

	A	B	C	D
1	Proposed 2020			
	Budget Category	Line Item Description		Comments
2	Staff Relations	Salaries (incl. housing) for full-time staff and part-time ministry staff	\$348,737	Salaries for full-time and part-time ministerial staff: Senior Pastor (full), Pastors (full), Pastoral Associate (12 hrs), Director of Music (30 hrs), Organist (6 hrs), The Gathering Worship Leader (weekly stipend), Children's Ministry Coordinator (15 hrs), Nursery Workers (varies), & Administrative & Operations Coordinator (35 hrs)
3	Staff Relations	Contract Positions	\$38,000	Includes Accountant and Sound Techs and stipend for additional Set-up & Security help, as well as taxes for the apartment.
4	Staff Relations	MMBB Retirement/Life Insurance/Disability	\$32,125	Includes full-time pastoral staff. Complies with 16% covenant of MMBB for Benefits for Life Program (retirement, disability, & life insurance)
5	Staff Relations	Health Insurance	\$32,010	Includes stipends for full-time pastoral staff
6	Staff Relations	SECA / FICA	\$28,510	FICA 8% of salaries; for ordained clergy SECA 7.65% of salaries (includes W-2 salary gross-up)
7	Staff Relations	Expense Allowances	\$14,550	Includes Senior Pastor, Pastors, Director of Music, & Pastoral Associate
8	Staff Relations	Workers Comp	\$6,000	
9	Staff Relations	Staff Transition Expenses	\$0	Cost of candidate interviews, background checks, moving expenses, etc. No anticipated staff transitions for 2020
10	Staff Relations	Staff Appreciation	\$500	
11	Staff Relations	Staff Development	\$1,200	Quarterly Staff Spiritual Direction
12	Staff Relations	<b>TOTAL</b>	<b>\$501,632</b>	
13				
14	Resource Management	Custodial Services	\$30,600	Corporate Cleaning Company (CCC); includes minimum wage increase for 2020
15	Resource Management	Janitorial Supplies	\$5,000	
16	Resource Management	Utilities - Telephone & Internet	\$7,000	CenturyLink & Bell
17	Resource Management	Utilities - Electric	\$33,100	Xcel Energy; based on 2019 actuals
18	Resource Management	Utilities - Fuel (Natural Gas)	\$30,200	Xcel Energy; based on 2019 actuals
19	Resource Management	Utilities - Water / Sewer	\$19,100	Denver Water; based on 2019 actuals
20	Resource Management	Insurance - Building & Auto	\$30,350	Church Mutual; based on 2019 actuals (& 2020 increase of \$3400)
21	Resource Management	Grounds Maintenance	\$29,400	Includes all lawn care and snow removal; based on 2019 actuals
22	Resource Management	Vehicle Maintenance	\$1,000	Based on 2019 actuals
23	Resource Management	Building Maintenance & Repairs	\$27,900	Includes recurring maintenance contract services such as CSI (HVAC), pest control, Republic (trash & recycling), SimplexGrinnell (fire/security); includes special cleaning supplies for Work
24	Resource Management	Safety & Security	\$2,500	Formerly Risk Management; includes volunteer background checks
25	Resource Management	Technology	\$6,000	Tech upgrades (hardware - cables, TVs, computers, etc.)
26	Resource Management	<b>TOTAL</b>	<b>\$222,150</b>	
27				
28	Missions: International	Joyce & David Reed	\$2,000	ABC-USA International Ministries Global Coordinators for Spiritual Care

	A	B	C	D
1	Proposed 2020			Comments
	Budget Category	Line Item Description		
29	<b>Missions: International</b>	Dwight & Barbara Bolick	\$2,000	ABC-USA International Ministries Global Servants in Chile in the areas of Discipleship, Education, Youth/Women Empowerment, & Economic Development
30	<b>Missions: International</b>	Lauran Bethell	\$1,000	ABC-USA International Ministries Global Consultant for Human Trafficking (transitioning to retirement in 2020)
31	<b>Missions: National</b>	ABC-USA	\$6,000	American Baptist Churches USA United Mission Fund Support (70% comes back to our region, the American Baptist Churches of the Rocky Mountains)
32	<b>Missions: National</b>	Love Gift	\$500	Offering for American Baptist Women / American Baptist Churches USA Support (money is used to support the United Mission Fund of ABC-USA; same as the above line item)
33	<b>Missions: Local</b>	Family Promise of Greater Denver	\$6,000	Provides shelter & resources for families experiencing homelessness and/or in vulnerable housing situations
34	<b>Missions: Local</b>	Family Promise (Calvary Expenses)	\$500	Funds used to pay for on-site expenses when we house families experiencing homelessness (the only family shelter in Denver)
35	<b>Missions: Local</b>	Jewish Family Service	\$500	Provides social services & resources for people of all faiths, races, ages, incomes, and abilities
36	<b>Missions: Local</b>	Kentucky Circle Village	\$500	Provides affordable housing for seniors (ABCRCM Founding Partner Relationship)
37	<b>Missions: Local</b>	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
38	<b>Missions: Local</b>	Bootstraps & Blessings	\$2,500	Onsite hospitality ministry - food bags, grocery/gas giftcards, showers, laundry, phone calls, prayer, resourcing, etc. (money allocated for cost of reusable bags and to underwrite about 1 month of reusable grocery cards for guests)
39	<b>Missions: Justice &amp; Advocacy (National)</b>	New Baptist Covenant	\$300	Unites baptists across racial divisions, in pursuit of unity and justice on the local and national level (Calvary Baptist & New Hope Baptist are NBC Covenant Congregations together)
40	<b>Missions: Justice &amp; Advocacy (National)</b>	Baptist Joint Committee	\$200	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)
41	<b>Missions: Justice &amp; Advocacy (National)</b>	Association of Welcoming & Affirming Baptists	\$200	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
42	<b>Missions: Justice &amp; Advocacy (Local)</b>	Colorado Faith Communities United to End Gun Violence	\$200	Coalition of faith communities working to help end gun deaths and injuries in Colorado caused by the improper use of firearms (previously supported through the Peace, Justice, & Mercy TRF)
43	<b>Missions: Justice &amp; Advocacy (Local)</b>	Colorado Council of Churches	\$200	Ecumenical organization among many Christian denominations that comes together on justice & faith related advocacy & witness; congregational covenant partner
44	<b>Missions: Justice &amp; Advocacy (Local)</b>	The Interfaith Alliance of Colorado	\$500	Promotes justice, religious liberty, & interfaith understanding through building relationships in order to educate, advocate, & catalyze social change; congregational covenant partner
45	<b>Missions: Justice &amp; Advocacy (Local)</b>	Calvary/New Hope Partnership	\$500	Relationship Building & Racial Reconciliation Advocacy & Education (funds used to support racial reconciliation and partnership work with New Hope Baptist Church)

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1	Budget Category		Proposed 2020	Comments
46	Missions: Justice & Advocacy (Local)	ONESpirit	\$400	Inclusion ministries at Calvary (funds cost of PRIDEfest booth and related expenses)
47	Missions: General	Mission Trip Support	\$0	Funds to support mission trip participation (ABCRM trips, student trips, men's group trips, etc.)
48	Missions: General	Mission Response	\$600	Money to be used for unanticipated mission needs that come up (natural disasters, special missionary requests, new partnerships, etc.)
49	Mission & Partner Support	<b>TOTAL</b>	<b>\$26,600</b>	Total does not include the four ABC offerings scheduled in 2020 (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)
50				
51	Music & Sound	Instrument Maintenance	\$2,200	Piano (6 Total Tunings - \$100 each ; 4/Sanct; 2/other; additional tunings paid by rentals); Organ (\$400/tuning once a quarter per contract); Handbells (annual maintenance approx. \$150/octave); other instruments
52	Music & Sound	Sheet Music & Supplies	\$750	New sheet music orders (octavos/scores) for all Calvary ensembles, instrumental and vocal soloists, etc. and other supplies for Music Library
53	Music & Sound	Copyright Fees & Subscriptions	\$1,000	Includes licenses, copyright fees, and subscriptions for CCLI, OneLicense, CVLI, CMI/AGO, etc. (including webcast music fees)
54	Music & Sound	Musicians	\$6,000	Fees for substitute/guest musicians: organists, accompanists, conductors, instrumentalists, and vocalists for Sunday and special services (Christmas, Lent, Easter)
55	Music & Sound	Concert Series	\$0	Fall 2020 "First Fridays at Calvary Concert Series" – concerts would take place on the first Fridays of September, October, and November, & include our Christmas concert in December
56	Music & Sound	Sound System	\$1,250	Upgrades & supplies for mics and sound system (including hearing assistance devices)
57	Music & Sound	<b>TOTAL</b>	<b>\$11,200</b>	
58				
59	Worship	Communion	\$350	Offer communion weekly/monthly now in a variety of venues & services
60	Worship	Worship Supplies	\$850	supplies, baptism, weddings, prayer stations, ordination expenses, Gathering service expenses, hanging of the green supplies/decorations, H&W musicians; clergy robe & parament drycleaning
61	Worship	Guest Preacher Honorariums	\$0	
62	Worship	The Gathering	\$3,200	Includes praise band musicians; includes fourth musician for 6 months
63	Worship	<b>TOTAL</b>	<b>\$4,400</b>	
64				
65	Faith Formation	Adult Curriculum	\$1,000	Judson, Sparks, Augsburg Fortress, The Work of the People (\$250 annual fee)
66	Faith Formation	Small Groups	\$500	Includes Connections Class (guests & new members)
67	Faith Formation	Multigenerational Retreats	\$0	Costs & Scholarships (\$3,000 covered by specified bequest funds)

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1	Budget Category	Line Item Description	Proposed 2020	Comments
68	Faith Formation	Community Trainings & Seminars	\$0	Speakers & supplies for special trainings and educational/engagement events (\$4,500 covered by specified bequest funds)
69	Faith Formation	Library Resources	\$400	
70	Faith Formation	Youth Special Events	\$1,200	Includes retreats, overnights, & other special events
71	Faith Formation	Youth Curriculum	\$150	
72	Faith Formation	Youth Group	\$1,300	Includes outreach & evangelism
73	Faith Formation	Nursery & Children's Curriculum	\$100	
74	Faith Formation	Children's Special Events	\$500	Including Christmas and Easter events/workshops
75	Faith Formation	Children's Supplies	\$800	Snacks, Crafts, Office, Diapers/Wipes, Cleaners
76	Faith Formation	Vacation Bible School	\$1,750	
77	Faith Formation	Milestone Gifts	\$500	baby bibles/bags, 1st grade Bibles, and graduating senior Bibles/survival kits
78	Faith Formation	<b>TOTAL</b>	<b>\$8,200</b>	
79				
80	Member Care	Care Ministry Supplies	\$300	Includes ornaments for Tree of Hope & Remembrance, yarn for baby blankets & prayer shawls, anointing oil, wooden crosses, college care packages, etc.
81	Member Care	VIP & Seniors Ministry	\$1,000	
82	Member Care	Stephen Ministry	\$400	includes funds for other related care ministries
83	Member Care	Guest & New Member Outreach	\$500	Includes New Member Fellowships & Welcome Bag Expenses
84	Member Care	Memorial Services	\$500	
85	Member Care	Volunteer Appreciation	\$350	
86	Member Care	<b>TOTAL</b>	<b>\$3,050</b>	
87				
88	Congregational Life	Hospitality	\$4,000	Includes food, coffee, paper goods, and kitchen supplies for all events, meals, & receptions (including office hospitality)
89	Congregational Life	Fellowship Events	\$250	Entertainment costs (non-food related) for fellowship events, including Movie Nights, Game Days, Chili Cook Off, etc.
90	Congregational Life	Community Events	\$900	Entertainment costs (non-food related) for Gathering Sunday (\$450) and Trunk or Treat (\$450)
91	Congregational Life	Youth Fundraiser	\$0	Underwrites cost for event; allows for all money raised to be given to youth
92	Congregational Life	Art Show	\$250	Supplies
93	Congregational Life	Ministry Teams	\$200	Funds for any ministry team that does not have a budget line item
94	Congregational Life	All Ministry Contingency Fund	\$250	Any ministry may use for unexpected expenses/events in consultation & consensus with pastoral staff
95	Congregational Life	<b>TOTAL</b>	<b>\$5,850</b>	
96				
97	Office	Office Supplies	\$2,800	

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1	<b>Budget Category</b>	<b>Line Item Description</b>	<b>Proposed 2020</b>	<b>Comments</b>
98	Office	Postage	\$2,700	
99	Office	Technology Systems	\$8,350	Quickbooks (\$875), Adobe Creative (\$1,200), Servant Keeper database (\$1,000), Office 365 (\$1,900), ZOOM (\$150); [The Church Network Membership (\$200) - removed for 2020, hopeful for 2021]
100	Office	Financial Expenses	\$5,000	Electronic Funds Transfer Fees for Vanco & Pushpay (\$4,000); Giving Envelopes (\$1,000)
101	Office	<b>TOTAL</b>	<b>\$18,850</b>	
102				
103	Communications	Website & Design	\$2,250	monthly maintenance (\$1,560) plus extra for cosmetic upgrades; CanvaPro graphic design software (\$120)
104	Communications	Internal Printing & Production	\$9,500	Includes internal printing costs and maintenance/upgrades of all office equipment (Frontier Communications/Great American Financial Services)
105	Communications	External Printing & Production	\$2,750	Includes all out of house printing & special papers/supplies, photos for bulletin boards, banners, signs, external graphic design, etc.
106	Communications	Calvary Swag	\$1,000	Logo give-aways for VIP events, Gathering Sunday, PRIDEfest, Stewardship, etc.
107	Communications	Marketing Ministry Team	\$500	Funds for marketing ministry team and unexpected opportunities
108	Communications	Advertising	\$1,450	Ads in local publications (approx. \$350 for nonprofit rate); Social Media Ads
109	Communications	<b>TOTAL</b>	<b>\$17,450</b>	
110				
111	<b>ALL MINISTRY EXPENSES</b>	<b>TOTAL</b>	<b>819,382</b>	
112				
113	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
114				
115	<b>TOTAL EXPENSES</b>	<b>Ministry Expenses &amp; Reserve</b>	<b>825,382</b>	
116				
117	<b>REVENUE STREAMS</b>			
118				
119	<b>Revenue Stream</b>	<b>Specific Type</b>	<b>2020 Projected</b>	<b>NOTES</b>
120		Commitment Cards	\$620,866	Includes 140 "I'm In!" 2020 Commitment Cards

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1	Budget Category	Line Item Description	Proposed 2020	Comments
121		Writeoff for Unpaid Commitments	(\$20,000)	
122	Contributions/Giving	Pledged Giving	\$600,866	
123				
124	Contributions/Giving	Non Pledged Tithes and Offerings	\$82,000	Includes non-pledged tithes and offerings, loose offerings, seasonal offerings (including regular & recurring on-line gifts).
125				
126	Contributions/Giving	Other Gifts	\$23,124	Includes monies from company matches (\$1,000); and other designated gifts for operating.
127				
128	Contributions/Giving	TOTAL	\$705,990	
129				
130	TRF Transfers	TRF: PEACE, JUSTICE, & MERCY	\$122	Used to fund Colorado Faith Communiites United to End Gun Violence (Line 42)
131	TRF Transfers	TRF: GLOBAL MISSIONS	\$580	Used to fund missionary Lauran Bethell (Line 30)
132	TRF Transfers	TRF: LOCAL MISSIONS	\$1,281	Used to fund Jewish Family Service (Line 35) and Kentucky Circle Village (Line 36) and Calvary/New Hope Partnership (Line 45)
133	TRF Transfers	TRF: AGAPE CLASS	\$150	Used to fund Faith Formation Adult Curriculum (Line 65)
134	TRF Transfers	TRF: SPARKS CLASS	\$95	Used to fund Faith Formation Adult Curriculum (Line 65)
135	TRF Transfers	TRF: MUSIC PROGRAM	\$150	Used to fund Musicians (Line 54)
136	TRF Transfers	TRF: BETHELL CIRCLE	\$325	Used to fund missionary Lauran Bethell (Line 30)
137	TRF Transfers	TRF: MYERS CIRCLE	\$608	Used to fund new missionaries, Dwight & Barb Bolick (Line 29)
138	TRF Transfers	TRF: REED CIRCLE	\$9	Used to fund missionaries, Joyce & David Reed (Line 28)
139	TRF Transfers	TRF: AMERICAN BAPTIST WOMEN'S MINISTRIES	\$500	Used to fund Missions Love Gift (Line 32)
140	TRF Transfers	TRF: WEBCAST	\$258	Used to fund webcast license fees (Line 53)
141	TRF Transfers	TRF: FAMILY PROMISE	\$3,000	Used to fund Calvary Supplies (\$500) (Line 34) & to underwrite part of Family Promise of Greater Denver contribution (\$2,500) (Line 33)
142	TRF Transfers	TRF: BUILDING REPAIR & REPLACEMENT	\$33,134	Used to fund Building Repair & Maintenance (Line 23) and Technology (Line 25)
143	TRF Transfers	Memorial Gifts: FRANCES BURCH	\$555	Used to fund Youth Ministry Special Events (Line 70)
144	TRF Transfers	Memorial Gifts: JOHN SMITH	\$1,158	Used to fund VIP/Seniors Ministry (Line 81) & Care Ministry Supplies (Line 80)
145	TRF Transfers	Memorial Gifts: KIT TROYER	\$1,209	Used to fund Bootstraps & Blessings (Line 38)
146	TRF Transfers	Memorial Gifts: WILL CLINE	\$590	Used to fund Music Ministry Choir Anthems (Line 52)
147	TRF Transfers	Memorial Gifts: GLENN FISHER	\$490	Used to fund \$250 for Musicians (Line 54) and \$240 for ABC-USA denominational Support (Line 31)

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1	Budget Category	Line Item Description	Proposed 2020	Comments
148	TRF Transfers	Memorial Gifts: BETTY RAE MARSHALL	\$233	Used to fund Music Ministry for New Handbell Music and/or Handbell supplies (Liine 52)
149				
150	TRF Transfers	TOTAL	\$44,446	Temporarily Restricted Funds approved for Operating Use, including Memorial Funds.
151				
152	Endowment Distribution	TOTAL	\$15,000	4% annual distribution of the entire fund
153				
154	Building Usage Fees	TOTAL	\$10,000	Building Usage Income is in a restricted account for building mainteance & 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.
155				
156	Cash on Hand	TOTAL	\$50,000	Cash accumulated from previous years.
157				
158	ALL REVENUE STREAMS	TOTAL	\$825,436	
159				
160	DIFFERENCE	Total Revenue Streams Minus Total Expenses	\$54	