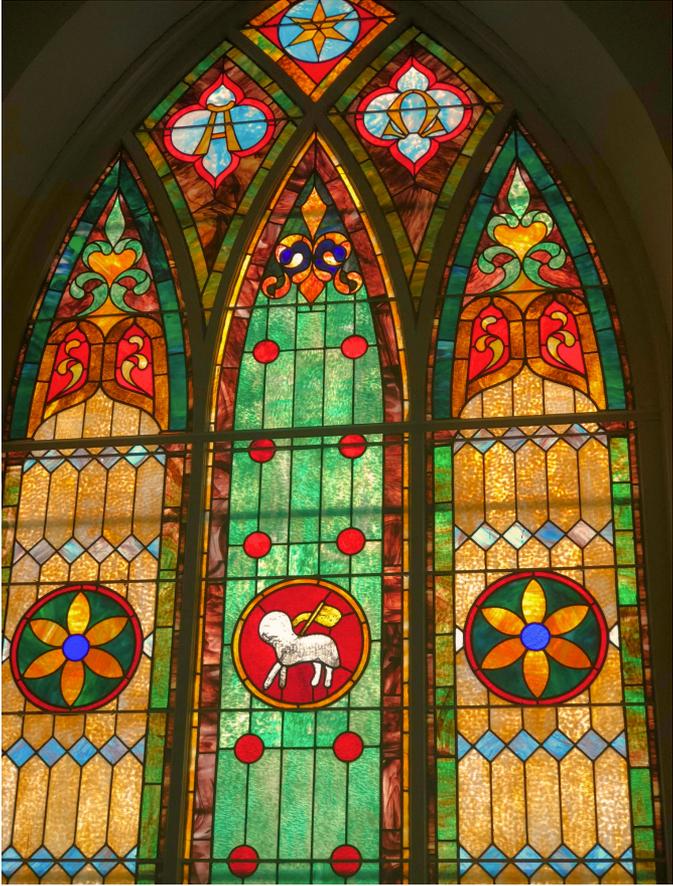


GLIMPSES OF GRACE

Reflecting God's Grace Through Our Gifts: Time, Talents, and Treasure for Today and Tomorrow.



CALVARY UMC GAMBER
NARRATIVE BUDGET

2025

Mission & Vision

In this community of faith, Calvary Gamber is blessed to witness Glimpses of Grace through a discipleship that reflects our core principles: acceptance, hospitality, fellowship, and service. These values shape our shared journey and support our mission of fostering spiritual growth for every individual. As a church family, we are committed to offering guidance and encouragement, helping each person grow closer to God and live a life of purpose and compassion.

This 2025 Narrative Budget reflects our commitment to stewarding resources that sustain and expand our ministries. Every dollar entrusted to Calvary supports our call to serve, welcome, and nurture, providing opportunities for all to experience God's grace through worship, fellowship, and outreach. As you review this budget, may it reveal not only numbers but the tangible ways we seek to embody our faith and share God's grace in the world.

HEART OF GRACE

"Where Love Radiates, Lives Transform"



ACCEPTANCE

Our discipleship system begins with open arms and a welcoming heart. We embrace individuals wherever they are on their spiritual journey. Whether you're a newcomer exploring faith or a long-time member seeking growth, you'll find acceptance and understanding here.

HOSPITALITY

We create an environment of hospitality where people from all walks of life can find space to live and grow in community.

Spiritually, where individuals feel safe to ask questions, share their doubts, and express their faith.

Our discipleship leaders and mentors are approachable and compassionate, fostering an atmosphere where everyone can learn and grow at their own pace.

FELLOWSHIP

Discipleship is not a solo endeavor. We encourage individuals to participate in small groups, Bible studies, and other fellowship opportunities. In these settings, you'll build meaningful relationships with others who are also on their discipleship journeys. These connections provide support, encouragement, and a sense of community as you grow in your faith.



COMMUNITY

Discipleship isn't limited to the church walls. We encourage individuals to engage with the broader community, applying the principles of acceptance, hospitality, fellowship, and service in their daily lives. Through community engagement, we live out our faith and become agents of positive change.



SERVICE

Service is at the heart of discipleship. We believe that as we follow in the footsteps of Jesus, we are called to serve others.

Our discipleship system includes opportunities for individuals to engage in acts of service, both within our church family and in the wider community. Service projects and outreach initiatives provide practical ways to live out our faith.



GLIMPSES OF GRACE

In this community, our discipleship system is a Glimpse of Grace—a dynamic and inclusive journey that empowers individuals to grow in their faith, deepen their relationship with God, and live out the values of acceptance, hospitality, fellowship, and service.

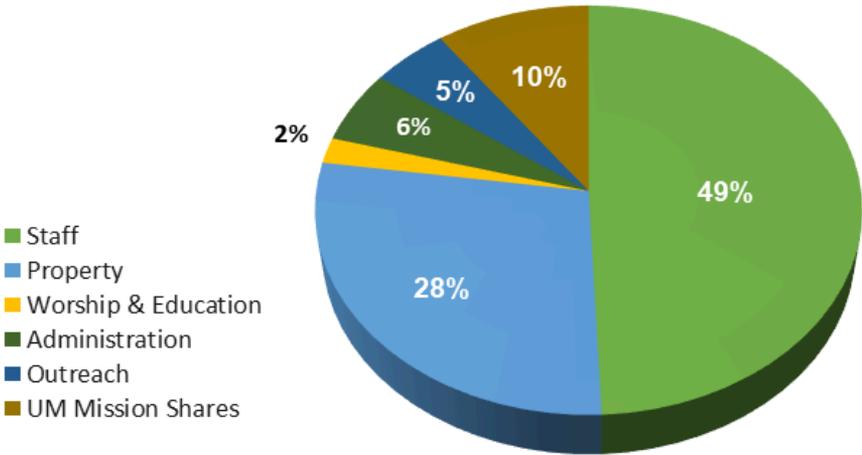
Whether you are just beginning or have been on this path for a while, we are here to walk alongside you, offering support and guidance every step of the way. Together, we journey toward a closer relationship with God and a life rich in purpose and compassion.



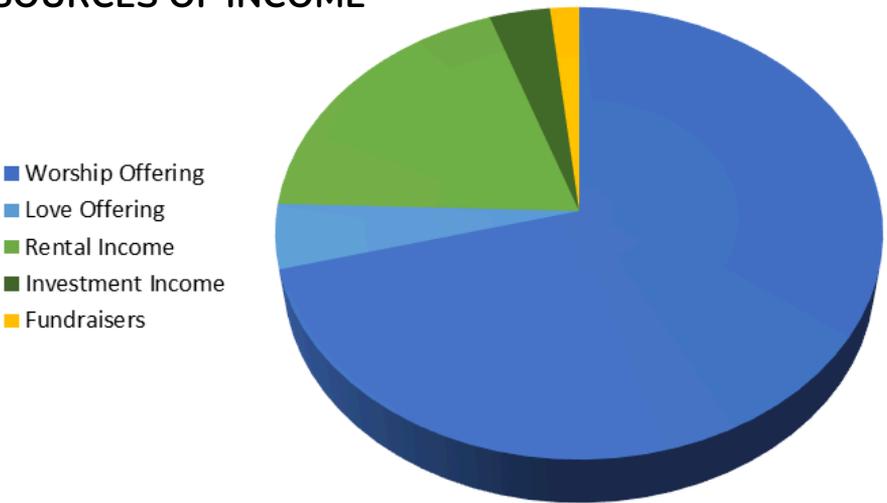
GLIMPSE AT FUNDING

ANNUAL OPERATING COSTS

\$280,543



SOURCES OF INCOME



GLIMPSE AT 2025

This year's narrative budget focuses on key areas such as programs, facility utilization, and staffing, rather than individual expenses. These categories allow us to sustain and support all aspects of our church life, including programs, facility maintenance, utilities, and administrative needs.

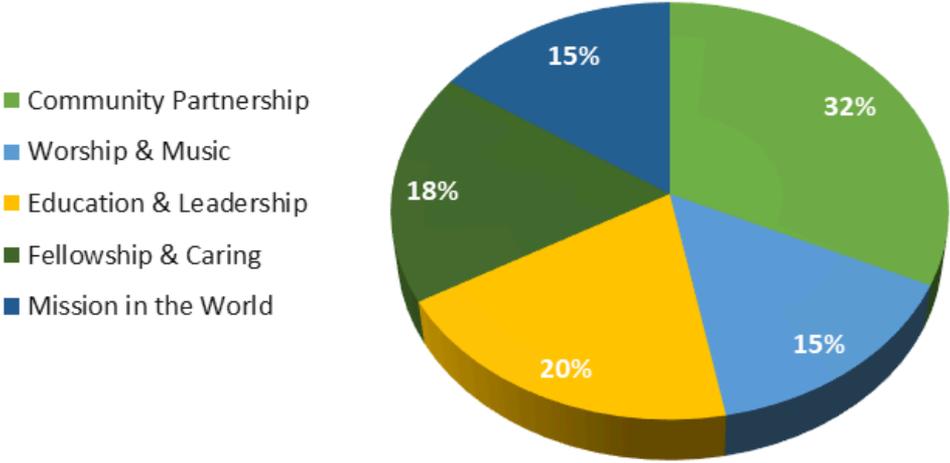
As we enter 2025, we are adjusting to a decline in giving due to the departure of several long-time members who were significant contributors. While this presents challenges, we remain committed to our mission and are optimistic about the future. Our focus is on strategic investments in facility improvements, expanding program offerings, and enhancing our mission and outreach efforts in the community.

Though we are navigating a more constrained financial landscape, we trust that God will continue to guide and provide for us as we remain faithful to His calling and move forward with a vision for growth and impact in the year ahead.



NARRATIVE BUDGET

A narrative budget gives a more detailed story of how our financial resources are used.



Within each of the five program categories, not only are program expenses accounted for, but they also encompass an estimated portion of staff, property, and administrative expenses that are specifically allocated to each respective area.

A more comprehensive breakdown of these allocations can be found in the subsequent pages.



COMMUNITY PARTNERSHIP

\$ 89,796 32% of the total budget

We are proud to support a variety of local organizations through monthly love offerings and partnerships, including Westminster Rescue Mission, Habitat for Humanity, Shepherd's Staff, Carroll County Food Sunday, and more. Our church also serves as a community hub, welcoming groups like Scout Troops 735, 1735, and 5353, PenMar, Kids Club Preschool, Opus Community Music School, and Alcoholics Anonymous. These collaborations require ongoing building maintenance and utilities, and we're grateful for the opportunity to host these vital community groups.

Service and Outreach Projects: Our congregation is committed to engaging in service projects, such as creating blessing bags and packing meals for those in need. These initiatives not only directly benefit the community but also provide meaningful service opportunities for our youth, preparing them for future mission trips.

Staff Support: Our Pastor and Office Administrator are involved in planning and participating in local community events, helping make a difference in the lives of those around us. The Office Administrator coordinates the use of our building by various partner groups, working closely with trustees to ensure facilities are well-maintained. Our Media Intern is instrumental in keeping the community informed by updating social media and the website, and our Music Director collaborates with local musicians to enhance the church's musical outreach efforts.



WORSHIP & MUSIC



\$ 42,097 15% of the total budget

We offer weekly Sunday services and special worship and prayer service throughout the year, funerals, and memorial services, creating opportunities for spiritual connection.

Musical Enrichment: Our Recitals & Special Music program collaborates with local musicians to enrich our worship experience, while the Director of Music oversees practice schedules and promotes musical talent within the congregation.

Worship Leadership: The Nurture team, guided by our Pastor, plays a key role in planning and leading engaging worship services. The Media Intern supports digital worship by preparing media and managing online services.

Facility and Administrative Support: Our Office Administrator handles worship-related communications, volunteer coordination, and bulletin preparation, while the Pastor and trustees ensure the facility is well-maintained for all services and events.

Worship Supplies: We provide necessary materials such as bulletins, candles, and communion supplies, supporting the ongoing needs of worship and ministry.



EDUCATION & LEADERSHIP



\$ 55,163 20% of the total budget

We offer ministries for all ages, including Nursery, Sunday School, Freetimers, and Small Groups, promoting spiritual growth and leadership across generations.

Facility and Community Use: Our facilities support partner groups such as Preschool, Scouts, PenMar, and AA, providing a space for community activities and engagement.

Committee and Council Engagement: Active committees and council align our mission with action, guiding the spiritual and practical life of our church.

Pastoral Leadership: The Pastor leads small groups, engages in mission and vision work, and maintains communication with the congregation and the wider community.

Administrative Support: Our Office Administrator provides vital administrative assistance to the Pastor, volunteers, and partner groups, ensuring smooth operations.

Music Ministry: The Music Director collaborates with musicians and outside groups to enhance worship and encourage participation in musical activities.

Facilities and Supplies: Resources are allocated for office supplies, building maintenance, and supporting events and meetings that foster faith and leadership within our church.





FELLOWSHIP & CARING

\$ 50,198 18% of the total budget

Nurture: We provide fellowship supplies to foster a sense of community and connection among our congregation.

Freetimers: This monthly lunch gathering encourages fellowship and social interaction for all ages.

Special Events: We host a variety of events throughout the year, including the Lenten Prayer Walk, Christkindl Market, Advent Nativity, Harvest Festival, picnics, Easter Celebration, and Egg Hunt, bringing individuals and families together in celebration and care.

Congregational Care: This ministry includes the Prayer Shawl program, care packages, home-bound mailings, and devotional material distribution, offering support and encouragement within the community.

Pastoral Care: The Pastor offers comprehensive care through grief counseling, family support, premarital and marital counseling, crisis intervention, visitation, and ongoing relationship-building.

Office Administrator: Our Office Administrator manages communication, the prayer chain, and provides support for Freetimers and other fellowship activities, engaging with volunteers to strengthen community connections.

Building Use: Our building serves as a space for fellowship, events, and conversations that nurture camaraderie and connection among our congregation.



MISSION IN THE WORLD



\$ 43,288 15% of the total budget

We consistently contribute through monthly love offerings and actively support global organizations such as Camp Hope Frostburg, Maryland Appalachia Service Project, UM Board of Child Care in West Virginia, United Methodist Committee on Relief, Rise Against Hunger, and Joslin School.

United Methodist Mission Shares: We participate in the United Methodist Mission Shares program, contributing a portion of our tithes and offerings to support international, national, and regional missions. These funds help build churches, support missionaries, advocate for the underserved, promote global health, provide leadership education, and resource ministries for youth, women, and men, among many other efforts. This shared giving also supports conference mission work and engages leaders in each annual conference.

Pastoral Coordination: Our Pastor collaborates with the mission and outreach team to champion global causes and forge partnerships with other clergy and mission leaders, strengthening ministry efforts and sharing innovative ideas.

Global Missions and Outreach: Our commitment to global outreach is a vital part of our church's mission, enabling us to make a positive impact on a broader scale while upholding the principles of faith, service, and compassion.



PLANNED GIVING

As you can see, every dollar given by our community is directed toward serving both our local and global mission efforts. You can make your tax-deductible gift easily, either online or in person. For online giving, visit our website at www.CalvaryUMCGamber.org, where you can set up weekly or monthly contributions.

As we prepare for the 2025 fiscal year, we invite you to plan your giving by completing the 2025 Giving Commitment Card. These cards will be available during our worship service on Sunday, November 24, 2024. Please fill out your personal details, choose your giving frequency and method, and indicate your giving amount. You can then place your completed card in the designated collection plate. Your generous support is vital in advancing our church's mission, and we are deeply grateful for your commitment.



LEGACY GIVING

Calvary Gamber maintains a Permanent Capital Investment Fund, providing members and friends with the opportunity to make lasting charitable contributions that support the community and establish a continuous source of financial assistance. This fund serves a unique purpose, going beyond the church's regular budget and the routine giving of its members.

Including a gift to the Capital Investment Fund in your estate planning is a powerful way to express your love for Calvary Gamber and ensure your ongoing support. Because the fund is permanent, your contribution will continue to benefit the community for years to come, supporting the church's mission long after you are gone. This gift allows you to remain an essential part of the faith community, both now and in the future.



WWW.CALVARYUMCGAMBER.ORG

3939 Gamber Road
Finksburg, Maryland 21048
410.795.9343