

REVISED REPORT: Regular Meeting of the Congregation The First Church in Oberlin, UCC February 1, 2026

TABLE OF CONTENTS

Table of Contents	1
Agenda	1
Membership Statistics.....	2
Stewardship Report	3
First Church Financial Report for the period 01/01/2025 - 12/31/2025	
2025 Balance Sheet	4-5
2025 Investment Report	6
2025 Treasurer's Report.....	7-10
2026 Proposed Budget Narrative.....	11-13
2026 Proposed Budget Detail.....	14-18
First Church Projects Status Report.....	19

AGENDA

Call to Order	Anne Sprague
Opening Prayer	Rev. David T. Hill
Membership Report	Rev. David T. Hill
Report of the 2025 Stewardship Committee	Ralph Thompson
Report of the Motions from the Executive Council	
Presentation and Election of the Nominating Committee candidates	Anne Sprague
Renewing for 2-year term: Nancy Garver	
New member for 2-year term: David Orr	
New member for 2-year term: Anne Sprague	
New member for 1 year, to finish open position: Rollin Conway	
Review of the 2025 Financial Report	Pete Richards
Presentation and Review of the 2026 Budget	Mike Schmid
Closing Song - <i>Shalom</i>	Congregation

*Shalom, my friends, shalom, my friends. Shalom, shalom!
May peace be with you, may peace be with you. Shalom, shalom!*

*Note: The continuing members of the Nominating Committee are Ardith Hayes and Carl Whitehouse.

MEMBERSHIP STATISTICS 2025

<i>Membership on January 1, 2025:</i>	Total	357
	Regular	324
	Associate	33
Summary of Membership Changes during 2025		
	Additions	2
	Removals	6
<i>Total Membership as of December 31, 2025</i>		353
Detail of Membership Changes during 2025		
<i>Regular Member Additions</i>	Baptism (adult)	0
	Reaffirmation of Faith	1
	Letter of Transfer	1
	Change in Status	0
<i>Regular Member Removals</i>		
	Death	6
	Request	0
	Letter of Transfer	0
<i>Associate Member:</i>		
	Additions	0
	Removals	0
Total Net Change in Membership		-4

year --	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Weddings, ceremonies	4	0	1	0	0	0	0	1	0	2
Baptisms	1	3	0	2	2	1	0	1	0	0
Deaths	7	11	9	3	8	7	6	7	4	6
Sally Mulder										2/2
Sherry Perkins										2/2
Elizabeth "Lou" Deitz										3/29
Nancy Browne										5/23
Suzanne "Sue" Flood										7/14
Julia Shaw										7/25
Removed by letter of transfer or request	3	3	2	0	5	6	1	0	0	0
New Members	3	15	1	6	11	6	2	11	16	2
Avg. Sunday Worship Attendance	110	111	113	117	145*	69*	80*	86*	87*	89*

*Estimated numbers based on a mixture of online and in-person attendance. We presently do not have a way to accurately count online viewership.

New Members—received on October 26, 2025: Ellen Broadwell and Dana Parsons

STEWARDSHIP REPORT 2025

The theme for this years' pledging drive was, "Here I am, Lord. I will be your light."

The Committee was actively engaged in developing this theme, taking the first phrase from the Old Testament, Isaiah 6:8 and the second phrase from Matthew 5:14. We utilized First Things First and our Sunday Bulletin to display and reinforce our theme.

Three people wrote personal stories about the theme showing how we have experienced God's light as an active spiritual force in our lives. We also had several articles in FTF which highlighted the theme in other ways.

The Committee worked in unison to prepare a mailing to pledging units. Thanks again to Miranda for her help. Kristin organized our materials for the mailing.

On Consecration Sunday, Pastor Hill highlighted the theme beautifully in his message. Tom played appropriate hymns and special music, and members of the committee led a time in which congregants came forward and renewed their personal pledge to be light in our world.

As we exited the sanctuary that day, each person received a "light bulb" donated by POWER as a symbol of God's light going forth from our worship and into the world through our lives.

All in all, there were 83* pledging units this year which represented \$350,441.00* in pledges to support the ministry of First Church during 2026. The chart below puts this year's pledging into context with past years.

Among the pledges: 11 were new; 36* were increases over last year; 32 were the same as last year, and 4 were decreased from last year. For a variety of reasons, 13 pledging units did not renew their pledge this year.

Blessings to you all from your 2025 Stewardship Committee

*Update as of 1/21/2026

Year	Amount Pledged	# of Pledges	# of New Pledges	# of Increased Pledges	# of Same as Previous Year pledges	# of Decreased Pledges
2026	\$350,441*	83*	11	36*	32	4
2025	\$317,686	84	14	33	30	7
2024	\$259,244	81	5	31	39	6
2023	\$296,944	98	10	26	49	13
2022	\$306,700	93	10	39	23	21
2021	\$272,441	95	17	24	41	13
2020	\$279,776	91	8	36	39	8
2019	\$303,671	100	14	53	25	8
2018	\$294,122	100	14	53	25	8

The First Church in Oberlin, U.C.C. - Oberlin OH
Balance Sheet as of December 31, 2025

Tuesday, January 27, 2026

Page 1 of 2

Account #	Account Name	Beginning Balance	Previous Period Balance	Period Activity	YTD Balance
Assets					
Fixed Income					
1.00.013	UCC Cornerstone Church Builders Fund 1	11,750	12,024	164	12,188
1.00.014	UCC Cornerstone Church Builders Fund 2	74,830	76,026	1,236	77,262
1.00.080	Vanguard GNMA Asset (VFIJX)	108,571	115,485	1,578	117,064
1.00.112	U.C.F. Fixed Income Fund	4,812	5,103	63	5,166
1.00.114	Vanguard Cash Reserves Fed Money Market (VMRXX)	248,645	369,624	55,846	425,471
	Fixed Income	\$448,610	\$578,264	\$58,889	\$637,153
Cash Accounts					
1.00.008	Northwest Checking Account	78,560	83,379	(37,237)	46,141
	Cash Accounts	\$78,560	\$83,379	(\$37,237)	\$46,141
Balanced Funds					
1.00.110	U.C.F. Moderate Balanced	32,260	35,769	829	36,598
	Balanced Funds	\$32,260	\$35,769	\$829	\$36,598
Equity Funds					
1.00.035	Parnassus Core Equity Fund (PRBLX)	618,945	570,917	9,432	580,349
1.00.060	Vanguard Index Trust (VFIAX)	702,145	694,638	18,355	712,993
1.00.111	U.C.F. Equity Fund	45,438	52,809	1,900	54,710
1.00.113	U.C.F. Beyond Fossil Fuels Fund	101,474	120,600	4,631	125,232
	Equity Funds	\$1,468,003	\$1,438,966	\$34,319	\$1,473,285
	Total Assets	\$2,027,434	\$2,136,380	\$56,799	\$2,193,179
Liabilities					
2.00.000	Accounts Payable/Vendors	0	(0)	0	(0)
2.00.015	UCC Cornerstone Fund Mortgage Loan	108,115	247,409	(1,316)	246,092
	Total Liabilities	\$108,115	\$247,409	(\$1,316)	\$246,092
Fund Balance					
3.30.000	Board Designated Investment Fund Balance	1,633,297	1,646,340	(141,147)	1,505,192
	Total Board Designated Investment Fund	\$1,633,297	\$1,646,340	(\$141,147)	\$1,505,192
3.10.000	Donor Restricted Endowment Fund Balance	163,017	177,145	617	177,763
	Total Donor Restricted Endowment Fund	\$163,017	\$177,145	\$617	\$177,763
	Total Investment Fund	\$1,796,314	\$1,823,486	(\$140,529)	\$1,682,956
3.20.000	Donor Restricted Expendable Funds Balance				
3.20.001	Campership Fund Balance	911	911	0	911
3.20.013	Barefoot Dialogues Balance	1,325	325	250	575
3.20.019	Sanctuary Fund Balance	65	1,635	20	1,655
3.20.032	Archive Fund Balance	11,595	11,034	0	11,034
3.20.100	HVAC/Boiler Replacement Balance	0	(146,866)	146,866	0
3.20.101	Rear Entry Way Fund Balance	0	15,723	(160)	15,563
3.20.102	PV Array/HVAC/Controllers Balance	0	30,009	0	30,009
3.20.103	Organ Renovation Balance	0	26,250	21,713	47,963
3.20.104	Kitchen Renovation Balance	0	0	121,202	121,202
	Total Donor Restricted Expendable Funds Balance	\$13,897	(60,978)	\$289,892	\$228,914
	Total Donor Restricted Expendable Funds	\$13,897	(\$60,978)	\$289,892	\$228,914
3.40.000	Board Designated Expendable Funds Balance				

The First Church in Oberlin, U.C.C. - Oberlin OH
Balance Sheet as of December 31, 2025

Tuesday, January 27, 2026

Page 2 of 2

Account #	Account Name	Beginning Balance	Previous Period Balance	Period Activity	YTD Balance
3.40.007	EC Discretionary Fund Balance	1,171	631	(620)	11
3.40.009	Flower Memorials Balance	0	369	0	369
3.40.012	Sabbatical Fund Balance	13,890	4,813	0	4,813
3.40.014	Hand Bell Maintenance Reserve	3,105	3,305	0	3,305
3.40.016	Pastor's Discretionary Fd Bal	489	56	0	56
3.40.017	Organ Maintenance Reserve Bal	5,799	8,799	(3,000)	5,799
3.40.028	Faith Formation Balance	9,899	9,899	0	9,899
3.40.029	General Synod Delegate Balance	2,070	2,070	0	2,070
3.40.034	Youth Group Fund Balance	0	34	0	34
3.40.040	Misc Memorial Gifts	8,310	8,466	513	8,980
3.40.047	First Church Enterprise Fund Balance	3,701	0	0	0
3.40.048	Kitchen Fund Balance	25,000	146,202	(121,202)	25,000
3.40.049	BD PV Array/HVAC/Controllers Balance	0	5,775	450	6,225
	<i>Total Board Designated Expendable Funds Balance</i>	<i>\$73,437</i>	<i>190,424</i>	<i>(\$123,858)</i>	<i>\$66,566</i>
	Total Board Designated Expendable Funds	\$73,437	\$190,424	(\$123,858)	\$66,566
3.00.001	Church Operations Balance	(2,630)	(71,606)	1,852	(69,754)
3.00.002	Prepaid Pledges	17,600	7,100	30,300	37,400
3.00.004	Awaiting Destination Fund	20,700	545	459	1,004
	Total Fund Balance	\$1,919,319	\$1,888,971	\$58,115	\$1,947,086
	Total Liabilities and Fund Balance	<u>\$2,027,434</u>	<u>\$2,136,380</u>	<u>\$56,799</u>	<u>\$2,193,179</u>



Market Value as of:	2023-12-31		2024-12-31		2025-12-31		Cash & Equivalents /Equity		
	Cash & Equivalents /Equity		Cash & Equivalents /Equity		Cash & Equivalents /Equity		1 Year	3 Years	5 Years
Vanguard GNMA (VFIJX)	\$ 114,574		\$ 108,572		\$ 117,064		7.8%	4.7%	0.3%
Vanguard Cash Reserves (VMRXX)	\$ 20,201		\$ 248,645		\$ 425,470		4.2%	4.9%	3.2%
UCF Fixed	\$ 4,732		\$ 4,813		\$ 5,167		2.8%	5.0%	-0.3%
Cornerstone 1	\$ 11,328		\$ 11,750		\$ 12,189		3.7%		
Cornerstone 2	\$ 71,315		\$ 74,830		\$ 77,263		3.2%		
Northwest Checking	\$ 97,362		\$ 72,541		\$ 46,142				
Subtotal Cash/Cash Equivalents	\$ 319,511	17.6%	\$ 521,150	25.8%	\$ 683,295	31.2%			
UCF Balanced	\$ 30,134	2.0%	\$ 32,261	2.2%	\$ 36,598	2.4%	10.0%	14.6%	7.2%
Parnassus Index Trust (PRBLX)	\$ 562,966	37.5%	\$ 618,945	41.3%	\$ 580,349	38.4%	11.6%	18.2%	11.4%
Vanguard S&P 500 Index (VFIAX)	\$ 781,177	52.1%	\$ 702,145	46.8%	\$ 712,994	47.2%	17.6%	24.9%	16.4%
UCF Equity	\$ 40,208	2.7%	\$ 45,439	3.0%	\$ 54,710	3.6%	16.4%	24.5%	16.2%
UCF Beyond Fossil Fuels Fund	\$ 85,102	5.7%	\$ 101,474	6.8%	\$ 125,232	8.3%	19.1%	25.7%	15.5%
Subtotal Equity	\$ 1,499,587	82.4%	\$ 1,500,264	74.2%	\$ 1,509,884	68.8%			
Total Assets	\$ 1,819,098		\$ 2,021,414		\$ 2,193,179				

First Church FUND FACTS

68.7% invested in equity/31.3% invested in income or cash equivalents

Income/cash equivalents are not rated for ESG, SRI

47.2% of equity funds in S&P 500 Index

38.4% of equity funds in ESG/SRI rated managed fund (Parnassus)

14.3% of equity funds in ESG/SRI rated managed fund (UCF)

46.7% of equity funds which exclude fossil fuel

ESG - Environmental, Social Governance (no hard standard)

SRI - Socially Responsible Investment (no hard standard)

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2025 for Church Operations

Tuesday, January 27, 2026

Page 1 of 4

Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
Income					
4.20.010	Pledges--Current	317,686	14,254	320,797	101
4.20.015	Pledges--Current (Prepaid)	17,600	0	17,600	100
4.20.020	Pledges - Previous Year	0	0	0	0
	Total Pledges	\$335,286	\$14,254	\$338,397	101
4.20.040	Donations--Members	8,148	0	2,942	36
4.20.050	Donations--Non-members	2,350	0	1,614	69
4.20.060	Loose Offering	1,000	130	1,458	146
	Total Donations	\$11,498	\$130	\$6,014	52
4.21.000	<i>Benevolence - Denominational</i>				
4.21.010	Christmas Fund Inc.	3,000	2,713	2,763	92
4.21.070	Neighbors in Need Inc.	2,500	51	4,035	161
4.21.090	One Great Hour of Sharing Inc.	4,000	275	4,436	111
4.21.110	Strengthen the Church Inc.	2,000	0	1,255	63
	<i>Total Benevolence - Denominational</i>	<i>11,500</i>	<i>\$3,039</i>	<i>\$12,490</i>	<i>109</i>
	Total Benevolence - Denominational	\$11,500	\$3,039	\$12,490	109
4.21.001	<i>Benevolence - Non - Denominational</i>				
4.21.115	Souper Bowl Income	300	0	560	187
	<i>Total Benevolence - Non - Denominational</i>	<i>300</i>	<i>\$0</i>	<i>\$560</i>	<i>187</i>
	Total Benevolence - Non-Denominational	\$300	\$0	\$560	187
	Total Special Offerings Income	\$11,800	\$3,039	\$13,050	111
	Total Contribution Income	\$358,584	\$17,424	\$357,462	100
4.25.020	UCC Fund Income	2,716	0	2,597	96
4.25.080	Proceeds from Sale of Investments	80,700	36,000	80,700	100
	Total Investment Income	\$83,416	\$36,000	\$83,297	100
4.00.001	Church Ops Misc Income	14,200	0	9,437	66
4.30.030	Misc Room Rentals	11,000	500	17,819	162
4.42.590	Winter Retreat Income	300	0	0	0
4.42.592	Summer Camp Income	300	0	362	121
4.45.010	Fellowship Committee Income	1,500	25	1,161	77
4.45.015	Coffee Income	50	1	81	162
4.45.045	Witness Committee Income	50	0	170	340
4.45.070	Worship-Flowers Income	600	0	0	0
	Total Miscellaneous Income	\$28,000	\$526	\$29,030	104
4.45.016	Wednesday Night Dinner Income		0	1,356	
	Total Income	\$470,000	\$53,950	\$471,147	100
Expense					
5.41.000	<i>Minister's Salary and Benefits</i>				
5.41.010	Minister Salary	70,488	5,873	70,487	100
5.41.030	Minister Pension	13,228	1,102	14,330	108
5.41.035	Minister Benefits	17,040	1,695	21,194	124
5.41.040	Minister Travel Study & Entertainmnt	1,800	1,096	1,825	101
5.41.050	Minister Study Allowance	1,501	260	1,215	81
5.41.060	Minister Housing Allowance	24,000	2,000	24,000	100
5.41.065	Minister Part B (Vicki)	2,220	185	2,220	100
5.41.070	Minister SS Supplement	7,228	602	7,228	100
	<i>Total Minister's Salary and Benefits</i>	<i>137,505</i>	<i>\$12,815</i>	<i>\$142,501</i>	<i>104</i>
5.41.071	Sabbatical Expenses	13,890	0	9,077	65
	Minister Expense	\$151,395	\$12,815	\$151,579	100

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2025 for Church Operations

Tuesday, January 27, 2026

Page 2 of 4

Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
TOTAL MINISTER EXPENSE		\$151,395	\$12,815	\$151,579	100
5.42.000	<i>CE Director's Salary and Benefits</i>				
5.42.010	CE Director Salary	42,445	0	19,483	46
5.42.030	CE Director Pension	5,942	0	2,971	50
5.42.035	CE Director Benefits	33,060	0	16,907	51
5.42.040	CE Director Travel & Ent	500	0	0	0
5.42.050	CE Director Study Allowance	500	0	20	4
5.42.070	CE Director SS Suppl	3,247	0	1,488	46
	<i>Total CE Director's Salary and Benefits</i>	<i>85,694</i>	<i>\$0</i>	<i>\$40,871</i>	<i>48</i>
	CE Dir Expense	\$85,694	\$0	\$40,871	48
5.42.500	<i>CE Program</i>				
5.42.100	Faith Formation Coordinator		0	625	
5.42.520	Resources and Supplies	1,350	0	908	67
5.42.540	Youth Programs	800	0	147	18
5.42.545	Friday Night Hangout	300	0	0	0
5.42.570	Special Program Expense	1,300	0	999	77
5.42.580	Child Care	3,500	270	2,729	78
	<i>Total CE Program</i>	<i>7,250</i>	<i>\$270</i>	<i>\$5,410</i>	<i>66</i>
	CE Program Expense	\$7,250	\$270	\$5,410	66
TOTAL CE PROG EXPENSE		\$92,944	\$270	\$46,281	49
5.21.000	<i>Benevolence - Denominational Exp</i>				
5.21.010	Christmas Fund Exp.	3,000	2,763	2,763	92
5.21.070	Neighbors in Need Exp.	2,500	101	4,035	161
5.21.090	One Great Hour of Sharing Exp.	4,000	633	4,436	111
5.21.110	Strengthen the Church Exp.	2,000	0	1,255	63
	<i>Total Benevolence - Denominational Exp</i>	<i>11,500</i>	<i>\$3,497</i>	<i>\$12,490</i>	<i>109</i>
	Benevolence--Denominational	\$11,500	\$3,497	\$12,490	109
5.21.001	<i>Benevolence - Non-Denominational</i>				
5.21.115	Souper Bowl Expense	300	0	535	178
	<i>Total Benevolence - Non-Denominational</i>	<i>300</i>	<i>\$0</i>	<i>\$535</i>	<i>178</i>
	Benevolence - Non-Denominational	\$300	\$0	\$535	178
Total Special Purpose Offering		\$11,800	\$3,497	\$13,025	110
5.43.000	<i>Outreach Benevolence Allocations</i>				
5.43.010	OCWM (Our Church's Wider Mission)	10,000	0	10,000	100
5.43.025	Bongiorno Fund	1,847	0	1,828	99
5.43.030	Kilmer Supplement	4,120	650	2,228	54
5.43.045	Summer Camp	2,140	0	545	25
5.43.050	Other Allocations	15,422	2,982	15,576	101
	<i>Total Outreach Benevolence Allocations</i>	<i>33,529</i>	<i>\$3,632</i>	<i>\$30,177</i>	<i>90</i>
TOTAL BENEVOLENCES		\$45,329	\$7,129	\$43,202	95
5.44.000	<i>Music Director's Salary and Benefits</i>				
5.44.010	Music Dir Salary	17,459	1,454	17,458	100
5.44.020	Music Dir Social Security	1,336	111	1,335	100
5.44.040	Music Dir Travel & Education	0	0	500	0
	<i>Total Music Director's Salary and Benefits</i>	<i>18,795</i>	<i>\$1,566</i>	<i>\$19,294</i>	<i>103</i>
	Total Music Director Expense	\$18,795	\$1,566	\$19,294	103
5.44.100	<i>Organist's Salary</i>				
5.44.110	Organist Salary	11,993	999	11,993	100

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2025 for Church Operations

Tuesday, January 27, 2026

Page 3 of 4

Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
5.44.120	Organist Social Security	917	76	917	100
	<i>Total Organist's Salary</i>	<i>12,910</i>	<i>\$1,075</i>	<i>\$12,910</i>	<i>100</i>
	Total Organist Expense	\$12,910	\$1,075	\$12,910	100
5.44.199	<i>Other Music Staff Salary</i>				
5.44.200	Choral Scholars	7,500	1,020	5,920	79
5.44.510	Vacation/Summer Organist	250	0	0	0
	<i>Total Other Music Staff Salary</i>	<i>7,750</i>	<i>\$1,020</i>	<i>\$5,920</i>	<i>76</i>
	Total Other Directors Expense	\$7,750	\$1,020	\$5,920	76
5.44.600	<i>Music Program</i>				
5.44.610	Johnson/Drummond Music Funds	981	0	5	1
5.44.710	Instrumentalists	1,700	650	1,550	91
5.44.900	New Music & Supplies	250	0	315	126
5.44.920	Organ Maintenance	1,300	0	0	0
5.44.930	Keyboard Maintenance	300	0	180	60
5.44.945	Handbell Maintenance	300	0	0	0
	<i>Total Music Program</i>	<i>4,831</i>	<i>\$650</i>	<i>\$2,051</i>	<i>42</i>
	Total Other Music Expense	\$4,831	\$650	\$2,051	42
	TOTAL MUSIC EXPENSE	\$44,286	\$4,312	\$40,176	91
5.45.000	<i>Committees</i>				
5.45.010	Fellowship Committee	300	0	1,431	477
5.45.020	EC, Meetings & Retreats	250	0	248	99
5.45.040	Stewardship Committee	500	0	309	62
5.45.045	Witness Membership	125	0	402	322
	<i>Total Committees</i>	<i>1,175</i>	<i>\$0</i>	<i>\$2,391</i>	<i>204</i>
5.45.015	Coffee Expense	500	13	858	172
5.45.016	Wednesday Night Supper Expense	750	22	1,064	142
	Total Committee & Activities	\$2,425	\$36	\$4,314	178
5.45.060	<i>Worship & Literature</i>				
5.45.062	Communion		0	141	
5.45.063	Bulletins		0	43	
5.45.064	Worship Resources - not literature		278	769	
	<i>Total Worship & Literature</i>	<i>1,750</i>	<i>\$278</i>	<i>\$954</i>	<i>55</i>
5.45.071	Worship Committee: Flowers	100	0	192	192
5.45.080	Worship -- Guest Preachers	1,200	0	900	75
	Total Worship Committee	\$3,050	\$278	\$2,046	67
	TOTAL COMMITTEE EXPENSE	\$5,475	\$315	\$6,361	116
5.46.000	<i>Office Manager's Salary and Benefits</i>				
5.46.010	Office Manager Salary	42,608	3,151	41,247	97
5.46.020	Office Manager Social Security	3,260	289	4,364	134
5.46.035	Office Manager Health Benefits	5,040	629	4,590	91
	<i>Total Office Manager's Salary and Benefits</i>	<i>50,908</i>	<i>\$4,070</i>	<i>\$50,202</i>	<i>99</i>
	Total Office Manger Expense	\$50,908	\$4,070	\$50,202	99
5.46.499	<i>Office Expense</i>				
5.46.500	Office Supplies	2,500	89	1,844	74
5.46.510	Postage	800	93	531	66
5.46.530	Copy Machine	3,500	507	3,630	104
5.46.540	Software/Subscriptions	8,100	501	7,925	98
5.46.545	Computer Upgrade		0	3,813	

The First Church in Oberlin, U.C.C. - Oberlin OH
Treasurer's Report as of December 2025 for Church Operations

Tuesday, January 27, 2026

Page 4 of 4

Account #	Account Name	Annual Budget	Period Activity	YTD Balance	% of Annual Budget
5.46.550	Internet, Website & Cable	4,500	123	1,875	42
5.46.560	Advertising	300	0	535	178
5.46.571	Bank fees	125	0	0	0
5.46.576	Vanco Fees	1,200	138	1,449	121
5.46.580	PAYCHEX Service Fees	3,610	276	5,071	140
	<i>Total Office Expense</i>	<i>24,635</i>	<i>\$1,730</i>	<i>\$26,676</i>	<i>93</i>
	Total Office Expenses	\$24,635	\$1,730	\$26,676	93
	TOTAL CHURCH OFFICE EXP	\$75,543	\$5,800	\$76,879	97
5.47.500	Electricity	4,500	(1,032)	6,630	147
5.47.510	Water	700	(993)	742	106
5.47.520	Sewer	529	(662)	528	100
5.47.530	Gas	12,000	1,460	13,634	114
5.47.535	Refuse	1,200	100	1,212	101
5.47.550	Telephone	1,320	41	1,165	88
	Total Utilities Expense	\$20,249	(\$1,084)	\$23,913	118
5.47.560	Property Insurance	47,627	11,616	46,465	98
	Total Property Insurance	\$47,627	\$11,616	\$46,465	98
5.47.010	Cleaning Service & Setup Contractor	12,000	1,704	14,207	118
5.47.565	Property Assessment	1,500	128	1,449	97
5.47.571	Fire Alarm System	6,500	0	8,144	125
5.47.575	<i>Church Supplies/Services</i>				
5.47.570	Cleaning Supplies		39	486	
5.47.573	Church Supplies/Service		0	1,140	
5.47.577	AED & Safety		122	1,733	
	<i>Total Church Supplies/Services</i>	<i>4,000</i>	<i>\$162</i>	<i>\$3,360</i>	<i>84</i>
5.47.579	Elevator	2,100	0	3,857	184
5.47.580	Building Improvement & Repair	20,000	4,006	31,888	159
5.47.581	HVAC/Boiler Maintenance	10,000	3,305	16,074	161
5.47.590	Grounds Maintenance	8,000	300	6,463	81
	Total Maintenance Expense	\$64,100	\$9,606	\$85,444	133
5.47.610	Worker's Compensation	400	26	353	88
	Total Worker's Compensation	\$400	\$26	\$353	88
	TOTAL CHURCH OPERATION	\$132,376	\$20,165	\$156,176	118
5.00.001	Church Ops Misc Expenses	298	0	98	33
5.00.015	Loan Interest Expense	18,360	1,289	16,775	91
5.30.030	Misc Room Rental Expenses		0	738	
	Total Expense	\$566,006	\$52,098	\$538,270	94
	Difference	(\$96,006)	\$1,852	(\$67,123)	

Narrative Budget 2026

THE FIRST CHURCH IN OBERLIN, UNITED CHURCH OF CHRIST

INCOME - \$495,000 needed: \$513,000

I. Pledges, Donations & Loose Offering - \$388,741

Your generous giving provides **77%** of First Church's identified income for 2026, which makes it possible to carry out our ministry and mission at The First Church in Oberlin, UCC!



II. Church-Use and Investment Income - \$106,259

Our endowment is carefully managed to benefit the church both now and in the future. The payout rate of our endowment is **4.5%** for 2026 —**\$81,100**. Since **1992** our endowed funds have provided over **\$1.8 million dollars** of support to our operating fund while increasing nearly five-fold in value.

The size and location of our facility makes it an attractive rental space for many groups and organizations. Rental fees - **\$19,000**.

III. Extra Support - \$18,000

This amount is needed to match our income to the expenses involved in operating the programs we wish to provide, for church members, the community, and the larger world. Our program drives our need for income!



Hopefully this need will be met by additional donations and other sources of income not yet discerned, and by continued efficient use of income in hand. If necessary, the shortfall will require an additional draw on available unrestricted funds.

Narrative Budget 2026

THE FIRST CHURCH IN OBERLIN, UNITED CHURCH OF CHRIST

EXPENSE - \$513,000

I. Worship & Spiritual Life - \$192,750

Worship is our common time together as a people of God. Planning for Worship involves a great deal of **Rev. David Hill's** time and energy as well as that of our **Director of Music and Organist, Thomas Bandy**. Worship supplies, choral scholars and musicians are included in this portion of the budget. Every portion of worship and pastoral care is included here as well.



II. Faith Formation - \$14,784

First Church strives to give all our church members a strong foundation in faith. We do this by creating Childcare, Children's Church, and Youth programs where children can learn, grow, and know they are loved by God and this community. With the June departure of our Director of Faith Formation, this program is taking on a new look. We have hired two vibrant young women to focus on the Christian growth of our young people.

Elizabeth Huettig coordinates the Sunday morning programs for our youngest members, with stories, activities, and caring childcare. Our youth and older kids are guided by Carisma Jones, with youth group activities, mission projects, and opportunities for fellowship.

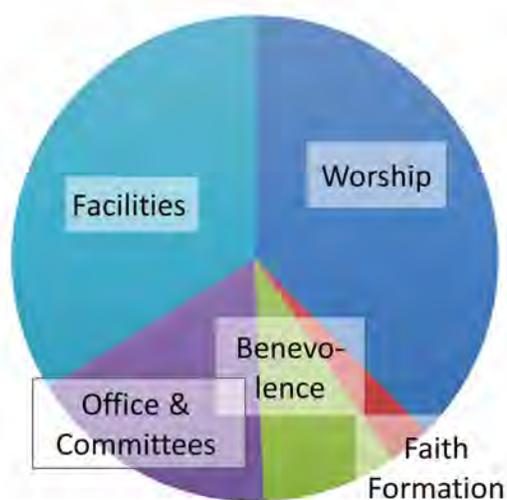
Narrative Budget 2026

THE FIRST CHURCH IN OBERLIN, UNITED CHURCH OF CHRIST

EXPENSE (Cont.) - \$513,000

III. Outreach & Service - \$48,144

For 2026, 10% of total pledges is budgeted for benevolence. We also support the five UCC denomination-wide offerings: Our Church's Wider Mission, One Great Hour of Sharing, Strengthen the Church, Neighbors in Need, and the Christmas Fund. Our giving includes discretionary support of worthy charitable organizations, special holiday assistance, and support for summer and winter camp attendance. We have provided the market equivalent of more than \$130,000 in rent subsidies for sponsored groups using our facilities.



IV. Facilities - \$154,530

Our facilities (including the historic Meeting House) are a large part of our ministry in Oberlin, allowing us to be a home to many groups, to host events, provide recital space, and worship and share fellowship together. Custom Cleaning Services, Orange Blossom, and volunteers diligently maintain our building and grounds, keeping them clean and welcoming.

The ongoing and essential work of preserving our buildings is included in annual budgets, but major projects are funded by grants and special financial campaigns.

V. Administration & Committees - \$86,612

Each time you receive a bulletin to guide you through worship, catch up with the latest issue of *First Things First*, or interact with our Office Manager, a portion of your giving is contributing to the administrative work of the church. This portion of the budget also provides up-to-date computer technology and internet connectivity, including live streaming of our Sunday services and large screen monitors/TVs in the JFO room. All this in addition to essential things like note pads, paper clips, and pencils.

Updated as of Jan 27, 2026

**Assumes Kitchen & Organ projects
are 100% donor funded, faith form. at
\$10K, boiler fixes at \$10K**

		2024	2025	2025	2026
		Actual	Budget	Actual	Draft Budget
INCOME					
4.20.010	Pledges--Current	311,581	317,686	320,797	350,441
4.20.015	Pledges--Prepaid	9,200	17,600	17,600	17,600
4.20.020	Pledges--Previous years	12,000		0	0
	Total Income from Pledges	332,781	335,286	338,397	368,041
4.20.040	Donations--Members	19,501	8,148	2,942	4,500
4.20.050	Donations--Non Members	1,858	2,350	1,614	1,600
4.20.060	Loose Offering	1,311	1,000	1,458	1,500
	Total Donations	22,670	11,498	6,014	7,600
4.21.000	Benevolence - Denominational	11,504	11,500	12,489	12,500
4.21.010	Christmas Fund	3,160	3,000	2,763	3,000
4.21.070	Neighbors in Need Fund	2,376	2,500	4,035	3,500
4.21.090	One Great Hour of Sharing Fund	3,995	4,000	4,436	4,500
4.21.110	Strengthen the Church Fund	1,973	2,000	1,255	1,500
4.21.001	Benevolence - Non-Denominational	678	300	560	600
4.21.115	Souper Bowl Income	678	300	560	600
	Total Special Offerings Income	12,182	11,800	13,049	13,100
	Total Contribution Income	367,634	358,584	357,460	388,741
Investment Income:					
4.24.020	UCC Fund Income	2,716	2,716	2,597	2,600
4.25.080	Proceeds from Sale of Investments	83,200	80,700	80,700	81,100
	Total Investment Income	85,916	83,416	83,297	83,700
Miscellaneous Income:					
4.00.001	Church Ops Miscellaneous Income	186	14,200	9,437	179
4.30.030	Misc Room Rental	10,005	11,000	17,819	19,000
4.42.590	Winter Retreat Income	350	300	0	0
4.42.592	Summer Camp Income	293	300	362	400
4.45.010	Fellowship Committee Income	1,402	1,500	1,161	1,200
4.45.015	Coffee Income	46	50	81	80
4.45.016	Wednesday Night Dinner Income	0	0	1,356	1,500
4.45.045	Witness Committee Income	57	50	170	200
4.45.070	Worship - Flowers	590	600	0	0
	Total Miscellaneous Income	12,929	28,000	30,386	22,559
TOTAL NET INCOME		466,479	470,000	471,143	495,000

Updated as of Jan 27, 2026

**Assumes Kitchen & Organ projects
are 100% donor funded, faith form. at
\$10K, boiler fixes at \$10K**

	2024	2025	2025	2026
	Actual	Budget	Actual	Draft Budget
EXPENSE				
MORTGAGE				
5.20.100 Boiler/HVAC Mortgage	2,557	18,360	16,775	16,180
TOTAL MORTGAGE	2,557	18,360	16,775	16,180
5.41.000 <i>Minister Salary and Benefits</i>				
5.41.010 Salary	67,736	70,488	70,488	73,323
5.41.030 Pension	12,728	13,228	14,330	13,625
5.41.035 Benefits (Health, Dental)	18,347	17,040	21,194	20,393
5.41.040 Travel & Expenses	1,986	1,800	1,825	1,800
5.41.050 Study Allowance	898	1,501	1,215	1,500
5.41.060 Housing Allowance	24,000	24,000	24,000	24,000
5.41.065 Minister Part B (Vicki)	2,096	2,220	2,220	2,435
5.41.070 Minister SS Supplement	7,108	7,228	7,228	7,445
5.41.071 Sabbatical Expenses	0	13,890	9,077	0
TOTAL MINISTER EXPENSE	134,899	151,395	151,577	144,521
5.42.000 <i>Faith Formation Staff</i>				
5.42.010 Salary	41,209	42,445	19,483	0
5.42.020 Pension	5,908	5,942	2,971	0
5.42.035 Benefits (Health, Dental)	31,822	33,060	16,907	0
5.42.040 Travel & Expenses	203	500	0	0
5.42.050 Study Allowance	425	500	21	0
5.42.070 SS Supplement	3,152	3,247	1,488	0
Total Faith Formation Salary & Benefits	82,719	85,695	40,870	0
5.42.500 <i>Faith Formation Program</i>				
5.42.501 Faith Formation Coordinators (new)	0	0	625	10,000
5.42.013 Children/Youth Designated	120	0	0	0
5.42.520 Resources & Supplies	935	1,350	908	908
5.42.540 Youth Programs	349	800	147	147
5.42.545 Friday Night Hangout	0	300	0	0
5.42.570 Special Program Expense	1,048	1,300	1,000	1,000
5.42.580 Child Care	2,598	3,500	2,729	2,729
Total Faith Formation Program	5,050	7,250	5,409	14,784
TOTAL FAITH FORMATION EXPENSE	87,769	92,945	46,279	14,784

Updated as of Jan 27, 2026
**Assumes Kitchen & Organ projects
 are 100% donor funded, faith form. at
 \$10K, boiler fixes at \$10K**

	2024	2025	2025	2026
	Actual	Budget	Actual	Draft Budget
<i>Music</i>				
5.44.010 Director Salary	16,950	17,459	17,459	17,982
5.44.020 Director SSI	1,309	1,336	1,336	1,376
5.44.040 Travel/Education	0	0	500	600
5.44.110 Organist Salary	11,644	11,993	11,993	12,353
5.44.120 Organist SSI	878	917	917	945
5.44.200 Choral Scholars	4,620	7,500	5,920	7,500
5.44.510 Vacation/Summer Organist	0	250	0	250
Total Music Salary & Benefits	35,401	39,455	38,125	41,006
5.44.610 *Johnson/Drummond-Instr.	125	981	5	973
5.44.710 Instrumentalists (accompanists)	1,065	1,700	1,550	1,700
5.44.900 New Music & Supplies	431	250	315	250
5.44.920 Organ Maintenance	0	1,300	0	1,300
5.44.930 Keyboard Maintenance	180	300	180	300
5.44.945 Handbell Maintenance	0	300	0	300
TBD Guest Musicians (soloist, duets, variety)				2,400
Total Music Program	1,801	4,831	2,050	7,223
TOTAL MUSIC	37,202	44,286	40,175	48,229
5.21.000 <i>Benevolence - Denominational</i>	11,275	11,500	12,489	12,500
5.21.010 Christmas Fund	2,931	3,000	2,763	3,000
5.21.070 Neighbors in Need Fund	2,376	2,500	4,035	3,500
5.21.090 One Great Hour of Sharing Fund	3,995	4,000	4,436	4,500
5.21.110 Strengthen the Church Fund	1,973	2,000	1,255	1,500
5.21.001 <i>Benevolence - Non-Denominational</i>	678	300	535	600
5.21.115 Souper Bowl Exp	678	300	535	600
Total Special Offerings Exp	11,953	11,800	13,024	13,100
5.43.000 <i>Outreach Benevolence Allocation</i>				
5.43.010 OCWM (Our Church's Wider Mission)	10,000	10,000	10,000	10,000
5.43.025 *Bongiorno Fund	1,828	1,847	1,828	1,849
5.43.030 *Kilmer Fund	4,078	4,120	2,228	4,136
5.43.045 Family/Summer Camp (Faith Formation)	1,545	2,140	545	2,000
5.43.050 Other Allocations	12,609	15,422	15,576	17,059
<i>Total Outreach Benevolence Allocation</i>	30,060	33,529	30,177	35,044
TOTAL BENEVOLENCES	42,013	45,329	43,201	48,144

Updated as of Jan 27, 2026

**Assumes Kitchen & Organ projects
are 100% donor funded, faith form. at
\$10K, boiler fixes at \$10K**

	2024	2025	2025	2026
	Actual	Budget	Actual	Draft Budget
COMMITTEES				
5.45.010 Fellowship	189	300	1,431	1,500
5.45.015 Coffee	563	500	858	858
5.45.016 Wednesday Night Supper	(100)	750	1,064	1,064
5.45.020 EC Meetings & Retreats	210	250	248	295
5.45.040 Stewardship	242	500	309	309
5.45.045 Witness: Membership	322	125	402	402
5.45.060 Worship & Literature	525	1,750	954	1,870
5.45.070 Worship: Flowers	433	100	192	300
5.45.080 Worship: Guest Preachers	1,054	1,200	900	1,350
TOTAL COMMITTEES	3,438	5,475	6,358	7,948
CHURCH OFFICE				
5.46.010 Office Manager Salary	34,348	42,608	41,247	42,484
5.46.020 Office Manager SSI	2,882	3,260	4,364	3,250
5.46.030 Office Manager Pension				1,275
5.46.035 Office Manager Health Benefits		5,035	4,590	7,906
Total Office Salary & Benefits	37,230	50,903	50,201	54,915
5.46.500 Supplies	1,982	2,500	1,844	2,000
5.46.510 Postage	480	800	531	750
5.46.530 Copy Machine	3,431	3,500	3,630	3,650
5.46.540 Software/subscriptions	7,778	8,100	7,925	8,400
5.46.545 Computer Upgrade			3,813	
5.46.550 Internet, Website, and Cable	4,180	4,500	1,875	2,000
5.46.560 Advertising	150	300	535	500
5.46.565 External Audit/Financial Audit	0	0	0	0
5.46.570 Stock Transfer/ Bank Fees	124	125	0	0
5.46.576 Vanco Fees	1,170	1,200	1,449	1,449
5.46.580 Paychex Service Fees	3,513	3,610	5,071	5,000
Total Office Expense	22,808	24,635	26,673	23,749
TOTAL OFFICE	60,038	75,538	76,874	78,664

Updated as of Jan 27, 2026

**Assumes Kitchen & Organ projects
are 100% donor funded, faith form. at
\$10K, boiler fixes at \$10K**

	2024	2025	2025	2026	
	Actual	Budget	Actual	Draft Budget	
OPERATION & MAINTENANCE					
5.47.010	Cleaning Service & Setup Contractor	11,347	12,000	14,207	20,000
5.47.500	Electricity	4,306	4,500	6,630	6,962
5.47.510	Water	359	700	742	816
5.47.520	Sewer	271	529	528	581
5.47.530	Gas	1,691	12,000	13,634	14,997
5.47.535	Refuse	1,185	1,200	1,212	1,212
5.47.540	Steam	2,620	0	0	0
5.47.550	Telephone	3,872	1,320	1,165	
5.47.560	Property Insurance	43,297	47,627	46,465	46,465
5.47.565	Property Tax/Assessments	1,269	1,500	1,449	1,449
5.45.575	Church Operation Supplies/ Services	2,992	4,000	3,360	3,360
5.47.579	Elevator	2,081	2,100	3,857	3,500
5.47.571	Fire Alarm System	8,750	6,500	8,144	8,750
5.47.580	Building Improvement and Repair	13,135	20,000	31,888	28,000
5.47.581	HVAC/Boiler System Maintenance	0	10,000	16,074	10,000
5.47.590	Grounds Maintenance	7,225	8,000	6,463	8,000
5.47.610	Worker's Compensation	341	400	353	324
5.30.030	Misc. Room Rental Expenses			738	89
5.00.001	Misc. Church Operations	0	298	98	25
TOTAL OPER. & MAINT		104,741	132,673	157,007	154,530
TOTAL OPERATING EXP		472,657	566,000	538,247	513,000
SURPLUS (DEFICIT)		(6,179)	(96,000)	(67,104)	(18,000)

First Church in Oberlin Projects

Thru Date 2025-12-31

Rear Entryway Expenses	Budget	Expended
Architect CPL	\$ 6,075.93	\$ 11,840.00
Parking & Doors Williams Brothers	\$ 81,350.00	\$ 35,591.75
Added Scope: parking lot	\$ 26,929.00	\$ 26,929.00
Automatic door opener	\$ 5,970.00	\$ -
	\$120,324.93	\$ 74,360.75

Rear Entryway Income

	Budget	Received
Donor 1	\$ 85,000.00	\$ 85,000.00
Donor 2	\$ 5,000.00	\$ 5,000.00
Donor 3	\$ 30,000.00	\$ -
	\$120,000.00	\$ 90,000.00

PV Array/HVAC/Controllers Expense

	Budget	Expended
PV Array YellowLite	\$ 55,000.00	\$ 16,532.00
HVAC Geisel	\$ 54,500.00	\$ 55,045.00
Controllers	\$ 27,000.00	\$ 26,690.00
	\$136,500.00	\$ 98,267.00

PV Array/HVAC/Controllers Income

	Budget	Received
Donors	\$ 35,000.00	\$ 46,541.25
First Church BD Funds	\$ 84,050.00	\$ 87,960.74
Rebates	\$ 17,450.00	\$ 450.00
	\$136,500.00	\$ 134,951.99

Summary of Open Projects

Donations Received	\$ 136,541.25
Pledged not Received	\$ 30,000.00
Required Donations to meet estimated budget	\$ -
First Church BD Funds	\$ 87,960.74
Rebates	\$ 17,450.00
	\$ 271,951.99

Expenses paid project to date \$ 172,627.75
 Budgeted Expense: scheduled, not completed \$ 84,197.18
 Estimated Expense, not contracted \$ -
\$ 256,824.93

First Church in Oberlin Project

Thru Date 2026-12-31

Kitchen Expenses (ROM)	Budget	Expended
Architect	\$ 14,000.00	\$ -
Contractor	\$ 200,000.00	\$ -
Electric Infrastructure	\$ 25,000.00	\$ -
HVAC	\$ 25,000.00	\$ -
	\$ 264,000.00	\$ -

Kitchen Income

	Budget	Received
Donor 1	\$ 95,000.00	\$ 95,000.00
Donor 2	\$ 25,000.00	\$ 25,288.00
Donor 3	\$ 25,000.00	\$ 25,500.00
Other Donors (TBD)	\$ 120,000.00	\$ 414.00
	\$ 265,000.00	\$ 146,202.00

Organ Renovation Expenses (Est)

	Budget	Expended
Cleaning, Structural Renewal, Pedalboard	\$ 60,000.00	\$ -
Other Scope TBD	\$ 25,000.00	\$ -
	\$ 35,000.00	\$ -
	\$ 120,000.00	\$ -

Organ Renovation Income

	Budget	Received
Organ Maintenance BD	\$ 8,800.00	\$ 8,799.96
Donations	\$ 111,200.00	\$ 47,963.75
	\$ 120,000.00	\$ 56,763.71

Summary of New Projects

Donations Received	\$ 194,165.75
Pledged not Received	\$ -
Required Donations to meet estimated budget	\$ 180,000.00
First Church BD Funds	\$ 8,800.00
Rebates	\$ -
	\$ 382,965.75

Expenses paid project to date \$ -
 Budgeted Expense: scheduled, not completed \$ -
 Estimated Expense, not contracted \$ -
\$ -

