

Summary of 2027 BYM Budget

Goals for the 2027 BYM Budget		
Continue the programs and spending for the non-camp work of BYM, mostly unchanged	Provide BYM Camps with continued direct and in-kind financial support	Continue to enact our values: Be a responsible employer, grow anti-racism work
Annual Session, Spiritual Formation, Youth Programs, Educational Grants, Services to Monthly Meetings (Faith and Practice, Intervisitation, Directory, Web Site) Growth area in 2027: Increase in STRIDE programming	~\$150,000 in in-kind services (bookkeeping, HR, business & compliance, development, admin/office costs) Fundraise \$135,000 for camp	Cost of Living Increases Full Benefits Fund Anti racism Activities GROW STRIDE program to provide more direct anti-racism programs to Meetings and grow young adult leadership

Highlights of the 2027 BYM budget:

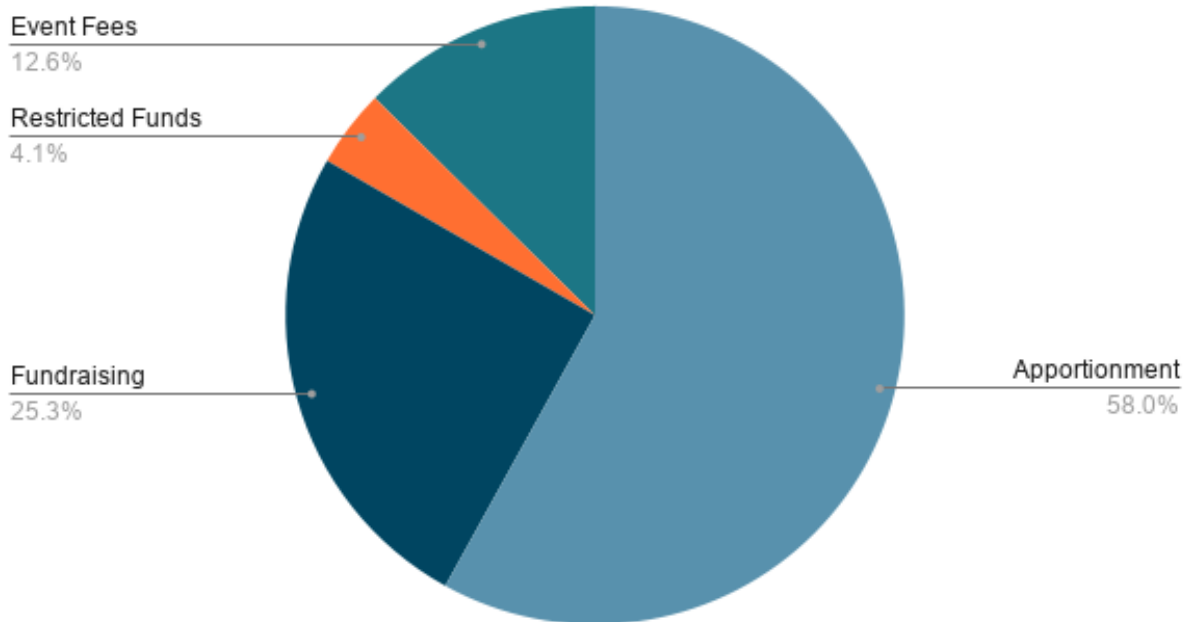
- Continues to clearly separate camp and non-camp revenue and expenses. Shifts camp budgeting timeline to fall after camping season numbers are in.
- Presents personnel costs in one line and shows program costs separately.
- Growth in personnel costs: 1) Cost of living adjustments, 2) Transition from Finance Manager to Finance Director, 3) Anticipated promotion of STRIDE Coordinator to STRIDE Manager and expansion of STRIDE program to provide more direct services and programs to Meetings
- Depreciation is non-cash expense represented “below the line.” The only non-camp asset BYM is is the upgraded HVAC system installed at the BYM office in 2022.
- Contributions to other organizations includes:
 - \$10,000 Friends United Meeting
 - \$10,000 Friends General Conference
 - \$5,000 Friends World Committee for Consultation
 - \$300 to all organizations to which BYM sends a representative
 - \$300 to Earlham School of Religion, Friends Journal, and Pendle Hill

The Bottom Line: A Balanced Budget			
<i>Total Including Fund Releases</i>	2025 Actual	2026 Budget	2027 Budget
BYM Non Camp Income	\$1,044,655	\$977,055	\$1,008,000
BYM Non Camp Expenses	\$770,073	\$961,954	\$1,000,855
Revenue Over Expenses	\$267,582	\$15,101	\$7,145

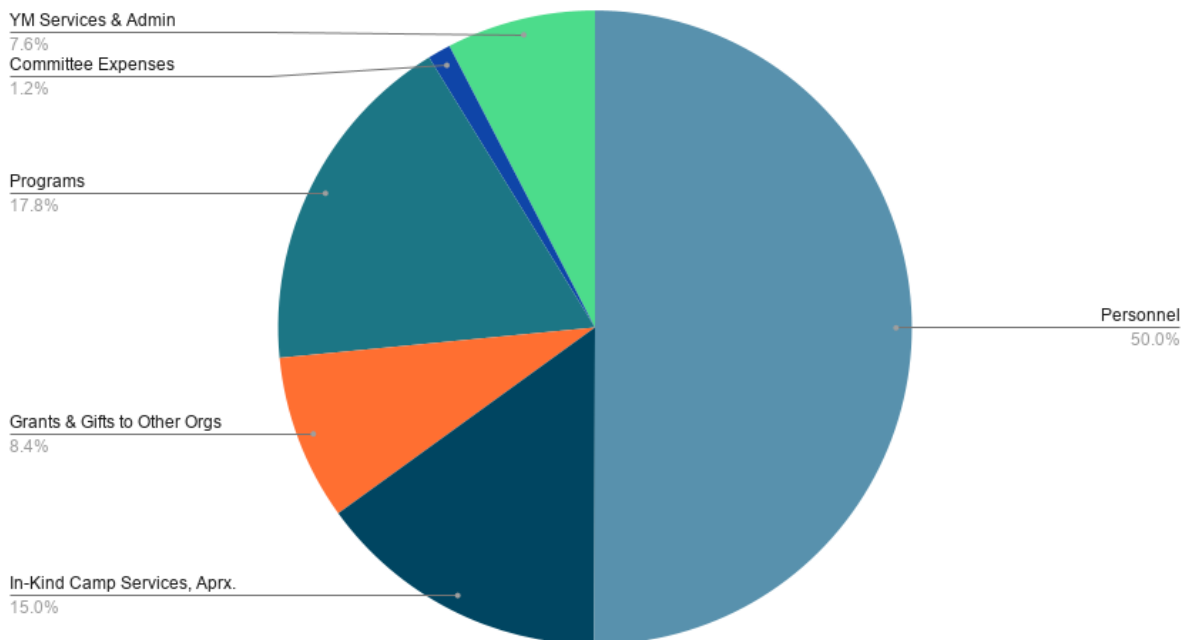
- The 2027 BYM Budget will come to Annual Session in July/August.

- The 2027 BYM Quaker Camps Budget will come to November Interim Meeting.

2027 Revenue, \$1,008,000



2027 Expenses, \$1,000,855



2027 Proposed Plan of Apportionment

	2026	2027	Change
Adelphi / Takoma Park	\$33,909	\$35,117	\$1,209
Alexandria	\$11,495	\$20,303	\$8,809
Annapolis	\$16,196	\$16,723	\$527
Baltimore - Stony Run	\$80,000	\$90,000	\$10,000
Bethesda	\$33,080	\$35,513	\$2,434
Blacksburg	\$3,525	\$3,525	\$0
Carlisle	\$6,187	\$5,410	-\$777
Charlottesville	\$19,000	\$21,690	\$2,690
Deer Creek	\$6,698	\$5,724	-\$974
Dunnings Creek	\$2,874	\$2,048	-\$827
Floyd	\$400	\$400	\$0
Frederick	\$8,125	\$8,398	\$273
FM of Washington	\$67,000	\$67,000	-\$0
Gettysburg	\$950	\$850	-\$100
Goose Creek	\$17,139	\$17,139	\$0
Gunpowder	\$19,032	\$19,732	\$700
Herndon	\$16,966	\$21,846	\$4,881
Homewood	\$25,359	\$30,053	\$4,694
Hopewell Centre	\$7,610	\$4,945	-\$2,665
Langley Hill	\$26,912	\$27,354	\$443
Little Britain	\$303	\$740	\$437
Little Falls	\$3,500	\$3,500	\$0
Mattaponi	\$826	\$1,008	\$182
Maury River	\$3,739	\$5,393	\$1,654
Menallen	\$2,389	\$2,649	\$260
Midlothian	\$1,200	\$1,200	\$0
Monongalia	\$1,644	\$1,115	-\$530
Nottingham	\$1,495	\$1,495	\$0
Patapsco	\$7,202	\$7,162	-\$39
Patuxent	\$6,558	\$5,815	-\$743
Pipe Creek	\$1,325	\$1,325	\$0
Richmond	\$33,990	\$37,672	\$3,682
Roanoke / Lynchburg	\$9,526	\$10,699	\$1,173
Sandy Spring	\$63,000	\$66,000	\$3,000
Shepherdstown	\$3,386	\$3,456	\$70
State College	\$5,000	\$3,000	-\$2,000
Valley and Augusta	\$3,124	\$6,414	\$3,290
Warrington	\$800	\$800	\$0
Williamsburg / Norfolk	\$1,050	\$500	-\$551

York	\$6,735	\$5,564	-\$1,171
ANTICIPATED TOTAL	\$559,246	\$599,277	

2027 Budget Detail

2027 Proposed BYM Budget					
for June Interim Meeting					
BYM Budget Detail (Camps Not Included)					
	2025 Actual	2026 Budget	2026 YTD (through 4.30.26)	2027 Budget	Notes
Revenue					
Contributed Revenue	\$387,167	\$250,000	\$72,132	\$255,000	1
Earned Revenue	\$97,860	\$122,000	\$53,168	\$127,000	
Apportionment	\$522,933	\$564,055	\$162,251	\$585,000	2
Other Revenue					3
Total Revenue	\$1,007,960	\$936,055	\$287,551	\$967,000	
Releases from Restricted Funds					
STTQE Fund	\$12,450	\$16,000	\$23,085	\$18,000	
Edu Grants Fund	\$17,998	\$25,000	\$0	\$23,000	
Other	\$6,247	\$0	\$1,000	\$0	
Total Revenue with Fund Releases	\$1,044,655	\$977,055	\$311,636	\$1,008,000	
Expenses					
Personnel	\$528,341	\$558,418	\$169,179	\$625,805	4
<i>2027 Staffing: 5 full-time; 1 half-time</i>					
Programs					
<i>Youth Programs</i>	<i>\$4,929</i>	<i>\$8,950</i>	<i>\$3,371</i>	<i>\$8,700</i>	5
<i>STRIDE</i>	<i>\$11,484</i>	<i>\$13,400</i>	<i>\$172</i>	<i>\$15,000</i>	6
<i>Development</i>	<i>\$20,010</i>	<i>\$35,500</i>	<i>\$2,380</i>	<i>\$27,000</i>	7
<i>Annual Session</i>	<i>\$74,803</i>	<i>\$83,400</i>		<i>\$81,500</i>	8
<i>Spiritual Formation</i>	<i>\$23,880</i>	<i>\$25,500</i>	<i>\$8,364</i>	<i>\$25,500</i>	
<i>Women's Retreat</i>	<i>\$9,970</i>	<i>\$20,000</i>	<i>\$30,942</i>	<i>\$20,000</i>	9
<i>Contributions to Other Orgs</i>	<i>\$25,275</i>	<i>\$25,000</i>		<i>\$43,500</i>	10
<i>Grantmaking</i>	<i>\$55,570</i>	<i>\$41,000</i>	<i>\$24,085</i>	<i>\$41,000</i>	11
<i>Admin, Infrastructure & All Other Program:</i>	<i>\$174,019</i>	<i>\$109,086</i>	<i>\$80,615</i>	<i>\$101,150</i>	12
Total Programs	\$225,921	\$361,836	\$149,929	\$363,350	13
Committee Expenses	\$22,811	\$31,700	\$1,635	\$11,700	14
Total Expenses	\$777,073	\$951,954	\$320,743	\$1,000,855	15
Revenue Over Expenses	\$267,582	\$25,101	-\$9,107	\$7,145	
<i>Annual Depreciation</i>	<i>\$9,019</i>	<i>\$8,000</i>	<i>\$0</i>	<i>\$9,000</i>	
<i>In-Kind Contribution to BYM Camps, LLC</i>				<i>~\$150,000</i>	

BYM Budget (Camps Not Included)				
Committee Expenses				
	2025 Actual	2026 Budget	2027 Budget	Notes
Committee Expenses				
Growing Diverse Ladership				
Faith & Practice		\$500	\$500	
Indigenous Affairs Committee	\$11,525	\$1,500	\$1,500	
Ministry & Pastoral Care				
Religious Ed				
Trustees	\$1,120	\$5,000	\$5,000	
Young Adult Friends				
Representative Travel	\$1,000			
Reparation Action Working Group	\$7,025	\$3,500	\$3,500	
Working Group on Racism		\$20,000		
Interim Meeting	\$521	\$500	\$500	
Unity with Nature	\$900			
Advancement & Outreach		\$200	\$200	
Peace & Social Concerns	\$720	\$500	\$500	
Other Program & Committee Exp				
Total Committee Expenses	\$22,811	\$31,700	\$11,700	

Budget Narrative & Notes

1	Development Committee has minuted the following fundraising goals for 2027: Total Fundraising of \$375,000. Of this, \$35,000 will be raised in donor-restricted giving to camp property; \$85,000 raised in donor-restricted giving to camp program; and \$255,000 in giving to the General Fund and other small non-camp funds.
2	The total of the proposed apportionments (see Proposed Apportionment table) is \$599,277. Budgeting at \$585,000 provides a 2.5% allowance for uncollected amounts.
3	BYM does not currently <i>budget</i> any income from invested, unrestricted reserves. In 2025, BYM earned more than \$100,000 on invested, unrestricted reserves. Many organizations budget some percentage of such income into their budget, but BYM has taken a more conservative approach.
4	"Personnel Costs" includes: Salary, Benefits, FICA, Staff Training, and Staff Travel costs. The 2027 staffing costs include a 4% COLA for most staff and a 3% COLA for the General Secretary. The 2027 staffing roles will be 5 full-time and 1 half-time staff: General Secretary, Finance Director, Development Director, Youth Programs Coordinator (0.5 FTE), STRIDE Coordinator, and Admin Associate.
5	In the 2025 Actuals, Youth Programs shows lower actual costs in 2025. This was due to the staff vacancy for the first 6 months of the year - which resulted in fewer Youth Conferences. In 2026 and 2027, we expect to have the full program of conferences.
6	Increase in STRIDE budget reflects 1) the need to purchase some new gear in 2027 and 2) the need to hire a driver to supplement camper driving by STRIDE Coordinator. Two years of experimentation (2024 and 2025) tells us hiring a driver is less expensive than hiring a bus service.
7	The outlier in Development actual expenses in 2024 was due to the wages paid to our Development Consultant during the staffing transition and Capital Campaign.
8	From 2020-2024, budgeting for Annual Session has been challenging due to the lingering effects of Covid. Costs were lower in 2024 because attendance was significantly down from pre-pandemic years. However, attendance has been steadily growing.
9	The Women's Retreat was a smaller, one-day gathering in 2024 - with nominal expenses paid for mostly by Adelphi Friends Meeting (that year's host). 2025 costs included building rental fees and catering (hosted by York Friends Meeting). 2026 was the first post-covid return to the full weekend retreat.

10	In 2024, Stewardship & Finance approved the General Secretary's recommendation to temporarily suspend all contributions to outside organizations as part of the cost-containment plan when we realized camp would have a 6-figure deficit. For 2027, Contributions to Outside Organizations will be: at least \$15,000 BYMQCLLC (or however much is needed to "guarantee" camp fundraising of \$100,000); \$10,000 FUM; \$10,000 FGC; \$5,000 FWCC; ~\$3,400 smaller gifts under the care of Stewardship & Finance
13	The budget estimates grants that will be made from our two granting programs (Educational Grants and Sue Thomse Turner Quaker Education Grants). In 2024, both groups made fewer grants than usual. In 2027 we estimate \$25,000 in educational grants (made under the care of the EdGrant Committee) and \$16,000 in Quaker education grants (made under the care of the Sue Thomas Turner Quaker Education Fund Committee). Trustees are responsible for approving the amount available for Educational Grants each year. Sue Thomas Turner grant funds do not come from an endowment, so Trustees do not play a role in the distribution of those funds.
14	Infrastructure, admin, and all other programs includes everything BYM does that isn't directly attributable to another program, including: all publications (Faith & Practice, Yearbook, etc); business insurance; audit of BYM, BYM Camps, and Miles White Society; all office expenses for BYM and BYM Camps; all technology expenses for BYM and BYM Camps; etc). For several years, the Admin Staff has been supplemented by an hourly Comptroller consultant. With the hire of a higher-skilled Finance Director, we intend to constrain the use of consultants in 2026 and 2027.
15	2025 Actuals were lower than budgeted, primarily driven by 1) 6-month vacancy in the Youth Programs role; 2) 3-month vacancy in the Finance Director role; and 3) Working Group on Racism spending \$0 of \$20,000.
16	Committee Expenses are roughly the same in the 2027 budget - except the \$20,000 requested by the Working Group on Racism in 2022-2025, which was not requested in 2027. The 2027 budget does, however, include an expansion of the STRIDE program. The outlier 2024 Committee Expenses included reparations payments to the Pawnee.
17	BYM will continue to provide approximately \$150,000 in in-kind services to BYM Quaker Camps, LLC including bookkeeping and banking; fundraising and development; HR; compliance; IT; telecom; mail; central office expenses; etc.