

First Presbyterian Church of Concord

Mission Study

September 2025

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Executive Summary

Our History

- Founded in 1882 – Concord’s first Protestant church.
- Grew to 1,100 members in the 1980s with vibrant worship, music, and youth.
- Community impact – Developed the Heritage (senior housing), the Plaza Tower (affordable apartments), and a downtown community activity center, lasting contributions to the City of Concord.
- In 2023, for the first time in 24 years, we welcomed more members than we lost.

Our Facilities

- One block from Todos Santos Plaza, a community gathering spot.
- Large facility with sanctuary, chapel, education wing, preschool & income from leases.

Our Finances

- \$2M in assets (including \$1M in investments).
- Though budget expenses exceed income, session and staff are managing their expenditures to minimize budget deficits, giving is improving, and costs are stable.

Our Congregation

- A warm, diverse “family of God” from 15+ countries, with experienced leaders, Commissioned Lay Pastors, and a resilient spirit. Most members are seniors.
- Faithful parishioners: 132 members (75–80 in worship), prayerful and welcoming, with strong lay leaders and weekly bible studies.
- Reformed liturgy with warmth and creativity, preaching that is biblically grounded and relevant, and music ranging from classical to gospel, jazz, and rock.
- Five Bible studies, Sunday School, and active prayer encourage spiritual growth.
- Missions: We dedicate 10% of offering income to support 21 global and local mission partners, and local ministry to neighbors residing in senior and low-income housing.
- Resilience: After challenges, we are unified, hopeful, and growing again.

Our Challenges & Vision for the Future

- Clarifying vision: from “suburban family church” to “urban downtown church.”
- Balancing safety and security of facilities with hospitality.
- Right-sizing programs and staff.

Our Opportunities

- Downtown growth: thousands of new residents nearby.
- Partnerships with senior housing, food distribution, and nonprofits.
- Community engagement: “Get Well, Concord!”, (offering the community holistic health, grief, and wellness counseling), and outreach at the Farmers’ Market and local events.

Mission Study

Introduction

Grounded in Scripture and guided by the Holy Spirit, First Presbyterian Church (FPCC) seeks to love God, love people, and serve our neighbors in the city of Concord. As we prepare to call a new pastor for the next season, we give thanks for God's continued faithfulness to us and offer this mission study as a snapshot of our congregation at the current moment. As we reflect on how God has been moving among us in these days, we have developed a blueprint for the future of our church that will guide our search for a pastor equipped to lead us there.

Our History

As Concord's first Protestant church, First Presbyterian was chartered with 8 members in 1882. Since 1904 we have been located on the corner of Colfax and Salvio Streets, one block from the city center, Todos Santos Plaza. Our mid-century modern sanctuary, with an A-frame and exquisite stained-glass windows, was built in 1954. A large education wing and church offices were added in 1966 and an on-site preschool in 1970. (The preschool operates today as Beginnings and Beyond Montessori Christian Preschool).

The congregation of FPCC grew along with the population of the city, reaching its peak in the mid-1980s at nearly 1,100 members. For several generations, families were attracted to our joyful and engaging worship services, strong ministries for children and youth, and outstanding music program with choirs for every age group. Many residents of Concord ("Where Families Come First") chose to raise their children in our church.

Adult fellowship groups (the Mariners and Presbyterian Women's Circles) became important points of social connection, and many lifelong friendships were formed. (One remaining Mariners "ship", the Merry Macs, is still going strong and continues as a fellowship group for members and former members alike.)

First Presbyterian was also known for its role in developing the city of Concord. With many business and community leaders in the congregation, FPCC was instrumental in building The Heritage, a senior living facility for 196 residents one block from the church in 1975. Ten years later, we oversaw construction of The Plaza Tower, a 96-unit adjacent apartment complex for low-income residents, which opened in 1987.

In perhaps our boldest move, FPCC purchased an adult movie house in 1980 to remove blight which had grown in the downtown area. After extensive renovations, we turned the art deco theater into a beautiful and functional community gathering space renamed the

“Presbyterian Community Center” (PCC). Since 2004, we have leased the PCC to the Concord Vineyard Church.

Through the years, we have welcomed a variety of community groups to our campus (eg: Senior Activity Center, Al-anon, Narcotics Anonymous). For 30 years we were the host church for Community Bible Study, and from 2014-2019 we co-sponsored an ecumenical music festival called “Praise in the Park” which attracted thousands of listeners to Todos Santos Plaza to benefit local non-profits.

Despite our long and rich history, FPCC has experienced significant decline. Our current membership is 132. This is partially due to the increasing secularization of American society, especially here in the Bay Area. But much of the decline at FPCC correlates with past conflict and personnel-related issues within our church. Elders report that from 1992-2016, the congregational culture was largely contentious and confrontational.

When controversial issues arose, rather than ending in reconciliation, a portion of the congregation would simply leave FPCC. (See Addendum 1)

The final exodus occurred in 2016 when FPCC, a historically evangelical congregation, voted to remain in the PC(USA) despite the denomination’s adoption of a broader stance on ordination standards. After a formal process of discernment, 72 members who were not in agreement found their way to other churches, in some cases accusing those who remained at First Pres of unfaithfulness. This was a painful season for our church, and while we lament the loss of members and friends over this issue, we have taken solace in the fact that some who have joined our church since that time were attracted to our congregation because of our greater openness and inclusivity.

With time, we have largely healed and become a stronger and healthier church. One member recently stated that he could not remember another time when there was so little conflict at FPCC. Another member shared that he was able to feel joy for the first time in a long time. In 2023, we gained more members than we lost for the first time in 24 years. We believe we have turned a corner and are optimistic about the future.

Our Facilities

First Presbyterian has a large campus that can accommodate many more people. The sanctuary can seat approximately 250, and a separate chapel seats 75. Our education building has a fellowship hall, library, fireside room and commercial kitchen. Upstairs are four large classrooms and a comfortable youth lounge with couches and a ping pong table. Two of the four classrooms have been converted to office space which we lease to Humanity Way, a non-profit organization providing social services to residents of Contra

Costa County. (The executive director of Humanity Way is a PC(USA) Commissioned Lay Pastor who has also served on our church staff.)

The Preschool wing has two classrooms, a nap room and a play yard. There are additional classrooms in the basement of the sanctuary along with a choir room and offices. The church office building has a reception area, workroom, five offices and a pastor's study. We have our own small parking lot across the street and a large public parking lot nearby. (See Addendum 2 for a full list of amenities)

We have been happily sharing our extra space with other churches and community groups. (See Addendum 3) In 2018 we planted a Spanish-speaking congregation through the PC(USA)'s 1,001 New Worshiping Communities. Casa De Dios – Roca de Jacob (CDRJ) was led by two of our elders who became Commissioned Lay Pastors and started a worship service for Central American immigrants in our sanctuary on Sunday afternoons. While CDRJ recently merged with another Salvadoran church, three other Hispanic congregations worship on our campus, two Baptist and one non-denominational, as well as an Indonesian congregation. And the PCC is leased full time to Concord Vineyard Church. While at times we wish we had our facilities to ourselves for ease of scheduling, sharing space with others has been a mutually beneficial arrangement. Thirty-six percent of our income comes from leasing to other groups.

Our facilities, built in the 1950s and 1960s, are beginning to show their age. We have made minor renovations to accommodate people with disabilities by adding handicapped bathrooms and ramps. Access to the basement and upper levels, however, is challenging for anyone with mobility issues. To make full use of these spaces, we would need to install two elevators, one in the sanctuary and one in the education building. They are on our wish list.

In 2022 FPCC installed a rooftop solar system that provides 80% of our power. Since then we have saved \$20,000-\$25,000 a year in electricity charges.

Our Finances

First Presbyterian is in fairly good shape financially. Our total assets as of July 31, 2025, are just over \$2 million (\$2,004,000). Our property (including buildings and furnishings) is valued at \$908,000 (book value, but actually worth much more); we have \$56,000 in our checking account and \$1,040,000 invested with Charles Schwab (largely in US Treasuries). Of the above, \$390,000 is in restricted funds. These amounts exclude our preschool, which keeps separate accounts.

For 2025, the session approved a total budget income of \$444,285 and expenses of \$546,205, with the intent to make up the deficit by drawing from earnings in our investment accounts. We have typically run a deficit of approximately \$10,000- \$22,000/year for the last five years not including investment earnings.

This year-to-date we are doing even better, bringing in more income (112% of budget to date) and spending less (92% of budget to date), leaving our current deficit for 2025 at just under \$3,000. We attribute this to the continued generosity of our congregation and the wise financial management by our session and staff. We are also experiencing the benefit of lowered energy costs due to our solar panel system. Still, as stated above, 36% of our income is from the leasing of our property to outside groups. While we would like to meet our expenses through congregational giving alone, we anticipate dependence on income from our leases and investments for the foreseeable future. (See Addendum 4 for a more complete financial picture.)

Our Congregation

While we are grateful for our prime location and sizeable facility, the congregation itself is our greatest asset. The people of FPCC are deeply committed to their faith and to one another. Of all the metaphors for the church, the one with which we resonate the most is “the family of God”. We are a diverse community of individuals, couples, and families—all children of God—whom God has called and knit together as one. We envision ourselves as sisters and brothers, parents and children to one another.

On the surface, at 87% white (non-Hispanic), FPCC does not appear particularly diverse, especially compared to the city of Concord which is 39% white (see Addendum 5). The remaining 13% of our congregation, however, are nearly all immigrants whose homelands are as diverse as Canada, Mexico, El Salvador, Guyana, Scotland, England, Hong Kong, Japan, the Philippines, Viet Nam, Mongolia, India, Iraq, Ghana and Nigeria. We don’t need World Communion Sunday and Pentecost to be reminded that the Church of Jesus Christ is a global Church; we experience it every Sunday at FPCC.

In addition to this cultural and linguistic diversity, we are increasingly diverse in other ways: theologically, with both evangelical and progressive Christians; economically, running the gambit from professionals to people living in their cars; and politically, with Republicans, Democrats and Independents. In addition, we have a half dozen members with neurodivergences who are fully integrated into the life of our church. While all these differences might tear at the fabric of society, at FPCC we view our diversity as a strength. We have been able to love each other by God’s grace and by regularly reminding ourselves that our identity is first and foremost in Christ. We have also been learning that

while the gospel is political, it is never partisan, and that the command of Jesus to love our enemies means there is no room for “us and them” thinking.

Where FPCC could use more diversity is in age. Fifty-three per cent of the congregation is over 75, with the average age of 70. (The average age in Concord is 50.) We have 7 baptized members (dependent children), averaging 3 in Godly Play on Sunday mornings. We have only a few members under 30; one high school student and a couple of young adults. This is a flat side of our congregation that we are anxious to remedy. This fall, 2 of our young people started middle school, and we are now dreaming about a youth group that draws not only from our church but from the neighborhood. (See Addendum 6)

Since January 2022, we gained 22 new members and continue to see new faces on Sunday mornings. We also buried 20 members during that time and lost another 5 for moves and other reasons. The number of deaths in the congregation obscures the momentum we feel. Our new members are trending younger (with 50% under age 60) and this fall we will welcome 2 new babies into our church.

Our average in-person worship attendance is 75-80 (approx. 57% of membership), a much higher percentage than average when compared to other PC(USA) churches (29%). The on-line (YouTube) worship averages 40. Participation in adult Christian education is also higher than average. Every week between 20 and 30 people stay after coffee hour for adult Sunday School, sometimes doing bible study, sometimes digging deeper into the sermon, sometimes reflecting theologically on current events. Our discussions about scripture and how to live our faith are robust and enthusiastic.

FPCC is blessed with a strong core of gifted lay leaders, many of whom have served as both elders and deacons over the years. Our church has produced five Commissioned Lay Pastors, three of whom, together with our seminarian in residence, guided the church for the first year of this interim season. Our transitional pastor likes to say that FPCC could run itself because its leaders are all pros.

With 9 elders on Session and 10 deacons, we carry out the ministries of the church alongside our pastoral team (1 ordained head of staff, 1 commissioned lay pastor, 1 seminarian). Our work is divided into 4 areas: Spiritual Formation (worship and Christian education); Congregational Life (fellowship, hospitality and deacons); Mission and Outreach (global and local missions); and Administration (finance, property and personnel). We also have 4 trustees who overlap with the session and oversee our contracts and the leasing of the property to outside groups. (See Addendum 7 for our organizational chart.)

We have a simple mission statement at FPCC: “Love God, Love People, Serve”. The primary way we “love God” is through the spiritual practices of worship, scripture study, and prayer.

Worship is at the heart of our life together at First Pres. It is where we gather to thank and praise God through songs and prayers, listen for God’s Word to us through preaching, experience the presence of God with us at the Lord’s Table, and respond to God’s grace by offering ourselves and our resources to be used for God’s glory. Music is an important part of our service, and we draw on every musical genre—from classical and gospel to jazz and hard rock—to engage us in worship, body and soul. Preaching is also valued and is most effective when our pastors (each in their own style) lift up a biblical text for interpretation and challenge us to hear and respond to the claim of the gospel on our lives today.

The order of worship at FPCC follows the liturgical pattern of the Reformed Tradition, which includes a weekly prayer of confession and declaration of forgiveness. Our services are warm and relaxed without being folksy, and make room for both quiet contemplation and holy laughter. We keep the tradition vibrant through the use of fresh language, contemporary hymns, and creative practices which defy our Presbyterian reputation as “the frozen chosen”.

We have 5 different bible studies during the week at FPCC, including a “Bible for Beginners” group, a long-standing bible study for men, and one women’s Circle. Our seminarian in residence formerly gathered people for “theology on tap”, a monthly discussion group which explored the social and political ramifications of the biblical worldview and the teachings of Jesus.

In addition to worship and bible study, FPCC values prayer and believes in its power. We have a group that faithfully gathers to pray for the needs of the congregation on Friday mornings, and an extensive prayer chain. We recently spent 8 weeks studying prayer as it was practiced by the giants of church history to deepen and broaden this practice in our own lives and in our church.

Praying for one another is one of the ways we “love people”. Another is by welcoming and including whomever God brings to our church. With few exceptions, the people who attend FPCC are warm and kind and genuinely enjoy being together. A favorite part of the worship service is the “passing of the peace”, which could go on excessively long if we let it. It would be unusual for a visitor to First Pres to leave without anyone speaking to them. Our congregation is permeable, and newcomers are incorporated into the mix relatively easily.

This bodes well for us. Once people come through the door, they usually have a positive experience. The challenge is getting people through the door.

Another way we love people is through the ministry of our deacons. For years we have used a parish-based model, assigning one deacon to a particular geographical area.

Many members report that they love “their” deacon and the care they receive. Over time, however, our wonderful deacons started to burn out, feeling personally responsible to meet every need for assistance a member might have. In response, we have begun to re-envision the role of our deacons, moving away from the model where one deacon cares for 20 individuals toward a model in which our deacons encourage, facilitate and co-ordinate the members of their parish in caring for each other. In this way, we both spread out the work and spread the love. We are in the early days of implementing this plan, but already we have seen new friendships form as members give rides and do errands or yardwork for one another.

Finally, our commitment to “serve” takes many forms at FPCC. While the Congregational Life team focuses on serving the congregation (“in house”), the Mission and Outreach team leads us in serving our neighbors beyond the walls of the church.

First Pres has a long-standing commitment to supporting both local and global missions. Each year we designate 10% of our offering income to support mission partners around the world and in our own backyard. We currently have 21 mission partners, each of whom has a personal liaison on the Mission and Outreach team. Many of these relationships are decades old. (We received a plaque last year from the Medical Benevolence Fund thanking us for 50 years of support.) In addition, we have sent two members of our church into the field as full-time missionaries, one to direct a Christian school in Uganda, and one to work with Palestinians in the West Bank. Four times a year we invite one of our mission partners to speak at the adult Sunday School class to keep us updated on their work.

We have an active sewing group which makes quilts and conducts a blanket drive every year, and another group which meets monthly to prepare bag lunches for the unhoused. Our greatest challenge has been to involve more of the congregation in some form of service.

For the past 2 years, we have been inviting the congregation to reach out to residents at the Heritage and Plaza Tower apartments (HPT). We created a new ministry team that works with HPT residents to plan social events at our church which would bring people out of their apartments and create community. We have hosted dance parties with a live big band, holiday dinners, and pancake breakfasts. There is always the hope that some will

become interested in joining us for worship, but we believe that loving and serving our neighbors is an end in itself.

In getting to know our HPT neighbors, we learned that many of them are not only lonely, but food insecure, running out of grocery money toward the end of the month. This prompted us to consider other ways we might help. We started by collecting canned goods for the residents. Then we began to explore a partnership with a fresh food clearinghouse (White Pony Express), which would allow us to distribute food from FPCC. (This plan is still in the offing.) As we searched for a long-term sustainable solution, a local chef suggested teaching residents how to shop the Todos Santos Plaza farmer's market and eat well on a shoestring budget.

This healthy cooking class is set to become one of the options we will offer this fall at First Pres through a new initiative we are calling "Get Well, Concord!" Recognizing that sharing the love of Christ means addressing the needs of the whole person (body, mind, and spirit), FPCC has begun to offer activities for our community aimed at promoting not only spiritual growth, but overall wellness. In addition to our usual slate of small groups, we have been adding programs at the church that address physical and mental health as well (exercise classes, walking groups, healthy cooking, grief and trauma support, cognitive behavioral therapy workshops, etc.).

"Get Well, Concord!" is our latest attempt to impact our city with the love of Christ. As God directed the prophet Jeremiah to encourage the people of Israel in exile to put down roots, engage, and work for the welfare of the city of Babylon, we believe God is directing us to do the same in Concord.

Our Current Context for Ministry

Concord, California is the largest city in Contra Costa County, with a population of 126,000. We are 30 miles from San Francisco and enjoy easy access to major highways and good public transportation. FPCC is 4 blocks from the Concord BART station and, while the overall walk score for the city is 46 (which means it takes a car to accomplish most errands), the walk score for our downtown neighborhood is 91, which is highly walkable.

To address the need for affordable housing, the city of Concord approved a plan in 2014 to develop the downtown area with high density projects. Most new apartments are designated for low-income residents, those earning 30-70% of the median in our area, with units ear-marked for veterans, people with disabilities, and the unhoused. One of the planned projects is completed, and two more are set to open in early 2026. A fourth has been approved but has not yet broken ground. In all, 501 new units of affordable housing,

with 181 of them designed for families, will be added within 8 blocks of our church in the next 1- 5 years.

In addition, a mixed-use property of luxury apartments and retail opened in 2022 bringing 288 units online, and a 150-unit senior living facility with assisted living and memory care has also been approved. With the eventual development of the former Concord Naval Weapons Station just to the north of us, the city projects the downtown area (and slightly beyond) will double in population to over 20,000 residents by 2040.

This influx of new residents within walking distance of FPCC creates a unique opportunity for us. With nearly 250 churches in Concord, newcomers have many options for where to worship. Very few churches, however, are more visible or centrally located downtown than First Presbyterian. In the last 50 years, churches have sprung up in every residential neighborhood of the city. Members who raised their families at First Pres now pass multiple churches closer to home as they drive into town. Many of these churches have large Sunday Schools and youth groups which appeal to families as our church once did. Where we are unique, however, is in our history with and commitment to the city's downtown area.

Our Vision for the Future

With the changing demographics in Concord, we believe that God is calling us to something new. Our vision has always been to love God and to love and serve the people whom God has placed around us. With this new influx of city-dwellers within walking distance of FPCC, we imagine that the life of our congregation will be tied to the lives of new residents looking for a spiritual home in the neighborhood.

Arriving at this vision represents a significant shift in how we understand our ministry and making that shift has not been easy. For most of our history, FPCC has felt and functioned like a suburban congregation. Long-time members fondly tell stories about youth choir tours and winter ski trips in which their children participated. Many believe that the key to our church's future is an inundation of new young families. This is understandable, but it is not sustainable given where we are in this season of our church's life. The zealotry with which we pursue the few young families that we do have unwittingly puts pressure on them. One family so acutely felt the weight of expectations on them to be "the future of the church", they left to take a break and have not come back.

Slowly we have begun to accept our need to respond to our changing demographics as something other than a disappointment. We have begun to lean into our identity as an urban ("downtown") church—a church which might appeal to apartment dwellers in addition to homeowners, and public transportation riders in addition to those who drive

from here to there; a church which might relish the arts and music scene and participate in the city's cultural events and downtown amenities like the theater and restaurants.

We have begun to catch a vision for ourselves and our future congregation with new ministries for single adults and young professionals, single parents and families who value volunteering with the children, retirees and elders looking to share their wisdom.

We believe we can be a spiritual home for a new generation of urban dwellers in our city. We are not deterred by the idea that the church no longer appeals to people under 60. According to the church demographics data tool Mission Insight, the number of Concord residents who report no religious affiliation is 21%, slightly lower than the national average of 21% (see Addendum 8). This may be a sign that people are more spiritually active and open in Concord than in other corners of the Bay Area. This rings true as the presence of the FPCC booth has been mostly well- received at the farmer's market, and members of the Todos Santos Plaza Business Association and local arts community have been open to partnering with us where interests overlap.

Our Challenges and Opportunities

As we consider the future to which God is calling us, we recognize both the challenges and the opportunities before us. Chief among them is uniting the congregation around a shared vision of First Pres as a downtown church. Our staff and session are aligned in this vision, yet some leaders continue to hope for a return to a strong "church for families" model, reflecting a valuable passion for nurturing children and youth. We now have the opportunity to carry that same spirit into a broader embrace of our urban context—engaging with people and issues at the heart of our city. This will stretch us, but it also positions us to grow in wisdom and compassion as we respond faithfully to realities such as income inequality, homelessness, and immigration.

We also need to reimagine our campus as both safe and welcoming. Security incidents have raised concerns, yet they have also reminded us of the central role our church plays downtown. By enhancing lighting and thoughtfully designing our campus, we can safeguard our community while ensuring First Pres remains open, warm, and hospitable to all who enter.

This transitional season is also a chance to right-size our ministry. As our transitional pastor has noted, FPCC often operates as though it were a much larger church—a testament to our energy, commitment, and love of tradition, but also a strain on our leaders. Many long-standing programs have continued beyond their natural lifespan, sustained by joy, duty, and dedication. Now we are invited to ask: What ministries are truly life-giving and sustainable? By releasing activities that no longer serve us, we create

space and energy for new ministries to emerge. For instance, when we asked for volunteers simply to “host” a Get Well, Concord! class, only one person could step forward—an honest reflection of our current capacity and a reminder of the need for simplification.

Alongside right-sizing our ministry, we must also right-size or reorganize our staffing. Currently, 68% of our budget is dedicated to personnel costs. In the past, FPCC was blessed with Commissioned Lay Pastors who served for little or no pay, allowing us to sustain a wider range of ministries. In 2025, our transitional pastor serves at 80% time, one CLP fills a full-time position, and our office manager averages 32 hours per week. In addition, we have an accountant who works remotely and a custodian/night watchman, both of whom work part time.

Looking ahead, we plan on calling a full-time, ordained pastor. This will be both a blessing and an investment, requiring us to align staffing with our vision and financial capacity. While we can sustain one full-time head of staff, we must carefully consider what other staffing is needed to support our ministry. This is an opportunity to clarify priorities, streamline responsibilities, and build a structure that fits our size and mission.

As the Mission Study Team, our prayer is that God will provide the pastor(s), people, and financial resources needed for FPCC to flourish as a vital worshiping community, called to love and serve the people of downtown Concord. We entrust the Pastor Nominating Committee to discern the gifts and qualities needed in our next pastor as we step faithfully into this new season.

Respectfully submitted by The Mission Study Team:

David Dowell

Ann Johnson

Darryl McCollum (chair)

Jon Myers

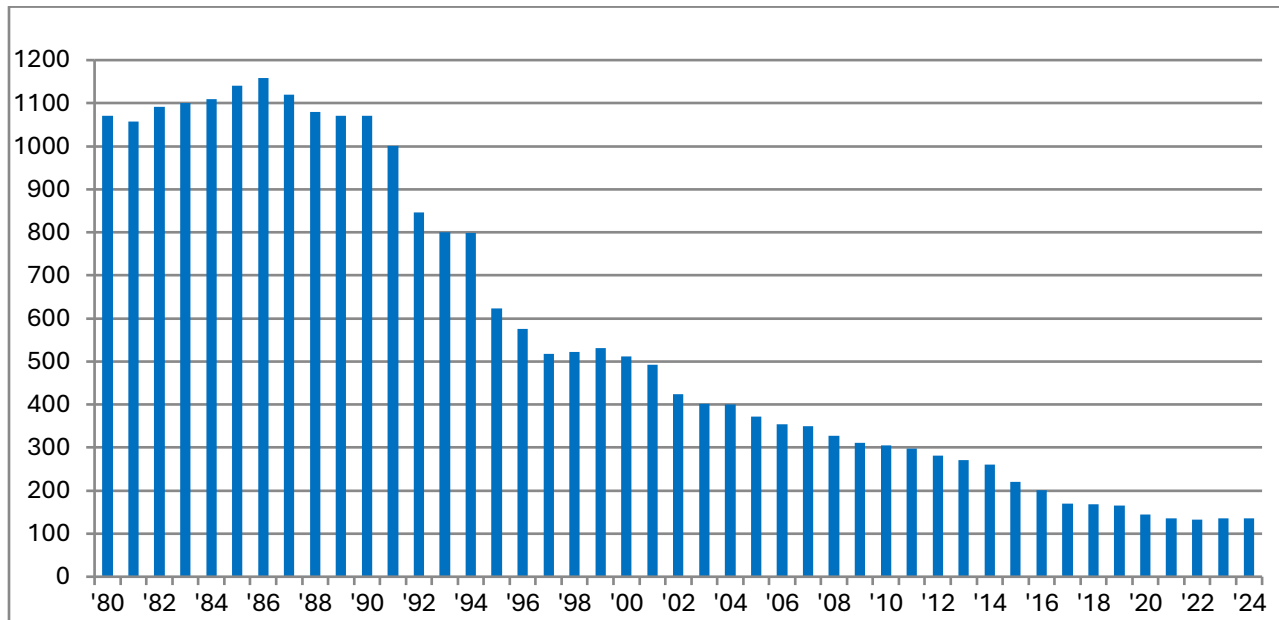
Carrie Smith

David Stearns

Rev. Dr. Carol Miles, Transitional Pastor/Head of Staff (advisor)

Addendum 1 – Membership

FPCC End-of-Year Membership History – (1980-2024)



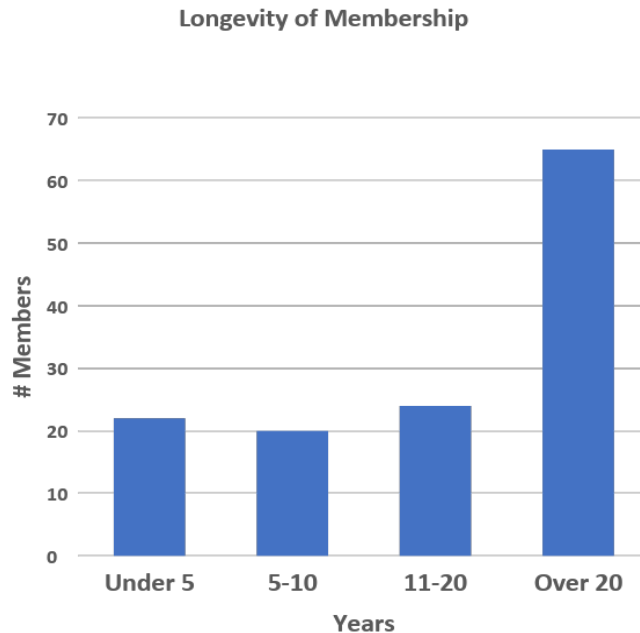
Summary of major declines in membership (years with double-digit percentage declines)

<u>YEAR</u>	<u>DECLINE</u>	<u>COMMENTS</u>
1992	-15.5%	Resignation of Pastor
1995	-22.0%	Resignation of Pastor
1997	-10.2%	Called first female Senior Pastor
2002	-14.0%	Confessing Church statement
2015	-15.7%	Cleaning the rolls
2017	-15.4%	Decision to reconcile with PCUSA
2020	-12.7%	Roll cleaning during COVID-19

Addendum 1 – Membership (continued)

Longevity

- Many long-time members - half have been members for 20 years or longer, and several more than 50 years
- Deaths make up $\frac{1}{3}$ of total losses, reflecting our aging membership



The Good News

- Overall losses for FPCC since 2016 are commensurate with that of the PC(USA) when normalized for the double-digit loss of 2017 due to discernment at 4.7% and 4.2% respectively, and FPCC has outperformed the denomination since Jan 2021
- While year-to-year gains and losses have fluctuated, net end-of-year membership change for 2023 increased for the first time in 24 years and has held constant since then.

Addendum 2 – Church Facilities

The current church complex was built in the 1950s and 1960s, it includes:

Ground Floor

- A-frame sanctuary, which seats 250 plus 45 in the choir loft
- Chapel which seats 75
- Office building
- Fellowship Hall (dining capacity of 209), Fireside Room and a large kitchen
- Preschool (Beginnings & Beyond Montessori Christian Preschool & Kindergarten)
 - two classrooms and nap room, plus playground

Second Floor

- Class and meeting rooms
- Small studio apartment currently occupied by custodian/night attendant

Sanctuary Basement

- Sunday-school classrooms and Sunday nursery
- Choir facilities
- Additional staff offices

The Presbyterian Community Center (PCC)

- This facility is leased full-time to Concord Vineyard Church. The facility is multi-level with a large worship area, lobby, restrooms, and office space on the ground floor. Additional office space, meeting room, small kitchen, and classroom space on the 2nd floor.

Parking Lot

- Directly across Colfax is convenient parking for the church. The downtown location makes it an attractive parking option during downtown events. We have loaned it on occasion to the city for event parking and a place to store materials for Concord Comes Alive

Solar Power System

- In 2022 FPCC installed a roof-top solar power system that is designed to cover 80% of electrical power needs saving \$20,000-\$25,000 in energy costs annually

Addendum 3 – Leases to Outside Groups

Churches

- Concord Vineyard Church - Pastor Mike McCoy
(Full time lease of Presbyterian Community Center)
- Iglesia Bautista Pueblo de Dios - Manuel Ramos, Steve Taylor
- Shiloh Centro Cristiano - Pastor Theresa Zamora
- Remanente Escogido - Pastor Christian Martinez
- Concord City Blessings Church (Indonesian) - Pastor Jeanette White

Community Organizations & Non-Profits

- Humanity Way - DeVonn Powers
- Cancer Support Community of the Bay Area - Chandra Collins
- Narcotics Anonymous - Todd Millison
- Senior Activities Center - Susan Stanley

Addendum 4 – Finances

Statement of Financial Position *

	Year End <u>2023</u> \$	Year End <u>2024</u> \$	as of <u>July 2025</u> \$
Assets:			
Cash	57,904	58,657	56,456
Accounts Receivable	-	-	-
Investments	928,620	948,628	1,039,886
Property, Equipment and Improvements (After Depreciation)	<u>966,736</u>	<u>908,019</u>	<u>908,019</u>
Total Assets	<u><u>1,953,260</u></u>	<u><u>1,915,304</u></u>	<u><u>2,004,361</u></u>
Liabilities:			
Accounts Payable	-	-	-
Deferred Income (security deposits)	<u>3,150</u>	<u>3,150</u>	<u>2,700</u>
Total Liabilities	<u><u>3,150</u></u>	<u><u>3,150</u></u>	<u><u>2,700</u></u>
Net Assets:			
General Fund Equity (incl. Excess Cash)	658,291	653,849	671,677
Unrealized Gains/(Losses) on Investments	(62,094)	(17,068)	22,533
Property Management Reserve Fund	-	-	9,500
Bequests, Trust Funds & Endowments	347,307	316,955	316,955
Other Dedicated Funds **	39,869	50,399	72,978
Invested in Plant	<u>966,736</u>	<u>908,019</u>	<u>908,019</u>
Total Net Assets	<u><u>1,950,110</u></u>	<u><u>1,912,154</u></u>	<u><u>2,001,661</u></u>
Total Liabilities and Net Assets	<u><u>1,953,260</u></u>	<u><u>1,915,304</u></u>	<u><u>2,004,361</u></u>

* All amounts exclude Beginnings & Beyond Preschool.

** Other Dedicated Funds include Wish List, temporary holding accounts and other accounts established for specific purposes.

Addendum 4 – Finances (continued)

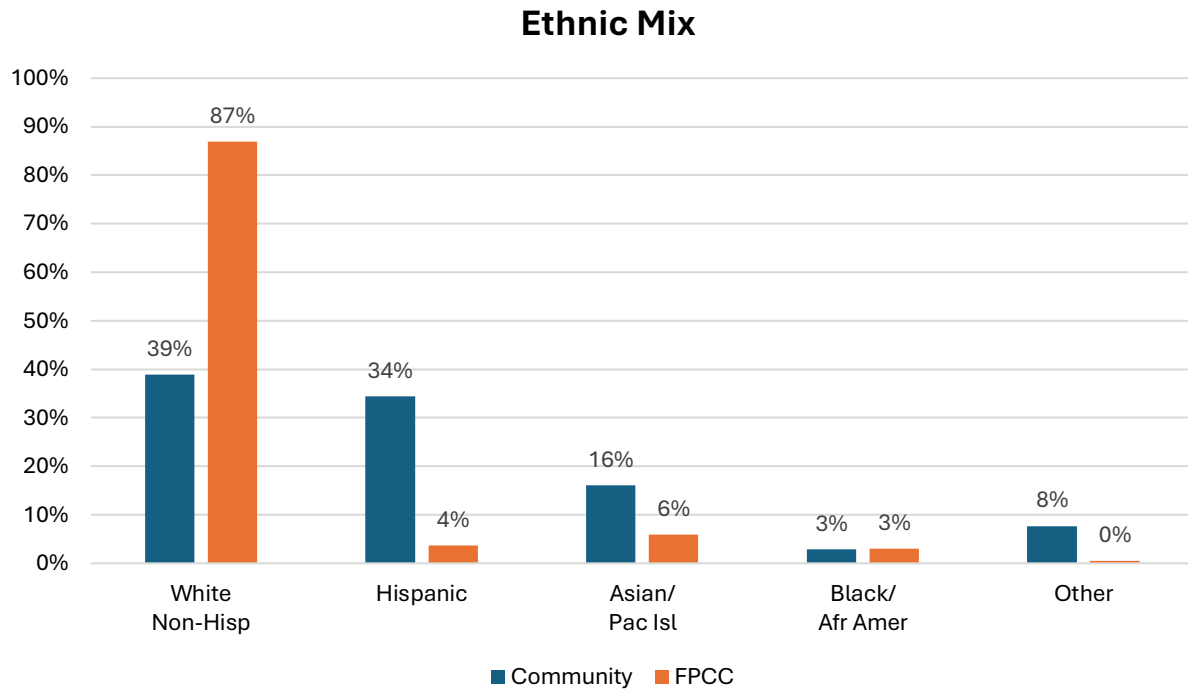
First Presbyterian Church of Concord Summary of Income & Expense As of July 2025

INCOME	Current Month			YTD			Total Budget
	Monthly Actual	Monthly Budget *	Variance	YTD Actual	YTD Budget *	Variance	Original Budget
Description							
Offerings	24,537	23,333	1,204	202,850	163,333	39,517	\$280,000
Misc. Other Income	300	383	(83)	2,856	2,683	172	\$4,600
Property Management	11,413	13,552	(2,139)	83,463	91,876	(8,413)	\$159,685
TOTAL	36,250	37,269	(1,018)	289,169	257,893	31,276	\$444,285

EXPENSE	Current Month			YTD			Total Budget
	Monthly Actual	Monthly Budget *	Variance	YTD Actual	YTD Budget *	Variance	Total Budget
Finance	8,191	8,410	(218)	35,690	37,682	(1,992)	\$59,580
Property Management	1,677	3,610	(1,932)	27,458	33,784	(6,326)	\$60,900
Personnel	29,233	30,167	(934)	202,680	211,167	(8,487)	\$362,000
Leadership Development	0	67	(67)	0	467	(467)	\$800
Session	0	333	(333)	0	333	(333)	\$2,000
Congregational Life							
Fellow ship	0	413	(413)	1,527	2,888	(1,361)	\$4,950
Deacons	0	50	(50)	0	350	(350)	\$600
Missions	2,016	1,791	225	14,510	14,680	(170)	\$28,000
Outreach	333	92	242	333	642	(308)	\$1,100
Communications	88	698	(610)	605	4,885	(4,281)	\$8,375
Christian Education							
Adult	46	167	(121)	495	1,167	(672)	\$2,000
Youth	0	25	(25)	0	175	(175)	\$300
Children	0	154	(154)	291	1,079	(788)	\$1,850
Nursery Toddlers	0	13	(13)	0	88	(88)	\$150
Worship and Music	439	1,133	(694)	8,557	7,933	624	\$13,600
TOTAL	42,024	47,121	(5,097)	292,146	317,319	(25,173)	\$546,205
GAIN/(LOSS)	(5,773)	(9,852)	4,079	(2,977)	(59,426)	56,449	(\$101,920)

Addendum 5 – Church and Community – Ethnic Mix

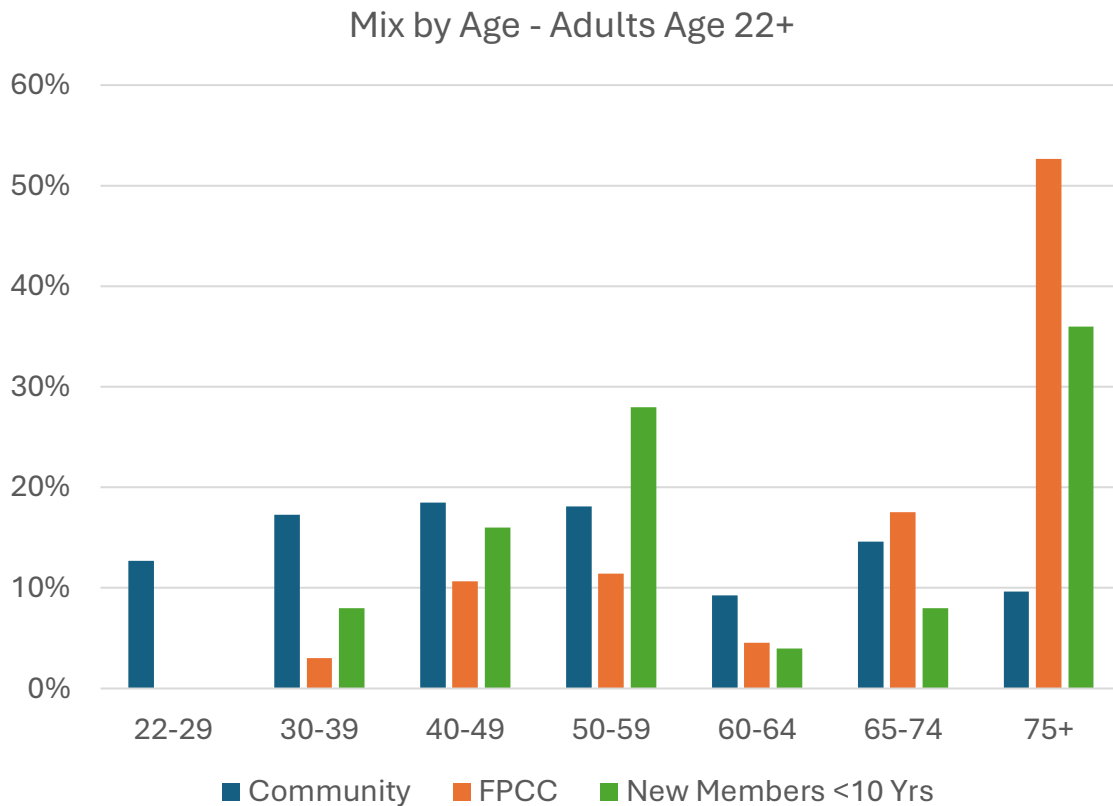
- FPCC is predominately White (87%), with small numbers of other ethnicities (4% Hispanic, 6% Asian/Pacific Islander and 3% Black)
- City of Concord is 39% White, 34% Hispanic, 16% Asian/% Pacific Islander and 3% Black, with another 8% other or multi-racial)
- Immigrants make up nearly 13% of our congregation. They represent populations from all over the world: Canada, Mexico, El Salvador, Guyana, Japan, China/Hong Kong, the Philippines, Viet Name, Mongolia, India, Iraq, Ghana and Nigeria.



Source: City of Concord Website / Census Reporter, 2022

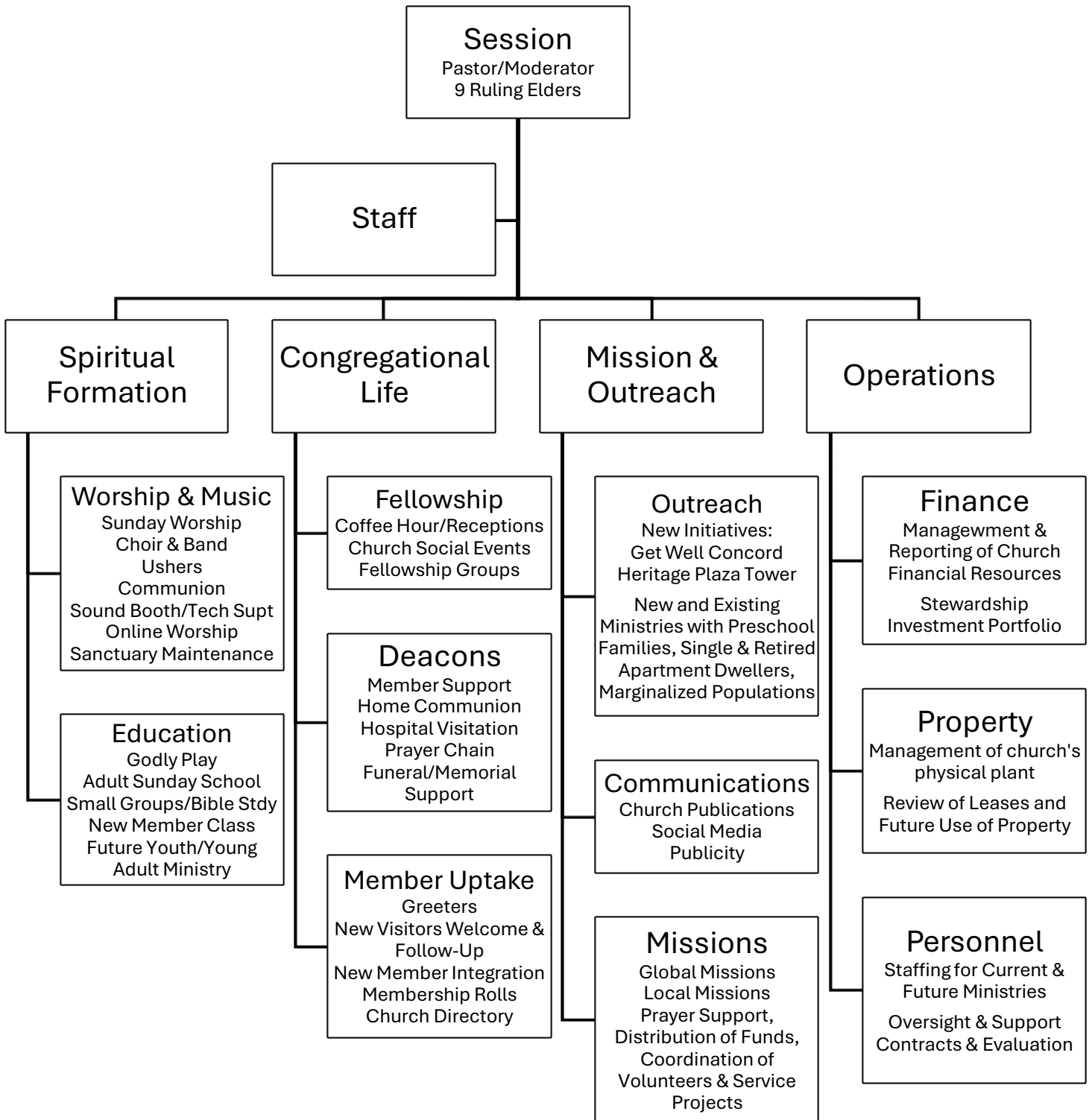
Addendum 6 – Church and Community – by Age

- FPCC has an older membership, with 53% over the age of 75 and an average age of 71, compared to a Community average adult age of approximately 50.
- FPCC has 7 baptized members (dependent children), 1 high school student and 2 middle schoolers.
- New members are trending younger, with 50% under 60.



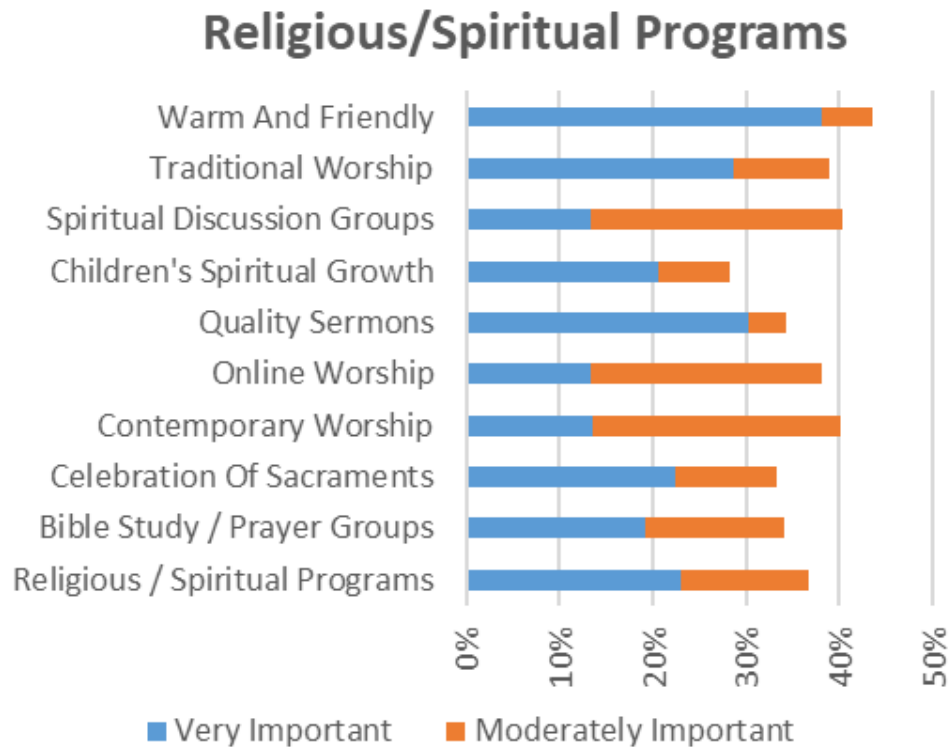
Community demographic information comes from Mission Insite and is based on 2020 US Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system.

Addendum 7 – Ministry Structure 2025



Addendum 8 – Faith

- The overall spirituality of the Concord Community is in line with the rest of the San Francisco Bay Area
- Concord is ripe for mission, with 60% unchurched, “No Religious Affiliation”
- Of those who identify as “religious”, roughly half are Catholic



Based on the 2010 American Community Survey and the US Religion Census.

The following pages are excerpted from the MissionInsite ReligiousInsite Report.

Addendum 8 – Faith (MissionInsite Report)

MISSIONINSITE
AMERICANBELIEFS

Report generated for Presbytery of San Francisco
ReligiousInsite

Zip Codes - 94518, Zip Codes
Study Area: - 94519, Zip Codes - 94520,
Zip Codes - 94521
Date: 7/16/2025
American Beliefs Study Version: 2021

The ReligiousInsite provides insights into community beliefs and religious preferences based on the 2021 American Beliefs Study Survey series. You'll find your study area's beliefs about God, Jesus, and social and moral values, along with religious preferences, denominational affiliations, and faith and religious involvement.

The ReligiousInsite and MinistryInsite Priorities Reports capture the priorities of some survey questions based upon strengths of beliefs plus the direction of the beliefs, whether towards agreement or disagreement. These two reports correspond to the full reports.

The Study Area

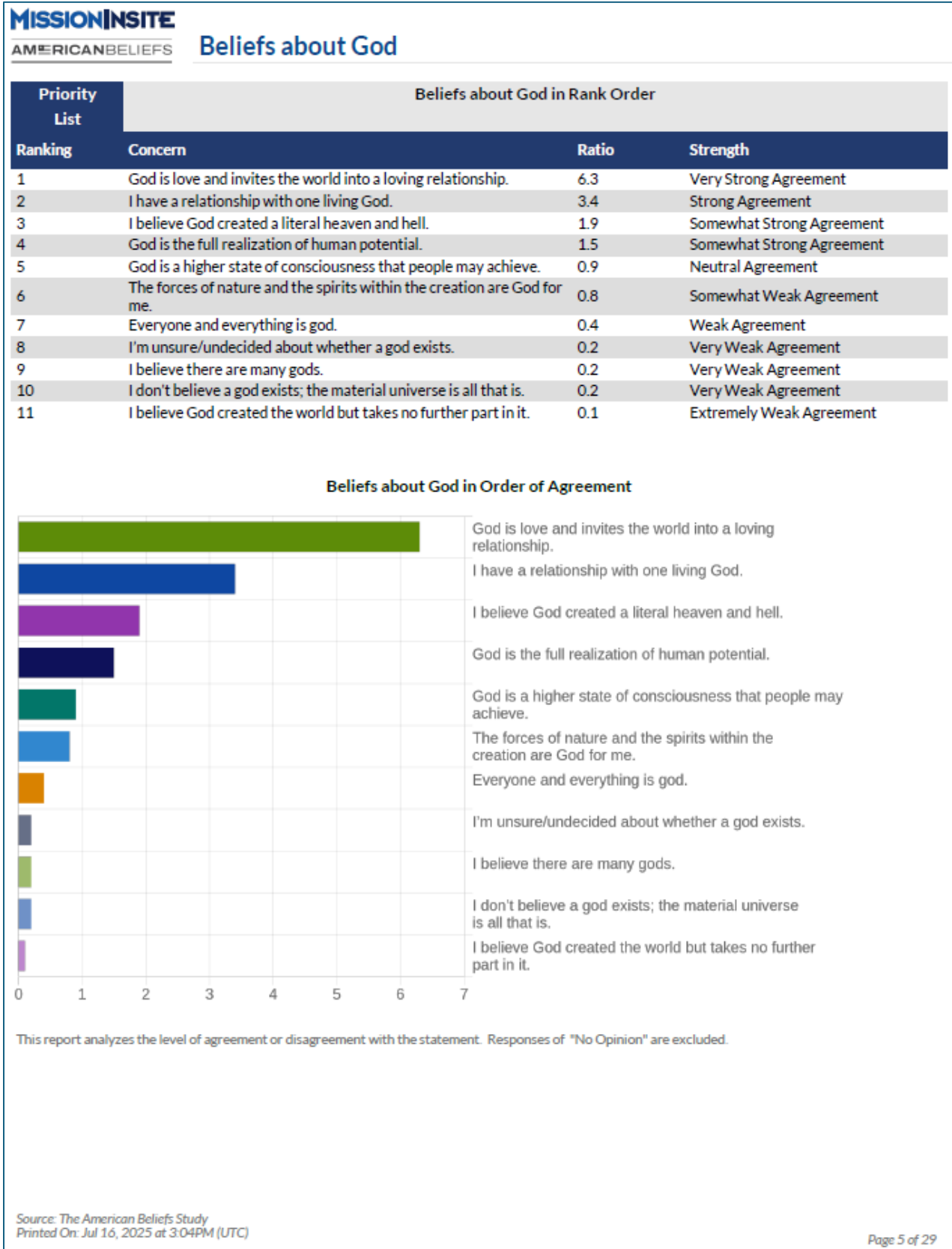
Topics	Page
Beliefs about God	2
Beliefs about Jesus	6
Beliefs about Social & Moral Values	10
Religious Preferences	18
Denominational Affiliations	21
Faith and Religious Involvement	23
Supporting Information	29

How to Read the Different Report Types	
Color	Description
Window #1	Reveals the detailed responses across all options.
Window #2	Compares the study area responses to national average responses. For more details, see the last page.
Window #3	Compares data between this survey and previous surveys to reveal trends.
Window #4	Provides prioritized lists of the topic. This window is only available on certain topics and after applying analytics.

Source: The American Beliefs Study
Printed On: Jul 16, 2025 at 3:04PM (UTC)

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Addendum 8 – Faith (MissionInsite Report)

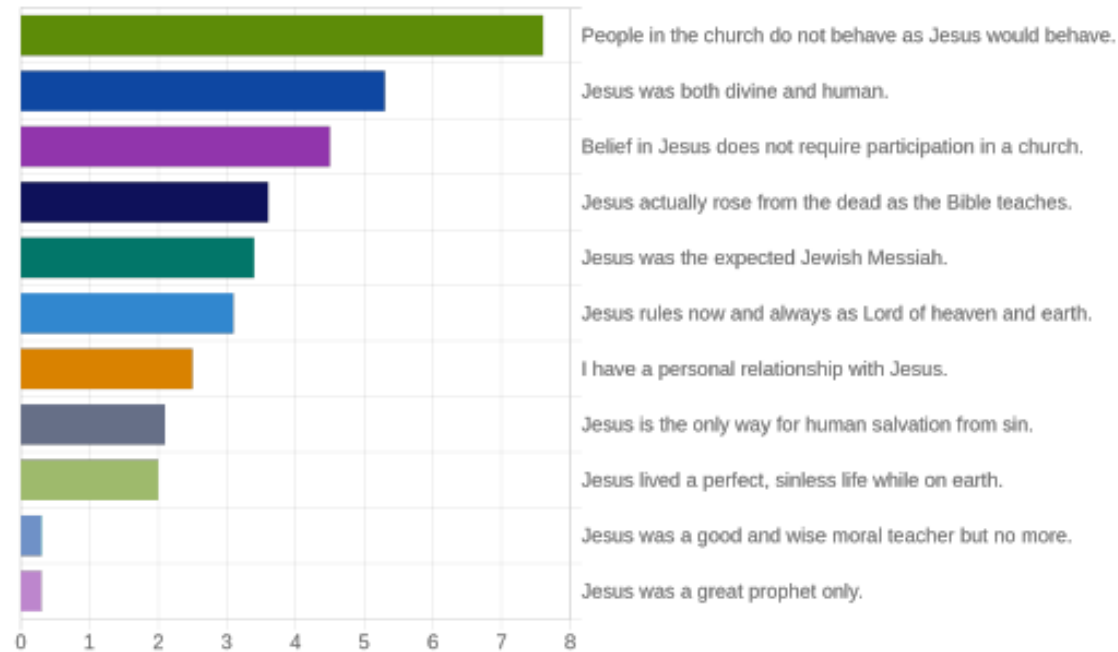


Addendum 8 – Faith (MissionInsite Report)

Beliefs about Jesus

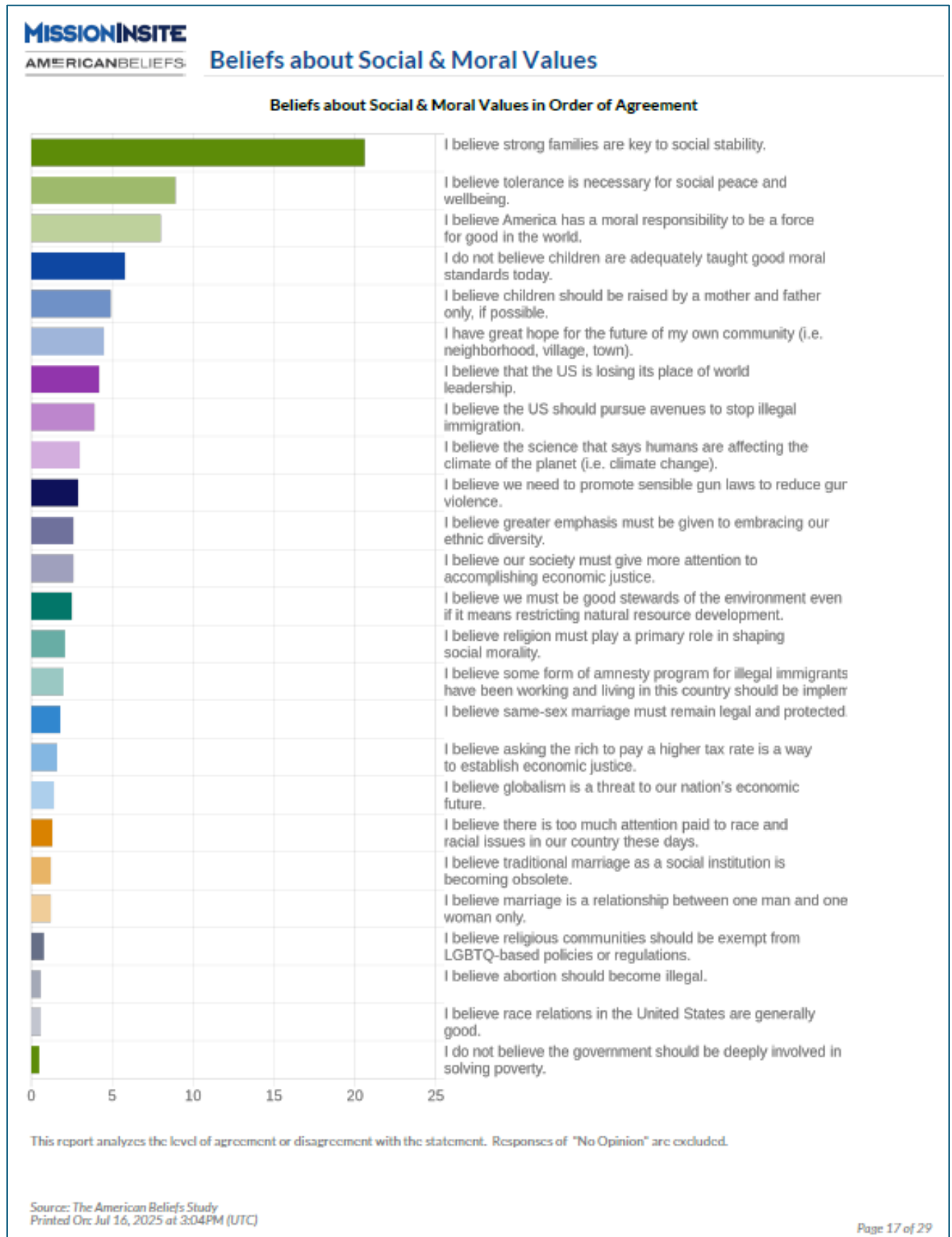
Beliefs about Jesus in Rank Order			
Priority List			
Ranking	Concern	Ratio	Strength
1	People in the church do not behave as Jesus would behave.	7.6	Very Strong Agreement
2	Jesus was both divine and human.	5.3	Very Strong Agreement
3	Belief in Jesus does not require participation in a church.	4.5	Very Strong Agreement
4	Jesus actually rose from the dead as the Bible teaches.	3.6	Strong Agreement
5	Jesus was the expected Jewish Messiah.	3.4	Strong Agreement
6	Jesus rules now and always as Lord of heaven and earth.	3.1	Strong Agreement
7	I have a personal relationship with Jesus.	2.5	Strong Agreement
8	Jesus is the only way for human salvation from sin.	2.1	Strong Agreement
9	Jesus lived a perfect, sinless life while on earth.	2.0	Strong Agreement
10	Jesus was a good and wise moral teacher but no more.	0.3	Very Weak Agreement
11	Jesus was a great prophet only.	0.3	Very Weak Agreement

Beliefs about Jesus in Order of Agreement



This report analyzes the level of agreement or disagreement with the statement. Responses of "No Opinion" are excluded.

Addendum 8 – Faith (MissionInsite Report)



Addendum 8 – Faith (MissionInsite Report)



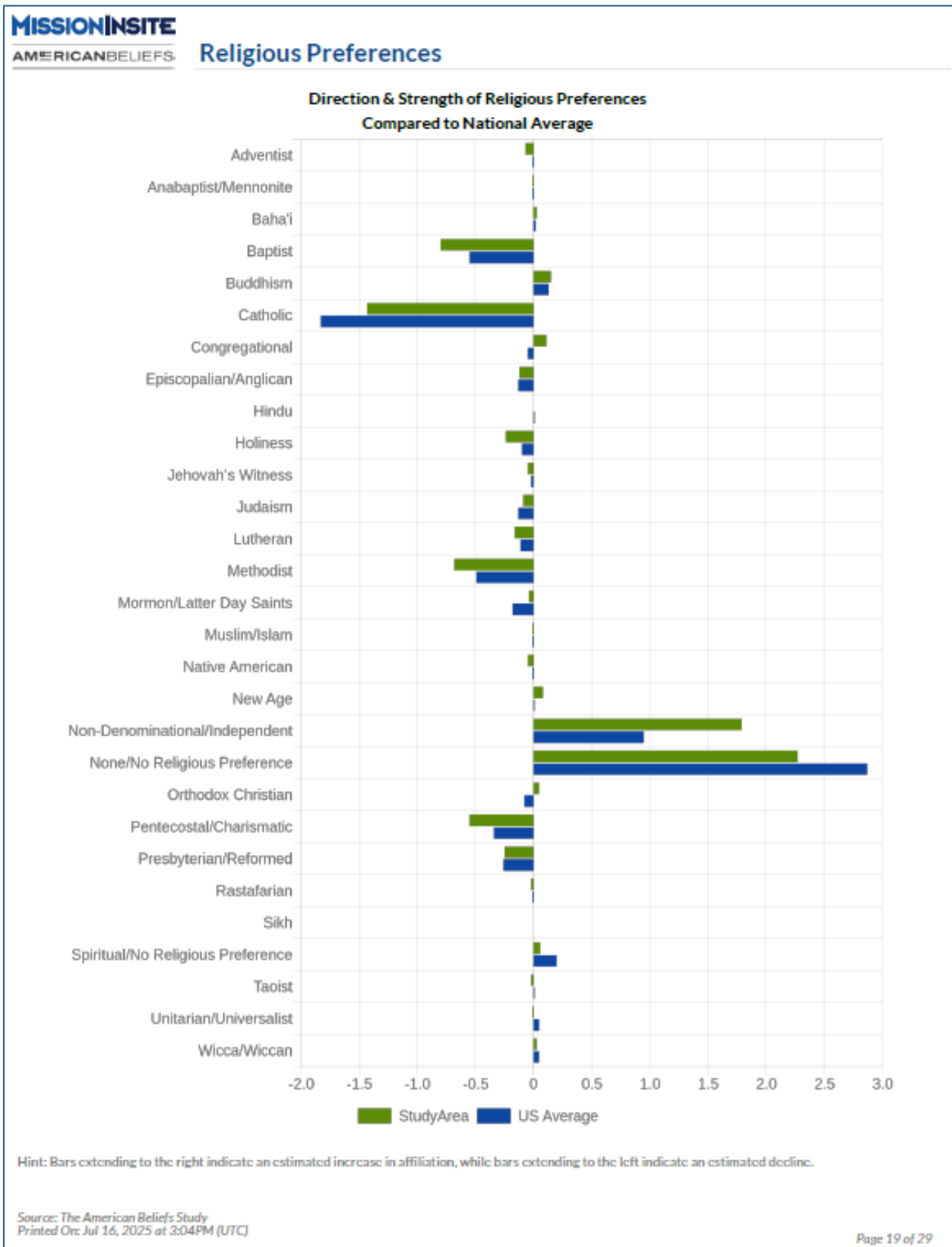
Religious Preferences

Religious preferences vary widely, from "Nones" to specific traditions. The following reports compare your study area's current and past (10 years prior) preferences, highlighting any increases or decreases.

Religious Preferences								
Study Area Compared to National Average	Study Area			US Average			Comparative Index	
	10 Years Prior	Now	Point Change	10 Years Prior	Now	Point Change	10 Years Prior	Now
Adventist	0.21%	0.14%	-0.07	0.26%	0.25%	-0.01	80	56
Anabaptist/Mennonite	0.06%	0.05%	-0.01	0.08%	0.07%	-0.01	75	71
Baha'i	0.01%	0.04%	0.03	0.03%	0.05%	0.02	33	80
Baptist	14.37%	13.57%	-0.80	8.35%	7.80%	-0.55	172	173
Buddhism	0.52%	0.67%	0.15	1.09%	1.22%	0.13	47	54
Catholic	23.18%	21.75%	-1.43	24.88%	23.05%	-1.83	93	94
Congregational	3.04%	3.15%	0.11	4.06%	4.01%	-0.05	74	78
Episcopalian/Anglican	2.27%	2.15%	-0.12	1.96%	1.83%	-0.13	115	117
Hindu	0.60%	0.60%	0.00	0.52%	0.53%	0.01	115	113
Holiness	1.03%	0.79%	-0.24	1.03%	0.93%	-0.10	100	84
Jehovah's Witness	0.48%	0.43%	-0.05	0.38%	0.36%	-0.02	126	119
Judaism	5.45%	5.36%	-0.09	5.16%	5.03%	-0.13	105	106
Lutheran	3.48%	3.32%	-0.16	5.42%	5.31%	-0.11	64	62
Methodist	9.01%	8.33%	-0.68	6.49%	6.00%	-0.49	138	138
Mormon/Latter Day Saints	0.42%	0.38%	-0.04	1.25%	1.07%	-0.18	33	35
Muslim/Islam	0.28%	0.27%	-0.01	0.43%	0.42%	-0.01	65	64
Native American	0.10%	0.05%	-0.05	0.09%	0.08%	-0.01	111	62
New Age	0.10%	0.18%	0.08	0.08%	0.09%	0.01	125	200
Non-Denominational/Independent	7.87%	9.66%	1.79	7.71%	8.66%	0.95	102	111
None/No Religious Preference	17.32%	19.59%	2.27	20.76%	23.63%	2.87	83	82
Orthodox Christian	0.81%	0.86%	0.05	1.00%	0.92%	-0.08	81	93
Pentecostal/Charismatic	2.74%	2.19%	-0.55	2.21%	1.87%	-0.34	123	117
Presbyterian/Reformed	5.76%	5.51%	-0.25	5.67%	5.41%	-0.26	101	101
Rastafarian	0.04%	0.02%	-0.02	0.02%	0.01%	-0.01	200	200
Sikh	0.00%	0.00%	0.00	0.00%	0.00%	0.00	0	0
Spiritual/No Religious Preference	0.35%	0.41%	0.06	0.55%	0.75%	0.20	63	54
Taoist	0.06%	0.04%	-0.02	0.09%	0.10%	0.01	66	40
Unitarian/Universalist	0.31%	0.30%	-0.01	0.16%	0.21%	0.05	193	142
Wicca/Wiccan	0.12%	0.15%	0.03	0.25%	0.30%	0.05	48	50

Hint: Respondents were asked to indicate their religious preference, if any, for both 10 years ago and now. The table provides both data points plus a calculation of the change between the two points. Red highlights in the Point Change columns signal a decline, while no highlight indicates an increase. Comparative Indexes show whether the study area's preferences are above or below the national average.

Addendum 8 – Faith (MissionInsite Report)



Addendum 8 – Faith (MissionInsite Report)

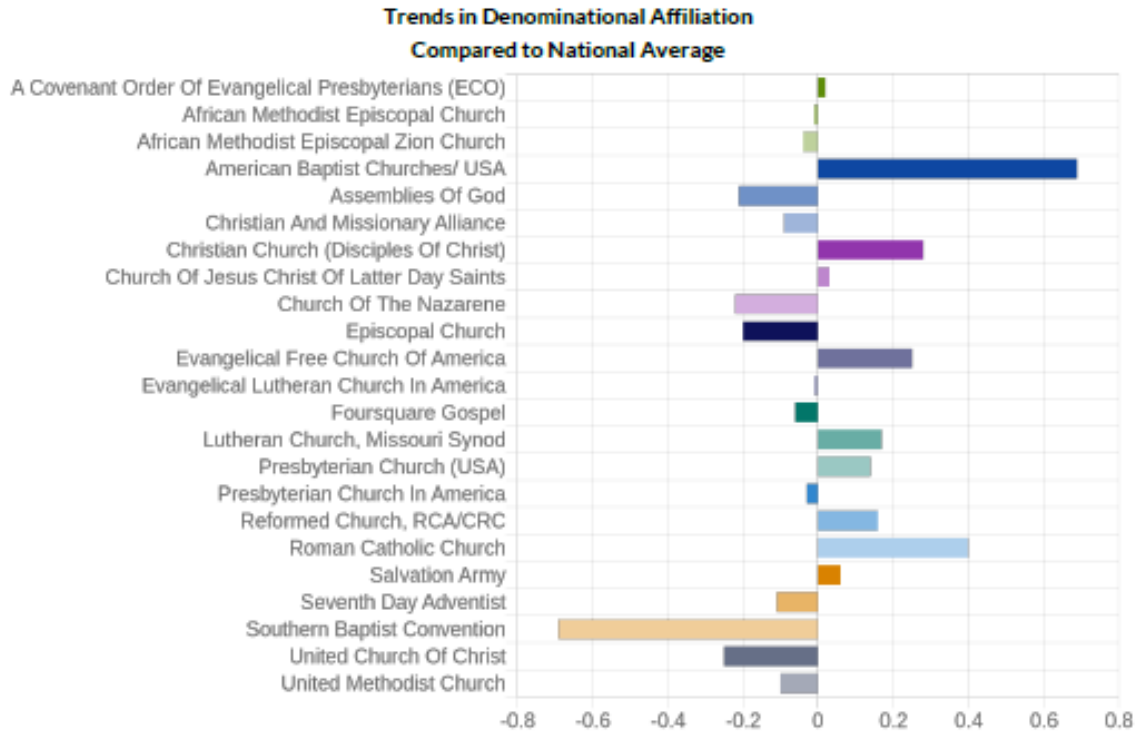
Denominational Affiliations

Some people within the study area identify with one of the following denominations. These projected affiliations reflect both current and past (10 years prior) identifications.

Study Area Compared to National Average	Denominations						Comparative Index	
	Study Area			US Average				
	10 Years Prior	Now	Point Change	10 Years Prior	Now	Point Change	10 Years Prior	Now
A Covenant Order Of Evangelical Presbyterians (ECO)	0.27%	0.29%	0.02	0.23%	0.25%	0.02	117	115
African Methodist Episcopal Church	0.42%	0.41%	-0.01	0.36%	0.34%	-0.02	116	120
African Methodist Episcopal Zion Church	0.29%	0.25%	-0.04	0.15%	0.16%	0.01	193	156
American Baptist Churches/ USA	9.89%	10.58%	0.69	6.81%	7.01%	0.20	145	150
Assemblies Of God	1.66%	1.45%	-0.21	1.56%	1.26%	-0.30	106	115
Christian And Missionary Alliance	0.54%	0.45%	-0.09	0.64%	0.59%	-0.05	84	76
Christian Church (Disciples Of Christ)	4.07%	4.35%	0.28	4.77%	5.04%	0.27	85	86
Church Of Jesus Christ Of Latter Day Saints	0.26%	0.29%	0.03	0.43%	0.37%	-0.06	60	78
Church Of The Nazarene	0.72%	0.50%	-0.22	0.67%	0.63%	-0.04	107	79
Episcopal Church	2.28%	2.08%	-0.20	2.24%	2.28%	0.04	101	91
Evangelical Free Church Of America	0.35%	0.60%	0.25	0.93%	1.12%	0.19	37	53
Evangelical Lutheran Church In America	2.01%	2.00%	-0.01	3.50%	3.49%	-0.01	57	57
Foursquare Gospel	0.08%	0.02%	-0.06	0.26%	0.22%	-0.04	30	9
Lutheran Church, Missouri Synod	3.02%	3.19%	0.17	5.46%	5.74%	0.28	55	55
Presbyterian Church (USA)	4.31%	4.45%	0.14	5.02%	5.24%	0.22	85	84
Presbyterian Church In America	1.03%	1.00%	-0.03	0.87%	0.71%	-0.16	118	140
Reformed Church, RCA/CRC	0.33%	0.49%	0.16	0.60%	0.59%	-0.01	55	83
Roman Catholic Church	38.81%	39.21%	0.40	44.50%	44.31%	-0.19	87	88
Salvation Army	0.11%	0.17%	0.06	0.26%	0.32%	0.06	42	53
Seventh Day Adventist	0.38%	0.27%	-0.11	0.42%	0.45%	0.03	90	60
Southern Baptist Convention	11.89%	11.20%	-0.69	6.64%	6.18%	-0.46	179	181
United Church Of Christ	3.10%	2.85%	-0.25	2.82%	2.95%	0.13	109	96
United Methodist Church	14.10%	14.00%	-0.10	10.87%	10.75%	-0.12	129	130

Addendum 8 – Faith (MissionInsite Report)

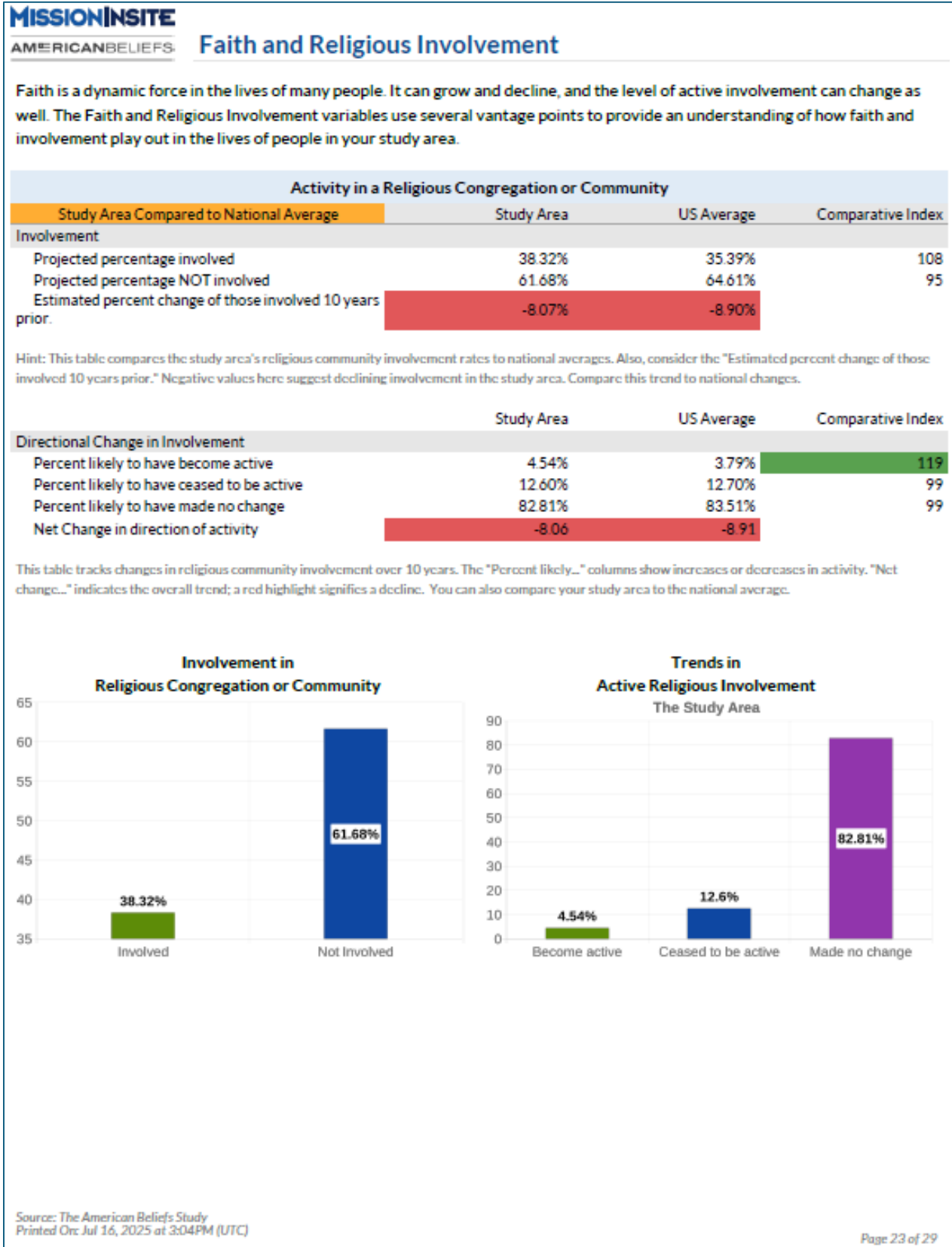
Denominational Affiliations



Hint: Bars extending to the right indicate an estimated increase in affiliation, while bars extending to the left indicate an estimated decline.

Note: A Covenant Order of Evangelical Presbyterians (ECO) is a new denomination that emerged since the 2012 survey. Any increase is due to the fact that they did not exist before.

Addendum 8 – Faith (MissionInsite Report)



Addendum 8 – Faith (MissionInsite Report)

