



An Overview of Grace Finances 2026

Say more about the theme “Secondhand?”

When we think of something secondhand, we often imagine something used or less valuable than something new. But some of the most meaningful things in our lives are secondhand! Our faith, traditions, values, and even our church community have been passed down to us through the love, generosity, and faithfulness of others. At Grace, we are the beneficiaries of generations of people who gave their time, talents, and financial resources to build the community we cherish today. Our stewardship theme, “Secondhand: The Best Things in Life Are Handed Down,” reminds us that what we've received is now entrusted to our care. Through our generosity, we continue that legacy, supporting the ministries of today while ensuring that God's grace and love can be shared with generations still to come.

When is commitment Sunday?

Commitment Sunday is November 1, All Saints Sunday, as we remember and give thanks for the generations of faithful people whose generosity helped build the Grace community we know today. As we celebrate what has been handed down to us, we are invited to consider what we will pass on to those who follow. We encourage you to prayerfully consider your financial commitment for the coming year and submit your Estimate of Giving during worship on November 1. You may also deliver or mail your commitment to the church office or complete the online form at grace4denver.org/stewardship.

What is the goal of our 2026 stewardship campaign?

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. Without setting a monetary goal, we're hoping that we can continue to grow the investments made in Grace and our work. **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 2027 Operating budget?

That is a very complicated question but here's our answer right now. Our Stewardship & Budget Team and the Administrative Board recommends 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. In reality, our leaders will not have the amount of our actual 2026 expenses until a few weeks into January 2027. 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 2027 budget. We anticipate that happening at the Charge Conference meeting on November 29th 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 2027, 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](https://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. First, you can bring cash or checks to Sunday worship and place them in the offering plates. Second, you can mail your offerings to the church office, although we discourage mailing cash. Finally, you can give online through Vanco Payments, a trusted provider that partners with the United Methodist Church. Vanco accepts bank transfers and credit/debit cards, with options for one-time or recurring gifts. **If you already give online, please remember that recurring donations do not automatically update for the new year.** You can adjust your giving amount or frequency by logging into your existing Vanco account, or Pastor Seth can help you make those changes. For more information, visit 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.

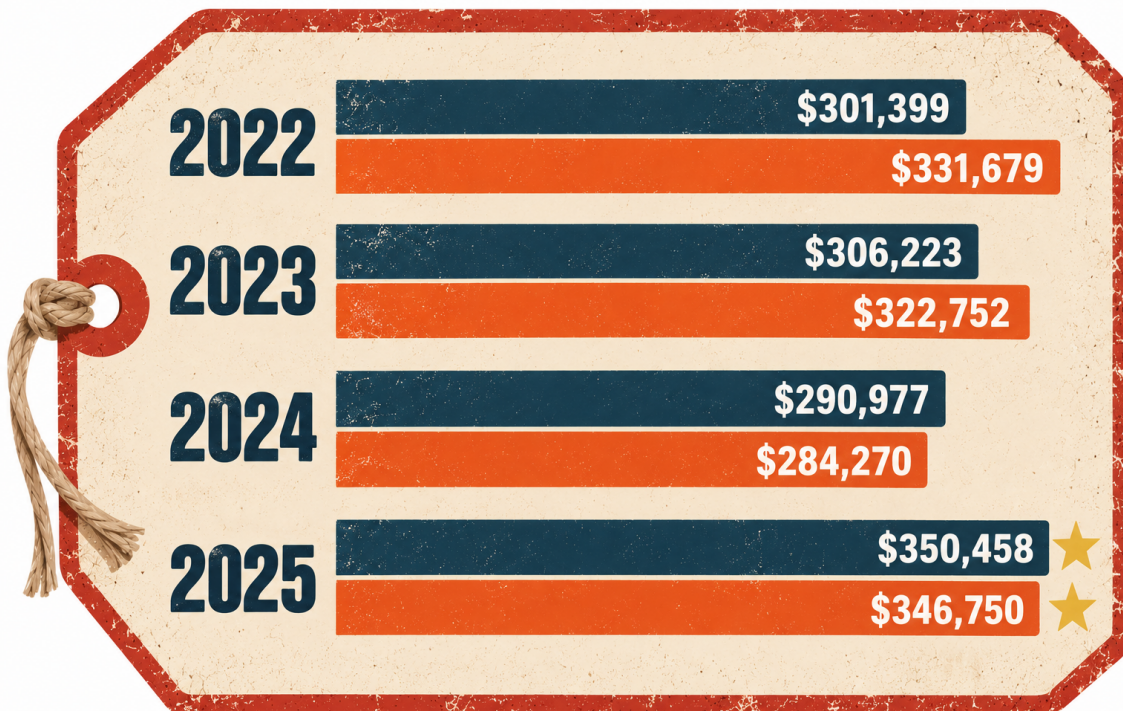
How is our Permanent Endowment Fund looking?

Our endowment is a gift that has been working away for us. As of the end of September, our PEF has a balance of \$2,141,121. 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 2022-2025

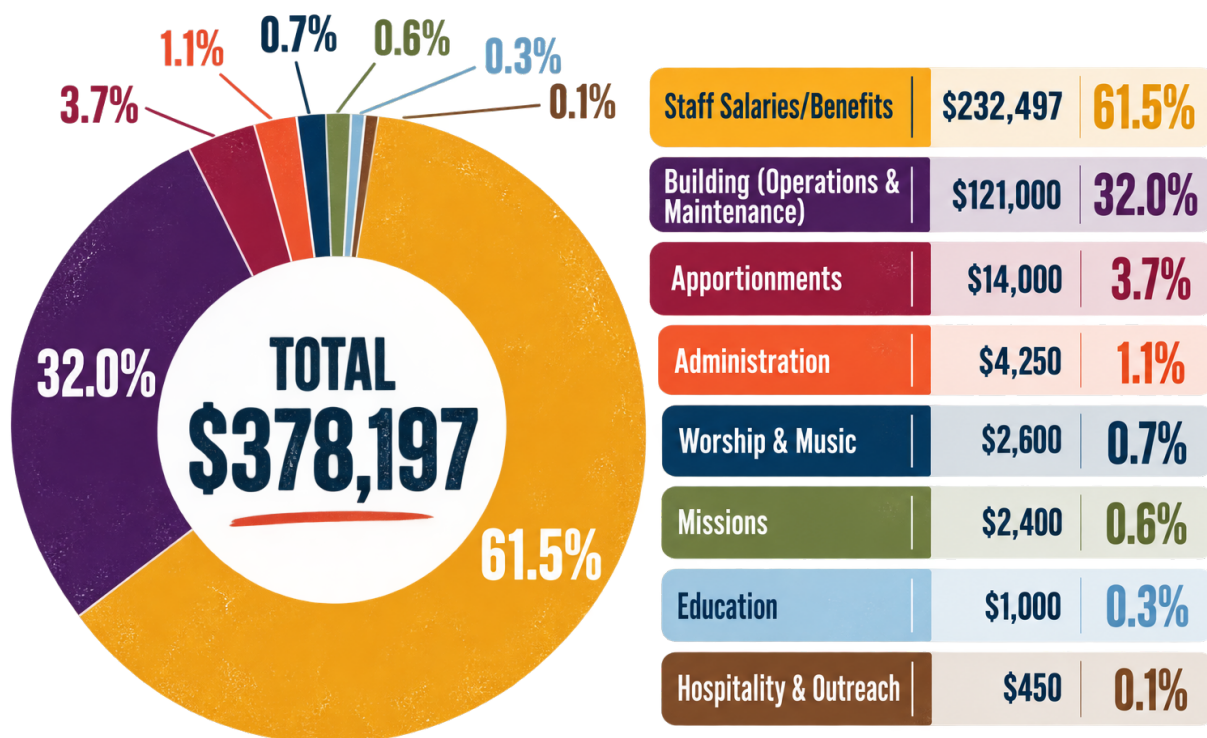
The figures below highlight several important trends in Grace's financial life over the past four years. In 2022 and 2023, we operated at a deficit as we navigated the continuing effects of the pandemic, changing economic conditions, and the challenges following our sanctuary fire. In 2024, we celebrated our first year-end surplus since 2018, finishing \$6,706 in the positive. That positive trend continued in 2025, when our income increased significantly and we ended the year with another surplus of \$3,707. While expenses have also increased, these two consecutive years of positive balances reflect the generosity and faithfulness of our congregation. As we look toward the coming year, we remain committed to responsible stewardship of our resources while sustaining and strengthening the mission and ministry of Grace.

Budget Year	Actual Income	Actual Expenses	Budgeted Income	Surplus/Deficit
2022	\$301,399	\$331,679	\$325,550	- \$30,279
2023	\$306,223	\$322,752	\$324,334	- \$16,530
2024	\$290,977	\$284,270	\$328,826	\$6,706
2025	\$350,458	\$346,750	\$344,593	\$3,707



Percentage comparison of major ministry areas (2026 Budget)

If you've wondered where your offering dollars go, here is a breakdown of our **\$378,197 spending plan for 2026**. Staff salaries and benefits represent approximately 61.5% of our budget, which while that is a large number is relatively modest for a church. Building operations and maintenance account for another 32%, reflecting the significant responsibility of caring for our property, including utilities, insurance, and ongoing maintenance. Our connectional giving, or apportionments, accounts for another 3.7%, supporting the wider mission of the United Methodist Church. You'll notice that direct spending on programs, education, worship, and outreach remains relatively small. This doesn't mean these ministries aren't active! We continue to make creative use of our resources, reuse supplies, raise additional funds for special projects, and develop materials in-house whenever possible. Through careful budgeting and the generosity of our congregation, we continue to support meaningful ministry while caring responsibly for the resources entrusted to us.



What about gifts beyond the annual budget?

Grace's ministry extends well beyond our annual operating budget! We maintain several designated funds that hold money for specific purposes, including Gifts & Memorials (gifts given in honor or memory of friends and loved ones), our Communion Fund (which provides benevolence assistance to those in need). We also support United Methodist Special Sunday offerings, Family Promise, and other mission partners through additional contributions. In-kind donations, such as food, supplies for homeless outreach bags, and other needed resources, further extend our ministry without appearing in our regular budget. These gifts allow us to respond to needs, support our neighbors, and expand our mission beyond what our operating budget alone makes possible.