

---

# Myth vs. Reality

---

## The Surprising Truth About Church Capital Campaigns

### Capital Campaign Impact: General Fund Giving

There are many myths associated with church capital campaigns. Here at CGS, we decided it was time to investigate the myths and find reality. To do so, we commissioned an independent agency (Arbor Research) to conduct a rigorous research project. Their study encompassed 52 pastors representing 17 different denominations.

The findings from the study were surprising and many myths got busted. Here is one of the more significant discoveries:

**Myth:** *Implementing a capital campaign will negatively impact our church's general fund giving.*

**Reality:** *60.9% of churches who completed a capital campaign saw an increase in their general fund giving. Only 4.3% had decreased giving to their general fund (34.8% remained unchanged).*

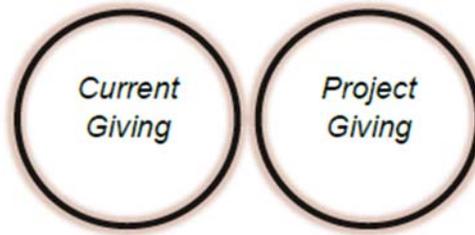
#### How Does This Myth Get Started?

There's an old cliché that says "don't rob Peter to pay Paul". The inference is that people will transfer some of their general fund giving in order to make their capital campaign commitment. This may sound correct on the surface, but it's based on a number of false assumptions.

The first false assumption is that people do not have any additional financial margin, meaning in order to give to a capital campaign they would be forced lower their general fund giving. For some people in your church, this may be true. However, for the vast majority of Christian households, financial margin is available if people are genuinely willing to look for it. Usually it simply requires a rearranging of priorities.

Another reason this myth gets started is the perception that a family's charitable giving is a "zero sum" game. In other words, there is only so much allocated to charitable giving and if one segment of the giving budget is to be increased then another segment must be decreased. This assumption overlooks the fact that the goal of biblical stewardship isn't to reshuffle the allocations, but to challenge Christians to grow in generosity.

### **“Zero Sum” Assumption**



### **Reality**



Finally, there is the assumption that people are looking for excuses not to give more. This may be the case in situations where ministry is in decline. However, in churches where leaders are casting a compelling vision and regularly experiencing changed lives, people aren't looking for excuses not to give, instead they are eager to become more generous and participate in a great unfolding story.

### **Why Should This Myth Matter?**

If church leaders believe that a capital campaign will negatively impact their general fund giving, it can create "decision paralysis". A much-needed capital improvement may be continually deferred due to fear of a decline in the general fund budget.

This myth can also create an "either/or" mentality. The church can either fund building improvements or ministry budgets, but not both. Instead, the research shows a capital campaign actually creates a "both/and" dynamic where increased giving to one can also spur additional generosity to the other.

In reality, this finding is very counterintuitive, but it shows that if you want to increase your general fund budget and overall level of generosity, having a capital campaign is one path to achieving that outcome.

### **Avoid the Myth and Become Part of the Reality!**

If your church is considering a capital campaign, don't be a victim of this myth, jump in and allow your congregation the opportunity to increase their generosity. A capital campaign can create a rising tide of giving that lifts all boats (capital campaign and general fund). Don't avoid a capital campaign over concern for your general fund, but rather embrace it.