

	A	B	C	D
1	Budget Category	Line Item Description	Proposed 2024	Comments
2	Staff Relations	Salaried Staff & Hourly Staff (incl. housing allowances for clergy)	\$454,036	Includes Senior Pastor, Pastor, Pastor, Pastoral Associate, Director of Music, Organist, Children's Ministry Coordinator, Nursery Worker, Facilities & Operations Manager, Pastoral Administrative Assistant (April-Dec), Accounting Assistant, Security & Set-Up, Custodian. Includes bonuses for staff anniversaries and percentage increases.
3	Staff Relations	Contract Positions	\$35,500	Includes Accountant and Parental Leave Coverage Support.
4	Staff Relations	MMBB Retirement/Life Insurance/Disability	\$39,204	Includes 16% MMBB Benefits for Life (retirement, life insurance, disability) for full-time pastoral staff; 2-3% match for 30 hour+ staff (FOM; DOM).
5	Staff Relations	Health Insurance	\$65,819	Includes 90% of base plan premiums for full-time pastoral staff and full-time FOM. Group Health Insurance through United Healthcare (medical, dental, vision).
6	Staff Relations	SECA / FICA	\$34,619	FICA 7.65% of salaried & hourly staff; SECA 8% of salaries for ordained clergy (includes W-2 salary gross-up)
7	Staff Relations	Expense Allowances	\$11,000	Includes Senior Pastor, Pastor, Pastor, Director of Music, & Pastoral Associate
8	Staff Relations	Required Fees/Taxes	\$10,143	Workers Comp; Colorado Family & Medical Leave Act
9	Staff Relations	Staff Transition Expenses	\$200	Cost of job postings, candidate interviews, background checks, moving expenses, etc.
10	Staff Relations	Staff Appreciation	\$2,250	Includes special events & anniversaries
11	Staff Relations	Staff Development	\$5,000	Staff Spiritual Direction (\$2,000) & Staff Conference & Continuing Education Fees (\$3,000)
12	Staff Relations	TOTAL	\$657,771	2023 budget = \$611,003
13				
14	Resource Management	Custodial Supplies	\$5,500	Based on 2023 actuals
15	Resource Management	Utilities - Telephone & Internet	\$6,300	Microsoft; based on 2023 actuals
16	Resource Management	Utilities - Electric	\$35,000	Xcel Energy; based on 2023 actuals
17	Resource Management	Utilities - Fuel (Natural Gas)	\$38,000	Xcel Energy; based on 2023 actuals, plus anticipated increase
18	Resource Management	Utilities - Water / Sewer / Trash	\$24,000	Denver Water; based on 2023 actuals. Includes waste removal and Republic trash/recycling
19	Resource Management	Insurance - Building & Auto	\$39,700	Church Mutual; based on 2023 actuals + 2024 premium increase
20	Resource Management	Grounds Maintenance	\$27,000	Includes all lawn care and snow removal
21	Resource Management	Vehicle Maintenance	\$3,500	Anticipates deductible for repairs
22	Resource Management	Building Maintenance & Repairs	\$40,000	Includes recurring maintenance contract services such as CSI (HVAC), pest control, SimplexGrinnell (fire/security); includes special cleaning supplies for Work Days. (All building maintenance for 2024 will be funded through this line item. The former Building Maintenance TRF is now a Major Property Improvements TRF.)
23	Resource Management	Safety & Security	\$17,700	Includes Denver Metro Security, volunteer background checks, CPR training, AED, safety/security supplies.
24	Resource Management	Technology	\$5,000	Tech upgrades (hardware - cables, TVs, computers, etc.); anticipates pastoral staff computer upgrade.
25	Resource Management	TOTAL	\$241,700	2023 budget = \$202,902
26				
27	Missions: International	Joyce & David Reed	\$3,564	ABC-USA International Ministries Global Coordinators for Spiritual Care. This includes a 10% increase from 2023. Reeds are currently at 81% of their IM support goal. (15% goes to IM for overhead costs)
28	Missions: International	Dwight & Barbara Bolick	\$3,564	ABC-USA International Ministries Global Servants in Chile in the areas of Discipleship, Education, Youth/Women Empowerment, & Economic Development. This includes a 10% increase from 2023. Bolicks are currently at 86% of their IM support goal. (15% goes to IM for overhead costs)
29	Missions: International	Lauran Bethell	\$500	ABC-USA International Ministries Global Consultant for Human Trafficking (retired; raising money for travel & expenses, but not salary & benefits). This is a 50% decrease from 2023. Bethell is currently at 100% of IM support goal. (15% goes to IM for overhead costs)

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30	Missions: National	ABC-USA	\$5,250	American Baptist Churches USA United Mission Fund Support (65% comes back to the Evergreen Association of ABCUSA). This includes a 5% increase from 2023.
31	Missions: Local	Family Promise of Greater Denver	\$5,000	Provides shelter & resources for families experiencing homelessness and/or in vulnerable housing situations
32	Missions: Local	Family Promise (Calvary Expenses)	\$650	Funds used to pay for on-site expenses when Calvary hosts families experiencing homelessness in our building. Increased due to van rentals and augmenting gift card donations for supplies.
33	Missions: Local	Jewish Family Service	\$500	Provides social services & resources for people of all faiths, races, ages, incomes, and abilities.
34	Missions: Local	Kentucky Circle Village	\$400	Provides affordable housing for seniors (ABCRM Founding Partner Relationship). Decreased by 20% from 2023 because of adequate funding.
35	Missions: Local	Habitat Helpers	\$2,000	Habitat Helpers is made up of several partnering congregations, including Calvary and is a chapter of Habitat for Humanity of Greater Denver
36	Missions: Local	Blessings Ministry (formerly Bootstraps & Blessings)	\$5,000	Onsite hospitality ministry - food bags, grocery/gas giftcards, etc. Funded in part through Grocery GiveBack programs at King Soopers/Safeway and through in-kind donations. It is no longer sustainable from grocery shopping percentages alone, so needs to be added to the operating budget.
37	Missions: Justice & Advocacy (National)	Baptist Joint Committee	\$250	Bipartisan, faith-based organization that works to protect religious liberty for all, defending the separation of church and state (BJC is the only faith-based group working on the national level with the singular focus of religious liberty).
38	Missions: Justice & Advocacy (National)	Association of Welcoming & Affirming Baptists	\$250	Devoted to building the Welcoming and Affirming movement within the Baptist traditions (national voice for lesbian, gay, bisexual, transgender, queer, and allied baptists in the U.S.); provides Calvary with resources for PRIDEfest; congregational covenant partner.
39	Missions: Justice & Advocacy (Local)	Colorado Faith Communities United to End Gun Violence	\$100	Coalition of faith communities working to help end gun deaths and injuries in Colorado caused by the improper use of firearms.
40	Missions: Justice & Advocacy (Local)	Soul 2 Soul Sisters	\$250	Soul 2 Soul Sisters is a Black Women-led, faith-based, racial justice non-profit that leads healing and liberation work in four areas: Black Women's health, ending anti-Black racism, reparations, & voter engagement/electoral justice (20+ Calvary congergation members having participated in their Facing Racism Cohorts).
41	Missions: Justice & Advocacy (Local)	The Interfaith Alliance of Colorado	\$200	Promotes justice, religious liberty, & interfaith understanding through building relationships in order to educate, advocate, & catalyze social change; congregational covenant partner.
42	Missions: Justice & Advocacy (Local)	Racial Justice & Advocacy Work (including Calvary/New Hope Partnership)	\$500	Relationship Building & Racial Reconciliation Advocacy & Education (funds used to support racial justice and partnership work with New Hope Baptist Church); added monies previously allocated for New Baptist Covenant.
43	Missions: Justice & Advocacy (Local)	ONESpirit	\$1,000	Inclusion ministries at Calvary (funds PRIDEfest booth, insurance, & related expenses); includes Denver Pride and Aurora Pride.
44	Missions: General	Mission Response	\$1,000	Money to be used for unanticipated mission needs that come up (natural disasters, special missionary requests, new partnerships or organizations we become involved with, or to support other organizations we occasionally support such as the Colorado Council of Churches).
45	Mission & Partner Support	TOTAL	\$29,978	2023 budget = \$23,280. Total does not include the four ABC offerings scheduled in 2024 (Jan - RMMO; Mar - AFC; June - OGHS; Sept - WMO). It also does not include the Calvary Family Emergency TRF, Bootstraps & Blessings TRF, Family Promise TRF, Habitat TRF, or special missions giving from December Giving Tree)
46				
47	Music & Sound	Instrument Maintenance	\$3,000	Tuning & maintenance of THREE pianos – sanctuary, Music Room, and Chapel – plus the organ, harpsichord, and timpani

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1	Budget Category	Line Item Description	Proposed 2024	Comments
48	Music & Sound	Sheet Music & Supplies	\$800	New sheet music orders for all Calvary ensembles, instrumental and vocal soloists; supplies/services for choir, music library, and handbells
49	Music & Sound	Copyright Fees & Subscriptions	\$1,600	From 2022/23 actuals; Licenses from CCLI & OneLicense including streaming and podcast/webcast licenses
50	Music & Sound	Musicians	\$14,880	Includes 9 months for four Choral Assistants (\$11,880); fees for all other guest/non-lay/non-volunteer musicians for worship services and Christmas concert.
51	Music & Sound	Sound Tech Fees	\$8,145	65 3-hour calls for all Sunday and special services, Christmas concert + dress rehearsal, and Easter rehearsal; 42 calls at regular rate and 23 calls for Senior Sound Tech rate
52	Music & Sound	Sound System	\$300	Upgrades & supplies for mics & sound system (including hearing assistance devices)
53	Music & Sound	TOTAL	\$28,725	2023 budget = \$24,875
54				
55	Worship	Communion Supplies	\$350	Pre-packaged communion supplies reduced; includes world communion supplies.
56	Worship	Worship Supplies	\$1,200	Includes all supplies for all aspects of worship (candles, parament cleaning, ritual items, holy week, etc.) plus cost of palms (\$250) and supplemental Easter lillies (\$250) and hanging of the greens items (\$200)
57	Worship	Guest Preacher/Speaker Honorariums & Midweek Recording Sessions	\$1,200	Includes preachers, guest/missionary speakers and midweek music recording sessions (\$300).
58	Worship	TOTAL	\$2,750	2023 budget = \$1,950
59				
60	Faith Formation	Adult Curriculum	\$1,050	Includes Judson, Illustrated Ministries, The Work of the People (\$200 annual fee), other books (curriculum costs were raised in 2023), and library copies of books for small groups.
61	Faith Formation	Small Groups	\$300	Includes Connections Class supplies
62	Faith Formation	Multigenerational Retreats	\$2,000	Scholarships for retreats and regional meeting attendance and other related costs
63	Faith Formation	Community Trainings & Seminars	\$300	Speakers & supplies for special trainings and educational/engagement events with specialized trained leaders. (Two 2.5-hour sessions at \$150 each)
64	Faith Formation	Library Resources	\$250	Supplies for Calvary Library
65	Faith Formation	Youth Special Events	\$4,200	Approx. \$60 per student (goal of 15 students); plus \$100 for other costs; this includes Camp Registration Fees (\$3,200 offset in income)
66	Faith Formation	Youth Curriculum	\$0	Pastor will continue to create curriculum
67	Faith Formation	Youth Group	\$1,200	Snacks & supplies for all youth events, including two special meals each year
68	Faith Formation	Nursery & Children's Curriculum & Supplies	\$400	Curriculum and Snacks, Crafts, Office, Diapers/Wipes, Cleaners
69	Faith Formation	Children's Special Events	\$350	Includes Christmas and Easter events/workshops
70	Faith Formation	Vacation Bible School	\$1,300	Based on 2023 actuals
71	Faith Formation	Milestone Gifts	\$1,030	Includes baby bibles/bags (\$200), 1st grade Bibles, acolyte lunches, baptism gifts, graduating senior Bibles/survival kits (\$230), ordination costs (total \$600)
72	Faith Formation	TOTAL	\$12,380	2023 budget = \$5,950
73				
74	Member Care	Care Ministry Supplies	\$500	Includes ornaments for Tree of Hope & Remembrance, yarn for baby blankets & prayer shawls, anointing oil, wooden crosses, college care packages, blessing gifts for members who are moving, "at home" Healing & Wholeness kits
75	Member Care	VIP & Seniors Ministry	\$1,500	includes quarterly gifts for VIPs, and "It is Well" program series for Seniors

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1	Budget Category	Line Item Description	Proposed 2024	Comments
76	Member Care	Congregational Care Systems	\$0	see Office Technology Systems for Congregational Care Software Costs (\$674)
77	Member Care	Guest & New Member Outreach	\$250	Includes New Member Fellowships & Welcome Bag Expenses
78	Member Care	Memorial Services	\$500	pays musician/organist/sound tech fees for one funeral if a family cannot pay
79	Member Care	Volunteer Appreciation	\$600	
80	Member Care	TOTAL	\$3,350	2023 budget = \$2,250
81				
82	Congregational Life	Hospitality	\$2,600	Includes food, coffee, paper goods, and kitchen supplies for ALL events, meals, & receptions (including office hospitality and all church events)
83	Congregational Life	Fellowship Events	\$850	Entertainment costs (non-food related) for ALL internal fellowship events; includes four big Sundays, Gathering Sunday, and related costs (photo booth supplies, rentals/purchases, and holiday items)
84	Congregational Life	Community Events	\$750	Entertainment costs (non-food related) for externally focused events: Trunk or Treat, Parents Afternoon Out, Community Events/Booths
85	Congregational Life	Ministry Teams & Ministry Internships/Training	\$2,700	Includes funds for minstry teams (\$100), funds for training scholarships (\$100); art show (\$0); stipend for ministry intern for any area of ministry (\$2,500)
86	Congregational Life	All Ministry Contingency Fund	\$724	Any ministry may use for unexpected expenses/events in consultation & consensus with pastoral staff
87	Congregational Life	TOTAL	\$7,624	2023 budget = \$3,962
88				
89	Office	Office Supplies	\$2,700	Based on 2023 actuals
90	Office	Postage	\$2,000	Based on 2023 actuals
91	Office	Technology Systems	\$5,102	Includes software and cloudbase system fees: Quickbooks (\$1,200), Adobe Acrobat (\$312), Adobe Photoshop & Lightroom (\$252), Planning Center - People and Groups Database (\$708), Microsoft Office 365 (\$144), ZOOM (\$420); PowerDirector video editing software (\$130); Mailchimp Enews (\$540); AnyDesk (\$117); SignUp Genius (\$0); Belleau Teleprompter (\$110); CanvaPro graphic design software (\$120); Three Call-Em-All VMS/Texts (\$375); Notebird Software for Congregational Care (\$674)
92	Office	Financial Expenses	\$11,972	Electonic Funds Transfer Fees for Vanco (\$2,050) & Pushpay (\$6,390); Giving Envelopes (\$600); Costco (\$0); Tax filing/reports (\$185); RID machine/fees (\$420); Bank Fees (\$78); Giving Statements (\$79); ConnectPay Payroll (\$2,100); Amazon Prime (\$70)
93	Office	TOTAL	\$21,774	2023 budget = \$21,523
94				
95	Communications	Website & Design	\$11,960	Calvary's website needs a mandatory upgrade/rebuild in 2024. The type of CMS we use (content management system) will be phased out by 2024 and no longer supported. We have version 5.6.4 and the current version out there is 9.13 (anticipated cost \$10,000). Regular maintenance costs of website are \$1,960.
96	Communications	Internal Printing & Production	\$8,100	Monthly Konica Minolta Copier Contract (\$7,290), plus supplies for copier (\$320) and other maintenance upgrades of office machines. Additional costs for special paper (business card templates, sticker paper, magnetic paper)
97	Communications	External Printing & Production	\$900	Includes all out of house printing & special papers/supplies, photos for bulletin boards, banners, signs, external graphic design contratcts, etc.
98	Communications	Calvary Swag	\$500	Logo give-aways for any Calvary or Community Events
99	Communications	Festival Team Expenses	\$500	Community fair events/fees & booth supplies
100	Communications	Advertising	\$200	Social Media Ads, banners
101	Communications	TOTAL	\$22,160	2023 budget = \$11,160
102				

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1	Budget Category	Line Item Description	Proposed 2024	Comments
103	ALL MINISTRY EXPENSES	TOTAL	1,028,212	2023 budget = \$908,855
104				
105	Special Cash Reserve	Special Cash Reserve	\$6,000	Calvary is the devisee of a will whereby Calvary will receive an asset that we will need to set aside funds to maintain. We are working with a Financial Planner to invest the money with hopes we will reach a target amount that will maintain the asset for its life or for as long as we choose to keep it. If for some unforeseen reason Calvary is no longer the devisee of the will, the funds that will have been set aside will still belong to Calvary. *This is the information we are able to share at this time without compromising the confidential nature of this gift or the anonymity of the giver.
106				
107	TOTAL EXPENSES	Ministry Expenses & Reserve	\$1,034,212	
108				
109	REVENUE STREAMS			
110				
111	Revenue Stream	Specific Type	2024 Projected	NOTES
112		Pledge Cards	\$605,133	120 pledges (In 2023, we had 122 pledges totaling \$585,948)
113		Writeoff for Unpaid Commitments	(\$15,000)	2023 writeoff is estimated to be around \$10,000-\$15,000.
114	Contributions/Giving	Pledged Giving	\$590,133	
115				
116	Contributions/Giving	Non Pledged Tithes and Offerings	\$100,000	Includes non-pledged tithes and offerings (including regular & recurring on-line gifts), loose offerings (cash in offering plates), and seasonal offerings. Based on 2023 actuals (\$101,000+), plus people who have changed giving modes for 2024. Anticipates additional giving days/opportunities hosted by Stewardship.
117	Contributions/Giving	Other Gifts	\$70,000	Includes company matches (\$0) and special gifts for 2024 budget (\$70,000).
118	Contributions/Giving	TOTAL	\$760,133	
119				
120	TRF Transfers	VIP Ministry	\$1,300	Designated for Member Care, VIP & Seniors Ministry (Line 75)
121	TRF Transfers	Organ Fund	\$1,500	Designated for Music & Sound, Instrument Maintenance (Line 47); for organ tunings
122	TRF Transfers	Ardith Rieke Bequest	\$763	Designated for Worship, Guest Preacher/Speaker Honorariums (Line 57)
123	TRF Transfers	Bonnie Abell Memorial Fund	\$1,000	Designated for Communications, Internal Printing & Production (Line 96)
124	TRF Transfers	Judy Arbuckle Memorial Fund	\$100	Designated for Worship, Communion Supplies (Line 55)
125	TRF Transfers	Olga Ashworth Memorial Fund	\$375	Designated for Congregational Life, Hospitality (Line 82)
126	TRF Transfers	Lyle Baumgartner Memorial Fund	\$971	Designated for Music & Sound, Musicians (Line 50)
127	TRF Transfers	Edythe Berglund Memorial Fund	\$765	Designated for Music & Sound, Musicians (Line 50)
128	TRF Transfers	Delores Bowermaster Memorial Fund	\$375	Designated for Member Care, Memorial Services (Line 78)
129	TRF Transfers	Mason Brown Memorial Fund	\$100	Designated for Staff Relations, MMBB Retirement Benefit (Line 4)
130	TRF Transfers	Michael Burck Memorial Fund	\$1,050	Designated for Faith Formation, Adult Curriculum (Line 60)
131	TRF Transfers	Nelson Cox Memorial Fund	\$50	Designated for Music & Sound, Sound System (Line 52)
132	TRF Transfers	Patricia Crandall Memorial Fund	\$150	Designated for Worship, Communion Supplies (Line 55)
133	TRF Transfers	Earlie Delley Memorial Fund	\$160	Designated for Worship, Communion Supplies (Line 55)
134	TRF Transfers	Judy Drury Memorial Fund	\$290	Designated for Congregational Life, Hospitality (Line 82)

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1	Budget Category	Line Item Description	Proposed 2024	Comments
135	TRF Transfers	Glenn Fisher Memorial Fund	\$17	Designated for Worship, Communion Supplies (Line 55)
136	TRF Transfers	Marvel Fisher Memorial Fund	\$400	Designated for Music & Sound, Sheet Music & Supplies (Line 48)
137	TRF Transfers	LeRoy Fox Memorial Fund	\$970	Designated for Staff Relations, Staff Development (Line 11)
138	TRF Transfers	Andy Gibbs Memorial Fund	\$1,830	Designated for Faith Formation, Vacation Bible School (Line 70); Children's Special Events (Line 69); Nursery & Children's Curriculum & Supplies (Line 68, partial)
139	TRF Transfers	Betty Goding Memorial Fund	\$175	Designated for Faith Formation, Small Groups (Line 61)
140	TRF Transfers	Bob Hoffmaster Memorial Fund	\$920	Designated for Staff Relation, Staff Development (Line 11)
141	TRF Transfers	Bettie Loughhead Memorial Fund	\$265	Designated for Faith Formation, Multigenerational Retreats (Line 62)
142	TRF Transfers	Betty Rae Marshall Memorial Fund	\$17	Designated for Music & Sound, Musicians (Line 50)
143	TRF Transfers	Shirley Mathis Memorial Fund	\$20	Designated for Congregational Life, Hospitality (Line 82)
144	TRF Transfers	Jim McClements Memorial Fund	\$75	Designated for Staff Relations, Staff Development (Line 11)
145	TRF Transfers	Don Miller Memorial Fund	\$575	Designated for Congregational Life, Hospitality (Line 82)
146	TRF Transfers	Marj Musil Memorial Fund	\$1,730	Designated for Music & Sound, Musicians (Line 50)
147	TRF Transfers	Lynette Pahs Memorial Fund	\$86	Designated for Member Care, VIP & Seniors Ministry (Line 75)
148	TRF Transfers	Jack Phillips Memorial Fund	\$25	Designated for Member Care, VIP & Seniors Ministry (Line 75)
149	TRF Transfers	John Pipe Memorial Fund	\$940	Designated for Music & Sound, Musicians (Line 50)
150	TRF Transfers	Marie Rountree Memorial Fund	\$140	Designated for Congregational Life, Hospitality (Line 82)
151	TRF Transfers	Ruth Shanklin Memorial Fund	\$720	Designated for Office, Postage (Line 90)
152	TRF Transfers	Bennie Williams Memorial Fund	\$395	Designated for Music & Sound, Musicians (Line 50)
153	TRF Transfers	Don Worford Memorial Fund	\$375	Designated for Resource Management, Grounds Maintenance (Line 20)
154	TRF Transfers	Building Rental Reserve	\$30,000	Carryover from 2023 net rental income. Total carryover is approx. \$59,000. The goal is to ensure the Major Property Improvements TRF (formerly, the Building Repair & Replacement TRF) has \$60,000 in it going into 2024. It currently has \$31,000; so after an additional \$29,000 of the \$59,000 is deposited into the MPI TRF, the remainder will go to Operating for 2024.
155	TRF Transfers	Copier Lease Refund	\$12,774	
156	TRF Transfers	Barbara Ford Bequest	\$34,481	The Barbara Ford Annuity Bequest (the other half is in Property Improvements TRF (formerly, the Building Repair & Replacement TRF). This proposal was approved by Council on January 10, 2024, divided in the following way: \$29,978 = Support the 2024 Missions Budget; \$4,503.68 = partially support the 2024 Staff Health Insurance Benefit.
157	TRF Transfers	TOTAL	\$95,879	Temporarily Restricted Funds approved for Operating Use, including Memorial Funds
158				
159	Earned Income/Fee Income	TOTAL	\$3,200	Registration fees for Youth Camp (See Line 65, Faith Formation, Youth Special Events).
160				
161	Endowment Distribution	TOTAL	\$25,000	5% annual distribution of the entire fund; based on average value of the fund from previous 12 quarters. The change from 4% to 5% is a new policy from Finance Committee that goes into effect in 2024.
162				
163	Building Usage Income	TOTAL	\$125,000	In 2023, gross income for building usage fees was approximately \$125,000.
164				

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1	Budget Category	Line Item Description	Proposed 2024	Comments
165	Cash Reserve	TOTAL	\$25,000	Cash accumulated from previous years. (Entering 2023, we had around \$125,000 in cash reserve. We are expected to end positively in 2023, potentially putting an additional \$25,000-30,000 into cash reserve. This means the \$25,000 used in 2024's budget will be from the net income from 2023 only. This leaves the accumulated cash reserves prior to 2023 unutilized.)
166				
167	ALL REVENUE STREAMS	TOTAL	\$1,034,212	2023 anticipated revenue streams = \$914,855
168				
169	DIFFERENCE	Total Revenue Streams Minus Total Expenses	(\$0)	