**AFCC Budget Building**

**Recommendations \***

**How to Project Income**

* Using the past three months attendance numbers along with past three months growth rate is a good way to project attendance
* Use caution projecting sustained growth past 80% of seating capacity unless additional seating will be available in next three months
* Use attendance numbers that include adults and children
* The typical cowboy church per capita giving rate is between $45-$55/attending/month, but be sure to take into consideration the historical per capita giving rate for your church

**Typical Ranges of Cowboy church expenses**

* Operating expenses- Red flag raised!!! if operating expenses exceed 75% of total budget (operating expenses include staff compensation and debt service coming out of general fund)
* Staff compensation- Typically 30%-40% of budget, red flag raised!!! if over 45% of budget
* Debt service- Red flag raised!!! if loan payments exceed 20% of total budget
* Ministry expenses- Red flag raised!!! if ministry expenses are less than 25% of total budget
* Missions- Red flag raised !!! if less than 10% (these dollars leave the local church)
* Arena Ministry 6%-9% of total budget
* Children/Youth 2%-5% of total budget
* Fellowship 2%-4% of total budget

**\*Recommendations are based on historical data and observations gathered from established AFCC cowboy churches that are following the AFCC church model. These are just tools and are not meant to be used as a "cookie cutter" approach to church budgets. Each church should first consult the Lord and seek His guidance while taking into account the churches mission statement and values when putting together a budget for how to spend money. We can say that most AFCC churches have very similar mission statements and values and using budgets within these ranges have been very successful in fulfilling that mission.**