



GOD LOVES GENEROUSLY

& WE LIVE GENEROUSLY

2026-2027 BUDGET &
FAMILY CONFERENCE





GENEROSITY

God loves generously; therefore,
we live generously. We steward all
of God's gifts for God's glory and
the good of others.

Faithful Generosity. Lasting Impact.

Through the generosity of our church family, God has worked in powerful ways across every ministry of Calvary. People have come to faith in Christ. Believers have taken steps of obedience through baptism. Children, students, and adults have grown in their faith. Families have found community. Needs have been met in our city. Churches have been strengthened, and missionaries have been supported around the world.

Your giving helps create places where people can belong, hear the gospel, grow as disciples, and discover how God can use them in His mission.

As we look ahead, we believe God is opening new opportunities to reach more people with the hope of Jesus. We want to invest in the next generation, strengthen families, equip disciples, send missionaries and church planters, and expand the gospel.

Thank you for your faithful generosity. Every gift supports ministry that is changing lives today and building a stronger foundation for future generations.

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“When we celebrate 60 professions of faith at Calvary Day School this year, we’re celebrating the eternal impact of gospel-centered education and faithful generosity. Every investment helps create an environment where students can grow academically, thrive spiritually, and encounter the life-changing hope of Jesus Christ.”

Richard Hardee, Head of School, Calvary Day School

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“The generosity of Calvary continues to make an eternal difference. Giving more than \$1.7 million through the Global Missions Offering reflects a church that is committed to engaging in the mission of God. Because of this investment, churches are being strengthened, missionaries are being sent, and people across the globe are hearing the hope of the gospel.”

Matt Willis, Missions & Evangelism Pastor

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“The generosity of the Calvary family continues to make a lasting impact across our community. This year, we expanded support from 19 to 22 local ministry partners, helping individuals and families through recovery programs, family support, children’s services, immigrant care, and crisis response. These investments are meeting tangible needs and sharing the hope of Christ with more people across our city.”

Eric Rader, Director of Community Engagement

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“I am continually amazed by the way God uses the generosity of the Calvary family to impact the next generation. This year’s record-breaking VBS welcomed over 1,000 children, creating countless opportunities for kids to hear the gospel and experience the love of Jesus. Thank you for investing in a ministry that is helping children build a foundation of faith that can last a lifetime.”

Ellie Thomas, Director of KidsMin

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“The faithful generosity of the Calvary family helps create opportunities for people to grow as disciples of Jesus at every stage of life. This year, we have celebrated individuals trusting Christ, following Him in baptism, connecting in community, serving with their gifts, deepening their faith, and engaging in God’s mission. From preschoolers to senior adults, God is using these ministries to raise up the next generation of disciples and build a church family united by the hope of the gospel.”

Dustin Conner, Associate Campus Pastor, Calvary West

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2026-2027 PROPOSED BUDGET

	FY26	FY27	Change	Pct Change
Tithes & Offerings	\$10,500,000	\$11,100,000	\$600,000	5.7%
Office of the Pastor	(\$1,240,000)	(\$1,334,000)	(\$94,000)	7.6%
Discipleship	(\$1,677,000)	(\$1,776,000)	(\$99,000)	5.9%
Missions & Calvary en Español	(\$877,000)	(\$935,000)	(\$58,000)	6.6%
Worship & Arts	(\$559,000)	(\$594,000)	(\$35,000)	6.3%
Calvary West	(\$1,031,000)	(\$1,156,000)	(\$125,000)	12.1%
Operations	(\$5,333,000)	(\$5,500,000)	(\$167,000)	3.1%
Transfer from Donor Restricted Net Assets	\$217,000	\$195,000	(\$22,000)	
Totals	\$0	\$0	\$0	
School Tuition & Fees, Net of Discounts	\$10,119,000	\$10,931,000	\$812,000	8.0%
School Personnel	(\$7,970,000)	(\$8,710,000)	(\$740,000)	9.3%
Other School Income & Expense, Net	(\$2,149,000)	(\$2,221,000)	(\$72,000)	3.4%
	\$0	\$0	\$0	

What time period does the budget cover?

- Our fiscal year runs from August through July. Particular periods are referenced by the calendar year during which they end. So we are currently in FY26, and the proposed budget is for FY27.

How is the budget prepared?

- Our staff take the lead on preparations. Our church Personnel Committee is involved with decisions related to pay and benefits. Our Day School Committee reviews and approves the school portion. Our Finance Committee and Deacons review and approve the entire budget prior to church approval.

What is the "Tithes & Offerings" budget and how is it determined?

- Tithes & Offerings (T&O) are donations to the church that are not restricted for specific uses by donors. T&O is the main driver of the church budget and related expenses. Our staff, Finance Committee, and Deacons monitor T&O carefully throughout the year and prepare the budget based on giving patterns.

How is the T&O budget changing for FY27?

- The T&O budget is going up, from \$10.5M to \$11.1M. Current T&O giving is favorable to budget, and ahead of the same period last year. We expect to end FY26 around \$10.7M, so moving to \$11.1M represents a \$400K or 3.7% increase over our estimated year-end.

What happens if actual T&O is over or under the FY27 budget?

- If T&O is under we will manage expenses as much as possible. We also have significant cash reserves that undergird us. If it is over, any additional expenditures of T&O exceeding the defined parameters in the by-laws would be brought to the Finance Committee, Deacons, and Church body for approval as required.

Doesn't the church have other sources of income, besides T&O?

- Yes. The church receives money restricted by donors for particular purposes, such as the Global Missions Offering. We also receive income related to various ministry programming. The total church budget, including donor restricted and program revenue is approximately \$13.8M. Since this additional income is limited in scope to its intended purposes, the proposed budget focuses on the net amounts, which are discretionary and need church leadership and congregation approval.

What is driving the major expense increases in FY27?

- There are personnel increases in each department, such as for raises and medical insurance increases, along with some staff changes. The next largest category is Missions & Ministry, spread through multiple areas, followed by Operations.

How do Calvary's personnel costs compare to other churches?

- Personnel represents 49.7% of our \$11.1M T&O budget. This proportion is well within a range consistent with most comparable churches.

What does Discipleship include?

- Discipleship includes Adults, Preschool, Children, Students, Venture Club, Counseling and Connections at the Peace Haven campus.

What does Missions & Calvary en Español include?

- The Calvary en Español (Southside) congregation is combined with the Missions department on this report.

What is included in Calvary West, and what is driving its 12.1% increase?

- This line includes all of the personnel and ministry expenses directly related to the West Campus. The increase includes personnel along with ministry increases to accommodate growth. Note that this figure does not include operations (such as utilities), which are broken out separately.

What is included in the Operations budget?

- Operations includes the Finance, HR, IT, and Support Services (Facility) departments, for all campuses. A further breakdown is as follows:

Finance	(1,004,000)
Debt Service	(710,000)
HR	(434,000)
IT	(369,000)
School Recharge	1,234,000
Support Services	(1,190,000)
Capital Needs	(825,000)
Housekeeping	(702,000)
Maintenance	(494,000)
Utilities	(751,000)
Systems	(255,000)

What is the Transfer from Donor Restricted Net Assets line?

- We are choosing to cover some of our budgeted expenses by spending donor restricted funds on hand, primarily related to our upcoming Impact Planning campaign.

What is driving the changes in the Day School budget?

- The Calvary Day School budget is primarily driven by tuition and related income, and personnel expenses. This year the increase in tuition is derived from a 4% increase in rates, plus an increase in the budgeted headcount from 1000 to 1030. The largest expense increase is for personnel, primarily due to raises, increased benefit costs and staff changes.

How much debt does Calvary have, when will it be paid off, and how much do we budget for debt service?

- In August of 2018 we refinanced \$6.1M of previous debt. We are following a plan to pay it off completely in 10 years by 2028. Based on that plan, we will have a remaining balance of \$1.220M at FY26 year-end. Our Operations budget includes \$610K in FY27, to go towards the payoff. We also have an arrangement with the bank that allows us to use any extra cash on hand to automatically pay down our balance. Using that arrangement we have paid down our balance entirely, for now. This saves us a lot of money in interest. If or when we need all our extra cash back, we would have to draw on the remaining line again.

When is the last time the church & school finances have been audited?

- We get a complete audit every year by a local CPA firm that specializes in non-profits, Butler & Burke. A copy of our latest (FY25) audit report is available upon request. We are also a member in good standing with the Evangelical Council for Financial Accountability.

I have additional questions. Who may I contact?

- Please contact our Business Administrator and Assistant Treasurer, Jonathan Sizemore with any additional questions: jesizemore@calvarynow.com / 336.714.5591. You may also share comments with our Senior Pastor by emailing pastor@calvarynow.com.

MEMBERSHIP

MEMBERSHIP REPORT AND RECOMMENDATIONS - JULY 19, 2026

MEMBERSHIP REPORT PREVIOUS QUARTER

Church Membership 1/18/2026 5634
 Additions 5/17/2026 Conf.....+80
 Subtotal..... 5714
 Losses 5/17/2026 Conf.....-32
 Church Membership 5/17/2026 5682

CURRENT ADDITIONS

By Baptism 18
 By Letter.....12
 By Statement.....18
 TOTAL..... +48

CURRENT LOSSES

By Death..... 1
 By Request 7
 TOTAL-8

Current Additions by Baptism: 18

Emerson Brooks Amrich
 Findlay Whittaker Amrich
 Brian Francis Amrich
 Tameka Betts
 Jane Rebecca Conner
 Duncan James Connolly
 Austyn Davis
 Curtis Van Davis
 Jordan Paxton Eschler
 Ronnie Hollier
 Lance Martel
 Edgar McMahan
 Sidney Grey Mitchell
 Lidia Ramirez
 Carlos Tejada
 Owen Calvin Webb
 Sawyer William Webb
 Luis Zavala

Current Additions by Letter: 12

Scott Ayers
 April Ayers
 Shawn Michael Connolly
 Anna M Connolly
 Gary R Heckendorn
 Michele Keen
 Jody Keen
 Daniel (Dan) Kiser
 Mary (Mary Leah) Leah Kiser
 Doug Reynolds
 Leonard W. Taylor
 Luanne Toburen Taylor

Current Additions by Statement: 18

Joseph (Joey) Anderson
 James Buchanan
 Karen Buchanan
 Kirkley (Kirk) Scott Conner
 David Foster
 Laura Allison Culp Foster
 Micheon Hollier
 Emily Jones
 Wendy Kok
 Lai Chow Kok
 Eden Olivia Marshall
 Lynn McMahan
 Westley Charles Miles
 Beth Morton
 Madison Powell
 Andrea Tate
 Jessica White Webb
 Chad Justin Webb

Current Losses by Death: 1

Phyllis Felts

Current Losses by Request: 7

Mary Katherine Lowder
 Paul Rader
 Walter (Tal) Talmadge Shermer
 Abigail (Abby) Grace Strickland
 Kellie Lee Thompson
 W. (Ralph) Ralph Thompson
 Diane Wessell

BIBLE FELLOWSHIP & HOME GROUP LEADERS

ADULTS

Steven Ackley, Connie Allman, Richard Allman, Matt Alspaugh, Harvey Armour, Justin Atkinson, Lauren Atkinson, Melissa Dawn Baker, Jack Bales, Meky Bales, Mike Baley, Eli Beal, Ben Beason, Kaleigh Beason, Gina Bess, Terry Bess, Chris Bilderback, John Birkedal, Mary Lynn Birkedal, Kathy Blair, Mark Blair, Carolyn Blout, Jerry Blout, David Bohlmann, Jason Brittingham, Jennifer Brittingham, Melanie Brooks, Annie Brown, Devyn Brown, Jay Brown, Wes Brown, Andrew Burhans, Dawn Burhans, Scott Butler, Susan Butler, Andrew Castle, Ruth Castle, Daniel Caudill, David Chesnut, Patsy Chesnut, Alan Cole, Patti Cole, Jan Conley, Russ Conley, Dustin Conner, Jill Conner, Doc Davis, Paula Davis, David Denny, Emma Denny, Meg Dinkins, Tyler Dinkins, Margaret Dixon, Mike Dixon, Bob Dorrough, Crista Douthit, Bob Dungan, Lanie Ehlinger, Chris Eppley, Karen Ewing, Robby Ewing, Ken Farrington, Allen Fausch, Jennifer Fausch, Bob Ferris, Sue Ferris, Barbara Foster, Mike Friel, Patricia Friel, Hines Fulk, Leon Fulton, Mike Gee, David Geren, Mark Gilbert, Brian Gravely, Lisa Gravely, Belinda Guy, Maria Hafford, Beth Hales, Terry Hales, Scott Hall, Mike Hamm, Tanya Hamm, Becky Hanes, Josh Hanes, Becky Hardy, Hayley Harris, Landon Harris, Mary Hart, Stephen Hart, Eric Hartmann, Glenda Head, Jonathan Head, Chad Helton, Zane Hendrix, Donny Hinds, Katie Hinds, Tracy Hubbard, Nanci Hudspeth, Perry Hudspeth, Bob Hulvey, Caleb Hundley, Nina Hundley, Brenda Hutchins, Roger Hutchinson, Brenda Israel, James Israel, Tori Jackson, Tyler Jackson, Callie Jarman, Josh Jarman, Daniela Jewell, Joyce Jolley, Stephen Jolley, Brother James Joseph, Bobby Keegan, Joy Keegan, Beth Kelley, Doug Klein, Shawn Klein, Ron Kneezel, Debbie Koontz, Ellen Lebo, Martha Lennon, Bowman Letourneau, Beth Lineberry, Joe Lineberry, Connie Luke, Bruce Magers, Rick Marx, Todd Matthews, Adam McClung, Michael McDonald, Anna Mehaffey, Tom Mehaffey, Garrett Meier, Rachael Meier, Erin Miles, Matt Miles, John Miller, Linda Miller, Anna Mitchell, David Moore, Haley Moore, Nathan Moore, Ruth Moore, Susan Moore, Jan Morrison, Jerry Morrison, David Naveda, Ricky Nicks, Kent Oviatt, Chris Payne, Ann Petree, John Petree, Diane Pledger, William Pledger, Dean Powell, Michele Prevette, Cathy Priestley, Darren Pruitt, Susan Pruitt, Darren Redfield, Kristin Redfield, Matt Reece, Teresa Reece, Rick Reed, Suzanne Reed, Malinda Riddle, Haley Roache, Matthew Roache, Angie Rogers, Caleb Rogers, Shannan Roussel, Ken Sanders, Chris Say, Anna-Layne Schneider, Brandon Schneider, Jeff Schneider, Sabrina Secrest, Lauren Sephton, Chris Sheppard, Heather Sheppard, Jordan Showalter, Meredith Showalter, Ryan Showalter, Scott Showalter, Amy Sink, Mark Sink, Becky Sluder, Scott Sluder, Amy Smithson, Ryan Smithson, Amanda Southern, Barry Spain, Randy Speer, Carol Spence, Danny Spence, Catherine Stancil, Brad Stroud, Richard Sylvester, Tom Temple, Jay Thomas, Jim Thore, Ruth Ford Tilley, Josh Tucker, Veronica Tucker, Heather Vaughan, Robbie Vaughan, Anne Vestal, John Vestal, Wayne VonSeggen, Van Wade, Bryan Wall, Merry Wall, Jeff Wallace, Steve Ware, Elizabeth Watson, Jesse Watson, Michael Weeks, Penny Whitener, Tim Whitener, Chris Willauer, Michelle Willauer, Jeff Williams, Michael Williams, Nikki Williams, Sharon Williams, Larry Wolosiewicz, Libby Wolosiewicz, Troy Lee Wright

STUDENTS

Philip Averett, Amanda Bilderback, Chris Bilderback, Jason Brittingham, Jennifer Brittingham, Jay Brown, Andrew Burhans, Dawn Burhans, Bekah Cantanio, Gail Carpenter, Jim Carpenter, Madison Carroll, Nolan Carroll, Ben Carson, Joyce Carson, Drew Carter, Daniel Caudill, Jeff Clay, Melissa Combs, Sarah Forbes, Julie Galloway, Clayton Gladd, Amy Grande, Raven Griffin, Mary Hart, Stephen Hart, Zane Hendrix, Paul Hicks, Doug Johnson, Jill Johnson, Adam Jones, Peggy Lott, Shannon May, Wayne McAnally, Geoffrey McKee, Anna Mitchell, Matt Moger, Haley Moore, Rebecca Moore, Erin Norman, Kyle Norman, Brian Poindexter, Dean Powell, Jodi Rickert, Haley Roache, AJ Sigmon, Amanda Southern, Christi Southern, Spencer Southern, Brad Stroud, Chuck Taylor, LeeAnn Taylor, Mark Taylor, Jenna Thomasson, Joseph Thomasson, Joey Tilley, Cam Ulmer, Allison Willis

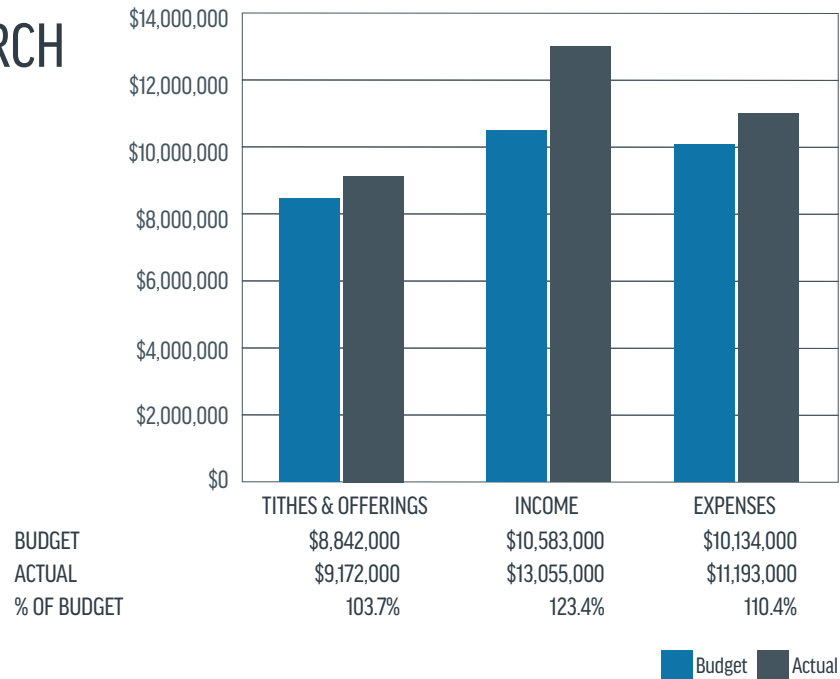
KIDS

Doug Badger, Jan Badger, Isaac Bailey, Taylor Baity, Cynthia Baldwin, Meky Bales, Rashana Barnette, Ben Beason, Andy Benfield, Gina Bess, Terry Bess, Ashley Bonasso, John Michael Bonasso, Debbie Bowman, Lindsay Breen, Nick Breen, Bobby Bridges, Ruthanna Bridges, Larry Bridgewater, Susan Burns, Jessica Carson, Jill Casstevens, Sarah Caudill, Suzi Chase, Lee Christensen, Dawn Christian, Jeff Clay, Meredith Clay, Constance Coates, Nick Coates, Anna Coe, Bradley Coe, Haley Cooper, Hannah Cope, Tony Cope, Cheryl Cothren, Kevin Cottrell, Carrington Dahmer, Jennifer Dahmer, Tevy Dahmer, Cody Davis, Hannah Davis, John Dixon, Leanna Dixon, Joan Eyster, Bruce Fishel, Kerry Fishel, Karen Flinchum, Rachel Friel, Julie Galloway, Amanda Gardner, Carrie Ann Gillis, Hannah Gragg, Jennifer Gragg, Mark Gragg, Phil Grande, Debbie Greene, Tommy Greene, Vicky Gupton, Akacya Gute, Belinda Guy, Misty Hamm, Becky Hardy, Jennie Rhyne Hendrix, Dana Hewett, Taylor Hewett, Alison Hicks, Andy Hine, Mary Howe, Daniela Jewell, Elliott Jewell, TJ Johnson, Laura Jordan, Haley Kiger, James Kiger, Katie Kilgo-Bailey, Brooke King, Malcolm King, Amber Kippie, Tiffany Lakey, Mary Lancaster, Mike Lancaster, Melinda Lawson, Martha Lennon, Josh Little, Kristen Little, Tim Maloney, Andrea McDonald, Jessica McDuffie, Josh McDuffie, Phyllis Mills, Ashley Moger, Ruth Moore, Stan Moore, Neta Morgan, Carol Moss, Lauren Myers, Alex Newman, Ashley Newman, Brooke Orr, Christina Powell, Jenny Pulliam, Pam Reed, Rick Reed, Scott Reed, Suzanne Reed, Bill Rhodes, Teresa Rhodes, Haley Roache, John Rogers, Ashley Sandwisch, Cory Sandwisch, Pauline Shepherd, Julie Shoesmith, Mary Showalter, Meredith Showalter, Sybille Sidden, Emmy Snipes, Garrett Snipes, Kela Spain, Catherine Stancil, Janice Steffe, Chandler Stewart, Gina Stewart, Annie Stroud, April Swaim, Trent Swaim, Lura Tang, Haley Tarvin, Hunter Tarvin, Crystal Thomas, Ellie Thomas, Jay Thomas, Lincoln Thomas, Madisyn Thomas, Vincent Thomas, Judy Towerly, Barbara Tremblay, Josh Tucker, Stephen Tucker, Veronica Tucker, Jaqueline Vambe, Robbie Vaughan, Sarah Katherine Weeks, Michelle Whisenant, Randall Whisenant, Dewey Widener, Gary Willetts, Lois Willetts, Melinda Willis, Gwen Wray, Walt Wray

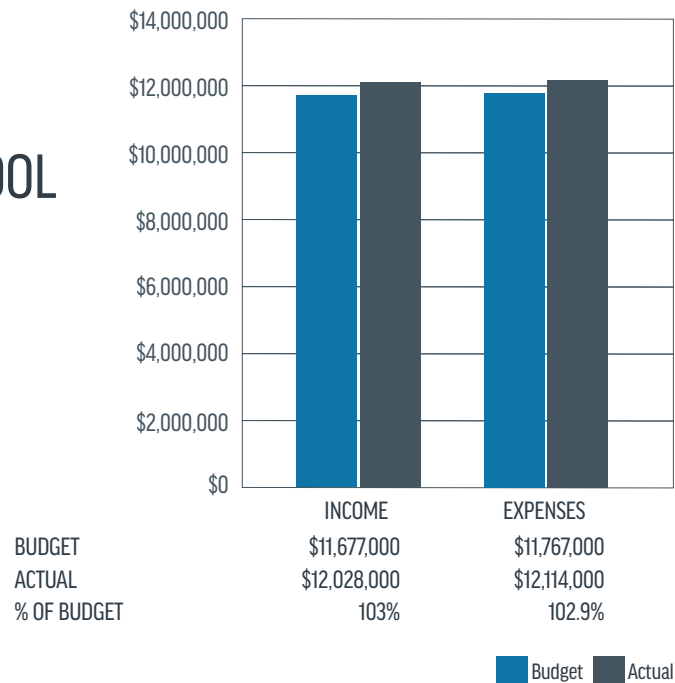
FINANCIAL REPORT

AUGUST 2025 – MAY 2026

CHURCH



DAY SCHOOL



Net Budget Variance (Church & School) \$1,417,000



calvarynow.com