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# Planned Giving at the local congregation

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# Agenda

- ★ Some observations on
  - ★ Stewardship
  - ★ Generosity
- ★ Planned Giving at the congregation level
- ★ Strategy
- ★ Exchange
  - ★ Ideas that work (and some that don't?)
- ★ Adjourn



# Legal stuff

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# The Climate for Giving in Canada

- ★ Married people give more than single
- ★ Women give more but their per capita gift is smaller
- ★ Those who give support more than one charity
- ★ Giving increases with age.
  - ★ over 65, 37% give a total of \$1.4 billion
  - ★ 25-34, only 18.8% give a total of \$310 million
  - ★ 77 per cent of those 65 or older still donate

Source: Statistics Canada, 1997



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# The Climate for Giving in Canada

- ★ 112,396 charities in Canada
- ★ Charitable donations surpassed \$8.6 billion in 2007, up 1.4 per cent from 2006
- ★ 78 per cent of Canadians made at least one donation
- ★ 35–44 age group gives the most
- ★ 45–54 age group is next
- ★ 77 per cent of those 65 or older still donate
- ★ 80 / 20 rule applies to the dollar amount

Source: Statistics Canada, Imagine Canada NSGVP 2008



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# Where does the money go?

	<u>Percent</u>	<u>Dollars</u>
Health	54%	20%
Social Services	38%	10%
Religion	32%	49%
Education	19%	<10%
Arts/Culture/Recreation	13%	<10%
All others	<10%	<10%

Source: Statistics Canada, Imagine Canada NSGVP 2008



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# A new definition of philanthropy

- ★ Philanthropy traditionally has been defined in tax or financial terms
- ★ Expanded to include donations of time and talent to the 'charitable' sector
- ★ Efforts of planner and charitable sector has been directed to those with excess financial capacity
- ★ We're missing a significant portion of the population who don't have excess capacity

Source: Paul Schervish



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# A new definition of philanthropy

- ★ What if we defined it as  
‘RELATIONS OF CARE’
- ★ How many of us do not have excess capacity?
- ★ How many have not achieved financial independence?
- ★ How many of us are just trying to do the best we can?



# A new definition of philanthropy

- ★ How can our planning with clients affirm what they have done and what they are trying to do?
- ★ Can we spend more time uncovering what gets them excited, what they value, what their passion is?
- ★ Can we start to direct their planning to reflect this passion?



# Rambam's Ladder

- Reluctance
  - To give begrudgingly
- Proportion
  - To give less to the poor than is proper, but to do so cheerfully
- Solicitation
  - To give money to the poor after being asked
- Shame
  - To hand money to the poor before being asked, but risk making the recipient feel shame



# Rambam's Ladder (cont)

- **Boundaries**
  - To give to someone you don't know, but allow your name to be known
- **Corruption**
  - To give to someone you know, but who doesn't know from whom he is receiving help
- **Anonymity**
  - To give to someone you don't know, and to do so anonymously
- **Responsibility**
  - To hand someone a gift or loan, or to enter into a partnership with him, or to find work for him, so that he will not have to beg again



# A new definition of philanthropy

- ★ A values conversation that examines their past inherited values, attitudes and preferences
- ★ How are they currently trying to make a difference with respect to themselves, their family, friends and community?
- ★ What values, attitudes and preferences are they trying to pass on to successive generations?



# Barriers

- \*CLARITY
- \*COMPLEXITY
- \*CONFLICT
- \*CONTROL



# Individuals face many dilemmas in the planning process

ME  
HEIRS  
CHARITY  
HEIRS  
CHARITY  
ME  
ME



HEIRS  
CHARITY  
ME  
HEIRS  
CHARITY  
SPOUSE  
MYSELF



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# Planned gifts and annual giving

- ★ Many smaller organizations and churches reluctant to engage in a programmatic approach to planned giving
  - ★ Too long term
  - ★ Too complicated
  - ★ Too hard to measure
  - ★ Negative impact on current giving





## Planned gifts and annual giving (continued)

- ★ Among those who choose to make a gift, there is no decline in annual giving
- ★ Among those who choose not to when asked, their annual giving tends to increase

Source: Ken Ramsay - Legacy Leaders Inc. Internal Research 1998-2000



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# Define Church



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# Who are the potential planned givers?

★ **FREQUENT GIVERS**

★ **LONG TIME GIVERS**

★ **AGE**

★ **GENDER (WOMEN)**



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# Redeemer Story

- ★ Parish established in 1871
- ★ First service in new building June 15, 1879



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# Redeemer Story (Continued)

- ★ Parish disestablished June 18, 1979
- ★ Church building renovated 1980-1982
  - ★ Air rights sold to developers of Renaissance Plaza



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## Redeemer Story (Continued)

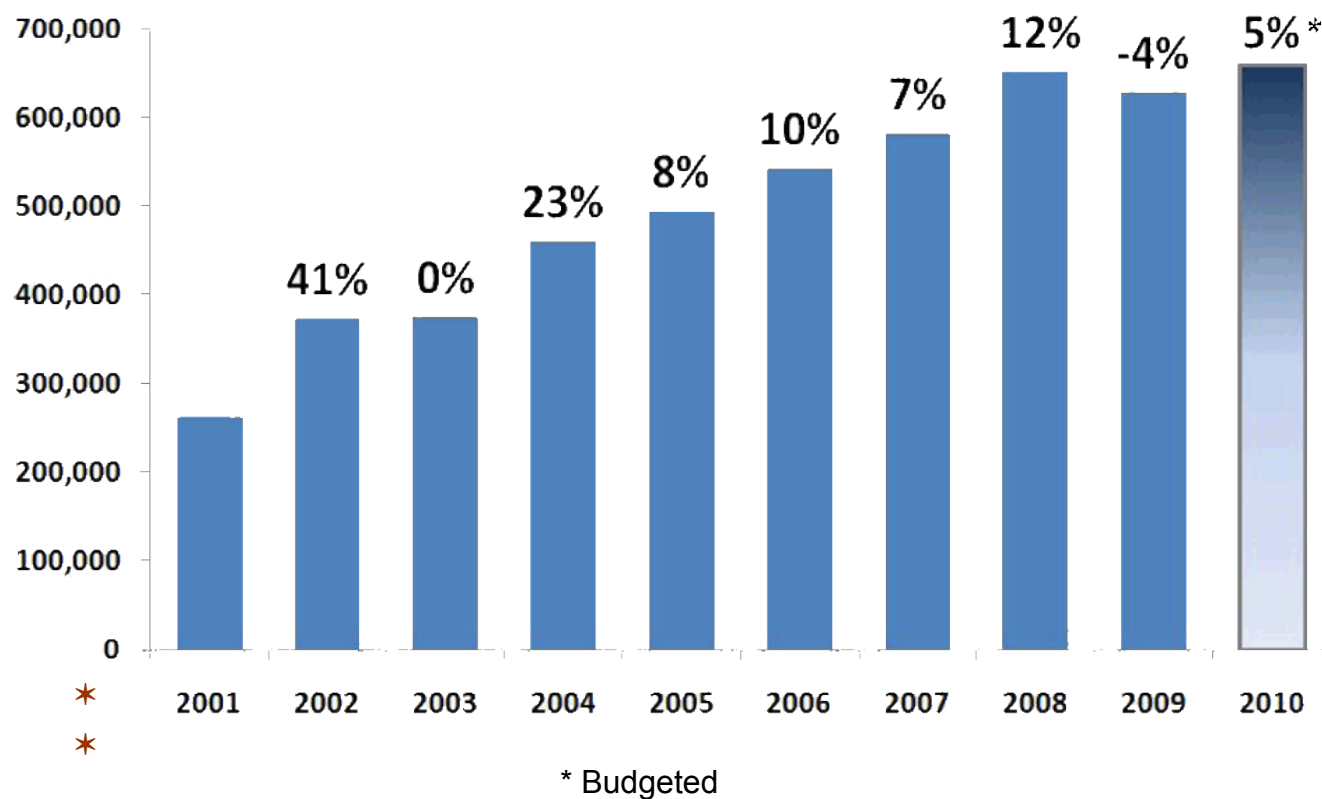
- ★ Parish re-established April 20, 1986
  - ★ Only parish in the Diocese of Toronto to be re-established after disestablishment
- ★ Membership in 1979: 100
- ★ Membership in 2009: 1,115
- ★ Total average weekly attendance in 2009: 443
- ★ Space also used for educational events, conferences, concerts etc.



# Financial Trends

★ Annual Givings 2001: \$282,700

★ Annual Givings 2009: \$655,116



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# Stewardship

- ★ A solid year-round stewardship program
- ★ Meets or exceeds all of the Alban Institute Benchmarks of a financially healthy congregation
- ★ Diocesan assessment (2009) to support ministry in the diocese and beyond - \$109,516
- ★ FaithWorks support 2009: \$35,000
  - ★ Redeemer Vestry policy states that an amount equivalent to 5% of all receipts from parishioners is given to FaithWorks annually





# Planned giving in the local congregation

- ★ Is part of your baptismal covenant
- ★ Is visionary
- ★ Is biblical
- ★ Is sacrificial
- ★ Is liberating
- ★ Is unconditional
- ★ Is not the answer to a money (budget) problem



# What was needed?

- ✧ Operating Budget under control
- ✧ Define policy on use of capital gifts
- ✧ Integrate as part of baptismal covenant
- ✧ Overcome planner bias
- ✧ Brochure
- ✧ Education
- ✧ Communications
- ✧ Administration
- ✧ Privacy issues



# Clarity & Accountability

- ★ Operating Budget
- ★ Policy on use of Capital
- ★ Mission and Vision
- ★ Who is in charge of the operating budget?
- ★ Who is in charge of the endowment capital?



# Education & Communication

- ★ 20 minute workout
- ★ Build web content
- ★ Death, Dying, and Letting go
- ★ Newsletter articles
- ★ Seminars
- ★ Brochures



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# Storytelling

- ★ What are the defining characteristics of our past?
- ★ What is the current reality?
- ★ How do we understand God's vision for the future?
- ★ What links all three to the donor's story?



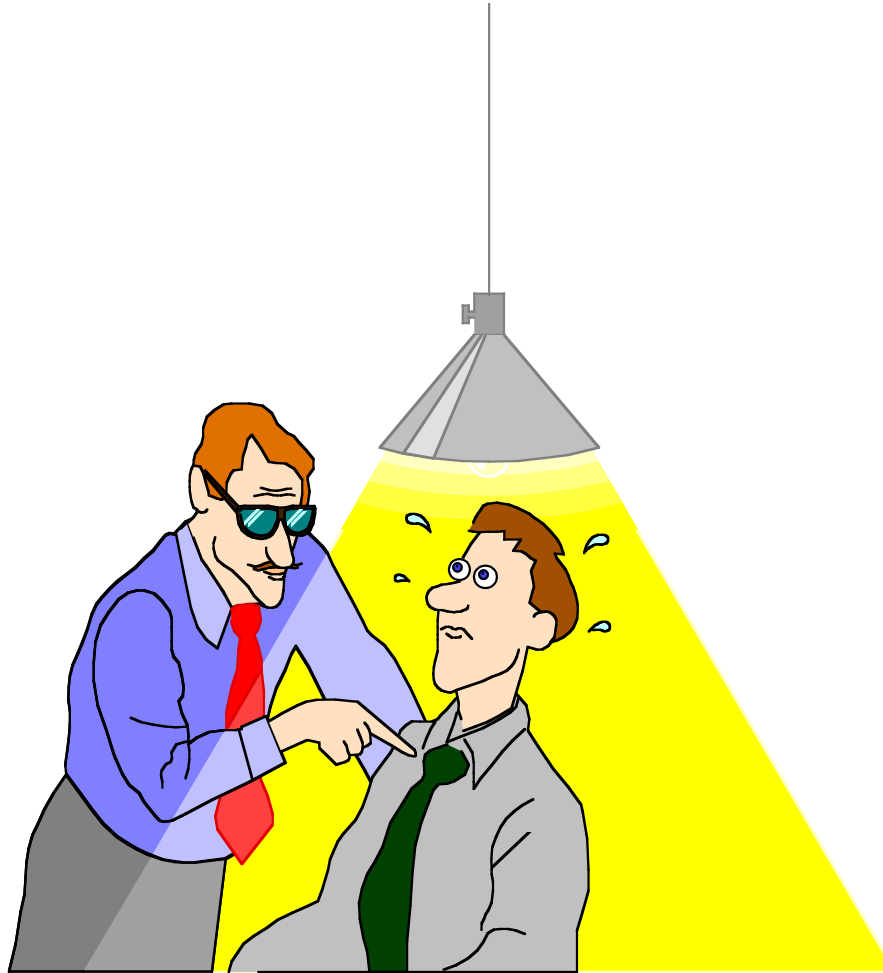
# Exchange

★ Ideas that work (and some that don't)



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# Questions ?



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