

UUSS BOARD OF TRUSTEES MEETING

Thursday, November 20, 2025, 6:30 p.m., via Zoom and in person

Minutes



In Person: Andy Cramer, Janet Lopes, Fred Pannek, Emily Moran-Vogt, Patty Innes, Mathew Espinsa-Castro, Rev. Lucy Bunch, Rev. Dr. Roger Jones, Sophia McKean

Via Zoom: Victoria Owens, Carl Crain

Not present: Dawn Huebner

6:32 Welcome to Board and guests/Establish Quorum: Andy
Chalice Lighting and Centering: Fred

6:34 Board Approved October 2025 minutes

6:36 Board Business

1. Calendar demonstration

Lucy provided a “how to access and use” demonstration of the new calendar program, showcasing the many features of the calendar.

2. Finance Committee Recommendation on the reserve ratio is calculated

- Victoria provided detailed information as to how the UUSS reserve ratio is currently calculated, and the Finance Committee’s recommendation on how to revise the reserve ratio. The recommended calculation would include the Heritage Fund and Bequests and exclude the Capital Outlay Fund. Using this calculation, the Reserve Ratio as of October 31, 2025, would be 57%.
- Victoria’s notes on the reserve calculation are included in these minutes.
- Motion to accept the Finance Committee’s recommendation to change the Reserve Ratio calculation was made, the motion was seconded, and the motion was approved by the Board.

3. Memorial Wall Update

- Lucy reported on the results of the Fund-in-Need auction which raised \$22,720. Fund raising continues, and an anonymous donor has pledged a \$5,000 matching pledge, of which \$2,000 had been donated to date.
- The Memorial Wall committee will meet with the artist on December 4th, to review the first design plans.
- The Memorial Wall Committee is continuing to research plaque options.
- Fred reported on the status of wall construction, which will begin in early 2026, once the true lot line has been determined.

4. Church property survey

- Andy reported the need for a full property survey, which had not been done previously.
- After a discussion a motion was offered, seconded, and approved to authorize up to \$8,000 to cover the cost of a full survey. The survey will be funded by the Capital Outlay Fund

5. Affinity Ribbons

- Emily and Mathew presented an idea which came from the POCC, the goal of which is to strengthen connections within the congregation via increased visibility and affirmation of the diversity of the congregation.
- Andy reported that this program would fall under the purview of the Program Council. The Board asked Mathew to advise the Program Council that the Board enthusiastically supported this program and hoped the Program Council would consider implementation.

6. JET Survey – Next Steps

- Andy shared an email from the JET committee which details the first steps in the process of communicating JET survey results to the congregation. JET is requesting Board members to participate in leading the presentations to the congregation.
- After discussion, the Board agreed to participate, and Emily, Fred and Andy volunteered to work with JET and members of the Program Council.

7. PWR Regional Assembly at UUSS

- Janet reported that she, Roger, and Krystal Gollaher had met with the leadership of the PWR, to discuss the possibility of UUSS being the site of the 2026 PWR Regional Assembly. The Assembly will take place April 10-12, 2026.
- After discussion, a motion to approve UUSS as the site of the Assembly was offered, seconded and approved.
- PWR leadership is scheduled to visit UUSS on December 14th, after which the PWR will make the final site selection.

7:42 Task Force Updates

1. Safety Committee – Patty

- Notice of the formation of a new Safety Committee and a request for members to join the committee were included in the November Leadership message, which was distributed slightly before the Board meeting. Patty anticipates receiving member inquiries over the next few weeks.
- Patty provided an overview of the UUSS property vulnerability assessment conducted by Cal OES on November 11, 2025.

2. Website Replacement – Mathew

- Mathew reported on successful first meeting of the Website Replacement Task Force. The Task Force is in the process of finalizing an RFP for the project.
- The Task Force asked for Board direction regarding the extent of the branding aspects of the project.
- The Task Force will meet again on December 4th.
- Janet, Board Liaison, expressed appreciation of Mathew's leadership of the Task Force and to the energy and dedication of Task Force members.

3. Staffing Planning – Lucy and Andy

- Andy reported that the Task Force had identified a potential new staffing role, dealing with various communication functions, membership engagement, and that a job description was being developed for this role.
- The Task Force will meet again on December 4th.

4. Building Rental – Janet

Janet reported that the members of the Building Rental Task Force were active members of the Website Replacement Task Force, and their efforts are currently focused on the Website.

7:57 **Administrative Report** – Rev. Lucy Bunch

- Lucy reported that Building Rental activity was brisk, and that the 2025/2026 rental revenue budget would be reached in the near future.
- Lucy reported on staffing changes, including expansion of Kayla’s duties.
- Lucy reported on adjustments in the UUA insurance coverage for staff members.
- Debrah prepared a report on solar panel energy savings, which shows a 43% decrease in energy cost, or a annual savings of \$10,000.
- The office will be closed November 27,28 and December 25 – January 3.

8:05 **Treasurer’s Report** – Victoria Owens

- Victoria’s written report is included in the minutes.
- Victoria reported that everything is fine, and as of October 31, revenue exceeds budget by 10%
- Victoria reported on the initial auction results.

8:10 **Ministers’ Reports** – Rev. Roger Jones / Rev. Lucy Bunch

The minister’s written report is included in the minutes.

8:14 **Committee Substantive Issues, if needed**

a. Program Council, Mathew

- Andy advised that he will follow up with the Program Council on an email he had received from the chairman.

b. APMC (Administration and Property Management), Fred

- APMC concurs that a full survey of UUSS property is needed.
- Some additional plumbing work is needed to extend our current irrigation system. APMC will use Capital Improvement funds to cover the cost.

- Kitchen Dutch Door: The Endowment Committee notified APMC that the grant request had past the application date for 2025 and advised APMC to submit the grant request in January 2026. APMC will move forward, but further study is needed.
- APMC is continuing to research the proper keypad locks to install on RE outside entry doors

c. FRST (Fundraising Strategy), Dawn

FRST has been tabling after church to continue to raise money for the Memorial Wall project and will do so through November. We have been generously gifted with a pledge to match donations received after the auction through the end of November, up to \$5000. If we max out the match, we'll be very close to fully covering the cost of the art portion of the wall.

d. Nominating Committee, Emily

e. Social Justice Coordinating Council, Andy

f. Safety Committee, Patty

g. UUA and PWR, Janet (see PWR Regional Assembly above)

8:05 Recap board decisions from November BOT for December Monthly Leadership Update:

- Auction results
- Include Safety Committee information
- Holiday gift fund for staff
- JET survey executive summary if available.
- List the 2026 Community Partners

8:11 Closing: Fred

8:12 Meeting adjourned

Next Meeting Dates

Executive Committee: December 9TH 5:00 PM via Zoom

Board Meeting: December 18th 6:30 PM **via Zoom**

Board Events	Date
Recruit - GA Delegates	1/1/2026
Budget/Review of contracts, letter of intent	3/1/2026
Stewardship Campaign	3/1/2026
Spring Congregational Meeting	5/17/2026

MONTH	OPEN/CLOSE	LEADERSHIP NEWSLETTER
JULY	ANDY CRAMER	DAWN HUEBNER
AUGUST	PATTY INNES	PATTY INNES

SEPTEMBER	JANET LOPES	JANET LOPES
OCTOBER	MATTHEW ESPINOSA-CASTRO	MATTHEW ESPINOSA-CASTRO
NOVEMBER	FRED PANNEK	FRED PANNEK
DECEMBER	EMILY MORAN-VOGT	EMILY MORAN-VOGT
JANUARY	CARL CRAIN	CARL CRAIN
FEBRUARY	PATTY INNES	PATTY INNES
MARCH	DAWN HUEBNER	DAWN HUEBNER
APRIL	FRED PANNEK	FRED PANNEK
MAY	MATTHEW ESPINOSA-CASTRO	MATTHEW ESPINOSA-CASTRO
JUNE	EMILY MORAN-VOGT	EMILY MORAN-VOGT

Change to the Calculation of the Reserve Ratio

The formula that has been used over the last several years calculates UUSS' reserve ratio as the sum of the Reserve Fund and the Capital Outlay Fund as a percent of the total budgeted expenses for the fiscal year. **Using this formula, the Reserve Ratio on October 31 was 21%.**

The Finance Committee feels that this calculation is incorrect, as it omits Bequests and the Heritage Fund, both containing undesignated funds which the Board could use in an emergency.

In addition, the Capital Outlay fund is money specifically designated for UUSS capital projects and would not be the first money used in an emergency.

Therefore, the Finance Committee has voted to recommend that the Reserve Ration calculation be changed to include the Heritage Fund and Bequests and exclude the Capital Outlay Fund. Using this formula, **the Reserve Ratio as of October 31 would be 57%**

As you can see, changing the calculation makes a significant change in the reserve ratio, mostly due the large balance in our Bequests Fund (\$298,014). The chart below should how two calculations compare as the Bequests Fund has grown.

ROW LABELS	Average of Current Ratio	Average of Revised Ratio
2020	19%	25%
2021	28%	42%
2022	25%	37%
2023	26%	67%

2024	24%	69%
2025	22%	58%
2026	21%	54%
July	21%	51%
August	21%	51%
September	21%	57%
October	21%	57%
Grand Total	24%	50%

The Finance Committee believes that the new formula is a far more accurate representation of the funds available should the Operating Funds be insufficient in an emergency.

The Board has a reserve policy that the Reserve Ratio should be between 15% and 25%. Using this new formula, the policy needs to be changed. The Finance Committee recommends that the policy be amended to read: **The Reserve Ratio, which includes the balances of the Reserve Fund, the Heritage Fund and Bequests, shall be set with a minimum threshold of 20%.**

November 20, 2025

UUSS Treasurer’s Report for the month of October 2025

Since this is the report for October, it does not include income and expenses from the auction.

As of October 31, UUSS has a annual net gain of \$43,921, a surplus over the budget of \$12,430, or 39%.

A. FISCAL YEAR YEAR-TO-DATE NET INCOME

Our revenue as of October 31 was \$355,356, \$30,882 (10%) over budget. Expenses were \$311,435, \$18,452 (6%) more than budgeted.

All income and expenses are aligned with or were better than the budgeted amounts. No anomalies noted.

- Art Exhibits have had revenue of \$4,982 through October 31 compared to the \$2,050 budgeted for the entire 2025-2026 fiscal year.

- Year-to-date investment income is 150% of that budgeted.

B. October Highlights

1. October revenue was 111% of that budgeted, while expenses were 112% of those budgeted due to timing differences with the payment of property taxes. This resulted in a month-end net loss of \$34,601, 13% more than the loss budgeted. No anomalies noted.

C. Reserves

As shown below, the operating fund balance as of October 31 was \$263,837. Using the revised calculation, which includes the Heritage Fund and Bequests, the Reserve Ratio is 57%.

The reserve ratio using the previous formula comprised of the Capital Outlay and Reserve funds, was 21% on October 31.

Balance Sheet (Total Assets: \$2,451,335)

1. Operating Fund (Fund 01): October 31 balance \$263,837

- **The Operating Fund is used for the standard income and expenses of UUSS.** This fund contains includes the Reserve Fund, valued at \$116,568. The Reserve Fund is money UUSS has set aside for emergency situations.

2. Temporarily Restricted (Fund 02): October 31 balance \$424,615

- **The Temporarily Restricted Fund is used to hold any one-time donations or collections to be used for a specific purpose.** It also includes Bequests (balance \$298,014) and the Heritage Fund (balance \$91,231). Both Bequests and the Heritage Fund contain bequests and other undesignated but non-recurring donations.

3. Endowment Trust (Fund 03): October 31 balance \$464,945.

- **The Endowment Trust was created for members to donate for the long-term benefit of UUSS. It gives out a portion of its funds each year as grants for projects benefitting UUSS.**
- The building loan from the Endowment Trust to UUSS (balance of \$259,976) is both an asset for the Endowment and a liability for UUSS. It is a 1% interest-only loan. Payments are \$2,600 per year. The current loan term is July 1, 2025 to June 30, 2035.

4. Property and Equipment (Fund 04) : October 31 balance \$1,297,938.

- **The Property and Equipment Fund accounts for all UUSS property, including the building and land.** This fund includes both the land and building (book value \$1,231,698) and the Capital Outlay Fund (\$65,987). The Capital Outlay fund is used to hold money specifically designated for use in capital projects at UUSS.

UUSS Ministers' Report to the Board and Program Council ~ November 20, 2025

Thanks to Board and PC members for attending the JET presentation and engaging with care and openness in reflective conversation together. The ministers participated in the PC planning retreat, with Rev. Lucy providing facilitation; the PC came up with some good goals for the year. The Auction was a hit, and Memorial Wall mosaic fundraising is going well; an anonymous donor's matching challenge of \$5,000 has raised new gifts of \$1,300. About \$24,000 has been raised toward the \$35,000 goal.

This update is based on our goals for the year, with two emergent issues as **noted** farther below: Protecting immigrants; UUA Regional Assembly possibly to be held at UUSS.

Membership Management: Work with volunteers and staff to enrich engagement for newcomers and integration of new members.

We have invited 30 new members to participate in our welcome ritual on Nov. 23. Exploring UUism and Newcomer Orientations continue to have attendance of 10 or more per session. Lucy plans another new member UU Journey class in January. Crystal Fountain has assumed some additional membership responsibilities.

Social Justice: Mobilize our congregation for advocacy work at the city and county level related to housing and homelessness.

Lucy is working with Andy Cramer on developing our advocacy program for the city and county. She attended a SAC Act event laying out their plans for the year. Beth TenPas spoke at the Act Faith Leaders gathering, sharing information from her work on the County Grand Jury.

Roger will be launching a new program in Climate and Animal Justice in December. With UUSS folks present, Roger has spoken at two interfaith (Sacramento ACT) prayer vigils for justice for immigrants at the federal building where ICE is detaining some people in the basement.

NOTED: California Council of Churches has alerted members that ICE and Homeland Security plan "raids" on houses of worship around Thanksgiving and the holidays. Based on their advice, we plan to post 8 ½ x 11 signs (as other UU churches have): *Notice: ICE & Homeland Security Cannot Enter Without a Warrant Signed by a Judge.* We can also post signs on all doors designating Private Space, though the Main Hall is obviously public during services. We would tell the ushers and office staff that law enforcement would need to wait at the door to speak to one of the ministers, who would need to be shown a judicial warrant.

Strengthen our commitment to families; build connections across the generations.

Religious Education is preparing to register families for Our Whole Lives for K-grade 3. Thanksgiving dinner here is at 3 pm, and the tree-trimming party and potluck dinner is Friday, Dec. 19. Crystal Fountain attended a Family Ministry and Young Adult Group picnic day in Hagan Park Nov. 15 with great attendance by those groups (including new folks) and a few UUSS adults not in those groups who were warmly welcomed.

Administration and Facilities: Support the Board of Trustees in its goals for the year, especially its work on Goal 4 of the Strategic Plan. The task force looking at staffing needs related to the strategic plan

has had two productive meetings, thanks to Andy Cramer's leadership. Lucy has provided background information and participated in the discussion.

Denominational Contributions

Internship-- Ensure that the ministerial internship (a first year of two, half-time) provides meaningful development opportunities for the intern and is enriching for the congregation. Sophia is finishing their fall seminary semester. Roger will take an online training course for adjunct faculty (internship supervisors) regarding harassment laws and educational privacy laws.

NOTED: Roger, Trustee Janet Lopes, and Facilities Manager Krystal Gollaher will have a Zoom call the morning of Nov. 20 with two UUA Pacific Western Region staffers to discuss UUSS as the host site for a Regional Assembly (RA) on April 10-12. There will be an update at your Nov. 20 meeting. A few weeks ago, Roger, Janet, and Sophia attended a UUA webinar about being a satellite site for a "virtual" 2026 General Assembly. They declined this option; expectations for a church were vague, as this program has never been done before, unlike RA.

Professional and Spiritual Development

Roger may be away the weekend after Thanksgiving Day, but Lucy and Sophia will be here. Lucy and Roger both serve in volunteer capacities for the local and national UUMA. They also will attend the UUMA Institute for continuing ed. in Albuquerque in the last week of January.

We and staff are hosting a holiday open house 3:30-5:30, Thursday, December 11th. Join us!

