & Equip Repairs & Maintenance	27,600	12,149	19,180	HVAC, Roof, Floor, Plumbing & Door Maintenance, Courtyard Cleanups, Interior Painting, Fire Safety, Piano tuning, Lighting fix replace, Kitchen Cabinet Shelves Repair, & Reserve Fund Analysis
189	5604 Building & Art Acquisition	1,000	680	500	
190	5605 Gardening Supplies & Plants	2,150	221	840	Supplies & Irrigation
191	5606 Building Insurance	6,383	4,080	5,600	
192	5607 Gas, Elect, Water	11,100	9,462	11,100	
193	5608 Tel & Comm	3,000	2,625	3,455	comcast & telephone equipment
194	5609 Equipment & Furniture Purchases	-	-	3,910	new easels, basement storage, new freezer & new tables
195	Total 5600 Occupancy Expense	79,477	52,908	77,815	
196	5700 Hadracha/Governance Cluster				
197	5701 Meetings	400	612	600	
198	5702 Leadership Development	300	47	975	January leadership retreat
199	5703 Congregational (non-fundraising) Events	2,000	1,880	3,000	bagels & lox brunch for Ashland Shabbaton, Music Celebration & Camping Shabbaton
200	5704 Affiliation				
201	5705 Reconstructing Judaism Affiliation	8,000	8,000	8,300	Based off 1% of 18/19 budget

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	A	B	C	E	F
1		2018-19 Budget	2018-19 Actuals YTD thru April 2019	2019-20 Budget	2019-20 Budget Description
202	5706 MacG Membership	1,248	1,043	1,800	Funding went from 2,500/yr to 1,800/yr. This matches amounts given to other partner organizations IMIrJ & PHFS (budget line 177)
203	Total 5704 Affiliation	9,248	9,043	10,100	
204	5708 Sponsorships	3,050	2,463	3,600	Oregon Jewish Museum, Jewish Family & Child Service, Jewish Women's Round Table, Institute for Judaic Studies, MJCC Summer Concert Series, Rachel's Well, J Street Education Fund (event sponsor), Community of Welcoming Congregations, Federation (Portland Jewish Pride), Tivnu & Cushion for Other Requests
206	5709 Contingency	5,000	-	3,000	
207	Total 5700 Hadracha/Governance Cluster	19,998	14,045	21,275	
211	Total Expenses	835,401	628,288	864,044	
212	Net Operating Income	-	90,512	0	
213	Net Income	-	90,512	0	

	A	B	C	D	E
1	Havurah Shalom Funds/Cash Report				
2	2018-19				
3		Balance at			Balance at
4		6/30/18	Income	Expense	4/30/2019
5	Adult Ed Fund	11,474	3,107	5,000	9,581
6	Cemetery Fund	90,730	57,183	-	147,913
7	Educator's Discretionary Fund	656	954	513	1,097
8	Rabbi Discretionary Fund	10,863	5,837	16,550	150
9	Spiritual Life/Nourishment Fund	2,127	476	-	2,604
10	Library Fund	1,933	518	-	2,451
11	Music Fund	11,131	102	-	11,233
12	Religious Articles Fund	824	-	37	787
13	Prayerbook Fund	11,383	180	55	11,507
14	Tikkun Olam Fund	1,750	3,795	-	5,545
15	Youth Education Fund	4,299	412	-	4,711
16	Youth Activities Fund	2,196	450	-	2,646
17	Total Donor Designated Funds	149,366	73,015	22,155	200,225
18					
19	Educator's Prof Dev Fund	(245)	2,800	3,615	(1,059)
20	Rabbi Prof Dev Fund	1,505	2,800	2,249	2,056
21	Employee Flex Fund	1,215	3,499	7,280	(2,566)
22	Total Contractual Funds	2,475	9,099	13,144	(1,570)
23					
24	Havurah Endowment Fund	481,120	38,508	-	519,628
25	Havurah Reserve Fund	192,313	-	-	192,313
26	Maintenance/Improve. Fund	137,329	-	-	137,329
27	Total Reserve Funds	810,763	38,508	-	849,271
28					
29	Building Fund	829	1,020	-	1,849
30	Havurah Operating Fund	-	718,800	628,288	90,512
32					
33	Total Funds	963,433	840,442	663,588	1,140,287
34					
35	Liquid Assets				
36	US Bank Checking	17,108			154,862
37	US Bank Money Market Account	103,447			103,678
38	OJCF-Havurah Endowment	481,120			517,987
39	Albina Community Bank/Beneficial State Bank	103,515			103,895
40	Union Bank Checking Account	100			100
41	Petty Cash	25			25
42	Union Bank Money Market	258,117			259,739
43	Total Cash	963,433			1,140,287
44	Difference	-			-

Havurah Shalom Draft Budget 2019-20

	A	B	C	D	E	F	G
1	Projected DUES 2019-20						
2	Number of Members	430					
3			Number		x Dues	Income	
4	Couple over 36	61.5%	264		2,880	761,616	
5	Single over 36	31.0%	133		1,752	233,542	
6	Couple under 36	0.7%	3		2,100	6,592	
7	Single under 36	1.2%	5		1,332	6,930	
8	Associate	3.9%	17		480	8,008	
9	Double Chai	1.7%	7		3,600	26,316	
10		100.0%	430			1,043,004	= Gross
11				Adjustments	-33.04%	(344,651)	
20						698,353	= Net
21						66.96%	
22							
23	The breakdown:	18-19 Annual Dues	19-20 Annual Dues	18-19 Monthly Dues	19-20 Monthly Dues	Percent Change	
24	Couple over 36	\$ 2,796	2,880	233	\$ 240	3%	
25	Single over 36	\$ 1,704	1,752	142	\$ 146	3%	
26	Couple under 36	\$ 2,028	2,100	169	\$ 175	3%	
27	Single under 36	\$ 1,296	1,332	108	\$ 111	3%	
28							
29							
30		Annual		Monthly		Quarterly	
31	19-20 Dues Structure	Single	Couple	Single	Couple	Single	Couple
32							
33	18-23	\$ 18	36	2	\$ 3		
34	24-27	\$ 456	720	38	\$ 60	\$ 114	\$ 180
35	28-31	\$ 946	1,491	79	\$ 124	\$ 236	\$ 373
36	32-35	\$ 1,332	2,100	111	\$ 175	\$ 333	\$ 525
37	36+	\$ 1,752	2,880	146	\$ 240	\$ 438	\$ 720