2026 at FIRST CHURCH IN CAMBRIDGE, CONGREGATIONAL

What we have as a gift from the past:	12/31/2023	12/31/2024	Projected 12/31/2025
UNRESTRICTED FUNDS	1,771,257	1,740,031	2,300,302
CAPITAL RESERVE FUNDS	(1,646.39)	(652)	70,961
DONOR-RESTRICTED FUNDS	274,681	270,005	87,635
CAPITAL FUNDS	3,211	40,259	0
FRIDAY CAFÉ FUNDS	89,947	96,840	89,260
SHELTER FUNDS	161,882	154,995	169,721
ENDOWMENT FUNDS	972,483	1,052,232	1,087,744
TOTAL	**$3,271,814**	**$3,353,710**	**$3,805,623**

What we expect to receive in 2026:	2024 Actual	2025 Projected	2026 Budget Approved
CONTRIBUTIONS			
PLEDGES	468,298	620,392	660,000
GIFTS	153,901	110,945	65,000
DONATIONS FOR PROPERTY USE	200,039	211,874	215,000
GRANT INCOME	2,500		
INVESTMENT RETURN	442	1,926	1,500
MISCELLANEOUS INCOME	470		500
TRANSFERS FROM SABBATICAL, DEACONS		14,016	
TRANSFER FOR SHELTER ADMIN	60,758	62,317	64,562
TRANSFER FROM INVESTED FUNDS	127,000	127,000	132,000
Total Operating Fund Income:	**$1,013,407**	**$1,148,470**	**$1,138,562**
Our 10% for Mission in 2026:			10%
UCC / MISSIONS / SOCIAL JUSTICE	**96,169**	**101,750**	**107,400**
What we expect to Spend on Ministry in 2026:			
ADMINISTRATION	111,594	122,827	123,671
BUILDINGS & GROUNDS	339,205	354,718	338,086
CHRISTIAN FORMATION	13,909	68,043	70,714
COMMUNICATIONS	99,763	67,049	69,104
DEACONS & MINISTRY	175,694	179,134	147,732
EXECUTIVE COUNCIL	274	400	2,300
FELLOWSHIP	12,778	10,500	11,500
FINANCE	107,000	103,516	118,003
GENERAL STAFF EXPENSES	41,083	42,606	42,511
MUSIC	60,466	61,682	61,941
Plus ADDITIONAL TRANSFER FOR CAPITAL	35,000		
Less TRANSFER TO CAPITAL RESERVES	98,600	43,600	43,600
Less TRANSFER TO SABBATICAL RESERVE	2,500	2,000	2,000
Total Missions, Expenses & Transfers:	**$1,124,034**	**$1,157,825**	**$1,138,562**
Increase / (decrease) in Net Assets	**(110,627)**	**(9,355)**	**0**
Year-end fund balances	**$3,353,710**	**$3,805,623**	**$3,928,644**