



# Depth Perception

**15 May 2010**

**Commentary from Design Group International™**

**Design Group International™ announces that it will release an update of *Teaching a Christian view of money: celebrating God's generosity*. An early 2011 release is expected. Click [here](#) to read the press release.**

**Our new website and webstore are launched. Click [here](#) to view our ever expanding set of resources.**

## **Again with those percentages!**

**W**ith this article we again visit congregational spending percentages—the need for putting them in place, navigating the congregation through fiscal waters by their light, and keeping them firmly in place.

They are:

- Firstfruits (What a congregation gives away for joint ministry and service for the surrounding community and around the world) **15-50%**
- Staff (all related costs) **40-60%**
- Facilities and programs **15-25%**

A congregation that operates a school, raises mission dollars above budget and/or wraps building debt into the budget may have to adjust percentages accordingly.

In addition, congregations should build and preserve a cash reserve of approximately six weeks of operating income in order to manage the ebbs and flows of income.

The benefits of managing by these percentages are significant. Here are three of the best:

1. Spending plans are based on estimates of income, rather than on trying to raise money to erase deficits. Fundraising messages can then be crafted about what the congregation will do next rather than what it has already done.
2. Money management happens in real time—as the money comes in—rather than by last month's financial statements which are out of date before they are even printed.
3. You can detect fiscal stress as it develops rather than after it takes hold.

There is simply no reason to operate your congregation in an insolvent state. Consider us ready, eager and patient to help.

-mark I vincent

©Design Group International™

This e-mail is proprietary and strictly confidential. All requests to reprint must be submitted in writing.

To subscribe to *Depth Perception*, [click here...](#)

To unsubscribe, [click here....](#)

