

2019 Financial Plan (Operating Budget) - Calvary Baptist Church of Denver

Compiled by Anne Scalfaro on Oct. 21, 2018

	A	B	C	D	E
1	Budget Category	Line Item Description	Proposed 2019	2018	Difference
2	Staff Relations	Salaries (incl. housing) for all Full-time staff and part-time ministerial staff	\$282,043	\$265,590	\$16,453
3	Staff Relations	Contract Positions & Hourly Non Ministerial Staff Positions	\$79,741	\$85,464	(\$5,723)
4	Staff Relations	MMBB Retirement	\$31,495	\$30,578	\$917
5	Staff Relations	Health Insurance	\$26,400	\$26,400	\$0
6	Staff Relations	SECA / FICA	\$25,617	\$25,109	\$508
7	Staff Relations	Expense Allowances	\$15,250	\$11,000	\$4,250
8	Staff Relations	Workers Comp	\$6,000	\$6,000	\$0
9	Staff Relations	Staff Appreciation	\$600	\$500	\$100
10	Staff Relations	Staff Development	\$2,000	\$1,200	\$800
11	Staff Relations	TOTAL	\$469,146	\$451,841	\$17,305
12					
13	Resource Management	Custodial (contract)	\$26,000	\$25,000	\$1,000
14	Resource Management	Print Production	\$0	\$2,000	(\$2,000)
15	Resource Management	Office Supplies	\$4,000	\$4,000	\$0
16	Resource Management	Janitorial Supplies	\$5,000	\$4,000	\$1,000
17	Resource Management	Kitchen Supplies	\$1,800	\$1,600	\$200
18	Resource Management	Office Equipment Maintenance	\$13,000	\$14,000	(\$1,000)
19	Resource Management	Postage	\$3,000	\$3,000	\$0
20	Resource Management	Utilities - Telephone	\$7,000	\$6,700	\$300

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21	Resource Management	Utilities - Electric	\$31,500	\$31,500	\$0
22	Resource Management	Utilities - Fuel (Natural Gas)	\$24,200	\$24,200	\$0
23	Resource Management	Utilities - Water / Sewer	\$13,000	\$12,000	\$1,000
24	Resource Management	Contract Services	\$8,300	\$8,300	\$0
25	Resource Management	Insurance - Bldg./Auto	\$26,380	\$26,380	\$0
26	Resource Management	Grounds Maintenance	\$13,000	\$13,000	\$0
27	Resource Management	Vehicles	\$1,500	\$1,500	\$0
28	Resource Management	Building Repairs / Maintenance	\$25,000	\$25,000	\$0
29	Resource Management	Risk Management	\$2,500	\$2,500	\$0
30	Resource Management	Work Day Expenses	\$500	\$500	\$0
31	Resource Management	Finance, EFT Fees	\$9,000	\$9,000	\$0
32	Resource Management	Envelopes	\$1,200	\$900	\$300
33	Resource Management	Technology Maintenance	\$4,000	\$3,000	\$1,000
34	Resource Management	Stewardship development	\$0	\$4,000	(\$4,000)
35	Resource Management	Technology Upgrades	\$14,000	\$9,000	\$5,000
36	Resource Management	TOTAL	\$233,880	\$231,080	\$2,800
37					
38	Mission & Partner Support	Hanna Massad (Jordan/Gaza/Syria)	\$2,000	\$1,000	\$1,000
39	Mission & Partner Support	Jean-Luc Krieg (Mexico City)	\$1,000	\$500	\$500
40	Mission & Partner Support	Tom & Terry Myers (Bulgaria)	\$2,000	\$1,000	\$1,000
41	Mission & Partner Support	Joyce & David Reed (IberoAmerica and the Caribbean)	\$2,000	\$1,000	\$1,000

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42	Mission & Partner Support	Lauran Bethell (Global Consultant: Human Trafficking)	\$2,000	\$1,000	\$1,000
43	Mission & Partner Support	Family Promise of Greater Denver	\$6,000	\$5,000	\$1,000
44	Mission & Partner Support	Jewish Family Service	\$500	\$1,000	(\$500)
45	Mission & Partner Support	Metro Caring	\$0	\$1,000	(\$1,000)
46	Mission & Partner Support	Kentucky Circle Village	\$500	\$500	\$0
47	Mission & Partner Support	Habitat for Humanity of Greater Denver (Habitat Helpers)	\$0	\$2,000	(\$2,000)
48	Mission & Partner Support	Denver Inner City Parish	\$0	\$500	(\$500)
49	Mission & Partner Support	Colorado Council of Churches (CCC)	\$250	\$250	\$0
50	Mission & Partner Support	The Interfaith Alliance of Colorado	\$1,000	\$500	\$500
51	Mission & Partner Support	The Industrial Areas Foundation of CO	\$150	\$250	(\$100)
52	Mission & Partner Support	ABC-USA: United Mission Fund	\$7,000	\$7,000	\$0
53	Mission & Partner Support	Love Gift	\$500	\$500	\$0
54	Mission & Partner Support	Association of Welcoming & Affirming Baptists (AWAB)	\$200	\$200	\$0
55	Mission & Partner Support	Family Promise (CBC Expenses)	\$800	\$800	\$0
56	Mission & Partner Support	American Baptist Women (ABW)	\$550	\$250	\$300

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1	Budget Category	Line Item Description	Proposed 2019	2018	Difference
57	Mission & Partner Support	Bootstraps & Blessings	\$0	\$0	\$0
58	Mission & Partner Support	Calvary Baptist/New Hope Baptist Partnership	\$1,000	\$0	\$1,000
59	Mission & Partner Support	ONESpirit	\$400	\$300	\$100
60	Mission & Partner Support	Intergenerational Mission Trip Scholarships	\$2,000	\$0	\$2,000
61	Mission & Partner Support	MISSION RESPONSE	\$2,000	\$0	\$2,000
62	Mission & Partner Support	TOTAL	\$31,850	\$24,550	\$7,300
63					
64	Music & Sound	Sound Supplies	\$1,500	\$1,200	\$300
65	Music & Sound	Sound System	\$2,000	\$1,000	\$1,000
66	Music & Sound	Keyboard Maintenance	\$600	\$540	\$60
67	Music & Sound	Organ Maintenance	\$1,600	\$1,600	\$0
68	Music & Sound	Instrument Maintenance	\$850	\$0	\$850
69	Music & Sound	Copyright Fees	\$700	\$700	\$0
70	Music & Sound	Music Library Resources	\$400	\$150	\$250
71	Music & Sound	Musician Fees	\$5,500	\$5,000	\$500
72	Music & Sound	Octavos/Scores	\$1,000	\$1,000	\$0
73	Music & Sound	TOTAL	\$14,150	\$11,190	\$2,960

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1	Budget Category	Line Item Description	Proposed 2019	2018	Difference
74					
75	Worship & Arts	Communion Elements	\$750	\$0	\$750
76	Worship & Arts	Hanging of the Greens	\$250	\$250	\$0
77	Worship & Arts	"The Gathering" Special Musicians	\$1,200	\$0	\$1,200
78	Worship & Arts	"The Gathering" Misc. Items	\$200	\$0	\$200
79	Worship & Arts	"The Gathering" Worship Leader Stipend	\$3,600	\$0	\$3,600
80	Worship & Arts	Worship Service Supplies	\$1,000	\$500	\$500
81	Worship & Arts	Healing & Wholeness Service Musicians	\$300	\$0	\$300
82	Worship & Arts	Baby Dedications (blanket yarn)	\$0	\$100	(\$100)
83	Worship & Arts	Ordinations + Special Blessings/Services/Rituals	\$150	\$150	\$0
84	Worship & Arts	Worship Planning Resources	\$200	\$0	\$200
85	Worship & Arts	Media	\$250	\$250	\$0
86	Worship & Arts	Sanctuary Cleaning, Upkeep, & Organizational Supplies	\$150	\$100	\$50
87	Worship & Arts	Guest Preacher Honorariums	\$1,200	\$0	\$1,200
88	Worship & Arts	Technology	\$250	\$500	\$250
89	Worship & Arts	TOTAL	\$9,500	\$1,850	\$7,650
90					
91	Intergenerational Ministry	Adult Church School Curriculum	\$1,500	\$1,100	\$400

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1	Budget Category	Line Item Description	Proposed 2019	2018	Difference
92	Intergenerational Ministry	G.P.S./Small Groups	\$0	\$0	\$0
93	Intergenerational Ministry	Retreat Costs & Scholarships	\$3,000	\$2,000	\$1,000
94	Intergenerational Ministry	Ministry Teams	\$500	\$300	\$200
95	Intergenerational Ministry	Library Resources	\$500	\$500	\$0
96	Intergenerational Ministry	Other Available Funds	\$1,000	\$0	\$1,000
97	Intergenerational Ministry	TOTAL	\$6,500	\$3,900	\$2,600
98					
99	Youth Ministry	Retreats/Overnights	\$1,500	\$500	\$1,000
100	Youth Ministry	Church School	\$500	\$200	\$300
101	Youth Ministry	Youth Group (ABY)	\$1,560	\$1,000	\$560
102	Youth Ministry	Outreach/Evangelism	\$500	\$250	\$250
103	Youth Ministry	Special Events	\$1,200	\$0	\$1,200
104	Youth Ministry	Pastor's Class (Bibles)	\$300	\$0	\$300
105	Youth Ministry	Fundraising (In & Out Line)			
106	Youth Ministry	TOTAL	\$5,560	\$1,950	\$3,610
107					
108	Children's Ministry	Church School Curriculum (K-5)	\$0	\$750	(\$750)
109	Children's Ministry	Background Checks	\$300	\$600	(\$300)
110	Children's Ministry	Special Events	\$500	\$100	\$400
111	Children's Ministry	First Grade Bibles	\$100	\$0	\$100
112	Children's Ministry	Supplies	\$300	\$300	\$0
113	Children's Ministry	Seasonal Gifts	\$100	\$100	\$0
114	Children's Ministry	Church School Curriculum (Nursery)	\$150	\$300	(\$150)
115	Children's Ministry	Snacks	\$400	\$250	\$150
116	Children's Ministry	Newborn Welcome Bags	\$150	\$150	\$0
117	Children's Ministry	TOTAL	\$2,000	\$2,550	(\$550)
118					

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1	Budget Category	Line Item Description	Proposed 2019	2018	Difference
119	Member Care	Tree of Hope & Remembrance	\$150	\$0	\$150
120	Member Care	Prayer Shawl & Newborn Blanket Yarn	\$200	\$100	\$100
121	Member Care	Volunteer Appreciation	\$500	\$500	\$0
122	Member Care	VIP/Lifeline Senior Ministry	\$1,500	\$1,000	\$500
123	Member Care	Stephen Ministry	\$500	\$200	\$300
124	Member Care	Membership Ministry Team	\$1,000	\$1,000	\$0
125	Member Care	Connections Class/New Member Fellowships	\$200	\$0	\$200
126	Member Care	Hospital/Homebound Gifts	\$150	\$0	\$150
127	Member Care	Memorial Service Reception Hospitality	\$500	\$400	\$100
128	Member Care	College Care Packages	\$0	\$0	\$0
129	Member Care	TOTAL	\$4,700	\$3,200	\$1,500
130					
131	Congregational Life	Gathering Sunday	\$1,000	\$500	\$500
132	Congregational Life	Hospitality	\$2,000	\$1,000	\$1,000
133	Congregational Life	Dinner Dance	\$1,000	\$0	\$1,000
134	Congregational Life	Fun Events	\$500	\$0	\$500
135	Congregational Life	Office Hospitality	\$500	\$0	\$500
136	Congregational Life	Linen cleaning	\$100	\$0	\$100
137	Congregational Life	All Ministry Contingency Fund	\$1,000	\$0	\$1,000
138	Congregational Life	TOTAL	\$6,100	\$1,500	\$4,600

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139					
140	Communications	Website	\$2,040	\$3,000	(\$960)
141	Communications	Graphics	\$144	\$1,200	(\$1,056)
142	Communications	Printing	\$4,000	\$0	\$4,000
143	Communications	Call-Em-All	\$0	\$150	(\$150)
144	Communications	Calvary Story Videos	\$0	\$1,000	(\$1,000)
145	Communications	Photography	\$240	\$0	\$240
146	Communications	Social Media	\$250	\$250	\$0
147	Communications	Bulletin Board	\$75	\$0	\$75
148	Communications	Webcast Ministry	\$250	\$250	\$0
149	Communications	Advertising	\$500	\$500	\$0
150	Communications	Give Aways	\$1,000	\$500	\$500
151	Communications	Out of House Printing	\$500	\$500	\$0
152	Communications	Other Available Funds	\$1,000	\$1,000	\$0
153	Communications	TOTAL	\$9,999	\$8,350	\$1,649
154					
155	TOTAL EXPENSES	All Ministry Areas	793,385	\$741,961	\$51,424
156					
157	INCOME	Ordinary Income	2019 Projected	2018 Projected	Difference
158		Commitment Cards	\$0	\$608,063	(\$608,063)
159		Writeoff for Unpaid Commitments	(\$25,000)	(\$25,000)	\$0
160		Total Commitments	(\$25,000)	\$583,063	(\$608,063)
161					

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1	Budget Category	Line Item Description	Proposed 2019	2018	Difference
162		Non Pledged Tithes and Offerings	\$0	\$69,500	(\$69,500)
163					
164		Other Gifts	\$0	\$19,186	(\$19,186)
165					
166		Total Non-Pledged Gifts	\$0	\$88,686	(\$88,686)
167					
168		Distribution from Endowment	\$0	\$14,000	(\$14,000)
169					
170		Cash on hand	\$0	\$51,500	(\$51,500)
171					
172		Building Usage Fees	\$0	\$5,000	(\$5,000)
173					
174	TOTAL INCOME	All Income Line Items	(\$25,000)	\$742,249	(\$767,249)
175					
176	TOTAL INCOME MINUS TOTAL EXPENSES		(\$818,385)	\$288	(\$818,673)

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F	
1	Comments
2	Salaries for full-time and part-time ministerial staff (Senior Pastor, Pastors, Pastoral Associate, Dir. of Music, Organist., Children's Ministry Coor., Nursery Coor). Includes COLA increases for full time pastoral staff, and 5 year tenure bonus for Pastor Morgan Fletcher. Includes increase of 10 hours a week to 12 hours a week for Children's Ministry Coor.
3	Includes Operations & Administrative Coordinator, Accountant, Sound Techs and Nursery Workers. Includes COLA increase for Operations & Administrative Coordinator. Includes decrease in hours from 30 hours a week to 25 hours a week for Operations & Administrative Coordinator.
4	Includes full-time pastoral staff. Complies with 16% covenant of MMBB.
5	Includes stipends for full-time pastoral staff.
6	8% of salaries
7	Includes Senior Pastor, Pastors, Dir. of Music, & Pastoral Associate. Increase of 10% for full-time pastoral staff, increase for 3/4 time Dir. of Music, and mileage increase for Pastoral Associate.
8	
9	
10	Includes quarterly staff spiritual direction.
11	4%
12	
13	
14	Moved to Communications.
15	
16	Based on 2018 actuals plus carpet cleaning
17	Based on 2018 actuals
18	Based on 2018 actuals
19	
20	Based on 2018 actuals

	F
1	Comments
21	
22	
23	Based on 2018 actuals
24	Includes Altitude Payroll, Security Services, Republic Services, Servant Keeper Database, Pest control, Zane Benefits, & Church Network Membership fee.
25	Based on 2017 actuals
26	Due to the fire we will need to do significant landscape changes to the exterior of our facility. The extra \$5,000 will allow us to implement recommendations from the fire department and security/safety concerns.
27	
28	Routine maintenance
29	
30	
31	
32	Based on 2018 actuals
33	
34	Moved to Communications.
35	Based on anticipated upgrades
36	1%
37	
38	GLOBAL MISSIONS
39	GLOBAL MISSIONS
40	GLOBAL MISSIONS
41	GLOBAL MISSIONS

F	
1	Comments
42	GLOBAL MISSIONS
43	LOCAL MISSION PARTNER - strong church-wide participation
44	LOCAL MISSION PARTNER - connection & partnership with Bootstraps & Blessings
45	LOCAL MISSION PARTNER - do not have strong church-wide connection
46	LOCAL MISSION PARTNER - ABCRM (Calvary) Founding Partner Relationship
47	LOCAL MISSION PARTNER - No build took place in 2018, so need for 2019 is undetermined.
48	LOCAL MISSION PARTNER - do not have strong church-wide connection
49	LOCAL MISSION PARTNER - Advocacy
50	LOCAL MISSION PARTNER - Advocacy
51	LOCAL MISSION PARTNER - Advocacy
52	NATIONAL MISSION PARTNER - Denominational Support
53	NATIONAL MISSION PARTNER - Denominational Support. The money is used to support the United Mission Fund of ABC-USA.
54	NATIONAL MISSION PARTNER - Advocacy & Resources
55	CALVARY MISSION ORGANIZATION - Fund used to pay for on-site hosting expenses.
56	CALVARY MISSION ORGANIZATION - this money supports LOCAL & NATIONAL missions

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F	
1	Comments
57	CALVARY MISSION ORGANIZATION - funded through 100% of Safeway & King Soopers Cards (in-kind donations through MMP offerings)
58	CALVARY MISSION ORGANIZATION - funds used to support racial reconciliation and partnership work with New Hope Baptist Church (including gift to New Baptist Covenant)
59	CALVARY MISSION ORGANIZATION - cost off PRIDE parade booth
60	Funds to support minimal scholarships for those going on the intergenerational mission trip to Urban Mosaic (Mexico City) in 2019
61	Money to be used at discretion of Council for unanticipated mission needs that come up (natural disasters, special missionary requests, new partnerships, etc.)
62	30%
63	***The above Missions total does not include the four ABC offerings scheduled in 2018 (Jan - RMMO; Mar - AFC; June - OGHS; Sept - WMO). It also does not include the Calvary Family Emergency TRF, Bootstraps & Blessings TRF, or special missions giving from December Giving Tree.)
64	Batteries (\$300), Cables (\$600), Dongles/Adaptors (\$100), mic windscreens (\$100), Hearing assist batteries (\$200), Misc./Unexpected expense (\$200)
65	Money for new mics and maintenance of existing hearing assist devices as needed
66	6 Total Tunings (\$100 each - 4/Sanct; 2/other); Additional tunings paid by rentals
67	\$400/tuning once a quarter per contract
68	Maintenance/Repair of Handbells and other instruments owned by Calvary (annual handbell maintenance runs approx. \$150/octave; we have 5 octaves)
69	CCLI, SongSelect, OneLicense
70	Office supplies for Library and Music Room (may include new choir folder cabinet)
71	Substitute/guest organists, accompanists, conductors fees, guest instrumentalists and vocalists for Sunday and special services (Christmas, Lent, Easter)
72	New sheet music orders for all Calvary ensembles, instrumental and vocal soloists, etc.
73	26%

F	
1	Comments
74	
75	was supported by Memorial Funds in 2018
76	new decorations as needed
77	Saturday Service band members
78	Needs for Saturday Service
79	Main Saturday Service Worship Leader
80	Combined all previous line items for individual Sundays/Events: candles, on-going worship supplies, altar displays, cloths, reader folders, Holy Week, Prayer Stations, Easter Sunday, Advent/Christmas, Sacred Space, Blessing of the Animals, CTCL, All Saints, Pentecost, Gathering Sunday, Healing & Wholeness, Weddings, Baptisms, etc.
81	Service has increased from once a quarter to six times yearly
82	Moved to Member Care
83	Certificates, gifts, supplies, etc.
84	\$50 per worship planning staff member
85	Work of the People Yearly Subscription
86	Wax remover, wood cleaners, polishing cloths, etc. (Clergy robe & stole drycleaning & parament drycleaning)
87	
88	cables/computers/projectors for worship
89	414%
90	
91	Judson, Sparks, Augsburg Fortress

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F	
1	Comments
92	Fee/Cost of Materials Scholarships (participants will pay)
93	Last year, part of this was covered by Memorial Funds
94	Funds needed to support growing number of teams
95	
96	Available for adult, youth, or children items that relate to spiritual formation and Christian Education
97	67%
98	
99	
100	Books/curriculum
101	Snacks, gas, materials
102	
103	last year this was supported by Memorial Funds
104	last year this was supported by Memorial Funds
105	
106	185%
107	
108	Curriculum developed by Pastor Morgan and Angela
109	Would provide for 10 background checks (on new folks or updating others)
110	Craft workshops, or other special events; anticipate doing more of these in 2019
111	supported last year by Memorial funds
112	Crafts, Office, Diapers/Wipes, Cleaners
113	For volunteers
114	Curriculum developed "in house"
115	Increase needed for more special events
116	supported last year by Memorial Funds
117	-22%
118	

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1	Comments
119	ornaments (last year they were donated)
120	Newborn blanket yarn was previously in "Worship & the Arts"
121	Annual Meeting gifts
122	2 luncheons a year, mailings, gifts, other expenses, etc.
123	Books for the bereaved and other materials; in crease because hope to train new class of Stephen Ministers in 2019
124	
125	Hospitality items
126	Cinging crosses, cards, communion, vases, etc. (donated last year)
127	Hostess and reception supplles
128	Items in packages, postage (donated by congregation members)
129	47%
130	
131	
132	Food & supplies for congregational meetings or all-church events/receptions (not counting memorial services)
133	Pays costs for event; allows for all money raised to be given to youth & music; last year this was supported through Memorial Gifts
134	Ex: movie nights, game nights, etc.
135	Coffee, creamer, sugar, cups, napkins, coffee & bottled water for office and meetings and small groups. (These items are now donated by various staff members and volunteers.)
136	Detergent to wash reception linens
137	Any ministry may use for unexpected expenses/events in consultation & consensus with pastoral staff
138	307%

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1	Comments
139	
140	\$1,560 for monthly maintenance fee plus \$500 for any cosmetic changes made to the site
141	Canva's monthly fee is \$12
142	This was in Resource Management, now will be in Communications; has increased from \$2,000 to \$4,000 to also include new Quarterly Magazine and Stewardship Costs (which was previously \$4,000 in Resource Management)
143	Robo calls to congregation - not needed
144	Not needed; Done in-house by Alice on her Nikon
145	Actual photography done by Alice in-house but 64GB memory card costs \$30; Alice uses about 8 a year
146	Facebook promos/boosts
147	Cost of printing photos for bulletin board
148	Includes equipment upgrades and filming & posting Sunday Sermons
149	Outdoor banners, newspaper/radio ads
150	Logo give-aways for special events
151	Printing for special events that can't be done "in-house"
152	money for items that come up throughout the year
153	20%
154	
155	7%
156	
157	NOTES
158	Includes ### 2019 Commitment Cards
159	
160	
161	

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F	
1	Comments
162	Includes non-pledged tithes and offerings, loose offerings, seasonal offerings (including regular & recurring on-line gifts)
163	
164	Includes monies from company matches and designated memorial gifts & TRFs for operating
165	
166	
167	
168	4% annual distribution of the entire fund
169	
170	
171	
172	Building Usage Income is in a restricted account for building maintenance & upgrades. A designated amount of the total building usage income is allocated to Operating Budget to help pay for basic costs of renting the facility to outside groups.
173	
174	
175	
176	