# An Overview of Grace UMC Church Finances 2025

## Say more about the theme "Grace Upon Grace?"

Our 2025 stewardship theme, *Grace Upon Grace,* invites us to see generosity as the natural response to God's overflowing gifts. Just as snowmelt begins high in the mountains and flows into valleys and rivers, God's grace begins at Christ's table, shapes our daily living, and moves outward through us to bless the world. This campaign is not only about funding the church's operations, but about remembering that everything we have is rooted in God's abundance. When we join our gifts together, we become part of the stream of grace that brings life to our congregation, our community, and far beyond. With God's guidance, our commitments carry that grace forward: ***grace upon grace.***

## When is commitment Sunday?

You are invited to prayerfully consider your financial contribution during this campaign and submit your estimate of giving on October 19th. You may also complete and deliver/mail it to the church office or complete an online form at grace4denver.org/stewardship. If you submit your estimate of giving before October 19th, we will have some prayer cards that you may offer during worship.

## What is the goal of our 2025 stewardship campaign?

Our goal for this year's stewardship campaign is $140,000. This goal has remained consistent over the last few years, and we've almost met it a few times, but last year we did. Grace is making great strides in living into the mission, vision, welcome, and values that we identified and codified over the last year and a half. Our energy and participation across activities and worship is on the rise, and now is the time to strengthen your financial support of our mission to welcome all to belong in God's service as we strive to connect, support, inspire, and educate. While $140,000 is an ambitious number, we believe this goal is achievable, considering how many of our members and friends give financially and how close we have come in recent years to our goals. **We encourage all persons to make an estimate of giving and we ask those who have not made an estimate of giving in the past to prayerfully consider doing so this year.** And, as always, we celebrate that scripture teaches all of us to increase our giving each year to the point where we are tithing, or giving 10% of our income to the ministry of the Church. If you/your family have not yet reached the goal of tithing, then we ask you to prayerfully consider increasing your annual giving by at least 2% in the coming year.

## What is our proposed 2025 Operating budget?

That is a very complicated question but here's our answer right now. Our Stewardship and Budget Team and the Administrative Board members recommend our budget each year according to three things. First, the group looks at our total income from the previous year. Second, we compare the number of Estimates of Giving going into the coming year to the previous year's figures. Finally, we review the "soft" data, such as the number of new persons and families joining versus leaving the congregation, the number of deaths, what is happening in the greater community, the vibrant energy of the membership, etc. Actually, our leaders will not have the amount of our actual 2025 expenses until a few weeks into January 2026.

After reviewing all the data available on income, estimates of giving, etc. and making educated predictions for other items, the Administrative Board will recommend the 2026 budget. We anticipate that happening at the Charge Conference meeting this fall preparing for the start of the fiscal year. However, sometimes we have to make adjustments once the budget year has started.

## What if I make an estimate and then can't fulfill it?

If you need to adjust your estimate of giving mid-year because of changes to your financial situation, we most certainly understand. However, we frame it this way: how difficult would it be if your employer or source of income stated that, while they would provide you a salary or pension in the coming year, they would be unable to tell you how much to expect? Even if the employer or investment firm is trustworthy, making and keeping a budget in that situation is difficult. The same is true for the church. So, we encourage everyone to consider making an estimate of giving for 2026, even if you have to adjust it once we're into the year. If that does happen, please just submit another Estimate of Giving Card. You can always get these from the Church Office or head to our website and fill out another one. Grace4denver.org/stewardship

## Once I make my estimate of giving, how can I pay it?

There are three main ways to make offerings to the mission and ministry of Grace United Methodist Church. The first way is by bringing your check or cash donations to Sunday worship services. At present, you may place those in offering plates at the back, although we will resume passing the plates soon. Second, you can mail your offerings to the church office. We do not recommend mailing cash gifts, as those are challenging to track and easy to lose. Finally, you can donate online via a trusted provider, Vanco Payments. The General Council on Finance and Administration of the United Methodist Church works with Vanco Payments with all online and electronic options. Vanco Payments is a financial services company which serves over 8,500 churches nationwide. With this service, you can give using your checking/savings account or credit/debit cards. You can set up a one-time transaction and/or recurring transactions to satisfy your estimate of giving. More information at grace4denver.org/give

## I want to do more financially. How else can I give?

Please consider Grace in your planned and legacy giving. For wills, trusts and other POD beneficiaries, use: Grace United Methodist Church, a Colorado nonprofit corporation, located at 4905 E Yale Ave, Denver, Colorado and whose Tax Identification Number is 84-6008534. You may also give to the church in a memorial fund for a member who has died. If you'd like more information about memorial giving, please contact Kathleen Jones who can be reached at memorials@grace4denver.org.

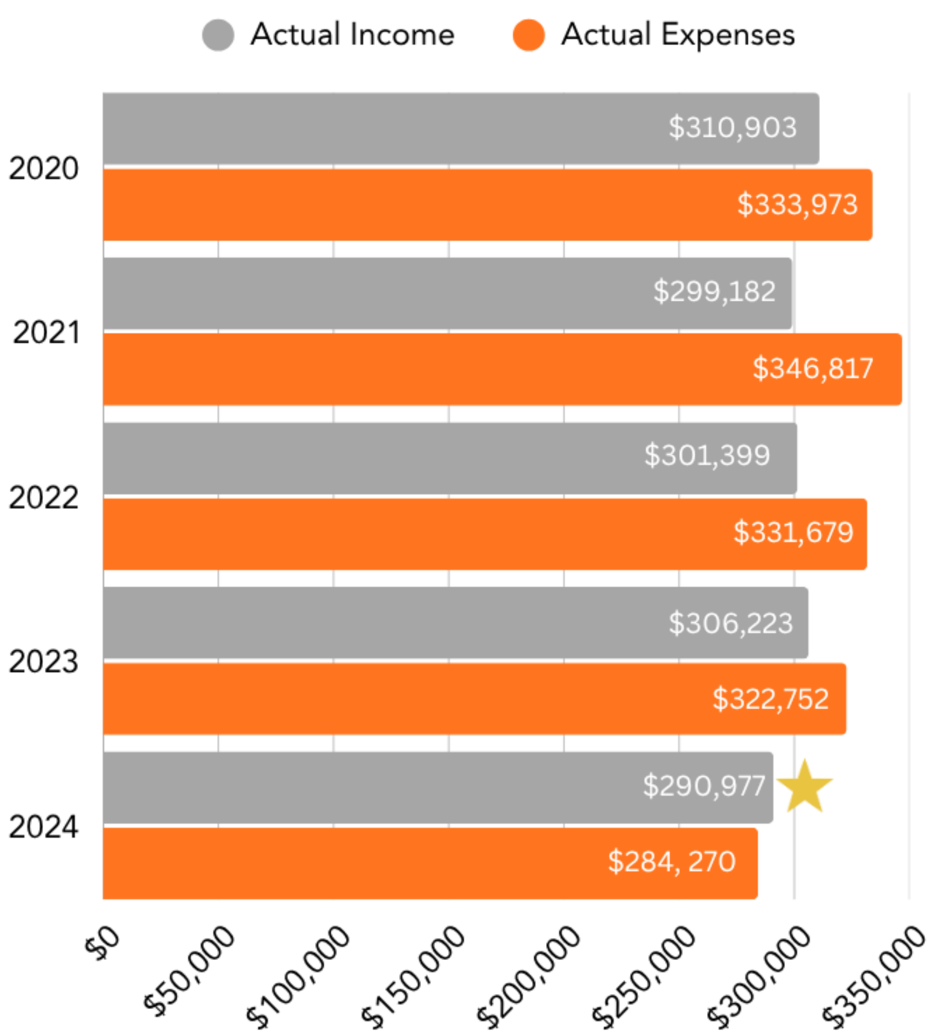
## How is our Permanent Endowment Fund looking?

Our endowment is a gift that has quietly been working away for us. As of the end of August, our PEF has $143,967 in bonds, $1,986,692 in securities/equity, and $1,402 in the money market. That means our balance is $2,132,063. We have a really strong endowment, and it is currently helping to sustain our operations and fund upgrades and renovations to the facility.

## General Budget Overview 2020-2024

The next section includes some interesting figures from our financial records. These show a few different trends that affect our financial situation. First, we can see that the actual income has fluctuated since 2020, likely a response to the pandemic and the ever-changing economy. From 2020 through 2023, we consistently operated at a deficit, even as we faithfully sustained ministry and mission in difficult seasons of pandemic and our fire. In 2024, that story shifted as we ended the year with a surplus of $6,700, which the first positive final balance since 2018. This surplus is a sign of God's grace at work through your generosity, and it gives us strong footing as we step into the coming year with hope.

| Budget Year | Actual Income | Actual Expenses | Budgeted Income | Surplus/Deficit |
|---|---|---|---|---|
| 2020 | $310,903 | $333,973 | $345,909 | - $23,070 |
| 2021 | $299,182 | $346,817 | $299,592 | - $47,635 |
| 2022 | $301,399 | $331,679 | $325,550 | - $30,279 |
| 2023 | $306,223 | $322,753 | $324,334 | - $16,530 |
| 2024 | $290,977 | $284,270 | $328,826 | $6,706 |



# Giving Trends for 2025 estimates of giving (pledges)

In the chart below, you can see a breakdown of the pledges we received for our 2025 budget year. Note, this is what persons pledged, not what they have paid this year. These figures show that the largest number of giving units (a person, a family, or a household) gives between $500 and $2,500. However, the $2,500-5,000 giving range supports nearly 40% of the church's expenditures. If you hold this against a similar graph of previous years, many pledging units increased their pledge, which grew the number in the middle three categories, with the smallest level reducing. This is a faithful response to a growing need with unstable expenses of doing ministry from the economy to our changing needs and priorities.

| Giving Range | Number of Estimates Received | Percentage of Estimated Giving | Amount of Estimated Giving |
|---|---|---|---|
| $0.01-500.00 | 3 | -1% | $1,010 |
| $500.01-2,500.00 | 30 | 29% | $41,640 |
| $2,500.01-5,000.00 | 15 | 38% | $55,120 |
| $5,000.01-10,000.00 | 5 | 22% | $31,792 |
| $10,000+ | 1 | 10% | $14,600 |
| Totals | 53 | 100% | $144,162 |

# Percentage comparison of major ministry areas (2025 Budget)

If you've wondered where exactly your offering dollars go, here is a breakdown of our $355,493 spending as planned for 2025 (we haven't finished the year so we can't do actual figures, just intended spending). It is normal for organizations to spend close to 75% of their expenses on staff salaries, so ours is on the low side of normal. Building and facility maintenance is the second largest expenditure, which makes sense when we think about the age of our building, but also the significant improvements we've been doing. While we haven't been paying for property insurance in a few years, we did restart paying our connectional giving, or mission shares in 2025. So, while we celebrate a good financial situation, we are just beginning to pay a premium for a specialty high risk insurance policy. Finally, you will notice how low program spending is in our budget. This doesn't mean we aren't offering programs, but that we're being thrifty as we do them. We reuse supplies and crafts for children's events, fundraise for outreach endeavors, and Pastors Seth and Stacy often create original resources rather than purchasing them to save money.