



Funding a capital project ...

... by direct giving

A16 Articles series: Planning

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This article concerns funding for one-off capital projects. These may be for the church itself such as purchasing a new building, reordering an existing one, buying other major assets or refurbishing an organ. But they could also be one-off projects to benefit the local community, to support church members who undertake a mission placement abroad or to finance a Third World project.

The article assumes that either you are raising the whole sum from the direct giving of your congregation, or you are seeking to raise a significant proportion in this way. Funding from other, external sources is not covered.

There are three parts. The first (A) sets foundations (such as vision) for such a project, the second (B) lists choices to be made (such as whether to seek direct giving alone or to include events and sponsorship), and the third (C) deals with practical matters (such as organising a Gift Day). There are a number of practical exercises to complete.

A: Foundations

Resist the temptation to rush into any capital project thinking about donations. That comes later. This part of this article suggests four foundations that first need to be laid.

First there is the vision that has *led to* the project, which is quite different from the vision *of* the project. Secondly, this vision needs to become a shared vision, one that everyone commits to. If it remains a leader's vision, the foundation will not be strong enough. Thirdly comes people's attitude to possessions in general. This is a broader topic than money alone. Lastly, comes the idea of the reality of cost for everyone.

Get your thinking straight on these, and you can then build on them with confidence.

1: The vision

There is little point in discussing plans for raising funds until leaders are totally committed to the vision for the project and can state it with clarity and with passion.

The vision comes first. Money and the other resources that are needed are secondary. They are simply means to enable the vision to be achieved. So, in the early days, resist all temptation to plan about money (or paint thermometers!). Instead, concentrate on vision.

But the meaning of this word is not as clear to many people as some like to imagine. Here are six ways to consider it.

1 Destination

Vision provides a description of where you want to get to. It pictures a scenery that is different from what you see, hear, smell, taste or feel today. Because it is different, it is all about change. So you say, "Today we are here; tomorrow we want to be there". If today is your Sinai Desert, tomorrow will be your Promised Land.

So check that your vision is a description of a recognisable destination, rather than a pious hope about activity or something to do with purpose (which is just as important, but different).

2 Changed lives

Secondly, this destination should include changed lives. Vision has an impact on people. It shows the difference you want to make to others (and possibly yourself). Lack of vision means you are seeking to keep the show on the road. With a vision you are seeking to change the world.

So the vision should clearly state the difference your project will make to individual lives, to a community or to a country, whether by alleviating suffering, by providing education or by building the Kingdom of God.

3 Ends not means

Avoid the danger of muddling vision with the means to achieve it. A vision should not be a new building (if that is what the project is about) for buildings are only spaces for people. The vision is all about the impact that this building will have on people's lives.

4 One clear vision

Avoid the danger, too, of muddling a 'visionary' with a 'vision'. In the last few years I have come

across a number of churches that have told me they have a vision. In fact, what they had were visionaries but no vision.

The leaders regularly believed five impossible things before breakfast. There were always scary new ideas round every corner. But there was no one, clear vision that people could buy into. As one vision gained the ascendancy its place was taken by another. It is exhausting belonging to a church like that!

5 God's work not yours

Fifthly, visions for Christians should be about faith in what God will achieve rather than what you will manage. Your 'purpose' explains why you are here and so what you should be doing. Your 'vision' is what you have faith to believe that God will bring about if you fulfil your purpose faithfully. This saves you from the danger of claiming results (in terms, perhaps, of spiritual outcomes) from your own efforts as though God had no part in it.

6 Leadership

Visions go with leaders. You need leaders to take people from A to B. Pastors and teachers look after people at A or at B, but you need leaders to take a congregation from one to the other. So a church project of the kind under consideration here requires leadership gifting. It will not just happen.

Never embark on a capital appeal until the vision is as clear as can be and the vision-holders are passionate about it. This is what leadership is about.

Exercise

Take any capital project in mind. What is the real vision behind it? Defining this may require some thought and discussion, but without such a process it would be foolhardy to go ahead. State it in one sentence. Ensure it follows these six ideas.

2: Shared vision

There is little point in discussing plans for raising funds until 'your' vision has become 'our' vision, for if the vision remains with the leader or leaders, fund-raising will become increasingly a matter of making people feel guilty or ever more anxious appeals.

Visions, especially those that require considerable amounts of faith, do not get

communicated on a notice-sheet or in an email. They need more personal means to gain understanding and then ownership.

In a small church this might mean the leader carefully explaining the vision to people one-to-one. If this is not feasible the leader may need similar sessions with each group if the church has a small group structure. If there is a united leadership team the members can between them pass the message on one-to-one to cover the whole congregation.

At this stage there is no need to turn it into a fund-raising pitch. The idea is to get as many people as possible on board with the idea. And in the process the vision can be fine-tuned as people react to it, so that everyone feels they were listened to and had some part in the formulating of what becomes agreed.

Meanwhile the vision is coming through regularly in all kinds of other ways: preaching, worship, notices, newsletters, special events. It needs to be filtering along a wide range of channels.

It is vital that 'our' in 'our vision' means just that. It cannot be a vision for those who have money to support it or those of a certain age. So this programme should include children (in an appropriate way), teens, newcomers, shut-ins.

When it is time to seek the funding (and judging the moment is a fine art), as many people as possible are already enthusiastic about the whole concept and wanting to be a part of the venture. There are real advantages in putting clear water between any visiting plan to explain the vision and the raising of the money for that vision. But the water between them must not be too wide or people will not make the crossing.

The trouble is that, when the funding stage launches, it is all too common for either the funding itself or other means for reaching the vision to replace the *real* vision in people's minds. They think that, once the money is in the bank or the building is up, the vision has been achieved.

This is natural, but it poses a serious problem because once the vision has then been seen to be achieved, everyone can sit back and relax in the knowledge of a task completed. I therefore always counsel churches to ensure that there is a more stretching part of the real vision ready to go on stream the moment the funding or building is complete.

Exercise

If you are a leader, what means might you use to turn 'your' vision into 'our' vision? What factors help you judge the right moment to move on to the funding stage and how do you make this decision?

3: Possessions

There is little point in discussing plans for raising funds until church members understand something of the biblical perspective on the ownership of possessions. Otherwise there is a danger of slipping into imitations of high-powered or even crude fund-raising techniques in an attempt to get people to give up what they see as belonging to them.

It is here that Christians part company with the world's views on funding. You must question an approach to capital funding that takes all the standard fund-raising methodology and applies a thin theological coating to it. It is better to understand it from the theological perspective, and then see what can be learnt from the techniques employed by the world, many of which make good sense.

This is not the place for a detailed theological argument so the idea will be covered only briefly. The Bible shows God to be creator and therefore owner of the whole of the world (see, for example, Psalm 24:1). It follows that all that Christians have in terms of wealth in fact belongs to God. His people are stewards, not owners, of the material possessions entrusted to them.

This is the philosophy behind David's thanksgiving for perhaps the most famous capital appeal in Scripture, the giving for the building of the temple in 1 Chronicles 29. Many will be familiar with the words of verses 11-14: "Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours. Wealth and honour come from you: you are the ruler of all things. Everything comes from you, and we have given you only what comes from your hand."

But we live in a society (certainly in Great Britain) which is obsessed with the concept of personal ownership, starting with the land on which properties are built and extending to cars, household equipment and luxuries of all kinds. This possessiveness is so prevalent that Christians have imbibed the idea. We need constant teaching on a more biblical concept.

It is teaching on possessions that Christians need, before any teaching on giving. Our lack of generosity may be explained by a lack of teaching on our role as stewards, while we live in a culture of luxury and greed.

Exercise

What practical differences would there be if Christians really believed that they were not the real owners of their house, their car, or their household equipment? And what about their savings accounts, and their investments?

4: The cost of giving

There is little point in discussing plans for raising funds until church members understand that real giving is costly in terms of both annual income and capital.

Much charitable giving in Britain is relatively painless. Many people who give are already well off and hardly miss the direct debit for the appeal or the coin put in the tin.

But Christian 'giving' has no guarantee of being pain-free for it is about making significant choices. If we believe that all our money belongs to God already, then in a capital project we are reallocating it to different parts of his service. We should not be frightened to teach and discuss this openly. We are put to shame by many people in the world who have little but give generously.

Exercise

Each of the four sections of Part A has started with the words, 'There is little point in discussing plans for raising funds until ...'. Do you agree with each of these four? If not, are you clear why not? If you agree, what impact might this have on your next capital project?

Which of the four do you feel you have in hand for any project you are considering or involved in, and which are the ones, if any, where you need to do some further thinking or work?

Reallocation of revenue

A capital project of any size may call for a rethink of people's lifestyles. What is regarded as normal expenditure today would have been seen as luxury only a few years ago. Do we (if we do)

need to eat out so often, keep our homes at a high temperature, buy the latest digital gadgets or have costly holidays? Being in a culture of luxury makes standing out from the crowd difficult, especially when we have children (as parents will know!).

But a capital project often calls for choices that are costly and which the world would not understand. The concept of real generosity comes with a personal price as part of Christian discipleship. For the leaders of a church this calls for both teaching and role-modelling. How many leaders are prepared for *both* of these?

Reallocation of capital

For those Christians who have capital, whether in property, possessions, investments or savings accounts, a capital appeal calls for a rethink. Too few people see that a capital project requires them to give from their own capital rather than from their annual income. It is of course right for people to save for future needs, but perhaps we err on the side of safety when God may be calling us to take more risk.

So a capital project may prove to be a timely reminder to rethink the need for the second car, to pass on the inheritance received from a relative's estate, to give away a significant proportion of your savings account balance, and more. Again, leaders need to be teaching and modelling generosity.

There will of course be many in church congregations who first need help with their personal finances rather than challenges such as given here. Some will be in serious debt, some have to manage on inadequate incomes and others will have an unbelieving spouse which means that they cannot have full rights on how the family funds are used. But many need the challenge on possessions and costly giving.

B: Choices to make

Once you have those four points in mind, various alternatives present themselves for how to undertake the exercise. The church that sorts these out in advance will be in a strong position. Trying to work out policies as events unfold does not encourage confidence and often leads to unnecessary difficulties.

If you are approaching a funding project in your church, here are seven sets of alternatives you would be wise to consider now.

1 Do we ask the congregation alone, or look further afield?

Most projects included within the scope of this article could well attract funding from those who are not church members. Neither buildings for local community use nor projects to supply medical facilities in a Third World country (to give two examples) need to be exclusively funded from within the Christian community.

So the decision has to be taken whether to:

- budget for a significant proportion of the total to come from trusts, local authorities (or related sources), and corporate donors, which may imply a major 'fund raising exercise', perhaps even organised by a professional within this specialised field, and therefore attracting costs;
- announce the project outside the church and expect a limited amount of giving from local people, businesses, former members, or other groups;
- include just one or two specific external sources such as Lottery funding;
- restrict the project to your own church membership (or to specifically Christian sources).

This article does not cover techniques for the first three of these options, but decisions as to whether to include them still have to be made. Do not forget that you may be required to show you can satisfy certain conditions if you want to apply for some external funding, conditions that may conflict with your own faith values.

One particular issue concerns whether to seek Lottery funding (eg. from the Heritage Lottery Fund). For Christians there can be no one right answer. Some argue that if the money is available for charitable purposes, Christians should be ensuring that as much as possible is channelled into projects that (in effect) promote the faith.

So some inner-city Ministers might see it as their duty to get back for their community as much as possible of the funds local people have squandered on the Lottery week by week.

Others will argue that to accept such funding sends out confusing messages about the Church's stance on gambling and it is a better witness to stay well clear.

Whatever, beware those who say it is a clear-cut issue. It is much more in the 'meat to idols' category (see 1 Corinthians 8).

2 Do we seek only direct giving, or allow events/sponsorship?

For funds from within the Christian community, there is still the issue of how these are sourced. Is it right to go for every approach possible, including car boot sales, fêtes, coffee mornings, talent auctions and sponsored bungee jumps? Or should you shun all such efforts and aim to tackle the project purely as an exercise in people's giving?

Again, the process of thinking this through may be of greater significance than the answer you come to. Here are some pointers to start the debate.

- If you opt for direct giving alone, what are you saying about contributions from people who are time-rich but cash-poor, including most children and some elderly people?
- Also, might you be seen to be taking too serious a line, avoiding any sense of fun in the exercise, and so alienating certain groups such as teens, or those on the fringes of church life?
- Is the local culture an issue here, especially in rural areas where often church and community are seen to have no sharply defined boundary?

On the other hand, if you go down the events and sponsorship line:

- Are you comfortable with the means being used? It may be that you have shunned the Lottery but then include activities of a similar nature.
- Do some sponsored activities (eg. walks) actually achieve anything of value?
- Are people going to put a disproportionate amount of energy into events that raise inconsequential sums, given by people who would have willingly offered ten times as much just by being asked?

3 Do we ban earmarked giving, or welcome it?

The normal advice is to beware any form of giving with strings attached, especially when family emotions are involved. So someone offers to give a large sum for an item of furniture for the new building. The first problem arises if you did not really need this particular item, and the second when the donor puts stipulations on its make, says how it is to be used or requests that their donation is publicly acknowledged.

Even if there are no problems at this point, the difficulty may well arise years later when you want to replace the item or move it elsewhere. At best this may be embarrassing. But it may arouse real church conflicts if the item is seen to be 'owned' by the donors or their family.

If you are unhappy, as many are, it may well be wise to announce right at the start, and certainly before anyone tries to offer an earmarked gift, that no donations can be accepted that are not provided for the project as a whole.

But linking donors with some specific aspect of a project can encourage involvement, as with child sponsorship for a development agency. So where do you draw the line? Is it acceptable for lots of people each to buy a chair for the new church? What if some want their name inscribed on it?

4 Do we ask people to give from revenue or capital?

I touched on this in Part A. If the church regards the project as a capital appeal, ie. a one-off that is kept separate from the income and expenditure of the general fund for that year, why does it not expect people to give to it from their own capital, rather than from their annual income? Is it by any chance that Christians are too embarrassed to talk or enquire about people's possessions?

The traditional tin-rattling view of fund-raising is to get people to give out of their income for that year. You are simply asking them to increase the proportion of their income that year that they 'give away' (assuming you want to keep the church's general fund operating without any drop of income).

But an approach that states that a capital appeal needs to be funded out of people's 'capital', at least as a first resort, gives a different view of the project.

For example, if my church has a £250,000 appeal and asks me to give from my capital, here are some possibilities.

- 1 I have £10,000 in savings accounts, not locked away long-term. I decide to give 10%, 25%, 50% or whatever of this to the project. Nothing needs to change on my annual accounts – I have simply used part of my savings for this particular need. Much will of course depend on whether I see these savings as set aside for a particular purpose or simply accumulations that I have not yet spent.
- 2 I realise that my lifestyle is not consistent

with my faith and I do not need as many possessions as I have. As a result I sell one car, an antique clock, IT equipment and other luxuries. I give the money raised through this 'decluttering' process to the project.

- 3 I might go further than this and see that I no longer need the house I am living in, so move to somewhere cheaper, realising a considerable sum which I give to the project.

On the other hand, many people will simply not have any savings and live in rented accommodation. Others may be married to people not yet Christians and be unable to unlock their capital. And would not such an approach omit other significant ways of offering major sums, such as through taking cheaper holidays, cutting back on the weekly grocery bill and other forms of simpler living?

So is it right to ignore this issue and fail to challenge those who have funds or to tackle it and risk alienating those without capital? Or do you try a bit of everything?

5 Do we add a second project for mission work elsewhere?

Many churches with a project for their own benefit (such as a building) like to add a second project for other global needs. For example, if you are seeking to raise £250,000 for a building extension, you might feel this is selfish on its own. So you decide to raise an additional £50,000 to fund a building project in the Third World.

There are two broad ways to do this. The first is simply to increase your target total for the project (in this case from £250,000 to £300,000). This shows you are serious about the additional project, but what happens if the full total does not come in? Does the Third World project suffer, or yours? When there are contractors to pay this becomes a real issue.

The second is to keep your own project alone, but agree that a year later you have another project for the Third World assignment. The question can then be asked, why not do the Third World one this year and your own project next year? That would be a brave but Kingdom approach.

But the decisions have to be taken, first, whether to add such a project and therefore increase the sum to be raised and, secondly, what kind of sum to give away? A tithe sounds neatly biblical, but ignores other biblical principles (try Jubilee, for example!).

6 Do we go for the quick kill, or the careful campaign?

The sixth issue concerns the time-frame. Many churches aim to seek the funding over a specified but reasonably extended period. A few go for the one-gift-day approach, even for large sums (in seven figures for several churches).

The latter is a high-risk way of going about things if the sums are large, but it certainly gets the adrenalin flowing. It also means that the focus on the giving is highly concentrated but for only a brief time.

The danger of the slower approach is that the funding exercise takes centre stage instead of the vision, and that people get weary as the campaign drags on. A single gift-day (for pledges as well as gifts), seen as the focus of a time of concentrated prayer and faith, minimises these dangers. But it does need very careful planning if the project is a major one.

Is one more Christian than the other? How do you determine which approach to adopt? What happens if you go for the single gift-day and raise only half the sum that day? What happens if you go for the slower approach and giving is now tailing off towards only half the total after two years?

7 Do we fund-raise, or faith-raise?

Here is a final contrast that might helpfully be aired. What is this project about? Is the aim to raise the money or achieve the vision behind it? At each point in the exercise, which is the one that is uppermost in people's minds?

'Fund raising' projects focus on technique. 'Faith raising' projects focus, instead, on discipleship and prayer.

But it is so easy to say one thing and mean another. You can spiritualise the project, even say that you are so much more interested in people's prayer than their money, and then make it clear by your actions that the reality is quite the opposite.

This approach may come from the concept that money is not very spiritual and not what we are about. Yet the giving of Christians is one vital part of their spirituality because the giving of their funds is a picture (and a pretty accurate one) of the giving of their lives. Perhaps British

Christians need to learn from Africa and elsewhere as to how to celebrate giving.

If the project has prayer and teaching at its heart, think very carefully about the relationship between raising the capital and growing people's faith. The passage recommended in Part A in 1 Chronicles 29 will repay careful study.

Exercises

Scene one

The person who lives next door to your church building hears of your project for a Third World development scheme. She would like to help and offers you a donation of £1,000 from her company. The snag is that you believe her business is involved in selling arms abroad or pornography (or any other issue that would be difficult for your church).

What do you do? Would it make any difference if her offer was for £10,000 and you were short of your well-publicised target by exactly this amount? What if she was a member of your congregation?

Scene two

A couple in your church want to support a major project from capital and believe God is calling them to remortgage their house, even though the security of their earnings income is not great and they are easily swayed by emotional arguments. What advice would you give if they asked you? You are in great need of funds of this kind and this would set a wonderful example to others.

Scene three

One group in your church argues that the project can only succeed if the money is, as they put it, 'prayed in'. They see no need for the fund-raiser's tools of trade.

Another group has no time for this approach which they see as the route to failure. Of course, they say, we need to pray, but what is really necessary is a properly planned campaign with everyone visited and a detailed colour brochure. If you are the Minister of this church, how might you seek to move forward?

C: An action checklist

Finally, here are seven sets of actions your planning team should consider as they organise any kind of capital appeal.

1 Sell the vision

Part A argued that the vision must come before the project, and that if the project is a building, the vision should focus on the future use of that building rather than its construction or purchase.

But 'the' vision has to become 'our' vision. It is not enough for people to know it or agree with it. They need to make it their own.

Wherever the vision originated, this process is the task of leadership. So the leaders need to believe in the vision with passion, and they need to understand how to encourage others to join them. If they are not gifted at communicating passion themselves in such a way that it catches (and not everyone can do this by any means), they need to find others who can help. But they must be seen to be 100% behind it or the fire will not catch.

Assuming this, here are five ideas to help the process along.

- **External speaker**
Invite a gifted communicator who has been part of a similar faith venture. If you have a scary vision plus an impossible sum to raise to realise it, hear the story of another church that experienced God in action. Learn from their mistakes too. But don't try to copy the detail – it is different for everyone.
- **Internal interview**
If you are raising funds to send off a youth team to Africa, do a series of interviews with those who are going (in services, at small groups, in print). They do not need to be gifted speakers if you have a competent interviewer who can let the vision shine through them. A report back afterwards can be even more rewarding.
- **Name**
Give the project an imaginative title. Focus it on the vision, not the building (if applicable) or even the finance. Drop the name into church life at every possible point: in sermons, in notes for groups, in young people's work.
- **Brochure**
Express your enthusiasm in person, then hand over something in print for follow-up

reading. It needs to look good and cover both vision and the practicalities of giving. Digital photography and available software mean that most churches can prepare the basic artwork – but ensure you have someone who understands design.

- **One-to-one**

There is nothing better than the one-to-one approach, either with your Minister getting alongside people or, more likely, a trained team of respected leaders doing this. If you cannot cover everyone like this, get the team out to each small group.

2 Keep everyone in touch

- **Report regularly**

Throughout a long project, everyone wants to know what is going on. Leave detail to the planning team, but do aim for a constant stream of 'news' (not data). Answer questions such as:

- What is happening at the moment?
- How are we doing on the funding?
- What milestones have we reached?
- What are the people-stories to tell?

Avoid repetition that becomes boring and too much detail. Try to find people who can express news well.

- **Use imagination**

Communication in words does not have to be your main means of telling stories. Eye-catching displays, PowerPoint presentations on the screen over coffee, models of the finished project (if a building) and themed social events are all valuable. Help people to visualise the future by experiencing it in some limited way.

- **Give examples**

Tell stories about how money has come in and about answers to prayer (while respecting individual confidences – lists of donors should be a no-go area for Christians). Try not to focus just on the larger gifts: in Kingdom terms the £5 from the children's group may be worth more than the £5,000 from your well-heeled philanthropist.

- **Help people give**
Provide literature and personal advice on how to give in a wide range of contexts, not just Gift Aid although that is important. Put yourself in the shoes of someone who has never given anything of this kind before. Ensure your literature really is clear. Make the system easy for those who manage their accounts on-line ... and those who do not have bank accounts.

3 Include all

We noted above that in Kingdom terms, value is seen very differently from our expectation of the amount on the cheque. So be very careful at any advice about targeting large donors in a church context. Instead, make sure you do not ignore people such as the following.

- Children: what means could you offer them to play a full part, even if the sums they bring in are measured in coins?
- Teens and students.
- Shut-ins: some elderly people may far prefer to give their savings to something they believe in rather than leaving it all to their family or in Inheritance Tax.
- Those in serious debt or unable to handle money: you will not necessarily know who these are but they may well need help.
- Single parents and those whose spouses are not Christians.
- Those not yet on board with the vision – keep encouraging them in vision terms rather than for giving.

4 Encourage giving

- **Set an example**
One way of launching an appeal is for the leadership of the church (PCC, diaconate, etc.) to pledge amounts (secretly) and then announce the total. If this body is right behind the vision, the example they set can speak loudly.
- **Encourage pledges**
A capital appeal needs to be financed from people's capital (see the first two parts of this article) but many people have no available capital. Remortgaging houses may be an option for a few, but for most the aim should be cut expenditure. In these cases weekly or monthly amounts pledged over a fixed period of three or four years can be helpful.

Request interest-free loans

If pledges are coming in over, say, four years, these can be used to repay loans. There may well be members of the congregation happy to lend money, interest-free. The cost may not be that great to a higher-rate taxpayer or when interest rates are low.

- **Promote Gift Aid**

It goes without saying that, wherever possible, gifts should be given under Gift Aid. But be careful: if large sums are involved, people need to be aware of the implications if the tax recoverable on a one-off gift comes to more than the tax they will be paying that year.

- **Show amounts**

Some people can be blind to the kind of sums you are needing, thinking that a £25,000 appeal means a ten pound note from each person in a congregation of 100! One standard fund-raising tool which is useful if handled carefully is a 'table of gifts'. You break down the financial total needed into a number of gifts of varying amounts. So, for the £25,000 above:

We need:

Two gifts of £3,000

Five gifts of £1,000

Twenty gifts of £500

Thirty gifts of £100

Twenty gifts of smaller sums ave £50

This can be expressed in terms of weekly sums over four years, and you may prefer to show the calculation net of Gift Aid. But be a little careful: God's solution may not work to this kind of breakdown at all, whatever the professional fund-raisers predict.

5 Organise a Gift Day

If you are seeking a significant sum from your members, then a common idea is to hold a Gift Day, an opportunity to focus on the project and giving to it. Options include:

- **Several Gift Days**

If a large sum is involved this may seem like the only possible approach, but there are dangers. There is such a thing as 'giving fatigue' if the Gift Days are too close together or the project seems to be never-ending. General Fund income may suffer, and if you are asking for pledges you may find confusion if people repeat a pledge one year that they made the previous time.

- **One Gift Day plus**

Here you hold one Gift Day where the aim may be to raise a significant proportion of the total, with other means then employed over the next few months.

- **All on one day**

This will be the obvious means for smaller projects (eg. sending a team out to work abroad for the summer period), but has been used for very significant building projects too. This is a high-risk approach, but the big advantage is that by restricting all the 'selling' to one event, the church's mission is unlikely to be significantly lessened.

The Gift 'Day' might be a Sunday, a whole weekend or a midweek special date in the calendar. The way that people can offer their gifts needs careful thought, so that this can be seen as an offering of one's life within a context of worship.

Many churches organise special times of prayer to precede such a day: people praying in half-hour periods to cover a 24 hour period, a half-night or all night of prayer at a central venue. Why not be creative and pray in a way that links to the project in question: a map of the Third World venue drawn out on the floor of the hall, or the plan of the new building likewise so that people can move round and pray in each place or room that is marked?

6 Plan well ahead

This point is stated last because its need can now be seen. But it should come first in the sequence.

As an Administrator I have cringed to see Gift Days organised for the following Sunday – and then had all my fears confounded (and my faith

challenged!) when the whole sum came in. But, in general, plan well ahead so that everyone can have enough opportunity to consider their response. Some people thrive on a last-minute approach, but others need time to assess their position and, perhaps, make the necessary financial arrangements.

Don't leave planning to the financial team. You need communicators, people of vision and faith, and 'ordinary' members of the congregation too. Include a range of ages and experiences. Finance teams tend to tell you it cannot be done. People of faith tell you it must be done. Wise people get on their knees.

This article has listed a wide variety of choices and ideas without usually telling you what you should do. So there is much to consider, long before you get to the collection of money. And when you do, people's confidence in the project can be rocked if it is clear that the organisation is messy and issues have not been considered properly.

One key decision the team needs to make concerns when to go ahead with a project that involves external contractors (and so commitments on the church): when all the funding is assured, or when only a certain proportion is?

In any organising team, it is worth including one member as 'theologian in residence'. This may be your Minister, but it does not have to be. It is good to ensure that the whole project is seen in a theological perspective – that does not mean that it has to be put in obscure, academic language – rather than allowing it to become simply 'fund-raising'.

7 Teach and pray

Need I say more?

This article is available at <https://www.john-truscott.co.uk/Resources/Articles-index> then A16. For a short summary of some of the key points, see Training Notes TN19, *Key words for a financial appeal*. See also TN32, *What do you mean by 'vision'* which resets the text of section A1 in this article in a more general setting. Also TN98, *An outline Church Financial Policy*, and TN117, *Building project preparations*.

Contact John if you would like to enquire about the possibility of using his consultancy or training services on any issue of church finance.

Cartoons are by Micki Hounslow for filing categories of Leadership, Management, Structures, Planning, Communication, Administration. File A16 under Planning (with a link to Administration).

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