By Dave Sander, Jim Dempsey and Jim Topmiller

Most leaders of non-profit organizations learn early on that for their ministry to succeed there must be financial resources. For most leaders, however, the thought of having to raise funds day in and day out, year after year, is nothing short of frightening.

If one is truly called to ministry leadership, then development must be an integral part of that calling. Unfortunately, many leaders believe that fund raising is a “necessary evil” — something that has to be done but only grudgingly. This belief leads many to trust in their own efforts or “man-made” methods to produce results instead of trusting in God. Often resentment builds when a current or potential partner does not give. This can damage a leader’s self-worth since they often view a “no” as a personal rejection. Enough unpleasant experiences and a leader will either step down or leave full-time ministry all together.

This does not have to be a way of life. In fact, it is entirely possible that any ministry leader, whether serving as a National Director or a Missional Team Leader, can learn to love raising funds simply by implementing the eight principles of development outlined in this document.

Before addressing the principles, it is important to understand the meaning of the term development, which is not just a fancy word for fund raising. In the book, *The Ministry of Development*, author John Frank refers to development as

the creating of opportunities to involve God’s people in God’s work. This process links people who believe in God and His Kingdom on earth with the work itself. This connection might take the form of prayer, time and gifts of money. Development is a process of involving people in the actual work of the ministry rather than only the end result (needed funds).

Development combines the effective use of public relations, recruitment and fund raising to accomplish the task. Public relations efforts expose current and potential ministry partners to the successes of our ministry efforts. Recruitment efforts obtain the volunteer, associate and full-time laborers needed to accomplish all that God has in store for our ministry. And fund raising efforts establish the necessary financial base that must exist for us expose as many individuals as possible to the gospel.

This document should help the reader see the similarities between development and gardening. There is the tilling of the soil, the planting of the seeds, the watering of the soil and eventually, the reaping of a bountiful harvest. Just as in gardening, development requires consistency and patience. If a garden is neglected for days and weeks, the harvest will either be sparse or non-existent. The same is true for our fund raising efforts. Neglect and impatience will yield inconsistent ministry partners or no ministry partners at all. And, the reality is that not every seed is productive. Development is a lengthy and arduous process. It is imperative to take a ministry view of cultivating partners over time rather than a view
of using donors to meet this year’s budget. When done properly, development leaders establish great friendships and lay a firm foundation for years of fruitful ministry.

The eight principles of development are simple, and some may even be familiar. However, please be assured that, if applied diligently, these principles will yield a bountiful harvest.

I. THE PRINCIPLE OF STEWARDSHIP

Before starting any fund raising effort, it is important to understand who will really be providing the money we need. Psalm 24:1 states, “The earth is the Lord’s, and everything in it, the world, and all who live in it”. We must accept the fact that God owns everything and that the financial resources we need are out there and are His. They may currently be in the possession of an individual (whether believer or non-believer), but they are ultimately the Lord’s. “For the world is mine, says the Lord, and all that is in it.”(Psalm 50:12). If He wants us to possess any portion or a large portion of those resources, He can and will make it happen.

It is also important to understand that it IS God’s intention to provide for our needs and that He will use His people, in many cases, to provide for those needs. Philippians 4:19 states, “And my God will meet all your needs according to His glorious riches in Christ Jesus”. That’s not just some of our needs — that’s ALL of our needs.

It is critical that we turn to God for our guidance and direction when it comes to raising funds and developing relationships with current and potential ministry partners to our ministry.

While God is the owner, we are the stewards of the resources God entrusts to us. As stewards, we are accountable to God for how the resources are invested. We know that our ministry partners care greatly how their gifts are being used but more importantly, God cares how effectively the gifts are used.

2. THE PRINCIPLE OF FRIEND RAISING

The concept of “friend raising” is not just another way to put a positive spin on the perceived “necessary evil” of fund raising. Friend raising is a way of life and a philosophy that we must put into practice daily. If we cannot embrace this philosophy, our time as ministry leaders will be difficult and uncomfortable.

The emphasis on developing relationships and friendships with people means believing that the more a person becomes involved with our organization, or immersed in its mission, the more they will be likely to give. This also means putting relationships above money, trusting that the validity and “worthiness” of our cause will capture the heart of a person who gets to know us better.

One of the biggest mistakes made today is for a leader of an organization to come “hat in hand”, begging for someone to give to their needs – or treating a potential ministry partner like an ATM. No ministry partner wants to give to an organization out of obligation or compulsion. The thing to remember is that all organizations have needs, but few have exciting, challenging opportunities for involvement. Campus Crusade for Christ is on the “cutting edge” in its efforts to bring the gospel to the world; we should have no problem providing opportunities for involvement.

It is important that before presenting our efforts we first listen to the desires of the ministry partner to find out what burden God has placed on their heart – whether that be college students or not. Only then can we help them accomplish what God has called them to do. If their burden is for lost students, then present the opportunities available through Campus Ministry. If their burden is not for students, that’s fine too. Campus Crusade has great breadth of options for involvement—and getting them involved somewhere is the key. They may give later, after being immersed further into the ministry. From the beginning of an appointment or phone call to the end, our goal should always be to help them take their next step of faith in pursuing God’s call. Putting their interests and the relationship first is revolutionary and may even surprise them, but it speaks volumes and will ultimately help the ministry.

Another perspective is that people give to people, justified by the cause. This is why the concept of personal support raising has been so successful for Campus Crusade and thousands of other organizations over the years. People want to feel a sense of connection with an individual. They want to understand the connection of their investment to the ultimate result of the mission. As a result, people will always get more enthused about programs and projects that are helping specific people and even
more specifically, changed lives. Overhead expenses such as rent, supplies, lighting and even equipment like computers and VPUs, just do not strike the emotional chord that people do.

As much as people would like to think they give logically, they really give emotionally (Luke 18:18-23 and 2 Corinthians 9:7). Most ministry partner’s do not want to know all the details - but they do want to be assured that we “have our house in order”. Annual reports, brochures, leaving pieces and other factual information only reinforce logically the decision they had already made emotionally. Making friends with a ministry partner will not only aid them in their emotional decisions but their logical rationale as well.

3. THE PRINCIPLE OF GIVING

Scripture tells us that “it is more blessed to give than to receive”. Think back to the last gift you bought for a friend, spouse or family member. Remember how you felt watching the person receive the gift. You could not wait for the person to open it — to see the look on their face when they saw what it was. That same excitement exists for the ministry partner every time they give a gift to our ministry. Do not forget to love and appreciate them – they will be waiting for a response.

The apostle Paul states in Philippians, chapter 4, “The benefit in giving always goes to the giver.” We know that God promises that if we give, He will give back many times over. We also know that it is impossible to “out give” God. Giving is the only area where God says, “try me and test me” (Malachi). Certainly, we shouldn’t give to get back from God, but we can expect a blessing from Him in His timing and in the manner best suited for us. As ministry leaders, we serve in a unique role as “blessing brokers”. We provide opportunities for people to be blessed by God. If we fail to present people with the opportunity to give, we are denying them a blessing from God (Phil 4:17-20).

Proverbs chapter 3 says, “Honor the Lord with your wealth, with the first fruits of all your crops” (Proverbs 3:9) and the second book of Corinthians states, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver”. Giving is a unique way for us to participate in God’s plans.

4. THE PRINCIPLE OF ASKING

As Christians, we face many challenges – some of which deal directly with our faith and trust in God. Three specific things God asks us to do are especially hard: pray, share our faith, and ask for money. It is clear that all three are spiritual activities. Sometime in the past you’ve probably done extensive studying on prayer, you’ve probably taught countless students how to share their faith, but I will bet you haven’t done much work related to the ministry of asking.

Asking, especially as it relates to financial resources, is a critical role of a leader. Two things are true about spiritual leadership and the ministry of asking. First, the more the leadership responsibilities we assume, the greater the ministry of asking must be. For example, Nehemiah went before a hostile king and risked his neck to ask (Neh.2:1-8). King Solomon invited the Queen of Sheba on a major financial partner appointment to see his “ministry” — She gave liberally (1 Kings 10:1-10). Elijah went on a one-on-one partner call (1 Kings 17:8-16) — Elijah’s need was met and the partner was deeply blessed. Paul sent a mass mailing (the first direct mail letter) to raise funds (1 Cor.16:1-3). Bill Bright and Paul Eshelman both claimed to have spent approximately 80% of their time in development with a third of that time spent on the ministry of asking. As God lifts us to greater leadership responsibilities, our success will depend on our willingness to embrace a greater ministry of asking.

Second, it is a proven truth that if we do not ask for money, no one else will raise it for us. This is the great filter for Campus Crusade staff — to see if the activity that needs funding is from God. God always funds His projects. For someone else to raise our financial resources would short circuit God’s desires or alter His timetable for our life.

In my fifth year as a local team leader, I began to really hit the wall. Our ministry had grown but I hadn’t changed the way I was leading. I was overwhelmed and frustrated. Leadership told me to see a counselor — which I did to the tune of $100 and a two hour road trip. I did not want anyone to know I was going. However, it was the best $100 I ever spent. I realized my problem was not in my head but in my hands. There were only two of them!

I realized that I needed a secretary to handle the ever-
increasing administrative load. This was the first real incentive I ever had to raise campus support. That first year of fund raising left my staff a little miffed at my absence on campus (It would have helped to have aligned them better). But they stopped complaining after I hired a secretary and had money to give out for wild evangelistic outreaches.

As we embrace the demanding ministry of asking, beware of the three deadly traps that Satan lays out to destroy our enthusiasm and diminishes our ministry of “asking”.

**TRAP #1**

“The financial partner only wants to give to me” No ministry partner puts all their eggs into just one basket. Just as a shrewd investor diversifies their portfolio with many investments, a ministry partner will give to more than one individual or ministry. For most ministry partners, they tend to spread out their giving so that at least a little is given to many. As a CD, I would have my students write five letters to fund trips to the “Big Break” conference. In the beginning I gave them the names of my own personal supporters. So many of my supporters loved giving to this because the students themselves wrote three times to thank them. I began to notice that one of my supporters gave to three students, giving each $50. Each year I would give out his name to more students just to see what he would do. One year, eight students wrote him and guess what? He sent each $50.

There does, however, seem to be a limit to how much a ministry partner will give to one staff member. That limit appears to be between $5,000 to $10,000. They won’t give any more because they do not want us to become dependent on them. At the same time, a good number of wealthy ministry partners have much more to give. Their accountants tell them to give more or better yet, God tells them to give more! If we do not present greater opportunities for giving, someone else will and guess where the money will go...that’s right — to them and their mission!

**TRAP #2**

“If my financial partners hear of other opportunities, that will take away money I would have received” When the fellowship dinner strategy first began, staff members in one key city were very reluctant to invite their own personal supporters. They felt that if the needs of the local campus were presented, supporters would shift their giving to the corporate need. But that all changed after the event. One staff women invited not only her own supporters but individuals who had previously turned her down. That night she saw an increase of over $1000 in current support and over $100 per month was raised from the individuals who had not given to her before. At the same time, more than $20,000 was raised for their collective budget. What happened? Ministry partners increased their giving to her and gave to the bigger project. Remember development principle number two: people give to people, justified by the cause. Because the ministry partners understood the “big picture” more clearly, they were happier to be supporting the individual staff member. As one staff member said, “The banquet is my best support appointment of the entire year.”

**TRAP #3**

“I can’t ask them, they’re already giving all they can” Many ministry partners view giving through the eyes of an investor. Any good investor is likely to be fully vested. But like any good investor they are always looking for a better investment! Or it can be said, they are looking for “an investment that matches up better with the burden God has placed on their heart”. Do not fall into the trap of making decisions for the ministry partners. Let God make those decisions with the ministry partner. A few years ago, one couple gave $10,000 to a Campus Ministry direct mail letter. When we met with them, they shared how they had been giving to a lot of ministries for years. However, the husband came to Christ while in college, so when the opportunity to give to a college ministry presented itself, he was excited. In fact, so much so that just recently that same couple gave one million dollars to Campus Ministry.

Another couple committed to be on the National Development Council for Campus Ministry even though they also serve on FCA’s board simply because they had a burden for what we are doing. One individual, a well-known philanthropist, told me his giving was already planned out for the next three years and was especially over-extended for the current year. But when he heard about some specific things we were doing, he got so excited that he gave $100,000!

Do not make decisions for God — give Him a chance to move in the heart of the ministry partner! When a potential ministry partner tells us he has already committed his giving for the year, realize that he is just managing our expectations. Therefore, if God
does not lead him to give, we won’t be disappointed. And remember, a “no” now does not always mean a “no” in the future. Ask if there would be a better time to present the opportunity again.

To overcome these traps, remember that God charged us with the ministry of asking—we didn’t volunteer. In 1 Timothy 6:17, Paul says, “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.” The end result will be great blessing for the ministry partner.

A very successful businessman in Dallas gave four million dollars to help produce The JESUS Film and soon lost a fortune in the silver market. When asked about the loss, his son said, “My dad may very well be remembered in history not for his great loss but for this great contribution that has reached billions.” To this day, the partner still thanks Bill Bright for the boldness he had to ask.

5. THE PRINCIPLE OF WINNING

The lifeblood of any development effort is the constant infusion of new prospects and ultimately new ministry partners to its ministry. This infusion is referred to as, “the winning of people to our cause”.

Just as in scripture, any successful new name/partner acquisition strategy starts with those we know well and extends from there —our Jerusalem, Judea and Samaria (Acts 1:8). Begin with those people who are already committed to us and our ministry and will provide access to early “seed money.” We should consider starting with our own personal ministry partners, individuals who already know what we are doing are excited about our work, and we can build from there. In addition to helping us personally, these people may be interested in helping with corporate needs. Once they give, they may refer or introduce you to their friends who would also be interested in corporate needs.

Whenever possible, involve the current ministry partner in the process of challenging potential ministry partners. Ask a current partner to call a friend and set up an appointment. Ask them to go on the appointment since they know the person better and then can transfer credibility. Lastly, ask them to help with the actual “ask”—depending on their comfort level—always looking for ways to expand their borders. Soon, we will find that the more they are involved in the asking process, the more confident they will become in their own ability to challenge friends when we are not around.

It is also important to remember that when we first begin to involve someone in our ministry at any level—and especially if we are going to include them in a financial challenge of another person—that they should be giving as well. Scripture clearly states that, “where your treasure is, there will your heart be also” (Mt 6:19-21). It does not say, “where your heart is, there will your treasure be.” To capture one’s heart, we must capture their treasure first. There have been too many cases where ministry leaders have asked someone to serve in a key volunteer role hoping they eventually give later. In a great majority of the cases, this never happens. The person will begin to think that their contribution of time is sufficient and never give financially.

It is vital that we directly “ask” and ask again and again. Too many individuals will “beat around the bush” rather than simply ask. Hinting of a need does not work, nor does praying and hoping that someone will ask us about our needs. Human nature leads us to assume that if no one asks, then there is no need. For fifteen straight years a Crusade staff member received a significant year-end gift from a supporter. One year he got busy and failed to ask, thinking that surely the supporter wouldn’t miss giving after so many years consistently. By February the staff member still hadn’t received the gift and phoned the supporter only to find that his normal gift had been given elsewhere. The supporter’s reason, “since you didn’t ask, I assumed you had no needs.” We must ask and ask often.

Contrary to popular belief, frequent appeals do not bother a person, if the opportunities are presented in a concise and appealing manner. Exciting opportunities, presented often, will actually make the ministry partner feel flattered and happy to be a part of a growing, dynamic ministry. It’s their choice not to give, and if one particular project does not stimulate them like another might, that’s fine. We must offer the choice. It should not be our decision to exclude them from an appeal. Remember, denying them the opportunity to give is like denying them a blessing from God.

When asking, it is important to do so face-to-face when possible, and always use a specific amount. Do not be afraid to give a ministry partner either one
specific dollar amount or a range of amounts. Also, be sure that the largest amount is a “stretch” from their last gift. Contrary to popular belief, we can’t over-challenge someone unless we are well beyond the realm of reality. Even with a large challenge, people are often flattered we think they can give at that range and will often increase what they expected to give. Do not be afraid to step out in faith.

Make sure that when asking an individual to play a role in reaching a goal with other individuals involved, that we do not fall prey to the “myth of the multiples”. People inexperienced in fund raising often think in terms of “average” gifts. They divide a goal by the number of likely ministry partners and then ask everyone for the same amount. In almost every case the person asking loses. The average is typically too high for some ministry partners and drastically too little for others. This strategy does not work and should be avoided.

6. THE PRINCIPLE OF KEEPING

Winning people to our cause is only part of the puzzle. It is important to deepen the relationship of ministry partners with Christ, His heart and His workers. In order to keep the partner for the long term, it is critical that we increase involvement through their giving and activities of the ministry – this will grow their understanding and passion for the mission. Do not be afraid to get a person immersed in the ministry. The more the ministry partner is involved in helping plan strategies and carrying out those plans, the more they will want to give to the strategies. This is referred to as building “ownership”. Owners of a company usually pour their lives into the company and make great sacrifices of time, talents and treasures for the company. All of us would benefit from greater ownership amongst our ministry partners. There are numerous ways to keep ministry partners involved. The first way is through increased communication. Depending on the level of commitment and giving, this could be written communication. For ministry partners giving under $500 per year, newsletters, appeal letters and information pieces sent on a regular basis should be sufficient to keep a ministry partner informed of ministry activities. For ministry partners giving over $500, adding personal and notes, birthday and anniversary cards and letters is appropriate. As someone begins to give more frequently and at a higher level, regular phone calls could be added and even personal visits once or twice a year depending on proximity.

One strategy that has worked extremely well for local and regional leaders is the Fellowship Dinner. This strategy brings together large groups of current and potential ministry partners for dinner during which time they are motivated, encouraged and challenged to give to the ministry. This dinner works to incorporate the elements of public relations, recruitment and fund raising and has been very successful for campuses and regional offices of all sizes. For further information, please call 703-626-8981 for counsel on conducting fund development events.

Other strategies such as small dinner parties, golf tournaments and marathons or a-thons have been tried with some success over the years. It’s important to test all methods according to the “plumb line” established by the principle of friend raising. If the activity builds friends for the long term, then it should be done. If all the method does is raise funds for the here and now, it may seem like a good strategy, but understand the method will be equivalent to selling the goose that laid the golden eggs. The price we get for the goose now may look good, but we’re looking to develop a producer of eggs that will meet our needs for years to come. Resist the temptation for “get rich quick” schemes – no matter who is selling the idea.

7. THE PRINCIPLE OF LIFTING

Simply acquiring more ministry partners who stay at the same giving level year after year is fine if our reservoir of names and potential ministry partners is unlimited, but for most of us, that’s not the case. If new funds must be developed for a project or ministry effort, one could continue to keep trying to find new ministry partners to “buy into the strategy” or one could take the wise approach and present the opportunity to those who already love us and give out of a joyful heart. Those are our current ministry partners.

Each 12 to 18 months, a ministry partner should be challenged to a higher giving level. For example, if a partner gave $2,000 to provide 500 Freshman Survival Kits, the next year that person could be challenged to purchase 1000 FSKs costing $4,000. Simply present a compelling need to the person using the success of their last gift. If 500 students were exposed and 50 came to Christ, would it not be great if the 100 students could come to Christ the next year with a larger gift?
Most people’s income grows each year and so does the amount they are able to give. Challenging a person to a higher giving level increases their involvement and commitment to our ministry and gives them greater avenues for making a successful investment.

8. THE PRINCIPLE OF THE CRITICAL FEW
This principle was developed by Larry Johnston, President of McConkey/Johnston, Inc., consultants to non-profit organizations. Mr. Johnston has shared that “it is important to focus on what and who are really important in ministry. Since 20% of a ministry’s activities produce 80% of the results, it’s important that we focus on the critical few (Luke 10). Ministry leaders must direct their efforts at income-producing activities, or they will be burdened with “busy-ness.” In looking at one’s current or even potential financial partner base, it is most likely that 80% of the money comes from 20% of the partners. Since, as ministry leaders, we only have so much time to invest in the lives of current ministry partners (friend raising), we will want to identify those who have the greatest impact on our ministry. In this case, we want to invest relationally in those who are giving a majority of our budget. This does not mean that these people are of greater value in God’s eyes, nor should they be in our eyes, than the person who gives less, but possibly with greater sacrifice. But since our time is limited, our focus should be on those who can have the greatest impact.

Jesus used this same method with His ministry. He knew He only had a few years to change the course of history, so He chose to pour his life into twelve men and even within that group there were three (Peter, James and John) with whom He spent a greater amount of time. Jesus loved and valued the masses, but even He knew He could not develop “friendships” with everyone.

One effective way to gather, minister and utilize the critical few is through a development council strategy. Regions and campuses throughout the United States have recruited individuals to serve on development councils. A development council is an opportunity for the partner to invest their LIFE in the ministry. LIFE, as it is referred to in this example, is an acronym for Labor, Influence, Finances and Expertise. The development council is a practical way for a partner to express their stewardship by providing an ongoing opportunity for ministry on your campus. A development council stands shoulder to shoulder with our staff—helping lighten the load of development.

A development council could be made up from as few as two to as many as 10 units (couples or singles). They typically meet two to four times per year. These loyal partners take responsibility to ensure the viability of the ministry locally and help develop and enact strategies to involve new friends and raise money. Other areas of labor might include helping with public relations and staff and leadership transitions. They may give their time speaking to students on campus or at retreats, helping you and your team with problem solving or with strategic planning. They can also personally host events or recruit table hosts and host committee members for a fellowship dinner or other event.

A member’s ability to influence others to invest their LIFE in the ministry is extremely important. Setting up appointments to meet with other potential ministry partners can be very helpful and can expand the pool of available names for those interested in the ministry.

Giving of one’s finances is very important to immersing a partner in your ministry. Remember that, “where their treasure is, there will their heart be also.” We recommend that you set an expected monetary amount as a criterion for being on your council. Hopefully, with proper cultivation, that number will increase over the years.

Lastly, it is important to utilize the expertise of a development council member. Each member has been blessed with certain gifts and talents by God and each can utilize their areas of expertise to benefit the ministry. Areas have included; public relations and marketing, fund raising, strategic or event planning and many more.

The LIFE principles should not be limited to simply development council members but could be used to immerse any major ministry partner in our ministry.

As stated in the beginning, development is an ongoing process of building relationships over a lifetime of ministry. For those who have properly incorporated the eight principles of development, this process can be extremely rewarding. By understanding the critical difference between friend raising and fund raising, one will eventually reap a bountiful harvest and build a solid foundation that will have an impact for eternity.
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