

2025 Annual Report



We are a community striving to welcome all to join us in the journey of growing in our faith, serving with unfailing hope, and sharing the love exemplified in the life of Christ. No matter where you are on this journey of faith, you are welcome here.

First Presbyterian Church

26 Church St. Franklin, NC 28734

828-524-3119 www.fpcwnc.org

Table of Contents

Greetings from FPC Staff	3-5
Pastor	3
Music Director	4
Office Coordinator.....	4
Clerk of the Session/Church Treasurer.....	5
Ministry Teams	6-15
Congregation Care and Outreach	6-7
Mission and Service	8-9
Christian Education	10
Worship and the Arts	11
Presbyterian Women.....	12-13
Presbyterian Men.....	14-15
Support Teams	16-18
Finance and Stewardship.....	16
Property.....	17-18
Financial Reports	19-28
2025 Budget vs. Actuals	19-22
2025 Statement of Financial Position.....	23-24
2026 Budget	25-28

Front Image: Broken Vessel by Lauren Wright

Greetings from FPC Staff

Words from our Pastor

Rev. Betsy Stow

Dear Friends and Members of FPC,

It has been my privilege to serve First Presbyterian Church of Franklin as your pastor since April 15, 2024. As I approach the two-year mark, I remain impressed by the different kinds of worship in which you engage, by all the ways you partner with others and the work you do in the community, and by the way you take care of each other. I'm honored to serve with such a loving and generous group of people.

And if I were to offer a word that described our church in 2025, it would be *generosity*. Not only have the people of this church (members and friends) been generous with their time and treasure, you have also shown a generosity of *spirit*. This kind of generosity is the reason visitors and new members feel welcomed, adaptation and change can happen when they need to, and both established and new ministries continue to grow and thrive.

The Apostle Paul urged the church at Corinth to “be knit together in the same mind and the same purpose” (1 Cor. 1:10). That doesn't mean, of course, that everyone is the same, that everyone sees the world through the same eyes, or that everyone has the exact same vision for the church. It means that as a church, we don't let our differences divide us or distract us from our common purpose: to love God with all our heart and soul and mind, and to love our neighbors as ourselves. And this is exactly what I see First Presbyterian Church doing: we are knit together to grow in Faith, serve with Hope, and share God's Love.

I feel truly blessed to be a part of the ministry of this church—God is so very good—and I cannot wait to see what God has in store for us and for our community as we continue to journey joyfully together. Thank you from the bottom of my heart for all that you do and for all that you are. Grace and peace be with you always.

~Pastor Betsy

Words from your Music Director

Frank Armato

Together, we raised \$10,000 for the Black Mountain Home for Children, and \$7,500 for CareNet. It takes a village, as the saying goes. Our village is one of compassion, as it should be, which is the whole message. What else is the human experience. We are social, and we watch out for each other and usually we all need something from each other at some point. That's human nature, that's the message of Jesus. We're there for each other, individually or collectively. Thank you for your support in being involved in the daily/weekly affairs of the church, as well as just coming and listening. Music can be for just yourself, but there is a social connection that you feel in corporate singing and even just listening. As a musician, you can sense people receiving what you're doing and how it's received. So, thank you choir, other instrumentalists, listeners and attendees! We try to sing and play music that we ourselves would want to hear. Again, there's the "do unto others" thing. It works so well.

~~Frank

Words from your Office Coordinator

Kathy Cruz Guzman

It is my pleasure to work with and for this wonderful congregation. You make my job easy. Days start with preparing Lay Readers scripts, Keeping Close announcements and finish adding the music for the bulletin. It all takes a team of Frank, Pastor Betsy and myself to bring you the final bulletins for Sundays, special services, and concerts. Our offices, hallways, and Sanctuary were upgraded this year with new lighting. Thank you Victor for the coordination of this! Our internet hardware was upgraded and coordinated with Wired (our local IT company) which protected our church data and gave us the capability to stream services from our church. We have more people coming and calling the church for assistance with lodging, bills, and food. Thank you Nancy Browder for working on this. You are a most compassionate person and a true example of what Christian values and faith should be. I know you have truly helped me learn by your example!! So at the end of 2025, I take home with me from the FPC congregation your examples of patience, generosity, and compassion. I am truly grateful for all of you.

~~Kathy

Words from your Clerk of the Session

Brenda Kraft

The Clerk of Session has the responsibility of recording minutes of regular and called session meetings, congregational meetings, keeping records of membership, baptisms, deaths, and marriages, elections and ordination of elders and pastors, and is elected by session to serve. The Clerk also communicates to the session any correspondence received and sent by the church as well as serving as chairman of the Personnel Committee.

We thank Elders David Dozier, Victor Keller, and Barbara McInnes for their dedication to serving the needs of our church and community as members of our session for the last three years. We appreciate Class of 2028 Elders Ann Dishman, Mary Layne, and Russ Rankin for their willingness to serve a three-year term on Session. Members and friends who went to dwell with the Lord include: Betty Daniel, Judy Gray, Betty Gregory, Al Griseck, Gilbert (Rusty) Key, Joanne Keller, Lee McCauley, and Dorothy Misleh went to dwell with the Lord. We took in three new members this year; Rachel Bishop, Jason Arnold, and Andrew Pickel.

As we go into 2026 may we continue to grow in faith, serve with hope and share God's love throughout our church and community.

~~Brenda



Ministry Teams

Congregational Care & Outreach

2025 Members: Gail Barrett, Susan Blaydes, Sandy Geary, Linda Keenum, Doris Munday, Ruth Tower, Martha Blakeney, Brenda Kraft, Ned Kraft, Ann Dishman, Barbara McInnes (chair), Jim McInnes, Beverly Linton, Judy Comer, Sarah Jane Dozier

FPC Mission: Share God's Love.

Meetings: Second Thursday of each month at 2:00 p.m.

Submitted by: Barbara McInnes (chair)

The Congregational Care and Outreach team believe that we have a mission to help and support the members and friends of the First Presbyterian Church of Franklin and the community of Franklin North Carolina in various ways. We are grateful that God has blessed us with many members and friends who share their time and talents helping us provide for the physical and Spiritual care of this community. Some examples of the ways First Presbyterian Church care for each other are: We start our congregational care when you first visit First Presbyterian Church with a welcome bag made by members of our team.

Prayer Partners: Through this Email System we share our joys and concerns and ask our church family to pray with us. The request may or may not include the name of the person being prayed for, and the information the person chooses to share is their choice. We believe that God knows who and what kind of healing is needed. To join this team you need an email platform that will accept large group communications. You can phone a "sign me up" request to Kathy Guzman in the Church office (524-3119) or Email fpcfranklinnc@gmail.com. Judy Comer is the team member who receives and posts the prayer request. Her Email is comerj1049@gmail.com or text her at 828.421.5127. Join us in providing prayers for those who need them.

Family Directory: Judy Comer and Brenda Kraft keep us up to date with church family and friend's directory. This includes some of our seasonal friend's addresses both in Franklin and at their other home. Birthdays and anniversaries are listed. Please contact the church office with any changes in your address or phone number so we can keep up to date.

Birthday Cards: Ruth Tower and Doris Munday are the members who mail out those beautiful cards of well wishes to each of us. They are now looking for someone to join them. The CC&O supplies the cards and stamps and address labels. Would you like to spread some joy and show God's Love?

Thinking of you Cards : We have several of our member and friends that are in need of a reminder that we are thinking of them and praying for them. Our craft group, under the direction of Brenda Kraft, makes cards and they are mailed each season of the year plus 1 (5). We also have members who are on the Prayer Partner's team that send out cards.

Home Bound visits: 5 times a year (Valentines, Easter, Summer, Fall,& Christmas) we visit the homebound and those in care facilities of our congregation. The craft group makes gifts, (including an edible treat) to share during a home visit with each of these dear people.

Plates of Love : We are blessed with the talents of good cooks who share God's love by bringing food to those in need of a little help. If you would like help with the care team, please call Barbara McInnes.

Helping hands : Things happen in life where we need the help of others. This team helps fill that need. They drive to and from outpatient or Dr. appointments, pick up light shopping from grocery or pharmacy. If you would like to be a part of this team, call Barbara McInnes.

Supporting the bereaved families: Along with the help of the Deborah Circle we assist with the receptions following memorial services and funerals.

Celebrations with food: First Presbyterian of Franklin knows the benefit of sitting across the lunch table and catching up with members and friends. We do it regularly, sometimes for a fundraiser like Souper Bowl, sometimes for fun like the summer picnic. We also use meals as an outreach to the Community of Franklin, sponsoring Easter Breakfast, Kirkin' of the Tartans luncheon and our Community Thanksgiving Dinner.

OutReach via Communication: We connect with the community through various forms of communication. We have a web site maintained by Kathy Guzman and Jim Geary maintains our Facebook page. Our Chamber of Commerce membership enables us to share information about upcoming events on their web site We place items in the Franklin Press church calendar and Macon Sense newspapers with the help of Judy Comer. We have a one call System at the church office to keep the members and friends up to date with things happening at church. Church bulletins, with a keeping in touch section, and calendar for the week are available online for those who missed church or would like a copy before service.

We would love to have you join us. If meetings are not to your liking and you see a care activity you would like to be a part of, please call Barbara McInnes.

Mission and Service

2025 Members: Patsy Clinton, Kathy Danz, Tammy Harnet, Sally Hasco, Neal Keenum, Cecilia and Griff Morgan, Doris Munday, Betsy Stow, Sande Lolli, Gail Lehman, Mary Layne, Lael Wilson and Nancy Browder, Co-Chair. New members are always welcome. More ideas can only help our service.

Meetings: 1st Tuesday of each month at 2 pm

The Mission and Service Committee continued working in 2025 to serve our neighbors near and far. This generous congregation continues to support all our efforts as we follow Christ's command to love your neighbor. In our budget we support local, national and international programs: Care Net, Guatemala Partnership, Guatemala Children's Partnership, Black Mountain Home and Presbyterian Disaster Relief. We have two matching funds supporting the Black Mountain Concert and the Care Net Concert.

Total including the matching funds for Black Mountain Concert was \$6,255 and \$7,773 for the Care Net concert. Also, in our budget we have money set aside for help with housing, gas cards, utility bills and support for local programs such as the Pregnancy Center, Macon Habilities, Presbyterian Giving catalog, and Community Care Clinic.

Our Dollars for Mission this year supported: Empower Nicaragua--\$500, World Central Kitchen--\$750, Kids Place--\$800, Appalachian Animal Clinic--\$500. REACH—\$603 and Snack Sack--\$517. These donations were made possible only because of the giving spirit of this congregation.

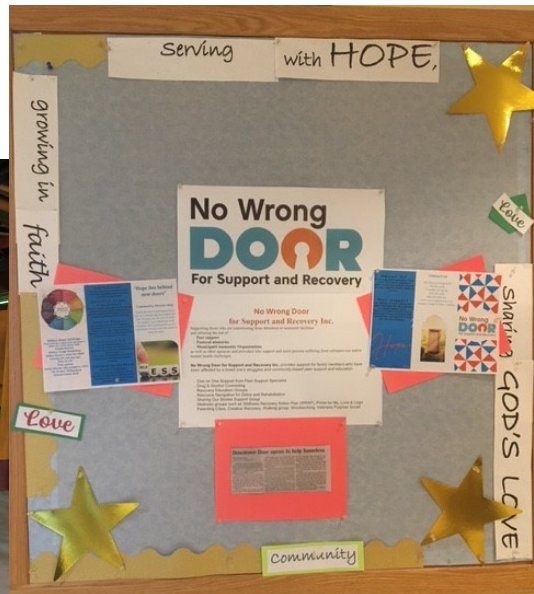
We support two Presbyterian Offerings: One Great of Sharing at Easter--\$600, and The Joy Gift at Christmas--\$888. In addition, we collect Daily Change every 5th Sunday and it is sent to the Presbytery Hunger Committee--\$1030.74. This year, through your efforts we have donated about 1000 lbs. to Care Net.

We continue with several projects throughout the years. Need It/Take It provides warm clothes to many during the cold months, the Period Pantry is frequently used and must be restocked often. Snack Sack lunch continues and serves 40 sandwiches each week to Open Door plus to a lady who comes to the church to pick up for herself and her family. At Christmastime, in addition to the Care Net tree for food we also choose children's names from MPP to provide Christmas gifts. We host Macon Habilities several times a year for games, pizza lunch and this year a talent show.

Next year we will continue current programs but also be adding a project to make reusable period products to be sent to Malawi as part of a Presbytery program. This will require people to sew and to cut the material to produce the product. Volunteers will be needed.

2025 was a very good year for the many missions and service projects to our neighbors near and far. This congregation joins in generously and with dedication as we continue to follow God's guidance in our efforts to be a servant to local, national and international children of God. With an increase in our budget in 2026, we will strive to continue to follow as Christ's servants.

Respectfully submitted, Nancy Browder



Christian Education

The Christian Education Team meets the second Monday of each month at 2:00.

2025 Team members include Gail Barrett, Nancy Browder, Royce Browder, Mary Layne, Beverly Linton, Melissa McClure, Betsy Stow, and Sara Wood, Chair.

The purpose of the CE Team is to provide opportunities for growth and enrichment.

In March, the Sunday School began using The Present Word, a curriculum produced by PCUSA. The SS members enjoyed an in-depth study of the early Israelites and how they became a Covenant People. This study included a comprehensive look at the tabernacle and the roll of sacrifice as well as a complete survey of the prophets Isaiah, Jeremiah and Ezekial and their messages to the Israelites both before and after captivity. We took time out from the literature in December to do a DVD Advent study titled "The Redemption of Scrooge." The Sunday sessions are taught by different members of the class.

The Little Library which was begun in May 2022 has gained in popularity since its inception. The purpose of the library is to provide wholesome reading for the community. Readers are encouraged to take a book and then pass it on to someone else. Bookmarks with a Bible verse and information about church services are included with each book. Books are donated by members of the congregation and sometimes a grateful reader will donate a book. Close to 40 books have been taken several months this year. Thanks to Beverly and Gail for their faithful work in keeping the library stocked.

The Short Story Group continues to meet the third Wednesday afternoon of the month. Participants gather at 2:00 at Sara's house and enjoy light refreshments and good discussions. Mary Layne is the facilitator. The stories this year are from a collection by global authors.

An Advent Bible study was held on Wednesday evenings to accommodate those church members who work during the day and are unable to take part in a daytime group. Pastor Betsy led the study which was taken from the Christmas hymns used in the Sunday worship and the Scripture they were based on.

The Friday Bible Study group has been temporarily discontinued until a leader can be found.

Respectfully submitted,

Sara Wood

Worship and The Arts

2025 Members: Frank Armato, Nancy Browder, Dr. Royce Browder, Linda Keenum, Vicki Knisley, Kathy Maps, Rev. Betsy Stow (chair),

Team Mission: Lead the congregation in meaningful worship in a variety of styles, following the church seasons and focusing on Faith, Hope, and Love.

Meetings: First Thursday of the month at 1:00 p.m. as needed.

Submitted by: Rev. Betsy Stow

Worship has continued to be a central part of our community's faith life, and the Worship and Arts Team strives to find ways to enliven and enrich our worship to the glory of God.

Spaces: The church met in the Chapel for first and fifth Sundays, January through April, then returned to the Sanctuary full-time at Easter, to accommodate our larger attendance during the summer and early fall. We returned to first Sundays in the Chapel on the first Sunday in November and moved all fifth Sundays to the Chapel.

Stewardship: We emphasized Stewardship for three of our worship services this year, starting on October 12 and culminating with Dedication Sunday on October 26, 2025. Congregants were given the opportunity to bring their pledges of time, talent, and treasure to the table during the service.

Special Services:

Ash Wednesday was celebrated in an evening service with the imposition of ashes.

Maundy Thursday was celebrated in Tartan Hall around the table with communion and community.

Palm Sunday included a "Procession of Palms" for the first hymn, during which congregants were invited to process around the church, waving their palms.

Easter began with a sunrise service at the Methodist Church and a breakfast in Tartan Hall. We decorated the flowering cross and placed Easter Lilies in the sanctuary.

Kirkin' O the Tartans was celebrated on Father's Day with a processional, a display of flags, a bagpiper, the men singing "How Great Thou Art," and a special blessing.

All Saints' Sunday was a full service with Communion and a time for congregants to light a candle in memory of a loved one who died in past year.

Christmas Eve was celebrated in the Sanctuary this year as we gathered for a service of lessons and carols and the singing of "Silent Night" by candlelight.

On *Fifth Sundays*, we held a Hymn Sing with a brief scripture meditation by the pastor or one of our elders, and we received our Daily Change collection.

Congregational Care & Outreach

Presbyterian Women

2025 Officers:

President: Barbara McInnes

Treasurer: Gail Barrett

Historian: Pat Mesta

Meetings: 2:00 p.m. on the second Tuesday of each month.

Submitted by: Barbara McInnes

The Deborah Circle of the First Presbyterian Church of Franklin is a part of the Presbyterian Women of the PCUSA. Our purpose states that we are Forgiven and Freed by God in Jesus Christ, and empowered by the Holy Spirit, we commit ourselves to nurture our faith through prayer and Bible study, to support missions of the church worldwide, to work for justice and peace and to build an inclusive, caring community of women that strengthens the Presbyterian Church and witnesses to the promise of God's Kingdom.

We start each of our meetings with fellowship and a time sharing our joys and concerns. We invite God to be a part of our meeting and offer prayers of thanksgiving for all that He has blessed us with, as well as our needs and concerns. We include a bible study in each of our meetings. We are now using the Love Carved in Stone study guide by Eugenia Anne Gamble.

Deborah Circle has been blessed to participate in many projects this last year. We accomplish these projects with the support of our members' time, talents, gifts, and with fundraisers.

Some of our projects this year include:

1. Micro loans to the Women in Guatemala. Donations taken at each meeting from members.
2. We have set aside funds to help those who are taking Mission trips to Guatemala. We have had a member of our Circle among the Mission group the last 4 trips.
3. We have a scheduled workday at the Memorial Gardens for yard cleanup, donating our time and energy to God and honoring those who came before us.

Congregational Care & Outreach

Presbyterian Women

(continued)

4. Providing gifts for 6 elderly and or disabled members in our community via Macon for Progress. Members of our Circle donated gifts and gift cards for Christmas dinners along with some decorations
5. Gift was made to the Home Bound Ministry of First Presbyterian Church of Franklin. Blessing Box Donation.
6. We have helped CC&O hosting funeral receptions and with Plates of Love when needed. Donations of time and talents of our members
7. Gift was made to the Home Bound Ministry of First Presbyterian Church of Franklin. Blessing box Donation.

The Deborah Circle considers our greatest project is to share God's love with each other by supporting each other with prayer, listening and laughter. Please come join us. We have a chair and a book for you. There are always refreshments both for the body and the soul.

Congregational Care & Outreach

Presbyterian Men

2025 Officers:

Co-Chairmen – Fred Frankland and Ned Kraft

Vice-Chairman – Tom Fagg

Secretary - Ray Heckeler

Treasurer - Russ Rankin

Social Director – Jeff Stevens

Mission: Our mission is two-fold. First is to provide a platform to support fellowship with the men of local Presbyterian Churches. The second is to raise funds to help homeless veterans and veterans at risk in Macon County and surrounding areas partnering with the 828 Vets Organization.

Meetings: Meetings of group members are held on the first Thurs day of each month at 10:00 a.m. in Meeting Room M2 of the First Presbyterian Church.

Submitted by: Fred Frankland and Ned Kraft for the year 2025

We continue to engage in the ministry of Jesus Christ and the mission of the First Presbyterian Church in Franklin, North Carolina as we grow in Faith, serve with Hope, and share God’s Love.

Our group meets each Thursday for lunch at various restaurants at 11:30 a.m. for fellowship. In addition, we gather on the second Saturday of each month for breakfast at 8:00 a.m. at a local designated restaurant.

During the year, the Men’s Group initiated and organized three successful events that enjoyed the participation and fellowship of the congregation. They were the annual Hot Dog Luncheon fundraiser, the congregation invited luncheon at Pasqualinos in Bryson City and a planned trip open to the congregation to visit the church supported Black Mountain Children’s Home.

The 828 Vets Organization, which our Presbyterian Men’s Group supports financially, is an all-volunteer group of local veterans based here in Franklin whose mission is to provide help to those veterans who are homeless or otherwise in need. This charity organization meets weekly to identify who and how to help those less fortunate veterans. They receive no Town, State or Federal funds.

Continued:

To raise funds, which are ultimately used to help homeless veterans and veterans in need, our group has set-up and manned booths at various area festivals. We also have been successful in having the Town of Franklin approve a Proclamation designating the second week in September as “Help Homeless Veterans Week”. During this week we placed 60 collection containers at area businesses and have been very successful in raising \$2530.00. With the support of our church family, our community, local businesses and area visitors throughout the year our group was able to make a donation of \$12,000.00 to the 828 Vets Organization for 2025.

Of special note this year the 828 Veterans Organization presented the Men’s Group with the Legion of Honor award. The national award publicly recognizes persons whose lives model the kind of selfless service to the community. This award was approved by the Four Chaplains Foundation at the Navy Shipyard, Philadelphia.



Finance & Stewardship

Team Mission: Plan and manage the finances and investments of First Presbyterian Church of Franklin and encourage stewardship among our church family.

Finance team members for 2025: Rachael Bishop, Ann Blake, David Dozier, Tom Fagg, Cheryl Keller, Brenda Kraft, Lew Mesta, and Neal Keenum (chair).

Meetings: the second Monday of the month at 10:00 A.M. in M-2.

Submitted by Neal Keenum

We have been very fortunate and had a successful year in 2025 without any financial emergencies. We began the year with a Church budget of \$225,270 and thanks to our committees excellent management we concluded the year under budget by a bit over \$6,000. We are currently in good shape financially with \$28,800 excess funds

Our investment accounts managed by Edward Jones ended the year with the Select account (Money Market) balance at \$13,443 with an annual rate of return of 4.39%. The advisory fund balance at year end was \$296,499 with an annual rate of return of 13.27% for a total investment value of \$304,352.

We put emphasis on building our property and copier reserves which at year end is \$34,270 and \$15,400 respectively.

We were able to find funding to upgrade our office computer systems including improved internet and streaming services

We implemented a new program to reimburse church employees for out-of-pocket medical insurance and medications with an annual cap not to exceed the amount approved by the session in lieu of salary payments.

The finance team strengthened our double custody procedures for procedures when collecting and counting money.

We reviewed our portfolio with our Edward Jones representative and determined we are positioned properly for this changing economy. The portfolio consists of 65% Equity Stock and 35% fixed distributed. The Equity stock is composed of 53% Large Caps. 16% small to medium Caps, 1% cash, and 30% Income instruments with 3% of that aggressive. Only 18 % are international investments. Year-to-date growth is 12.15%. we believe that we are position properly for this coming year and anticipate better return in 2026. Our portfolio is rebalanced every two weeks.

We have an aging campus facility that requires constant updating. Our newest building is 36 years old, and the Sanctuary is 49 years old.

We currently have some conditions that possibly could turn into financial emergencies. We continue to monitor the situation with our property team.

Support Teams

Property Team

2025 Members: Jerry Blaydes, Susan Blaydes, Carl Winter, Jim Geary, Neal Keenum, Ned Kraft, Russ Rankin, Lew & Pat Mesta, and Victor Keller (chairman)

Mission: To exercise good stewardship in the necessary physical maintenance, repairs and upgrades to the church campus, the Manse property and Memorial Gardens Cemetery, while working within an established budget and to facilitate the tasks entrusted to us by God, Session and our congregation.

Meetings: The second Tuesday of each month at 10 AM.

Respectfully submitted by: Victor Keller

A heart felt thank you goes out to all the team members that volunteered their time and resources on numerous successful projects throughout the year, and supporting me as chairman of the property team. And with the generous donations from church members and Session support, it enabled us to remain under budget and comfortably overcome our challenges. **Most of all we give you thanks, O Lord.**

- A. We focused on campus exterior projects to give the church a fresh welcoming appearance. The retaining wall along the sidewalk at the west side of the chapel had Stucco falling off with numerous cracks. The stucco was patched and cracks filled including painting. The steps to the chapel were also patched and painted with the addition of slip resistant stripes. All the sidewalks were pressure washed and slip resistant stripes were added to all the campus steps.
- B. The steps at the rear of the kitchen were becoming dangerous needing additional (2) rails and repair of loose bricks. New rails were installed and brick mortar repaired. Additional brick repairs were made around the campus.
- C. The overgrown holly bushes at the rear of Tartan Hall were cut, brush removed and new gutter guards were installed. Some trees were cut around the parking lot and limbs removed. Landscape timbers were replaced around the perimeter of the church flower beds.
- D. Session approved \$5000 for a Memorial Gardens Beautification project. Spring of 2026 this project should be started.
- E. Bushes were trimmed and a large pile of limbs and debris was removed from the Manse.

- F. Continual roof leaks in the admin office building were routinely addressed as we incurred heavy rains and ponding of leaves around the roof drains. Pursuing a commercial roofer was tabled due to the considerable funds required.
- G. The old fluorescent lights in the admin building were replaced with new energy efficient fixtures and a loose light in the Chapel was reattached. Lights were replaced outside the sanctuary, plus some electric issues were addressed at the Manse.
- H. Multiple broken windows in the front of Admin building still need to be addressed.
- I. Cracks in the back parking lot had grass that was removed, but sealing the cracks still needs to be completed.
- J. Ashes were placed in the Columbarium with niches being opened and closed back up.

In closing, the property team is looking forward to a planned approach to plantings beautifying Memorial Gardens in 2026, plus continuing to reducing long term maintenance issues. With the support of session and our gracious congregation, property will be diligent in continuing work conducive to the mission of the church. Welcome to Russ Rankin as the 2026 Property Team Chairman.

Please keep Property in your prayers. Thank you!

First Presbyterian Church of Franklin		
Budget vs. Actuals: 2025 FPC Budget - FY25P&L		
January - December 2025		
	Total	
	Actual	Budget
Revenue		
1-000 INCOME		
1-001 Envelope Offering	224,745.00	209,070.00
1-002 Plate Offering	13,422.00	11,500.00
1-004 Sales Tax Refund	893.54	1,200.00
1-005 Use of Building Income	2,850.00	500.00
Total 1-000 INCOME	\$241,910.54	\$225,270.00
Total Revenue	\$241,910.54	\$225,270.00
Gross Profit	\$241,910.54	\$225,270.00
Expenditures		
2-000 CHRISTIAN EDUCATION		
2-001 CE Expenses	186.44	350.00
Total 2-000 CHRISTIAN EDUCATION	\$186.44	\$350.00
3-000 CC & O		
3-001 CONGREGATIONAL CARE		
3-002 Food Purchases	-160.32	4,000.00
3-003 Homebound Gifts	213.80	400.00
3-004 Kitchen Supplies		100.00
3-005 Hospitality Expenses	162.05	375.00
3-006 Misc. Expenses		50.00
Total 3-001 CONGREGATIONAL CARE	\$215.53	\$5,375.00
3-100 OUTREACH		
3-101 Misc Outreach Expense	517.73	300.00
Total 3-100 OUTREACH	\$517.73	\$300.00
Total 3-000 CC & O	\$733.26	\$5,675.00

	Actual	Budget
4-000 FINANCE		
4-100 INSURANCE		
4-102 Multi-Peril Insurance	10,796.86	9,900.00
Total 4-100 INSURANCE	\$10,796.86	\$9,900.00
4-200 OFFICE		
4-201 Copier Contract	7,279.73	9,000.00
4-202 Ink & Toner	143.98	150.00
4-203 Misc. Expenses	57.50	
4-204 Office Supplies	20.24	350.00
4-205 Paper	352.30	250.00
4-206 Postage	294.83	600.00
4-207a Sales Tax Macon County 6.75%	877.60	
4-207b Sales Tax - Macon Cty Food - 2%	46.73	
4-207c Sales tax 7%	524.93	
Total 4-200 OFFICE	\$9,597.84	\$10,350.00
4-300 TECHNOLOGY		
4-301 Software & Support	6,378.65	5,900.00
Total 4-300 TECHNOLOGY	\$6,378.65	\$5,900.00
4-400 TELEPHONE EXPENSES		
4-402 Phone Service	1,080.00	1,600.00
4-403 Phone Tree	512.44	455.00
Total 4-400 TELEPHONE EXPENSES	\$1,592.44	\$2,055.00
4-500 PRESBYTERY OPERATIONS		
4-501 Unified Giving	900.00	900.00
Total 4-500 PRESBYTERY OPERATIONS	\$900.00	\$900.00
4-600 PERSONNEL		
4-600A CONTRACT LABOR		
4-602 Financial Services	6,500.08	5,500.00
Total 4-600A CONTRACT LABOR	\$6,500.08	\$5,500.00

	Actual	Budget
4-600B PASTOR		
4-603 BOP Dues	13,239.72	15,000.00
4-604 Auto Allowance	939.54	3,580.00
4-605 Continuing Ed		1,250.00
4-606 SECA	3,772.80	5,470.00
4-607 Pastor Salary	52,158.03	55,000.00
Total 4-600B PASTOR	\$70,110.09	\$75,350.00
4-600C STAFF		
4-608 Music Director	22,999.92	24,000.00
4-609 Office Coordinator	32,838.61	30,000.00
4-614 Staff Medical Reimbursement	2,500.00	
Total 4-600C STAFF	\$58,338.53	\$54,000.00
4-600D PAYROLL EXPENSES		
4-610 Employer Payroll Taxes	4,271.65	4,200.00
4-612 Workers Comp Ins.	753.41	650.00
Total 4-600D PAYROLL EXPENSES	\$5,025.06	\$4,850.00
Total 4-600 PERSONNEL	\$139,973.76	\$139,700.00
Total 4-000 FINANCE	\$169,239.55	\$168,805.00
5-000 MISSION & SERVICE		
5-001 CareNet	2,000.00	2,000.00
5-002 Emergency Relief Fund	1,500.00	1,500.00
5-003 Guatemala Childrens Scholarship	2,000.00	2,000.00
5-004 Guatemala Partnership	300.00	300.00
5-005 Matching Funds	3,000.00	3,000.00
5-506 Supplies		50.00
5-507 Mission Opportunities	6,000.00	6,000.00
5-508 Presb. Home for Children	2,000.00	2,000.00
5-509 Stoves for Guatemala	600.00	600.00
5-510 Presbyterian Disaster Assistance	1,000.00	1,000.00
Total 5-000 MISSION & SERVICE	\$18,400.00	\$18,450.00

	Actual	Budget
6-200 CAMPUS		
6-201 Building Maintenance	1,992.50	2,000.00
6-202 Electrical - Campus	5,040.68	6,000.00
6-203 Garbage - Campus	154.00	190.00
6-204 Landscaping	2,249.75	1,400.00
6-205 Maintenance Equip.	485.93	800.00
6-206 Maintenance Supplies	1,231.06	1,200.00
6-207 Natural Gas	1,821.86	1,600.00
6-208 Water & Sewer	2,040.65	2,700.00
6-209 Custodial Services	8,989.77	8,750.00
Total 6-200 CAMPUS	\$24,006.20	\$24,640.00
6-300 MANSE		
6-301 Electrical - Manse	1,125.19	1,800.00
6-302 Maintenance - Manse	912.94	2,000.00
6-303 Natural Gas - Manse	504.87	800.00
6-304 Water & Sewer Manse	676.23	600.00
Total 6-300 MANSE	\$3,219.23	\$5,200.00
Total 6-000 PROPERTY	\$27,225.43	\$29,840.00
7-000 WORSHIP & THE ARTS		
7-001 Flowers	62.87	200.00
7-002 Guest Minister	375.00	1,000.00
7-003 Guest Musician	225.00	200.00
7-004 Instrument Repair/Tuning	1,105.00	400.00
7-005 Sheet Music	253.15	100.00
7-006 Worship Supplies	1,281.09	250.00
Total 7-000 WORSHIP & THE ARTS	\$3,302.11	\$2,150.00
Total Expenditures	\$219,086.79	\$225,270.00
Net Operating Revenue	\$22,823.75	\$0.00
Net Revenue	\$22,823.75	\$0.00

FIRST PRESBYTERIAN CHURCH OF FRANKLIN	
Statement of Financial Position	
As of December 31, 2025	
	Total
ASSETS	
Current Assets	
Bank Accounts	
A-101 First Citizens Checking	41,865.07
A-103 Petty Cash	50.00
A-106 Edward Jones Money Market	13,401.76
A-107 Hospitality Expense	100.00
Total Bank Accounts	\$55,406.83
Accounts Receivable	
Accounts Receivable (A/R)	-100.00
Total Accounts Receivable	-\$100.00
Other Current Assets	
A-105 Edward Jones	290,950.57
Total Other Current Assets	\$290,950.57
Total Current Assets	\$346,267.40
TOTAL ASSETS	\$346,267.40
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
L-101 Accounts Payable (A/P)	1,624.46
Total Accounts Payable	\$1,624.46
Other Current Liabilities	
L-103 Building Security Deposits	700.00
L-105 Memorial Garden Plaques	0.00
L-106 Federal Withholding Payable	2,179.69
L-108 NC Withholding Taxes	603.00
L-110 Payroll Liabilities	-0.12
Group-Term Life	964.74
NC Unemployment Tax	0.00
Total L-110 Payroll Liabilities	\$964.62
Total Other Current Liabilities	\$4,447.31
Total Current Liabilities	\$6,071.77
Total Liabilities	\$6,071.77

Statement of Financial Position (Continued)

Equity	
A-104 Designated Funds	
A-104A DF - Annual Contributions	3,000.00
A-104B DF-Dollars for Missions	0.00
A-104B1 Period Pantry	200.00
A-104B2 Guatemala	405.00
A-104B3 Snack Sack Lunch	1,632.98
Total A-104B DF-Dollars for Missions	\$2,237.98
A-104C In and Out	0.00
A-104D DF - Liturgical Arts	994.66
A-104E DF - Property - Memorial Gardens	0.00
A-104E1 DF Property - Perpetual Care Funds	6,986.00
A-104E21 DF- Memorial Gardens Maintenance	9,328.86
Total A-104E DF - Property - Memorial Gardens	\$16,314.86
A-104F DF - Music	1,050.00
A-104G DF - Pastor's Discretionary	1,544.99
A-104H DF - Property Reserve	39,270.64
A-104I DF - Special Offering	888.00
A-104J DF - Thanksgiving	20,147.60
A-104K DF-Copier Replacement	15,400.00
Total A-104 Designated Funds	\$100,848.73
Opening Balance Equity	142,750.92
Retained Earnings	39,025.52
Unrealized Gains Losses	34,746.71
Net Income	22,823.75
Total Equity	\$340,195.63
TOTAL LIABILITIES AND EQUITY	\$346,267.40

First Presbyterian Church of Franklin
2026 Budget

	2026 Budget
1-000 INCOME	
1-001 Envelope Offering	209,517.00
1-002 Plate Offering	12,000.00
1-004 Sales Tax Refund	1,000.00
1-005 Use of Building Income	4,000.00
Total 1-000 INCOME	\$226,517.00
Total Revenue	\$226,517.00
2-000 CHRISTIAN EDUCATION	
2-001 CE Expenses	1,000.00
Total 2-000 CHRISTIAN EDUCATION	\$1,000.00
3-000 CONG. CARE & OUTREACH	
3-001 CONGREGATIONAL CARE	
3-002 Food Purchases	4,000.00
3-003 Homebound Gifts	500.00
3-004 Kitchen Supplies	200.00
3-005 Hospitality Expenses	400.00
3-006 Misc. Expenses	500.00
Total 3-001 CONGREGATIONAL CARE	\$5,600.00
3-100 OUTREACH	
3-101 Misc Outreach Expense	400.00
Total 3-100 OUTREACH	\$400.00
Total 3-000 CONG. CARE & OUTREACH	\$6,000.00
4-000 FINANCE	
4-100 INSURANCE	
4-102 Multi-Peril Insurance	9,000.00
Total 4-100 INSURANCE	\$9,000.00

4-200 OFFICE	2026 Budget
4-201 Copier Contract	4,600.00
4-202 Ink & Toner	150.00
4-203 Misc. Expenses	100.00
4-204 Office Supplies	350.00
4-205 Paper	250.00
4-206 Postage	600.00
Total 4-200 OFFICE	\$6,050.00
4-300 TECHNOLOGY	
4-301 Software & Support	3,300.00
Total 4-300 TECHNOLOGY	\$3,300.00
4-400 TELEPHONE EXPENSES	
4-402 Phone Service/Internet	1,600.00
4-403 Phone Tree	500.00
Total 4-400 TELEPHONE EXPENSES	\$2,100.00
4-500 PRESBYTERY OPERATIONS	
4-501 Unified Giving	900.00
Total 4-500 PRESBYTERY OPERATIONS	\$900.00
4-600 PERSONNEL	
4-600A CONTRACT LABOR	
4-602 Financial Services	5,500.00
Total 4-600A CONTRACT LABOR	\$5,500.00
4-600B PASTOR	
4-603 BOP Dues	15,000.00
4-604 Auto Allowance	3,580.00
4-605 Continuing Ed	1,250.00
4-606 SECA	3,944.00
4-607 Pastor Salary	51,552.00
Total 4-600B PASTOR	\$75,326.00
4-600C STAFF	
4-608 Music Director	23,000.00
4-609 Office Coordinator	30,900.00
4-614 Staff Medical Reimbursement	2,401.00
4-615 Staff Bonus	2,000.00
Total 4-600C STAFF	\$58,301.00

4-600D PAYROLL EXPENSES	2026 Budget
4-610 SS/Medicare Payroll Taxes	4200.00
4-612 Workers Comp Ins.	650.00
Total 4-600D PAYROLL EXPENSES	4,850.00
Total 4-600 PERSONNEL	143,977.00
Total 4-000 FINANCE	\$165,327.00
5-000 MISSION & SERVICE	
5-001 CareNet	2,000.00
5-002 Emergency Relief Fund	1,700.00
5-003 Guatemala Childrens Scholarship	2,000.00
5-004 Guatemala Partnership	300.00
5-005 Matching Funds	3,000.00
5-506 Supplies	100.00
5-507 Mission Opportunities	7,000.00
5-508 Presb. Home for Children	2,000.00
5-509 Stoves for Guatemala	600.00
5-510 Presb. Disaster Assitance	1,000.00
5-511 Sack Lunch Program	2,000.00
Total 5-000 MISSION & SERVICE	\$21,700.00
6-000 PROPERTY	
6-200 CAMPUS	
6-201 Building Maintenance	2,000.00
6-202 Electrical - Campus	6,000.00
6-203 Garbage - Campus	190.00
6-204 Landscaping	1,400.00
6-205 Maintenance Equipment	800.00
6-206 Maintenance Supplies	1,200.00
6-207 Natural Gas	1,600.00
6-208 Water & Sewer	2,700.00
6-209 Custodial Services	8,750.00
Total 6-200 CAMPUS	\$24,640.00

6-300 MANSE	2026 Budget
6-301 Electrical - Manse	1,800.00
6-302 Maintenance - Manse	2,000.00
6-303 Natural Gas - Manse	800.00
6-304 Water & Sewer - Manse	600.00
Total 6-300 MANSE	5,200.00
Total 6-000 PROPERTY	\$29,840.00
7-000 WORSHIP & THE ARTS	
7-001 Flowers	100.00
7-002 Guest Minister	1,000.00
7-003 Guest Musician	300.00
7-004 Instrument Repair & Tuning	700.00
7-005 Sheet Music	300.00
7-006 Worship Supplies	250.00
Total 7-000 WORSHIP & THE ARTS	\$2,650.00
Total Expenditures	\$226,517.00