



A Capital Idea

A Travel Free Learning Article

By

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Much of my coaching and consulting work is done with congregations who have been stuck or in decline, and are now trying to understand and move into God's future for them. It is sobering to realize that many congregations die prematurely and by their own hand; by either making bad decisions or no decisions. Moving forward to greater health and effectiveness usually means: 1. Getting clear about the mission to which God is calling a particular congregation in its unique setting; 2. Developing a plan for how to get from here to there; and, 3. Living out the plan with faith and tenacity, while making mid-course corrections along the way.

In the 1950's and 60's, a time of social establishment in the U.S., the primary purpose of congregations was simply to become a stable, self-supporting institution. Once the church was established, the mission was simply to maintain itself as a viable congregation. The primary goal for most new congregations was to build out its physical plant as soon as possible so that it could fully serve the needs of the new members who would likely be coming from that church-friendly culture.

As many who are reading this article know well, today the culture at large is much less church-friendly. In some parts of the country, the culture is downright hostile to the church. Almost nowhere in the country does the church get the special treatment and protection it received in the 1950's and 1960's. Just building out the facilities and providing in-house ministry and programs is no longer sufficient or even faithful by itself. In this culture, congregations are discovering that their mission includes assertively reaching out into their community and addressing the needs of their local context.

It is often declared that the easiest money to raise in a congregation is money for bricks and mortar. This is a hangover from the 50's and 60's, yet probably still true in many congregations. But given the change in the context and mission today, in spite of the continuing importance of having adequate and appropriate space, it is time to reconsider the meaning of "capital".

Businesses have always understood capital as much broader than bricks and mortar. They gather capital for many uses: expansion and modernization of facilities, research and development, increasing advertising and sales staff, upgrading of equipment, hiring additional workers, and more. Churches would do well to understand capital in a larger sense as well because it is often necessary to expand in ways other than bricks and mortar in order to grow in health, size, capacity for mission and sustainability.

For example, many congregations are unable to move beyond a certain plateau of membership because they are staffed for decline. Standard rules of thumb suggest that after the first 100 or so in worship (on average for the year), congregations need to have an additional full-time minister/program staff person for each additional 100 in worship (Note: Although good custodians and office staff are important, they do not count toward this ratio). A higher ratio of staff to attendance means the congregation is staffed for decline, while a lower ratio means it is staffed for growth. Being in-between at 150, 250 or 350, for example, suggests the hiring of at least a half-time minister/program staff person.

However, in congregations under 300 or so in average worship attendance, it is frequently difficult to raise the annual giving sufficiently to employ another full-time minister/program, staff person. This may be a time that calls for a capital campaign to raise the needed additional dollars to underwrite the needed additional staff person and associated expenses so that the congregation can grow. Conversely, if a congregation has the ministers/program staff needed but doesn't have the accompanying clerical and logistical support, again a capital effort may be needed.

If a congregation offers only one type of worship service but perceives that another option is needed, a capital effort may be indicated. Securing the equipment, musicians and other leadership necessary to mount an effective contemporary worship service of one kind or another is another example of something that could be seen as a capital occasion.

These kinds of capital fundraising efforts are typically smaller in total amount than that required for bricks and mortar, but they require crystal clear vision and broad ownership in order to succeed (but those are important components in any real change). Of course, if a bricks and mortar campaign is needed; it might go better if there were this kind of missional initiative capital being raised along with that required for a building campaign.

Older generations (those of us over 60) are usually still excited by the need for bricks and mortar, but younger generations tend to be more drawn to raising capital for staff/program/mission initiatives. If you have both younger and older generations in your congregation, a combined appeal may result in the greatest success.

The point here is that capital should mean more to us in the church than buildings. Like those in the business world (including many of our members), we do well to think more broadly when we think capital. Of course, any capital fund raising effort should be undertaken responsibly, which means the capacity of the congregation to give should be challenged but not exceeded.

Important Things to Know

Dick Hamm is a Ministry Colleague with The Columbia Partnership. He is also executive administrator for Christian Churches Together in the USA. His most recent book is ***Recreating the Church: Leadership for the Post-Modern Era***. He is available for speaking and coaching with leaders, congregations, denominations, and parachurch organizations.

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