

SEVEN YEARS OF GIVING

A STUDY OF THE FINANCIAL HEALTH OF THE CHURCH

MARCH 1, 2011



CALVARY UNITED METHODIST CHURCH
STUARTS DRAFT, VIRGINIA

OVERVIEW

The Purpose of this Study

Calvary United Methodist Church has been blessed over the years to be in a very good financial position. Giving has always met need, and Calvary has grown greatly in both membership and ministry. The church has been able to pay off the note on the new Sanctuary early, giving it a \$3.7 million dollar facility that is debt free. It has over \$137,000 in cash reserves.

While giving has continued to increase, over the past two years Calvary has seen an annual cash shortfall of approximately \$20,000 per year. That has resulted in Calvary not being able to meet its annual Virginia Conference Apportionment commitments. Historically Calvary has paid 100% or more of contributions. During 2010 Calvary paid roughly 95% of its contribution to those general ministries and support of the United Methodist Church. The Calvary Finance Committee, as a part of their stewardship of the church finances, has undertaken this study of the giving and spending trends of the church over the past seven years. The seven year period was selected because Calvary installed the Power Church software in 2004. That has supplied seven years of solid data and greatly improved our ability to manage and report on our Membership, Contributions, and Accounting.

Several significant observations became evident as a result of the study.

- ***Membership has increased 26% in the last 11 years***

- ***Giving has increased 32% in the last 11 years hitting an all-time high of \$546,439 in 2010***

- ***34% of the Membership makes regular contributions, accounting for 90% of total giving***

- ***13% of the Membership contributes 60% of the total giving***

- ***Designated Gifts have increased impacting General Giving amounts***

- ***31% of all monies received to Calvary are given away directly to outside ministries***

- ***Calvary spends 56% of its funds on the congregation in the form of programs***

MEMBERSHIP

Membership at Calvary United Methodist Church

The membership of Calvary has **increased 26%** over the past eleven years, from 1999 to 2010 (*Figure 1*). This is directly opposed to membership trends at most other individual UM churches and the denomination as a whole. In 2000, the end of the Grimmer pastorate, membership had fallen to a low of **764**. During the Failes pastorate membership growth averaged 3% per year; increasing to **961** in 2010. If one looks at the pre-Grimmer membership high – 901 in 1996 under Creech - the annual percentage increase is **7%**.

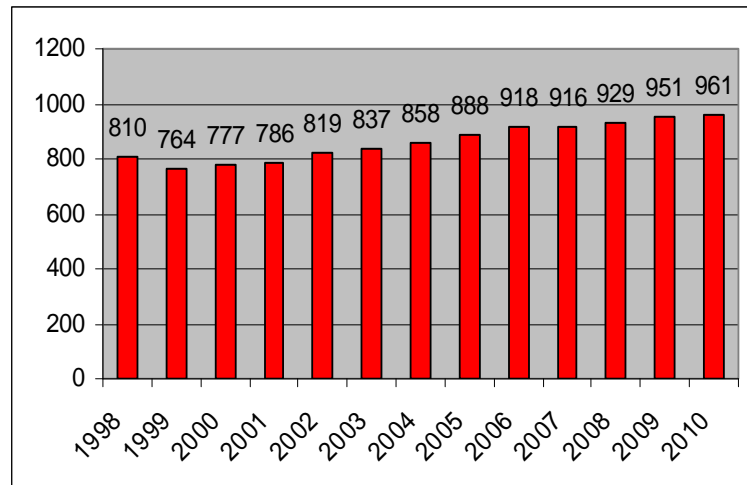


Figure 1 - Professing Membership 1998-2010

National Denominational Membership Trends

The Calvary membership growth is impressive, especially if one considers membership trends across the country during that same time period. From 2000 to 2009 the United Methodist Church in America reported an overall *decline* of -5%, from 8.251 million members down to 7.834 million (*Table 1*). Other mainline denominations also reported similar declines during the last decade.

The National Council of Churches' 2010 *Yearbook of American & Canadian Churches* reports membership gains in the Catholic Church, the Church of Jesus Christ of Latter-day Saints and the Assemblies of God, among others. However, the Lutheran Church and the Presbyterian Church reported significant declines, along with the United Methodist Church.

The Southern Baptist Convention, the nation's second largest denomination and long a reliable generator of church growth, also reported a decline in membership, down 0.24 percent to 16,266,920.

The Latter-day Saints grew 5 percent to 5,873,408 members and the Assemblies of God grew 1.27 percent to 2,863,265 members, according to figures reported in the 2010 Yearbook.

Table 1 - Church Membership 2004 to 2010

CHURCH MEMBERSHIP (In Millions)				
Church	2004 Membership	2010 Membership	Rank	% Change
Roman Catholic Church	66,407	68,115	1	3%
Southern Baptist Convention	16,248	16,228	2	0%
United Methodist Church	8,251	7,834	3	-5%
Church of Jesus Christ of Latter-day Saints (Mormon)	5,599	5,874	4	5%
Church of God in Christ		5,500	5	
National Baptist Convention USA	5,000	5,000	6	0%
Evangelical Lutheran Church in America	4,985	4,634	7	-7%
National Baptist Convention of America	3,500	3,500	8	0%
Assemblies of God	2,827	2,863	9	1.27%
Presbyterian Church (USA)	3,241	2,845	10	-12%
African Methodist Episcopal Church	2,500	2,500	11	0%
National Missionary Baptist Convention of America		2,500	12	
Progressive National Baptist Convention, Inc.		2,500	13	
Lutheran Church-Missouri Synod	2,513	2,337	14	-7%
Episcopal Church	2,320	2,057	15	-11%
Churches of Christ	1,500	1,639	16	9%
Greek Orthodox Diocese of North and South America	1,500	1,500	17	0%
Pentecostal Assemblies of the World, Inc.		1,500	17	
The African Methodist Episcopal Zion Church		1,400	19	
American Baptist Churches in the USA	1,434	1,331	20	-7%
Baptist Bible Fellowship International		1,200	21	
Jehovah's Witnesses		1,114	22	
United Church of Christ	1,297	1,112	23	-14%
Church of God (Cleveland, Tenn.)		1,072	24	
Christian Church (Churches of Christ)	786	1,071	25	36%

Membership as Percentage of Population

The United Methodists have long tracked membership as a percentage of the US population. Those numbers also show declines. The UMC reached a high of 6.5 percent of the US population in the 1950s. Since then that percentage has **fallen to only 3 percent of the population** (Table 2).

Based on census data, membership at Calvary United Methodist in 2000 was **9 percent of the Stuarts Draft population** (8,367). In 2010 CUMC membership is **10 percent of the Stuarts Draft population** (9,235).

Table 2 - Methodist Membership as Portion of U.S. Population

UNITED METHODIST LAY MEMBERSHIP					UNITED STATES POPULATION		
<i>EUB</i>	<i>METHODIST</i>	<i>TOTAL</i>	<i>% CHANGE</i>	<i>YEAR</i>	<i>POPULATION</i>	<i>% CHANGE</i>	<i>% UMC</i>
-	57,858	57,858	-	1790	3,929,214	-	1.5
-	65,181	65,181	12.7	1800	5,308,483	35.1	1.2
528	174,560	175,088	168.6	1810	7,239,881	36.4	2.4
10,992	257,736	268,728	53.5	1820	9,638,453	33.1	2.8
23,245	478,053	501,298	86.5	1830	12,860,702	33.4	3.9
38,992	855,761	894,753	78.5	1840	17,063,353	32.6	5.2
61,175	1,185,902	1,247,077	39.4	1850	23,191,876	35.9	5.4
141,841	1,661,086	1,802,927	44.6	1860	31,443,321	35.6	5.7
190,034	1,821,908	2,011,942	11.6	1870	38,558,371	22.6	5.2
270,032	2,693,691	2,963,723	47.3	1880	50,155,783	30.1	5.9
346,751	3,441,675	3,788,426	27.8	1890	62,947,714	25.5	6
423,699	4,226,327	4,650,026	22.7	1900	75,994,575	20.7	6.1
498,551	5,073,200	5,571,751	19.8	1910	91,972,266	21	6
608,519	6,140,318	6,748,837	21.1	1920	105,710,620	14.9	6.4
667,294	7,319,125	7,986,419	18.3	1930	122,775,046	16.1	6.5
663,817	7,682,187	8,346,004	4.5	1940	131,669,275	7.2	6.3
801,105	8,935,647	9,736,752	16.7	1950	150,697,361	14.4	6.5
763,380	9,884,484	10,647,864	9.4	1960	179,323,175	18.5	5.9
-	-	10,671,774	0.2	1970	203,211,926	13.3	5.3
-	-	9,519,407	-10.8	1980	226,545,805	11.4	4.2
-	-	8,853,455	-7	1990	248,709,873	9.7	3.6
-	-	8,411,503	-4.9	2000	281,421,906	8.7	3

The Graying of the UMC

Another important statistic is that the membership of Calvary is evenly distributed through age demographics. A 2009 study indicates that there is roughly the same number of members for each of the demographic age grouping (*Figure 2*).

This is an extremely important indicator of church health. For the past two decades the United Methodist Church has been concerned about the graying of its congregations. The graying and declining membership has led to numerous multi-million dollar ad campaigns in an effort to reach more people, particularly young ones. "Rethink Church" is the UMC's newest campaign targeting 19 to 34 year-olds who may not be familiar with the church or who are seeking to make their lives more meaningful. More than \$20 million in ads are being launched from 2009 through 2013.

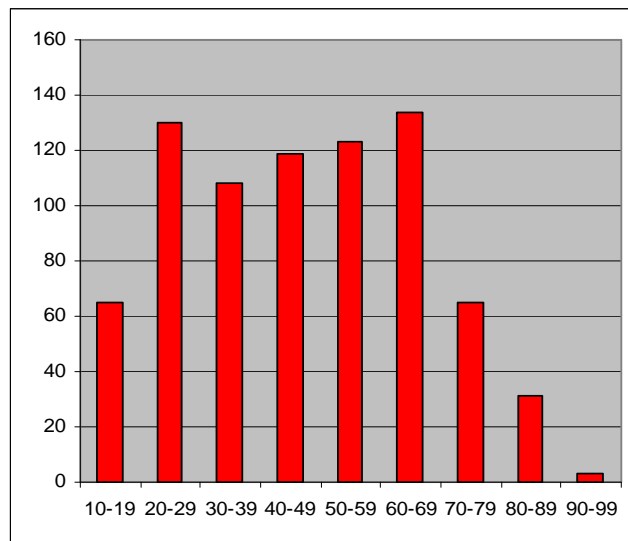


Figure 2 - Congregants by Demographics - 2009

An October 2009 study by the UMC also showed that, on average, UM members are dying faster than Americans¹. The report offers a new perspective on the reality of aging denominations. The United Methodist Church studied the death rates of Methodists and the general American population and found that the church is dying faster. The death rates for members of the nearly 8 million-member denomination are **about a third higher** than the national average, according to the "Pockets of 'Youthfulness' in an Aging Denomination" report.

In 2005, the United Methodist death rate was 134 percent of the U.S. death rate among those 15 years and older. According to the Lewis Center for Church Leadership, members in mainline denominations were younger than the general U.S. population in the 1960s. However, over the last several decades, membership has continuously grown older.

"There is no future for The United Methodist Church in the United States unless we can learn to reach more people, younger people and more diverse people. Reaching new populations – which tend to be younger and more diverse than traditional United Methodist constituents – needs to be a high priority."

*Rev. Lovett Weems, Director
Lewis Center for Church Leadership*

While death rates may not be exact indicators of age, the Center pointed out that they do help show patterns that should correspond generally to age, considering that 75 percent of deaths in recent years occurred among people aged 65 and older. Calvary appears to be doing a good job in the area of attracting younger congregants. But the church cannot rest on past success. It must continue to adjust its programs and outreach ministries in ways that will attract those younger persons.

ATTENDANCE

Attendance at Calvary United Methodist Church

Attendance numbers differ from membership numbers. In any given church, a percentage of the membership attends infrequently or not at all. Despite national trends indicating that church attendance is dropping along with overall membership numbers, Calvary United Methodist Church in Stuarts Draft has recorded mostly annual increases in attendance since the drastic fall in attendance during the late 90s. Attendance numbers are reported annually to the General Conference. These indicate the total number of people who were present for worship services held by the church, including special worship services.

During the Roy Creech pastorate, attendance rose from 13,000 to a high of 17,836. As Dr. Creech neared retirement, attendance slipped 8% to 16,433². Attendance fell significantly during the Jim Grimmer pastorate to a low not seen since 1987. From 1997 through 1999 attendance dropped 8% and 16% annually. (*Figure 3*). The 1999 attendance was reported as 12,825.

With the arrival of B. Failes, attendance turned and began to increase along with membership. In just two years, attendance rebounded to 17,410 in 2001. Record attendance was reported for each of the next five years, reaching an all-time reported high of 20,815 in 2006.

2007 showed a drop in attendance of 6% to 19,571. The drop of 1,244 equates to approximately 24 people. This was also the year that Conchita Holtz resigned her position as Assistant Pastor. Several issues occurred as a result of that departure which may have contributed to the drop in attendance that year.

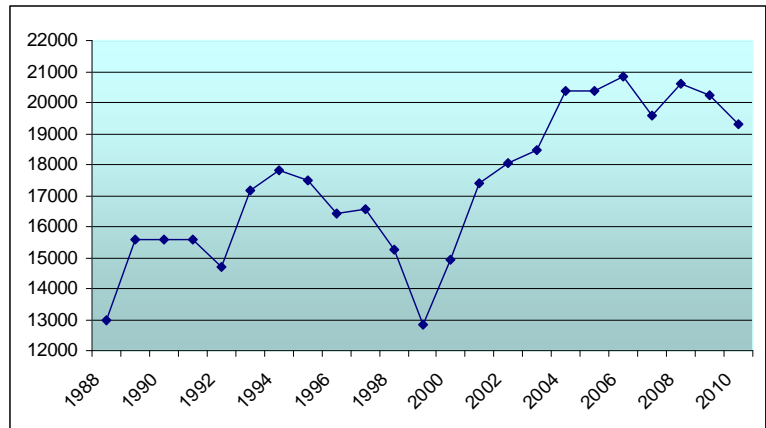


Figure 3 - Worship Attendance 1988-2010

As a result of the rapid increase in attendance in 2001 and 2002 the pastoral and staffing needs of Calvary changed. Full and part-time positions were added in pastoral service and ministry support. In 2001 the much needed Director of Programming (now titled Director of Spiritual Formation) was added. In 2003 the need for an additional pastor was clear. Calvary chose to hire two part-time Assistant Pastors instead of establishing an Associate Pastor position. For Assistant Pastors the church could interview and hire their own selected candidates and establish its own salary ranges. Under an Associate Pastor, the position is filled by the Bishop of the Virginia Conference and Calvary would be obliged to pay the minimum salary and benefits outlined by the Conference. As these two Assistant Pastors left to pastor their own churches, Calvary made the move of establishing an Associate Pastor position in 2007. The Bishop appointed Kristin Holbrook to Calvary in 2007. She eventually was ordained Elder in 2010.

Under the Failes/Holbrook pastorate attendance rebounded. 2008 reported 20,627 in attendance. 2009 dropped somewhat, down 2%, or 406 attendees. 20,221 attended services that year, a year that included a significant snowfall on one December Sunday. The average Sunday attendance for 2009 was 396.

2010 began with a continuation of bad weather, including two different major snows on the last Sunday of January and the first of February. For the first time in 11 years several services were canceled outright. Total attendance for 2010 was reported at 19,302. That is a drop of 5 percent. The average attendance for the other Sundays in January and February was 400. If weather had not affected those two Sundays the annual attendance could easily have been 20,000.

There are three weekly worship services at Calvary. On Sunday worship is held at 8:30 am and 11:00 am (*Figure 4*). There is also a regular Wednesday night service at 7:30 pm. Attendance at the 11 am Sunday service accounts for 59% of annual attendance (11,032), an average of 212 per Sunday. The 8:30 am service attracts 35% (6503), an average of 125. 1129 attended Wednesday night services (6% or about 22 per Wednesday).

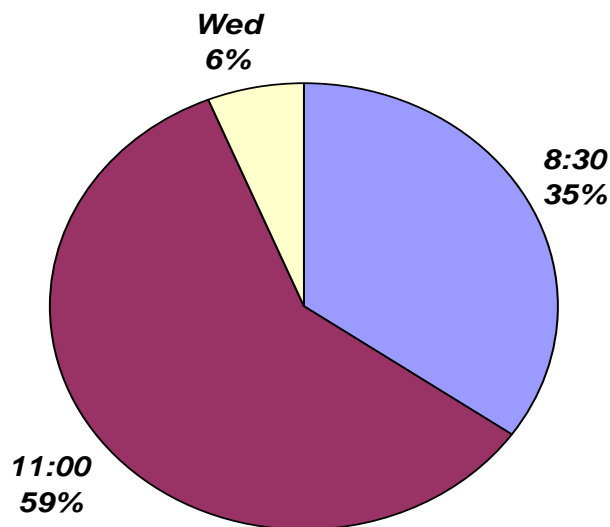


Figure 4 2010 Attendance by Service

While current attendance numbers do not quite average the 2000 stated ten-year goal of “500 per Sunday” in worship, Calvary continues to grow and remains healthy.

GIVING

Giving Units and Total Giving

Data Sources

Giving envelopes assist greatly in tracking and reporting giving trends. In addition, the adoption by Calvary UMC of the Power Church software in 2004 has allowed planners to mine data that also illuminates giving habits.³

Giving Units

Not all members give, as many give as family units. Envelope numbering accounts for that type of grouping. Therefore, the total number of Giving Units will not match the total membership. The total number of giving units has increased by 18% since 2007, while the membership has increased 4% over the same four years. (*Table 3*).

Table 3 - Total Giving Units Compared to total Membership

	2007	2008	2009	2010
Total Units	416	457	426	489
Membership	916	929	951	961

Table 4 shows annual giving ranges by Giving Units. *Table 5* shows the total number of Giving Units along with the number of Giving Units that give regularly. That number is compared to the average Weekly Attendance number. Those two numbers track more closely and seem to confirm that those who attend contribute to the programs and ministries of the church.

Table 4 - Giving Units & Annual Giving Range

Annual Range	2007	2008	2009	2010
0 - \$1	1	1	0	0
\$2 - \$200	159	177	146	216
\$201 - \$300	21	22	22	27
\$301 - \$400	21	24	27	22
\$401 - \$500	17	14	25	16
\$501 - \$750	36	44	29	34
\$751 - \$1000	26	20	26	20
\$1001 - \$1500	40	48	44	48
\$1501 - \$2500	42	48	49	45
\$2501 - \$5000	37	43	41	41
\$5001-\$999999	16	16	17	20

Table 5 - Regular Givers Compared to Attendance

	2007	2008	2009	2010
Giving Units	416	457	426	489
Regular GUs	161	175	177	174
Avg Attendance	377	397	396	378

Only **34 percent** of the Membership makes regular contributions, accounting for **90%** of the total giving. Further, **13%** of the Giving Units contribute **60%** of the total giving.

Giving Patterns

The membership of Calvary continues to be very generous. They continue to honor their commitment of supporting the church with their gifts and tithes. Giving over the past seven years has generally increased. Since the year 2004 giving has increased 32%, from \$414,400 in 2004 to \$546,439 in 2010 (Figure 5). Giving declined somewhat in 2006 and 2007, consistent with the decline in annual attendance. Giving has increased slightly each year from 2008⁴ through 2010, even in the midst of the Global Economic downturn.

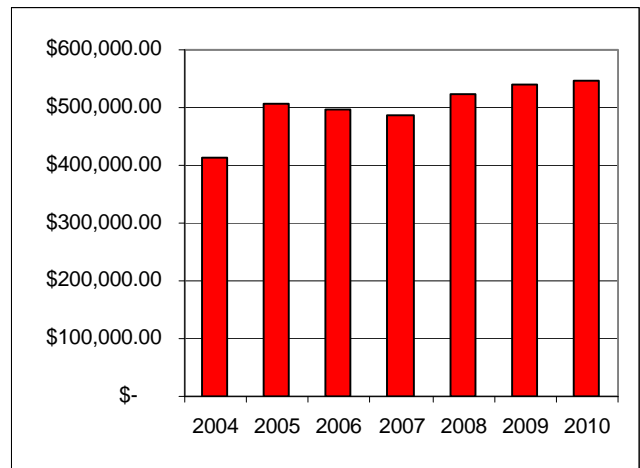


Figure 5 Annual Giving 2004 - 2010

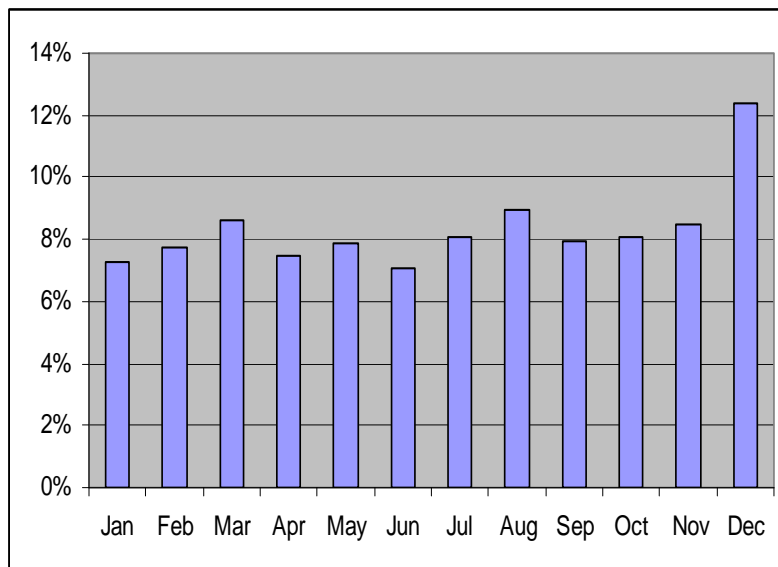


Figure 6 Monthly Giving as Percentage of Annual Total

Monthly Giving

Giving varies with the month of the year. Typically more gifts are received during the month of December. That is due to the increase in attendance numbers for the Christmas services, but also because many people make contributions for tax purposes as their personal annual income numbers become clear. In December 2010 CUMC received \$73,489 in gifts. Figure 6 shows the average amounts received per month over the past seven years. Appendix A shows a Table of Monthly Giving from 2004 through 2010.

Designated versus Undesignated Giving

During the past seven year period Calvary has received \$3,511,376 in giving. However, not all giving is undesignated. Many givers specify which ministry they wish their contribution to go to. This impacts the funding of ministries in various ways. If a large proportion of gifts are designated to specific ministries there is a risk that other ministries may not be funded properly. From 2006 through 2008 approximately 82% of all gifts were undesignated. In 2009 and 2010, although overall giving increased, the percentage of undesignated gifts dropped to 76% and 79%. The designated fund that has been most often specified by givers is the Food Pantry Fund. Gifts designated to that ministry have increased from \$6,767.07 in 2006 to \$68,242.27 in 2010. A detailed Table of Giving by Designated Fund for the past seven years is included in Appendix B.

Spending by Ministerial Area

There are 135 different funds currently listed in the Power Church system. For comparison purposes these funds have been combined into ministerial function areas.

1) Outreach Ministries: These funds are directly transferred to outreach ministries, such as Disaster Relief Funds, Heart Havens, World Communion Sunday, and the Society of St Andrews. There are at least 66 of these types of ministries.

2) Food Pantry: The Food Pantry is by far the most expensive single outreach ministry supported by the church. For this reason it is given its own charting.

3) Calvary Weekday School: The Weekday School has been serving the community for over three decades. It is the only outreach ministry that has a full time paid position. For this reason it is given its own charting.

4) Administration: These funds are for general administration of the church including some pastor and staff compensation, equipment, supplies, etc.

5) Education: These funds support education and nurture programs aimed at the spiritual development of the congregation. It includes some staff compensation, curriculum, supplies, fees, etc.

6) Worship: These funds include a portion of pastor compensation, music costs, bulletins, candles, etc.

7) Pastoral: these funds include a portion of pastor compensation covering spiritual care and support, counseling, and visitation.

8) Giving to Fellowship Programs: These are funds used to support a variety of Fellowship Groups, such as Youth, UM Women, and UM Men.

9) Giving to Facilities Maintenance and Improvement: These funds go directly to building maintenance and repair, capital improvements and utilities.

When combined in this manner the distribution of giving is shown in *Figure 7*.

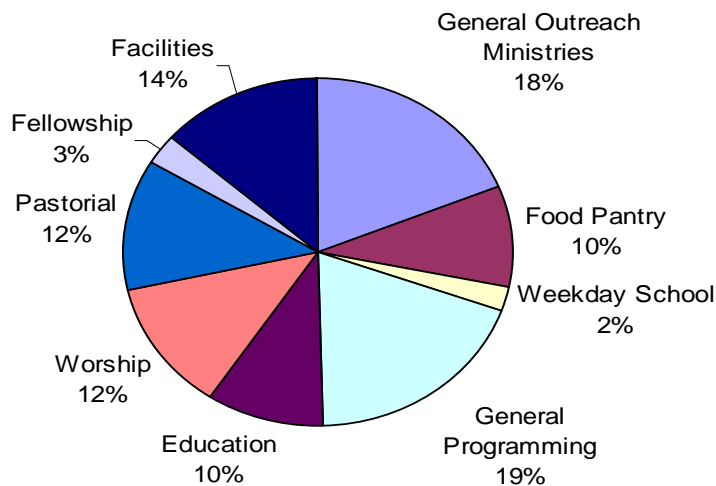


Figure 7 Spending By Ministry Area

Certainly many of these ministries overlap one another; and they could be grouped in different ways. Fellowship, for example, occurs in every aspect and area of our ministry. In this grouping the funds spent on Fellowship are outside of typical church ministry efforts, including volleyball teams, softball teams, The Lunch Bunch, etc. Fellowship is a big part of the choir's ministry but in this grouping those funds have been assigned to the Worship category.

The purpose here is to group spending into logical areas; not to be perfect in every designation. By applying this grouping to the spending of the church one gets the sense of where Calvary places its emphasis of ministry. One would hope to see a balance of spending; supporting both the nurturing of the congregational family and its ministry efforts in support of mission and outreach.

Calvary is indeed fortunate in that it has no facility debt. The **\$3.7-million dollar Calvary facility** is paid for. While that does require continued maintenance and care, it does not place a debt retirement burden on the church. In 2010 Calvary spent **14% of its funding on its facilities** in the form of capital improvements, maintenance and utilities (\$75,426).

Calvary has chosen to take advantage of their financial position and has become very generous in **outside giving**. The most notable example of this is the Calvary Food Pantry. In 2004 and before, Calvary had a small food closet that was supported by direct product donation and money from the Caring and Sharing Fund. In 2005 that began to change with an increase in the number of persons dropping by the church requesting food support. The Outreach Committee embraced the rising need and began to expand the closet. As the closet grew into a pantry, so did the number of requests. In 2006 there was \$6,713 in designated giving for the Food Pantry. In 2007 that amount doubled. It nearly tripled the following year and in 2009 \$55,458 was given as designated gifts. In the year just completed, 2010, \$68,242.27 was given directly to the Food Pantry. That accounts for **12.5% of all giving** to Calvary. It should be pointed out that the Outreach Committee has also established a number of connections with area businesses for donation of food product and services. Through their excellent work the Food Pantry is now a \$100,000-a-year ministry serving over 2000 persons-in-need per month and creating over 1200 volunteer ministry hours for Calvary members and the community.

The Calvary Weekday School was established in 1975 with the purpose of helping three and four year old children prepare for kindergarten. Since then over 750 children from the Stuarts Draft community have learned socialization skills and basic learning skills. It is the only outward ministry that has a staff member paid directly from CUMC funds in that the Director/Teacher position for the school is CUMC staff. Other paid teachers and aides for the school are paid for by school tuition and gifts.

Calvary also gives directly to a vast number of ministries both as a part of the Monthly Mission Focus and as a part of our connectional giving to the United Methodist Church in the form of Apportionments. In 2010, giving to all the General Outreach Ministries and Missions accounted for \$103,950.

If one combines these three areas of Outreach ministry Calvary is giving away – directly to other outside ministries – **31% of all monies received** (\$169,250).

Calvary spends **56% of its funds on the congregation** in the form of programs, education, worship, pastoral care, and creating fellowship opportunities (\$307,951). With 961 members in 2010, that means Calvary is spending **\$320.45 per congregant** per year.

OPPORTUNITIES

Our ministries are beginning to stretch us financially. Calvary is not in jeopardy, but where once we moved into new ministries without any thought of the financial impact, we now must re-examine what ministries we support. The changing economy and financial needs of our congregation are a factor, yet the tremendous needs of our community are also factors. We will likely be faced with looking at ministries with new eyes and criteria. Another way of saying it may be this: where once Calvary did many things, perhaps we need to determine if we must do fewer things, and do those things better. In the end the congregation will have to make choices. Do we eliminate some ministries? Do we increase our giving commitments? Do we challenge ourselves and move to a new level of sacrificial giving?

Some possible approaches include:

Educate our congregation on the spiritual aspect of giving. Suggest that congregants give at some percentage level, and encourage them to increase that level as the years go by. This would give Calvary a more consistent income base which could be helpful in planning future budgets.

Encourage more members to contribute on line. This is not only convenient for many people, but it also assists them in making contributions on Sundays when they are away.

Budgeting is a vital part of managing the funds given to the church. We suggest looking at our budget and see if it would be feasible to break parts of it out for payment in ten months - i.e. conference apportionments. That might ease some of the pain at year-end. We would only need to be certain we have sufficient cash available to take care of the payrolls, payroll taxes, utilities, insurance premiums, etc. We might lose a bit of interest income, but that is likely not material.

If we are going to teach our church to meet their commitment to the ministries of Calvary, we must also meet our commitments to the ministries of the Virginia Conference. We must be prepared to have paid six months of the Conference Apportionments by the end of June.

APPENDIX B

Giving By Designated Fund 2004 Thru 2010

	2004	2005	2006	2007	2008	2009	2010
Grand Total	415,033	506,501	496,377	487,599	522,643**	539,239	546,439
Fund Description					595,376		
General Fund	299,141	372,030	397,527	398,891	427,779	410,070	430,107
Initial Envelope	278	311	359	239	317	332	366
Feed & Seed*	921	1,081	1,859	816	980	745	637
Discipleship Resources		207	30				
Office Supplies Reimburse		229	5	200	10		
Special Orders Reimburse		465	154				
Vacation Bible School*	221	476	828	1,042	1,040	1,180	1,010
Calvary Weekday School		40	25			1,856	350
Small Group Studies		270	446	192	42		232
Sunday School*						1,103	4,055
Children's Ministries					50	50	
Youth - Senior High*			800		833	600	58
Youth - Middle School			1,210	475	290	20	
United Methodist Women*						183	455
United Methodist Men*						54	480
Building Fund*	175	5,740	1,270	4,670	807		
Capital Improvements*	10,547	35,817	14,410	28,521	15,699	19,481	12,112
Building Equipment					1,254		
Landscaping	100						
Roof Fund*	60,979	3,074					
Use of Building	651	1,934	2,239	2,556	2,186	1,805	1,411
Anniversary Celebration	4,830	106	40		5		
Kitchen Equip & Supplies*	308	183	227	242	244	293	1,459
Church Maintenance			13,349			140	
Lawn Party Fund	306		107	50	61	35	
Funeral Meals*				250	110	26	131
General Memorials*	1,680	4,225	1,635	1,310	1,528	430	2,745
Hymnal Memorial	445		25				
Sound System Memorials			625		535	10,799	
Hermie Tanner Pew Memorial		630	600				
Honorariums			10	110	1,508	1,490	50
Bequests					72,733		
Food Pantry*		1,896	6,767	12,611	33,714	55,459	68,242
Caring & Sharing*	9,571	11,528	10,253	6,713	9,197	8,170	5,703
Missions Outreach - General*	424	1,964	3,450	7,178	4,425	3,975	1,571
Heart Havens	876	202	101	300	335	596	129
Disaster/Flood Relief	3,080			200	145		
Human Relations Day	56	121	149	158		196	102
LYFE/Solid Rock Cafe	40			126			

	2004	2005	2006	2007	2008	2009	2010
Native American Awareness	74	107	127		251	118	190
One Great Hour of Sharing	615	226	443	237	210	438	1,483
Peace with Justice	59	75	144	75	64	111	105
United Methodist Student Day	32	72	84	47	110	86	94
Virginia UM Home	51	18		5			
World Communion Sunday	70	106	170	212	221	121	91
Christian Education Sunday			42		109	5	
Lovekamp Endowment Fund	30	20,056					
Voices of Youth	30		1,823	50			
Weekday Religious Education	488	115	760	60	380	195	
Henry Fork Center				80	12	144	74
Society of St. Andrew	82		78	1,141	165	98	5
Kits for Conference	20	283			321	55	23
Casa De Amistad	33		52	98	252	23	15
Project Transformation	360	213	25	316			
Jubilee Project (Sneedville)	840	45	2,144		293	1,012	510
Steve Hodges, Missionary	40						
Habitat for Humanity	3,505	2,139					
Youth Services Fund	332			762	576	372	
Joy of Life		25	390	127	384	60	515
Adults in Mission				150			
All God's Children		25	115	346	68	218	15
Comfort Care for Women			60	60	95	183	80
Tsunami Relief		4,270					
UMCOR		12,418	137	170	1,375	5	3,897
Samaritan's Purse	77	73	255	208	169	77	43
Rebuilding Together							136
Youth Missions						2,292	877
Highland Support Project			400	1,000	1,800	2,200	2,400
Guatemala Mission Trip		890	2,145				
Sneedville Mission Trip		3,762	955	150	150	260	50
Mission Trip Fund Raising			1,830	6,635	6,851	7,881	1,633
Choir Expense			32	50	250		
Altar Flowers	1,578	1,307	1,460	1,225	970	1,390	830
Hymnals / Bibles	815	61	71	745	250		
Candles/Spec Bulletins		54					
Advocate	10	110	15				
Children's Day	390	676					
Lillies/Spring Mix	390	330	630	380	440	484	390
Poinsettias	790	740	680	640	384	471	300
Office Equipment	20		5,972				
Special Designation	9,182	7,681		3,831	2,576	1,338	376

	2004	2005	2006	2007	2008	2009	2010
Interest Income-CD's	198	58					
Church History Books		2,115	27				
Dinners & Programs		655	16,378	385	335	373	254
Trips, Tours & Events				1,100			
Gift in Kind - Office Supplies	63	1,322		22	4		323
Gift in Kind - Maintenance	151	57	270	6	323	77	305
Gift in Kind - Worship		24	6	5	32	27	4
Gift in Kind - Bloodmobile					65	57	17
Gift in Kind - Designated Giving		67		431	12		
TLC - Alaska	80	65	60				
Andrew Howell Fund		3,735					

* Fund includes Gifts In Kind, Memorials and Honorariums

** During 2008 CUMC received a minus the \$72,732.80 special bequest. The annual total shown is minus that bequest.

ENDNOTES

¹ "United Methodist Members Dying Faster than Americans," Audrey Barrick, 10/24/2009, SeekAndFind.

² Dr. Roy Creech reported 15,600 in attendance for each of the years 1989 through 1991. He indicated to church leadership that the number was an estimate since no formal method of counting was in place at that time. For the year 1992 ushers made formal counts of each service.

³ Data for this report was also gleaned from annual reports prepared by former Treasurer Keith Lovekamp, which are stored in the church's Resource Room.

⁴ In 2008, Calvary received a \$72,732.80 bequest. The actual annual income for 2008 is therefore \$595,374. However, for the purposes of comparisons, the bequest has not been included in the Giving tables.

The foregoing information was compiled by Bill Betlej, Keith Lovekamp and Walter B. Failes, Jr.
for the Finance Committee of Calvary United Methodist Church. 2011 (v5)