


# Calvary UMC

## 2026 ANNUAL REPORT
## & 2027 NARRATIVE BUDGET

***Acknowledgements***

*Aerial photography by Michael DeMattia. Ministry and mission photography by John Mitchell and members of the Calvary congregation.*

# INTRODUCTION

Dear Calvary Family,

A year ago I wrote to you as someone still learning names. Now I write as your pastor of more than a year, and I have seen up close what this congregation does with what it is given.

This booklet tells that story. In the pages ahead you will find the values that shape our life together, a look back at 2026, and our budget for 2027. You will also find a narrative budget, which shows how your giving becomes worship, faith formation, care for one another, partnership with our neighbors, and mission in Frederick and around the world. The closing pages share how to make your commitment for the coming year and how gifts to our Trust and legacy funds care for Calvary's future.

So, as you read, I hope you will see more than just numbers. I hope you will see the people and the ministry your generosity makes possible.

Thank you for your faith and your generosity. It is such an honor and privilege to be your pastor and to join you on this journey to be light for our city.

With gratitude and hope,
Dr. Hutton



# Mission & Vision




In this community of faith, Calvary is called to be a Light for the City, shining Christ's love through acceptance, hospitality, fellowship, community, and service. These five values guide our discipleship and our shared mission: to nurture spiritual growth, embody compassion, and share God's light with everyone who enters our doors and everyone who lives beyond them.

The numbers in the pages ahead are more than dollars received and spent. They are worship offered, disciples nurtured, neighbors served, and hope shared.

Every gift entrusted to Calvary makes that ministry possible. As you read, may you find gratitude for what God has done this year, confidence in the ministry we share, and a place for yourself in what comes next.



# SHINING TOGETHER

"Living Out Christ's Love Through Community"

**Five values that shape how we follow Jesus, and how we welcome, grow, and serve as one church family.**

**Acceptance.** Discipleship at Calvary begins with open arms. As a Reconciling Congregation, we are a community of welcome, affirmation, and love for all. Whether you are new to faith or have walked with Christ for years, there is a place for you here.

**Hospitality.** We make room for people from every walk of life to live and grow in community. That means a place where it is safe to ask questions, voice doubts, and grow at your own pace.

**Fellowship.** No one follows Jesus alone. In small groups, Bible studies, and shared meals, we build the friendships that encourage us and hold us up.

**Community.** Discipleship does not stop at the church walls. We carry these values into our neighborhoods, workplaces, and schools, and into our partnerships across Frederick.

**Service.** As we follow Jesus, we are called to serve. From packing meals to building beds, we put faith into practice, in our church family and far beyond it.





# A YEAR OF SHINING TOGETHER

We began 2026 by celebrating our vote to become a Reconciling Congregation, and that welcome shaped the whole year.

**IN WORSHIP AND CHURCH LIFE**

- Received 15 new members and celebrated 4 confirmations
- Celebrated 5 baptisms
- Walked through Lent with self-guided prayer stations
- Started 2nd Sunday Potlucks, a new monthly table for the whole church family
- Added studies alongside our Missions and Love Offerings, so we understand the faith behind the work
- Carried Christ's welcome into the city at the Frederick Pride Festival and In The Streets

**IN MISSION**

Each month Calvary took up one mission partner and gave both money and hands. Through September, those monthly offerings came to more than $16,000, already more than all of last year.

- 10,000 meals packed for Rise Against Hunger
- 21 beds, with bedding, delivered to Henderson Settlement
- 41 coats for Beyond Shelter and 70 sets of pajamas for Heartly House
- A bed build with Sleep in Heavenly Peace
- Food, school supplies, and hygiene kits for the Frederick Food Bank, United Way, and UMCOR

**IN OUR CHURCH HOME**

Our Trustees upgraded the sanctuary sound system, replaced key heating and cooling equipment, and refreshed the main corridor of the Parish Hall among many other behind the scenes fixes.

# 2026 IN REVIEW



## WHAT WE PLANNED & HOW WE DID

**THROUGH SEPTEMBER:**

- Income: $449,111. To date that is $5,411 ahead of what we planned.
- Expenses: $485,791. That is $3,717 under our budget.
- Mission Shares: paid in full every month, $66,415 so far and on pace for $88,553 this year, all from regular giving and with no fundraisers.

## WHAT SURPRISED US

**Utilities.** A hard winter and rising rates meant that by August we had spent what we budgeted for the whole year. Our Trustees have since signed a new natural gas contract at a lower rate and moved our IT support, saving about $400 a month.

**Staffing.** While we search for a Director of Music Ministries, guest organists and interim musicians have led us well. The unfilled salary covered those costs and kept our expenses on budget.

Through it all, your faithful giving kept Calvary on solid ground. Thank you for carrying this year with us.



# OUR 2027 BUDGET

Calvary's operating budget for 2027 is $710,000. That is $57,323 more than this year, an increase of 8.8%.

| Area | Amount | Share |
|---|---|---|
| Staff & Benefits | $380,750 | 53.6% |
| UMC Mission Shares | $96,086 | 13.5% |
| Building Care & Insurance | $86,729 | 12.2% |
| Utilities | $73,413 | 10.3% |
| Administration & Technology | $46,634 | 6.6% |
| Worship, Music, Education, & Programs | $26,388 | 3.7% |
| **Total** | **$710,000** | |

## WHAT IS GROWING, AND WHY

- Staff & Benefits, up **$21,787**. A cost-of-living raise for our staff, rising medical benefits, and a fully funded full-time Director of Music Ministries.
- Utilities, heat, light, and water, up **$18,913**. This year taught us what it really costs to keep our buildings warm, cool, and open all week, and we have budgeted for it.
- UMC Mission Shares, up **$7,533**. This is our share in the United Methodist connection. Like every United Methodist church, Calvary partners with the Baltimore-Washington Conference to support pastors, new churches, disaster relief, and mission around the world that no congregation could do alone.
- Program Ministries and office expenses, up **$11,653**. Fellowship, worship, and the tools that keep us connected.

Small savings in other lines bring the total increase to **$57,323**.

This is a budget for a growing church. It keeps faith with the people who serve here, and it tells the truth about what ministry costs.

# SOURCES OF INCOME

Based on this year's giving, we expect to receive about $649,200 in 2027. Here is where it comes from and the one step that brings us to a balanced budget.

| Source | Amount |
|---|---|
| Offerings & Gifts | $613,595 |
| Investment Income | $23,110 |
| Use of our Facilities | $12,510 |
| **Total Expected Income** | **$649,215** |
| **Our Step Together*** | **$60,785** |
| **Balanced 2027 Budget** | **$710,000** |

**About $5.25 a week from each giving household*

The budget reflects a growing church: a cost-of-living increase for the staff who lead our ministries, a new Director of Music Ministries, and the rising cost of heating and lighting a building our neighbors use all week.

Giving at Calvary grew in 2026. So we believe we can take this step together.

If every giving household added about $5.25 a week, we would have a balanced budget for 2027.



# NARRATIVE BUDGET

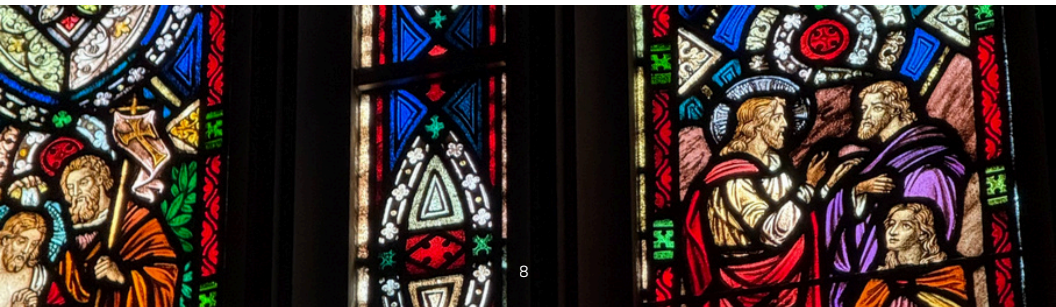
A narrative budget goes beyond the numbers on a spreadsheet. Instead of listing salaries, utilities, and program costs, it shows what those dollars do.

- Salaries are for administrative, pastoral care, preaching, teaching, leadership, and care of the building.
- Utilities are warm, lit rooms for worship, fellowship, and our community partners.
- Program and mission dollars are lives changed and hope shared.

Each of the five ministry areas below includes its own program costs, along with its share of the staff time, building care, and office support that make it possible.

| 2027 Narrative Budget | Amount | Share |
|---|---|---|
| Worship & Music | 237,349 | 33.4% |
| Mission in the World | 140,159 | 19.7% |
| Education & Leadership | 129,738 | 18.3% |
| Community Partnership | 106,440 | 15.0% |
| Fellowship & Caring | 96,314 | 13.6 |
| **TOTAL** | **710,000** | **100%** |

The pages that follow tell the story of each one.



# WORSHIP & MUSIC



***Gathering in God's Presence***
**2027 Allocation: $237,349 (33.4%)**

At the heart of Calvary's life is worship. Every Sunday, in Advent and Lent, at Christmas and Easter, and at baptisms, weddings, and funerals, we gather to meet God and to sing our faith.

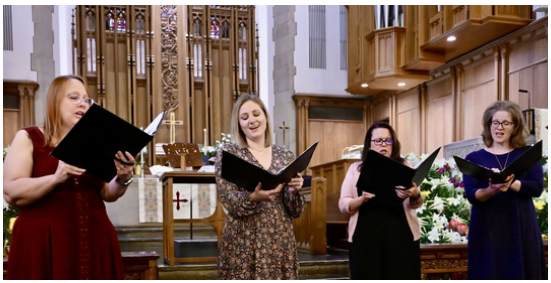
**Staff Leadership:** Our pastor leads preaching, sacraments, and worship planning. Our 2027 budget fully funds a Director of Music Ministries to lead our choirs, handbells, and concerts.

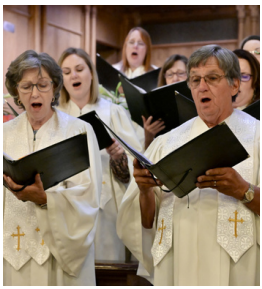
**Music Ministry:** From children's choir to handbells to our concert series *(which is completely grant-funded, by the way)*, music at Calvary reaches well beyond Sunday morning and into the wider Frederick community.

**Space and Supplies:** Bulletins, communion elements, and a newly upgraded sound system help every person take part, from the front pew to the seats under the balcony.

**This year:** About $100,000 of this area supports music leadership and music ministry, our largest single investment in worship for 2027.

Your giving keeps Calvary's sanctuary filled with prayer and song every week.





# EDUCATION & LEADERSHIP



***Forming Disciples of All Ages***

**2027 Allocation: $129,738 (18.3%)**

Faith formation lasts a lifetime. At Calvary we invest in children, youth, and adults so that each can live out their faith in Frederick and beyond.

**Children's Ministry:** Led by our Director of Children's Ministries, Sunday School, Vacation Bible School, and our nursery give our youngest disciples a place to belong.

**Youth Ministry:** Our Director of Youth Ministries leads weekly gatherings, retreats, and mission trips that guide young people toward a faith of their own.

**Adult Discipleship:** Bible studies, small groups, and our Discipleship Pathway help adults grow and find their place in ministry.

**Leadership Development:** Our pastor and Administrative Council equip lay leaders to guide Calvary's mission.

**This year:** We celebrated 4 confirmations, 5 baptisms, a tremendous Vacation Bible School celebration, and sent our youth to serve at Henderson Settlement.

Every gift to this area plants faith that grows across generations.







# FELLOWSHIP & CARING

***Strengthening Our Church Family***
**2027 Allocation: $96,314 (13.6%)**

We believe discipleship shines brightest when we share life together, with care in times of need and joy in times of celebration.

**Congregational Care:** Our Part-Time Pastor of Visitation visits and cares for our homebound members. Our Senior Pastor also offers visitation, counseling, and presence in moments of grief and crisis. Both are continually working to train and equip our lay leaders in care and visitation.

**Fellowship Gatherings:** From 2nd Sunday Potlucks to the Holiday Bazaar, the Women's Tea, and the Easter Egg Hunt, we gather across generations.

**Care Ministries:** Prayer shawls, devotionals, and bereavement luncheons carry Christ's compassion in ways people can hold.

**Support Staff:** Our Office Administrator keeps the church family informed and connected.

**This year:** We started 2nd Sunday Potlucks, a new monthly table for the whole church family.

Your generosity makes sure no one at Calvary walks alone.





# COMMUNITY PARTNERSHIP

***Sharing Light in Frederick***

**2027 Allocation: $106,440 (15.0%)**

Calvary is more than a church building. We are a gathering place in downtown Frederick, with doors open to neighbors, partners, and friends.

**Partnerships:** We host AA, Red Cross blood drives, and community concerts, and we show up for our city at the Frederick Pride Festival and In The Streets.

**Calvary Weekday School:** For more than 60 years, our Weekday School has served young families in the city.

**Facility Stewardship:** Caring for our sanctuary and campus keeps our space safe and ready for everyone who gathers here.

**Staff Support:** Our Office Administrator and Custodian coordinate building use and care.

**This year:** Our doors were open seven days a week for worship, school, recovery groups, blood drives, and concerts.

Every dollar here strengthens Calvary's place as a trusted neighbor.



# MISSION IN THE WORLD



*Extending Christ's Light to the World*

**2027 Allocation: $140,159 (19.7%)**

Our mission stretches beyond Frederick to impact lives across the globe. Calvary is committed to serving neighbors near and far through hands-on service and global partnerships.

**Local Outreach:** Partnerships with the Frederick Rescue Mission, Sleep in Heavenly Peace (SHP), Student Homeless Initiative Partnership (SHIP), and Beyond Shelter, just to name a few, address immediate needs in our community.

**Global Outreach:** Through Volunteers in Mission, Rise Against Hunger, Henderson Settlement, and the United Methodist Committee on Relief, we respond to crises and needs worldwide.

**Mission Shares:** Through the United Methodist connection, we support leadership development, global health, new church starts, and relief work across the world.

**Staff Leadership:** Our pastors and mission team coordinate opportunities for hands-on service, ensuring Calvary's light extends far beyond our city.

Your giving equips Calvary to be the hands and feet of Christ, feeding the hungry, sheltering the vulnerable, and sending light into places of deepest need.





# COMMITMENT

Every gift given to Calvary shines light into our community and the wider world.

As we prepare for 2027, we invite you to prayerfully consider your giving and to complete a 2027 Giving Commitment Card. There are three ways to make your commitment:

- Bring your card forward on Consecration Sunday, November 22.
- Return it to the church office, or place it in the offering plate at any worship service.
- Make your commitment online through www.calvaryumc.org or the QR code below.

You can also set up a one-time or recurring gift online at www.calvaryumc.org.

Your generosity sustains our ministry and strengthens our witness. We are deeply grateful for your commitment.



# BUILDING A BRIGHT FUTURE



Calvary is blessed with the Calvary Trust, a fund dedicated to the care and improvement of our church home. Managed by our Trustees, it keeps our building safe and ready to serve Frederick for generations to come.

Because the Trust carries major repairs, our operating budget can stay focused on worship, discipleship, and mission. In the past year the Calvary Trust and our Trustees have:

- Upgraded the sanctuary sound system, so worship can be heard clearly from every pew, including under the balcony - $25,000
- Replaced the condensate pump that keeps our boilers running through the winter - $54,000
- Repaired the air handler that cools the sanctuary - $6,000
- Installed new air conditioning in the Baker Center - $25,000
- Refreshed the main corridor of Parish Hall - 3,000
- Piano Tuning - Trustees covered half of the cost - $5000

Together, these projects came to **$118,000**.

These improvements were possible because people before us gave with the future in mind.

Gifts to the Calvary Trust can be made at any time. Calvary's invested funds are held at RS Will in downtown Frederick. To make a gift, contact RS Will at (301) 360-4477, or call the church office at 301-662-1464 and we will help you connect.

# LEGACY GIVING

A legacy gift lets your generosity keep working long after you make it. Gifts to Calvary's invested funds are held permanently, and the income they earn supports ministry year after year.

For generations, those gifts have cared for our building. We already have a start on caring for our people as well. The Wyngate Fund, created from the sale of our former associate pastor's parsonage, provides about $18,500 a year toward our operating budget.

In 2027, our leaders will bring forward a plan to grow the Wyngate Fund into a Staff Salary Fund. As the way people give continues to change, its income will help ensure Calvary always has the staff to lead the ministries that happen inside these walls.

You can be part of both. You may give to the Calvary Trust for the care of the building or to the Wyngate/Staff Salary Fund for the people who serve in it. You may also include either in your will or estate plans.

Before making a legacy gift, we encourage you to talk with your financial advisor or estate planner about the way of giving that best fits your plans. Calvary's invested funds are held at RS Will in downtown Frederick, and your advisor can work with them directly.



# WE ARE HERE TO HELP



If you have a question about your giving, this report, or Calvary's finances, these are the people to ask.

**Rev. Dr. Beth Hutton, Senior Pastor**
Questions about the annual report, Narrative Budget, or the Mission & Ministries of Calvary
bhutton@calvaryumc.org 301-662-1464

**Rick Miller, Treasurer**
Questions about the budget and Calvary's finances
treasurer@calvaryumc.org

**Sharon Brown, Financial Secretary**
Questions about your giving record, statements, or your commitment
finance@calvaryumc.org 301-662-1464
Office Hours 9 a.m. - noon

**Cathy Baker, Office Administrator**
General questions and help connecting with the right person
office@calvaryumc.org 301-662-1464
Office Hours M-Thur 9 a.m. - 3 p.m.

**RS Will, Calvary's Investment Firm**
Gifts to the Calvary Trust and legacy gifts
154 A North Market Street, Frederick, MD 21701
thewillgroup@rswill.com (301) 360-4477



131 West 2nd Street
Frederick, Maryland 21701
301-662-1464

WWW.CALVARYUMC.ORG