

**horizons**  
STEWARDSHIP

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Christian Commitment

Rich Church – Poor Church

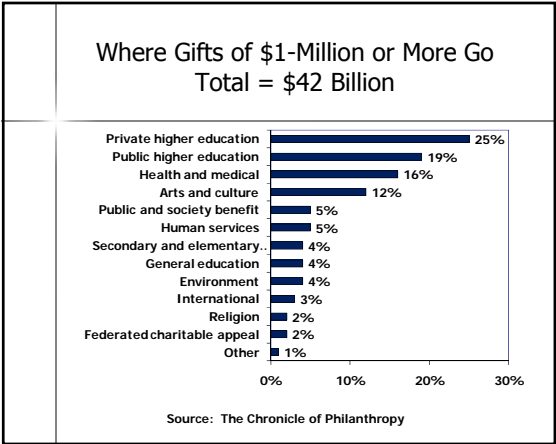
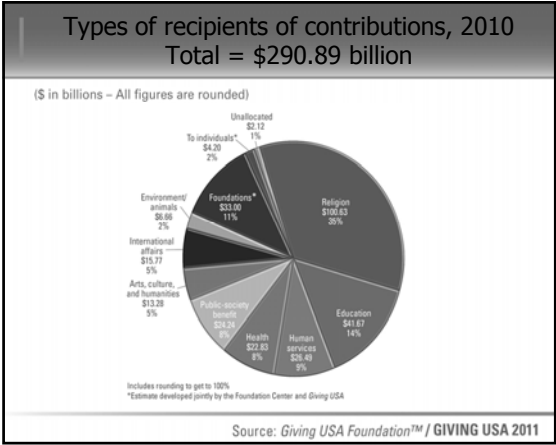
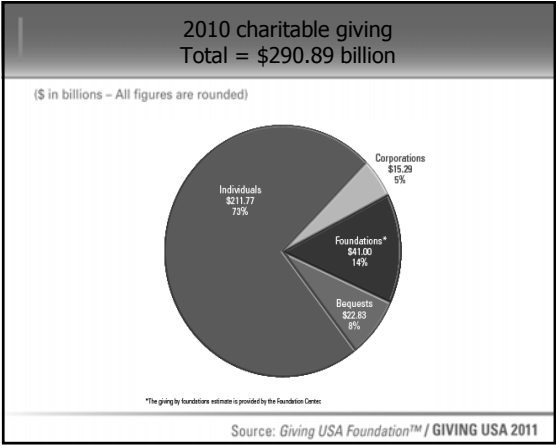
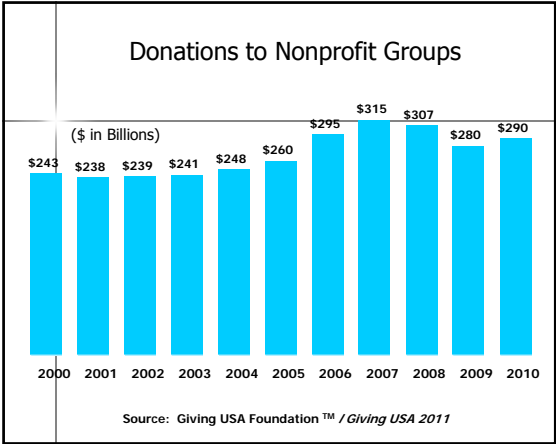
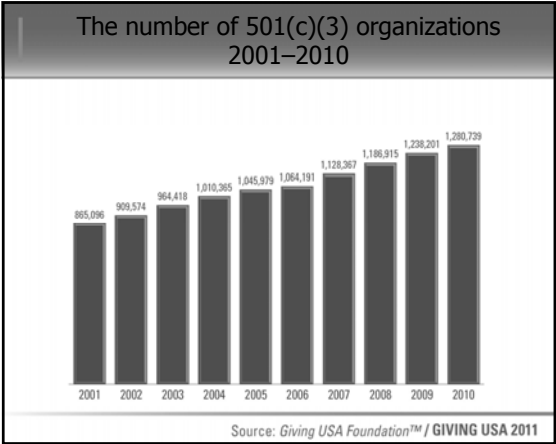
Why Give To You?

Reasons People Choose to Give

- Belief in the mission
- Regard for leadership
- Fiscal responsibility

"A business has discharged its task when the customer buys the product, pays for it, and is satisfied with it. Government has discharged its function when its policies are effective. The 'non-profit' institution neither supplies goods or services nor controls. Its 'product' is neither a pair of shoes nor an effective regulation. Its product is a *changed human being*. The non-profit institutions are human-change agents. Their 'product' is a cured patient, a child that learns, a young man or woman grown into a self-respecting adult; a **changed human life altogether.**"

Peter F. Drucker  
"Managing the Non-Profit Organization"



### Why Wealthy Donors Stop Giving

- 57% - lost personal connection
- 51% - support other causes
- 20% - mission not relevant
- 19% - organization not fulfilling mission

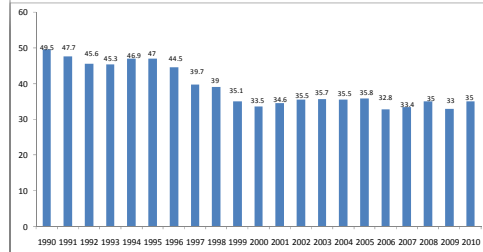
Chronicle of Philanthropy  
Indiana University  
11/27/08

## Learn to Ask

Average gift is 42% higher  
\$1,698 vs. \$2,411

Advancing Philanthropy  
January 2010  
Indiana University Study

## Giving to Religion, Percentage of Total, 1990-2010



Source: Giving USA Foundation™ / Giving USA 2011

## Total giving as a share of income by religious affiliation sorted by total gift as a percentage of income

	Percentage giving	Mean total gift	Mean religion gift	Total gift as percentage of income	Religion gift as percentage of total gift	Religion gift as percentage of income
Mormon	90.6	\$4,078	\$3,665	5.2	89.9	4.7
Other Protestant*	69.0	\$2,134	\$1,137	3.5	53.3	1.9
Pentecostal/AOG	61.9	\$1,282	\$1,106	3.4	86.3	2.9
Muslim/Buddhist	49.2	\$2,091	\$587	2.8	28.1	0.8
Baptist	64.2	\$1,302	\$1,014	2.6	77.9	2.0
Jewish	91.8	\$2,837	\$1,129	2.3	39.8	0.9
Episcopal	82.6	\$1,573	\$868	2.0	55.2	1.1
Presbyterian	84.1	\$1,349	\$727	1.8	53.9	1.0
Lutheran	77.9	\$1,230	\$760	1.7	61.8	1.1
Methodist	69.6	\$1,107	\$680	1.6	61.5	1.0
Catholic	68.7	\$1,083	\$549	1.5	50.7	0.8
None	52.6	\$642	\$203	1.1	31.6	0.4
Jehovah's Witness	66.4	\$358	\$257	0.9	71.7	0.7
Greek/Russian/Eastern Orthodox	95.9	\$479	\$255	0.8	53.3	0.4

\*Other Protestant includes nondenominational Protestants and adherents in Protestant denominations not listed.

Source: P. Rooney, Religious Giving, Indiana University Press, 2009

High Expectation Churches  
GROW

Low Expectation Churches  
DIE

## 2009 Contributions To U.S. Protestant Churches Top 10 By Size

	Members	Contributions		Benevolences as a percentage
		Full or confirmed	Per full or confirmed member	
So. Baptist Convention	16,160,088	11,912,179,313	737.14	11%
The UMC*	7,774,931	6,300,722,381	810.39	19%
ELCA	3,444,041	2,716,085,854	788.63	9%
Pres. Church (USA)	2,077,138	2,773,343,691	1,335.12	13%
Lutheran Church-MO Synod	1,784,139	1,361,573,807	763.13	9%
Episcopal Church	1,624,025	2,182,330,459	1,343.78	15%
American Bapt. in the USA	1,310,505	288,839,340	220.40	16%
United Church of Christ	1,080,199	928,638,925	859.69	7%
Seventh-day Adventist	1,043,606	1,398,480,367	1,340.05	62%
Church of the Nazarene*	639,182	823,915,528	1,289.02	16%

\* Figures are for 2008

Source: Yearbook of American & Canadian Churches 2011

## Generational Differences Among Donors



Who do they give to the most?

	OVER 60	UNDER 60	ALL
Church or Synagogue	38%	20%	35%
Public interest groups (local)	17%	31%	20%
Educational institutions	6%	7%	6%
Arts	3%	2%	3%

Peter D. Hart Research Associates

### Not The Same

Builders – Trust

Boomers – Would like information

Gen Xers – Must have full transparency

- Must have immediate answers
- Must see, smell, taste, experience the difference

### Generational Giving Comparison Current Dollars

Builder Generation (age 35-49)

- average giving = \$1,615

Boomer Generation (age 35-49)

- average giving = \$1,371-\$244 less (15%)

*"Most of the gap to baby boomers giving less is to religious organizations."*

Russell N. James J.D. Ph.D.  
Advancing Philanthropy  
April, 2008

*"This new face of American philanthropy is distinguished by an unprecedented level of competition for the charitable dollar. For well over 90% of all Christian congregations,...this means they will NOT be able to compete..."*

Lyle Schaller  
"The New Context for Ministry"

## Rich Church vs. Poor Church



#### Rich Church

- Mission
- Lives
- Service
- Discipleship
- Jesus

#### Poor Church

- Survival
- Money
- Facility
- Appeasement
- Church

#### "Compelling" Communication

- Vision → New world
- God led; God talk

#### "Facts" Communication

- Vision → 5:00
- Numbers; %

Manage Debt Principal      Manage Debt Payments

- |                |                           |
|----------------|---------------------------|
| • See end      | • See year                |
| • Short term   | • Long term               |
| • Net          | • No net                  |
| • "We" will    | • "They" will             |
| • 2X raise max | • Build it-they will come |

Ministry Not Debt - \$500,000 budget  
Raise \$1,000,000

- |                                       |                            |
|---------------------------------------|----------------------------|
| Borrow 2X raise                       | Borrow 3X                  |
| 6 yr-owe 557,111                      | 6yr-owe 1,816,831          |
| 10 yr am-66,894 yr <sub>(prime)</sub> | 10 yr am-218,153           |
| % budget-10%                          | % budget-33%<br>Must pay!! |

Ask

- Passion for ministry
- Want to succeed
- See people grow
- Adults
- Ask for all things

Don't Ask

- Fear of rejection
- Want to please
- See people content
- Children
- Ask for all but money

HOW?

High Expectation

- Classes mandated
- Disciple
- Tithe benchmark
- Sign covenants
- Getting started

Low Expectation

- Classes are nice
- Member
- Proportionate
- Receive certificates
- Finished

Express Thanks

- Personal notes
- Gatherings
- Have choice
- Model humility

Take for Granted

- No notes
- Treat all same
- Obligated
- Model arrogance

Know Donors

- Stewards lead
- Pastor leads from facts
- Aware of sin

Guess on Donors

- Reputation leads
- Pastor leads from hope
- Blind to sin

<p>Transformation</p> <ul style="list-style-type: none"> <li>• Changing lives</li> <li>• Need of world</li> <li>• Giving changes us and them</li> </ul>	<p>Obligation</p> <ul style="list-style-type: none"> <li>• Paying bills</li> <li>• Guilt</li> <li>• Giving balances the budget</li> </ul>
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<p>People are Different</p> <ul style="list-style-type: none"> <li>• Think before acting</li> <li>• Target before shoot</li> </ul>	<p>People are the Same</p> <ul style="list-style-type: none"> <li>• Act</li> <li>• Shoot first</li> </ul>
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<p>Stewardship is Life</p> <ul style="list-style-type: none"> <li>• Frequent in worship</li> <li>• Offering high moment</li> <li>• Pastors model</li> </ul>	<p>Stewardship is Forbidden</p> <ul style="list-style-type: none"> <li>• Once a year</li> <li>• Offering is time out</li> <li>• Pastors hide</li> </ul>
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**Two Messages To Raise Funds In The Church**

- We need money NOW!
- We have a story to tell to the nations.

You choose.



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S T E W A R D S H I P

J. Clif Christopher, CFRE



**Fun Money – Easy Money**

**Capital Campaigns – Planned Giving**



## Why A Capital Campaign?

- To secure funds for a very specific project generally - physical improvement or debt

## When?

### Two Windows

- Mid-August - December 1
- January 1 - May (watch Holy Week and the end of school)
- Christmas bridge is possible

## Who?

- PASTOR
- Members
- Consultant
- (>1X budget)



There are no sugar daddy's – except candy!  
Gimmicks are a no-no.

## Why A Consultant?

(cost .5 - 5%)



- Raise on average 2 times more
- Pastor can focus on strengths
- Keeps congregation unified
- Expertise
- Improves overall stewardship

## Your Campaign's Pathway to Success

### PASTOR - CONSULTANT

- 30% - "compelling" vision
- 20% - top 5 major gifts
- 15% - leadership takes ownership
- 10% - advance gifts set pace
- 10% - congregational involvement
- 10% - solid communications
- 5% - general church gifts

} Steering Committee



**100% - maximum response**

## Easy Money Planned Giving

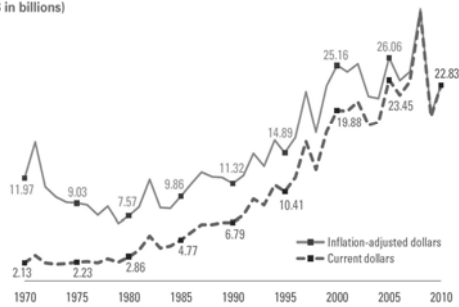


Bequest Contributions  
Estate Tax Returns, 2010  
\$22.83 Billion

Source: Giving USA Foundation™ / Giving USA 2011

### Giving by bequest, 1970–2010

(\$ in billions)



Source: Giving USA Foundation™ / GIVING USA 2011

### Bequest For Protestant Congregations

\$3,000,000,000+

How much did you receive?



### Bequest Giving

Since 1996, the average  
annual rate of growth  
has been 5.5 percent  
adjusted for inflation

Source: Giving USA Foundation™ / Giving USA 2007

### Lots Of Tools

- Gift Annuity
- Life Estate
- Charitable Lead Trust
- Charitable Remainder Trust

Provide:

- Capital Gain Tax Avoidance
- Estate Tax Reduction

WIN-WIN FOR ALL



Best Planned Gift

Easiest Planned Gift

Most Used Planned Gift



THE WILL

What would a tithe bring?

## Marketing Is The Key

- Four times a year
- Letter
- Speaker
- Brochure
- Ask 1 person a month



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