



ROOTED IN FAITH GROWING IN COMMUNITY

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FIRST BAPTIST CHURCH
FERNANDINA BEACH

ANNUAL REPORT



A WORD FROM PASTOR ZACH

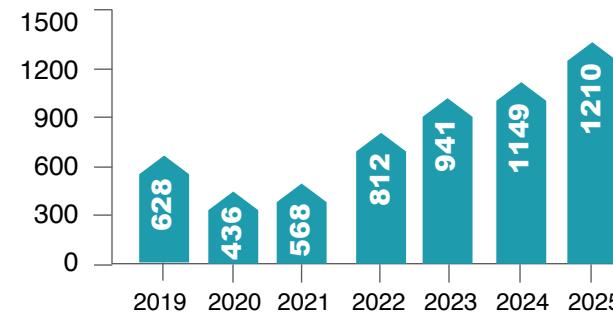
As we turn the page into a new year, it's worth pausing to recognize just how much God has done among us in such a short time. The last couple of months have been marked by strong attendance, renewed energy, and a clear sense that the Lord is positioning First Baptist Fernandina for a season of exceptional influence—both locally and far beyond our immediate community.

A Growing Sunday Gathering

The clearest sign of our momentum is found in our Sunday attendance trend—a number that consistently reflects spiritual hunger, personal invitation, and the steady work of God in the lives of families throughout Nassau County.

Over the last seven years, our Sunday worship attendance has moved upward in a healthy, encouraging pattern:

Sunday Worship



14% average annual increase in Sunday worship attendance

This represents a **14% average annual increase in Sunday worship attendance** over the long arc—rare in today's church landscape and absolutely worth celebrating. It's also worth noting that these aren't just numbers—they're people who will spend eternity in one of two places.

Every Sunday, we meet first-time guests who tell us they came because they heard our teaching on the Maximum Life radio program. That broadcast continues to open doors and prepare hearts long before those individuals ever pull into our parking lot. In a culture overwhelmed by noise, the Word of God is cutting through loud and clear.

Signs of Health Across the Church Body

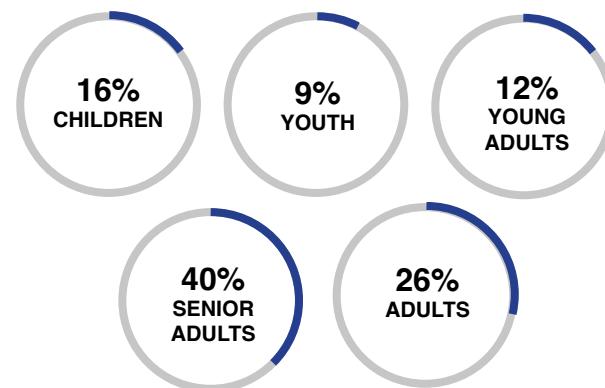
Beyond Sunday worship, our wider congregational involvement shows the kind of multi-layered strength that makes for a healthy church.

- Our age distribution remains balanced, with **children (16%)**, **youth (9%)**, **young adults (12%)** age 18-23, and a strong adult population across all stages of life—including nearly **40% of our congregation being senior adults**, who continue to anchor our ministries with wisdom and faithfulness.
- **Bible study groups average 598 weekly participants**, showing nearly half of our worshiping congregation is involved in small-group discipleship.

Strong churches are multi-generational. Strong churches disciple. Strong churches grow younger *while* honoring the saints who have built the foundation. God is allowing us to do all three simultaneously.

Generosity That Fuels Ministry

Our giving culture continues to blow past expectations. As of November 1, **year-to-date giving stands at \$6.8 million**, compared to **\$5.4 million at this time last year**, placing us ahead of pace to exceed last year's total of \$7.9 million.



We now have **821 giving units**, with an average annual giving of **\$9,744 per unit**. These numbers aren't simply financial—they reveal trust. They show buy-in. They demonstrate that our people are invested in the mission, the vision, and the future we're building together.

Lives Transformed

Growth is wonderful, but spiritual fruit is what matters most. And this year, that fruit has been unmistakable:

- **102 baptisms**, one of the strongest totals in years, showing a 30% increase over last year, according to our long-term trendlines.

Our net membership growth for the year stands at **232 new members**, each one representing a story of God's grace intersecting a person's life at just the right time.

Influence Beyond Our Walls

Our digital reach continues to expand in powerful ways. Over the last several months our social media has averaged more than 86K views monthly through YouTube, Facebook, Instagram. Leading up to our Fall Festival our Facebook video reel had over 45K views. Our online audience continues to expand to over 1K viewers per week watching us on either YouTube, Facebook, and our website.

This tells us something significant: people are watching, listening, and engaging with the ministry far outside our physical campus footprint. Long before someone walks through our doors, they are often introduced to the gospel through a screen.

Central Nassau Campus: A Future Coming into Focus

Perhaps the most exciting development this quarter is the progress at our **new Central Nassau Campus**. Land clearing has begun, and every week brings fresh movement toward construction. Barring unforeseen obstacles, we expect this campus to be **fully open by this time next year**.

What's even more remarkable is what's happening before the building goes up. Central Nassau has already been experiencing:

- A surge in attendance
- Strong community enthusiasm
- People coming to know Christ
- New families finding connection and purpose

In other words, the soil is ready. God has prepared the field, and we are stepping into a harvest.

Season of Growth

The Lord is at work in ways that are clear, measurable, and deeply encouraging. Whether through worship, discipleship, evangelism, missions, generosity, or digital outreach, the landscape is the same: this is a season of growth—and a season to be grateful.

Let's continue walking faithfully, praying boldly, giving joyfully, and expecting God to do more than we could ask or imagine.



Deeply Thankful,
Dr. Zach Terry





MISSION STATEMENT

First Baptist Church Fernandina Beach exists to glorify God by obediently making and equipping disciples of Christ in North Florida and throughout the world through Coaching, Community, and Commission by the power of the Spirit.



COACHING

Biblical Preaching
- Congregational
Worship



COMMUNITY

A place to
connect with
others, share life,
and grow in faith
together!



COMMISSION

Making disciples
of people from all
nations, starting
at home and
spreading across
the entire globe.



WHAT WE BELIEVE

Biblically Faithful - Culturally Relevant

The slogan encapsulates all that we are in an easy to remember statement. Note that we are first and foremost “Biblically Faithful.” We view the scriptures as the inerrant, inspired, infallible, authoritative and sufficient written revelation of God’s person and plan to mankind. As such, we seek to order our beliefs and practices in keeping with scripture.

Secondly, we seek to be “Culturally Relevant.” We recognize that we exist in a culture that has its own unique assumptions, art, norms, and values. We exist as missionaries to this culture. So, we should seek to embrace our culture and influence our culture for the Gospel, living as missionaries.





A HISTORIC YEAR OF GROWTH AND GOD-SIZED PREPARATION

Josh Wood, Campus Pastor

As 2025 draws to a close, we stand in absolute awe of what the Lord has done at FBFirst Central Nassau. This has undeniably been a year of unprecedented growth in every single category and a season of divine preparation for the harvest that is already upon us.

The numbers tell only part of the story, yet they shout God's faithfulness: overall attendance soared, new members were added, baptisms increased and lives were forever changed, giving rose generously to fuel the mission, and Bible study participation

CENTRAL NASSAU

grew as our community hungered for more of God's Word. Behind every statistic are real people—neighbors, coworkers, and families—who have met Jesus, been baptized, and are now walking with Him.

God also moved mightily in the physical realm. We installed a new modular building dedicated to children and student Bible study, providing desperately needed space for our exploding next generation ministries. In an answer to prayer, we finalized the purchase of our existing campus property plus an additional 12.5 acres surrounding us. This now gives us 13.5 acres total in the heart of one of Florida's fastest-growing corridors—land the Lord has sovereignly positioned us to steward for generations to come.

Make no mistake: Central Nassau County is exploding. New neighborhoods, schools, and businesses are rising on every side. Thousands of people are moving within minutes of our campus, many searching for hope, community, and truth. FBFFirst Central Nassau is strategically planted in the path of this growth to welcome them with the life-changing Gospel of Jesus Christ. Week after week we rejoice as new faces become new family members eternally adopted into the Kingdom.

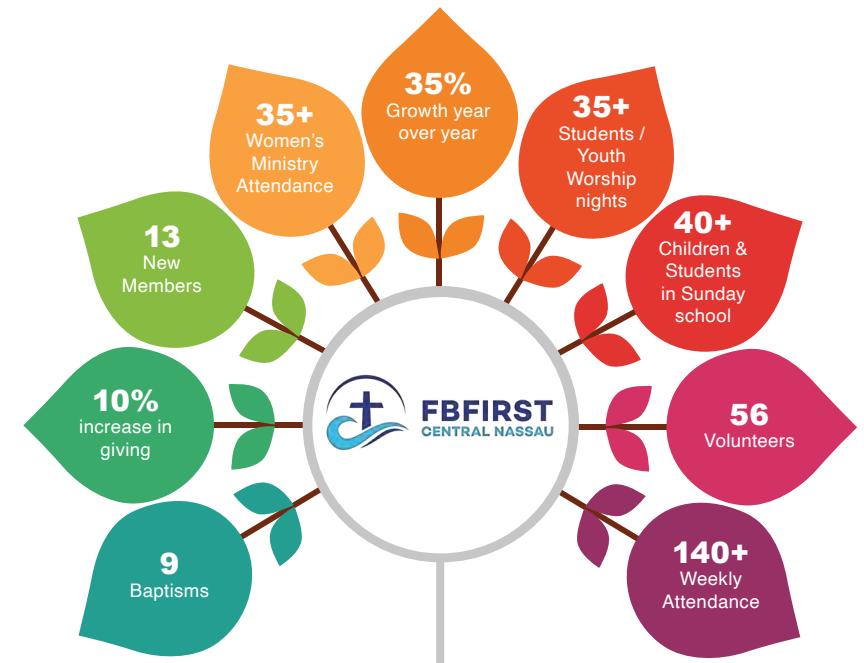
The best is yet to come. Rising on our campus right now is a brand-new 12,600 square foot worship and ministry facility, scheduled for completion in 2026. This beautiful building will dramatically expand our capacity to gather, disciple, send, and serve the ever-increasing harvest the Lord is bringing.

Our mission has never been clearer or more urgent: to expand the Kingdom of God throughout Central Nassau County and beyond—until every man, woman, and child has repeatedly heard the Gospel in a way they can understand and respond. Heaven truly is the limit, because our God owns it all and delights in doing immeasurably more than we can ask or imagine.

Thank you for your prayers, generosity, and faithfulness. Together, by God's grace, we are just getting started!



Unprecedented Growth



MAKING A JOYFUL NOISE

Jennifer Hudson, Music Ministries Director

In 2025, the Worship Ministry enjoyed a full, fast-paced, and meaningful year of singing, playing instruments, worshipping, working, and fellowshipping. The 65-voice choir led energetically with anthems on Sundays, while musicians supported worship with expert artistry and technique. Together, we experienced God's blessings, joy, and provision.

Overall, we saw a 25% growth in the worship ministry and were excited to welcome new members to the team. God is always good to supply wonderful

WORSHIP MINISTRY



singers and talented musicians to join us in worship, and we are grateful for them.

Members were invited to monthly lunch and dinner gatherings at local restaurants—a great time of fellowship where friendships deepened over music, serving the Lord, and good food.

In February, we hosted a Chili Cook-Off with 12 tasty entries and crowned the top three winners with hats and aprons. In May, the Kentucky Derby party featured “Best Dressed” and “Best Hat” contests, fun decorations, a wonderful meal, and red roses to honor this classic event.

July brought the exciting invitation for the choir to perform at a Veterans Appreciation concert at the Kennedy Center in D.C., alongside Sandi Patty and Charles Billingsley. The choir also performed at the WWII Memorial, Lincoln Memorial, and inside the Rotunda while Congress was in session, while touring The Bible Museum, Arlington National Cemetery, and the Capital.

The Fall Concert in September, titled “Let Nature Sing,” highlighted the beauty of creation through choir and orchestra performances, drawing the congregation into worship.

December brought our annual Christmas choir dinner, Christmas concert, “A Celtic Christmas” with Irish-inspired melodies and traditional instrumentals and a performance at the Biltmore Estate.

Next year promises new opportunities, and we’d love for you to join our worship ministry! If you sing or play an instrument, contact Jennifer at jenniferhudson@fbfirst.com.





ASSIMILATION: THE HEART OF HEALTHY CHURCH GROWTH

Shad Goltz, Adult Ministry Pastor

Sarah Branch Howard, Assimilation & Adult Ministry Assistant

Assimilation is a vital part of building a healthy, thriving church. It's more than simply welcoming newcomers—it's about helping people connect, understand the church's mission and values, and find meaningful ways to get involved. An intentional assimilation process creates pathways for belonging, relationships, and spiritual growth. When done well, it not only strengthens engagement and retention but also nurtures a vibrant community where people feel known, valued, and equipped to serve.

ADULT MINISTRY

What a testimony this year has been to the goodness and power of God! Everywhere we turn, we see evidence that He is at work — transforming lives, strengthening families, and expanding His church through FBFFirst.

Our mission has always been clear: to make disciples. We reach people with the Gospel, help them grow in faith, and equip them to serve. This year, God has blessed those efforts in remarkable ways. Through the life-changing message of Jesus Christ, 102 people followed Him in baptism, and 232 new members joined our church family. Each story is a reflection of His grace and the faithful ministry of this body of believers. *“This is the Lord’s doing; it is marvelous in our eyes.”* (Psalm 118:23)

While thousands of churches across the country are closing their doors each year, God is writing a different story here. Our average weekly worship attendance grew to 1,210 people. We are witnessing Acts 2:47 come alive before us: *“And the Lord added to their number day by day those who were being saved.”*

But beyond the numbers, what truly excites us is the deepening sense of community. Our Sunday morning small groups have flourished this year, with 498 people actively connecting each week. These gatherings are where faith is strengthened, relationships are built, and discipleship takes root.

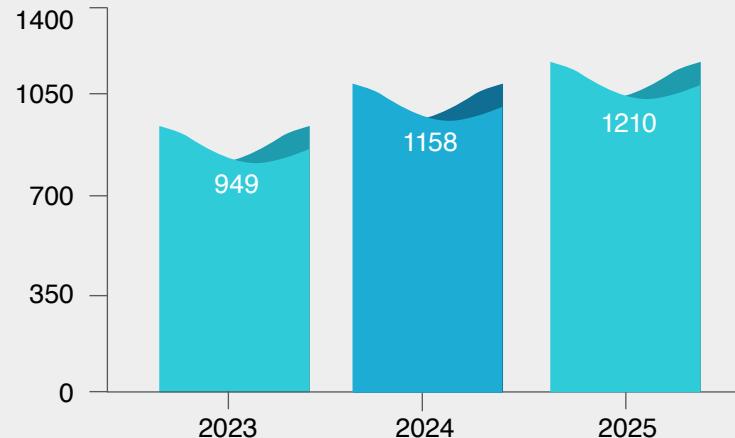
As we look ahead to 2026, we’re praying bold prayers. We plan to expand our Hospitality Ministry teams, develop new leaders, and create more pathways for people to serve and grow. The opportunity to join God’s work is wide open — will you say yes?!? *“The harvest is plentiful, but the workers are few.”* (Luke 10:2)

God has done incredible things, but we believe the best is still to come. Together, let’s continue to be a church that welcomes, disciples, and sends — all for His glory. *“Now to Him who is able to do immeasurably more than all we ask or imagine... to Him be glory in the church and in Christ Jesus throughout all generations.”* (Ephesians 3:20-21)



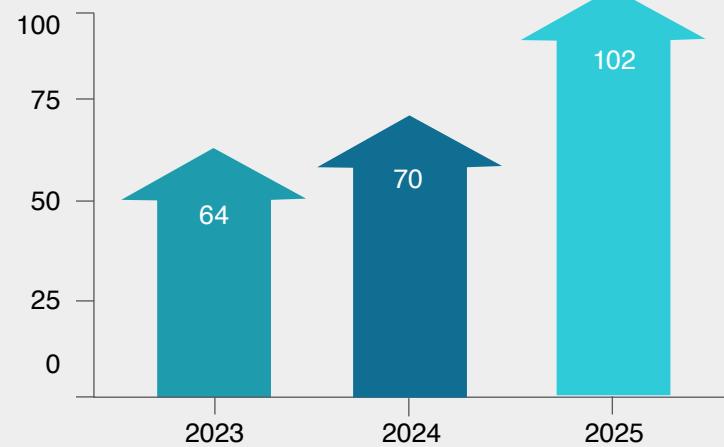
CELEBRATING GROWTH, FAITH, AND COMMUNITY

Average Worship Attendance



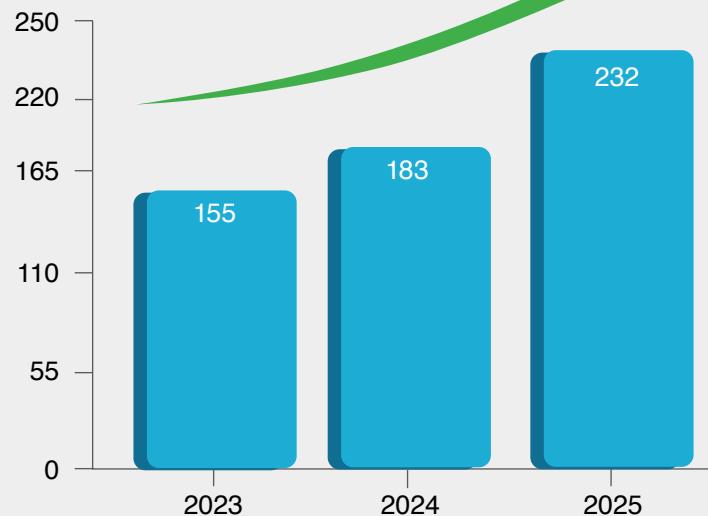
Highest Attendance: **1,860 Easter**
11 Sundays over 1,300 attendees

Baptisms



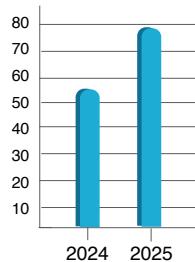
Highest Attendance: **1,860 Easter**
11 Sundays over 1,300 attendees

New Members

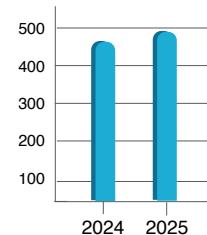




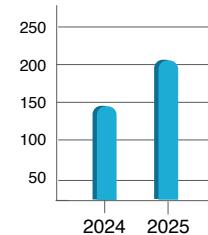
CHURCH ENGAGEMENT HIGHLIGHTS



Growth Track
2025: 79
2024: 56



Avg. Sunday Group Attendance
2025: 498
2024: 472



Connection Cards
2025: 206
2024: 148

Every number represents a life impacted by the Gospel — to God be the glory!

FLOURISHING STUDENT MINISTRY

Gabe Zavala, Student Pastor

2025 at FBFirst Student Ministry can be described as a year of flourishing. We have seen the Lord bless our ministry in all areas, leaving us excited and encouraged by His work in our lives. During our summer camp, we saw 11 people come to know Jesus Christ as their Lord and Savior, with even more that we have been able to follow up with in believers' baptisms. We have seen incredible growth on Wednesday nights and Sunday mornings, with some Sundays having over 115 students in

STUDENT MINISTRY



attendance. An example of this is our middle school girls ministry, which has had at times 27, yes 27!!! Middle school girls in their classroom. We have also seen the boldness of our students exemplified in every area of their lives, such as schools and sports. Every week, we welcome new students who attend our Wednesday nights thanks to a personal invitation from a friend in our student ministry. Many of our students have stepped and risen in leadership, leading their peers in areas such as the FBHS FCA where FBFirst Students, along with other students, lead a Fellowship Christian Club with over 150 students.

Church Family, our students are on fire, they are bold, they are excited, and they feel the urgency to proclaim the name of Jesus Christ as ever before, and they are doing something about it. So, please join in partnering with them through prayer, encouragement, and in their discipleship to continue fueling the flame that the Lord has set in their hearts.

We look forward to 2026 with incredible excitement to continue providing opportunities for our students to live out their faith boldly and ride the seismic wave the Lord has given us for his glory. Soli Deo Gloria

11

115+

27

People who came to know Jesus at summer camp

Sunday student attendance

Middle school girls ministry attendance





GOD IS GROWING FBKIDS MINISTRY

Dr. Zach Zettler, Childrens Pastor

The Parable of the Sower is a story Jesus shared to illustrate the importance of sharing the Gospel. Through parables, Jesus taught practical lessons with Heavenly meaning. The Parable of the Sower reminds us to continuously cast the “seed” of the Gospel on different types of soil, allowing growth in people’s hearts.

In 2025, we saw incredible growth in the Preschool and Children’s Ministries. Children are some of the best soil in which to plant the Gospel, and God has been at work in their lives. This year, 20 children followed Christ

FBKIDS MINISTRY

through believer's baptism. Much of this growth is due to our dedicated weekly volunteers and intentional, disciple-making curriculum.

Our Preschool Ministry welcomed new faces each week, with infant and Kindergarten rooms at capacity. Preschoolers are learning the basics of salvation through "The Gospel Fuzzies." Seven families dedicated their children on Mother's Day, and another seven families participated in the fall. Young families are returning to church, bringing their children with them. God is growing FBKids Ministry.

February brought our annual Daddy/Daughter Banquet with over 125 dads and daughters attending. The evening included twirling, limo rides, and Chick-fil-A, creating special one-on-one moments that build lasting parent-child relationships. God is growing FB Kids Ministry.

Summer was packed with excitement as Vacation Bible School welcomed over 550 children, 300 volunteers, and saw more than 50 decisions to follow Jesus. VBS is a powerful week for casting the Gospel "seed" into the lives of children in our community. The fun continued with CentriKid Camp, where 43 children and 7 volunteers spent a week at Brewton-Parker College worshipping, building relationships, and enjoying fellowship. God is growing FB Kids Ministry.

2026 VBS Registrations:



Volunteer

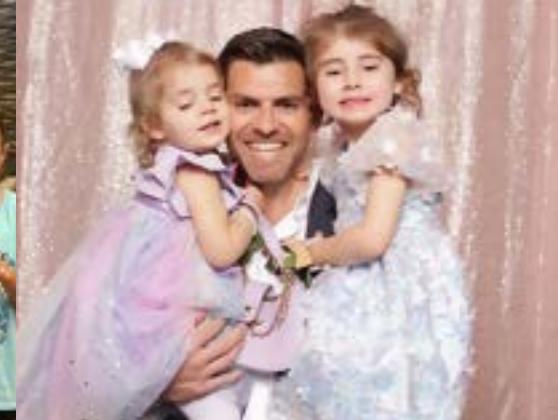


Elementary



PreSchool

Looking ahead, summer 2026 promises more excitement with Camp Freestyle, an all-day camp experience at FB First, July 20–23, for children who have completed Kindergarten through 5th grade. Registration will be limited to 200 spots, so plan early to participate and serve.



From weekly classes to special events, VBS, camps, and parent-child gatherings, God is at work in the hearts of our children and families. Growth continues, and we invite you to be a part of it. God is truly growing FB Kids Ministry!

2026 CALENDAR

SPRING

March 7 Daddy/Daughter Banquet
May 10 Parent/Child Dedication

SUMMER

June 8–12 Vacation Bible School
July 6–10 CentriKid Camp (Completed 3rd–5th Grade)
July 20–23 Camp Freestyle (Completed Kindergarten–5th Grade)

FALL

August 9 Promotion Sunday
September Mother/Son Event (TBA)
October 28 Fall Festival





CHILDREN AND SAFETY AT FBFIRST

Over the past year, a small team has been working diligently behind the scenes to develop policies and procedures for working with minors. Their many hours of effort have resulted in guidelines that affect everyone in the church. Why? The primary goal has been to create the safest and most secure environment for children—not just in the Children's areas, but throughout the entire campus. Thanks to this team, new safety measures will be rolling out in 2026. Please keep in mind in prayer that these changes are designed for the protection of all families, volunteers, and the church as a whole.

As our church continues to grow and welcome more young families, providing a safe and secure space for children remains essential. Safety goes beyond background checks. While those are critical, additional measures—such as secure locations, interviews for individuals serving with minors, and the establishment of safety and response teams—further strengthen our environment.

Child safety is not only a priority for the Children's Ministry; it is a church-wide priority. Each of us has a role to play in creating a church where children consistently feel safe, loved, and encouraged to grow in their relationship with Jesus.

SERVING AND GROWING IN THE LORD

Frank Camarotti, Senior Adult Pastor

I am very thankful for the Senior Adult Ministry we have here at First Baptist Church. It is truly a Christ-centered ministry that seeks to meet the spiritual, social, and emotional needs of our senior adults. This group is such a blessing to our church family and an important part of the life of our congregation.

Throughout the year, our Senior Adult Ministry hosts several special dinners—each with a fun theme, meaningful devotion, uplifting music, and, of course, a delicious meal. These gatherings provide a time

**SENIOR ADULT
MINISTRY**



for fellowship, encouragement, and laughter as we grow together in faith and friendship.

In addition to our dinners, we plan day trips and enjoy outings like an evening at the Alhambra Theatre. These experiences give us the opportunity to build community while making wonderful memories together.

We also connect with our sister Southern Baptist churches in the association for luncheons held at some of our larger churches. These events include inspiring Gospel messages, special music, and more time for fellowship with other believers across our community.

The Senior Adult Ministry is a great way to get to know others, build lasting friendships, and stay active in serving and growing in the Lord. If you haven't yet been involved, we invite you to come and see what it's all about—you'll be glad you did!

*Therefore, my beloved brothers,
be steadfast, immovable, always
abounding in the work of the Lord,
knowing that in the Lord your
labor is not in vain.*

1 Corinthians 15:58



JACK & JILL PRESCHOOL

Serena Fleming, Preschool Director

Founded in 1956, Jack and Jill Preschool is a ministry of First Baptist Church Fernandina Beach. We partner with parents to prepare children for the future, equipping them with God's truth and age-appropriate academics.

We currently enroll 73 students, supported by 10 teachers, Director Serena Fleming, and Assistant Director Julie Shearer. Classes for 2-, 3-, and 4-year-olds teach God's love and the story of Jesus from His birth to resurrection. In each classroom, children socialize, play, and engage their minds, hearts, and creativity. These young learners help share the gospel with their families and friends in our community and beyond.

Graduates may move on to other schools, many attending FBCA, but remain in our hearts. Our hope is to plant seeds in each child that grow into lifelong relationships with Jesus.

Registration for the 2026/2027 school year begins in January 2026, though most spots are filled by returning students.

We continue to thank God for His faithfulness and First Baptist Church for supporting this ministry. Through your prayers, encouragement, and partnership, Jack and Jill Preschool remains a place where children learn, grow, and encounter the love of Christ.

"And Jesus grew in wisdom and stature, and in favor with God and Man" -Luke 2:52





FERNANDINA BEACH CHRISTIAN ACADEMY

Mark Green, Head of School

The Fernandina Beach Christian Academy is a weekday ministry of FBFFirst church currently serving approximately 285 students in kindergarten through 8th grade. FBCA provides Fernandina Beach and surrounding areas with a quality educational opportunity that is distinctively Christian and framed in a Biblical Worldview. Forty-three staff members, serving in various roles, partner together toward the FBCA mission of assisting families in educating their children to become influential Christian leaders who will impact the world for the Kingdom of God.

FBCA has enjoyed being a partner ministry of FBFFirst for sixteen years. This partnership has provided the school with the blessing of FBFFirst pastoral leadership and the guidance of a prudent and committed School Board comprised of FBFFirst members. It has been a wonderful privilege to experience the unity of God's people working together with the shared purpose of making and equipping disciples of Christ.

With plans to extend enrollment capacity to 330 in the 2026/2027 school year, we are excited about the opportunity to enlarge our spiritual impact and bless families in the Fernandina Beach area. God has been good. We look forward to what He is going to do.

Thank you FBFFirst for your ongoing prayer and support.
FBCAKnights.com
904.491.5664



COMMUNICATIONS & MEDIA

Jeff Stoll, Communications Director

Did you know there is a team working behind the scenes to make each worship service happen seamlessly and successfully? You may not even know or recognize them, but the media team has produced well over 150 live services/events in a year's time, providing audio, video, and lighting support. Since you don't always see them, you may wonder how many people it takes to produce a worship service from a technical perspective. I'm glad you asked! In the auditorium at our Island Campus, we utilize three camera operators, an audio engineer, a lighting

MEDIA MINISTRY

director, and a pro-presenter operator (which puts the words on the screen). Behind the scenes (in the control room), there is a video director, a PTZ operator (operating two robotic cameras), and a video engineer. We fill 20 positions per service—so you can imagine why we have a need for media volunteers. Even with our current team, we still need help! We are looking for a scripter (someone who reads the music to the director), a pro-presenter operator (words for online audience), and a broadcast engineer (someone who mixes online audio for our social media platforms and Maximum Life).

Now let's celebrate what the communications team has accomplished in 2025! We produced eight newsletters, an annual report, and weekly bulletins for your information consumption. We also created more than 500 social media posts, and our Fall Festival event had more than 40,000 views on Facebook and Instagram! But our 2025 Easter Promotion reached 243,000 views across all platforms. What does that tell us? Our church is making an impact in our community and beyond—and thanks to your shares and engagement, we are experiencing incredible growth! Our online audience has expanded to over 1,000 views per week on Facebook, YouTube, and our website. As of November 2025, our Facebook page surpassed 1,000,000 views, 170,000 views on Instagram, and gained over 1,000 new followers. We also launched our re-designed website with more than 30 pages of content and all services and sermons by Pastor Zach. If you're out of town or unable to attend, you can join us live or watch the playback anytime at fbfirst.com.

Why share all of this? Because I am grateful for the dedication and service of our media and communications teams behind the scenes. Like offensive linemen on a football team, they often go unnoticed unless something goes wrong! As we celebrate what God is doing in our church, I want to thank them for their commitment—and thank our church family who share, engage, and help spread the gospel through FBFirst.



BEING GOOD STEWARDS OF OUR RESOURCES

John Brantley, Facilities & Events Director

As we conclude another year of ministry at First Baptist Church of Fernandina, we reflect with gratitude and excitement on the many improvements and expansions completed across our campus. Each project represents an investment in our mission, our members, and the next generation of families who call FB First home.

A Stronger Foundation: New Roof Installation & Facility Upgrades

One of the most significant upgrades this year was the installation of a brand-new roof on our main facility. This long-awaited project not only enhances

**FACILITIES &
EVENTS**



the structural integrity of our buildings but also ensures long-term protection for the ministries, gatherings, and outreach efforts housed inside. In addition to the new roof, fresh flooring was installed in the upstairs gym and loft area, as well as in the A-Wing classroom. These improvements create safer, more welcoming, and more functional spaces for students and small groups. Collectively, these updates position our campus for decades of continued service and faithful stewardship.

A Space for Joy: New Playground Completed

This year also brought the exciting renovation of our play area. Designed with safety, creativity, and accessibility in mind, the playground provides children with a vibrant and welcoming place to play, learn, and connect. It has already become a favorite spot for our weekday programs, as well as for our families on Sundays and Wednesdays.

Expanding Our Reach: Three New Buildings Added

A major milestone this year was the purchase of three additional buildings that expand our campus and strengthen our ability to serve the community. These facilities were intentionally selected for their adaptability, providing flexible spaces for classrooms, gatherings, and ministry activities. Additionally, the church purchased the Northeast Florida Baptist Association property to bolster and expand the ministry efforts of our Central Nassau campus. This strategic acquisition enhances our presence and outreach at our 2nd location, providing a stronger foundation for future growth and expanded community impact. Together, these spaces significantly enrich our ability to offer programs, support services, and partnerships that deepen our reach throughout the area.

Looking Ahead

As we celebrate these milestones, we remain committed to stewarding the resources God has entrusted to us and shaping spaces where people can worship, grow, and serve. The progress made this year reflects the faithfulness and generosity of our church family, and we look forward with anticipation to all that God will continue to do through First Baptist Church of Fernandina in the coming year.





PRAY-GIVE-GO

As we reflect on 2025, we give thanks for God's faithfulness and the incredible efforts of our missionaries, mission team, and the generous support of FBFirst. This year powerfully demonstrated our mission to **MAKE DISCIPLES** by sharing Christ's love through giving, serving, and going—locally and globally.

This year, we welcomed three new **team members**—Mellissa Foster, Suellen Garner, and John Sauer, Sr.—whose experience, community relationships, and servant hearts strengthened our mission efforts. We also added two new **ministry partners**, Hadassah's Hope in Jacksonville and Bibles & Biscuits in Honduras, bringing our partnerships to 11 local and 13 national/international ministries.

MISSIONS

For the second consecutive year, a team of **17 medical and dental volunteers** led by Dr. Tod Garner traveled to **Ecuador** for a week-long mission trip serving alongside missionaries Gary and Dena Pate. The team provided essential treatment, preventive care, testimonies, and prayer for every patient. Supplies included medicines, dental chairs, portable units, and sterilization tools. Planning is already underway for the third annual trip in April 2026.

We also sent a team of seven to serve with Bibles & Biscuits in Honduras, visiting three villages—Guayabo, Las Mesas, and Lago Yojoa. Led by David Murray, the team shared meals, hosted children's celebrations, joined worship services, and witnessed a young girl named Esperanza accept Christ. FBFFirst has partnered with this ministry for 20 years, and this year marked a renewed strengthening of that relationship.

Locally, our annual **Serve Day** mobilized nearly 300 volunteers across Nassau County, serving organizations ranging from the Humane Society to Charis Eating Disorder Care. One highlight was providing name-brand backpacks filled with school supplies and a Bible to all **61 children** in local **foster care**.

Once again, the church united for **Operation Christmas Child**, led by Bonnie Taylor and her dedicated team. Nearly 1,000 shoeboxes were packed and collected, and FBFFirst received the **10-Year OCC Award** for serving as a regional collection center—shipping an incredible 17,000 shoeboxes over the past decade.

Throughout the year, volunteers also continued providing weekly meals, hygiene packs, and snack packs to our community, thanks to the faithful leadership of Becky Curtis, Aileen Wood, and the kitchen crew.





Looking ahead to 2026, two mission trips are already planned—a Children’s Baseball Camp in Granada, Spain, and the returning medical/dental team to Ecuador. With the addition of team member John Sauer, Sr., we anticipate expanded community outreach. And don’t miss our **Global Impact Celebration**, September 23–27, where missionary partners from around the world will join us for connection and renewal.

There is still time to get involved—**Pray. Give. Go.** Contact John Sauer, Sr. to learn more. Thank you, FBFFirst, for your faithful support, prayers, and commitment to making disciples.

- 3** We added three new team members who will assist and guide our mission efforts.
- 2** Two new ministry partners: Hadassah’s Hope in Jacksonville and Bibles & Biscuits in Honduras
- 17** A team of **17 medical and dental volunteers** traveled to **Ecuador**.
- 7** A team of seven served with Bibles & Biscuits in Honduras, visiting three villages—Guayabo, Las Mesas, and Lago Yojoa
- 300** Our annual **Serve Day** mobilized nearly 300 volunteers. **61 children** in local **foster care** received name-brand backpacks filled with school supplies and a Bible.

- 1K** Nearly 1,000 shoeboxes were packed and collected for Operation Christmas Child. FBFFirst shipped 17,000 shoeboxes over the past decade.
- !!** On Wednesday nights, we continue providing meals, hygiene packs, and snack packs to those in need in our community.
- 2** Two mission trips are already planned for 2026 —a Children’s Baseball Camp in Granada, Spain, and the returning medical/dental team to Ecuador.
- ‘26** **Global Impact Celebration 2026**, our missionary partners from around the world come and join us.



Meet John Sauer —

We're excited to welcome John Sauer as our new Community Outreach Coordinator! Originally from Waterbury, Connecticut, John earned his Marketing degree from the University of Connecticut. During college, he joined ROTC and was commissioned as a logistics officer in the United States Army.

After leaving active duty, John gained experience in several fields, spending much of his career in retail. Life took him to Arkansas, where he met his wife, Teresa. They've now been married for 43 years and are the proud parents of five children.



Our New Community Outreach Coordinator



Loving and serving people has always been at the heart of John and Teresa's life together. Most recently, John served as the Outreach Director for a local nonprofit, helping provide food, prayer, and compassionate care to more than 1,000 families every week.

Looking ahead, John's vision is simple but powerful: How can we better serve those in need within our community? His desire is to extend honor, dignity, and respect to anyone walking through challenging times—not just the 40–50 individuals experiencing homelessness, but also young families and seniors struggling to make ends meet. Many fall into the ALICE group: Asset Limited, Income Constrained, Employed—people earning above the Florida Poverty Level but still unable to afford basic expenses in Nassau County.

Our first step in this mission will be offering a warm Wednesday night meal, along with haircuts, clothing, and—most importantly—a safe, welcoming space for connection, conversation, and community as we grow closer to Jesus together.

John looks forward to meeting each of you and being energized by your ideas and passion for serving others.

Contact information:
johnsauer@fbfirst.com
908-675-1263

For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.

Matthew 25:35-36

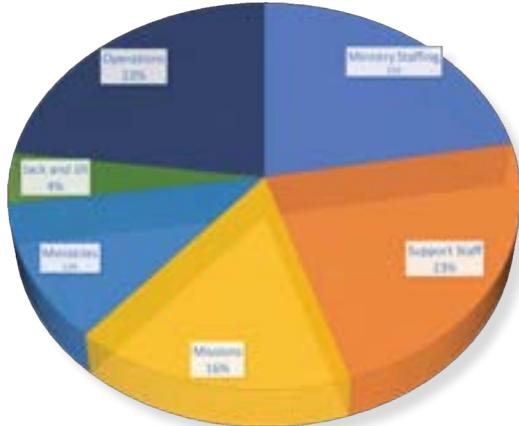


GENEROSITY & GROWTH

Generosity is at the heart of everything we do at FBFirst. This year's giving reflects the faithful commitment of our church family and the shared desire to advance the mission God has entrusted to us. The following overview highlights how your gifts were used to fuel ministry, support missions, and strengthen our church for continued growth.

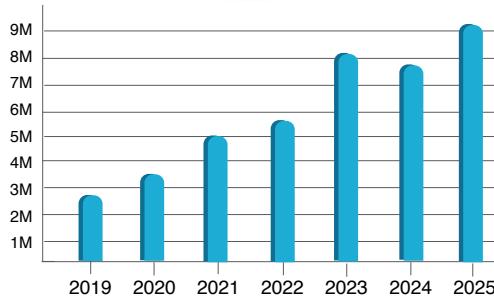
Allocation Summary

- Operations
- Support Staff
- Ministry Staff
- Missions
- Ministries
- Jack & Jill



Annual Giving

Because of your generosity, our annual giving makes a greater impact every year.



Giving Made Simple at FBFirst!

We are grateful for your generosity and faithfulness. Your giving supports the ministry, outreach, and mission of FBFirst. Three ways to give:

In Person – Drop off your offering during our services.

By Mail – Send your gift to: FBFirst 1600 S. 8th St., Fernandina Beach FL 32034

Online – Visit fbfirst.com/give to give safely and securely.

Operations

A significant portion ensures the upkeep of our facilities, utilities, and technology, creating a welcoming and effective environment for worship, ministry, and outreach.

Support Staff

Nearly a quarter of our funds go toward the dedicated individuals who handle administration, communication, and operational support, enabling the smooth day-to-day functioning of our church.

Ministry Staff

A quarter of the budget is dedicated to equipping and supporting our pastoral team, ensuring they have the resources needed to shepherd our congregation, preach the Word, and provide spiritual leadership.

Missions

This portion reflects our commitment to spreading the Gospel locally and globally. Funds support SBC, IMB, NAMB, missionaries, church plants, and outreach efforts that make a tangible difference in lives near and far.

Ministries

Resources in this category fuel programs like discipleship, children's and student ministries, worship, and other initiatives that nurture spiritual growth and build community within our church.

Jack & Jill Preschool

This allocation supports our Christ-centered preschool by providing safe classrooms, quality materials, and caring staff who help lay a strong spiritual and academic foundation for young children.

MEET OUR TEAM



Dan Beckwith
Executive Pastor



Frank Camarotti
Senior Adult Pastor



Shad Goltz
Adult Ministries Pastor



Josh Wood
Central Nassau
Campus Pastor



Gabe Zavala
Student Pastor



Zach Zettler
Children's Pastor



Jaclyn Bonamo
Ministry Assistant



Sharon Bradley
Preschool Coordinator



John Brantley
Facilities Director



Robin Burbank
Financial Coordinator



Dustin Crawford
Maintenance



Delaney Crews
Executive Assistant



Serena Fleming
Jack & Jill Director



Jonathan Foster
Central Nassau
Worship Arts Leader



John Glosson
Worship Leader



Eden Gray
Central Nassau
Children & Student Ass.



Susan Hallman
Receptionist / Ministry
Assistant



Sarah Howard
Assimilation &
Adult Ministry Assistant



Jennifer Hudson
Music Ministries Director



Pieter Jordaan
Videographer / Editor



Blake Partridge
Media Associate



Kyle Querec
Music Associate



Jenna Ray
Office Manager



John Sauer
Community Outreach
Coordinator



Scott Schol
Custodian



Julie Shearer
Jack & Jill Assistant



Jeff Stoll
Communications Director



Justin Sturdevant
Safety Ministry



Keith Thompson
Technical Director



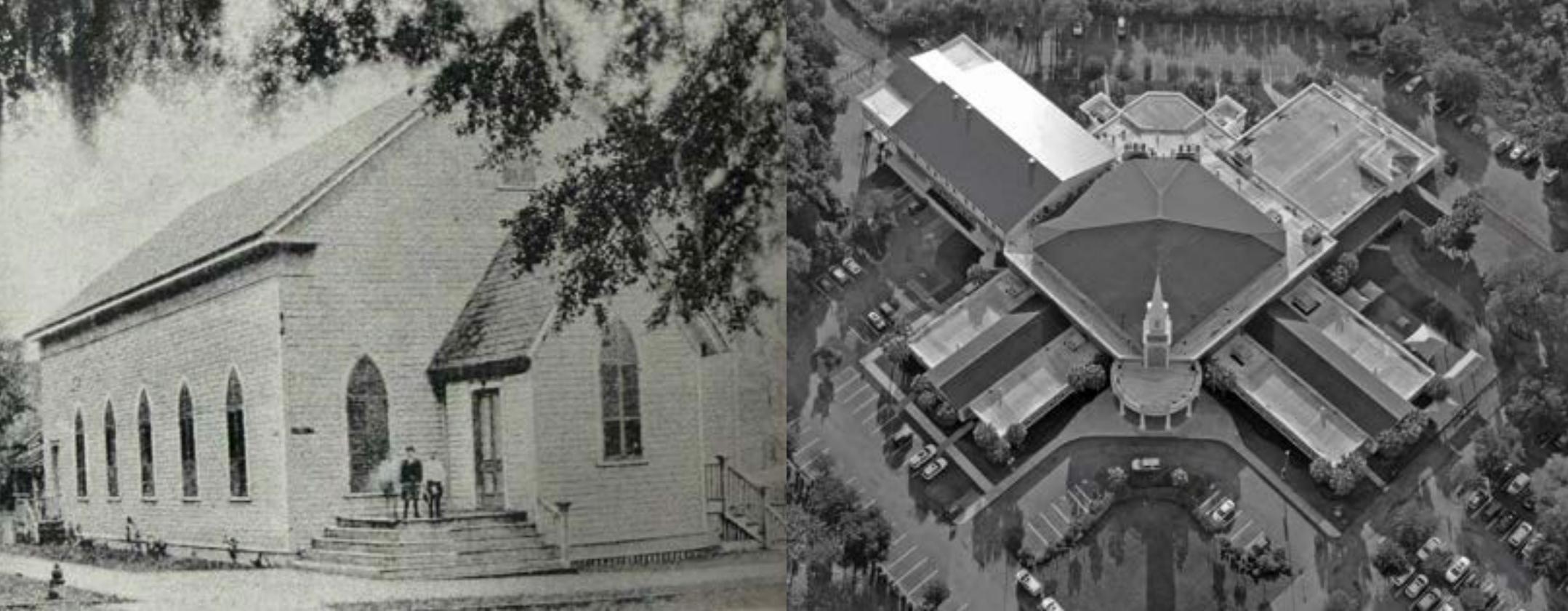
Tracy Williams
Graphic Designer

166 YEARS OF FAITH & FAMILY

Rooted in Faith. Growing in Community

First Baptist Church Fernandina Beach has stood as a place of worship, community, and faith—since its founding in 1859.

Through generations of believers, God has continued to write His story here. We are here today because of you—our members, our friends, our family—each one a vital part of what God is doing at FBFirst.







Island Campus
1600 S 8th Street
Fernandina Beach, Florida 32034

Central Nassau Campus
86050 Hamilton St, Yulee, FL 32097



GET IN TOUCH WITH US

904.261.3617

VISIT US ONLINE:
FBFIRST.COM