
Small Talk

strengthening the small
Unitarian Universalist
congregation

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April 2007

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The dollar bills in your billfold are not only a sign of you, but also of the community to which you belong. . . .Whenever we give a gift of money we say, "This is me... this is my love."

—Edward Hays,
from *Secular Sanctity*

Capital Campaigns: Funding The Dream

by **The Rev. Jane Dwinell, small congregation consultant**

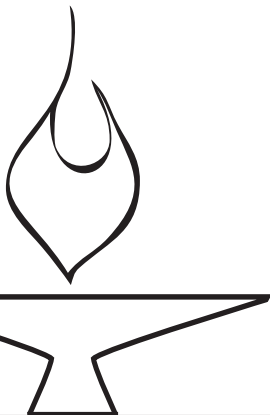
Your congregation has a dream, and you want to fulfill it. You want to buy a building, or put an addition onto the one you have. Perhaps it's time for some serious repairs, or an environmentally-focused overhaul. A new furnace, a new roof, or full accessibility with an elevator and new restrooms—your building is ready for some renovations. You've talked to an architect, a contractor, a realtor, or a historic preservationist, and you have a ballpark figure of what your project will cost. Now it's time to raise some serious money. After you exclaim, "Oh, my gosh, we'll never raise that kind of money!" let go of your fears, and plan for the Capital Campaign.

A Capital Campaign takes some time, and some planning. After fleshing out your dream—new building or renovated old—and having a congregational vote to approve the concept of the project, you can seek the money you need. It's a campaign, not a one-shot event. You are looking for pledges from people, to be paid over a period of time—usually three years—that will cover the cost of the finished product. As an aside, it is generally not a good idea to do a Capital Campaign to pay for staff. They should be paid through the regular canvass. If you don't have enough money for staff, then you shouldn't hire them because you may not be able to keep up with that level of giving. A capital campaign is for a special, one-time project.

Take a straw poll first

Depending on the level of comfort your congregation has around money, you may or may not want to bring in an outside consultant—who will have to be paid. They will interview members and friends to find out their level of personal and financial commitment to the project. This is not when people make an actual pledge, but is more

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## About Small Talk

**Small Talk** is published monthly by the Rev. Jane Dwinell, small church consultant. *Small Talk* is devoted to strengthening the small Unitarian Universalist congregation through informative articles, resources, and good ideas.

**the Rev. Jane Dwinell**

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Jane is also available to consult with your small congregation.

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If technology isn't your thing, you can receive *Small Talk* as a **paper copy** by sending \$10 per year to the above address.

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of a ‘what if’ situation—if the project goes forward, how much do expect you will give, and over what period of time? The consultant then reports his or her “best guess” figures to the leadership, and the leadership can choose to go forward, or not, with the project or investigate other areas of funding such as loans and grants.

The congregation can also conduct its own best-guesstimate of financial commitment by asking members and friends to anonymously write down on a piece of paper what they would expect to pledge, and drop it in a box or basket at worship. The slips can be totaled and announced to the congregation

The initial “straw poll”—done either by an outside consultant, or the congregation itself—will give you a sense of the commitment and money available from members and friends. If it falls short of a hoped-for goal, people can be asked to reconsider, and dig a little deeper. If it's close to what you think you need, it's time to move forward with firming up the numbers, getting an architect to draw up plans to be approved, and moving ahead.

### Find your lead givers

It's helpful for a Capital Campaign to get a “lead gift” to excite and enthuse people. This is a large amount from your biggest giver, or givers, that may cover up to one-third to one-half the cost of the project. If you think you have such people in the congregation, the consultant or a trained team of church members can approach them for their commitment. It helps to increase enthusiasm and hope for a project if you can announce to the congregation—“Dana and Chris Smith (or an anonymous donor) have provided us with a lead gift of \$50,000.” Don't assume you have no such folks in your congregation. You probably do. Many people have accumulated assets of stock or other securities that they cannot sell for fear of capital gains, but are more than happy to donate to their favorite non-profit—their congregation—to be used for important projects. It never hurts to ask.

If you don't have one or two families who could provide a jump-start to the Capital Campaign, look for several people whose assembled pledges add up to a large figure, and use that as the lead gift. Besides going a long way toward reaching your goal, the lead gift is also a very important psychological boost.

Some people may want to use their lead gift as a matching gift—that is, they will double whatever else is raised among the congregation.

It becomes an even greater incentive to give if you know your money will be worth twice as much.

## Celebrate your commitment

When it comes time to ask for the official pledges, have a party to celebrate, and to ask. Have it catered so that the congregation can relax and enjoy the excitement that builds when they talk about what wonderful things they can do, and be, when their project is complete. Have speeches, sing songs, have a display of floor plans and drawings to bring the dream closer to reality. Call or visit the people who are unable to attend the dinner. Once the pledge cards are in, and totaled up, work can begin. It's a general rule of thumb that people can pledge to the Capital Campaign what they pledge to the church—therefore if you bring in \$30,000 per year in pledges, you can expect to raise at least \$90,000 in a three-year capital campaign. But don't base what you do on this assumption—maybe people will be able to give more, possibly even much more

Don't assume you have no large givers in your congregation. You probably do. It never hurts to ask.

## Cash flow and caring for your pledgers

Obviously, if the money is to be donated over a three-year period of time, you will need to either put off the project until the money is in hand, plan to do it in stages, or speak to your bank about a short-term loan to help with cash flow. Create a separate bank account for the money, with a sepa-

rate financial statement. Keep up with your pledgers by sending them quarterly statements, year-end statements, and lots of thank yous. And don't forget to ask new members to pledge to the project when they join, even if it's already half-done. Everyone likes to think they have contributed in some small way to make the larger dream a reality.

### To summarize:

- ✿ Create **enthusiasm and energy** for your dream so that people will be excited to give.
- ✿ Take a **straw poll** of the congregation before the Campaign to get a sense of the potential level of giving.
- ✿ Try to get a **lead gift** (anonymously if the givers wish) from one or more people who are strongly committed to the project.
- ✿ Ask for pledges to be given **over three years** (five years at the most).
- ✿ Have a **celebratory kick-off** Capital Campaign dinner. Treat it as an expanded canvass.
- ✿ Remember to **thank people and have fun**. Giving money for a dream is an honor, and is an important part of being in a religious community.

# NAME-THE-BOOK CONTEST!

Jane Dwinell and Ellen Germann-Melosh are writing a friendly, how-to handbook for leaders of small Unitarian Universalist congregations (much like *Small Talk*) to be published this summer. BUT... they don't know what to call it!



That's where you come in. Send us your idea for a small congregation book title. It can be serious, funny, clever, touching, or simple. Inventor of the best title will be credited in print and will receive a free copy of the book when it's published!

# The Issue Index

Download these back issues of *Small Talk* for free at [www.nhvt.uua.org/publications.htm](http://www.nhvt.uua.org/publications.htm)!



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## Resources for Small Congregations

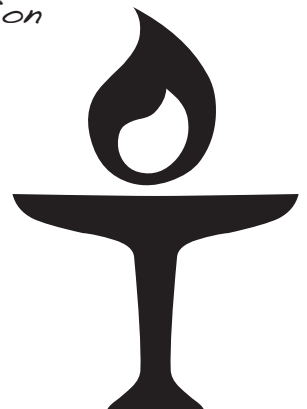
**Email discussion list**  
for leaders (lay and paid)  
of small congregation  
[lists.uua.org/mailman/listinfo/smalltalk](http://lists.uua.org/mailman/listinfo/smalltalk)

**Email list for ministers of small congregations**  
[lists.uua.org/mailman/listinfo/smallchurch-min](http://lists.uua.org/mailman/listinfo/smallchurch-min)

**Handouts by the Rev. Jane Dwinell**  
1-2 page handouts on: change, finances, governance, leadership, publications, Small Group Ministry, welcoming, and worship  
[umetry.org/misc/materials](http://umetry.org/misc/materials)

## Need a Consultant?

*Ellen Germann-Melosh, former District Executive of the Mountain Desert District, is now available as a small congregation consultant to serve congregations west of the Mississippi.*



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