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1	Budget Category	Line Item Description	Proposed 2023	Comments
2	Staff Relations	Salaried Staff & Hourly Staff (incl. housing allowances for clergy)	\$432,386	Senior Pastor (full) time, Pastor (full time), Pastor (full time), Pastoral Associate (12 hrs), Director of Music (30 hrs), Organist (10 hrs), Children's Ministry Coordinator (15 hrs), Nursery Worker (135 hrs annual), Facilities & Operations Manager (full-time), Pastoral Assistant (10 hours), Accounting Assistant (10 hrs), and Security & Set-Up (17 hrs), Custodial Role (10 hours), plus bonuses for four staff aniversaries
3	Staff Relations	Contract Positions	\$20,800	Includes Accountant. *NOTE: Sound Techs have moved to Music Budget*
4	Staff Relations	MMBB Retirement/Life Insurance/Disability	\$38,860	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	\$54,251	Includes 90% of premiums for full-time pastoral staff and full-time FOM. (This year staff are required to pay 10% of premiums.) Group Health Insurance through United Heath (medical, dental, vision). 12% premium increase from 2022.
6	Staff Relations	SECA / FICA	\$34,489	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	\$12,250	Includes Senior Pastor, Pastor, Pastor, Director of Music, & Pastoral Associate.
8	Staff Relations	Required Fees/Taxes	\$9,067	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	\$2,700	Includes special events & anniversaries
11	Staff Relations	Staff Development	\$6,000	Staff Spiritual Direction, 1 Staff Outing, Staff Retreat Supplies; Staff Conference & Continuing Education Fees
12	Staff Relations	TOTAL	\$611,003	12% increase from 2022 budget of \$547,082
13				
14	Resource Management	Custodial Services	\$1,550	Custodial Services contract for January; moving to Staff Relations employee for Feb-Dec.
15	Resource Management	Custodial Supplies	\$4,000	Based on 2022 actuals.
16	Resource Management	Utilities - Telephone & Internet	\$15,700	CenturyLink & Bell (based on 2022 actuals) + \$5,000 for small business VOIP system
17	Resource Management	Utilities - Electric	\$33,000	Xcel Energy; based on 2022 actuals
18	Resource Management	Utilities - Fuel (Natural Gas)	\$29,652	Xcel Energy; based on 2022 actuals and includes potential of 5.9% increase for 2023
19	Resource Management	Utilities - Water / Sewer / Trash	\$22,500	Denver Water; based on 2022 actuals. Includes waste removal and Republic trash/recycling.
20	Resource Management	Insurance - Building & Auto	\$32,000	Church Mutual; based on 2022 actuals
21	Resource Management	Grounds Maintenance	\$27,000	Includes all lawn care and snow removal; based on 2022 actuals
22	Resource Management	Vehicle Maintenance	\$2,000	Anticipates deductible for repairs
23	Resource Management	Building Maintenance & Repairs	\$28,000	Includes recurring maintenance contract services such as CSI (HVAC), pest control, SimplexGrinnell (fire/security); includes special cleaning supplies for Work Days.
24	Resource Management	Safety & Security	\$2,000	Includes volunteer background checks, CPR training, AED, safety/security supplies.
25	Resource Management	Technology	\$5,500	Tech upgrades (hardware - cables, TVs, computers, etc.); anticipating pastoral staff computer upgrade.
26	Resource Management	TOTAL	\$202,902	8% decrease from 2022 budget of \$221,400
27				
28	Missions: International	Joyce & David Reed	\$3,240	ABC-USA International Ministries Global Coordinators for Spiritual Care. This includes a 20% increase from 2022 requested by Missions Ministry Team. Reeds are currently at 84% of their IM support goal. (15% goes to IM for overhead costs.)
29	Missions: International	Dwight & Barbara Bolick	\$3,240	ABC-USA International Ministries Global Servants in Chile in the areas of Discipleship, Education, Youth/Women Empowerment, & Economic Development. This includes a 20% increase from 2022 requested by Missions Ministry Team. Bolicks are currently at 88% of their IM support goal. (15% goes to IM for overhead costs.)

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30	Missions: International	Lauran Bethell	\$1,000	ABC-USA International Ministries Global Consultant for Human Trafficking (retired; raising money for travel & expenses, but not salary & benefits). Bethell is currently at 100% of IM support goal. (15% goes to IM for overhead costs.)
31	Missions: National	ABC-USA	\$5,000	American Baptist Churches USA United Mission Fund Support (65% comes back to the Evergreen Association of ABCUSA).
32	Missions: Local	Family Promise of Greater Denver	\$5,000	Provides shelter & resources for families experiencing homelessness and/or in vulnerable housing situations.
33	Missions: Local	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). Calvary will be hosting families onsite in 2022.
34	Missions: Local	Jewish Family Service	\$500	Provides social services & resources for people of all faiths, races, ages, incomes, and abilities. Increased because of Calvary's close proximity and partnership.
35	Missions: Local	Kentucky Circle Village	\$500	Provides affordable housing for seniors (ABCRCM Founding Partner Relationship)
36	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.
37	Missions: Local	Bootstraps & Blessings	\$0	Onsite hospitality ministry - food bags, grocery/gas giftcards, showers, laundry, phone calls, prayer, resourcing, etc. Funded through Grocery GiveBack programs at King Soopers/Safeway and through special donations/drives.
38	Missions: Justice & Advocacy (National)	New Baptist Covenant	\$200	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).
39	Missions: Justice & Advocacy (National)	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). Raised back to 2020 level of support.
40	Missions: Justice & Advocacy (National)	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.
41	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.
42	Missions: Justice & Advocacy (Local)	Soul 2 Soul Sisters	\$200	Soul 2 Soul Sisters is a Black Women-led, faith-based, racial justice 501(c)(3) non-profit that leads healing and liberation work in four areas: Black Women's health, ending anti-Black racism, reparations and voter engagement/electoral justice. 20+ Calvary congregation members having participated in their Facing Racism Cohorts.
43	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.
44	Missions: Justice & Advocacy (Local)	Racial Justice & Advocacy Work (including Calvary/New Hope Partnership)	\$200	Relationship Building & Racial Reconciliation Advocacy & Education (funds used to support racial justice and partnership work with New Hope Baptist Church)
45	Missions: Justice & Advocacy (Local)	ONESpirit	\$500	Inclusion ministries at Calvary (funds PRIDEfest booth, insurance, & related expenses)
46	Missions: General	Mission Response	\$500	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)

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47	Mission & Partner Support	TOTAL	\$23,280	8% increase from 2022 budget of \$21,600. Total does not include the four ABC offerings scheduled in 2022 (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).
48				
49	Music & Sound	Instrument Maintenance	\$2,500	Includes piano and organ tunings. Based on 2022 actuals.
50	Music & Sound	Sheet Music & Supplies	\$600	New sheet music orders (octavos/scores) for all Calvary ensembles, instrumental and vocal soloists and other supplies for Music Library
51	Music & Sound	Copyright Fees & Subscriptions	\$1,200	Includes licenses, copyright fees, and subscriptions for CCLI, OneLicense, CVLI, CMI/AGO, etc. (including webcast and streaming license fees)
52	Music & Sound	Musicians	\$12,500	Includes funding Choral Assistants (\$10,800) and fees for substitute/guest musicians: organists, accompanists, conductors, instrumentalists, and vocalists for Sunday and special services (Christmas, Lent, Easter).
53	Music & Sound	Sound Tech Fees	\$7,875	63 three hour call sessions (52 Sunday mornings, Ash Wednesday, Maundy Thursday, Good Friday, Christmas Concert Dress Rehearsal, Christmas Concert, Christmas Eve 4pm & 11pm, Advent Healing & Wholeness, two midweek recording sessions); 42 sessions at regular rate; 21 sessions at senior sound tech rate.
54	Music & Sound	Sound System	\$200	Upgrades & supplies for mics & sound system (including hearing assistance devices)
55	Music & Sound	TOTAL	\$24,875	113% increase from 2022 budget of \$11,700. *NOTE: sound techs were formerly in the Staff Relations Budget*
56				
57	Worship	Communion Supplies	\$550	Based on 2022 actuals
58	Worship	Worship Supplies	\$900	Includes all supplies for all aspects of worship (candles, parament cleaning, ritual items, hanging of the greens, holy week, etc.) plus cost of palms (\$85) and supplemental Easter lillies (\$350)
59	Worship	Guest Preacher/Speaker Honorariums	\$500	Includes preachers, guest/missionary speakers.
60	Worship	TOTAL	\$1,950	50% decrease from 2022 budget of \$3,900
61				
62	Faith Formation	Adult Curriculum	\$1,050	costs were raised in 2022), plus cost of Midweek Devotionals (two 3 hour recording sessions with 2 musicians)
63	Faith Formation	Small Groups	\$250	Connections Class supplies and library copies of books for small groups
64	Faith Formation	Multigenerational Retreats	\$1,000	Scholarships for Evergreen livestream \$15/person with a goal of covering new members fees \$120-140; \$200 scholarships for overnight retreat with max of 4 people receiving this support
65	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.
66	Faith Formation	Library Resources	\$200	Supplies for Calvary Library
67	Faith Formation	Youth Special Events	\$500	
68	Faith Formation	Youth Curriculum	\$0	Pastor Morgan will continue to create curriculum
69	Faith Formation	Youth Group	\$450	Snacks & supplies for all youth events
70	Faith Formation	Nursery & Children's Curriculum	\$50	
71	Faith Formation	Children's Special Events	\$350	Includes Christmas and Easter events/workshops and/or "at home" bags
72	Faith Formation	Children's Supplies	\$250	Snacks, Crafts, Office, Diapers/Wipes, Cleaners

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1	Budget Category	Line Item Description	Proposed 2023	Comments
73	Faith Formation	Vacation Bible School	\$1,100	Based on actuals from 2022
74	Faith Formation	Milestone Gifts	\$450	Includes baby bibles/bags, 1st grade Bibles, acolyte lunches, baptism gifts, graduating senior Bibles/survival kits, ordination gifts (total \$450). *Does not include denominational ordination cost (\$600)*
75	Faith Formation	TOTAL	\$5,950	57% increase from 2022 budget of \$3,800
76				
77	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
78	Member Care	VIP & Seniors Ministry	\$1,000	includes quarterly gifts
79	Member Care	Congregational Care Systems	\$200	includes training/supplies for team leads
80	Member Care	Guest & New Member Outreach	\$250	Includes New Member Fellowships & Welcome Bag Expenses
81	Member Care	Memorial Services	\$0	pays musician/sound tech fee for one funeral if a family can't pay
82	Member Care	Volunteer Appreciation	\$300	
83	Member Care	TOTAL	\$2,250	29% increase from 2022 budget of \$1,750
84				
85	Congregational Life	Hospitality	\$2,400	Includes food, coffee, paper goods, and kitchen supplies for ALL events, meals, & receptions (including office hospitality)
86	Congregational Life	Fellowship Events	\$350	Entertainment costs (non-food related) for ALL internal fellowship events; increase includes four big Sundays and related costs
87	Congregational Life	Community Events	\$750	Entertainment costs (non-food related) for externally focused events: Gathering Sunday, Trunk or Treat, Parents Afternoon Out, Bulk Drop offs, 5th Sundays
88	Congregational Life	Art Show	\$0	
89	Congregational Life	Ministry Teams & Ministry Internships/Training	\$200	Includes funds for minstry teams (\$100), funds for training scholarships (\$100); does not include stipend for ministry intern for any area of ministry (\$2,500).
90	Congregational Life	All Ministry Contingency Fund	\$262	Any ministry may use for unexpected expenses/events in consultation & consensus with pastoral staff
91	Congregational Life	TOTAL	\$3,962	15% increase from 2022 budget of \$3,450
92				
93	Office	Office Supplies	\$2,300	Based on 2022 actuals
94	Office	Postage	\$2,000	Based on 2022 actuals + anticipated postage increase
95	Office	Technology Systems	\$3,600	Includes software and cloudbase system fees: Quickbooks (\$1,070), Adobe Creative (\$312), Servant Keeper database (\$600 fee plus \$200 data transfer), Office 365 (\$0), ZOOM (\$197); PowerDirector video editing software (\$74); Mailchimp Enews (\$474); AnyDesk (\$108); SignUp Genius (\$0); Belleau Teleprompter (\$70); CanvaPro graphic design software (\$120); Copier Networking Fees (\$0); Three Call-Em-All VMs/Texts (\$270)
96	Office	Financial Expenses	\$13,623	Electronic Funds Transfer Fees for Vanco (\$2,200) & Pushpay (\$6,270); Giving Envelopes (\$650); Costco (\$60); Tax filing/reports (\$85); RID machine/fees (\$420); Bank Statements (\$78); Giving Statements (\$0); Altitude Payroll (\$3,720); Amazon Prime (\$140)
97	Office	TOTAL	\$21,523	3% decrease from 2022 budget of \$22,140
98				
99	Communications	Website & Design	\$1,960	Monthly maintenance (\$1,560), plus additional page upgrades (\$400)
100	Communications	Internal Printing & Production	\$8,000	Monthly Konica Minolta Copier Contract (\$7,290), plus supplies for copier (\$320) and other maintenance upgrades of office machines

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1	Budget Category	Line Item Description	Proposed 2023	Comments
101	Communications	External Printing & Production	\$300	Includes all out of house printing & special papers/supplies, photos for bulletin boards, banners, signs, external graphic design, etc.
102	Communications	Calvary Swag	\$400	Logo give-aways for any Calvary or Community Events
103	Communications	Marketing Ministry Team	\$200	Community fair events/fees & booth supplies
104	Communications	Advertising	\$300	Social Media Ads + 2 new banners
105	Communications	TOTAL	\$11,160	28% decrease from 2022 budget of \$15,425
106				
107	ALL MINISTRY EXPENSES	TOTAL	908,855	6% increase from 2022 budget of \$858,247
108				
109	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.
110				
111	TOTAL EXPENSES	Ministry Expenses & Reserve	\$914,855	
112				
113	REVENUE STREAMS			
114				
115	Revenue Stream	Specific Type	2022 Projected	NOTES
116		Commitment Cards	\$585,948	122 pledges (In 2022, we had 124 pledges totaling \$593,147)
117		Writeoff for Unpaid Commitments	(\$15,000)	2022 write off is estimated to be around \$15,000 (\$8,181 from deaths)
118	Contributions/Giving	Pledged Giving	\$570,948	
119				
120	Contributions/Giving	Non Pledged Tithes and Offerings	\$90,000	Based on 2022 actuals. Includes non-pledged tithes and offerings, loose offerings, seasonal offerings (including regular & recurring on-line gifts).
121	Contributions/Giving	Other Gifts	\$165,936	Includes monies from company matches (\$1,000), special gifts for 2023 budget (\$0), Smile.Amazon.com (\$200), Miracle Match Donor Gift (\$75,000), 123 Miracle Match Congregation Donations (\$89,736). See note on "Line 145 Cash Reserve" about Miracle Match Funds.
122				
123	Contributions/Giving	TOTAL	\$826,884	
124				
125	TRF Transfers	TRF: Barbara Ford Memorial Fund	\$195	Designated for Family Promise of Greater Denver (Line 32, \$195)
126	TRF Transfers	TRF: ABW Fund	\$1,403	Designated for IM Global Servants Reeds (Line 28, \$702) and IM Global Servants Bolicks (Line 29, \$701)
127	TRF Transfers	TRF: Sacred Space Renewal	\$686	Designated for Organ Tunings (Line 49, \$686)
128	TRF Transfers	TRF: Music Scholarships	\$1,723	Designated for Choral Assistants (Line 52, \$1,723)
129	TRF Transfers	TRF: Music Ministry	\$4,860	Designated for Choral Assistants (Line 52, \$4,860)

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1	Budget Category	Line Item Description	Proposed 2023	Comments
130	TRF Transfers	TRF: Family Promise	\$1,210	Designated for Calvary Family Promise Expenses (Line 33, \$500) & Family Promise of Greater Denver (Line 32, \$710)
131	TRF Transfers	TRF: Youth Ministry	\$500	Designated for Youth Special Events (Line 67; \$500)
132	TRF Transfers	TRF: Ardith Reike Bequest	\$600	Designated for Guest Speaker/Preacher Honorariums (Line 59; \$600)
133	TRF Transfers	TRF: Webcast Ministry	\$450	Designated for Technology upgrades (Line 25; \$450)
134	TRF Transfers	TRF: Church of the Master	\$1,400	Designated for Adult Curriculum (Line 62, \$400); Multigenerational Retreats (Line 64; \$1,000)
135	TRF Transfers	TRF: VIP Ministry	\$472	Designated for VIP Ministry (Line 78, \$472)
136	TRF Transfers	TRF: Peace, Justice, & Mercy	\$750	Designated for New Baptist Covenant (Line 38; \$50); Baptist Join Committee (Line 39, \$200); Colorado Faith Communities United to End Gun Violence (Line 41; \$100); The Interfaith Alliance of Colorado (Line 43; \$200); Soul 2 Soul Sisters (Line 42; \$200).
137	TRF Transfers	TRF: Barbara Ford Annuity Bequest	\$19,722	Barbara Ford Annuity Bequest (the other \$19,722 is in Building Repair & Replacement TRF); approved by Council on 1/11/23.
138				
139	TRF Transfers	TOTAL	\$33,971	Temporarily Restricted Funds approved for Operating Use, including Memorial Funds
140				
141	Endowment Distribution	TOTAL	\$18,000	4% annual distribution of the entire fund; based on average value of the fund from previous 12 quarters
142				
143	Building Usage Fees	TOTAL	\$36,000	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. Includes Calvary apartment rent (\$14,400).
144				
145	Cash Reserve	TOTAL	\$0	Cash accumulated from previous years. We only used around \$80,000 of the \$104,000 cash reserve budgeted for 2022. This \$24,000 savings plus the \$101,000 from previous years leaves us with around \$125,000+ in cash reserve. Because MIRACLE MATCH donations exceeded our goal, we do not need to use any money from Cash Reserve to fund the 2023 budget. (Note: This cash reserve does not include any monies we receive through building usage fees.)
146				
147	ALL REVENUE STREAMS	TOTAL	\$914,855	7.5% increase from 2022 revenue streams (\$850,847)
148				
149	DIFFERENCE	Total Revenue Streams Minus Total Expenses	\$0	