2027 BYM Budget Packet

Advance Report for First Reading at 2026 Annual Session

Goals of 2027 Budget

01	Continue existing programs at similar funding levels	• Annual Session, retreats, Youth Programs, grants, committees, and all! • Functional services (Faith & Practice, membership records, etc)
02	Provide BYM Camps ongoing in-kind and direct funding	• ~$150,000 in-kind services • Fundraise $100,000 for camp
03	Enact our values on anti-racism and being a good employer	• COLAs for staff; full benefits for full- and half-time staff • Fund anti-racism activities • GROW the STRIDE Program
04	Invest in the BYM website	• One-time expense for professional overhaul of our website, including significant end-user consultation • Funded from cash reserve

Highlights of the 2027 Budget

- Continues to clearly separate camp and non-camp revenue and expenses. Shifts camp budgeting timeline to fall after camping season numbers are in.

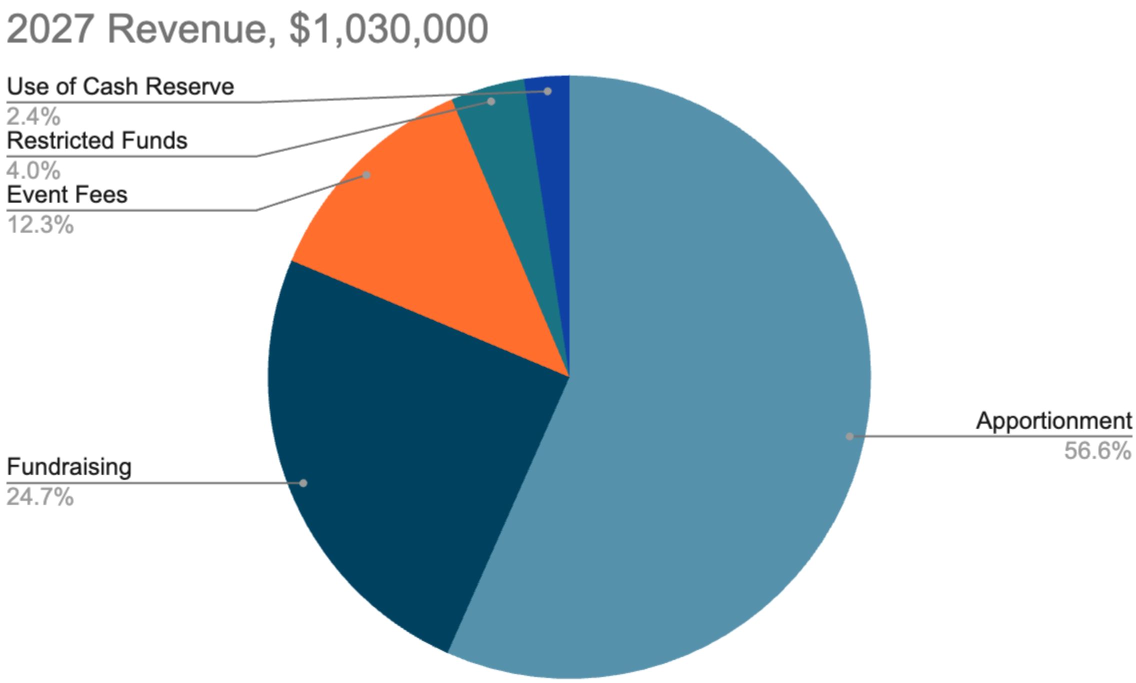
- Presents personnel costs in one total line and shows program costs separately.

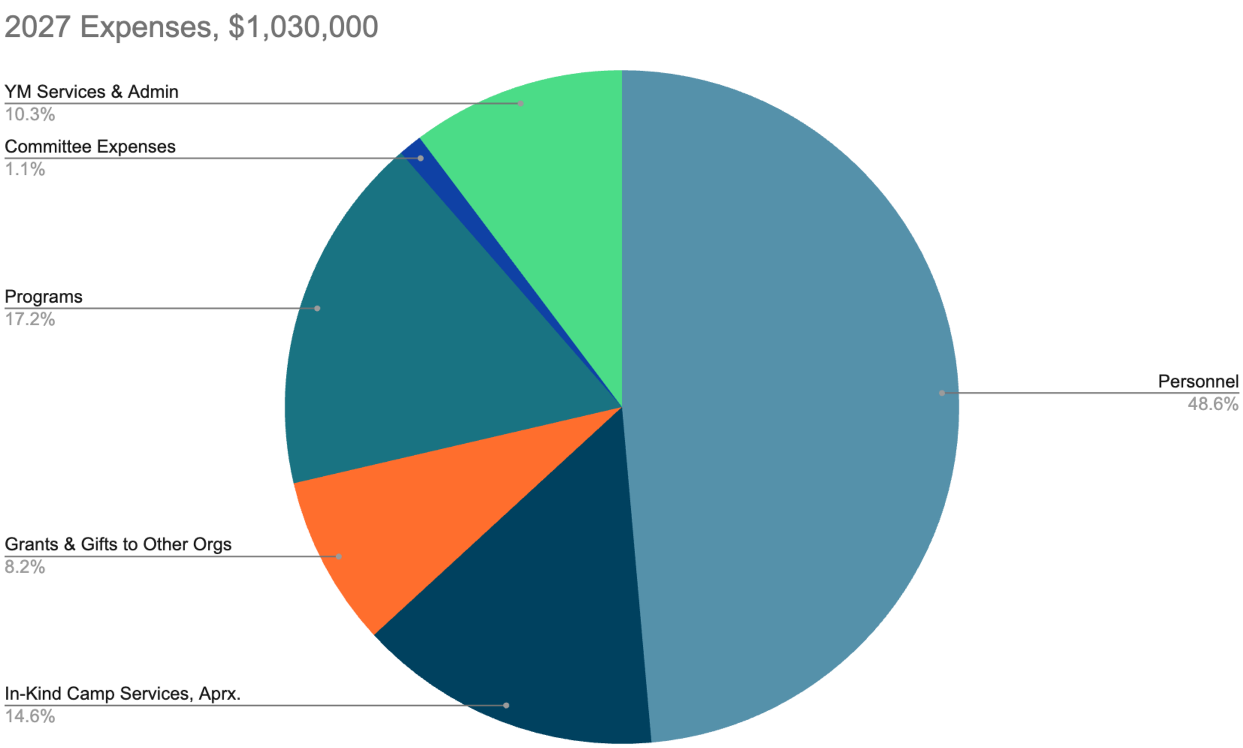
- Growth in personnel costs are driven by 1) Cost-of-living adjustments, 2) Transition from Finance Manager to Finance Director, 3) Anticipated promotion of STRIDE Coordinator to STRIDE Manager and expansion of STRIDE program to provide more direct services and programs to Meetings

- Contributions to other organizations include,
  - $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			
Total Including Fund Releases	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**

Stewardship & Finance anticipates some small revisions to the 2027 budget coming to the November Interim Meeting. The 2027 BYM Quaker Camps Budget will also come to the November Interim Meeting.


2027 Revenue, $1,030,000
Use of Cash Reserve
2.4%
Restricted Funds
4.0%
Event Fees
12.3%
Fundraising
24.7%
Apportionment
56.6%


2027 Expenses, $1,030,000
YM Services & Admin
10.3%
Committee Expenses
1.1%
Programs
17.2%
Grants & Gifts to Other Orgs
8.2%
In-Kind Camp Services, Aprx.
14.6%
Personnel
48.6%

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 Proposed BYM Budget				
for First Reading at Annual Session				
BYM Budget Detail (Camps Not Included)				
	2025 Actual	**2026 Budget**	**2027 Budget**	**Notes**
Revenue				
Contributed Revenue	$387,167	$250,000	$255,000	1
Earned Revenue	$97,860	$122,000	$127,000	
Apportionment	$522,933	$564,055	$585,000	2
Other Revenue				3
Total Revenue	**$1,007,960**	**$936,055**	**$967,000**	
Releases from Restricted Funds				
STTQE Fund	$12,450	$16,000	$18,000	
Edu Grants Fund	$17,998	$25,000	$23,000	
Other	$6,247	$0	$0	
Total Revenue with Fund Releases	**$1,044,655**	**$977,055**	**$1,008,000**	
Expenses				
Personnel	$528,341	$558,418	$625,805	4
2027 Staffing: 5 full-time; 1 half-time				
Programs				
Youth Programs	*$4,929*	*$8,950*	*$8,700*	5
STRIDE	*$11,484*	*$13,400*	*$15,000*	6
Development	*$20,010*	*$35,500*	*$27,000*	7
Annual Session	*$74,803*	*$83,400*	*$81,500*	8
Spiritual Formation	*$23,880*	*$25,500*	*$25,500*	
Women's Retreat	*$9,970*	*$20,000*	*$20,000*	9
Contributions to Other Orgs	*$25,275*	*$25,000*	*$43,500*	10
Grantmaking	*$55,570*	*$41,000*	*$41,000*	11
Admin, Infrastructure & All Other Programs	*$174,019*	*$109,086*	*$130,650*	12, 13
Total Programs	$225,921	$361,836	$392,850	14
Committee Expenses	$22,811	$31,700	$11,700	15
Total Expenses	**$777,073**	**$951,954**	**$1,030,355**	16
Revenue Over Expenses	**$267,582**	**$25,101**	**-$22,355**	
Draw from Cash Reserve for Website			$25,000	
Annual Depreciation	*$9,019*	*$8,000*	*$9,000*	
In-Kind Contribution to BYM Camps, LLC			*~$150,000*	

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	$0	$20,000		17
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 originally 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. The Development Committee subsequently minuted a slightly higher fundraising goal, but Stewardship & Finance would like further discussion before including the upwardly revised goal in the 2027 budget. If necessary, Stewardship & Finance Committee may bring a revised budget to November Interim Meeting.
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 *budget* any income from invested, unrestricted reserves. In 2025, BYM earned more than $100,000 on invested, unrestricted reseves. Many organizations budget some percentage of such income into their budget, but BYM has taken a more conservative approach.
4	"Personnal 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 program 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.
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 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 wil 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; ~$3,00 smaller gifts under the care of Stewardship & Finance for affiliated organizations and publications ($300x10 orgs)
11	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.
12	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.

13	Includes up to $25,000 for consulting services for website overhaul
14	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.
15	The outlier 2024 Committee Expenses included reparations payments to the Pawnee Nation. Committee Expenses are roughly the same in the 2027 budget. See also, Note 17.
16	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.
17	The working group on racism submitted a 2027 budget request, but it was received too late to be included in the budget. The Stewardship and Finance committee has requested some follow up detail from the working group, with the potential to bring a revised budget including an allocation for the Working Group to November Interim Meeting