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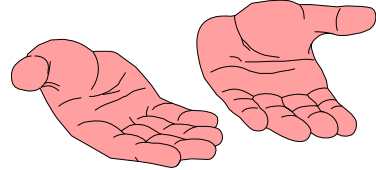
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*This is not your  
parents' offering  
plate*




J. Clif Christopher

Reasons People Give

- Is actually involved in the campaign program
- Serves on the Board of Trustees**, a major committee, or other official body of the institution
- Has an adult history of being involved in the institution
- Recognition of the gift
- Was involved at one time in the activity of the institution-personal benefit
- Respect of the institution locally
- Regard for staff leadership
- Belief in the mission of the institution
- Great interest in a specific program within the project
- To match a gift or gifts made by others
- To challenge or encourage other gifts
- The uniqueness of the project or the institution
- Fiscal stability of the institution
- Tax considerations
- Guilt feeling

Survey by Jerald Pines, Lizzy & Partners Inc.

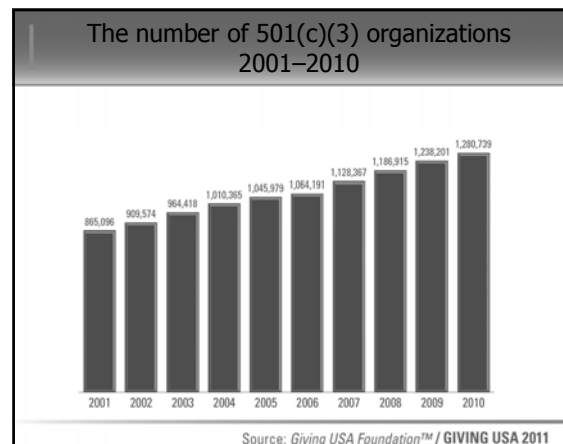


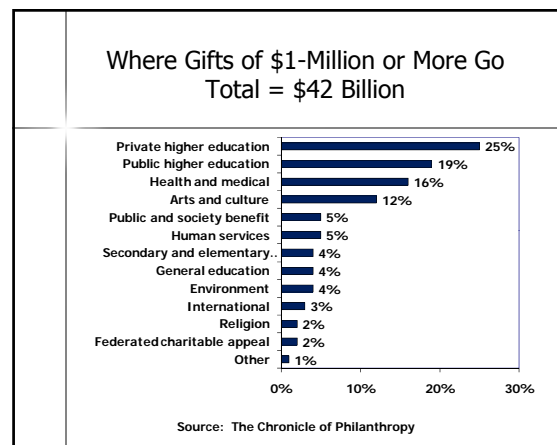
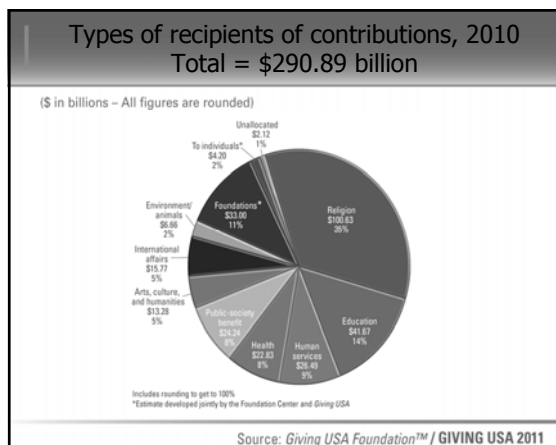
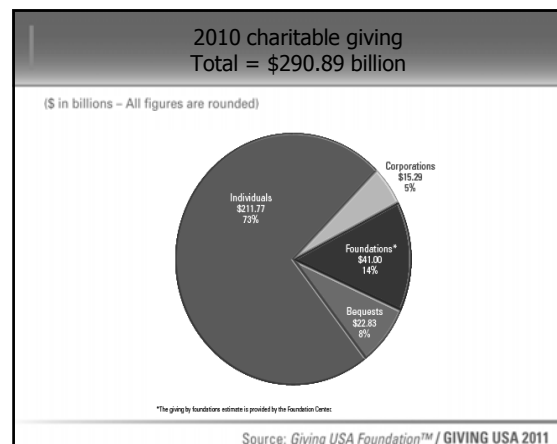
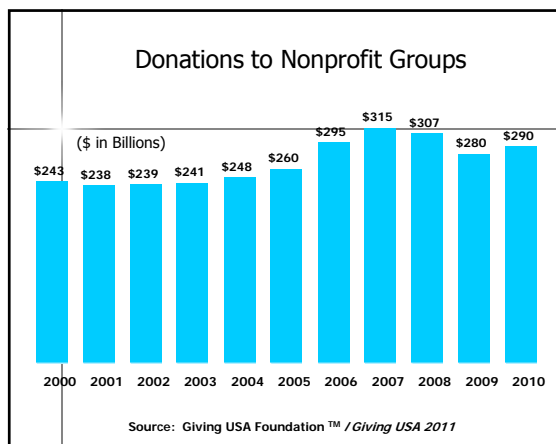
"A business has discharged its task when the customer buys the product, pays for it, and is satisfied with it. Government has discharged its function when its policies are effective. The 'non-profit' institution neither supplies goods or services nor controls. Its 'product' is neither a pair of shoes 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"

Reasons People Give Again!

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





### Why Wealthy Donors Stop Giving

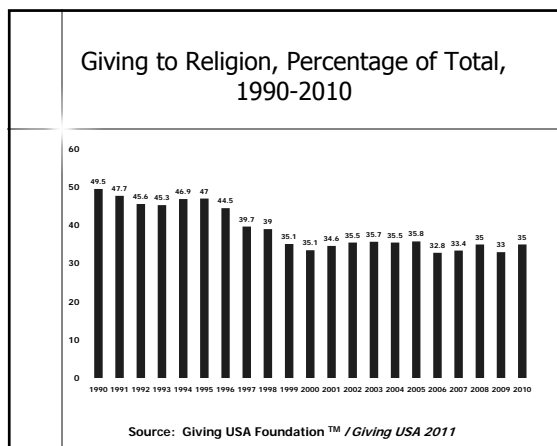
- 57% - lost personal connection
- 51% - support other causes
- 20% - mission not relevant
- 19% - organization not fulfilling mission

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



### 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

### 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"

## Practical Ideas To Help Increase Stewardship



- Pastor must tithe, at a minimum, and testify specifically about it.
- Have high expectations and require them to be met for membership. Hold classes before joining.
- Have at least 25% of your worship attendance involved in 'hands on' missions.
- Report accurately regarding amount expected. Always talk ministry when talking money. Tell changing life stories.



## Practical Ideas To Help Increase Stewardship



- Don't publish information in the bulletin or website – only mailings that go to members.
- Pastors must know about the giving of their members. Lay leaders should also know.
- Seek gifts from all 'three pockets.'
  1. Annual
  2. Capital
  3. Planned (Estate)



## Practical Ideas To Help Increase Stewardship



- Enliven offering – Have staff or a lay person share a one minute stewardship witness each week (more effective than sermon). Make the presentations 'personal.'
- Who's leading the flock – Wall Street or Emmaus Road?
- Missional budgets not line item budgets.



## LINE ITEM BUDGET

First Church 2011 Budget  
"Changing Lives for Christ"

<b>Income</b>		<b>Programs (cont):</b>	
Pledges	150,000	Youth Ministry	1,000
Non-Pledged contributions	30,000	Adult Ministry	500
Sunday school offering	5,000	Boy Scouts	500
Christmas Eve	5,000	Archives	400
Interest	10,000	<b>Total</b>	<b>5,500</b>
<b>Total</b>	<b>200,000</b>	<b>Conference - Cooperative Giving:</b>	
<b>Expenses</b>		Support Services	12,000
<b>Operations:</b>		World Missions	10,000
Utilities	8,000	Russian Initiative	5,000
Maintenance	5,000	Retired Pastor Fund	5,000
Postage	5,000	<b>Total</b>	<b>32,000</b>
Office Supplies	3,000	<b>Staff:</b>	
Insurance	8,000	Pastor	50,000
Copier	2,000	Pastor Utilities	4,000
Telephone	2,500	Pastor Expense	10,000
Janitor Supplies	2,000	Pastor Insurance	10,000
<b>Total</b>	<b>35,500</b>	Secretary	20,000
<b>Programs:</b>		Music Director (PT)	10,000
Music	1,500	Youth Director (PT)	6,000
Stewardship	100	Pulpit Supply	2,000
Missions	500	Continuing Education	5,000
Children's Ministry	1,000	Janitor	10,000
Youth Ministry	1,000	<b>Total</b>	<b>127,000</b>
Adult Ministry	500	<b>Total Budget</b>	<b>200,000</b>
Children's Ministry	1,000		

## MISSIONAL BUDGET

First Church 2011 Budget  
"Changing Lives for Christ"

Your church leadership has constructed a bold plan of ministry to continue our mission of changing lives for Christ. We celebrate a wonderful past year but commit ourselves to even more lives coming to Christ in the new one. Join us in this journey of being God's people in Cityville.

### Our Plan of Ministry

A. To provide meaningful, life changing worship every week of the year.  
Last year we held 112 worship services where, on an average week, 190 persons gathered to praise God and hear His Word. Fourteen persons gave their life to Christ for the first time in those services and nine rededicated themselves to serving the Master. The Special Music events of Easter and Christmas Eve had over 100 persons in attendance who were unchurched. One young man joined the church after one of these special services and was baptized. He said it was only the second time he'd been in a church in his life. Today he's volunteering time with our high school students.

Next year we plan to add a junior choir with at least twelve 3rd through 6th graders. Already, we're planning on their singing on Palm Sunday. A new praise team is being trained and a second service is tentatively planned to begin in September. We want to increase our attendance to 220 and double the number of first time commitments of faith.

Budget Total - \$80,000

(% of pastor's salary, pastor's utilities, pastor's expenses, pastor's insurance, secretary, music director, continuing education, janitor, children's ministry, music, janitor supplies, telephone, copier, insurance maintenance, utilities)

B. To nurture persons in their faith journey Budget Total - \$37,000

C. To witness to our faith in service beyond ourselves Budget Total - \$83,000

Total needed to fulfill our mission of "Changing Lives for Christ" - \$200,000

- A detailed line item budget is available in the church office for any who wish to review it.

### Practical Ideas To Help Increase Stewardship



- Make it convenient to give: Electronic funds transfer, brokerage accounts, online, kiosk.
- Don't treat members equally. Tithers vs. "welfare" religionist, builders vs. boomers.
- Strongly encourage members to attend regular on-going Christian financial planning classes. Create a new tradition. (Crown Ministries, Ron Blue, Dave Ramsey, Good Sense)
- **START SAYING THANKS.**



### Two Messages To Raise Funds In The Church

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

You choose.



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)

## Who?

- PASTOR
- Members
- Consultant



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



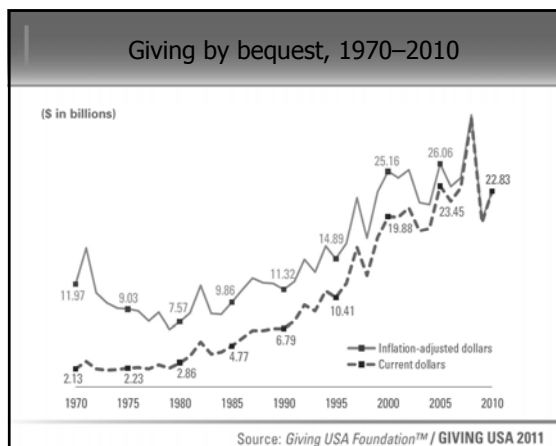
**100% - maximum response**

## Easy Money Planned Giving



Bequest Contributions  
Estate Tax Returns, 2010  
\$22.83 Billion

Source: Giving USA Foundation™ / Giving USA 2011



## 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



# horizons

STEWARDSHIP

J. Clif Christopher, CFRE

