

**First Church in Cambridge, Congregational
Statement of Operating Activities vs. Budget**

PRELIMINARY

10/28/2025

January through September 2025

2.80% COLA

9

	2025 Budget	YTD 2025	Projected 2025	2026 proposed budget	Notes	
152	Income					
153	BEQUESTS					
154	CONTRIBUTIONS					
155	Pledges	620,392	519,184	620,392	660,000	Pledge goal
156	Gifts	50,608	37,326	50,608	53,000	
157	Special offering	-	-	-	-	in & out through M&SJ
158	Sunday Offering - AM	11,100	8,411	11,214	12,000	Sunday cash giving
159	Total CONTRIBUTIONS	682,100	564,921	682,214	725,000	
160	DONATIONS FOR USE OF PROPERTY	208,000	147,234	208,344	215,000	
161	INVESTMENT RETURN					
162	Bank Interest	400	1,296	1,728	1,500	
163	Total INVESTMENT RETURN	400	1,296	1,728	1,500	
164	MISCELLANEOUS INCOME		366	488	500	building user cc fees
165	Transfer from Deacons' Fund		6,550	9,610		
166	Transfer from Sabbatical Reserve		4,406	4,406		
167	Transfer for Shelter Admin Support	64,310	49,233	65,644	64,562	Meals, Showers end 6/30/26
168	TRANSFER FROM ENDOWMENT	42,000	31,500	42,000	44,000	per UPMIFA formula
169	TRANSFER FROM INVESTMENTS	85,000	63,700	85,000	88,000	4% draw, less above
170	Total Income	1,081,810	869,206	1,099,434	1,138,562	
171						
172	Total income, less designated missions	1,017,500	809,016	1,019,774	1,074,000	for calculation of Missions 10%
173	Expense	10%	10%	10%	10%	
174	UNITED CHURCH OF CHRIST					
175	Conference Attendance		55	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		35,250	45,600	39,288	
179	Total UNITED CHURCH OF CHRIST	-	35,305	46,955	42,300	currently 4%
180	MISSIONS					
181	Coop Metropolitan Ministries		2,000	2,000	-	
182	Environmental				1,500	
183	First Church Shelter		7,500	10,000	10,500	
184	Friday Café		7,500	10,000	10,500	
185	Greater Boston Interfaith Org.		4,550	9,100	9,700	1% of 90% of line 172
186	Latin American Ministry		2,700	3,600	3,800	Monica Maher in Quito Ecuador
187	International		500	500	500	
188	Neighbors' Support		1,750	1,750	2,500	
189	Refugee Immigration Ministry				2,000	
190	Reparations				5,000	
191	Discretionary	101,750	3,910	17,845	19,100	to balance to 10%
192	Total MISSIONS	101,750	30,410	54,795	65,100	

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193	ADMINISTRATION					
194	Director of Operations	85,169	63,876	85,169	87,550	
195	Office Assistant	13,860	9,018	13,950	13,220	12 hrs/wk
196	less Finance time	(6,931)	(4,101)	(5,468)	(6,610)	50% Finance
197	Equipment & software	4,000	4,658	4,900	4,500	
198	Internet & Phone service	10,600	9,099	10,768	11,861	
199	Miscellaneous	100	802	118		
200	Office Supplies	500	227	500	400	
201	Postage	750	826	826	750	
202	Printing & Reproduction	12,000	9,215	12,064	12,000	
203	Total ADMINISTRATION	120,048	93,619	122,827	123,671	
204	BUILDINGS & GROUNDS					
205	Facilities Manager	62,451	47,340	62,890	64,189	37 hours (+3 Tech)
206	Sextons	110,029	64,110	103,599	96,477	70 hours
207	Equipment & supplies	8,240	12,225	14,000	8,240	
208	Grounds	3,193	2,300	2,300	2,300	
209	Insurance	64,764	48,721	64,961	66,780	\$6k moved to cockerel
210	Parsonage					
211	Electricity	1,648	1,658	2,210	2,000	adjusted for new
212	Heat	6,386	5,669	7,778	4,000	adjusted for new
213	Internet	851	685	898	900	
214	Maintenance	4,500	995	1,327	1,200	adjusted for new
215	Water	707	666	888	900	
216	Total Parsonage	14,092	9,673	13,101	9,000	
217	Protective Service	9,600	8,881	9,118	9,600	
218	Sanctuary					
219	Electricity	32,000	24,212	32,283	32,000	
220	Gas	17,500	17,776	20,725	20,000	
221	Maintenance	9,800	8,191	10,921	9,800	
222	Water	13,000	9,951	13,268	13,000	
223	Total Sanctuary	72,300	60,130	77,196	74,800	
224	Snow Removal	3,000	2,450	2,870	2,000	adjusted for new
225	Trash & Recycling Removal	4,700	3,525	4,682	4,700	
226	Total BUILDINGS & GROUNDS	352,369	259,355	354,718	338,086	
227	CHRISTIAN FORMATION					
228	Director of Christian Formation	52,293	39,220	52,293	53,763	50% of 40 hours
229	Adult Formation	750	1,234	1,234	1,500	
230	Children's Formation	750	333	750	750	
231	Multigenerational Formation	750	397	750	750	
232	Nursery Attendants	6,800	4,639	6,500	6,951	
233	Retreats	4,000	4,473	4,000	4,000	
234	Supplies	750	247	266	750	
235	Young Adults	750	677	750	750	
236	Youth Formation	1,500	362	1,500	1,500	
237	Total CHRISTIAN FORMATION	68,343	51,582	68,043	70,714	

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238	COMMUNICATIONS				
239	104,586	78,439	104,586	107,525	
240	(52,293)	(39,220)	(52,293)	(53,763)	50% of 40 hours
241	256	160	160	160	
242				1,000	
243	3,000	3,000	3,675	3,500	
244	1,200	900	1,200	1,200	
245	150	110	114	150	
246	500	984	984	500	
247	105	334	105	105	
248	5,572	4,074	5,572	5,726	54 services
249	2,721	2,866	2,946	3,000	hosting
250	65,797	51,649	67,049	69,104	
251	DEACONS				
252	2,550	9,100	12,160	2,759	funded by Endowment above
253	5,000	1,100	1,400	4,000	extra coverage
254				-	no students currently in care
255		1,000	3,500	6,500	MDiv3, then MDiv2
256	56,206	42,156	56,206	57,785	5%
257	(53,396)	(40,048)	(53,396)	(54,896)	95%
258				1,000	
259	51,168	19,799	26,314	2,192	through 1/15/26
260	500		500	500	
261	126,950	95,499	126,950	121,542	
262	200		200	200	
263	3,000	2,250	3,000	3,000	NightSong
264	1,500	470	1,500	2,500	offset by lily/poinsettia memorials
265	800	528	800	650	
266	194,478	131,855	179,134	147,732	
267	EXECUTIVE COUNCIL				
268		300	300	2,000	search expenses for candidates
269	100	37	100	300	First Aid training every 2 yrs
270	100	337	400	2,300	
271	FELLOWSHIP				
272	3,000	2,048	3,500	3,500	
273	9,000	5,603	7,000	8,000	
274	12,000	7,651	10,500	11,500	

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275	FINANCE				\$31k shelter offset by line 167	
276	Min Stewardship & Finance	69,959	53,695	69,959	71,923	
277	Audit	12,500		12,500	12,500	
278	Bank Services	4,000	3,025	4,033	4,000	offset by line 164
279	Finance Assistant	6,931	4,101	5,468	6,610	6 hrs/wk
280	Finance Associate	17,615	5,101	7,201	18,270	10 hrs/wk
281	Software subscriptions	3,400	3,899	4,154	4,500	QB price increase
282	Stewardship	100		100	100	
283	Supplies	100		100	100	
284	Total FINANCE	114,605	69,822	103,516	118,003	
285	GENERAL					
286	FICA/MC - all employees	34,643	23,482	31,310	32,752	7.65% of wages
287	MA PFML Tax	1,999	1,666	2,222	2,001	0.42% of wages
288	Workers' Compensation Insurance	8,300	5,702	9,074	7,757	2.48% maint; 0.56% others
289	Total GENERAL	44,942	30,851	42,606	42,511	
290	MUSIC					
291	Music Director	53,910	40,433	53,910	55,416	
292	Choral Acquisitions	500		500	300	
293	Instrumentalists / Soloists	5,100	3,450	5,100	5,300	
294	Maintenance	500	1,747	1,747	500	
295	Music Licenses & Fees	425	425	425	425	
296	Total MUSIC	60,435	46,054	61,682	61,941	
297	Total Expense	1,134,867	808,490	1,112,225	1,092,962	
298	Surplus / (deficit) before Transfers	(53,057)	60,716	(12,791)	45,600	
299	Transfers					
300	Transfer to Capital Reserve	40,000	30,000	40,000	40,000	12/31/25 projected balance = \$70k
301	Transfer to IT Reserve	3,600	2,700	3,600	3,600	
302	Transfer to Sabbatical Accrual	2,000	1,500	2,000	2,000	
303	Total Transfers	45,600	34,200	45,600	45,600	
304	Total Expenses & Net Transfers	1,180,467	842,690	1,157,825	1,138,562	
305	Net increase / (decrease) in Net Assets	(98,657)	26,516	(58,391)	0	