

# The Stewardship Journal

In partnership with [StewardshipJournal.com](http://StewardshipJournal.com)



**From My Desk  
to Your Inbox**



**Setting Realistic  
Goals**



**Are the Glory Days of  
Capital Campaigns Over?**



**Tech to Propel Your  
Capital Campaign**

# THE STEWARDSHIP JOURNAL

## From My Desk to Your Inbox

Welcome to another issue of the *Stewardship Journal*. This week, the focus on how you can successfully conduct your own capital campaign continues.

How much can your church raise in a capital campaign? Mark Brooks, The Stewardship Coach, opens this issue with his post ***Setting Realistic Goals***. In the Bonus Section, ***Are the Glory Days of Capital Campaigns Over?***, Mark explains that capital campaigns are not dead—they're just different.

Finally, in ***Tech to Propel Your Capital Campaign***, learn how technology can be an effective tool to allow people to connect and improve your campaign results.

Missed an issue? No worries. All previous issues of the *Stewardship Journal* can be found at [stewardshipjournal.com](http://stewardshipjournal.com) or visit [LouisianaBaptists.org/Stewardship](http://LouisianaBaptists.org/Stewardship).

If you're enjoying the *Stewardship Journal*, feel free to share an issue with your staff or stewardship/finance committee.

Keep Looking Up,



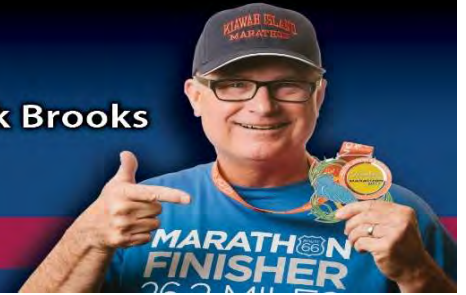
*Dr. Steve How*

# THE STEWARDSHIP JOURNAL



sponsored by  OnlineGiving.org | acts17coach.com

**Mark Brooks**



## Setting Realistic Goals



**“Do you want a sales answer or the truth?”** Once, I was interviewed by a church that wanted to hire a stewardship partner for its capital campaign. The Executive Pastor asked me how much I thought they could raise in their next campaign. At that point, the church had done three consecutive campaigns in a row. I looked at the staff member and asked the question I started this column with. He indignantly responded that he wanted the truth. So, I honestly told them that they would receive less than they expected. I didn’t get the contract.

The church found out a few months later I was correct. The staff member had an unrealistic expectation of what their congregation was capable of. Setting unrealistic goals for a capital campaign dooms it from the start. It is one of the biggest mistakes church leaders make, and it happens before the campaign even starts. One of my goals for my clients, and the title of this Coach, is **Setting Realistic Goals**. I want to help you avoid this mistake in capital campaign planning: false assumptions and unrealistic expectations. Let me start by spelling out...

### The Dangers of False Assumptions and Unrealistic Expectations

Projecting numbers that do not come to pass can cause you huge problems at your church. While perhaps not exhaustive, here are a few dangers they present to pastors and churches.

**It’s built upon assumptions and rarely upon facts.** Too often, the “facts” given about potential growth due to the project or potential giving to the project are based upon assumptions. I find most goals are determined not by factual data like attendance patterns, past giving, the economic background of the congregation, or other tangible facts.

**It diminishes the integrity of church leaders.** While we might laugh at leaders who use “ministerial speech,” the danger is the diminishment of integrity. In a day when integrity is under assault, yours will not be helped by wild predictions of explosive giving or growth that does not happen. As your integrity is diminished in one area, it will also be diminished in other areas. Could it be that so many pastors leave 18 months after a building program because they have lost integrity and, ultimately, the ability to lead?

**It can lead to trust issues for the congregation.** A loss of integrity results in a loss of trust in the congregation. They begin to question all decisions. When trust is lost, then dollars will begin to decline as well. People give to what they have trust in. If you miscommunicated about the building, what else have you not been honest about?

**It will make future decisions more difficult to implement.** Even if the above does not happen and you do not lose members or dollars, you can expect difficult times ahead. The next time you approach a project, members will have more questions, and you will have to work overtime to assure them you have done your homework this time around.

The bottom line for you is, don’t set an impossible goal for your church to reach.

**What factors go into the percentage pledged?** Every church is different and faces different factors and circumstances that can and will impact what is pledged and given. Here is a list of my top factors.

# THE STEWARDSHIP JOURNAL

- 1. The health of the congregation.** In my mind and experience, this is the number one reason. Healthy congregations willingly give to a campaign, while unhealthy congregations do not.
- 2. How compelling the vision is.** A close second to the above is how compelling the vision is. People do not give to brick and mortar. People give to vision. They want to know that their gift is going to make a difference.
- 3. The financial makeup of the congregation.** Those churches that raise three, four, or more times their budget always have significant gifts. If your church does not have those types of members, then you need to set a more realistic expectation of what you might be able to do.
- 4. The pastor's standing with the congregation.** In one of the first campaigns that I ever worked as a consultant, I worked with a pastor who, frankly, I thought was brilliant. He was such a gifted speaker and had great leadership principles that he taught. He was bold and aggressive and had a compelling vision. However, when it came time to pledge, the church hardly supported the campaign. The problem was that his leadership seemed too heavy-handed and autocratic to the people. They did not buy into the leader and, as a result, did not contribute to his vision. Not long afterward, he left that church to go to another church where, once again, the same thing happened. Don't let that kind of track record be your record.
- 5. The economy.** Difficult economic times will naturally cause people to pledge less. **For more information on this, see my Bonus Section.**
- 6. The type of project.** Building a new sanctuary usually raises more funds than paying off the existing sanctuary's debt. Relocations also typically raise significant funds. Part of the reason these campaigns do so well may be that they typically are first campaigns.
- 7. The process used for gaining pledges.** Sometimes, even though the vision is compelling and all other aspects of the church point to success, the process itself trips people up. If the campaign strategy does not reflect the church's DNA, then people tend to push back on the process and making a commitment.
- 8. The number of campaigns the church has attempted.** I have never worked with a church that could raise all the money needed with one campaign. The problem comes with what I term **The Law of Diminishing Returns**. The first campaign of a project is always the most successful. Each successive campaign is a greater challenge than the preceding one, and unless you experience explosive growth, it will raise significantly less than the first campaign.

**You must know the difference between excitement and performance.** Too often, church leaders let their excitement over the project's potential cloud their perspective of what their members are capable of raising. That family of five in your church is excited about the new multi-million-dollar children's addition, but unless Dad and Mom hold six-figure salaries, their ability to give significant dollars is limited. Next week, I'll address this further.

**You must also know the difference between faith and fantasy.** Campaigns should be acts of faith. Yet setting an impossible goal isn't faith but fantasy. I'll help you move forward in faith, which will help your campaign be a success!



Mark Brooks – The Stewardship Coach  
[mark@acts17generosity.com](mailto:mark@acts17generosity.com)



OnlineGiving.org, the leading online giving processor in America, sponsors my writing. Find out more about their services at <https://www.onlinegiving.org/>.

# THE STEWARDSHIP JOURNAL

## Bonus Section

### Are the Glory Days of Capital Campaigns Over?

**Are the glory days of capital campaigns over?** Since the 1960s, when there was a huge explosion of church expansion and building capital campaigns, billions of dollars have been raised for churches. Those days may be over. Studies are showing that the average capital campaign is now raising about...

**1 time.** As in one times your annual operating budget. So, if your annual budget is \$500K, you will probably raise that range of dollars in a capital campaign. That is the new normal regarding how much you can expect to raise in a capital stewardship campaign. Don't let anyone tell you any differently. While a few churches raise significantly more, it is always driven by multiple five-, six-, and even seven-figure type donations. I always joke, "Does Bill Gates go to your church?"

**Here are the trends and issues impacting capital campaigns, causing them to be less successful...**

**Economic Uncertainty** - Americans' view of financial stability eroded with the crisis of The Great Recession. Then came Covid. It showed us how fragile our economy could be. Donors have become much more cautious about what they would pledge to give.

**The demographic shift in the generational church landscape** - Countless studies have shown that as our church's donors age and our median age increases, they have a more limited ability to give. The Church is struggling to keep or attract the newer generations. When you struggle to get younger generations to give to anything, you can almost count on them to give a pass to your campaign.

**The high cost of Senior Care** - Baby Boomers are now becoming parents to their parents. The cost of providing for their parents is staggeringly high. Social Security and Medicare are not enough. Children have to step up to provide financially for their parents, or at least they see how their parents are struggling. Knowing how costly senior care is and, at the same time, planning for the eventuality of their future financial needs makes Baby Boomers more cautious when it comes to making campaign pledges. This is because they have done...

**Social Security Math**—A recent Wall Street Journal article pointed out that the ratio of retiree-aged adults to those of working age continues to rise. Fewer workers are paying Social Security tax to help fund retirees' retirement plans. This will add to the already stressed program that is gearing up to accommodate the Baby Boomer generation.

Baby Boomers are doing the math now about when they can retire and at what level of comfort. Talk to any Baby Boomer, and many will tell you they fear Social Security will be bankrupt when they want to retire. This means that, like their parents, Baby Boomers are faced with...

**The fear of outliving their money.** I once put a gifting chart in front of a recently retired Baby Boomer. He replied, "I know where I want to be on this chart. Yet I don't want to drain my account and put my children at risk of being able to provide for me." I hear this all the time. This means donors will pledge far less than fifteen or twenty years ago.

**The 10K a day impact.** Every day, 10,000 Baby Boomers, the Church's largest donor group, turn 65. This key donor group is moving into retirement; thus, their ability to give is less than when they were at their peak earning days.

When it comes to capital campaigns, people give out of assets like stocks, CDs, boats, land, etc., or by taking more of their income to increase giving. People with less income will be unwilling to give up their assets. This is because they have...

# THE STEWARDSHIP JOURNAL

**A protectionist mindset** - The lack of confidence in our financial futures causes donors to be protective of what they have. The result is that capital campaigns have seen and will continue to see lower pledge results.

Perhaps the glory days of capital campaigns have passed. I like to say that capital campaigns are not dead. They are simply different. One difference might be in the total dollar amounts raised. While that total might be lower than in the past, churches can and will still raise capital dollars if they have a compelling vision and a good action plan.

Keep reading, and that is what I will give you!

# THE STEWARDSHIP JOURNAL

## Tech to Propel Your Capital Campaign

I'm writing a book on how to hold a Do-It-Yourself capital campaign. As a result, I have been researching all my past writing on the subject. I came across an out-of-print post I wrote ten years ago, entitled *How to Use Technology for a Capital Campaign*. In 2014, online giving was still in its infancy, with most churches clinging to a physical means of collecting both the offering and capital campaign dollars. My post back then focused on working to change that.

Today, nearly every church offers online giving. But how many know how to use technology for their capital campaigns? In my experience, very few. At [OnlineGiving.org](https://www.onlinegiving.org), we are out to change that! This is one reason I am writing my DIY book, which our church partners will have free access to. This book will equip our clients with the knowledge and tools to effectively use technology in their capital campaigns. And, of course, I *will* share about unleashing the power of technology in capital campaigns. Let me give you a brief overview of what I wrote in 2014, with my updates ten years later. I began by saying...

"If you want to maximize giving, you must know how to use technology for a capital campaign! As I say, 'It is not 1980; why does your capital campaign look like it is?'" That was and is a great question. Ten years ago, online engagement was new, and few knew how to utilize it. So, let me ask the question I asked ten years ago, "It is not 1980; why does your capital campaign look like it is?" Embracing technology in your capital campaign is not just about keeping up with the times; it's about empowering your church to take control of its financial future.

Ten years ago, I wrote, "You must accept the reality that Americans utilize their smartphones and the Internet with increasing frequency. We have become a cashless and checkless society. More and more people are giving electronically, so why would they not be interested in doing the same for a capital campaign?" Back in 2014, just over half of Americans owned a smartphone. Today, over 90% of Americans own a phone, giving them instant access, which allows you to instantly contact them with your messages. Again, let me ask what I asked ten years ago: given this high number, why would you not use this technology in your next capital campaign to potentially increase your fundraising?

In my post ten years ago, I discussed the importance of using your web page to promote your campaign message and the importance of using social media to tell your story. Back in 2014, I advised this strategy because of the rising statistics showing how many Americans spent time online and on social media. Fast-forward to 2024, and those numbers have shown a steady increase. The Internet, especially social media, has become the front porch for most Americans. Why would we not be there with our life-changing message? Why would we not utilize this technology in our capital campaigns?

One reason is that many churches are intimidated by technology and thus miss out on using it to maximize giving. Another is the perceived difficulty of setting up and using technology. At [OnlineGiving.org](https://www.onlinegiving.org), we work hard to make sure every piece of our platform comes with the necessary information and help available, making our tools easy to use. Then, we have the industry's finest customer support system, giving you the personalized help you need when you need it.

A lot has changed in ten years. One thing that hasn't changed is that the easier you make it for people to give, the more apt they are to give. When it comes to capital campaigns, the easier it is for people to connect with your capital campaign, the better your results will be. There is no better way than with the technology and tools [OnlineGiving.org](https://www.onlinegiving.org) provides. If you truly want your campaign to be a success, you must unleash the power of technology!

We would love to show you how our platform can enhance your capital campaign. To schedule a free demonstration, contact [OnlineGiving.org](https://www.onlinegiving.org) today at (615) 206-4000 or email us at [support@onlinegiving.org](mailto:support@onlinegiving.org).

The preceding was first posted at <https://www.onlinegiving.org/support/tech-to-propel-your-capital-campaign>