



1. With Gratitude

First and foremost, thank you. Your generosity sustains this community—through worship, outreach, care, and connection. We are deeply grateful for your faithfulness.

2. Our Current Financial Reality

Right now, First Community is experiencing a cash flow challenge. While our annual budget is balanced on paper, we may run out of funds within a few months to meet some of our immediate needs—such as payroll, utilities, and ministry operations.

The core of this challenge is **timing**. Many gifts are received later in the year, but our expenses—things like salaries, utilities, and building maintenance—are fixed and occur monthly. This creates shortfalls at certain points in the year.

3. How We Got Here

Over the past several decades, the church made the decision to defer costs during lean financial seasons in order to maintain ministry and staffing. While these decisions allowed us to continue our work at the time, they created long-term strain. That approach is no longer sustainable.

Additional contributing factors include:

- **Recent fiscal year losses**, combined with **weak cash reserves**, have significantly impacted our financial position.
- Our 2025 budget assumed **\$600,000 in non-cash income**—pledges we anticipated would be fulfilled through gifts like stock donations. While those commitments are

still valued, relying on them has **overestimated our cash availability** and placed added strain on day-to-day operations.

- Shifts in giving patterns in churches across the USA (e.g. less frequent or year-end giving)
 - Pledge revenue has remained flat over time, even as our operating costs continue to rise due to inflation and increased service needs
 - Ongoing debt repayment requirements
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4. The Vision: Finish Strong

The **Finish Strong** campaign is our effort to break this cycle and lay a new foundation:

- Eliminate long-term debt
- Restore financial health
- Expand our capacity for mission and ministry

This is not just about numbers—it's about transformation and moving forward in faith.

5. What We're Doing

Church leadership is taking swift and faithful action to stabilize our finances and move forward with integrity:

- Reducing discretionary and non-essential spending
 - Reassessing operations, staffing, and programming for long-term sustainability
 - Working with the Foundation to access \$400,000 in identified funds
 - **Forming a Financial Leadership Team** made up of members with strong business, financial, and economic expertise to guide our next steps
 - Engaging top donors and encouraging congregation-wide participation
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6. How You Can Help

We are asking every member of our church family to consider one or more of these steps:

- ✓ Make a one-time gift today—every contribution makes a difference

You may designate your gift to go toward:

- **Operating needs** (day-to-day ministry and staffing)
- **Capital/debt reduction**
- Or **leave it undesignated** and allow church leadership to allocate it where it's most needed

- ✓ Stay current on your pledge
- ✓ Consider accelerating your giving if possible

Give online or by mail. Visit [Finish Strong | First Community](#) for more information.

7. Faith in Action

This is a challenge—but it is also a faithful opportunity. With prayer, unity, and generosity, we can rise to meet this moment and step into the future with confidence and grace.

8. Looking Ahead: Financial Freedom by 2026

We are not only solving today's problems—we are working toward a **new beginning**. If we continue forward together, we believe that by the end of **2026**, First Community can be **financially free from burdensome debt**.

That freedom will:

- Unleash new energy for ministry
- Allow us to dream boldly and act generously
- Empower us to serve our community with joy and confidence

Finish Strong is not just the end of debt—it's the beginning of a renewed, vibrant future.