

## A SUMMARY LOOK AT CHURCH FINANCES

What percentage of operating income comes from current giving?		Anything less than 80% runs the risk of weakening the congregation's sense of ownership and responsibility.
What percentage of operating income comes from building rentals?		If this is more than 20%, does the congregation believe that there is something more "profitable" to do with their building than to have a church there?
What percentage of operating income comes from endowments or other invested funds?		If this is more than 20% it raises the question whether the vision could be enlarged so that it demands strong support from living members.
What percentage of operating income is dedicated to clergy compensation?		In a small church, this is apt to approach 60%. In a large congregation, it should be more like 40%.
What percentage of operating income is dedicated to staff compensation including clergy?		If this goes above 60%, there is a risk that programs may feel squeezed
What percentage of operating income is dedicated to building mortgage payments?		Over 25% is usually high.
What percentage of operating income is dedicated to all building related costs?		If this is over 30% of the total budget, the congregation is apt to feel "house poor".
What percentage of the congregation's budget is dedicated to projects that primarily benefit non-members?		Do not include the congregation's share of denominational operating costs. Some congregations set a goal of 10% or more for "outside" giving.