

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 proces. 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
2025 Attendance	January						July	In person online TOTAL	outdoor	outdoor	in parlor	in parlor	
	In person	22	17	23	21				20	26	18	21	
	online	35	28	30	29				**	**	**	**	
	TOTAL	57	45	53	50				20	26	18	21	
	February	annual mtg	snow storm	snow storm	scout Sunday		August	In person online TOTAL	in parlor	in parlor	in parlor	in parlor	in parlor
2025 Attendance	In person	17	no	no	47				21	12	12	14	15
	online	33	service	service	53				36	43	24	28	27
	TOTAL	50			100				57	55	36	42	42
	March	holy hilarity	Lent 1	Lent 2	Lent 3	Lent 4	September	In person online TOTAL	Rally Sunday	back to sanctuary			
2025 Attendance	In person	19	28	22	22	24			30	20	19	22	
	online	37	29	45	23	29			23	22	33	28	
	TOTAL	56	57	67	45	53			53	42	52	50	
	April	Lent 5	Palm Sunday	Easter			October	In person online TOTAL					
2025 Attendance	In person	26	27	40	17				21	20	22	18	
	online	36	34	34	42				23	22	18	18	
	TOTAL	62	61	74	59				44	42	40	36	0
	May		Mother's Day	Hymn Sing	Memorial Day		November	In person online TOTAL				Stewardship Sunday	Advent 1
2025 Attendance	In person	28	27	27	17				22	20	23	28	19
	online	25	21	25	35				20	20	27	28	25
	TOTAL	53	48	52	52				42	40	50	56	44
	June	Pride Fest	annual ministry mtg	Father's Day	Music Sunday	Outdoor	December	In person online TOTAL	hymn sing advent 2	advent 3	advent 4	Christmas Eve	
2025 Attendance	In person	27	20	23	23	27			25	24	21	40	20
	online	30	35	24	40	**			23	36	22	28	20
	TOTAL	57	55	47	63	27			48	60	43	68	40
	monthly average:	January	February	March	April	May			August	September	October	November	December
		51.25	75	55.6	64	51.25	July	21.25	47.5	49.25	40.5	47	54.75
2025 Totals:		22.8					32.7					57.2	
** = no streaming		In-person average					Online Average					Total Average	

Average Attendance 2009—2025	Year	Avg
2009	44.3	
2010	43.9	
2011	44.5	
2012	46.1	
2013	52.6	
2014	60.4	
2015	57.7	
2016	53.8	
2017	51.3	
2018	52.5	
2019	48.4	
2020	76.2	
2021	64.6	
2022	53.9	
2023	51.6	
2024	58.3	
2025	57.2	

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

	2026	2025	2024	2023	2022
<b>Pledges</b>	15	15	20	18	26
<b>Total amount</b>	\$ 90,496	\$ 77,436	\$ 50,405	\$ 91,984	\$ 108,476
<b>Actual Pledges Paid</b>		\$ 86,110	\$ 91,865	\$ 89,368	\$ 112,213
<b>% Complete</b>		111%	182%	97%	103%

# STATEMENT OF FINANCIAL POSITION

PRELIMINARY

01/16/2026

ASSETS	Dec 31, 2024	Dec 31, 2025
Current Assets		
Checking/Savings		
Memorial Savings - South Shore Bank	6,226.05	16,732.04
Operating/Checking - South Shore Bank	19,612.04	45,916.67
Total Checking/Savings	25,838.09	62,648.71
Accounts Receivable	-	875.00
Other Current Assets		
Prepaid Expenses		
Prepaid Oil (Church)	11,376.92	11,639.32
Prepaid Lawn Doctor	753.40	-
Total Prepaid Expenses	12,130.32	11,639.32
Total Other Current Assets	12,130.32	11,639.32
Total Current Assets	37,968.41	75,163.03
Other Assets		
UBS Investment Account	480,857.83	406,017.32
Total Other Assets	480,857.83	406,017.32
TOTAL ASSETS	518,826.24	481,180.35
LIABILITIES		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable	(4,081.95)	(4,339.26)
Total Accounts Payable	(4,081.95)	(4,339.26)
Other Current Liabilities		
Payroll Liabilities		
Federal Withholding	354.00	472.00
FICA Payable	850.18	882.76
Medicare Payable	198.84	206.46
MA Withholding	335.65	348.35
Total Payroll Liabilities	1,738.67	1,909.57
Total Other Current Liabilities	1,738.67	1,909.57
Total Current Liabilities	(2,343.28)	(2,429.69)
TOTAL LIABILITIES	(2,343.28)	(2,429.69)
NET ASSETS		
Unrestricted Net Assets	284,496.65	246,493.62
Temporarily Restricted Net Assets	126,116.50	126,560.05
Endowment Funds	110,556.37	110,556.37
Total Other Assets	521,169.52	483,610.04
TOTAL LIABILITIES & EQUITY	518,826.24	481,180.35

## STATEMENT OF FUND BALANCES

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

**Continued...**



# STATEMENT OF FUND BALANCES (Continued)

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

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

	Jan - Dec	2025 Budget
<b>INCOME</b>		
<b>CONTRIBUTIONS</b>		
Offerings		
Unpledged Contributions	31,275.00	14,000.00
Hymn Sing Offering	1,324.00	1,400.00
Music Program	180.00	145.00
Special Church Projects/Maintenance	25,235.00	-
Special Programs/Family Outreach	10.00	1,000.00
Deacon's Fund	417.00	400.00
Exterior Maintenance	4,161.00	1,700.00
Flowers		
Christmas Flowers	246.25	300.00
Easter Flowers	462.00	300.00
Flowers - Other	-	50.00
Total Flowers	708.25	650.00
Initial Offering	85.00	70.00
Loose Offerings	1,500.00	1,400.00
Missions	659.00	700.00
Youth Program Development	10,250.00	4,500.00
Special Days		
Christmas	535.00	800.00
Thanksgiving	230.00	300.00
Easter	3,941.00	525.00
Lenten Offering	269.00	200.00
Total Special Days	4,975.00	1,825.00
Total Offerings	80,779.25	27,790.00
Pledges		
Individual Pledges / Donations	86,110.00	76,000.00
<b>TOTAL CONTRIBUTIONS</b>	<b>166,889.25</b>	<b>103,790.00</b>
<b>FUNDRAISING INCOME</b>		
Dine out nights	139.72	200.00
Christian Ed Fundraisers	465.00	400.00
Church Fair		
Kitchen Sales	-	1,000.00
Program Ad	-	700.00
Vendor Tables	-	900.00
Church Fair - Other	-	4,000.00
<b>TOTAL FUNDRAISING INCOME</b>	<b>604.72</b>	<b>7,200.00</b>
<b>RENTALS</b>		
CANAA Church	35,280.00	37,044.00
Pizza Maria - Parking	9,000.00	9,500.00
Braintree Women's Club	600.00	700.00
Brian's Bakery - Trash	720.00	-
Dance Concepts	8,425.00	8,400.00
Lollipop	59,656.00	57,096.00
Lollipop Summer School	5,600.00	5,121.00
Marco - Parking Lot Rental	6,000.00	6,000.00
O.E. Anon - Monday	1,340.00	1,200.00
Step Ahead	45,168.00	44,310.00
Rentals/Other	3,190.00	2,000.00
<b>TOTAL RENTALS</b>	<b>174,979.00</b>	<b>171,371.00</b>
<b>TOTAL INCOME</b>	<b>342,472.97</b>	<b>282,361.00</b>

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

		Jan - Dec 2025	2025 Budget
172	<b>EXPENSES</b>		
173	<b>ADMINISTRATION - GENERAL</b>		
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	<b>TOTAL ADMINISTRATION - GENERAL</b>	<b>80,703.80</b>	<b>86,775.00</b>
183			
184	<b>ADMINISTRATION - PASTOR</b>		
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	<b>TOTAL ADMINISTRATION - PASTOR</b>	<b>121,420.97</b>	<b>122,000.00</b>
192			
193	<b>OPERATIONS FACILITY</b>		
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	<b>TOTAL OPERATIONS FACILITY</b>	<b>153,298.73</b>	<b>169,915.00</b>

Continued...

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

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

## Proposed Budget for 2026

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

Continued...

# Proposed Budget for 2026 (continued)

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

## EXPENSE

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

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

**Proposed Budget for 2026 (continued)**

78

79	<b>OPERATIONS FACILITY:</b>	<b>23 Actual</b>	<b>24 Actual</b>	<b>25 Actual</b>	<b>2025 Budget</b>	<b>2026 Budget</b>
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	<b>Total Operations Facility</b>	<b>\$158,141</b>	<b>\$ 215,496</b>	<b>\$ 153,299</b>	<b>\$ 169,915</b>	<b>\$ 179,450</b>

96

97	<b>OPERATIONS OFFICE:</b>	<b>23 Actual</b>	<b>24 Actual</b>	<b>25 Actual</b>	<b>2025 Budget</b>	<b>2026 Budget</b>
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	<b>Total Operations Office</b>	<b>\$ 11,783</b>	<b>\$ 11,554</b>	<b>\$ 11,652</b>	<b>\$ 12,100</b>	<b>\$ 12,700</b>

105

106	<b>PROGRAMS - MUSIC</b>	<b>23 Actual</b>	<b>24 Actual</b>	<b>25 Actual</b>	<b>2025 Budget</b>	<b>2026 Budget</b>
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	<b>Total Programs - Music</b>	<b>\$ 23,120</b>	<b>\$ 28,202</b>	<b>\$ 54,232</b>	<b>\$ 30,550</b>	<b>\$ 30,755</b>

113						
114	<b>PROGRAMS - GENERAL</b>	<b>23 Actual</b>	<b>24 Actual</b>	<b>25 Actual</b>	<b>2025 Budget</b>	<b>2026 Budget</b>
115	Open & Affirming	\$ 541	\$ 100	\$ -	\$ 250	\$ -
116	Pulpit Supply	\$ 700	\$ 7,300	\$ 300	\$ 1,800	\$ 1,800
117	Delegate/Denominational Meeting	\$ -	\$ -	\$ -	\$ 120	\$ 120
118	Family Outreach - Rally Day	\$ 188	\$ -	\$ -	\$ 200	\$ 200
119	Family Outreach - Other	\$ 1,026	\$ 57	\$ -	\$ 500	\$ 100
120	Christian Education ( <i>Curriculum, VBS</i> )	\$ 173	\$ -	\$ -	\$ 170	\$ -
121	Youth Ministry Program	\$ 300	\$ 595	\$ -	\$ 600	\$ 600
122	Deacon's Fund	\$ 470	\$ 334	\$ 795	\$ 400	\$ 400
123	Easter Flowers	\$ 568	\$ -	\$ 420	\$ 300	\$ 300
124	Christmas Flowers	\$ -	\$ 780	\$ 211	\$ 300	\$ 300
125	Flowers - Other	\$ 602	\$ -	\$ -	\$ 50	\$ 50
126	Fundraising Expense - Church Fair	\$ 1,022	\$ -	\$ -	\$ 750	\$ -
127	Missions	\$ 2,550	\$ 1,700	\$ 3,400	\$ 2,200	\$ 2,200
128	Stewardship Campaign	\$ 433	\$ 457	\$ 621	\$ 600	\$ 600
129	UCC Dues	\$ 1,086	\$ 1,086	\$ 86	\$ 1,100	\$ 1,103
130	Worship Ministry Team Resources	\$ 275	\$ 95	\$ 141	\$ 400	\$ 250
131	Youth Conference	\$ -	\$ 999	\$ 455	\$ 500	\$ 500
132	<b>Total Programs - General</b>	<b>\$ 9,934</b>	<b>\$ 13,504</b>	<b>\$ 6,428</b>	<b>\$ 10,240</b>	<b>\$ 8,523</b>
133						
134	<b>Total Expenses</b>	<b>\$367,009</b>	<b>\$ 397,051</b>	<b>\$ 427,736</b>	<b>\$ 431,580</b>	<b>\$ 444,533</b>
135						
136		<b>23 Actual</b>	<b>24 Actual</b>	<b>25 Actual</b>	<b>2025 Budget</b>	<b>2026 Budget</b>
137	<b>NET INCOME/DEFICIT</b>	<b>\$ (62,464)</b>	<b>\$ (111,612.91)</b>	<b>\$ (85,263)</b>	<b>\$ (149,219.00)</b>	<b>\$ (159,301.00)</b>

<b>OTHER INCOME</b>					
<b>Deficit Reduction</b>	<b>\$ 11,335</b>	<b>\$ 17,895</b>	<b>\$ 2,495</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Investment Return</b>					
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)	\$ -	\$ -
<b>Portfolio Growth</b>	<b>\$ 39,171</b>	<b>\$ 38,459</b>	<b>\$ 45,159</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Other Income</b>	<b>\$ 50,505</b>	<b>\$ 56,354</b>	<b>\$ 47,654</b>	<b>\$ -</b>	<b>\$ -</b>
	<b>23 Actual</b>	<b>24 Actual</b>	<b>25 Actual</b>	<b>2025 Budget</b>	<b>2026 Budget</b>
<b>TOTAL NET INCOME/DEFICIT</b>	<b>\$ (11,959)</b>	<b>\$ (55,258.65)</b>	<b>\$ (37,608)</b>	<b>\$ (149,219)</b>	<b>\$ (159,301)</b>



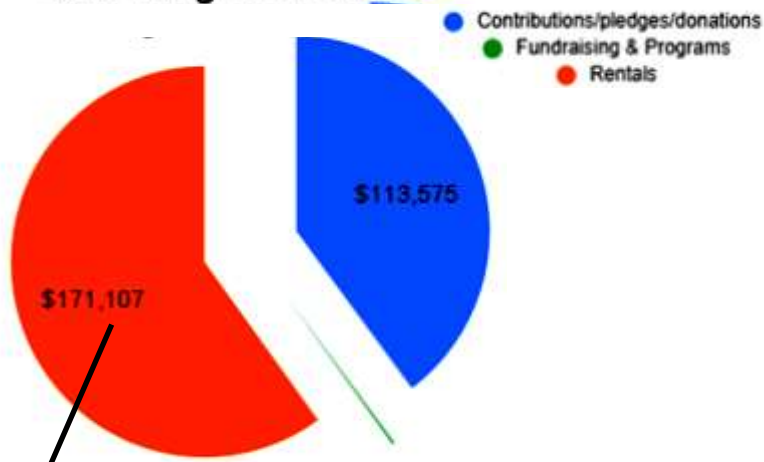
## BUDGET SUMMARY - 2026

			25 Actual	2026 Budget
	<b>INCOME</b>			
22	TOTAL CONTRIBUTIONS		166,889	113,575.00
32	TOTAL FUNDRAISING INCOME		605	550.00
47	TOTAL RENTALS		174,979	171,107.00
49	<b>TOTAL INCOME</b>		<b>342,473</b>	<b>285,232.00</b>
			25 Actual	2026 Budget
	<b>EXPENSES</b>			
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	<b>TOTAL EXPENSES</b>		<b>427,736</b>	<b>444,533.00</b>
137	<b>TOTAL NET INCOME (DEFICIT)</b>		<b>(85,263)</b>	<b>(159,301.00)</b>

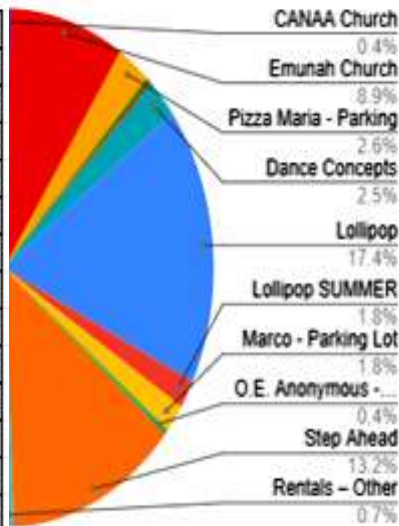
Notes:

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 & Total Return on Invest-	34,212	46,926	42,295	13,064	11,335	17,895	2,495	\$ -	\$ -
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
<b>Total Income</b>	<b>318,997</b>	<b>323,345</b>	<b>362,203</b>	<b>285,913</b>	<b>355,050</b>	<b>341,792</b>	<b>390,127</b>	<b>282,361</b>	<b>285,232</b>
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
<b>Total Expenses</b>	<b>361,164</b>	<b>292,350</b>	<b>343,627</b>	<b>372,580</b>	<b>367,009</b>	<b>397,051</b>	<b>427,736</b>	<b>431,580</b>	<b>444,533</b>
<b>Total Net Income</b>	<b>(42,167)</b>	<b>30,995</b>	<b>18,576</b>	<b>(86,667)</b>	<b>(11,959)</b>	<b>(55,258)</b>	<b>(37,609)</b>	<b>(149,219)</b>	<b>(159,301)</b>

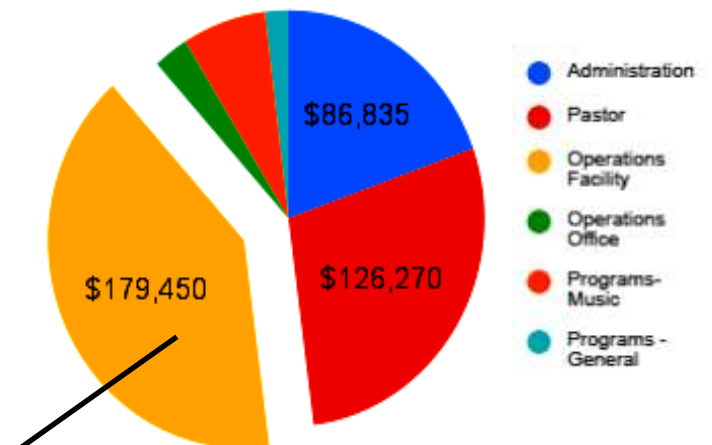
## 2026 Budgeted Income



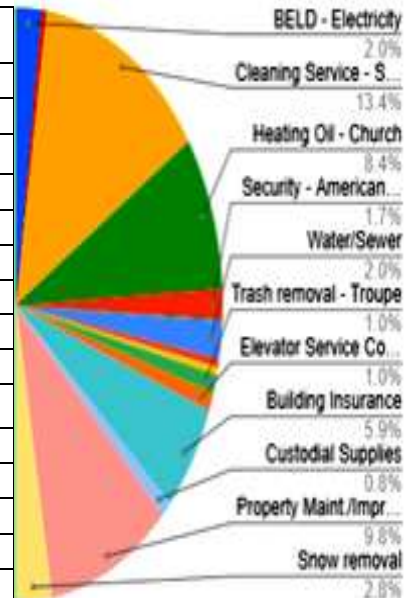
RENTALS:	2026 Budget
CANAA Church	\$1,470
Emunah Church	\$30,450
Pizza Maria - Parking	\$9,000
Braintree Women's Club	\$700
Brian's Bakery - Trash	\$720
Dance Concepts	\$8,400
Lollipop	\$59,556
Lollipop SUMMER	\$5,999
Marco - Parking Lot	\$6,000
O.E. Anonymous - MON	\$1,200
Step Ahead	\$45,112
Rentals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



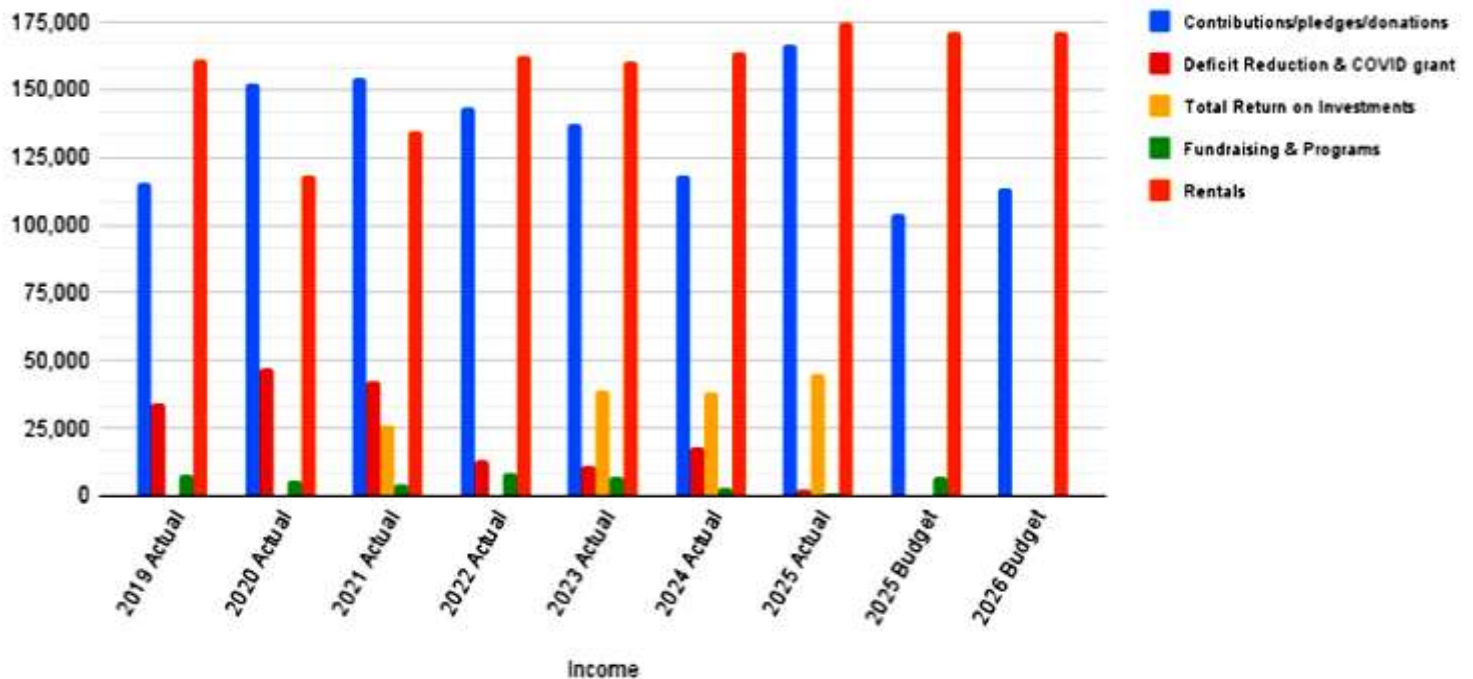
## 2026 Budgeted Expenses



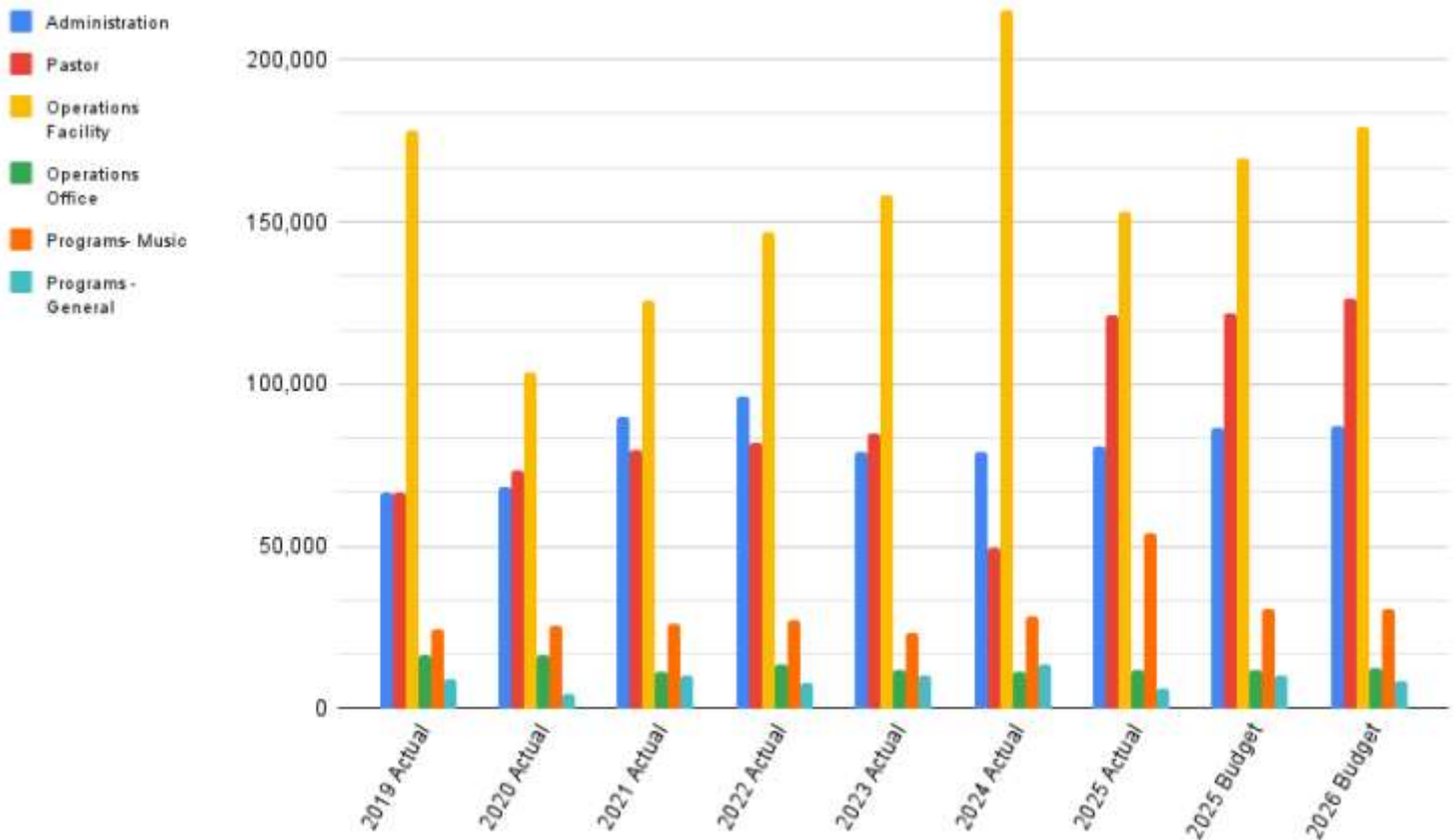
Operations/Facility	2026 Budget
BELD - Electricity	\$7,200
Lawn Doctor - Lawn	\$1,300
Cleaning Service -	\$48,000
Heating Oil - Church	\$30,000
Security - American	\$6,000
Gas - Kitchen/Water	\$350
Water/Sewer	\$7,200
Water Treatment	\$1,700
Clancy Pest Control	\$1,500
Trash removal -	\$3,600
Elevator Service	\$3,600
Building Insurance	\$21,000
Custodial Supplies	\$3,000
Property Maint./	\$35,000
Snow removal	\$10,000



## 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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