



**Benefits  
Of  
Partnership**  
Updated August 2020

## **Opening Remarks**

Christian Stewardship Services is an organization with a long history of providing Estate Planning Services and advice to the supporters of our partnering organizations. Over the years, a number of other related products and services were added to the menu which has moulded CSS into an organization with a professional staff capable of discussing and engaging the donor at a level most fund raising staff are unable to attain, all the while keeping the process simple and understandable.

## **History of the Organization**

On February 13, 1976, the letters patent which created Christian Stewardship Services were signed by 7 original Board members. At the time there was a general sense of euphoria and success within the community which created an opportunity for an unbiased, third party organization to be established. This organization would have the expertise to provide advice and the means for successful business people to steward their blessings wisely.

CSS was structured to provide advice, and services to the support communities on behalf of the partnering organizations. This would allow for a sharing of the financial load to operate the new organization, and provide shared benefits which none of the partners could accomplish on their own.

## **Objective of the organization**

The founders of Christian Stewardship Services drafted three original objects which are summarized below:

- 1) To promote, encourage, and educate in the Christian principles of giving and stewardship;
- 2) To set up a fund or funds for the purposes of and to promote, establish, conduct and maintain charitable works and activities of every nature;
- 3) To act generally as consultant, and manager of all types of property and investments for charitable corporations, organizations and institutions.

These remain our Objects today, and it has often been said that much of the success of CSS has hinged on the fact that CSS has stuck to it's knitting over the years. CSS currently summarizes these objects into a single mission statement which reads, "We assist Christians in planning, giving and managing their God given resources to accomplish His work". What has changed is the size and reach of the organization over the years.

## **Outline of the CSS primary focus and activities**

The primary focus of CSS is to grow Kingdom Impact through the proper stewardship, management and sharing of God's resources. Although we can not adequately address all aspects of this expansive mandate, we work with and for those who identify as willing to support this primary focus by partnering with us, or those in need of our services. The actual work of growing Kingdom Impact can be summarized in these two main activities:

Firstly, CSS staff provides personal counselling sessions with individuals and families with a view to encouraging a planned gift. To that end, CSS staff provides expert advice on planned giving tools and distributes the resulting charitable gifts from individual donors to charities across the country. The majority of new visit opportunities are generated through seminars, workshops and presentations on a variety of topics at church membership meetings, school membership meetings, Bible studies, senior citizen's fellowships, and Christian conferences. The topics have ranged from estate planning to charitable giving options and plans. Partnering organizations are encouraged to invite CSS field staff to their events and functions as this creates awareness within the support community, and provides opportunities for CSS to secure planned gifts for the host organization.

Secondly, CSS administers and maintains a Fund which encompasses a host of deposits and holdings including charitable gift annuities, donor advised funds, endowment accounts, deposit agreements, real estate gifts, and scholarships. Although the management of these assets benefit a large number of charitable causes directly, there is a double benefit as the bulk of these funds (up to 80%) is lent back out to Christian Organizations in the form of mortgages. These strategic Kingdom investments allow a wide range of groups (churches, Christian schools, missions organizations) to leverage their work in numerous Kingdom building areas (e.g. local congregations, youth, refugees, First Nations, creation care, social policy, homelessness, education, sustainable development, policy). Although making a positive difference in the process of earning a return has become fashionable of late, CSS has intentionally participating in impact investing since our fund was formed.

## **Financial Generators**

As the organization has grown, the budget for Christian Stewardship Services has also expanded significantly. Originally the organization was fully funded by its partnering organizations, however the partner dues now make up less than 25% of the current budget. The largest source of income is the administration contribution generated by assets which CSS has under administration. These funds represent a collection of partner, donor and annuity funds which CSS manages.

## **Benefits of Partnership**

A large factor in the sustainability of any non-profit organization is their participating in planned giving activities. Surveys of non-profits often find that while a majority are utilizing a fundraising plan, a surprisingly large percentage did not have a communications plan in place to make donors aware of planned giving opportunities. The scope of this document does not include a section on why planned giving is so important, we rather assume that this question has been settled in your mind since you are inquiring about our services.

Christian Stewardship Services believes in partnerships. We are looking for long-term relationships that allow both organizations to grow their ministry. We put our expertise at the service of our partners and believe in providing them the highest quality of service possible.

By partnering with Christian Stewardship Services your organization can expect the following:

### **Training and Education**

CSS provides the resources and educational assistance to our partners to familiarize their staff about Planned Giving concepts and tools. We provide training on the various tools, tax planning concepts, and advise on how best to position a planned gift with a prospective donor.

CSS staff is available to meet with Boards, finance committees, and fund raising or administrative staff to discuss various aspects of fund raising, special gifts, and compliance with regulatory agencies. CSS staff are happy to provide workshops and training sessions for partner staff in the area of gift planning, giving options and to explain the various planning tools available.

### **Promotion and Communication Materials**

Partnering organizations receive access to planned giving communication materials. Whether you need help preparing a planning giving brochure, or require a ready to use mailer, CSS can help you integrate planned giving options in your communications plan. CSS staff writes articles in various public media and produce and provide brochures and articles on a variety of topics for our partnering organizations.

### **Personal, confidential gift planning counselling**

Although the first number of benefits help to get us here, this is where the rubber meets the road. The focus of our work is to engage with donors to support them in their desire to provide gifts of every nature to their favourite charitable organizations. By encouraging your supporters to meet with a CSS Stewardship Consultant, you are far more likely to be included in the positive outcomes of our work. With the experience and a depth of knowledge gained from over 4 decades of planned giving service, our field staff enjoy a high success rate. The nature of the engagement ranges from our staff accompanying your development officer on a visit to the donor or a simple referral of the donor to us.

The majority of these sessions have been for the purpose of encouraging bequests by helping to create or update the donor's Last Will and Testament. CSS does, however, also regularly meet with donors to encourage and explain Revocable Deposit Agreements, Annuities, and gifts from RRSP/RRIF, life insurance or appreciated securities.

### **Educational Seminars**

CSS can provide a speaker for seminars and events hosted by partner organizations on a wide range of topics including Estate Planning, Planned Giving, Wills & Estates, giving options, and a host of related topics.

### **Events**

CSS has a few 'canned' events that we find effective tools to educate and promote planned giving, estate planning and other tools to donors. A popular example is the "Will Clinic" which CSS staff will assist our partners in organizing including the planning and promoting as well as supplying the presenter for the event itself. We also encourage local professionals such as lawyers to support the effort by donating a reciprocal Will package which promotes their business, and is a great draw for attendance.

### **Endowment Program**

CSS will establish an endowment fund for any of its partner organizations or for their supporters as a 'family foundation' style Donor Advised Fund. When donors make gifts to such a fund, CSS handles the administration, CRA reporting and issues any tax receipts.

### **Reporting**

On a quarterly basis, CSS reports to all of its partner organizations about the ongoing planned giving work done on their behalf providing a clear picture of the known agreements and contracts set up with donors on their behalf.

### **Reduced Administration costs**

Although any organization can benefit from certain areas of our business, partner organizations enjoy a number of reduced administration charges and fees. Distributions to non-partner organizations are subject to a 3% distribution fee, where as these fees are waved for partner organizations. Partnering organizations who deposit fund with CSS benefit from a reduced administration fee on their own Revocable Deposit Agreement and Endowment accounts. CSS also handles without charge any gifts of appreciated securities, gifts from registered accounts, life insurance or any other planned gift one of your supporters wishes to make to your organization.

### **Estate Administration**

CSS has a long history of dealing with estates and the bequests that result from our work. All resulting administrative work with estate trustees is handled on behalf of our partners at no additional cost.

## Partner Dues

Originally, the funding structure for Christian Stewardship Services was based entirely supplied by our partnering organizations, and the amounts based on each partner's proportion of the total collective income of the supporting partner community. This model existed until November 2012, when a new partner dues structure was ratified which also included recognition of the work being done on behalf of each partnering organization.

Although CSS focuses a great deal of our attention on our partnering community and relies on them for both financial and missional support, we endeavour to provide our services at the least cost possible. The CSS budget once comprised solely of our partner's financial support, now declares that the vast majority comes from other sources.

An annual budget is drafted by staff and approved by the board and membership which outlines the portion to be funded by partner dues. The calculation to set the partner dues is as follows:

- About 50% of the Partner dues will be raised as a percentage of the partner's Canadian charitable income. CSS asks the Partner to report their Canadian charitable income for the most recent financial year with some exclusions. Income for ALL the Partners will be added together for a total, and a factor will be calculated to raise half of the partner dues as a percentage of the total income of all partners.
- The other 50% of the Partner dues raised will be billed based on "work done by CSS" on the partner's behalf in the past 3 years. CSS calculates an average of the past three years' results as reflected by the new bequests and other planned gifts completed during the past 3 years which name the partner as the beneficiary (Allocations). All the allocations to partners will be added together for a total, and a factor will be calculated to raise half of the Partner dues as a percentage of the total allocations for all partners.

There is a minimum annual flat fee of \$1500, and any partner dues under this amount will be adjusted. The maximum fee is currently \$60,000.

## Closing Remarks

Christian Stewardship Services has been serving the planned giving needs of partner organizations by meeting and encouraging their support communities to be faithful stewards of God's resources. Christian Stewardship Services focuses intentionally on making planned giving accessible, inspiring hearts to action and inviting Christians to invest in the Kingdom by connecting God's abundant resources to needs with mutual joy, benefit and blessing.