

# Our Experts:



**Doug Turner**  
President  
RSI Church Stewardship Group



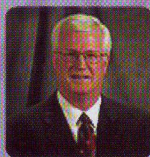
**Jim Sheppard**  
CEO & Principal  
Generis



**Bill Leathem**  
National Director  
Strongtower Stewardship



**Mark Brooks**  
President & CEO  
The Charis Group



**Pat Graham**  
President  
Cargill Associates

## 1. What's the difference between "fundraising" and a capital stewardship campaign?

**Turner:** Most fundraising is focused on garnering funds to be used for the daily operations or the annual budget of the organization. Capital campaigns are efforts to raise funds that are above and beyond the everyday needs of an organization. Usually, it's for a specific purpose, such as a new building, relocation or initiative. A capital campaign can also focus on raising endowment dollars.

**Brooks:** The major difference is that in fundraising, individuals are attempting to figure out what they can afford to give. In a capital campaign run by a church, it revolves around a God-given vision. People are asked to take a spiritual journey to find out what God would have them do.

**Sheppard:** In the church, it's more about the need of the giver to give than it is about the need of the church to receive. The measure of the gift is more about quality than quantity. The proportion of the gift — that is, how much it costs the donor to make it — is more important than its mathematical amount. From this perspective, the donor with meager means can make the same gift as the donor with extensive means.

**Leathem:** A capital stewardship campaign supports a very large need, such as a major building remodel, land acquisition or a new building. Also, a capital stewardship campaign involves a three- to four-month process that positions church families to make a commitment to give over an extended period of time — usually three years.

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—Pat Graham, President, Cargill Associates

## 2. What are the signs a church should consider a capital campaign?

**Turner:** If the church experiences an uneven, peak-and-valley worship attendance pattern because the facility can't support a breakthrough. If it has foregone large events or fellowship opportunities because there's no large multipurpose space in which to gather. If ideas for ministry are frequently postponed because facilities aren't adequate or funds for ministry expansion aren't available. If parking is a known problem. If the long-range plan is outdated and doesn't represent a vision for spiritual growth that stretches the members. If the facility — including worship, restroom and fellowship space — isn't accessible to persons with disabilities. If adult education classes are hindered because space is designated to children's ministries, which are also running out of room. If staff work spaces become a hindrance to producing work because they're small and overcrowded.

**Graham:** Most churches do a very poor job of teaching Biblical stewardship. As we conduct financial analysis for churches around the country, we are no longer surprised to see 25% to 60% of the giving membership giving less than \$1,000 a year. This is a spiritual issue that needs to be addressed. →



# Online Literature Library

Want to study up some more? Log on to [www.churchsolutionsmag.com](http://www.churchsolutionsmag.com) and select the "capital campaigns" article archive to access additional resources from our panel of experts:

## Capital Stewardship Campaign Timeline

The tactical activities for a typical 16-week stewardship campaign  
*by Bill Leathem*

## What Churches Don't Want to Hear in Raising Capital Funds

Sometimes, advisers for capital funds efforts must say things you won't like.  
*by Jim Sheppard*

## Million-Dollar Mistakes

Are you making them right now?  
*by Mark Brooks*

## Top 10 Fears Regarding Capital Campaigns

Although fear tends to surround capital campaigns, they don't need to be so scary.  
*by Doug Turner*

### 3. What are church leaders' biggest fears?

**Sheppard:** The biggest fear tends to be failure. Our response is to help the church understand what a reasonable financial expectation is for the capital stewardship effort, based on the experiences of similar churches. Then, they can factor in any bank financing and decide on a reasonable course of action.

**Leathem:** Whether or not the campaign will work to raise the funds, and whether or not using an outside consultant will actually help. Capital stewardship campaigns are effective when the church's vision is clear; the need is evident; the project is explained as to its support of the vision; the project cost is accurately estimated; church leadership is trusted; and a designed campaign process includes the inspiration of church families. Using an outside consultant will help, but it's important to select the right consultant. (See Question 5)

**Turner:** In my experience, there are 10 major ones. (See "Online Literature Library" sidebar — Top 10 Fears Regarding Capital Campaigns)

**Graham:** The biggest fear we hear is, "Can we afford this project?"

**Brooks:** Money is the last idol of the Christian. Leaders fear that they'll be seen as pressuring the congregants, and it'll drive them away — or, at minimum, leave a bad taste in their mouths.

### 4. What are the most common mistakes churches make?

**Leathem:** Not selecting the right consultant; stating (verbally or in print) a

giving amount per family; and following a prepackaged process that's not specifically designed for the church's uniqueness.

**Graham:** Conducting dream sessions with an architect before any consideration of the financial realities; not casting a clear vision about why the project is needed; and in most situations, having 'non-givers' determine the size and cost of the project.

(For additional resources on this topic, see the "Online Literature Library" sidebar for Million-Dollar Mistakes and What Churches Don't Want to Hear in Raising Capital Funds.)

### 5. What questions would you encourage churches to ask before selecting a consultant?

**Graham:** Why are we doing this? Will our people support this project? How much can we afford to build? What will our debt service look like after the three-year giving period? If the consulting firm can't help answer these questions, don't hire them.

**Brooks:** Is [the consultant] called by God to do this, or is this a business? Do they have the experience to handle what you're trying to raise dollars for? Do they have the time to give you? Will they be there for you the entire course of the campaign? Do they exhibit the ability to think creatively, or are their answers stock programmatic?

**Leathem:** What experience do they have? (Ask for a resume, and check references.) What are the common pledge results? Can they provide a flexible campaign process tailored specifically

for the church vs. prepackaged? Do they understand the church culture, personality and methodology? How many campaign process visits will they make? Will they make follow-up visits during the giving period at no additional cost to the church?

**Turner:** How long have they been providing stewardship counsel? Who are their clients? Do they focus on biblical stewardship and teaching stewardship as a way of life, not just as a campaign gimmick? Does the firm transfer knowledge, leaving the church more able and equipped to foster a culture of stewardship? What do they provide in the way of follow-up services?

### 6. What's your best advice for churches embarking on a capital campaign?

**Turner:** Have a clear and compelling vision. Make sure you have strong, respected leaders who will step forward and provide campaign leadership. Implement an effective communication strategy.

**Graham:** Test, test, test!

**Brooks:** Start sooner. Get quality help from someone who understands your culture and has a proven track record of raising funds. Don't bypass your leaders.

**Leathem:** Make sure the church is ready to begin the campaign. Speak with the consultant, and check his references before you sign a contract for his services. Prayerfully select the right consultant. Find a way to cancel the contract quickly if it can be determined that the consultant isn't a good fit.