

# FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY



## Annual Financial Meeting

February 23, 2026

# BE THE CHURCH!

*Keep alert, stand firm in your faith ...*

– 1 Corinthians 16:13-14



SHF Youth Mission Trip April 13-19, 2025



Intergenerational Mission Trip January 4-10, 2026

# PART A: 2025 FINANCIAL RESULTS

First Church of Christ, Congregational, Glastonbury



**FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY**  
**CONSOLIDATING STATEMENT OF ACTIVITIES**  
**YEAR ENDED DECEMBER 31, 2025**



	GENERAL FUND	OUTSIDE BUDGET FUNDS	RESERVE FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS
<b>NET FUNDS BALANCE - 01/01/2025</b>	\$ -	\$ 399,896	\$ 393,240	\$ 6,383,976	\$ 7,177,112
<b><u>INCOME</u></b>					
Open Offering And Gifts	\$ 41,282	\$ 82,273	\$ 15,591	\$ -	\$ 139,146
Investment Income Designated for Op. Budget	240,888	-	-	(240,717)	171
Miscellaneous Income	3,136	-	-	-	3,136
Current Pledges	898,189	-	-	-	898,189
Prior Year Pledges	4,127	-	-	-	4,127
Designated Offerings:					
Easter	17,597	-	-	-	17,597
Thanksgiving	10,618	-	-	-	10,618
Christmas	20,176	-	-	-	20,176
Pentecost	4,545	-	-	-	4,545
Rummage Sale Proceeds	16,560	-	-	-	16,560
Reserves Transfer to Op. Budget	56,390	50,805	-	-	107,195
Fund Contributions	-	-	-	244,258	244,258
Investment Total Return	-	-	77,528	1,249,537	1,327,065
Program Revenues	-	97,365	-	-	97,365
Love for Children Capital Campaign Donations	-	172,681	-	-	172,681
Memorial Funds	-	-	6,416	-	6,416
<b>TOTAL INCOME</b>	<b>\$ 1,313,508</b>	<b>\$ 403,124</b>	<b>\$ 99,536</b>	<b>\$ 1,253,078</b>	<b>\$ 3,069,245</b>
<b><u>EXPENSES</u></b>					
Compensation:					
Salaries And Wages	\$ 613,250	\$ -	\$ -	\$ -	\$ 613,250
Payroll Taxes, Benefits	229,970	-	-	-	229,970
Other	12,297	-	-	-	12,297
Board of Deacons	3,940	2,011	-	-	5,950
Board of Children's Ministry	4,488	11,058	-	-	15,546
Board of Youth Ministry	11,170	33,748	-	1,500	46,419
Board of Music	15,300	21,423	-	3,844	40,567
Board of Lay Life & Ministry	3,422	-	-	-	3,422
Stewardship Committee	997	-	-	-	997
Discipleship Ministries	1,232	234	-	-	1,466
Board of Trustees:		60,907	-	-	60,907
Office expenditures	25,311	-	-	-	25,311
Insurance	26,955	-	-	-	26,955
Repairs and maintenance	120,425	-	-	-	120,425
Utilities	40,781	-	-	-	40,781
Media Committee	-	-	-	-	-
Church Council and Council Discretionary	615	45,044	-	-	45,659
Board of Christian Service					
Outreach and Conference/Association Dues	83,599	1,227	-	6,099	90,925
Named Offerings	64,951	-	-	-	64,951
Parish Relief Fund	4,000	-	-	-	4,000
Micah Children's Initiative	-	46,648	-	-	46,648
Greater Hartford Interfaith Action Alliance	-	-	3,000	-	3,000
Korean Partnership	-	-	-	-	-
Refugee Resettlement	-	3,093	-	-	3,093
Memorial Committee	-	-	7,055	-	7,055
Love for Children Cap. Camp. Uses/Transfers	-	242,056	-	-	242,056
Micah Children's Initiative	-	-	-	36,283	36,283
Other Program Expenses and Transactions	-	-	21,041	-	21,041
Capital Projects Expense	-	-	-	74,331	74,331
<b>TOTAL EXPENSES</b>	<b>\$ 1,262,703</b>	<b>\$ 467,449</b>	<b>\$ 31,097</b>	<b>\$ 122,057</b>	<b>\$ 1,883,305</b>
Surplus (Deficit)	50,805	(64,326)	68,439	1,131,022	1,185,940
Trustees/Congregational Reserves	(50,805)	-	-	-	(50,805)
<b>NET FUNDS BALANCE CHANGE</b>	<b>\$ -</b>	<b>\$ (64,326)</b>	<b>\$ 68,439</b>	<b>\$ 1,131,022</b>	<b>\$ 1,135,135</b>
<b>NET FUNDS BALANCE - 12/31/2025</b>	<b>\$ -</b>	<b>\$ 335,570</b>	<b>\$ 461,679</b>	<b>\$ 7,514,998</b>	<b>\$ 8,312,247</b>



**FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY**  
**BALANCE SHEET**  
**YEAR ENDED DECEMBER 31, 2025**



	As Of 12/31/2021	As Of 12/31/2022	As Of 12/31/2023	As Of 12/31/2024	As Of 12/31/2025	Year-to-Year Change
<b>ASSETS</b>						
Webster Bank Money Market	\$ 186,707	\$ 487,820	\$ 6,095	\$ 200,808	\$ 158,415	\$ (42,393)
UCC Cornerstone Fund	8,925	9,019	9,323	9,702	10,057	355
United Church Funds (former CTUCC CTF)	5,434,577	4,819,160	5,612,636	6,376,137	7,550,692	1,174,555
Bank Of America   Burnham Trust	458,373	353,078	384,271	411,903	452,783	40,880
Webster Bank Checking	536,020	215,418	237,497	91,229	191,692	100,462
Bank of America Checking	-	-	160	2,347	99	(2,248)
Bank of America Savings	-	-	200,026	249,642	199,961	(49,681)
Webster Investments	-	-	51,066	-	-	-
<b>TOTAL ASSETS</b>	<b>\$ 6,624,603</b>	<b>\$ 5,884,495</b>	<b>\$ 6,501,074</b>	<b>\$ 7,341,768</b>	<b>\$ 8,563,699</b>	<b>\$ 1,221,931</b>
<b>LIABILITIES &amp; FUND BALANCES</b>						
<b>LIABILITIES</b>						
Accrued Sabbatical	\$ 29,250	\$ 13,750	\$ 16,090	\$ 20,590	\$ 25,090	\$ 4,500
Reserve Account	-	-	-	6,760	6,000	(760)
Prepaid Pledges	139,304	155,253	150,260	137,305	220,361	83,056
Other Miscellaneous	0	(36)	1	1	1	(0)
<b>Total Liabilities</b>	<b>\$ 168,555</b>	<b>\$ 168,967</b>	<b>\$ 166,351</b>	<b>\$ 164,656</b>	<b>\$ 251,452</b>	<b>\$ 86,796</b>
<b>FUND BALANCES</b>						
<b>Endowment Funds</b>						
Founders Fund	976,290	790,592	728,793	791,595	900,771	109,176
General Endowment Fund	3,289,947	2,659,041	2,857,820	3,175,822	3,583,317	407,495
Rudd Fund	124,831	77,874	90,479	103,489	109,512	6,023
Scholarship Fund	22,555	18,597	18,655	20,091	22,430	2,339
Whipple Fund	126,834	110,033	124,387	142,630	170,918	28,289
Organ Fund	23,037	15,366	17,272	19,745	19,743	(2)
Thompson Unrestricted Fund	153,021	126,832	138,036	152,543	176,101	23,558
Thompson Mission Fund	152,988	126,784	137,985	152,485	176,035	23,550
Martin Special Missions	89,074	-	-	-	-	-
Gross Unrestricted Fund	151,474	131,178	147,452	168,565	201,361	32,796
Micah Fund for Children	-	576,571	1,037,349	1,245,108	1,702,027	456,919
sub-total Funds Receiving Income from UCF	\$ 5,110,052	\$ 4,056,297	\$ 4,260,878	\$ 5,972,073	\$ 7,062,215	\$ 1,090,142
<b>Estate of Harriet T. Burnham</b>						
Isabella Turner Fund	250,786	192,793	210,107	225,524	248,178	22,654
FCCG Music Fund	207,587	160,285	174,164	186,379	204,605	18,225
sub-total Burnham Trusts	\$ 458,373	\$ 353,078	\$ 384,271	\$ 411,903	\$ 452,783	\$ 40,880
<b>sub-total Endowment Funds</b>	<b>\$ 5,568,425</b>	<b>\$ 4,985,945</b>	<b>\$ 5,682,499</b>	<b>\$ 6,383,976</b>	<b>\$ 7,514,998</b>	<b>\$ 1,131,022</b>
<b>Reserve Funds</b>						
Opportunity Fund	55,343	38,789	43,842	48,392	52,358	3,965
Christian Service	37,988	32,898	36,980	42,275	50,500	8,225
Mission Reserve	281,167	240,801	268,714	294,045	349,274	55,229
Memorial Committee	16,158	10,503	9,550	8,528	9,547	1,020
<b>sub-total Reserve Funds</b>	<b>\$ 390,656</b>	<b>\$ 322,992</b>	<b>\$ 359,086</b>	<b>\$ 393,240</b>	<b>\$ 461,679</b>	<b>\$ 68,439</b>
<b>Outside Budget Funds</b>						
Refugee Resettlement	2,084	3,332	7,819	9,497	8,103	(1,394)
Love for Children Capital Campaign	307,526	219,393	69,378	164,076	94,701	(69,375)
Micah Children's Initiative	1,124	13,271	19,671	31,045	20,755	(10,290)
Trustees/Congregational Reserves	70,952	60,564	99,974	70,911	62,656	(8,255)
Various Other O/B Funds	111,007	110,030	96,297	124,366	149,355	24,988
<b>sub-total O/B Funds</b>	<b>\$ 496,966</b>	<b>\$ 406,590</b>	<b>\$ 293,139</b>	<b>\$ 399,896</b>	<b>\$ 335,570</b>	<b>\$ (64,326)</b>
<b>Total Fund Balances</b>	<b>\$ 6,456,048</b>	<b>\$ 5,715,528</b>	<b>\$ 6,334,723</b>	<b>\$ 7,177,112</b>	<b>\$ 8,312,247</b>	<b>\$ 1,135,135</b>
<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>\$ 6,624,603</b>	<b>\$ 5,884,495</b>	<b>\$ 6,501,074</b>	<b>\$ 7,341,768</b>	<b>\$ 8,563,699</b>	<b>\$ 1,221,931</b>

**Notes:**

- The Balance Sheet does not include any of the real property or personal property owned and occupied by the Church since their values are difficult to determine accurately:  
- 2183 Main St., 2169 Main St., and furniture and fixtures in buildings.



**FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY**  
**STATEMENT OF CHANGES IN ASSETS AND FUND BALANCES**  
**YEAR ENDED DECEMBER 31, 2025**



	BEGINNING MARKET VALUE	DEPOSITS	INCOME	REALIZED/ UNREALIZED GAINS	INVESTMENT FEES	WITHDRAWALS FOR MISSION & CAPITAL	TRANSFERS TO OPERATING INCOME	OTHER WITHDRAWALS & TRANSFERS	ENDING MARKET VALUE
<b>ASSETS</b>									
Webster Bank   Money Market	\$ 200,808	\$ 81	\$ -	\$ -	\$ -	\$ -	\$ (81)	\$ (42,393)	\$ 158,415
UCC Cornerstone Fund	9,702	355	-	-	-	-	-	-	10,057
United Church Funds	6,376,137	2,258	145,554	1,125,562	-	(114,817)	(226,002)	242,000	7,550,692
Bank Of America   Burnham Trust	411,903	-	11,521	53,123	(9,050)	-	(14,715)	-	452,783
Webster Bank   Checking Acct.	91,229	1,485,338	-	-	-	-	-	(1,384,875)	191,691,599
Bank Of America   Checking Acct.	2,347	12,786	-	-	-	-	-	(15,034)	99
Bank Of America   Savings Acct.	249,642	-	90	-	-	-	(90)	(49,681)	199,961
Webster Bank   Investments Acct.	-	-	-	-	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>\$ 7,341,768</b>	<b>\$ 1,500,382</b>	<b>\$ 157,600</b>	<b>\$ 1,178,686</b>	<b>\$ (9,050)</b>	<b>\$ (114,817)</b>	<b>\$ (240,888)</b>	<b>\$ (1,249,983)</b>	<b>\$ 8,563,699</b>
<b>LIABILITIES &amp; FUND BALANCES</b>									
<b>LIABILITIES</b>									
Accrued Sabbatical	\$ 20,590	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,500	\$ 25,090
Reserve Account	6,760	3,000	-	-	-	-	-	(3,760)	6,000
Prepaid Pledges	137,305	220,361	-	-	-	-	-	(137,305)	220,361
Other Miscellaneous	1	-	-	-	-	-	-	(0)	1
<b>Total Liabilities</b>	<b>\$ 164,656</b>	<b>\$ 223,361</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (136,565)</b>	<b>\$ 251,452</b>
<b>FUND BALANCES</b>									
<b>Endowment Funds</b>									
Founders Fund	791,595	24,258	17,828	136,831	-	(49,981)	(9,500)	(10,260)	900,771
General Endowment Fund	3,175,822	-	71,194	546,701	-	-	(210,400)	-	3,583,317
Rudd Fund	103,489	-	2,259	17,854	-	(14,110)	-	20	109,512
Scholarship Fund	20,091	-	442	3,397	-	(1,500)	-	-	22,430
Whipple Fund	142,630	-	3,237	25,052	-	(3,844)	-	-	170,918
Organ Fund	19,745	-	443	3,399	-	-	(6,102)	-	19,743
Thompson Unrestricted Fund	152,543	-	3,405	26,256	-	-	-	-	176,101
Thompson Mission Fund	152,485	-	3,403	26,246	-	(6,099)	-	-	176,035
Gross Unrestricted Fund	168,565	-	3,779	29,018	-	-	-	-	201,361
Micah Fund for Children	1,245,108	220,000	31,050	242,152	-	(36,283)	-	-	1,702,027
<b>sub-total Funds Receiving Income from UCF</b>	<b>\$ 5,972,073</b>	<b>\$ 244,258</b>	<b>\$ 137,039</b>	<b>\$ 1,056,903</b>	<b>\$ -</b>	<b>\$ (111,817)</b>	<b>\$ (226,002)</b>	<b>\$ (10,240)</b>	<b>\$ 7,062,215</b>
<b>Estate of Harriet T. Burnham</b>									
Isabella Turner Fund	225,524	-	6,314	29,111	(4,708)	-	(8,062)	-	248,178
FCCG Music Fund	186,379	-	5,207	24,013	(4,342)	-	(6,653)	-	204,605
<b>sub-total Burnham Trusts</b>	<b>\$ 411,903</b>	<b>\$ -</b>	<b>\$ 11,521</b>	<b>\$ 53,123</b>	<b>\$ (9,050)</b>	<b>\$ -</b>	<b>\$ (14,715)</b>	<b>\$ -</b>	<b>\$ 452,783</b>
<b>sub-total Endowment Funds</b>	<b>\$ 6,383,976</b>	<b>\$ 244,258</b>	<b>\$ 148,560</b>	<b>\$ 1,110,026</b>	<b>\$ (9,050)</b>	<b>\$ (111,817)</b>	<b>\$ (240,717)</b>	<b>\$ (10,240)</b>	<b>\$ 7,514,998</b>
<b>Reserve Funds</b>									
Opportunity Fund	48,392	15,591	1,085	8,330	-	-	-	(21,041)	52,358
Christian Service	42,275	-	948	7,277	-	-	-	-	50,500
Mission Reserve	294,045	-	6,646	51,583	-	(3,000)	-	-	349,274
Memorial Committee	8,528	6,416	191	1,468	-	-	-	(7,055)	9,547
<b>sub-total Reserve Funds</b>	<b>\$ 393,240</b>	<b>\$ 22,007</b>	<b>\$ 8,869</b>	<b>\$ 68,659</b>	<b>\$ -</b>	<b>\$ (3,000)</b>	<b>\$ -</b>	<b>\$ (28,097)</b>	<b>\$ 461,679</b>
<b>Outside Budget Funds</b>									
Refugee Resettlement	9,497	1,699	-	-	-	-	-	(3,093)	8,103
Love for Children Capital Campaign	164,076	172,681	-	-	-	-	-	(242,056)	94,701
Micah Children's Initiative	31,045	36,358	-	-	-	-	-	(46,648)	20,755
Trustees/Congregational Reserves	70,911	52,652	171	-	-	-	(171)	(60,907)	62,656
Various Other O/B Funds	124,366	139,734	-	-	-	-	-	(114,745)	149,355
<b>sub-total O/B Funds</b>	<b>\$ 399,896</b>	<b>\$ 403,124</b>	<b>\$ 171</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (171)</b>	<b>\$ (467,449)</b>	<b>\$ 335,570</b>
<b>Total Fund Balances</b>	<b>\$ 7,177,112</b>	<b>\$ 669,389</b>	<b>\$ 157,600</b>	<b>\$ 1,178,686</b>	<b>\$ (9,050)</b>	<b>\$ (114,817)</b>	<b>\$ (240,888)</b>	<b>\$ (505,786)</b>	<b>\$ 8,312,247</b>
<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>\$ 7,341,768</b>	<b>\$ 892,750</b>	<b>\$ 157,600</b>	<b>\$ 1,178,686</b>	<b>\$ (9,050)</b>	<b>\$ (114,817)</b>	<b>\$ (240,888)</b>	<b>\$ (642,351)</b>	<b>\$ 8,563,699</b>



### CONSOLIDATING STATEMENTS OF ACTIVITIES (P&L) 📄

1. See Budget Notes & Assumptions for additional commentary.
2. **General Fund** represents the Church's main operating budget. The operating surplus is swept to the Trustees/Congregational Reserve at year end.
3. **Outside Budget** includes program revenues and expenses from board activities and fundraisers. Examples: youth retreats, music trips, **Church School Mission Project**, **Covenant to Care**, refugee resettlement assistance work, **Micah Children's Initiative**, **Love for Children Capital Campaign (L4C)**, etc.
4. **Reserves** are the Opportunity Fund, Mission Reserve, Christian Service Reserve and Memorial Fund. A portion of endowment returns/losses are allocated to these funds.
5. **Capital Projects Expense** includes **Founders Fund** and **Rudd Fund** projects. This year we completed the Accessibility Improvement Project (replacing/widening two exterior doors and four interior doors in the Meetinghouse) including power actuators on the new exterior doors. We also installed new wrought iron railing on the east end of the Universal Access area to alleviate a potential safety issue. We also initiated the new Gordon S. Bates Solar Array project by signing the contract and making an initial materials payment to secure the purchase order for the inverters. We used Rudd Fund monies for the AIP (approved in 2024) and for new thermostats, new shelving and new carpet in the Meetinghouse. **Organ Fund** monies (listed under Board of Music) were used for repairs to the Great Schwimmers (pressure regulators) on the Schöenstein Organ.

### BALANCE SHEET & BALANCE SHEET CHANGES 📄

1. Note that our Balance Sheet does not include provisions for the real property or personal property associated with our campus at 2169 and 2183 Main St. Our latest property schedule on our Property & Casualty Insurance memorandum of insurance lists a building and contents value of \$14.74 million based on appraisal in July 2025.
2. \$7.55 million of our endowment is invested with the **United Church Funds** - trusted investment partner to 1,200 UCC churches and ministries, including services to faith-based organizations beyond UCC. We utilize a nominal 70:30 blend of their Beyond Fossil Fuels Fund and Fixed Income Fund.
3. We also have two assets invested with Bank of America totaling ~\$0.45 million (the **Harriet Turner Burnham Trusts**).
4. We have a small, ~\$10,000 holding in the **UCC Cornerstone Fund**, which provides low-cost loans to UCC ministries and organizations for projects such as building purchases and construction.
5. In April 2023, we opened accounts at Bank of America and transferred monies from our Webster Checking and Savings accounts to limit deposits to be below FDIC insurance thresholds. The BoA checking account is utilized solely for credit/debit card transactions at our various fundraisers (e.g. Rummage Sale, Potato Booth, etc.)



6. The Webster Bank Investments account was used as a short-term account to hold our \$50,000 L4C capital campaign gift. The 6-month Treasury Bill we invested in matured in Oct. 2023 and we closed the account in 2024. The gift to Silver Lake Camp & Retreat Center was made in Feb. 2024.
7. In mid-April 2024, our endowments were transferred to United Church Funds. The Beyond Fossil Fuels Fund had a fine year, finishing with a 25.10% rate of return (13.51% 5-year; 12.22% 10-year). The Fixed Income Fund finished with a 7.36% rate of return (-0.27% 5-year; 1.98% 10-year). As of September we were at approximately 73:27 and Trustees authorized a re-balancing to 70:30, effected 9/18/2025.
8. UCF Returns(blended): +19.9% including reinvested dividends (+8.6% 5-yr CAGR CTF & UCF)  
Burnham Returns: +9.9%; +13.5% including RMD taken as **Investment Income**.  
Cornerstone: 24-month term note at 3.50%
9. Investment returns/losses for **Micah Fund for Children, Founders, Rudd, Scholarship, Whipple, Thompson, Burnham** and **Mission Funds** are tracked separately. Investment returns/losses for all other funds receive an allocation based on their beginning-of-year market value.
10. Our main endowment assets experienced an increase of \$1,175,000 in addition to funded capital improvements (\$78,200), mission uses (\$50,730) and our spending policy use (\$226,000). We had two (2) gifts totalling \$2,258 to our **Founders Fund** in 2025 and we moved \$242,000 of **Love For Children Capital Campaign** gifts to endowments per the campaign documents. There was one gift to the general endowment in late Dec. which will be reflected in 2026 statements.
11. **Opportunity Fund** end-of-year balance is ~\$52,400.  
**Trustees/Congregational Reserve** end-of-year balance is ~\$62,700; \$50,000 is used to fully fund and balance the 2026 Operating Budget.
12. **Memorial Fund** monies were used to purchase various plants, plaques and banners for the Memorial Garden and campus, media upgrades to body packs and microphones, along with a \$3,500 donation to the UCC Christmas Fund.

#### **OUTSIDE BUDGET FUNDS - APPENDIX A**

1. Excluding capital campaign donations, Outside Budget Income (Program Revenues, gifts and offerings) were down ~3.7% over 2024 levels. Program Expenses were up ~0.9%. We experienced higher spending in Youth, Adult Fellowship, MCI and Refugee Resettlement; lower spending in Music and Church School programs.
2. Campaign pledge donations plus other gifts to the **Love for Children Capital Campaign** (L4C) for 2025 totaled ~\$172,700. Inception to date, we have received ~\$1,708,000 (~99%).



### OUTREACH - APPENDIX B

1. Table illustrates the work of the **Board of Christian Service** in outreach (including Tag Sale proceeds), **Parish Relief** and **Designated Offerings** (Easter, Thanksgiving and Christmas). Also, **Outside Budget** gifts and **Council Discretionary** spending.
2. 2025 figures did not include large gifts from the L4C capital campaign like we did in 2022 (\$50,000 to IRIS) and 2024 (\$50,000 to Silver Lake). 2025 monies included outreach gifts, Council Discretionary spending, Refugee Resettlement activities, MCI/O'Brien School Partnership and the Church School Mission Project (HELO Haiti).
3. In 2020, the UCC transitioned from a "Dues plus Our Church's Wider Mission" model to a Proportional Giving (PG) model, also encouraged by the Southern New England Conference (SNEC). We support a number of other UCC ministries in addition to our SNEC PG and Hartford East Association dues. Overall SNEC and UCC giving was down ~40% in 2025, mostly due to our 2024 L4C gift to Silver Lake.
4. It was another year of generosity to our Special Offerings. Including Tag Sale proceeds, Total **Board of Christian Service** giving was down over 2024 by 2.7% due to lower tag sale receipts. Special Offerings alone (except Pentecost, allocated to **Trustees**) increased 2.3% vs. 2024:  
Easter ↓12.4%, SGTS ↓12.5%, Thanksgiving ↑21.0%, Christmas ↑6.5%, Pentecost ↓76%.

### CAPITAL EXPENDITURES (FOUNDERS & RUDD) - APPENDIX C, D

1. **Founders Fund** monies in the amount of \$53,556 were used in 2024 and 2025 for the Accessibility Improvement Project vs. approval amounts of \$55,000. Including Pentecost Offerings and Rudd Fund uses, the AIP total cost was \$79,222. \$14,460 was used for the GSB Solar Array Project in 2025 vs. approval amount of \$150,000.  
**Rudd Fund** monies in 2025 were utilized for the AIP (\$6,430), new NEST thermostats (\$886), new shelving (\$464) and new Meetinghouse carpet (\$6,310).
2. **Board of Trustees** is developing a Facility Master Plan to address short-term and long-term Capital Improvement needs.



Micah Children's Initiative Committee  
with O'Brien Principal Diane Leja

**BE THE CHURCH!**  
*... be courageous, be strong.*

– 1 Corinthians 16:13-14



SHF Youth Mission Trip April 13-19, 2025

# PART B: 2026 BUDGET

First Church of Christ, Congregational, Glastonbury



# FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY PROPOSED 2026 ANNUAL BUDGET AND 5-YEAR COMPARISON



ACCOUNT NAME	2021 ACTUAL	2022 ACTUAL	2023 ACTUAL	2024 ACTUAL	2025 BUDGET	2025 ACTUAL	2026 BUDGET	2026 vs. 2025 BUDGET +Higher / (-Lower) \$ %	2026 vs. 2025 ACTUAL +Higher / (-Lower) \$ %	COMMENTS
<b>INCOME</b>										
Open Offerings	\$ 48,714	\$ 37,977	\$ 56,725	\$ 47,387	\$ 52,810	\$ 41,282	\$ 41,860	\$ (10,950) -20.7%	\$ 578 1.4%	Lower based on 2025 Actual.
Investment Income Designated for Op. Budget	228,988	259,618	245,716	240,709	239,900	240,888	249,670	9,770 4.1%	8,782 3.6%	UCF Draws + Burnham, Thompson distributions.
Miscellaneous Income	1,455	2,995	2,683	3,121	3,000	3,136	3,000	- (136) -4.3%	(136) -4.3%	Same as 2025 Budget.
Current Pledges	826,794	847,768	854,709	877,202	884,000	898,189	910,000	26,000 2.9%	11,811 1.3%	\$928,513 actual Stewardship result x 0.980 Jan /Feb. 2026 Actual.
Prior Year Pledges	1,555	2,805	1,520	3,552	1,900	4,127	2,470	570 30.0%	(1,657) -40.2%	
General Fund Revenue	-	-	-	-	-	-	-	-	-	
Designated Offerings	-	-	-	-	-	-	-	-	-	
<b>Easter</b>	24,495	22,789	19,362	20,092	20,000	17,597	18,000	(2,000) -10.0%	403 2.3%	Same as 2025 Budget.
<b>Thanksgiving</b>	8,836	8,559	8,958	8,774	8,000	10,618	8,000	(2,618) -32.5%	(2,618) -32.5%	Same as 2025B.
<b>Christmas</b>	16,623	18,310	16,550	18,945	16,000	20,176	16,000	(4,176) -26.1%	(4,176) -26.1%	Same as 2025B.
<b>Pentecost</b>	1,920	260	2,174	18,975	2,000	4,545	4,000	(545) -12.0%	(545) -12.0%	Same as 2025B.
Rummage Sale Proceeds	4,833	8,622	18,108	18,926	12,000	16,560	12,000	(4,560) -38.0%	(4,560) -38.0%	Same as 2025B.
Special Gifts	-	-	-	-	-	-	-	-	-	
Council Discretionary Funds	-	-	-	-	-	-	-	-	-	
Reserves Transfer to Operating Budget	-	-	-	-	-	-	-	-	-	
<b>Total Income</b>	<b>\$ 49,860</b>	<b>\$ 45,000</b>	<b>\$ 43,950</b>	<b>\$ 62,000</b>	<b>\$ 56,390</b>	<b>\$ 56,390</b>	<b>\$ 50,000</b>	<b>\$ (6,390) -11.3%</b>	<b>\$ (6,390) -11.3%</b>	Leave \$10k + \$1,850 [2025 Pentecost remainder].
<b>EXPENSES</b>										
<b>Compensation:</b>										
Salaries and Wages	\$ 629,998	\$ 634,034	\$ 599,439	\$ 634,471	\$ 635,700	\$ 613,250	\$ 673,088	\$ 37,388 5.9%	\$ 59,838 9.8%	3.0% Staff Salary increase, Added pastoral care.
Payroll Taxes and Benefits	214,266	219,523	223,446	223,726	248,250	229,970	213,802	(34,448) -13.9%	(16,168) -7.0%	Pension Board med. premiums +4.7%.
Professional Expenses and Sabbatical Reserve	11,625	17,216	16,058	13,021	19,780	12,297	19,196	(884) -3.0%	6,899 56.1%	
Board of Deacons	4,635	3,772	4,460	3,467	3,700	3,940	3,793	93 2.5%	(147) -3.7%	2026 Budget Request.
Board of Children's Ministry	3,738	4,042	3,916	4,375	4,500	4,488	5,250	750 16.7%	762 17.0%	2026 Budget Request.
Board of Youth Ministry	8,667	8,889	7,767	11,269	12,000	11,170	12,000	830 7.4%	830 7.4%	2026 Budget Request.
Board of Music	12,811	13,804	13,790	15,286	15,300	15,300	16,425	1,125 7.4%	1,125 7.4%	2026 Budget Request.
Board of Lay Life & Ministry	2,257	2,352	2,853	3,532	4,000	3,422	4,170	170 4.3%	748 21.9%	2026 Budget Request.
Stewardship Committee	559	607	709	853	750	997	1,000	250 33.3%	3 0.3%	Same as 2025 Actual.
Discipleship Ministries	626	1,359	1,448	1,787	2,200	1,232	2,300	100 4.5%	1,068 86.7%	2026 Budget Request.
Board of Trustees										
Office Expenditures	21,913	28,426	27,947	25,474	25,530	25,311	26,910	1,380 5.4%	1,599 6.3%	P&C costs ↑1.25%; WC Policy ↓ ~\$1,400.
Insurance	29,754	33,321	36,719	38,042	30,540	26,955	30,669	129 0.4%	3,714 13.8%	Increased repairs and maintenance costs.
Repairs and Maintenance	48,511	69,746	64,400	123,047	109,900	120,425	116,171	6,271 5.7%	(4,254) -3.5%	Increased electricity and gas costs.
Utilities	28,898	39,268	36,460	37,778	38,250	40,781	44,026	5,276 15.1%	3,245 8.0%	
<b>Sub-Total Trustees</b>	<b>142,743</b>	<b>170,762</b>	<b>165,526</b>	<b>224,341</b>	<b>204,220</b>	<b>213,471</b>	<b>217,776</b>	<b>\$ 4,305 6.6%</b>	<b>\$ 4,305 2.0%</b>	
Media Committee	111	200	-	-	200	-	200	- 0.0%	200 100.0%	Same as 2025B.
Church Council and Council Discretionary	1,011	1,058	576	732	1,000	615	1,000	- 0.0%	385 62.5%	Same as 2025B.
Board of Christian Service	81,975	79,203	80,951	82,845	84,400	83,599	87,000	2,600 3.1%	3,401 4.1%	Outreach + Parish Relief = 10% of Current Pledges.
Outreach, Conference Dues & Allocations	50,553	58,281	62,977	66,740	56,000	64,951	54,000	(2,000) -3.6%	(10,951) -16.9%	Equal to Special Offerings + Tag Sale.
Named Offerings + Tag Sale	4,000	4,000	4,000	4,000	4,000	4,000	4,000	- 0.0%	- 0.0%	Same as 2025B.
Parish Relief	-	-	-	-	-	-	-	-	-	
<b>Total Expenses</b>	<b>\$ 1,169,576</b>	<b>\$ 1,219,100</b>	<b>\$ 1,187,913</b>	<b>\$ 1,290,445</b>	<b>\$ 1,296,000</b>	<b>\$ 1,262,703</b>	<b>\$ 1,315,000</b>	<b>\$ 19,000 1.5%</b>	<b>\$ 52,297 4.1%</b>	Incl. remainder of 2025 Pentecost Offering.
<b>SURPLUS / (DEFICIT)</b>	<b>\$ 44,497</b>	<b>\$ 35,603</b>	<b>\$ 82,542</b>	<b>\$ 29,238</b>	<b>\$ -</b>	<b>\$ 50,805</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	
Trustees/Congregational Reserves @ Year-End	\$ 70,952	\$ 60,564	\$ 99,974	\$ 70,911	\$ 14,521	\$ 62,656	\$ 12,656	\$ 12,656 5.0%	\$ 12,656 5.0%	
Endowments Withdrawal	\$ 207,600	\$ 234,590	\$ 227,400	\$ 221,200	\$ 219,900	\$ 219,900	\$ 227,350	\$ 227,350 5.0%	\$ 227,350 5.0%	



**FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY**  
**PROPOSED 2026 ANNUAL BUDGET**  
**KEY NOTES, REMARKS + ASSUMPTIONS**

**2025 RESULTS - ACTUAL** 🏠

1. **Open Offerings:** a disappointing December exacerbated by missing one Sunday due to snow cancellation; we reached only 78.2% of Budget.  
**Current Pledges** realized at 101.6% of Budget and 99.3% of the final Stewardship value (we budgeted 2% for unfulfilled pledges).
2. **Compensation/Salaries:** Actual figures lower than Budget due to lower staff hours and resignation of Rev. Wicks. Added part-time staff: Youth mosaic team and Coordinator of Partnerships, Outreach and Fellowship in August 2025.
3. **Trustees** incurred additional tree removal costs and higher snow plowing (and ice melt), electricity, plus usage and accrual of **Pentecost Offering** for future use. 2025 use of Pentecost Offering was new media computer in the Meetinghouse.
4. Generosity of Special Offerings was another success: Easter (88.0% of Budget; 12.4% lower than 2024); Thanksgiving (132.7% of Budget, 21.0% higher than 2024); Christmas (126.1% of Budget, 6.5 % higher than 2024).
5. Pastoral emphasis continued on the **Pentecost Offering** (227.3% of Budget) and **Rummage Sale** (138.0% of Budget). These events both declined somewhat vs. 2024.
6. **Investment Income** includes the two (2) draws from our endowments at the United Church Funds (UCF), regular disbursements from the Burnham Trusts, and a draw from the Thompson Unrestricted Fund. Our 70/30 blend with UCF's Beyond Fossil Fuels Fund and Fixed Income Fund achieved +19.8% return in 2025 (+8.6% 5-yr. CAGR); Burnham Trusts achieved +9.9% return (+13.5% incl. disbursements.)
7. **Board of Christian Service** outreach spending matches the Congregation's additional giving to **Special Offerings** (exc. Pentecost) plus the Tag Sale proceeds.
8. **2024 Surplus** carryover of \$56,390 was used to balance the 2025 budget; slightly lower 2025 costs resulted in surplus carried forward into **Trustees/Congregational Reserves** of \$50,800.

**2026 BUDGET - INCOME** 🏠

1. **Current Pledges** based on actual 2026 Stewardship campaign results of \$925,813; and an unfulfilled pledge allowance of 1.89%. Despite moves, deaths and retirements, number of pledgers grew to 281 and those able to increased their pledge by an average of 10.8%.
2. **Open Offerings** decreased due to 2025 actual outcome. **Miscellaneous Income** same as 2025 budget.
3. **Investment Income:** By-Laws calculation method of 5% of 20-quarter average and strong 2025 market returns allow ~\$227,000 from UCF. Still working off lower asset levels in late 2021 and 2022 in this calculation.



**FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY**  
**PROPOSED 2026 ANNUAL BUDGET**  
**KEY NOTES, REMARKS + ASSUMPTIONS**

4. **Trustees/Congregational Reserves** transfer of \$50,000 used to balance the current year budget (remaining amount in account is ~\$12,600). Includes ~\$1,850 from 2025 **Pentecost Offering** earmarked for future use .

**2026 BUDGET - EXPENSES** 📌

1. **Compensation:** This year's staffing plan reflects additional pastoral care services from a part-time minister until Ms. Struth is ordained in the fall. Also a Director of Youth Ministries replaces the mosaic staffing plan for the next program year. A 3.0% allowance for salary increases is planned, as well as 4.7% increase in medical premiums from the UCC Pension Board.
2. ~14 of 22 hours weekly of Mr. Pozzato's time is covered by **Outside Budget** funds (**Micah Children's Initiative**).  
Allowance for adding to **Sabbatical Reserve** accrual is set at \$4,500.
3. BCS Conference/Association Dues: Hartford East Assoc. dues are based on 1,058 members @ \$1.30 each, plus \$44,000 contribution to SNEC-UCC. Proportional giving percentage would be 3.71%.
4. **Trustees:** Includes \$810/wk custodial costs with the cleaning service and assumes a mid-year price increase. Insurance Board property and casualty insurance premiums increased only 1.24% Y-o-Y. Snow Plowing, Repairs & Maintenance and Utilities are increased significantly. Overall, budget increase of 15.1%.
5. **BCS Named Offerings & Special Allocations** set equal to **Designated Offerings** (excl. Pentecost to Trustees) and **Rummage Sale Proceeds**.  
**BCS Outreach** plus **BCS Dues & Assessments** plus **BCS Parish Relief** are set to equal 10% of **Pledge Income** [\$91,100], consistent with prior years' policy.

**2026 BUDGET - COMMENTARY** 📌

1. We are pleased to put forward a balanced \$1.315M budget, ~1.5% higher than 2025.
2. Boards and Committees received amounts equal to or close to their 2026 budget requests.
3. We are truly blessed by the generosity of our Congregation, as well as the generations before us. And, equally blessed by the hard work of our leaders, Boards and Committees, Staff and beloved Pastors.
4. **Outside Budget** funds and contingency monies are available to Boards and Committees for exceptional ideas/programs/events that benefit our Congregation.
5. We have used Trustees/Congregational Reserves to balance budgets for >5 years.  
\$38,600 in 2017, \$30,000 in 2018, \$34,500 in 2019, \$37,400 in 2020, \$49,900 in 2021, \$45,000 in 2022, \$43,950 in 2023, \$62,000 in 2024, \$56,400 in 2025, \$50,000 in 2025.
6. Continue to focus on income and stewardship strategies to reduce reliance on endowments and past surpluses to avoid future deficits.



Intergenerational Mission Trip January 4-10, 2026

# APPENDICES

First Church of Christ, Congregational, Glastonbury



**APPENDIX A  
STATEMENT OF CHANGES IN OUTSIDE BUDGET FUNDS  
YEAR ENDED DECEMBER 31, 2025**



	Youth Fellowship	Music Programs	Church School	Adult Fellowship & Mission	Covenant to Care	Flowers	Micah House & Chapel	Love for Children Capital Campaign	Micah Children's Initiative (MCI)	Refugee Resettlement	Trustees/Cong. Reserves	Various	Total
<b>NET FUNDS BALANCE - 01/01/2025</b>	\$ 64,431	\$ 10,690	\$ 6,203	\$ 23,535	\$ 5,394	\$ 3,300	\$ -	\$ 164,076	\$ 31,045	\$ 9,497	\$ 70,911	\$ 10,813	\$ 399,896
<b>INCOME</b>													
Open Offerings and Other Gifts	\$ -	\$ -	\$ 11,966	\$ -	\$ 1,025	\$ 2,394	\$ -	\$ -	\$ 36,358	\$ 1,699	\$ 1,847	\$ 26,984	\$ 82,273
Love for Children Cap. Campaign	-	-	2,888	22,270	-	-	172,681	-	-	-	-	-	172,681
Program Revenues	47,602	24,605	-	-	-	-	-	-	-	-	-	-	97,365
2025 Operating Surplus (Deficit)	-	-	-	-	-	-	-	-	-	-	50,805	-	50,805
<b>TOTAL INCOME</b>	<b>\$ 47,602</b>	<b>\$ 24,605</b>	<b>\$ 14,854</b>	<b>\$ 22,270</b>	<b>\$ 1,025</b>	<b>\$ 2,394</b>	<b>\$ -</b>	<b>\$ 172,681</b>	<b>\$ 36,358</b>	<b>\$ 1,699</b>	<b>\$ 52,652</b>	<b>\$ 26,984</b>	<b>\$ 403,124</b>
<b>EXPENSES</b>													
Deacons/Flowers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,011	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,011
Children's Ministry Programs	-	-	11,058	-	-	-	-	-	-	-	-	-	11,058
Youth Ministry Programs	33,748	-	-	-	-	-	-	-	-	-	-	-	33,748
Music Programs	-	21,423	-	-	-	-	-	-	-	-	-	-	21,423
Discipleship Ministries Programs	-	-	-	-	-	-	-	-	-	-	-	-	-
Trustees/Micah House & Chapel	-	-	-	-	-	-	-	-	-	-	-	-	-
Christian Service Programs	-	-	-	234	1,227	-	-	-	46,648	3,093	-	-	51,203
Council & Other Programs	-	-	2,615	17,442	-	-	-	-	-	-	-	24,987	45,044
Capital Campaign Uses/Transfers	-	-	-	-	-	-	-	242,056	-	-	-	-	242,056
Reserves Transferred @ B-o-Y	-	-	-	-	-	-	-	-	-	-	60,907	-	60,907
<b>TOTAL EXPENSES</b>	<b>\$ 33,748</b>	<b>\$ 21,423</b>	<b>\$ 13,673</b>	<b>\$ 17,676</b>	<b>\$ 1,227</b>	<b>\$ 2,011</b>	<b>\$ -</b>	<b>\$ 242,056</b>	<b>\$ 46,648</b>	<b>\$ 3,093</b>	<b>\$ 60,907</b>	<b>\$ 24,987</b>	<b>\$ 467,449</b>
<b>NET FUNDS BALANCE CHANGE</b>	<b>\$ 13,853</b>	<b>\$ 3,182</b>	<b>\$ 1,181</b>	<b>\$ 4,594</b>	<b>\$ (202)</b>	<b>\$ 383</b>	<b>\$ -</b>	<b>\$ (69,375)</b>	<b>\$ (10,290)</b>	<b>\$ (1,394)</b>	<b>\$ (8,255)</b>	<b>\$ 1,997</b>	<b>\$ (64,326)</b>
<b>NET FUNDS BALANCE - 12/31/2025</b>	<b>\$ 78,284</b>	<b>\$ 13,873</b>	<b>\$ 7,384</b>	<b>\$ 28,129</b>	<b>\$ 5,192</b>	<b>\$ 3,683</b>	<b>\$ -</b>	<b>\$ 94,701</b>	<b>\$ 20,755</b>	<b>\$ 8,103</b>	<b>\$ 62,656</b>	<b>\$ 12,809</b>	<b>\$ 335,570</b>

**Notes:**

- Various column includes Miscellaneous, Media Ministry, Caring Ministries, Women's Ministries, SERRV, Korean Partnership, Mothers of Faith in Action, Children & Family Ministries, etc.
- MCI income includes the approved draw from the Micah Fund For Children endowment (\$36,283) and miscellaneous gifts. Expenses included unspent Taylor Mission Trio funds from previous year(s).
- Trustees used \$4,517 of Reserves (2024 Pentecost) for the Accessibility Improvement Project and \$56,390 for the 2025 Budget. \$1,847 of 2025 Pentecost Offering moved to Reserves for future use.



## APPENDIX B OUTREACH SUMMARY YEAR ENDED DECEMBER 31, 2025



	Board of Christian Service		Council Discretionary & Outside Budget	2025 TOTAL	2024 TOTAL	2023 TOTAL	2022 TOTAL	2021 TOTAL
	Budget	Special Offerings						
Andover Newton Seminary	\$ 2,000	\$ -	\$ -	\$ 2,000	\$ 2,000	\$ 1,500	\$ 1,500	\$ 1,500
Ädelbrook	-	-	-	-	500	500	500	-
Center for Leadership and Justice (formerly CAC)	1,250	-	-	1,250	1,250	1,250	1,250	1,250
Church World Service	1,000	-	-	1,000	1,000	1,000	1,000	700
Coffee Oasis Youth Shelter (WA)	-	-	-	-	1,000	-	-	-
Community Partners in Action	500	-	-	500	500	500	2,020	-
Congregation Kol Haverim	-	-	450	450	-	650	-	-
Connecticut Foodshare	3,000	3,539	-	6,539	3,465	2,500	3,587	2,500
Covenant to Care for Children	500	-	1,227	1,727	1,015	300	1,050	-
Family Promise of Central CT	-	-	200	200	800	300	1,317	3,357
First Church (Internal Use and Gifts)								
Adult / Youth Mission Trips	2,500	4,035	3,500	10,035	9,519	7,000	6,400	5,000
Parish Relief Fund	4,000	-	-	4,000	4,000	4,000	4,000	4,000
Refugee Resettlement	-	-	343	343	1,432	892	23,080	-
Franklinton Center at Bricks	2,500	-	300	2,800	1,600	1,500	8,000	2,000
Fred D. Wish Museum School (Hartford Public Schools)	827	-	-	827	1,277	1,664	12,876	-
Friends in Service Here (FISH)	500	-	-	500	500	500	500	-
Glastonbury A Better Chance (ABC)	1,000	-	800	1,800	1,500	500	250	250
Glastonbury Food Pantry	2,000	-	-	2,000	1,500	1,000	-	-
Glastonbury Links Together	766	-	456	1,222	1,271	1,296	874	3,833
Glastonbury Pride, Inc.	-	-	1,000	1,000	-	-	-	-
Glastonbury TALK (Pollinator Pathway Project)	-	-	-	-	500	-	-	590
Greater Hartford Interfaith Action Alliance (GHIAA)	-	-	3,000	3,000	3,000	3,000	3,000	3,000
Habitat for Humanity North Central CT	-	-	-	-	-	-	500	-
Hands On Hartford	-	4,035	-	4,035	5,736	3,310	3,662	3,329
Hartford Food System	-	-	-	-	-	1,250	1,250	1,250
Hawkwing	700	-	-	700	700	700	700	700
H.E.L.O. Inc. (Haiti)	-	4,035	11,000	15,035	9,736	3,310	3,662	8,329
Heads Up! Hartford	-	-	200	200	1,000	2,500	2,500	2,500
Hole in the Wall Gang Camp	-	-	-	-	1,050	-	-	-
Horace Bushnell Children's Food Pantry	1,500	4,035	-	5,535	5,275	3,310	3,662	3,329
Iglesia Evangélica Unida de Puerto Rico	-	-	-	-	-	716	-	-
InterCommunity, Inc. (Mental Health)	-	-	-	-	1,000	1,800	1,800	1,800
Integrated Refugee & Immigrant Services (IRIS)	1,000	-	1,500	2,500	2,925	2,986	52,853	4,000
Interval House	1,800	-	-	1,800	1,800	2,300	1,300	1,300
Journey Home	1,500	-	-	1,500	1,500	1,500	500	-
[Betty] Knox Foundation	1,000	-	-	1,000	500	500	500	-
KV Foundation for Mental Health [Kevin Vigeant]	500	-	-	500	500	-	-	-
Manchester Area Conference of Churches (MACC)	2,000	6,539	-	8,539	4,000	3,310	4,662	3,329
Mercy Housing and Shelter Corp.	2,000	-	1,163	3,163	1,500	2,000	1,000	1,000
Metropolitan Community Ch. (Trans Voice & Visibility 365)	500	-	-	500	500	1,000	1,000	-
Mothers United Against Violence (MUAV)	1,000	-	-	1,000	1,000	1,000	-	-
National Alliance on Mental Illness (NAMI)	1,000	-	-	1,000	1,000	1,000	1,000	1,000
O'Brien Elementary School (East Hartford Public Schools)	-	-	16,908	16,908	10,888	10,484	8,794	9,348
Open Hearth	2,000	-	-	2,000	1,500	2,000	1,000	1,000
Rebuilding Together Hartford	-	-	1,000	1,000	1,000	571	500	2,000
Refugee Women's Center	500	-	1,250	1,750	-	-	-	-
SeriousFun Children's Network	-	-	-	-	-	-	-	8,000
South Park Inn	3,000	4,035	-	7,035	3,000	2,000	2,000	2,000
<b>Southern New England Conference and Greater UCC</b>	<b>57,513</b>	<b>18,136</b>	<b>4,700</b>	<b>80,349</b>	<b>134,493</b>	<b>97,299</b>	<b>94,569</b>	<b>86,919</b>
Conference Proportional Giving (Dues)	54,000	-	-	54,000	54,000	53,360	53,360	53,360
Hartford East Association (Dues)	1,513	-	-	1,513	1,450	1,330	1,264	1,264
One Great Hour of Sharing	-	14,597	-	14,597	17,092	16,862	20,289	21,995
UCC Christmas Fund / Veterans of the Cross	-	-	3,500	3,500	3,000	3,500	3,000	2,500
Back Bay Mission	-	3,539	100	3,639	3,027	2,986	11,553	3,000
RIP Medical Debt	-	-	-	-	-	-	-	-
Bloomfield Congregational Church (Backpack Project)	1,000	-	-	1,000	2,925	4,386	2,853	3,000
Silver Lake Camp & Retreat Center	-	-	100	100	51,000	1,925	500	800
UCC Open and Affirming Coalition	1,000	-	-	1,000	2,000	1,000	1,000	1,000
Join the Movement (Racial Justice)	-	-	-	-	-	-	500	-
Hadwen Park Cong. Church - LGBT Asylum Task Force	-	-	-	-	-	800	250	-
UCC Global Ministries Child & Elder Sponsorship Program	-	-	-	-	-	11,150	-	-
First Congregational Church of East Windsor	-	-	1,000	1,000	-	-	-	-
St. James Episcopal Church (Carol's Closet)	1,000	-	-	1,000	1,233	1,500	1,062	550
St. Vincent de Paul Middletown	1,500	-	-	1,500	12,580	500	500	500
Town of Glastonbury (Fuel Bank)	1,000	-	-	1,000	4,736	3,310	3,662	3,329
Town of Glastonbury (Police Dept. K9 Program)	-	-	-	-	-	1,000	-	-
Various Other < \$500	-	-	550	550	1,970	780	779	2,291
<b>TOTAL</b>	<b>\$ 103,356</b>	<b>\$ 48,391</b>	<b>\$ 49,547</b>	<b>\$ 201,295</b>	<b>\$ 248,751</b>	<b>\$ 181,788</b>	<b>\$ 264,621</b>	<b>\$ 177,035</b>

**Notes:**

- Figures do not include internal transfers (2025: \$1,600; 2024: \$3,000) to Refugee Resettlement Outside Budget account for future mission.
- 2023 figures do not include \$7,000 transferred to Outside Budget accounts for future mission: \$1,000 Mission Immersion; \$5,000 Refugee Resettlement; \$1,000 Covenant-to-Care.
- 2024 and 2022 figures include Love for Children Capital Campaign gifts to Silver Lake and IRIS, respectively (\$50,000 each).
- 2022 figures include Taylor Mission Trio (TMT) gifts in honor of Rev. Taylor's retirement to Franklinton Center, BBM Capital Campaign and Micah Children's Initiative.
- Year-over-year total increase/(decrease): (-19.1%). Decrease attributable to 2024 capital campaign gift to Silver Lake.
- Year-over-year Special Offering increase/(decrease): Easter (-12.4%), Thanksgiving +21.0%, Christmas +6.5%, Overall +1.2%.
- Church School Mission Projects: 2025-26 - Journey Home; 2024-25 - HELO Haiti; 2023-24 - St. Vincent de Paul; 2023-23 - Rawdat El-Zuhur School (UCC Global Missions); 2021-22 - Fred Wish Gardens Project; 2020-21 Serious Fun.
- O'Brien School (MCI) figures do not include value of Staff labor in support of the mission.
- Starting in 2020 Conference Dues switched from OCWM payments to a conference proportional giving model.
- GHIAA donations inadvertently omitted from prior year figures (2021-2024).
- \$803 Differential to BCS 2025 Actual costs \$152,550 represents postage, printing and other miscellaneous expenses of the board and tag sale.



## APPENDIX C FOUNDERS FUND CAPITAL EXPENDITURE SUMMARY YEAR ENDED DECEMBER 31, 2025



Spent To Date	Total Paid 2022	Total Paid 2023	Total Paid 2024	Total Paid 2025
<b>PROJECTS INITIATED IN 2022</b>	\$ 116,840	\$ 123,301	\$ -	\$ -
Meetinghouse Fire Suppression Upgrade				
Cintas	8,869			
Meetinghouse Compressor				
Cintas	8,716			
1st Floor Fire Suppression Upgrade				
Cintas	10,465			
Meetinghouse Roof Replacement				
Morrissey Construction	38,500			
Meetinghouse Steeple & Belfry Restoration	\$ 41,241			
Robert Morgan Co.	41,100			
Dinner for Steeplejacks	141			
Music Library Flooring (from Roofing Contingency)				
Doug Black	2,250			
Parking Lot Exterior Lighting Replacement				
Dana DePercio Electric Inc.	1,800			
<b>Rev. David T. Taylor Playscape</b>	\$ 5,000	\$ 123,301		
Creative Recreation	5,000	116,916		
Signage and Other Site Works		1,385		
Restore Weed Barrier, Gravel and Pollinator Garden		5,000		
<b>PROJECTS INITIATED IN 2023</b>		\$ 18,913	\$ -	\$ -
Formax FD-386 Folding Machine		\$ 4,676		
New England Mailing Systems		4,676		
<b>Misc. Capital Projects Appr. by Council (from Playground Contingency)</b>		\$ 14,237		
Replace Bluestone at Universal Access		4,140		
Library Fire Suppression Repairs		3,982		
Diagnostics and Repairs to Kitchen HW and Dishwasher		6,115		
<b>PROJECTS INITIATED IN 2024</b>			\$ 48,839	\$ 45,781
Office Window Replacement			\$ 5,964	
Fay & Sons			5,964	
Exterior Painting and Maintenance			\$ 35,100	
Fay & Sons			20,600	
Fresh Look Painting			14,500	
<b>Accessibility Improvement Project</b>			\$ 7,775	\$ 45,781
Automatic Door Doctor			7,775	1,900
Ring's End				2,052
Fay & Sons				15,399
Dana DePercio Electric Inc.				4,344
L.E. Whitford				6,535
Wrought Iron Works				5,300
Encore Fire Protection				2,660
Foley Baker				2,625
Fresh Look Painting				3,450
Misc. Hardware Purchases				1,516
<b>PROJECTS INITIATED IN 2025</b>				\$ 14,460
Gordon S. Bates Solar Array				14,460
Aegis Electrical Systems				14,460
	\$ 118,335	\$ 142,214	\$ 48,839	\$ 60,241

Recent Approvals

- 1.) 2019 (May) \$210,000 Meetinghouse Windows Replacement; (Jun) \$140,000 Parking Lot Repaving with Sidewalks, Handicap Parking
- 2.) 2020 (Nov) \$35,000 3rd Floor Fire Protection and Meetinghouse A/C #2 Replacement (plus \$9,000 from repaving)
- 3.) 2021 (May) \$115,000 Campus Roof Replacement (except Chapel, Meetinghouse); (Nov) \$10,000 Meetinghouse Boiler Replacement (plus \$10,000 from roofing)
- 4.) 2022 (Feb) \$130,000 MH & First Floor Fire Suppression, Compressor, MH Steeple & Belfry, MH Roof Replacement
- 5.) 2022 (May) \$140,000 Rev. David T. Taylor Playground; does not include \$42,000 grant from Hartford Foundation for Public Giving
- 6.) 2023 (Feb) \$6,000 Folding Machine Replacement; (Sep) \$14,237 Council approved utilizing playground contingency for Bluestone repair, Fire Suppression repair and HW/Dishwasher repair
- 7.) 2024 (Feb) \$10,000 Office Window Replacement; (May) \$34,000 Ext. Painting and Repair; \$47,000 Accessibility Improvement Project; (Aug) \$8,000 Additional AIP Funding
- 8.) 2025 (May) \$150,000 Gordon S. Bates Solar Array

MULTI-YEAR PROJECTS SUMMARY	STEEPLE & BELFRY	MUS. LIBR. & LIGHTING	DTT PLAYSCAPE	FOLDING MACHINE	OFFICE WINDOWS	EXT. PAINT & MAINT.	ACCESS. IMPROV.	GSB SOLAR ARRAY	MISC. REPAIRS
Original Congregational Approval (2018-2025)	\$ 54,000	\$ -	\$ 140,000	\$ 6,000	\$ 10,000	\$ 34,000	\$ 55,000	\$ 150,000	\$ -
Council Approved Projects, 2019, 2020, 2022 & 2023	-	4,050	-	-	-	-	-	-	14,237
Adjustments	(1,800)	-	(14,237)	-	-	-	-	-	-
2018 Expenditures	-	-	-	-	-	-	-	-	-
2019 Expenditures	-	-	-	-	-	-	-	-	-
2020 Expenditures	-	-	-	-	-	-	-	-	-
2021 Expenditures	-	-	-	-	-	-	-	-	-
2022 Expenditures	(41,241)	(4,050)	(5,000)	-	-	-	-	-	-
2023 Expenditures	-	-	(123,301)	(4,676)	-	-	-	-	(14,237)
2024 Expenditures	-	-	-	-	(5,964)	(35,100)	(7,775)	-	-
2025 Expenditures	-	-	-	-	-	-	(45,781)	(14,460)	-
<b>Monies Available as of 12/31/2025</b>	\$ 10,959	\$ -	\$ (2,538)	\$ 1,324	\$ 4,036	\$ (1,100)	\$ 1,444	\$ 135,540	\$ -



**APPENDIX D  
EDWARD I. RUDD, JR. FUND SUMMARY  
YEAR ENDED DECEMBER 31, 2025**



DATE	YEAR START BALANCE	ACTUAL SPENT (SPENDING POLICY + CAPITAL EXP.)	INCOME + NET GAINS - FEES	25% ALLOTTED TO PRINCIPAL PRESERVATION	75% AVAILABLE TO SPEND	PRESERVED PRINCIPAL	CUMULATIVE AVAILABLE TO SPEND	DATE	YEAR END BALANCE	COMMENTS
12/02/1997	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ 50,000	\$ -	12/31/1997	\$ 50,000	ORIGINAL GIFT
01/01/1998	50,000	-	2,634	659	1,976	50,659	1,976	12/31/1998	52,634	
01/01/1999	52,634	-	(335)	(84)	(251)	50,575	1,724	12/31/1999	52,299	
01/01/2000	52,299	-	6,754	1,689	5,066	52,263	6,790	12/31/2000	59,053	
01/01/2001	59,053	-	5,575	1,394	4,181	53,657	10,971	12/31/2001	64,628	
01/01/2002	64,628	-	(5,527)	(1,382)	(4,145)	52,275	6,826	12/31/2002	59,101	
01/01/2003	59,101	-	9,857	2,464	7,393	54,740	14,219	12/31/2003	68,958	
01/01/2004	68,958	3,358	6,994	1,749	5,246	56,488	16,106	12/31/2004	72,594	Capital Use: \$3,358
01/01/2005	72,594	6,333	2,952	738	2,214	57,226	11,987	12/31/2005	69,213	Spending Policy: \$3,391; Capital use: \$2,942
01/01/2006	69,213	-	7,923	1,981	5,942	59,207	17,929	12/31/2006	77,136	
01/01/2007	77,136	3,887	6,186	1,547	4,640	60,753	18,681	12/31/2007	79,435	Spending Policy: \$3,887.38
01/01/2008	79,435	4,268	(19,261)	(4,815)	(14,446)	55,938	(33)	12/31/2008	55,905	Spending Policy: \$4,268.32
01/01/2009	55,905	3,816	12,261	3,065	9,196	59,003	5,347	12/31/2009	64,350	Spending Policy: \$3,816
01/01/2010	64,350	3,850	6,207	1,552	4,655	60,555	6,152	12/31/2010	66,707	Spending Policy: \$3,850
01/01/2011	66,707	-	2,958	740	2,219	61,295	8,371	12/31/2011	69,665	
01/01/2012	69,665	-	5,844	1,461	4,383	62,756	12,754	12/31/2012	75,509	
01/01/2013	75,509	-	12,646	3,162	9,485	65,917	22,238	12/31/2013	88,155	
01/01/2014	88,155	-	6,855	1,714	5,141	67,631	27,380	12/31/2014	95,010	
01/01/2015	95,010	-	(3,328)	(832)	(2,496)	66,799	24,884	12/31/2015	91,682	
01/01/2016	91,682	-	5,324	1,331	3,993	68,130	28,877	12/31/2016	97,006	
01/01/2017	97,006	-	15,781	3,945	11,836	72,075	40,712	12/31/2017	112,787	
01/01/2018	112,787	-	(8,048)	(2,012)	(6,036)	70,063	34,676	12/31/2018	104,739	
01/01/2019	104,739	5,543	20,339	5,085	15,254	75,148	44,388	12/31/2019	119,533	Spending Policy: \$5,543
01/01/2020	119,533	18,305	12,917	3,229	9,688	78,377	35,770	12/31/2020	114,145	Spending Policy: \$5,543; Capital use: \$12,761
01/01/2021	114,145	5,458	16,144	4,036	12,108	82,413	42,420	12/31/2021	124,831	Spending Policy: \$5,000; Capital use: \$458
01/01/2022	124,831	28,494	(18,464)	(4,616)	(13,848)	77,797	79	12/31/2022	77,874	Spending Policy: \$7,000; Capital use: \$21,494
01/01/2023	77,874	-	12,605	3,151	9,454	80,948	9,533	12/31/2023	90,479	Spending Policy: \$0; Capital use: \$0
01/01/2024	90,479	3,024	16,034	4,009	12,026	84,957	18,534	12/31/2024	103,489	Spending Policy: \$0; Capital use: \$3,024
01/01/2025	103,489	14,090	20,113	5,028	15,084	89,985	19,529	12/31/2025	109,512	Spending Policy: \$0; Capital use: \$14,090
01/01/2026	109,512									

**"FOURTH: Specific Gifts.**

A. I give, devise and bequeath to THE FIRST CHURCH OF CHRIST, CONGREGATIONAL, GLASTONBURY, 2183 Main Street, Glastonbury, Connecticut 06033-2208 (or its lawful successor) the sum of Fifty Thousand Dollars (\$50,000) to constitute an endowment fund in perpetuity. The principal of this endowment shall be held for investment. One-quarter (1/4) of the annual income shall be added to the principal and three-quarters (3/4) of the annual income may be used for capital improvements, capital purchases and capital replacements to the building and land used by the Church or any personal property used in connection therewith. It is my intention that such income be used for improvements, purchases and replacements which have a long-term usefulness, and not for ordinary maintenance or ordinary operating expenses."

ACCESSIBILITY IMPROVEMENT PROJECT	FINAL DEC 2025	COMMENTS
<b>INCOME</b>		
Founders Fund Approved 5/27/2024	\$ 47,000	
2024 Pentecost Offering through 12/31/2024	18,975	
2023 Pentecost Offering unspent	818	
Rudd Fund Approved 8/11/2024	6,430	
Founders Fund Approved 8/11/2024	8,000	
Memorial Committee Funding Approved 9/3/2024	3,960	See match below.
Rudd Fund Approved 11/2/2025	6,310	See match below.
	\$ 91,493	
<b>EXPENSES</b>		
New Interior Doors (Qty. 4)		
Fay & Sons, LLC	\$ 16,811	Install.; incl. relo of SH double doors, Narthex closers.
Ring's End	5,990	Door Supply and misc. trim hardware.
Trudoor LLC	1,347	Narthex Door Closers
Foley-Baker, Inc.	2,625	Organ Protection - could not combine with Fall tuning.
New Exterior Doors (Qty. 2)		
Fay & Sons, LLC	9,535	Installation
Ring's End	9,279	Door Supply
Automatic Door Doctor	9,675	Including 2nd bollard post and additional receivers.
Dana DePercio Electric Inc.	4,344	Power & control wiring; Replace exit signs; extra troubleshooting.
L.E. Whitford Co. (Locksmiths)	6,535	Including electric strikes and command access.
Relocate Existing Interior Schultz Hall Doors		
Seco-Larm (Amazon)	153	Magnetic Door Holders
Encore Fire Protection	2,660	Required new power supply for electromagnets.
Restroom Door Opposite Elevator		
Automatic Door Doctor	3,960	Actuator and restroom control kit.
Dana DePercio Electric Inc.	2,060	Wiring to control panel.
Fresh Look Painting, LLC	3,450	Including trim paint of SH door frame & Boiler Room door.
Katz Hardware	16	Misc. hardware
Wrought Iron Works, LLC	5,300	Resolve safety at east end of UA, ~28' rail length.
Glastonbury Carpet, LLC	6,310	New MH carpeting due to age, wear, new thresholds.
	\$ 90,049	
	\$ 1,444	
	<b>PROJECT SURPLUS</b>	





**APPENDIX F**  
**LOVE FOR CHILDREN CAPITAL CAMPAIGN**  
**SOURCES AND USES OF FUNDS**  
**YEAR ENDED DECEMBER 31, 2025**

	PRE-CAMPAIGN	2022	2023	2024	2025	TOTAL	COMMENTS
<b>CAMPAIGN SUMMARY</b>							
Number of Pledges		168					
Pledged Amount		\$ 1,612,840					
Number of Outside Campaign Gifts		7					
Outside Gift Amount		\$ 109,999					
<b>TOTAL CAMPAIGN RESULT</b>		<b>\$ 1,722,839</b>					
<b>SOURCES OF FUNDS</b>							
Number of Pledged Contributors	10	138	152	158	163		
Number of Outside Gifts	4	3	-	-	156		
Pledges Completed	N/A	81	94	107	5		
Pledges Not Yet Started	N/A	29	16	8	-		
Pledged Contributions to Date	\$ 307,201	\$ 540,369	\$ 322,985	\$ 254,698	\$ 172,681	\$ 1,597,934	
Outside Gifts / Unpledged Contributions	925	109,074	-	-	-	109,999	
<b>INFLOW SUBTOTAL</b>	<b>\$ 308,126</b>	<b>\$ 649,444</b>	<b>\$ 322,985</b>	<b>\$ 254,698</b>	<b>\$ 172,681</b>	<b>\$ 1,707,933</b>	
<b>USES OF FUNDS</b>							
Miscellaneous Campaign Costs	\$ 128	\$ 3,300	\$ -	\$ -	\$ 56	\$ 3,483	Miscellaneous Printing and Celebration Expenses
Planned Campaign Gift to IRIS	-	50,000	-	-	-	50,000	9/14/2022
Planned Campaign Gift to SLC&RC	-	-	-	50,000	-	50,000	2/7/2024
Transfers to Founders Fund (FF)	-	62,207	43,000	10,000	22,000	137,207	
Transfers to Micah Fund for Children (MFC)	-	574,182	430,000	100,000	220,000	1,324,182	
direct to Micah Children's Initiative	472	47,888	-	-	-	48,360	Approved by Trustees & Christian Service
Subtotal to MFC	-	622,070	430,000	100,000	220,000	1,372,542	
<b>OUTFLOW SUBTOTAL</b>	<b>\$ 600</b>	<b>\$ 737,577</b>	<b>\$ 473,000</b>	<b>\$ 160,000</b>	<b>\$ 242,056</b>	<b>\$ 1,613,232</b>	

1. For 2022, the first allocation of funds (\$47,888), was made before the formation of the Micah Fund for Children. Subsequent draws will be made from MFC.  
2. Transfers to Founders Fund and MFC designed to match 10:1 ratio in the capital campaign documents.

# BE THE CHURCH!

*Let all that you do be done in love.*

– 1 Corinthians 16:13-14



Homecoming Sunday September 7, 2025