



TREE *of* LIFE
INTERFAITH TEMPLE

2022

Annual Report

Many are the ways we pray to one God!

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Our History

The seed of the Tree of Life Interfaith Temple, our “What If” poem, was received by our founder, Rev. Stephanie Rutt in 2005 upon graduating from the New Seminary for Interfaith Studies in New York. For the first few years, Rev. Rutt offered worship services, other ministerial duties, and sacred studies classes under the name Tree of Life Interfaith Fellowship. Rev. Rutt developed and taught a year-long study called *Living Our Purpose: The Heart of Spiritual Practice* during this time, and in 2009 this program became the core draft for the 2-year Tree of Life Interfaith Seminary program: *The Path of Crow: As the Crow Flies, Discover Your Direct Path to God*. Along with this curriculum, an optional 3rd year program, the Spiritual Mentoring certificate program, was also developed.

In June of 2010, it was time for the “Tree of Life Interfaith Fellowship” to become the “Tree of Life Interfaith Temple,” a 501c3 legally established church, to rightly serve as the ordination body for the first Tree of Life Interfaith Seminary Class of 2011 and for all the classes that follow. In those early years, many people served and worked hard to create a structure for our Temple: Board of Directors, Bylaws, Constitution, Articles of Incorporation; and The Tree of Life Interfaith Temple was born!

After ordaining that first class of Tree of Life ministers, those who desired to offer worship services began doing so alternating Sundays with Rev. Rutt. Over the years, the Temple also welcomed teachers from communities including Sikh, Sufi and Hindu teachers and, in conjunction with the seminary program, hosted and enjoyed a wide variety of speakers from across faith traditions.

In 2017, Rev. Rutt graduated from Andover-Newton Theological Seminary earning her doctoral degree. After many years of dreaming of having our own space, in 2018 the Temple began renting a space on the Milford, NH, Oval. Here, in addition to Rev. Dr. Stephanie Rutt, many of our ministers offered a variety of sacred studies programs. The work continued to create an organizational structure to hold and support this new growth and the expansion of the What If? vision seed planted all those years ago.

In 2019, the running of the seminary program was turned over to the Temple and to other Tree of Life ministers who will become the guides for new seminarians. In this way, our amazing What If? vision can go out, reach, and serve many more seminarians than Rev. Rutt could ever serve alone. The Temple welcomed 3 new students into our seminary program this year, and the next phase of our evolution began. With a change in her key role for the Temple, Rev. Dr. Rutt’s focus is now to publish our sacred texts, continue updating the core curriculum for the seminary program integrating new theologies, and to take our vision message out and spread it far and wide. With this new path ahead, Rev. Rutt has stepped aside, deciding to appoint a new presiding minister, someone to accept and oversee the duties of the day-to-day running of the Temple and Seminary. In January 2020, the Tree of Life Interfaith Temple community members had their first election, choosing the Rev. Linda Goodman as our first presiding minister! And then the pandemic hit.

Just after the election of Rev. Goodman, the Leadership Council voted to suspend our Sunday worship services and by the beginning of March, the Temple was up and running on Zoom! Our current classes were adapted to the on-line platform as well as our worship services, and what seemed like a not-so-

ideal way to come together became an amazing connection to the many Tree of Life community members who are spread out across the country and an amazing outreach to people across the globe. In June 2020, unfortunately, the pandemic was still spreading and since all of the Temple operations had already moved to on-line formats, the Leadership Council voted to not renew the lease on the Milford Oval. Even with this set-back, we welcomed 2 new students into our seminary program!

Hoping for a return to in-person events in the fall, a committee was formed to find a new location to serve as home to the Temple. During this search period, the first condo rented by Rev. Rutt and the place where the Tree of Life Interfaith Seminary was born, came on the market and the committee worked to secure this property. With the pandemic still strong and large in-person gatherings not possible, Rev. Linda Goodman was installed as our presiding minister via a hybrid Zoom service on November 29th 2020. Negotiations for the condo continued and with the help of the Temple community, Rev. Linda Goodman and Rev. Karen Manchester signed the closing paperwork to purchase the condo on December 31, 2020. The Tree of Life Interfaith Temple has a new home at 5 Northern Blvd, Suite 8, Amherst, NH 03031.

As the pandemic continued, renovation work on the condo began in August of 2021 after our permit was issued by the Town of Amherst. Many supply chain delays and contractor delivery issues contributed to the lengthy time line of the work needing to be done. But, over the last 17 months, much progress has been made and we are on the verge of requesting the occupancy permit necessary to open our Temple Space.

Our Mission and Vision Statements

Our Mission:

Through worship, community service, and education, embracing all faith traditions, The Tree of Life Interfaith Temple cultivates understanding to combat religious divisiveness and works to breathe Life, Light, and Healing out into our world.

Our Vision:

The Tree of Life Interfaith Temple aspires to be a religious community where each individual and all faith traditions are celebrated as unique expressions of the One Divine Truth.



March 27, 2023

Minister's 2022 Annual Report

Rev. Linda: Hey God, I can't thank you enough for the gifts you have brought to our community this past year. I was afraid that with the pandemic and the delays in getting our Temple space open we would dwindle. I was afraid that I wouldn't be good enough to lead the community through difficult times.

God: You're welcome. Didn't I tell you that the Tree of Life Temple had strong, well-established roots planted by the Founding Minister that could weather difficult times?

Rev. Linda: You were so right! Thank you for guiding the new beloveds to our community. They might never have found us if not for the Zoom classes and services. Our energy and knowledge is being renewed with new beloveds from Florida, Missouri, Washington DC. Nowhere on the planet is excluded!

God: Part of the mission I have given you is to provide an anchor point of love and hope that all may share in beloved community. Be assured that your efforts to tip the balance of energy in the world towards more love is having an impact. Your prayer bowl holding the beloved community, your intentional community spiritual practices, the inspirational teachings that you all share through classes, guest speakers, and worship services, all contribute to the fulfillment of the promised age of peace and prosperity for all.

Rev. Linda: I asked for support in my work this year and you provided the Temple with not one, but two gifted Associate Ministers!

God: Your new pastoral team holds the spirit of the Temple without overtaxing any one of you. Each brings unique gifts that meld together nicely. This was one of my best ideas, if I do say so myself.

Rev. Linda: It seems like things are not unfolding as I envisioned them when I started out. They may never be the same.

God: You just keep envisioning the big picture and keep taking steps and let me work out the how and why and the final picture. As I said to Isaiah (Isaiah 43:18-19) "Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland."

Rev. Linda: Am I right to feel a sense of excited anticipation of the opening of our Tree of Life Interfaith Temple space?

God: Yes! Stay tuned for some very good news on that front. Soon you be able to gather there and hug each other, share food, dance and sing, have sound baths, and cozy up in your new library to meditate and read. We've got this.

Rev. Linda Goodman
Presiding Minister
Tree of Life Interfaith Temple

2022 Overview from the Leadership Council

As in 2021, much of our activity in 2022 centered around making repairs and renovations to the condo space that was purchased in December of 2020. The electrical and plumbing work have been completed and a capital campaign is underway to raise the funds for a new furnace. Cosmetic work, such as installing drywall and painting, is well under way as well. Additionally, we have been researching equipment that will offer the best audio and video capabilities when we are able to hold hybrid services from the Temple.

We oversaw the selection of three people for new leadership positions. Reverend Gail Barrows and Reverend Barbara (Damanjeet) Landry were elected as co-Associate Ministers in August. We also welcomed a new member, Joe Pollock, to the Leadership Council in April. We thank them for answering the call to serve in this way. We also thank Reverend Jim Curley who served on the Council from May through October of 2022 and who worked, and continues to offer his time and talents, on renovations at the condo.

Community service activities included the awarding of the third annual scholarship to a Milford High School student. We were able to match a generous \$500 donation to award a scholarship in the amount of \$1,000. In March, we implemented a 40-day Community Prayer practice. We also conducted a successful diaper drive and donated disposable diapers and cash to the Milford SHARE food pantry in April for distribution to their clients. In June, we began collecting donations for Ukrainian refugees, collecting \$1170. Partnering through The First Church of Jaffery, these funds were distributed in Poland through several trips by our Reverend Ilona Kwiecien. We also collected \$1400 in funds to serve local immigrants with \$100 grants given to assist with their legal expenses through immigration attorney Corrine Nikolenko. A holiday collection for SHARE was begun in November and a \$75 gift was given to them in December.

The annual pledge and membership drive was conducted in February and we thank all those who became members, renewed their membership, and who made pledges or donations to the Temple.

Our annual community meeting was held in March. The budget was presented and a discussion was held regarding proposed changes to the positions of Presiding Minister and Associate Minister. Members received a voter guide and ballot so they could vote in the recommended changes. All of the recommended changes were adopted following the membership vote.

Plans were made for the 2022 Seminary ordination which took place in July. Congratulations to our newest minister, Reverend Carol (Gaudreau) Lipkin!

Current members of the Leadership Council are Rev. Linda Goodman, Rev. Barbara (Damanjeet) Landry, Rev. Gail Barrows, Alexis Eaton, Rev. Jan (Ahjan) Grossman, Rev. Carrie Ives, Rev. Karen Manchester, and Joe Pollock. Linda serves as Presiding Minister, Barbara and Gail serve as co-Associate Ministers, Alexis serves Council Secretary & Historian, Ahjan serves as Seminary Director, Carrie serves as Tech Manager & Spiritual Mentoring co-Facilitator, Karen serves as Treasurer and Administrator, and Joe serves as Musician and Member-at-Large.

2022 Overview from the Program Steering Committee

The Program Steering Committee solicits and approves your offerings of classes and programs that are presented by the Tree of Life Interfaith Temple. Additionally, the committee promotes the Tree of Life Seminary. The programs and seminary are a way for us to spread the word about the mission of the Tree of Life. They are also an important source of revenue.

The PSC promotes our programs on the World Awake website, on our Facebook page, and in our own Weekly Update emails. It is also in the process of creating a video, narrated by our founder, Rev. Dr. Stephanie Rutt, that describes our unique interfaith Seminary Program that was created by our Stephanie. When completed, it will air on Social Media.

Thank you to Rev. Anne Hebert, PSC chairperson, for her work as our liaison to World Awake, to Rev. Carrie Ives for posting our programs to the Tree of Life website and to our Facebook page, to Rev. Linda Goodman for publishing the Weekly Update, and to Rev. Karen Manchester for processing the registrations and payments for all programs.

As part of the Seminary Program, a Spiritual Mentoring class was offered, taught by Rev. Beth Cohen and Rev. Carrie Ives.

The following is a list of classes and programs that were offered in 2022. (Some did not run due to insufficient enrollment.)

Conversations in the Wilderness
Seekers Book Club
Hope and Action for Our Times
Path of Direct Revelation: Journeys to the Soul of the World
Tranquility Yoga Nidra
Revolutionary Love Training
The Circle Way: Praying the Rosary
The Essene Tree of Life

If you would like to present a program, or suggest a topic that you would like to see offered, please contact any of the committee members.

The PSC wishes to thank Rev. Carolyn Tobin for her service on this committee.

Current committee members are Alexis Eaton (eatona@hotmail.com), Rev. Linda Goodman (revlindasings@gmail.com), and Rev. Anne Hebert (annehebert@comcast.net)

2022 Overview of the Seminary Program

The Tree of Life Interfaith Seminary allows for the witnessing and experiential realization of the Presence of the Divine within. Through the supported journey of the Path of Crow, and the Call to Mystical Unity, one gains greater understanding of the Self and is freed to better serve their individual personhood, the Divine by all its Holy Names, and ultimately the world. This remains the mission of the Seminary offering.

The Seminary welcomed one new student and ordained one new TOL Interfaith minister this past year.

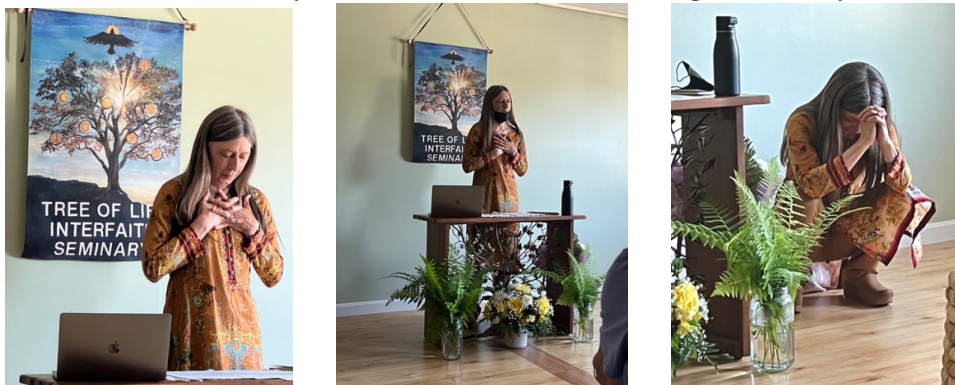
Seminarian Pamela Wallace intentionally stepped on her path in January 2022. She entered with much upheaval in her life (finding herself moving to Texas) and the usual questioning of self and purpose. The Three-Way Agreement was signed March 11th followed by the submission of her first assignment on March 22nd. First year payment was completed. Presently, Pamela is on the last assignment of the first year (P2-4), keeping her on target with the curriculum's schedule. She finds herself yet again involved in a move (Virginia) for the new year. Pamela's guide, Rev. Carol LaChance, witnessed growth and expansion this year. Pamela is committed.

Seminarian Carol Gaudreau finished strongly following three tenuous years of Seminary struggle. Mozel tov! Ordination was held at her Meditation studio, Peaceful Journeys, as the Temple space was not yet 'permitted'. A small COVID-masked assembly of family and friends witnessed in-person and on Zoom (by miracle). Carol was ordained on July 24, 2022 by Rev. Dr. Stephanie Rutt and Presiding Minister Rev. Linda Goodman. Her ordination followed her own Sunday Service on Faith.

In her words;

<<Seminary presented itself with, well honestly, 'the fall right into the pit of despair', unpleasant and deep.... There I sat, drowning in my own mire for what appeared incessant; my only haven being that of my meditation practice; Songbird continued its call, inviting me to 'The Coldest Waters' in the coldest months with its spirited, effervescent conviction that faith would envelop me in a blanket of peace. >>

Sunday Service: Faith revealed through Seminary





Class of 2022



Rev. Linda, Rev. Ahjan, Reverend Carol Gaudreau, Rev. Dr. Rutt, Rev. Carol

And introducing
Reverend Carol G Lipkin, married by the cold waters in Maine, Sept. 17, 2022



Congratulations!

Seminary Continued ...

Under the umbrella of Seminary, last year's seed for the Spiritual Mentoring practicum was sprouted under the cultivation of Reverend Carrie Ives and Reverend Beth Cohen. Using Rev. Dr. Stephanie Rutt's curriculum as a foundation, Carrie and Beth created adaptations to fit the needs of new applicants and timely material.

From the Spiritual Mentoring curriculum:

"The overall goal of spiritual mentoring is to help the mentee to cultivate a more intimate connection with his or her Divine source through self-exploration and discovery."

The co-facilitators entertained several inquiries and two students made final commitments. The personal health circumstances of one candidate necessitated her withdrawal. Revs Carrie and Beth tailored the program to allow for the continuation of their remaining student. (See the Spiritual Mentoring Certificate Program report)

One gentleman's inquiry led to a referral from Mentoring to the Seminary. He asked some basic and necessary questions of the Seminary which led to a document which might be entitled Frequently Asked Questions. It is offered as answered as a starting point, but might benefit from some tweaking for further use to others who inquire.

The Seminary Office space, downstairs in the Temple, received some attention with the laying of insulation and faux wood flooring on the concrete. Some lower dry wall space was also insulated and replaced by Ahjan's daughter-in-law. The renovation team addressed a leak and prepared the ceiling for new lighting (and likely other unknowns to this Director. Thank you, Rev. Karen and Rev. Jim!). Although the downstairs is part of phase-two for completion, there is paint and furniture and excitement aligned in readiness.

Discussion and follow-up of the previously made Seminary promotional videos remains at hand as the next step is yet to be revealed. The Temple's energetics of attraction have been limited by lack of in-person class capabilities. We have been fortunate to attract new seekers through the media and Zoom circles. It is often the feeling of Sacredness that attracts to the Seminary. On-going work to touch this sacred energetic is needed.

Through love and commitment,
Rev. Ahjan
Seminary Director

2022 Overview of the Spiritual Mentoring Certificate Program

Co-facilitation team: Rev. Carrie Ives and Rev. Beth Cohen

This has been an exciting year for the Spiritual Mentoring Certificate Program! After about 18 months of planning, we were able to start our program in the fall with two students. This is the first time the program has been run since 2018 and the first time it has been run online (not in-person).

The program is centered on the manual created by Rev. Dr. Stephanie Rutt. In addition, we use the text *Foundations in Spiritual Direction: Sharing the Sacred Across Traditions*, by Beverly Lanzetta (2019), to introduce Interfaith perspectives and contemplative practices. We have added or broadened teachings on marginalization, diverse cultural perspectives, social justice issues, and trauma, as well as logistics like how to open and close a mentoring session. A research project on an area of interest for the student has also been introduced. Keeping to the feel of Rev. Stephanie's courses, a range of Interfaith spiritual practices are included with each session, both for our student's inner work and processing, and as an introduction to practices she can bring to her future mentees.

Realizing that the small class size would necessitate more outside-of-class time for practice sessions, we immediately shortened the class hours. After two months, one of our students had to withdraw due to health concerns. We had to consider whether we could run the program with just one student, looking both at the experience that the student would have and at our expectations of pair, triad, or group work. With both of us co-facilitators in agreement that we wanted to try, we were pleased that the remaining student was still very committed as well.

In response to this change, we have noticed that our teaching has become quite personalized. The subject matter has not changed, yet more time can be spent on our student's particular questions, concerns, or interests. There is a lot of space to hold and support her spiritual and emotional processing and growth.

The other particular addition from the original course are the practice sessions. We realized that triad work among only three people, two of whom are her teachers, would be a limiting factor for our student getting a breadth of practice experience. Therefore we implemented practice sessions as part of the homework. Each month there are a required number of sessions. The duration of each session has increased through the course, and the skills brought to use have broadened as we explore techniques and tools in our teaching. At this point in the course, our student is inviting some of her practice mentees to engage over a series of months in order to explore the nuances of longer-term mentoring sessions with clients.

Looking forward, we are planning on a graduation ceremony of some sort on the weekend of June 17, 2023, to which we plan to invite the Tree of Life Temple community. We are also pleased that we have received some inquiries from potential students for next year.

2022 Overview of our Website and Tech

2022 has been another tech-heavy year. We are beginning to accept that this is a sign of 'how things are now', rather than a blip on the screen.

Certain aspects have remained steady since last year. Our Sunday Services and classes are all happening over Zoom. Every week a flurry goes into promoting worship services, as they are posted on the current website, the upcoming website, the calendar, Facebook, and World AWAKE. Each quarter, a similar effort marks the new season of classes, with listings on the current website, the upcoming website, the calendar, Facebook, and World AWAKE. A member of the Program Steering Committee posts the classes to World AWAKE.

It is worth noting the hours that go on behind the scenes for each Sunday Service, in addition to the preparation by the presenter. Each week, Karen works with presenters on their online presentation needs, logs into Zoom early (to catch any bugs or updates in the system), has a last sound check with the presenter, records the service, welcomes in congregants, shares any media as requested by the presenter, closes the meeting, and saves the recording of the meeting to computer. All of this can take up to 4 hours each Sunday, plus the preparation work during the week.

The transition to our new website platform, Wild Apricot, is slower than we would like, but it continues to progress. When complete, Wild Apricot will host our website, class registration and payment, the event and worship calendar, donations, our newsletters, and our weekly update emails. This will replace our use of five different tools currently. We will also have the addition of a member directory and member forums. Out of this transition, we are pleased to say that the class registration and payment process, the calendar, and the newsletters are all complete. This means we have been able to drop one of the supporting programs we used in the past, Acuity Scheduler. Still in process are the shift of the weekly update emails, the membership sign-up, donations, and the full content of the website. We appreciate your patience with this process.

There are two technology needs with which we would appreciate help. In the past, we were able to get many of our worship service recordings uploaded and published to YouTube. We are now looking for a volunteer or short-term paid person to get a backlog of Sunday Services uploaded. This requires time and a minimal amount of video editing skill. We believe it can all be done within YouTube; no external software / program is needed. Secondly, we will soon be in person at the Temple (God willing), and we will need to sort through equipment and personnel for hybrid Sunday Services and classes. If you or anyone you know is able or willing to help with either of these, please contact Carrie or Karen (emails below).

Tech and website work for the Temple is primarily managed by Karen Manchester and Carrie Ives. If you have any suggestions or want to volunteer, please feel free to email Karen; admin@tolit.org or Carrie; templenews@tolit.org.

Submitted by Rev. Carrie Ives

🌿 Temple Growth 🌿

Donors:

2018 ~ Tree of Life began looking for a space to call home. At this time, the community was asked to begin pledging and donating to be able to support rental of a space. A space was found on the oval in Milford, NH.

Tree of Life began this new venture with 17 donors.

2019 ~ Support grew to 24 donors

2020 ~ Support grew to 44 donors

2021 ~ Support of the Temple grew to 53 donors

2022 ~ Support of the Temple stayed at 53 donors; with 12 of these new donors!

The Tree of Life Interfaith Temple gratefully acknowledges ALL our 2022 donors and their gifts given In Honor Of, In Memory Of, toward a campaign or cause, or gifted in General. Your support makes everything possible!

*We would especially like to recognize
a \$50 donation **Given in Memory of Bob Chapin**
who transitioned from this life to the next in February 2022*

Membership:

The current membership sign up began in 2020 to ensure that the election process for installing new Temple leadership positions would comply with NH Non-profit regulations.

2020 Membership ~ 37

2021 Membership ~ 42

2022 Membership ~ 44

2022 Progress on Our New Temple Home

All of the generous gifts, donations, and pledges from our Donors, Members, and Supporters have allowed us to continue the repair and upgrade of our Sacred Space and Temple Home.



The beginning of January started with snow, and a diaper drive for SHARE Outreach in Milford.

By the end of the month the snow was melting and our new mini-fridge was installed in the



upstairs kitchenette.



February began and ended snowstorms, and in between work on the bathrooms continued . . .

Another snowstorm the second week of March, but the electricians are scheduled and work begins!

New boxes and brand new wires for the sanctuary



A new light with its own switch for the office

and, downstairs, new wiring completed too!



March also saw . . .

a test coat of color on the coat hallway walls

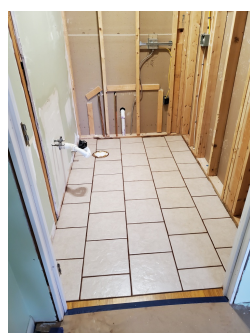


and, still prepping the ceiling!



April, showers bring . . . contractors indoors! so we have a new tile floor in the upstairs bath!

And the ceiling prep continues ...



Taping seams and screws



In May - Jim Curley joined the fun, and started with the work in the bathrooms . . .

Upstairs



And
Downstairs



Work on the ceilings continued too...

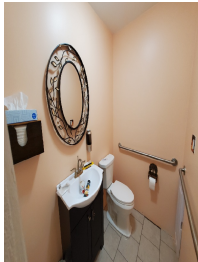
Upstairs



And Downstairs



In June, bathroom



work, wall and ceiling
prep continued . . .

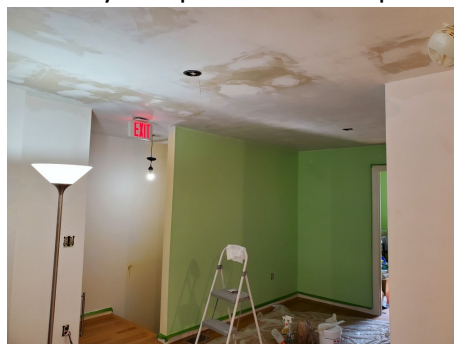
Fitting the access door

And

Taping everything . . .



June 22 - The ceiling prep upstairs is finally completed and the primer paint coat begins!!!



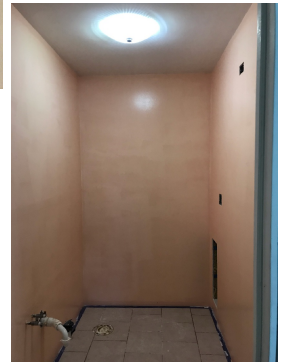
July - work in the downstairs bath continues . . .



As the paint dries upstairs . . .



Paint is dry! - installing fixtures in upstairs bath



July 24, 2022 ~ Ordaining the Class of 2022

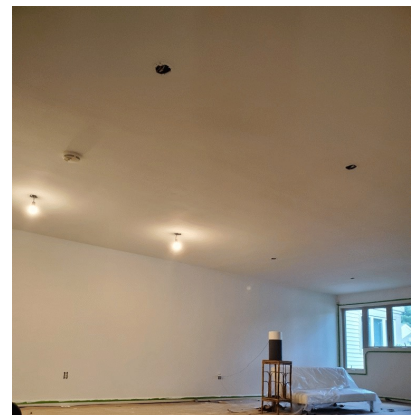
Congratulations, Rev. Carol!



In August - Prepping for Topcoat



Ceiling Upstairs -
FINISHED!!!



and
Cleaning Up . . .



August continues with Downstairs Ceiling - Primer Coat and upstairs, color on the walls



And a guest - singing & keeping watch



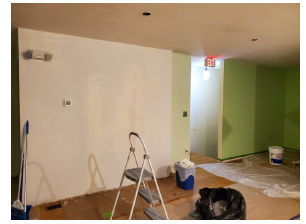
September - Another guest to help paint the ceiling!



Prepping for final coat on the downstairs ceiling - Cover Everything!



Final prep on last wall in the sanctuary



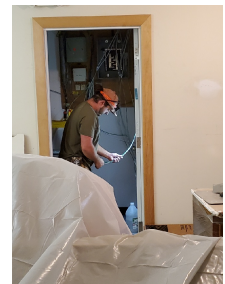
Ceiling Downstairs - Done!



Prepping the Lights



Electricians are back -

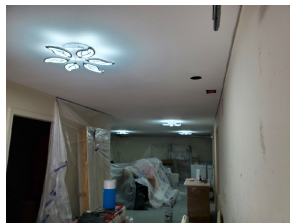


The new lights are up!

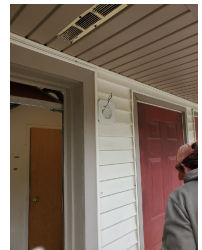
Upstairs



Downstairs



and Outside



Wall is Done & All Cleaned Up!



Our Sign is back in its spot



Plants are home too



Happy Fall

Y'All!



October - Focusing On Downstairs

... but first, a few accessories for the upstairs bath; safety rails, a mirror, soap dispenser, and paper towel holder



Now, to the downstairs

Bathroom: sheet rock, framing & fitting access panel, building a soffit



and closing up



Working on closing the furnace room ceiling too



November:

New Hallway with mop closet & storage cabinet



and a safer home for our very long pothos plant!



Extra storage in kitchenette too!



December:

The correct size for our moulding -



and painting it too!

Downstairs - Furnace Room Ceiling work

Something secure



To close it up



2022 Financial Highlights:

Tree of Life Interfaith Temple

Statement of Assets and Liabilities

As of December 31, 2022

ASSETS

CURRENT ASSETS

Cash	\$	4,782	
Scholarship Savings Acct		9,449	
Accounts receivable			
Inventory		457	
Prepaid expenses			
Other current assets		345	
Total current assets		<u>345</u>	\$ 15,033

FIXED ASSETS

Land and buildings (net)		117,500	
Equipment (net)		921	
Other fixed assets			
Total fixed assets		<u>117,500</u>	118,421

OTHER ASSETS

Long-term investments		5	
Enter other assets here			
Enter other assets here			
Total other assets		<u>5</u>	5

Total assets

\$ 133,459

LIABILITIES AND EQUITY

CURRENT LIABILITIES

Accounts payable	\$	2,030	
Short-term loans payable			
Taxes payable			
Other current liabilities			
Total current liabilities		<u>2,030</u>	\$ 2,030

LONG-TERM LIABILITIES

Mortgage payable		90,088	
Long-term loans payable			
Other long-term liabilities			
Total long-term liabilities		<u>90,088</u>	90,088

EQUITY

Net equity			
Retained earnings		41,341	
Total equity		<u>41,341</u>	41,341

Total liabilities and equity

\$ 133,459

Tree of Life Interfaith Temple

Statement of Revenues and Expenses
For the Period Beginning January 1, 2022 & Ended December 31, 2022

REVENUES

Donations	\$ 2,557	
Pledges	21,177	
Building Fund Donations	4,034	
Programs Revenue	5,004	
Scholarship Fund Donations	0	
Seminary Program	2,166	
Spiritual Mentoring Program	2,700	
Charitable Donations (Diaper Drive, Ukraine, Local Immigrants, Share)	2,720	
Other Income (Interest/Referrals/Reimbursements)	1	
Total revenues	\$ 40,359	

EXPENSES

Advertising (website/YouTube maintenance)	1,159	
Banking fees	1,270	
Charitable Outreach Gifting (Diaper Drive, Ukraine, Local Immigrants, SHARE)	3,049	
Communications (Internet & Phone)	2,345	
Condo Fees	4,225	
Insurance	1,830	
Interest Paid on Mortgage	4,417	
Program Instructor Stipends	3,200	
Seminary Expenses	2,311	
Spiritual Mentoring Expenses	1,902	
Moving Expenses (Storage Unit Rental)	2,457	
Office supplies	361	
Other expenses	400	
Minister Stipends (Sunday Services)	1,200	
Ministry Operating Expenses (postage, membership, Zoom)	610	
Administration Stipend	1,200	
Presiding Minister Stipend	1,200	
Renovations & Upgrades	6,698	
Repairs & Maintenance (exit lights/fire extinguishers/furnace repair)	469	
Utilities (Heat & Electricity)	1,750	
Total expenses	\$ 42,053	
Excess of revenues over expenses	\$ (1,694)	

Tree of Life Interfaith Temple

Statement of Scholarship Funds

As of December 31, 2022

SCHOLARSHIP FUNDS

2022			
Beginning Balance	\$	9,958.42	
Donation	\$	1,000.00	
Interest Earned		\$ 0.98	
Total			\$ 10,959.40
AWARDS			
Milford High School Scholarship	\$	(1,000.00)	
Seminary	\$	(265.00)	
Classes	\$	(246.00)	
Total awards			\$ (1,511.00)
Total Scholarship Funds Ending 2022			\$ 9,448.40

Explanation of Financial Statements:

In the last quarter of 2022, for various reasons, the Tree of Life Interfaith Temple experienced a dramatic reduction in expected pledge income. Gratefully, our reserves sustained us through the end of the year. And, although we are again showing a loss for 2022, the Capital Campaign reserve funds covered all of the renovation expenses thus far, using moneys already designated for such expenses.

This year, our annual report includes a Statement of Scholarship Funds. Our Scholarship Funds are awarded from a dedicated reserve account specifically set up for scholarship assistance, mainly for the seminary program. These funds, when awarded, only deplete the reserve account and do not represent a true expense or impact to the working capital of the Temple. In 2022, awards were granted toward a seminary scholarship, for program scholarship assistance, as well as for a \$1,000.00 Scholarship to a Milford High School student pursuing secondary education.

Included in the 2023 Estimated Budget are the amounts from the 2022 Estimated Budget and our 2022 Actual Expenses for comparison. This Budget Estimate contains **all** income and expense categories including those with reserve funds already in place and scholarship dollars expected to be paid. Examples of these reserve fund expenditures include Seminary & Spiritual Mentoring expenses, Scholarship Awards, and the anticipated Repairs to replace the furnace. This Estimated Budget does show these expenses as “losses” because there is no corresponding income in the 2023 calendar year. However, the available reserve amounts for these expenses have been included to show the offset to the otherwise projected loss.

For more information, please contact our office at (603) 732-0224 or by email at admin@tolit.org

Tree of Life Interfaith Temple

2023 Estimated Budget

INCOME:	2022 Budget	2022 Actual	2023 Budget-Annual	2023 Monthly	%
Pledges	\$ 21,500.00	\$ 21,177.00	\$ 18,900.00	\$ 1,575.00	54.00%
Donations	\$ 7,000.00	\$ 2,557.00	\$ 3,000.00	\$ 250.00	8.57%
Building Fund Donations	\$ 3,600.00	\$ 4,034.00	\$ 2,500.00	\$ 208.00	7.14%
Programs Revenue	\$ 6,000.00	\$ 5,004.00	\$ 4,500.00	\$ 375.00	12.86%
Seminary Program	\$ 4,000.00	\$ 2,166.00	\$ 3,600.00	\$ 300.00	10.29%
Spiritual Mentoring		\$ 2,700.00		\$ 0.00	0%
Charitable Donations	\$ 2,000.00	\$ 2,720.00	\$ 2,500.00	\$ 208.00	7.14%
Other Income		\$ 1.00	\$ 2.00	\$ 0.00	0%
TOTAL INCOME:	\$ 44,100.00	\$ 40,359.00	\$ 35,002.00	\$ 2,916.00	100.00%
EXPENSES:	2022 Budget	2022 Actual	2023 Budget-Annual	2023 Monthly	%
(Expenses to be covered by Pledges and Donations)					
Mortgage P&I	\$ 7,500.00	\$ 7,444.00	\$ 7,444.00	\$ 620.00	22.10%
Condo Fees	\$ 3,900.00	\$ 4,225.00	\$ 3,900.00	\$ 325.00	11.60%
Internet/Telephone	\$ 2,700.00	\$ 2,345.00	\$ 2,400.00	\$ 200.00	7.10%
Utilities	\$ 1,800.00	\$ 1,750.00	\$ 1,800.00	\$ 150.00	5.30%
Insurance	\$ 1,200.00	\$ 1,850.00	\$ 1,400.00	\$ 117.00	4.20%
Advertising/Website	\$ 900.00	\$ 1,159.00	\$ 1,200.00	\$ 100.00	3.60%
Banking Fees	\$ 1,200.00	\$ 1,270.00	\$ 1,200.00	\$ 100.00	3.60%
Office Supplies	\$ 600.00	\$ 361.00	\$ 400.00	\$ 33.00	1.20%
Ministry Operating Expenses	\$ 600.00	\$ 610.00	\$ 600.00	\$ 50.00	1.80%
Presiding Minister Stipend	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 100.00	3.60%
Administration Stipend	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 100.00	3.60%
Repairs & Maintenance	\$ 2,400.00	\$ 469.00	\$ 2,800.00	\$ 233.00	8.30%
(Temporary Expenses)					
Moving Expenses	\$ 2,400.00	\$ 2,457.00	\$ 850.00	\$ 33.00	1.20%
Renovations	\$ 6,500.00	\$ 6,698.00	\$ 2,500.00	\$ 292.00	7.40%
(Expenses Paid by the Programs that Generate the Expense)					
Program Instructor Fees	\$ 2,750.00	\$ 3,200.00	\$ 2,500.00	\$ 208.00	7.40%
Minister Stipends (Sundays)	\$ 1,250.00	\$ 1,200.00	\$ 1,200.00	\$ 100.00	3.60%
Seminary Stipends	\$ 1,800.00	\$ 1,875.00	\$ 1,250.00	\$ 104.00	3.70%
Seminary Expenses	\$ 600.00	\$ 436.00	\$ 200.00	\$ 17.00	.60%
Spiritual Mentoring Stipends		\$ 1,000.00	\$ 500.00	\$ 42.00	1.50%
Spiritual Mentoring Expenses		\$ 902.00	\$ 150.00	\$ 13.00	.40%
Charitable Outreach Gifting	\$ 2,000.00	\$ 3,049.00	\$ 2,500.00	\$ 208.00	7.40%
TOTAL EXPENSES:	\$ 42,500.00	\$ 44,680.00	\$ 37,194.00	\$ 3,145.00	110.4%
(Funds on hand offset expenses for Seminary, Sp. Ment., Furnace) \$ 3,800.00					
SURPLUS or SHORTFALL	\$ 1,600.00	\$ (4,321.00)	\$ (2,192.00)	\$ (229.00)	(10.4%)
(Projected Surplus) \$ 1,608.00					
Scholarship Fund:	2022 Budget	2022 Actual	2023 Budget-Annual	2023 Monthly	%
Scholarship Fund Donations	\$ 300.00	\$ 1,000.00	\$ 1,025.00	\$ 85.00	3.00%
Scholarships Awarded	\$ 1,800.00	\$ 1,511.00	\$ 1,000.00	\$ 83.00	2.90%

Acknowledgments

With Our Deepest Gratitude and Appreciation . . .

We most heartily thank the following people who have concluded their service from various leadership positions: Rev. Jim Curley from Leadership Council and Rev. Carolyn Tobin from the Program Steering Committee.

We also gratefully thank Rev. Jim for continuing to assist with our renovations as much as possible!

We are delighted to welcome Reverend Damanjeet Kaur (aka Barbara Landry) and Reverend Gail Barrows as co-Associate Ministers and members of the Leadership Council and Pastoral Committee.

