

First Church in Cambridge, Congregational
Statement of Operating Activities vs. Budget
January through September 2025

11/23/2025

2.80% COLA

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	2025 Budget	Projected 2025	2026 approved budget	Notes
152 Income				
153 BEQUESTS				
154 CONTRIBUTIONS				
155 Pledges	620,392	620,392	660,000	Pledge goal
156 Gifts	50,608	98,628	53,000	
157 Special offering	-	-	-	in & out through M&SJ
158 Sunday Offering - AM	11,100	12,317	12,000	Sunday cash giving
159 Total CONTRIBUTIONS	682,100	731,337	725,000	
160 DONATIONS FOR USE OF PROPERTY	208,000	211,386	215,000	
161 INVESTMENT RETURN				
162 Bank Interest	400	1,926	1,500	
163 Total INVESTMENT RETURN	400	1,926	1,500	
164 MISCELLANEOUS INCOME		488	500	building user cc fees
165 Transfer from Deacons' Fund		9,610		
166 Transfer from Sabbatical Reserve		4,406		
167 Transfer for Shelter Admin Support	64,310	62,317	64,562	Meals, Showers end 6/30/26
168 TRANSFER FROM ENDOWMENT	42,000	42,000	44,000	per UPMIFA formula
169 TRANSFER FROM INVESTMENTS	85,000	85,000	88,000	4% draw, less above
170 Total Income	1,081,810	1,148,470	1,138,562	
171				
172 Total income, less designated missions	1,017,500	1,072,137	1,074,000	for calculation of Missions 10%
173 Expense	10%	10%	10%	
174 UNITED CHURCH OF CHRIST				
175 Conference Attendance		55	1,612	SNEUCC annual mtg Sept '26 - 4 delegates plus clergy
176 MBA Fellowship Dues		1,300	1,400	
177 Special offering disbursement	-	-	-	
178 UCC Proportional Giving		48,000	39,288	
179 Total UNITED CHURCH OF CHRIST	-	49,355	42,300	currently 4%
180 MISSIONS				
181 Coop Metropolitan Ministries		2,000	-	
182 Environmental			1,500	
183 First Church Shelter		10,000	10,500	
184 Friday Café		10,000	10,500	
185 Greater Boston Interfaith Org.		9,100	9,700	1% of 90% of line 172
186 Latin American Ministry		3,600	3,800	Monica Maher in Quito Ecuador
187 International		500	500	
188 Neighbors' Support		1,750	2,500	
189 Refugee Immigration Ministry			2,000	
190 Reparations			5,000	
191 Discretionary	101,750	15,445	19,100	to balance to 10%
192 Total MISSIONS	101,750	52,395	65,100	

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193	ADMINISTRATION				
194	Director of Operations	85,169	85,169	87,550	
195	Office Assistant	13,860	13,950	13,220	12 hrs/wk
196	less Finance time	(6,931)	(5,468)	(6,610)	50% Finance
197	Equipment & software	4,000	4,900	4,500	
198	Internet & Phone service	10,600	10,768	11,861	
199	Miscellaneous	100	118		
200	Office Supplies	500	500	400	
201	Postage	750	826	750	
202	Printing & Reproduction	12,000	12,064	12,000	
203	Total ADMINISTRATION	120,048	122,827	123,671	
204	BUILDINGS & GROUNDS				
205	Facilities Manager	62,451	62,890	64,189	37 hours (+3 Tech)
206	Sextons	110,029	103,599	96,477	70 hours
207	Equipment & supplies	8,240	14,000	8,240	
208	Grounds	3,193	2,300	2,300	
209	Insurance	64,764	64,961	66,780	\$6k moved to cockerel
210	Parsonage				
211	Electricity	1,648	2,210	2,000	adjusted for new
212	Heat	6,386	7,778	4,000	adjusted for new
213	Internet	851	898	900	
214	Maintenance	4,500	1,327	1,200	adjusted for new
215	Water	707	888	900	
216	Total Parsonage	14,092	13,101	9,000	
217	Protective Service	9,600	9,118	9,600	
218	Sanctuary				
219	Electricity	32,000	32,283	32,000	
220	Gas	17,500	20,725	20,000	
221	Maintenance	9,800	10,921	9,800	
222	Water	13,000	13,268	13,000	
223	Total Sanctuary	72,300	77,196	74,800	
224	Snow Removal	3,000	2,870	2,000	adjusted for new
225	Trash & Recycling Removal	4,700	4,682	4,700	
226	Total BUILDINGS & GROUNDS	352,369	354,718	338,086	
227	CHRISTIAN FORMATION				
228	Director of Christian Formation	52,293	52,293	53,763	50% of 40 hours
229	Adult Formation	750	1,234	1,500	
230	Children's Formation	750	750	750	
231	Multigenerational Formation	750	750	750	
232	Nursery Attendants	6,800	6,500	6,951	
233	Retreats	4,000	4,000	4,000	
234	Supplies	750	266	750	

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235	Young Adults	750	750	750	
236	Youth Formation	1,500	1,500	1,500	
237	Total CHRISTIAN FORMATION	68,343	68,043	70,714	
238	COMMUNICATIONS				
239	Director of Communications	104,586	104,586	107,525	
240	less Christian Formation time	(52,293)	(52,293)	(53,763)	50% of 40 hours
241	Archives	256	160	160	
242	Arts Projects			1,000	
243	Communications Consultant	3,000	3,675	3,500	
244	Livestreaming	1,200	1,200	1,200	
245	Publicity / social media	150	114	150	
246	Sanctuary Technology	500	984	500	
247	Software	105	105	105	
248	Tech Associate	5,572	5,572	5,726	54 services
249	Website hosting	2,721	2,946	3,000	hosting
250	Total COMMUNICATIONS	65,797	67,049	69,104	
251	DEACONS				
252	Deacons' Fund Expense	2,550	12,160	2,759	funded by Endowment above
253	Guest Preachers	5,000	1,400	4,000	extra coverage
254	In-Care Assistance			-	no students currently in care
255	Ministerial Intern		3,500	6,500	MDiv3, then MDiv2
256	Min of Street Outreach	56,206	56,206	57,785	5%
257	funded by Friday Café	(53,396)	(53,396)	(54,896)	95%
258	Ministers' Discretionary			1,000	
259	Pastoral Associate(s)	51,168	26,314	2,192	through 1/15/26
260	Poet in Residence	500	500	500	
261	Senior Minister	126,950	126,950	121,542	
262	Welcoming & Newcomers	200	200	200	
263	Night Song	3,000	3,000	3,000	NightSong
264	Worship Flowers	1,500	1,500	2,500	offset by lily/poinsettia memorials
265	Worship supplies	800	800	650	
266	Total DEACONS	194,478	179,134	147,732	
267	EXECUTIVE COUNCIL				
268	Search Committee		300	2,000	search expenses for candidates
269	Staff Training	100	100	300	First Aid training every 2 yrs
270	Total EXECUTIVE COUNCIL	100	400	2,300	
271	FELLOWSHIP				
272	Committee/Staff Hospitality	3,000	3,500	3,500	
273	Congregational Events	9,000	7,000	8,000	
274	Total FELLOWSHIP	12,000	10,500	11,500	

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275	FINANCE				\$31k shelter offset by line 167
276	Min Stewardship & Finance	69,959	69,959	71,923	
277	Audit	12,500	12,500	12,500	
278	Bank Services	4,000	4,033	4,000	offset by line 164
279	Finance Assistant	6,931	5,468	6,610	6 hrs/wk
280	Finance Associate	17,615	7,201	18,270	10 hrs/wk
281	Software subscriptions	3,400	4,154	4,500	QB price increase
282	Stewardship	100	100	100	
283	Supplies	100	100	100	
284	Total FINANCE	114,605	103,516	118,003	
285	GENERAL				
286	FICA/MC - all employees	34,643	31,310	32,752	7.65% of wages
287	MA PFML Tax	1,999	2,222	2,001	0.42% of wages
288	Workers' Compensation Insurance	8,300	9,074	7,757	2.48% maint; 0.56% others
289	Total GENERAL	44,942	42,606	42,511	
290	MUSIC				
291	Music Director	53,910	53,910	55,416	
292	Choral Acquisitions	500	500	300	
293	Instrumentalists / Soloists	5,100	5,100	5,300	
294	Maintenance	500	1,747	500	
295	Music Licenses & Fees	425	425	425	
296	Total MUSIC	60,435	61,682	61,941	
297	Total Expense	1,134,867	1,112,225	1,092,962	
298	Surplus / (deficit) before Transfers	(53,057)	36,245	45,600	
299	Transfers				
300	Transfer to Capital Reserve	40,000	40,000	40,000	12/31/25 projected balance = \$70k
301	Transfer to IT Reserve	3,600	3,600	3,600	
302	Transfer to Sabbatical Accrual	2,000	2,000	2,000	
303	Total Transfers	45,600	45,600	45,600	
304	Total Expenses & Net Transfers	1,180,467	1,157,825	1,138,562	