



What is a Capital Campaign?

A capital campaign is a special emphasis to raise money for a new building or to pay off church debt. These are major efforts, taking months to organize and weeks to conduct the emphasis.

What Does a Capital Campaign Emphasize?

Capital Campaigns emphasize giving over and above one's regular offering. It is important to be clear that designating one regular offering to the building, and away from the church's ministry, hurts the ministry of the church. If enough people do that, the new building will become unnecessary.

These campaigns ask members to give by the definite leading of God. For some members, this will be the first time they have ever made a financial decision based on God's definite leading. So, for some, it is a big step of spiritual growth which will help them in other areas of life. This does *not* involve manipulating people into giving on emotional impulse. Instead, members are encouraged to take the time to *think their commitment through*, and to *pray their commitment through*, and to *talk their commitment through* (with their spouse and family). Members are provided with information to assist them in making informed and prayer decisions.

"Not equal gifts, but equal sacrifice" – in previous years, this was a phrase often used in capital campaigns. There have always been those people who would suggest, "If each member family would give X number of dollars, we could easily pay off this project." However, this doesn't take into account widows who are already scrimping to tithe off their Social Security check.

Then, there were wealthier members of the church for whom X number of dollars would mean almost nothing. Some could never afford the amount and for some it would be a mere token. The Bible teaching proportional giving (1 Corinthians 16:2). Hence the saying, “Not equal gifts, but equal sacrifice.”

The best way to have a good offering is for everyone to give something. Strongly encourage church-wide participation. Urge members to not give nothing out of embarrassment that the amount they *can* afford to give seems too small. Even if all someone can do is place a quarter in an offering envelope, they need to give *something* – because that way, they are involved. When you dedicate the building, they will want to feel they were a part. Everyone’s giving should be treated respectfully. Jesus honored the widow who gave her mite.

Consistent giving adds up over time. Many families could never afford to give a large one-time offering. So, these campaigns emphasize giving over a three-year period (156 weeks, 36 months – however one is paid). If a family regularly gives, over time, it will add up to an amount they could never have given in a one-time offering. This allows more members to feel a significant part of the project.

How a Capital Campaign Works

There is usually an outside consultant. There are some campaigns which are self-guided, but a church generally needs help from someone with experience in conducting this kind of emphasis. It is very intensive. Your ministerial staff members are already consumed with ministry.

There is a preparation stage. A steering committee is named by the pastor. Each member of the team oversees a specific part of the effort. The steering committee members will enlist church members to participate in their parts of the emphasis (involving a high percentage of the membership helps to secure buy-in). The outside consultant trains the workers in doing their jobs.

There is a six-week emphasis. This emphasis includes printed materials describing the project, testimonies (sometime live, sometimes in video), a big

banquet, special sermons, and a special Sunday School lesson. Most churches build only one or two buildings in a lifetime – so it is a *big deal*. However, you are not pressuring your members, but providing information over time so that busy people can have the opportunity to digest it and make informed and prayerful decisions.

There is a commitment form. Unlike the commitment forms you sign at the bank for a new car or a loan for a new home, there are no collection agents. There is even a line on the bottom of the form: “I promise to contact the church office and revise my commitment should my financial circumstances change.” This is part of the commitment. It is understood that life happens. Further, this commitment is private: No one but the financial secretary (or church treasurer) will know what you pledge... unless you tell them.

Sometimes, there is a kick-off offering. Some capital campaign plans start with an offering to start off the campaign with a strong offering.

How Much a Campaign Can Raise

Generally Speaking: Taking your undesignated offerings from the previous year and basing the formula on that, a church can generally raise an amount equal to 1 to 2 times that amount over a three-year period. 1.5 times is fairly common. However, when enthusiasm is high, some churches have seen 2 to 3 times. New worship centers receive the most enthusiasm and debt reduction campaigns the least. How long it has been since a church last had a campaign can be another factor; if it has been some time, the church may be up for a fresh challenge. Churches can do back-to-back campaigns.

How Much Capital Campaigns Cost

There are various sources of experienced people who can help your church with a capital campaign. So, this is something you will want to shop. Costs widely vary.

There are commercial firms. This is their specialty and they have polished plans. However, they are the most expensive and some of them have a reputation for focusing more on wealthier members and being a little more-high pressure in their approach. Larger churches may prefer their services.

There are other experienced individuals who have hung their own shingle and will outsource parts of their work to independent contractors. Their rates will vary, but some offer very fair rates.

The lowest rates are offered by State Conventions. Their programs are not always as polished as some others, but it generally represents the most bang for the buck – particularly for a small to medium size church.

Most professional fundraisers base their rates on the percentage of what they raise. Some professionals charge a flat rate based on the services to be performed. State Conventions generally base their rates on the size of the church.

So, why spend money to raise money? First, because you don't have experience in doing this. Second, you will want to factor in the amount of money raised is money you won't have to borrow and pay interest on. Third, even if you are able to plan such a campaign in-house, there are production costs for printed materials, videos, etc. A church must simply spend money to raise big money.

Don't Cut Corners in Your Campaign

An ad in the bulletin and a couple of announcements from the pulpit won't get the job done. A campaign must take place over multiple weeks. It should involve a significant percentage of the membership in the campaign. It has to be an intensive priority. That doesn't mean "high pressure." It means it's not something "tacked on" – "Oh, and by the way, we need to raise this huge amount of money for a new building."

Consider Including Legacy Giving as a Part of Your Campaign

Most people have far more money in their estates – and their best opportunity to make an impact with their giving – than in their monthly incomes. Just as we faithfully gave tithes and offerings as we lived, we can give tithes and offerings as a legacy after our lives. Legacy Giving would make a terrific component of a Capital Campaign.

Do Overall Stewardship Education in Your Campaign

Financial Stewardship should be presented in the context of Stewardship of Life (time, priorities, influence, etc.) and Stewardship of the Gospel. This is really about the Lordship of Jesus Christ.

Many church members could not correctly define the word, “tithe” if asked. They think it means any gift to the church. Many will take their commitment amount out of their current giving. You can deal with this by promoting tithing. You can say, if you cannot yet give to this over-and-above offering, then you can start tithing. New tithers fix a lot of things.

Related Considerations. There are two related considerations in these campaigns. First, to reassure the Senior Adults that the church isn’t biting off more than it can chew. The final building plans will be finalized based on the total pledge amount. The campaign should also communicate to senior adults that this current project is consistent with the church’s heritage and mission.

Another related consideration is motivating your Young Adults to sacrifice. It often doesn’t register to many in this age group that real giving means sacrifice – choosing to not spend something for themselves in order to give more to the Lord’s work. This may be their first experience in doing so. They are grown-ups now. Grown-ups help pay the light bill and insurance, not just for flashy, exciting things.

Look them in the eyes and ask for it. You aren’t asking people to do something wrong, but something good. So don’t be embarrassed to ask them to be a part of the church’s mission as you make room for more.

Set the right tone. Campaigns should be conducted with the tone: “You are part of a winner. Many churches would love to be in the position to need a new building! We are so blessed. Help people focus on the church’s mission.

Prayer should be a vital part. Some people will be giving at the specific leading of the Holy Spirit for their first time. This is a big step in their spiritual growth. Consider your students also in this regard.

Do everything with quality. Quality printing (color, glossy paper) and well-produced videos communicate to your members, young adults especially, that this is an important project and is worthy of our best efforts.

Testimonies are a most powerful thing! Ask Senior Adults to testify as to how they sacrificed so that the church would have what you enjoy today. Young adults need to hear the examples of sacrifice and need a mental picture of what that looks like. Tell members the faith stories in the history of the church to show how you are keeping faith with the church’s founding vision.

Let a cross-section of your congregation testify as to how THIS church has been a blessing in their lives and why they are thankful to be a part. Have young adults and students tell the stories of how God has been working in their lives. Senior Adults need to hear this is taking place. You don’t want them to get the idea that we are just building the youth a “fun place” – but rather that real ministry and changed lives are happening.

Videos work great for testimonies. It allows you to edit for time. Put music under the videos and use the emphasis logo at the beginning. This polish communicates the project is important.

Have a follow-through plan. Over the three years of the Campaign, new members will join your church. Develop a clear follow-through plan with people assigned to explain the Building Campaign to new members. This way, they can understand the offering and join you in progress... “from this day forward.” This is a common place where churches let down and leave money sitting on the table.

Resources:

Capital Campaigns Available from the Alabama Baptist State Board of Missions:

- Bridge to Tomorrow: A self-led program.
- Forward in Faith: A short-term capital funds program, if the church's financial need is less than one-third of its annual budget.
- Challenge to Build: 13 weeks for training and a six-week emphasis.

Capital Campaign Contact:

Office of Cooperative Program and Church Financial Resources

334-613-2283 (Direct Line)

<https://alsbom.org/ministries/stewardship/>

There are books and other resources available for planning your own Capital Campaigns. My approach has been to use these resources for ideas on how to word things in a fresh way, but to follow the lead of the consultant in the campaign.

The Baptist Foundation of Alabama (<https://www.tbfa.org/>) has a program to promote Legacy Giving.

smalltownbaptist.net