

First Congregational Church of Braintree, UCC

2025 ANNUAL FINANCIAL REPORT

**Presented to the Congregation
at the Annual Fiscal Meeting
Sunday, February 1, 2026**



Annual Report for Year 2025
Presented at the Annual Fiscal Meeting
February 1, 2026

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First Congregational Church of Braintree, UCC

Annual Fiscal Meeting

February 1, 2026

In the Sanctuary and Online via Zoom

AGENDA

Call to Order	William Opie, Moderator
Invocation.....	Rev. Karen E. Gale, Interim Pastor
Reading of the Call.....	Kristen Johnson (for Barbara Larsen, Clerk)
Approve Minutes of the 2025 Annual Finance Meeting*	William Opie *as printed on page 4
Proposed Budget Discussion.....	Craig Barnes, Prudential Chair Kristen Johnson, Treasurer
Budget Vote.....	All Active Members
Closing Prayer.....	Rev. Karen E. Gale
Adjournment.....	William Opie

Annual Financial Meeting February 2, 2025

The Annual Financial Meeting of the First Congregational Church of Braintree was called to order by Bill Opie, Church Moderator, at 10:38am in the Sanctuary and on Zoom. A quorum of 12 was required and in attendance were 13 and on zoom 4 which totaled 17 members present.

Pastor Karen Gale gave the opening prayer. The reading of the call was read by Kris Johnson serving as Clerk pro-tem. Bill asked if everyone had a chance to read last years financial minutes and if there were any questions? Hearing none, he asked for a vote on approving the minutes and a unanimous vote was taken in approving the 2024 minutes.

Craig Barnes, thanked Kris Johnson for the budget report printed in the booklet. He also thanked our Office Administrator, Deb McMartin, and our Bookkeeper Valerie Fink, for their expertise and help in putting it together.

Craig mentioned our deficit but the sale of the Parish House in 2020 has helped us through the past few years. The Prudential Team has been working with our financial advisor, UBS and their advice has been very helpful to our church. We would not be able to survive without our renters and their rental income to us. The church today is a business and our needs are helped by our tenants. The pledges have decreased due to lower attendance but we are working as best as we can.

Our biggest expense last year (about \$47,000.00) was replacing the roof on the Education Building which was built in 1954. Painting also took place last year both outside the Education wing as well as inside and outside the church. This year attention will be needed on the Sanctuary roof tiles. They are now 80 years old and many of them need replacing. Thank you to Bill Opie for overseeing the up keep of our church property.

There was a discussion on the church garden's fence and it is on the list to be repaired or replaced. However the deed post cannot be moved as it is on the church boundary line.

Keith Ciccone discussed the organ and its needs. Our regular repair person, Armando is retiring so a new person will need to be hired. It is an expensive repair job but should be done at some point.

Pastor Karen reported that her office has been cleaned by Stephco, old furniture has been moved out and new furniture will be brought in. Pastor Karen stated that they are keeping the cost down for the best interest of the church.

Kris went over the budget, focusing on our income and expenses and also explaining the very informative graphs which Deb had produced in the report. She thanked the other members of the Prudential Team: Bill Opie, Craig Barnes, Barbara Larsen for all their help during the year. She also acknowledged Deb McMartin for her continued help and support.

Kris stated that back in November she, Bill and Rev. Karen had gone over the budget first, line by line to figure out the new budget. Then in December, Craig and Barbara joined to go over it a second time. Valerie Fink was also a big contributor in this process. The total expenses last year were \$397,051 and the deficit was \$55,254. We are not sure how the Investments will do in 2025.

Kris thanked Deb for putting this Booklet together and credit to Valerie for tracking the income and expenses every week. A thank you also recognized Diane Francis, the Collector, who has helped this committee.

Bill thanked Kris and a round of applause was given to her for all her hard work as Treasurer.

There was a discussion on the snow shoveling by the Scouts. They do not plow as we pay for plowing but we do get a very generous price from the company.

Having no further questions or discussion, Bill asked for a vote to accept the 2025 church budget. A majority vote was taken and the 2025 Budget was approved.

Bill asked Pastor Karen for a closing prayer and motion to adjourn was given. The meeting ended at 11:15am.

Respectfully Submitted,

Barbara Larsen, Church Clerk

REPORT ON ATTENDANCE* JANUARY 1—DECEMBER 31, 2025

*Includes In-person and views of YouTube broadcast of worship service (live-streaming and pre-recorded)

2025 Attendance		1st Sunday	2nd Sunday	3rd Sunday	4th Sunday	5th Sunday	2023 Attendance	1st Sunday	2nd Sunday	3rd Sunday	4th Sunday	5th Sunday
Average Attendance 2009–2025												
Year	Avg	January					July	outdoor	outdoor	in parlor	in parlor	
2009	44.3	<i>In person</i>	22	17	23	21	<i>In person</i>	20	26	18	21	
2010	43.9	<i>online</i>	35	28	30	29	<i>online</i>	**	**	**	**	
TOTAL	57	45	53	50			TOTAL	20	26	18	21	
2011	44.5	February	annual mtg	snow storm	snow storm	scout Sunday	August	in parlor	in parlor	in parlor	in parlor	
2012	46.1	<i>In person</i>	17	no	no	47	<i>In person</i>	21	12	14	15	
		<i>online</i>	33	service	service	53	<i>online</i>	36	43	24	28	27
TOTAL	50						TOTAL	57	55	36	42	42
2013	52.6	March	holy hilarity	Lent 1	Lent 2	Lent 3	Lent 4	Rally Sunday	back to sanctuary			
2014	60.4	<i>In person</i>	19	28	22	24	<i>In person</i>	30	20	19	22	
		<i>online</i>	37	29	45	23	<i>online</i>	23	22	33	28	
TOTAL	56						TOTAL	53	42	52	50	
2015	57.7	April	Lent 5	Easter			October					
2016	53.8	<i>In person</i>	26	27	40	17	<i>In person</i>	21	20	22	18	
		<i>online</i>	36	34	34	42	<i>online</i>	23	22	18	18	
TOTAL	56						TOTAL	44	42	40	36	0
2017	51.3	2017	Palm Sunday				November					
2018	52.5	<i>In person</i>	28	27	40	17	<i>In person</i>	22	20	23	19	
		<i>online</i>	25	24	25	35	<i>online</i>	20	20	27	25	
TOTAL	62						TOTAL	42	40	50	56	44
2019	48.4	2019	May	Mother's Day	Hymn Sing	Memorial Day	December	Hymn sing advent 2	advent 3	advent 4	Christmas Eve	
2020	76.2	<i>In person</i>	28	27	27	17	<i>In person</i>	25	24	21	40	
		<i>online</i>	25	21	25	35	<i>online</i>	23	20	28	20	
TOTAL	53						TOTAL	48	52	60	63	40
2021	64.6	2021	June	Pride Fest	annual ministry mtg	Father's Day	Music Sunday	Outdoor				
2022	53.9	<i>In person</i>	27	20	23	23	27					
		<i>online</i>	25	21	25	35	<i>online</i>	23	22	28	20	
TOTAL	53						TOTAL	48	52	60	63	40
2023	51.6	2023	January	February	March	April	May	June	July	August	September	October
			51.25	75	55.6	64	51.25	49.8	21.25	47.5	49.25	40.5
TOTAL	57						TOTAL	48	60	43	68	40
2024	58.3											
2025	57.2											
monthly average:		2025 Totals:	In-person average 22.8				Online Average 32.7				Total Average 57.2	

** = no streaming

CLERK'S ANNUAL REPORT (updated 1/26/26)

Total Active Membership January 1, 2025. 61
Total Active Membership January 1, 2026. 60

NEW MEMBER

UNITED WITH FIRST CHURCH

Gertrude Stone

March 2, 2025

IN MEMORIAM 2025

UNITED WITH FIRST CHURCH

DECEASED

NOREEN BISSET

March 25, 2025

*LOIS O'BRIEN

December 13, 1992

August 18, 2025

**Denotes Active Member ~*

Only **active** members are added to or subtracted from our official UCC reporting numbers.

Barbara Larsen
Church Clerk

REPORT ON PLEDGING (Pledges as of 1/16/26)

2026 Pledges Received To Date:

15 total pledges	\$ 90,496
2 new pledges, totaling	\$ 7,080
3 increased pledges	<i>Average increase</i>
	\$ 3,167
3 decreased pledges	<i>Average decrease</i>
7 continued pledges	\$ 440
2 lost pledges	\$ (2,200.00)

2026	2025	2024	2023	2022
15	15	20	18	26
\$ 90,496	\$ 77,436	\$ 50,405	\$ 91,984	\$ 108,476
\$ 86,110	\$ 91,865	\$ 89,368	\$ 112,213	
111%	182%	97%	103%	

STATEMENT OF FINANCIAL POSITION

PRELIMINARY

		01/16/2026	
		Dec 31, 2024	Dec 31, 2025
1	ASSETS		
2	Current Assets		
3	Checking/Savings		
4	Memorial Savings - South Shore Bank	6,226.05	16,732.04
5	Operating/Checking - South Shore Bank	19,612.04	45,916.67
6	Total Checking/Savings	25,838.09	62,648.71
7			
8	Accounts Receivable	-	875.00
9			
10	Other Current Assets		
11	Prepaid Expenses		
12	Prepaid Oil (Church)	11,376.92	11,639.32
13	Prepaid Lawn Doctor	753.40	-
14	Total Prepaid Expenses	12,130.32	11,639.32
15	Total Other Current Assets	12,130.32	11,639.32
16	Total Current Assets	37,968.41	75,163.03
17	Other Assets		
18	UBS Investment Account	480,857.83	406,017.32
19	Total Other Assets	480,857.83	406,017.32
20	TOTAL ASSETS	518,826.24	481,180.35
21	LIABILITIES		
22	Liabilities		
23	Current Liabilities		
24	Accounts Payable		
25	Accounts Payable	(4,081.95)	(4,339.26)
26	Total Accounts Payable	(4,081.95)	(4,339.26)
27	Other Current Liabilities		
28	Payroll Liabilities		
29	Federal Withholding	354.00	472.00
30	FICA Payable	850.18	882.76
31	Medicare Payable	198.84	206.46
32	MA Withholding	335.65	348.35
33	Total Payroll Liabilities	1,738.67	1,909.57
34	Total Other Current Liabilities	1,738.67	1,909.57
35	Total Current Liabilities	(2,343.28)	(2,429.69)
36	TOTAL LIABILITIES	(2,343.28)	(2,429.69)
37	NET ASSETS		
38	Unrestricted Net Assets	284,496.65	246,493.62
39	Temporarily Restricted Net Assets	126,116.50	126,560.05
40	Endowment Funds	110,556.37	110,556.37
41	Total Other Assets	521,169.52	483,610.04
42	TOTAL LIABILITIES & EQUITY	518,826.24	481,180.35

STATEMENT OF FUND BALANCES

			Dec 31, 2024	Dec 31, 2025
43	Unrestricted Funds			
44		Operating Fund	(298,854.40)	(382,016.92)
45		Invested Funds		
46		Investment Fund	225,662.59	225,662.59
47		Parsonage Sale Fund	311,958.54	311,958.54
48		Accumulated Investment Return	185,936.90	231,096.39
49		Deficit Reduction Fund	(25,000.00)	(25,000.00)
50		Furnace Loan Fund	(36,558.07)	(36,558.07)
51		Parsonage Mortgage Fund	(78,648.91)	(78,648.91)
52		Total Invested Funds	583,351.05	628,510.54
53		Total Unrestricted	284,496.65	246,493.62
54				
55	Temporarily Restricted Funds			
56		Gallagher Organ Repair Fund	7,128.00	643.00
57		Covid-19 Relief Response Fund	564.94	564.94
58		Children's Ministries Fund	3,104.87	3,104.87
59		Building Restricted Funds		
60		Stained Glass Window Repair	11,635.00	11,635.00
61		Curtain Cleaning Fund	1,259.43	1,259.43
62		Exterior Maintenance Fund	(833.00)	(833.00)
63		Lawn Care Fund	(854.35)	(796.00)
64		Roof Fund	(11,260.51)	(11,260.51)
65		Security System	(6,874.77)	(6,874.77)
66		Total Building Restricted Funds	(6,928.20)	(6,869.85)
67				
68		Church Fair Fund	38,778.41	38,778.41
69		Deacon's Fund	244.95	(132.60)
70		Downey Boy/Cub Scout Fund	(87.00)	(655.67)
71		Flower Fund	2,247.96	2,357.71
72		Hearing Assistance Fund	817.36	817.36
73		In Honor of Gifts Fund	12.55	-
74		Insurance Fund	5,611.50	5,611.50
75		L. Cotton Camp Scholarship	61.07	-
76		Ladies Aid Fund	1,175.83	1,175.83
77		Library Fund	85.27	58.89

Continued...

STATEMENT OF FUND BALANCES (Continued)

			Dec 31, 2024	Dec 31, 2025
78		Memorial Fund		
79		Robert B. Wentworth Fund	17,850.05	17,850.05
80		4th Century Fund	15,164.69	15,164.69
81		Music Memorial Fund	1,258.00	1,258.00
82		Memorial Fund - Other	31,951.54	32,257.53
83		Total Memorial Fund	66,224.28	66,530.27
84		Missions Funds		
85		Backpack Drive	-	50.00
86		Turkey Drive	68.32	-
87		Christian World Missions Fund	8,861.35	6,320.35
88		Total Missions Funds	8,929.67	6,370.35
89		Music Funds		
90		Handbell Fund	4,194.29	4,194.29
91		Hymnal Fund	386.57	386.57
92		Organ Fund	100.00	1,200.00
93		Tower Bell Fund	263.71	263.71
94		Total Music Funds	4,944.57	6,044.57
95				
96		Next Year Fund	2,600.00	1,300.00
97		Youth Fellowship Fund	399.85	399.85
98		Youth Ministry Fund	(23,043.24)	(12,783.24)
99		Youth Scholarship Fund	13,243.86	13,243.86
100		Total Temporarily Restricted Funds	126,116.50	126,560.05
101				
102		TR Endowment Funds		
103		Endowment Income Funds	5,804.46	5,804.46
104		Total TR Endowment Funds	5,804.46	5,804.46
105				
106		Permanently Restricted		
107		Clara Storrs Fund	10,000.00	10,000.00
108		Downey Fund	51,708.28	51,708.28
109		Mabel Enos Fund	5,000.00	5,000.00
110		Margaret Percy Fund	5,000.00	5,000.00
111		Mary White Fund	7,269.59	7,269.59
112		Ruth Shuster Fund	10,000.00	10,000.00
113		Permanently Restricted - Other	15,774.04	15,774.04
114		Total Permanently Restricted	104,751.91	104,751.91
115	TOTAL		521,169.52	483,610.04

STATEMENT OF OPERATING ACTIVITIES VS. BUDGET, Jan - Dec 2025

		Jan - Dec	2025 Budget
116	INCOME		
117	CONTRIBUTIONS		
118	Offerings		
119	Unpledged Contributions	31,275.00	14,000.00
120	Hymn Sing Offering	1,324.00	1,400.00
121	Music Program	180.00	145.00
122	Special Church Projects/Maintenance	25,235.00	-
123	Special Programs/Family Outreach	10.00	1,000.00
124	Deacon's Fund	417.00	400.00
125	Exterior Maintenance	4,161.00	1,700.00
126	Flowers		
127	Christmas Flowers	246.25	300.00
128	Easter Flowers	462.00	300.00
129	Flowers - Other	-	50.00
130	Total Flowers	708.25	650.00
131	Initial Offering	85.00	70.00
132	Loose Offerings	1,500.00	1,400.00
133	Missions	659.00	700.00
134	Youth Program Development	10,250.00	4,500.00
135	Special Days		
136	Christmas	535.00	800.00
137	Thanksgiving	230.00	300.00
138	Easter	3,941.00	525.00
139	Lenten Offering	269.00	200.00
140	Total Special Days	4,975.00	1,825.00
141	Total Offerings	80,779.25	27,790.00
142	Pledges		
143	Individual Pledges / Donations	86,110.00	76,000.00
144	TOTAL CONTRIBUTIONS	166,889.25	103,790.00
145			
146	FUNDRAISING INCOME		
147	Dine out nights	139.72	200.00
148	Christian Ed Fundraisers	465.00	400.00
149	Church Fair		
150	Kitchen Sales	-	1,000.00
151	Program Ad	-	700.00
152	Vendor Tables	-	900.00
153	Church Fair - Other	-	4,000.00
154	TOTAL FUNDRAISING INCOME	604.72	7,200.00
155			
156	RENTALS		
157	CANAA Church	35,280.00	37,044.00
158	Pizza Maria - Parking	9,000.00	9,500.00
159	Braintree Women's Club	600.00	700.00
160	Brian's Bakery - Trash	720.00	-
161	Dance Concepts	8,425.00	8,400.00
162	Lollipop	59,656.00	57,096.00
163	Lollipop Summer School	5,600.00	5,121.00
164	Marco - Parking Lot Rental	6,000.00	6,000.00
165	O.E. Anon - Monday	1,340.00	1,200.00
166	Step Ahead	45,168.00	44,310.00
167	Rentals/Other	3,190.00	2,000.00
168	TOTAL RENTALS	174,979.00	171,371.00
169			
170	TOTAL INCOME	342,472.97	282,361.00

STATEMENT OF OPERATING ACTIVITIES VS. BUDGET, Jan - Dec 2025 (continued)

		Jan - Dec 2025	2025 Budget
172	EXPENSES		
173	ADMINISTRATION - GENERAL		
174	Administrator Salary	41,999.89	42,000.00
175	Bookkeeper	6,300.06	6,300.00
176	Director of Children's Ministry	18,899.93	18,900.00
177	Sexton Wages	4,407.50	10,000.00
178	Payroll Taxes (FICA/MC)	7,249.71	7,300.00
179	Worker's Comp Insurance	1,204.00	1,500.00
180	Finance Charges/Direct Deposit Fee	42.71	75.00
181	Financial Consultant	600.00	700.00
182	TOTAL ADMINISTRATION - GENERAL	80,703.80	86,775.00
183			
184	ADMINISTRATION - PASTOR		
185	Pastor Base Salary	75,873.04	-
186	Housing Allowance	36,000.00	-
187	Social Security Offset	8,527.68	-
188	Pastor Mileage	339.12	-
189	Pastor Worship Resources	313.58	-
190	Pastor Continuing Education	367.55	-
191	TOTAL ADMINISTRATION - PASTOR	121,420.97	122,000.00
192			
193	OPERATIONS FACILITY		
194	Monthly Building Expenses -		
195	BELD - Electricity	6,686.19	7,200.00
196	Lawn Care - Lawn Doctor	1,198.00	-
197	Cleaning Services - Stephco	44,697.00	48,000.00
198	Heating Oil	34,693.60	30,000.00
199	Security - American Alarm	7,121.64	5,800.00
200	Gas - National Grid	370.16	600.00
201	Water & Sewer	5,769.47	7,100.00
202	Water treatment boiler - Metro	1,572.47	1,600.00
203	Clancy Pest Control	1,075.00	1,400.00
204	Trash Removal - Troupe	3,752.00	3,500.00
205	Elevator Service Contract	2,092.00	3,500.00
206	Total Monthly Building Expenses	109,027.53	108,700.00
207	Building Insurance	20,215.00	20,215.00
208	Custodial supplies	2,872.68	4,000.00
209	Property Maintenance/Improvements		
210	Snow Removal	3,500.00	2,000.00
211	Property Maintenance	17,683.52	35,000.00
212	TOTAL OPERATIONS FACILITY	153,298.73	169,915.00

Continued...

STATEMENT OF OPERATING ACTIVITIES VS. BUDGET, Jan - Dec 2025 (continued)

		Jan - Dec 2025	2025 Budget
213	OPERATIONS OFFICE		
215	Advertising	-	500.00
216	Copier Lease	4,776.48	5,500.00
217	Postage	534.15	400.00
218	Supplies-office	2,620.73	2,000.00
219	Telephone/Internet	2,883.76	2,800.00
220	Website	836.78	900.00
221	TOTAL OPERATIONS OFFICE	11,651.90	12,100.00
222			
223	PROGRAM - MUSIC		
224	Guest Musician/Section Leader	3,450.00	4,000.00
225	Organ/Piano Maintenance	26,890.00	2,500.00
226	Organist-Substitute	800.00	800.00
227	Organist/Choir Dir. Salary	22,850.00	23,100.00
228	Supplies /Sheet Music	242.04	150.00
229	TOTAL PROGRAM - MUSIC	54,232.04	30,550.00
230			
231	PROGRAMS - GENERAL		
232	Open & Affirming	-	250.00
233	Pulpit Supply	300.00	1,800.00
234	Delegate/Denominational Meeting	-	120.00
235	Family Outreach		
236	Rally Day	-	200.00
237	Family Outreach - Other	-	500.00
238	Youth Ministry Program	-	770.00
239	Deacon's Fund	794.55	400.00
240	Flowers		
241	Christmas Flowers	210.50	300.00
242	Easter Flowers	420.00	300.00
243	Flowers - Other	-	50.00
244	Fundraising Expense - Church Fair	-	750.00
245	Missions	3,400.00	2,200.00
246	Stewardship	620.75	600.00
247	UCC dues	86.00	1,100.00
248	Worship & Ministry Resources	141.26	400.00
249	Youth Conference	455.00	500.00
250	TOTAL PROGRAMS - GENERAL	6,428.06	10,240.00
251	TOTAL EXPENSE	427,735.50	431,580.00
252	SURPLUS/DEFICIT	(85,262.53)	(149,219.00)

Proposed Budget for 2026

		23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget	
	INCOME						
1	CONTRIBUTIONS:						
2	Unpledged Donations	\$ 32,444	\$ 13,889	\$ 31,275	\$ 14,000	\$ 14,000	
3	Hymn Sing Offering	\$ 1,635	\$ 1,395	\$ 1,324	\$ 1,400	\$ 1,400	
4	Music Program	\$ -	\$ 145	\$ 180	\$ 145	\$ 150	
5	Special Church Projects/Maint	\$ -	\$ -	\$ 25,235	\$ -	\$ -	
6	Special Programs/ Family Outreach	\$ 305	\$ -	\$ 10	\$ 1,000	\$ -	
7	Deacon's Fund	\$ 620	\$ 346	\$ 417	\$ 400	\$ 400	
8	Exterior Maintenance	\$ 2,047	\$ 1,760	\$ 4,161	\$ 1,700	\$ 2,000	
9	Christmas Flowers	\$ 689	\$ 174	\$ 246	\$ 300	\$ 300	
10	Easter Flowers	\$ 840	\$ 34	\$ 462	\$ 300	\$ 300	
11	Flowers - Other	\$ 47	\$ 14	\$ -	\$ 50	\$ 50	
12	Initial Offering	\$ 72	\$ 61	\$ 85	\$ 70	\$ 75	
13	Loose Offerings	\$ 888	\$ 1,430	\$ 1,500	\$ 1,400	\$ 1,400	
14	Missions - Other	\$ 904	\$ 685	\$ 659	\$ 700	\$ 600	
15	Youth Program Development	\$ 5,900	\$ 4,550	\$ 10,250	\$ 4,500	\$ 6,000	
16	Special Days -						
17	Christmas	\$ 417	\$ 1,053	\$ 535	\$ 800	\$ 800	
18	Thanksgiving	\$ 395	\$ 305	\$ 230	\$ 300	\$ 300	
19	Easter	\$ 546	\$ 525	\$ 3,941	\$ 525	\$ 600	
20	Lenten Offering	\$ 296	\$ 105	\$ 269	\$ 200	\$ 200	
21	Pledges	\$ 89,368	\$ 91,865	\$ 86,110	\$ 76,000	\$ 85,000	
22	Total Contributions	\$137,414	\$ 118,336	\$ 166,889	\$ 103,790	\$ 113,575	
23							
24	FUNDRAISING INCOME:	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget	
25	Dine Out Nights	\$ 75	\$ 263	\$ 140	\$ 200	\$ 150	
26	Christian Education Fundraisers	\$ -	\$ 499	\$ 465	\$ 400	\$ 400	
27	Church Fair -						
28	Kitchen Sales	\$ 1,000	\$ -	\$ -	\$ 1,000	\$ -	
29	Program Ad	\$ 760	\$ -	\$ -	\$ 700	\$ -	
30	Vendor Tables	\$ 800	\$ -	\$ -	\$ 900	\$ -	
31	Church Fair - Other	\$ 4,089	\$ 2,330	\$ -	\$ 4,000	\$ -	
32	Total Fundraising Income	\$ 6,724	\$ 3,092	\$ 605	\$ 7,200	\$ 550	

Continued...

Proposed Budget for 2026 (continued)

	RENTALS:	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
33	CANAA Church	\$ 33,600	\$ 32,340	\$ 35,280	\$ 37,044	\$ 1,470
34	Emunah Church	\$ -	\$ -	\$ -	\$ -	\$ 30,450
35	Pizza Maria - Parking	\$ 9,000	\$ 8,750	\$ 9,000	\$ 9,500	\$ 9,000
36	Braintree Women's Club	\$ 700	\$ 730	\$ 600	\$ 700	\$ 700
37	Brian's Bakery - Trash	\$ -	\$ -	\$ 720	\$ -	\$ 720
38	Dance Concepts	\$ 9,210	\$ 8,400	\$ 8,425	\$ 8,400	\$ 8,400
39	Lollipop	\$ 54,360	\$ 57,042	\$ 59,656	\$ 57,096	\$ 59,556
40	Summer School - Lollipop	\$ 5,000	\$ 4,877	\$ 5,600	\$ 5,121	\$ 5,999
41	Marco - Parking Lot Rental	\$ 6,000	\$ 6,750	\$ 6,000	\$ 6,000	\$ 6,000
42	O.E. Anonymous - MON	\$ 1,247	\$ 1,100	\$ 1,340	\$ 1,200	\$ 1,200
43	Step Ahead (12 month Program)	\$ 40,840	\$ 43,071	\$ 45,168	\$ 44,310	\$ 45,112
44	Rentals – Other	\$ 450	\$ 950	\$ 3,190	\$ 2,000	\$ 2,500
45	Total Rentals	\$160,407	\$ 164,010	\$ 174,979	\$ 171,371	\$ 171,107
46						
47	Total Income	\$304,545	\$ 285,438	\$ 342,473	\$ 282,361	\$ 285,232

	EXPENSE					
50	ADMINISTRATION - GENERAL:	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
51	Administrator Salary	\$ 35,000	\$ 40,000	\$ 42,000	\$ 42,000	\$ 44,100
52	Bookkeeper	\$ 5,750	\$ 6,000	\$ 6,300	\$ 6,300	\$ 6,615
53	Director of Children's Ministry	\$ 17,000	\$ 17,923	\$ 18,900	\$ 18,900	\$ 19,845
54	Sexton Wages	\$ 11,700	\$ 5,843	\$ 4,408	\$ 10,000	\$ 6,000
55	Payroll Taxes FICA/MC	\$ 7,027	\$ 6,996	\$ 7,250	\$ 7,300	\$ 8,000
56	Workers Comp Insurance	\$ 1,726	\$ 1,615	\$ 1,204	\$ 1,500	\$ 1,500
57	Bank/Payroll Charges	\$ 187	\$ 69	\$ 43	\$ 75	\$ 75
58	Financial Consultant	\$ 600	\$ 600	\$ 600	\$ 700	\$ 700
59	Total Administration - General	\$ 78,990	\$ 79,045	\$ 80,704	\$ 86,775	\$ 86,835
60						

	ADMINISTRATION - PASTOR:	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
65	Pastor Base Salary	\$ 40,378	\$ 26,075	\$ 75,873		
66	Housing Allowance	\$ 25,800	\$ 14,600	\$ 36,000		
67	Social Security Offset	\$ 5,071	\$ 3,112	\$ 8,528		
68	Pastor Mileage	\$ -	\$ -	\$ 339		
69	Pastor Retirement Annuity/Disability	\$ 10,938	\$ 3,646	\$ -		
70	Dental Insurance	\$ 2,280	\$ 1,140	\$ -		
71	Vision Insurance	\$ 274	\$ 201	\$ -		
72	Pastor Telephone	\$ 300	\$ 100	\$ -		
73	Pastor Worship Resources	\$ -	\$ -	\$ 314		
74	Pastor CE/Reimbursements	\$ -	\$ 375	\$ 368		
75	Total Administration - Pastor	\$ 85,041	\$ 49,249	\$ 121,421	\$ 122,000	\$ 126,270
76						

Proposed Budget for 2026 (continued)

78	79	OPERATIONS FACILITY:	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
80		BELD - Electricity	\$ 6,577	\$ 6,562	\$ 6,686	\$ 7,200	\$ 7,200
81		Lawn Doctor - Lawn Care	\$ -	\$ -	\$ 1,198	\$ -	\$ 1,300
82		Cleaning Service - Stephco	\$ 41,374	\$ 44,372	\$ 44,697	\$ 48,000	\$ 48,000
83		Heating Oil - Church	\$ 29,187	\$ 31,338	\$ 34,694	\$ 30,000	\$ 30,000
84		Security - American Alarm	\$ 5,073	\$ 5,754	\$ 7,122	\$ 5,800	\$ 6,000
85		Gas - Kitchen/Water - N. Grid	\$ 586	\$ 528	\$ 370	\$ 600	\$ 350
86		Water/Sewer	\$ 5,353	\$ 7,186	\$ 5,769	\$ 7,100	\$ 7,200
87		Water Treatment boiler - Metro	\$ 2,119	\$ 1,685	\$ 1,572	\$ 1,600	\$ 1,700
88		Clancy Pest Control	\$ 1,200	\$ 1,425	\$ 1,075	\$ 1,400	\$ 1,500
89		Trash removal - Troupe	\$ 2,772	\$ 3,565	\$ 3,752	\$ 3,500	\$ 3,600
90		Elevator Service Contract	\$ 3,141	\$ 3,529	\$ 2,092	\$ 3,500	\$ 3,600
91		Building Insurance	\$ 17,016	\$ 18,377	\$ 20,215	\$ 20,215	\$ 21,000
92		Custodial Supplies	\$ 6,077	\$ 3,340	\$ 2,873	\$ 4,000	\$ 3,000
93		Property Maint./Improve, other	\$ 36,067	\$ 87,836	\$ 17,684	\$ 35,000	\$ 35,000
94		Snow removal	\$ 1,599	\$ -	\$ 3,500	\$ 2,000	\$ 10,000
95		Total Operations Facility	\$158,141	\$ 215,496	\$ 153,299	\$ 169,915	\$ 179,450

96	97	OPERATIONS OFFICE:	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
98		Advertising	\$ 225	\$ -	\$ -	\$ 500	\$ -
99		Copier Lease	\$ 5,773	\$ 4,766	\$ 4,776	\$ 5,500	\$ 6,000
100		Postage	\$ 66	\$ 224	\$ 534	\$ 400	\$ 600
101		Supplies-Office	\$ 1,991	\$ 3,271	\$ 2,621	\$ 2,000	\$ 2,500
102		Telephone/Internet	\$ 2,809	\$ 2,856	\$ 2,884	\$ 2,800	\$ 2,800
103		Website	\$ 920	\$ 437	\$ 837	\$ 900	\$ 800
104		Total Operations Office	\$ 11,783	\$ 11,554	\$ 11,652	\$ 12,100	\$ 12,700

105	106	PROGRAMS - MUSIC	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
107		Guest Musician	\$ 957	\$ 2,900	\$ 3,450	\$ 4,000	\$ 3,000
108		Organ Maintenance	\$ 175	\$ 1,000	\$ 26,890	\$ 2,500	\$ 2,500
109		Organist - Substitute	\$ 600	\$ 2,100	\$ 800	\$ 800	\$ 800
110		Organist/Choir Dir. Salary	\$ 21,250	\$ 22,000	\$ 22,850	\$ 23,100	\$ 24,255
111		Supplies/Sheet Music	\$ 138	\$ 202	\$ 242	\$ 150	\$ 200
112		Total Programs - Music	\$ 23,120	\$ 28,202	\$ 54,232	\$ 30,550	\$ 30,755

	PROGRAMS - GENERAL	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
114	Open & Affirming	\$ 541	\$ 100	\$ -	\$ 250	\$ -
115	Pulpit Supply	\$ 700	\$ 7,300	\$ 300	\$ 1,800	\$ 1,800
116	Delegate/Denominational Meeting	\$ -	\$ -	\$ -	\$ 120	\$ 120
117	Family Outreach -Rally Day	\$ 188	\$ -	\$ -	\$ 200	\$ 200
118	Family Outreach - Other	\$ 1,026	\$ 57	\$ -	\$ 500	\$ 100
119	Christian Education (Curriculum, VBS)	\$ 173	\$ -	\$ -	\$ 170	\$ -
120	Youth Ministry Program	\$ 300	\$ 595	\$ -	\$ 600	\$ 600
121	Deacon's Fund	\$ 470	\$ 334	\$ 795	\$ 400	\$ 400
122	Easter Flowers	\$ 568	\$ -	\$ 420	\$ 300	\$ 300
123	Christmas Flowers	\$ -	\$ 780	\$ 211	\$ 300	\$ 300
124	Flowers - Other	\$ 602	\$ -	\$ -	\$ 50	\$ 50
125	Fundraising Expense - Church Fair	\$ 1,022	\$ -	\$ -	\$ 750	\$ -
126	Missions	\$ 2,550	\$ 1,700	\$ 3,400	\$ 2,200	\$ 2,200
127	Stewardship Campaign	\$ 433	\$ 457	\$ 621	\$ 600	\$ 600
128	UCC Dues	\$ 1,086	\$ 1,086	\$ 86	\$ 1,100	\$ 1,103
129	Worship Ministry Team Resources	\$ 275	\$ 95	\$ 141	\$ 400	\$ 250
130	Youth Conference	\$ -	\$ 999	\$ 455	\$ 500	\$ 500
131	Total Programs - General	\$ 9,934	\$ 13,504	\$ 6,428	\$ 10,240	\$ 8,523

133	Total Expenses	\$367,009	\$ 397,051	\$ 427,736	\$ 431,580	\$ 444,533
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	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
136	NET INCOME/DEFICIT	\$ (62,464)	\$ (111,612.91)	\$ (85,263)	\$ (149,219.00)

OTHER INCOME						
Deficit Reduction	\$ 11,335	\$ 17,895	\$ 2,495	\$ -	\$ -	\$ -
Investment Return						
Dividends and Interest	\$ 7,493	\$ 21,112	\$ 11,807	\$ -	\$ -	\$ -
Investment Gains/Losses	\$ 37,206	\$ 21,435	\$ 37,365	\$ -	\$ -	\$ -
Investment Management Fees	\$ (5,529)	\$ (4,089)	\$ (4,012)	\$ -	\$ -	\$ -
Portfolio Growth	\$ 39,171	\$ 38,459	\$ 45,159	\$ -	\$ -	\$ -
Total Other Income	\$ 50,505	\$ 56,354	\$ 47,654	\$ -	\$ -	\$ -

	23 Actual	24 Actual	25 Actual	2025 Budget	2026 Budget
TOTAL NET INCOME/DEFICIT	\$ (11,959)	\$ (55,258.65)	\$ (37,608)	\$ (149,219)	\$ (159,301)

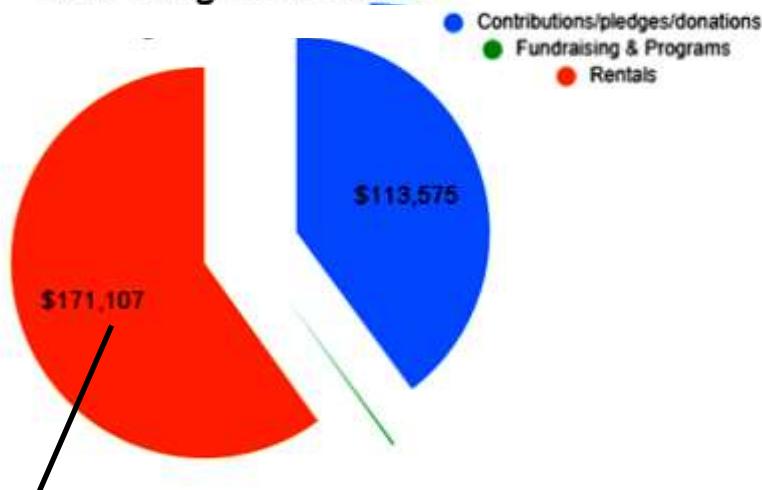
BUDGET SUMMARY - 2026

			25 Actual	2026 Budget
	INCOME			
22	TOTAL CONTRIBUTIONS		166,889	113,575.00
32	TOTAL FUNDRAISING INCOME		605	550.00
47	TOTAL RENTALS		174,979	171,107.00
49	TOTAL INCOME		342,473	285,232.00
	EXPENSES			
64	TOTAL ADMINISTRATION - GENERAL		80,704	86,835.00
77	TOTAL ADMINISTRATION - PASTOR		121,421	126,270.00
95	TOTAL OPERATIONS FACILITY		153,299	179,450.00
104	TOTAL OPERATIONS OFFICE		11,652	12,700.00
112	TOTAL PROGRAMS - MUSIC		54,232	30,755.00
132	TOTAL PROGRAMS - GENERAL		6,428	8,523.00
134	TOTAL EXPENSES		427,736	444,533.00
137	TOTAL NET INCOME (DEFICIT)		(85,263)	(159,301.00)

Notes:

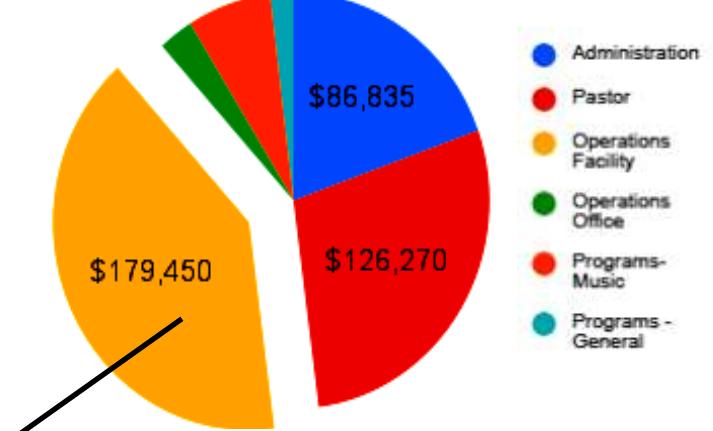
Income	2019 Actual	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2025 Budget	2026 Budget
Contributions/pledges/donations	115,680	152,162	154,603	143,271	137,414	118,336	166,889	103,790	113,575
Deficit Reduction &	34,212	46,926	42,295	13,064	11,335	17,895	2,495	\$ -	\$ -
Total Return on Invest-			26,178	(41,241)	39,170	38,459	45,159	\$ -	\$ -
Fundraising & Programs	7,919	5,972	4,234	8,092	6,724	3,092	605	7,200	550
Rentals	161,186	118,285	134,893	162,727	160,407	164,010	174,979	171,371	171,107
Total Income	318,997	323,345	362,203	285,913	355,050	341,792	390,127	282,361	285,232
Expenses	2019 Actual	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2025 Budget	2026 Budget
Administration	66,342	68,239	90,201	95,905	78,990	79,045	80,704	86,775	86,835
Pastor	66,723	73,670	79,769	81,712	85,041	49,249	121,421	122,000	126,270
Operations Facility	178,064	103,666	125,587	146,790	158,141	215,496	153,299	169,915	179,450
Operations Office	16,303	16,648	11,569	13,363	11,783	11,554	11,652	12,100	12,700
Programs- Music	24,444	25,606	26,062	27,044	23,120	28,202	54,232	30,550	30,755
Programs - General	9,288	4,521	10,439	7,766	9,934	13,504	6,428	10,240	8,523
Total Expenses	361,164	292,350	343,627	372,580	367,009	397,051	427,736	431,580	444,533
Total Net Income	(42,167)	30,995	18,576	(86,667)	(11,959)	(55,258)	(37,609)	(149,219)	(159,301)

2026 Budgeted Income



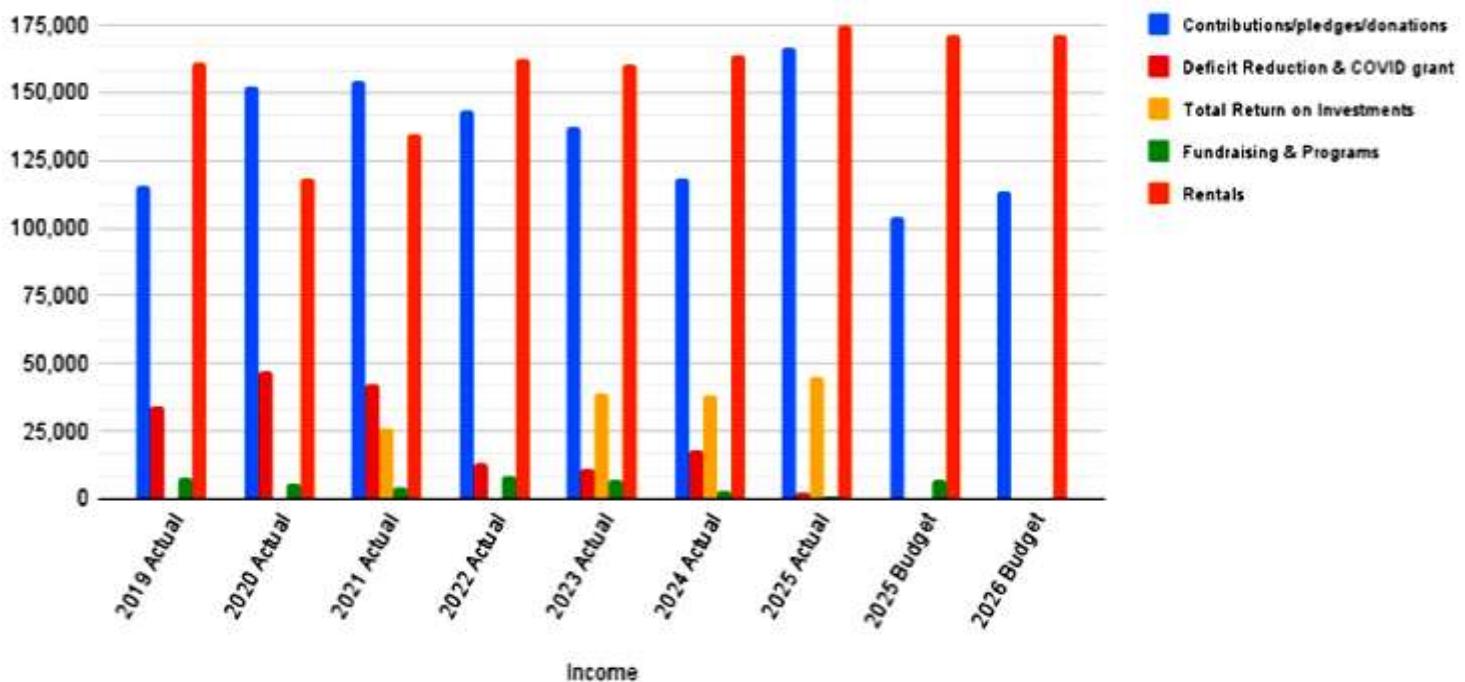
RENTALS:	2026 Budget
CANAA Church	\$1,470
Emunah Church	\$30,450
Pizza Maria - Parking	\$9,000
Braintree Women's Club	\$700
Brian's Bakery - Trash	\$720
Dance Concepts	\$8,400
Lollipop	\$59,556
Lollipop SUMMER	\$5,999
Marco - Parking Lot	\$6,000
O.E. Anonymous - MON	\$1,200
Step Ahead	\$45,112
Rentals - Other	\$2,500
Total Budget 2026	\$171,107

2026 Budgeted Expenses

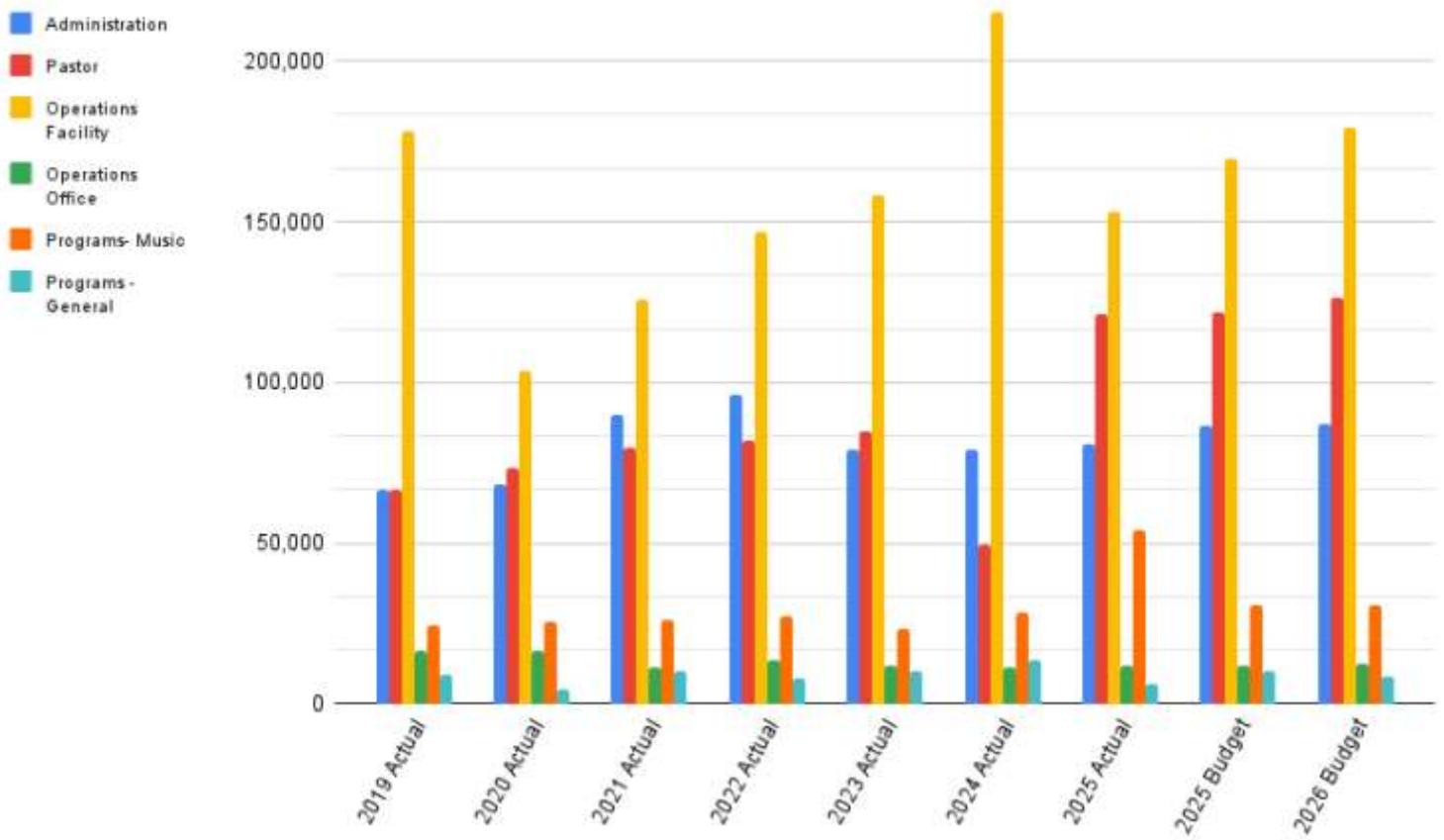


Operations/Facility	2026 Budget
BELED - Electricity	2.0%
Cleaning Service - \$	13.4%
Heating Oil - Church	8.4%
Security - American	1.7%
Water/Sewer	2.0%
Trash removal - Troupe	1.0%
Elevator Service Co.	1.0%
Building Insurance	5.9%
Custodial Supplies	0.8%
Property Maint./Impr...	9.8%
Snow removal	2.8%

Income Sources 2019-2025 plus 2026 Budget



Expenses 2019-2025 plus 2026 Budget



FIRST CONGREGATIONAL CHURCH OF BRAINTREE, UNITED CHURCH OF CHRIST

2025 - The Year in Pictures...



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