

The Cornerstone



Serving His Country

AN INVESTOR STORY

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Fall / Winter 2021

A PUBLICATION OF CDF CAPITAL

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photo: Dusty Rubeck

No Better Man

The other day I went to Arrowhead Stadium to film a short message for the CDF Capital team about what it means to me for us to be a Kingdom-minded organization. Being from Kansas City, I have a love and appreciation for the loyalty of Chiefs fans and how it brings so many together from different backgrounds.

But the Chiefs Kingdom is not His Kingdom. That kingdom is about a sport played once a week for part of the year. The Kingdom CDF Capital serves is a bigger Kingdom—an eternal Kingdom. That excites me.

Prior to the call asking me to lead CDF Capital as President and CEO, I served on the board for over a decade. I have a perspective that is unique when it comes to the leadership of CDF Capital. You see, I served on the board for the entirety of Dusty Rubeck's tenure as president. I can tell you, with great certainty, that there was no better man to lead CDF Capital through that time.

Dusty Rubeck has spent his lifetime leading organizations that put Christ first in what they do. Christ has molded Dusty through those experiences into a leader who is infectious with his love and passion for Christ, His Kingdom, and His bride, the Church. He compels others to follow that lead.

When Dusty took on the mantle of leadership for CDF Capital, it wasn't to grow our portfolio or to increase our numbers by some prescribed amount. It was to lead the change in how the organization operated, to bring health and stability to our team

during a difficult economic time, and to create the framework for future growth. He did so in a way that honors the intent of you, our investors, and answers the call of the why we exist—to Help Churches Grow.

Dusty led us through a great deal of change in a way that no one else could have. He did it with strength, gentleness, and integrity. He never compromised our mission or values, and he never took the easy way. More impressively, as the fruit of his labors began to ripen and his work to get our organization ready for a season of growth came, he listened and understood it was time for a new leader to continue the work.

It is my honor to have served CDF Capital as a board member and a great privilege to follow Dusty as President. He laid a foundation for growth. For that, I am incredibly grateful. His legacy will not soon be forgotten, and his impact on CDF Capital, our employees, and our investors will endure.

I cannot express how thrilled I am to be able to look at Dusty as his retirement nears and to say thank you. I cannot think of a better man to have set us on the path for the future. 🙏



Eric Schroeder
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Help More Ministries Grow

Most Christian ministries are funded by the cash donations of their partners. Generosity combines the giving desires of individual stewards with the missions of churches and ministries. CDF Capital Foundation serves both individuals and the churches and ministries they support. Here are some ways to give.

Give cash. There is no limit on the deduction of cash gifts to 501(c)(3) organizations this year. You can deduct up to 100% of cash giving on your federal tax return.

Use your IRA to make charitable gifts.

Transfer money directly from your IRA to a charity of your choice.

Give stock and appreciated assets to nonprofit organizations.

Learn the benefits of giving appreciated assets at the link below.

Contact the CDF Capital Foundation staff to learn more about these strategies and many other options to maximize your stewardship and giving.

Find out more at cdf.capital/givingtips.



Hope to the Lost

THE MINISTRY OF CENTRAL
INDIA CHRISTIAN MISSION



by Vittoria Allen

Staff writer Vittoria Allen sat down with Dr. Ajai Lall and Josh Howard to learn more about the mission in India and how the pandemic multiplied their ministry of spreading the gospel.

Emmanuel watched his wife get sexually abused before his very eyes. And just a year later, he would baptize the men who did it.

One morning, Dr. Lall received a call from Emmanuel that he assumed would be a routine update on his home church. Little did he know, he would learn that God was moving in bigger ways than he could even imagine.

Emmanuel, a graduate of Calvary International Biblical Academy (CIBA), took his wife and children to a village that he knew needed the gospel. After multiple threats from the locals telling him to denounce Jesus and leave the town, he continued to proclaim the name of God.

Emmanuel was left for dead while he watched multiple men abuse his wife, but by the grace of God, they both survived. They didn't just survive. They forgave their abusers. They shared the gospel with them. And a year later, they baptized them.

This is just one of countless stories of Central India Christian Mission (CICM) led by Dr. Ajai Lall and his family. As the son of a pastor and teacher, Dr. Lall didn't think he would go into the ministry. He preferred to become a lawyer. But while attending law school, he occasionally spoke at a local church. He had a hunch that he had found his calling as an evangelist.

After completing his bachelor's degree in India, Dr. Lall came to the United States to attend Dallas

Christian College and then returned to India, where he began CICM with his wife, Indu.

"People are scared to go where there is terrorism," Dr. Lall states, "where preachers have gone and been killed. But that was my intention."

Today, their ministry has grown in ways that he says can only be explained by God. With 800 staff members throughout 6 countries, they are serving areas where the Christian population is less than 1% through training leaders, serving children, providing medical care, and planting churches.

"God takes you to a place, opens the door, shows you. You don't go back and look at your vision statement. You go and do it."—Dr. Ajai Lall

Empowering Youth

In Hindi, the word *orphan* means "godless child." Because of traditional belief systems, the poor are marginalized. The Lalls see families devastated by natural disasters, disease, and persecution. Children who were rescued from a brothel. Children who are deaf and blind.

"God takes you to a place, opens the door, shows you. You don't go back and look at your vision statement. You go and do it. Because God is opening the door. Your heart is crushed when you see that these people will die. I think about this—more than 3 million die each year from hunger-related issues. When you encounter that, your heart is melted."

Launching Leaders

Josh Howard, Dr. Lall's son-in-law, runs the leadership development for CIBA. On a missions trip to India, he met Lashi, Dr. Lall's daughter. He has been doing ministry with CICM ever since.

One quarter of the world's population resides in Southeast Asia. Each of the 4 major religions has a deep history there, however 90% of this population still hasn't heard the gospel.

"We want to go after God's heart for this part of the world," Josh said. "The only time a nation can be fully saturated is when a movement happens among the indigenous people where they are spreading the gospel. The whole idea of leadership development is about multiplying as many leaders as possible to pick up the baton of spreading the gospel in this part of the world."

CICM's passion for leadership development is about so much more than offering a Bible school to the community. In 2019 there were about 150 students at CIBA. Today, there are almost 10,000.

Transforming Communities

When it comes to a ministry plan, CICM simply looks at the needs of their community. Starting schools for children, hospitals for the sick, and a Bible college to train leaders were all ideas born out of seeing a need.

Thanks to CICM's Mission Hospital, locals no longer must travel to big cities for medical care. They are serving the entire region by sending doctors and nurses to villages for free medical camps and clinics to bear witness to the love of Christ in a tangible way.

In response to COVID-19, CICM's Mission Hospital has been serving on the front lines offering help and healing in Jesus' name.

"Most people run away from medical issues, but Christians run to the suffering. It's a huge witness," Dr. Lall said.

"We want to go after God's heart for this part of the world." — Josh Howard

Ministering During the Pandemic

Despite all odds, the pandemic increased their ministry. The barrier of meeting in person brought the idea to decentralize the college which, allowed them to increase their number of students from 150 to 10,000.

To solve the problem of gathering for church, they moved online. The first week, they had 360 viewers. Today, there are 3.2 million viewers in 81 countries. They have had almost 25,000 decisions for Christ.

"God is moving. God is working. It's unreal," Dr. Lall exclaimed. "It's not humanly possible for our team to translate the entire Bible into a language of 52 million people in less than 10 years. It's not possible for Hindi Church Online to grow from 360 to 3.2 million in one year. It's not possible to have a Bible college program with thousands of people."

CICM's partnership with CDF Capital goes beyond financial involvement, Josh and Dr. Lall agreed. CDF Capital provides one-on-one mentoring for non-profit leaderships to maximum fundraising. It is "beyond the boundaries of any institution or country. We are one in the Spirit," Dr. Lall said. "We have the goal of seeing people who are lost see hope."

Dr. Lall is astonished by all that's happened in the last year. Even after decades of ministry, God still surprises him. "Only God can do these things. He has promised that He will do beyond our imaginations and what we ask for. These things are only possible because God's hand is moving mightily."

To get involved with what CICM is doing in Southeast Asia, visit indiamission.org. ↩

Photos from left to right: Church Gatherings; CICM Founder, Dr. Ajai Lall with wife Indu; Baptism with Dr. Lall





Ministering in the Heart of the City

by **Derrick Engoy**

Jeff Dillon, Executive Minister of Redemption Church in Loveland, Colorado, describes his congregation's partnership with CDF Capital as "a relationship" rather than a "business transaction." Derrick Engoy explains why it is a timely relationship in the life of this growing church.

When the 5 pastors of Redemption Church look at the people coming into their new building each week, they marvel at the way God is moving in their city.

"God opened some amazing doors, a pretty miraculous process," said Jeff Dillon, Executive Minister.

Those open doors led Redemption to their current location—right in the heart of Loveland, Colorado, exactly where they wanted to be.

It Was the Strangest Thing

In 2015, Redemption Church was established. Almost from the very beginning, a building downtown caught their eye.

"Pretty early on in the process, Matt, our lead minister, and his wife, Cheryl, especially felt a conviction to pray about that building," said Jeff. "We felt that would be the perfect location for our church in the heart of the city in a building relatively easy to renovate."

Jeff admits he had his doubts.

"I remember the first time they told me about it. I said, 'Yeah, that's great, but as a year-old church plant, there's no way we're going to buy this property. That's way down the road!' I guess I was lacking in faith," he said with a laugh. "But we continued to pray."

They watched as another organization tried to buy the building. It fell through. Then someone else tried to buy it. It fell through again. "It was the strangest thing," Jeff said. "It kept coming back on the market."

"Lord, if we see a door, we're going to push on it."—Jeff Dillon

At this time, Redemption had been meeting together for about a year and a half. When the property came back on the market, they called the owner.

"It turned out, he is a believer and a former missionary," Jeff described. "He told us, 'I would love to see a church in this building!'"

Doors Kept Opening

Many years ago, a church had been located on that very land. Then a nonprofit center was there for years. "There's a legacy of ministry in this location," Jeff noted.

The Redemption team was further encouraged by how much the owner wanted them in this building. "He was excited and said, 'Let's talk. Let's pray. Let's see if we can figure this out.'"

“Doors kept opening,” Jeff recalled. “Every time we got to a place where we thought, ‘This might be the barrier we can’t get past;’ God would remove that barrier, and we would move forward. It was so clear God was in this and behind this and leading us.”

Part of this journey to relocation meant Redemption reaching out to the church that had planted them to obtain funding for this project.

“Mountain View Community Church, the planting church, was so generous in helping us ease into it,” Jeff said.

This generosity gave Redemption a couple of years to grow. Once they became sustainable, they needed to pay back Mountain View and carry the financial responsibility of the loan as a congregation. They needed a financial partner.

Not a Transaction—A Relationship

Jeff does not recall who first brought up CDF Capital, but when he began researching and finding out more about CDF Capital’s financial ministry perspective, he felt it was a perfect fit.

“As a young church we were looking for someone to understand our position, speak our language,” he said. “CDF Capital understood who we were and believed in what we were doing.”

Jeff and the church worked closely with David Pace, then Senior Vice President of Ministry Development now serving as Founding Director of Kairos Benevolence Fund. The church found a true partner in ministry.

“It’s never felt like a transaction. It’s felt like a relationship. A lot of places say that’s how it’s going to be, but it doesn’t always feel like that. It feels that way with CDF Capital. If we had a question about anything along the way, we picked up the phone or shot them an email.”

Beyond having a true partner in this process, Redemption Church has also been able to trust where their money is going.

“CDF Capital’s vision for supporting and helping churches and ministries grow was important,” Jeff noted. “It is a huge deal for us to feel like what we

contribute to financially over the life of this loan is going to go to the growth of the Kingdom.”

Blessed in a Pandemic

The church experienced a continued zeal despite 2020’s worldwide pandemic. The church leadership was reminded of how great God is despite the world’s chaotic spiral.

“It’s never felt like a transaction. It’s felt like a relationship.”—Jeff Dillon

“Certainly COVID-19 changed the way we did things and has forced us to be flexible,” Jeff said. “But we’ve seen how God used that season as a blessing. I’m so grateful for how our people have responded to love and care for each other and our community.”

Redemption shifted services online with a lot of engagement and success. Jeff recalls many of their leaders and volunteers stepping up to create a meaningful online experience. When Redemption went back to physical gatherings, they intentionally kept the services small and set up safety protocols to maintain social distancing.

“Due to the generosity of our church body, we’ve been able to help people in need throughout the pandemic,” Jeff explained. “We gave over \$8,000 to our community since March of 2020, including helping several homeless and disenfranchised individuals and families.”

Where We Need to Be

Redemption Church has been blessed to dwell in their new building in the center of the city and impact growth in their own community since 2018.

Loveland, Colorado, is growing rapidly. Week after week, as people find their way to Redemption Church, Jeff and his fellow leaders recognize the beautiful transformation God is creating.

“We continue to see God’s growth, His way, and His timing. He has brought us to where we need to be.” 

Photo: Redemption Church Baptism

SERVING HIS COUNTRY AND GOD'S KINGDOM

by Derrick Engoy

The Greatest Generation, according to journalist Tom Brokaw, survived the Depression, won World War II, came home, and built the country we have today. The challenges they faced weren't overcome to receive public recognition. They didn't serve in the military so they could end up in history books. They didn't help rebuild the country so they could have streets named after them.

Those part of the Greatest Generation simply did what they did because it was the right thing to do.

Pete Mayfield is one of those hard-working folks.

He's also a 50-year CDF Capital investor.

"It's a living thing," Pete said about his investment. "I wouldn't have it anywhere else. It's the best thing I ever did in my life—to invest in Church development."



1942



1950



1950



2020



1950

Pete comes from a family of Mississippi sharecropping farmers. While serving in the Marine Corps, he was stationed in Iwo Jima, Korea, and the Marshall and Marianas Islands. Hard work is in Pete's DNA. Pete, after serving in the military, went on to work for Delta Freight Lines, driving big rigs for 29 years.

Pete was an influential leader of First Christian Church in Escondido, California. He was an elder and Chairman of the Board when the congregation partnered with CDF Capital on a large building expansion project.

CDF Capital founder, Ralph Dornette, was instrumental in encouraging Pete to plant First Christian Church in Ramona, California, in the 1960's. Pete recalls this CDF Capital partner church starting off with 16 people in a garage and growing to 300 people.

"That was a lot of people for a small town," Pete remembered. "We drove up every day from Escondido. The church was really grounded in Ramona."

Pete served as minister with the Ramona congregation into the mid-1990s. He was with First Christian when they built the original building (pictured here) and again when they added on a new auditorium.

"He's the foundation of this church," remarked Bill Zabriskie, current minister at First Christian Church in Ramona, when recalling Pete's service to the congregation. "He has the gift of serving people—ministering to them as he visits in their homes."

Pete is 96 years old and has served his entire life. Whether he was on the battlefield or behind a pulpit, Pete represents this Greatest Generation well. He's learned the value in leaving a legacy.

"I encourage people to invest in Church development," Pete said. "CDF Capital helps needy people, builds churches, and tries to stabilize Christianity across America." ◀

NOTES

1942 | As Sergeant, Regimental Weapons, 4th Marine Division, Pete served on Iwo Jima, sustaining frostbite while a POW at Chosen Reservoir. Following the war, Pete moved to California, remained in the USMC Reserves, and married.

1950 | Pete returned to active duty during the Korean War as a Staff Sergeant, First Marines, C-Company. He is pictured here on the Amphibian tractor at its landing in Incheon, South Korea.

2020 | Pete (left) with a soldier who was shot in front of him, at the Iwo Jima Reunion in 2020.



mid 1960s



A Journey of Spiritual and Emotional Re-Engineering

BLESSING RANCH MINISTRIES

by Derrick Engoy

Pastoral burnout is a real issue in Church leadership. It has been for a very long time. As much as pastoral care has been talked about and pursued for years, pastors and Church leaders are unfortunately calling it quits at an alarming rate.

Over-extended work hours, family strains due to ministry obligations, and compromised mental health are just a few reasons why pastors are leaving their calling more so now than ever before.

Not all is lost, though.

Blessing Ranch Ministries, in New Port Richey, Florida, has successfully helped Church leaders for more than a quarter of a century navigate through the stress-filled waters of Christian ministry.

Blessing Ranch Ministries has restored and renewed more than 4,000 pastors, missionaries, and Christian leaders since its inception.

Their vision for the future, especially with the added mental and emotional pressures brought on by our current worldwide pandemic, is to continue

to care for even more of those in ministry for years and decades to come.

“From a big-picture perspective, I’m working with leaders, especially at this time when we know everyone is struggling, run-down, and having anxiety,” Dr. Charity Byers, Executive Director and Chief Psychologist of Blessing Ranch Ministries, said. “They don’t know where to start.”

Minister Care

Blessing Ranch Ministries serves pastors, missionaries, and other Christian leaders, both paid and volunteer. Most guests typically spend one week at the facility and return within a year for a second, follow-up week. Sessions are facilitated by one of Blessing Ranch’s licensed psychologists. Additional time is spent completing assignments for self-reflection.

The success of the leader’s work is not measured in immediate results but by the ongoing, life-changing events that happen because of the seeds planted during the week. Getting to the heart of the matter, according to Dr. Walker, Blessing Ranch Founder and recent CDF Capital Lifetime Service Award recipient.

“We try to optimize the impact of the leader and the gospel.” –Dr. John Walker

“Our intensive model is what everyone knows Blessing Ranch by,” Blessing Ranch Founder, and recent CDF Capital Lifetime Service Award recipient, Dr. John Walker explains. “A pastor flies in on Sunday. We work all week. Then they fly back to be available for the following weekend services.”

Blessing Ranch Ministries, founded by Dr. Byers’ parents Dr. John and Deanna Walker in 1992, has conceptualized an innovative minister care program that makes a lasting difference. Their approach gets to the core of the leader’s needs rather than just the symptoms.

“The health of the leader is quite predictive in the health of the organization,” Dr. Walker explained. “So not only do we need skilled leaders, but we also need emotionally and spiritually healthy leaders. Blessing Ranch doesn’t replace what’s developed

within the leadership movement. We add to the conversation.”

CDF Capital has recently partnered with Blessing Ranch Ministries to extend this conversation with ministry. Nathan Elson, CDF Capital Executive Director of Marketing and Business Development, is ecstatic for what’s to come.

“I’ve been an advocate for Blessing Ranch Ministries for quite some time now,” Nathan said. “Their expertise in theology, coupled with psychology, brings an added holistic approach to leadership health and sustainability. Caring for leaders is one of the pillars that we stand on here at CDF Capital.”

Applying Truth

Blessing Ranch’s approach to healing—coupling theology and psychology—is what has allowed the organization success over the years. Although there are many times when psychology and theology are in conflict, Blessing Ranch Ministries has realized a solution when it comes to integrating both disciplines into their leadership care regimen.

“Theology is the truth. Psychology is the meaningful application of the truth,” Dr. Walker said. “We don’t put psychology and theology on par like they’re equal like many organizations. If you have theology as the truth, it means everything must pass through solid theology, not be in competition with it.”

Dr. Byers explains that at the heart of their process is a journey of spiritual and emotional re-engineering. Blessing Ranch Ministries doesn’t simply respond to crises and find ways to alleviate pain. They dig deep, attempting to unearth the root of the problem and adjust accordingly.

The result is personal growth of restoration and renewal of the leaders.

“We recognize that we have all gone through

our lives, and we’ve been taught things. We’ve learned things that impact how we see ourselves, how we see God, how we look at the world, and how we understand others,” Dr. Byers said. “And sometimes those things have been shaped by God. But too often, they haven’t.”

Dr. Byers explains that Church leaders have fallen into the cycle of spinning the Church machine and not seeking the same renewal they preach about every Sunday.

**“Our process is all about helping...
to bring hearts into full alignment...
with God.” – Dr. Charity Byers**

“Our process is all about helping pastors step into those places and helping to bring hearts into full alignment with faith and with God.”

In their process to unearth deep-seated unhealthy life roots, Blessing Ranch Ministries works to minister to leaders’ hearts.

“We try to optimize the impact of the leader and the gospel. Now we can’t improve the gospel, but we can sure mess up the impact of the gospel,” Dr. Walker said. “So, the heart of the re-engineering is we don’t do quick fixes. We don’t say here’s the 3 things you simply must do and you’re good.”

Looking to the Future

Both Dr. Byers and Dr. Walker are encouraged by the future of the Church. They are excited to see leaders and pastors emerge victorious, especially, in the years following COVID-19 and the impact it has had on the Church landscape.

“The pandemic took away predictable pathways that allowed leaders to feel a sense of success,” Dr. Byers said. “We’ve been wading through a lot of that with people over the last year or so. We’re helping them and to find the resilience they need to keep saying yes to a really difficult mission.”

“The deeper stuff tends to come out in crisis. You don’t ask a lot of those questions when things are going great,” Dr. Walker added. “But what we’re seeing in this pandemic is greater attention being paid to the inner life of the pastor.” ✨

Dr. John Walker and Dr. Charity Byer





Teaching Financial Principles to Children

Financial literacy is an important part of navigating life successfully. Children often graduate from high school without a full understanding of how to manage their money. While schools may have a personal finance course included as an elective, the responsibility remains on parents to train children to be financially responsible.

Here are some tips for teaching your children to be wise with their money.

Instill Delayed Gratification

Self-control is one of the most critical characteristics you can pass on to your child. The ability to forego small pleasures now to enjoy greater pleasures later is a crucial discipline—especially when it comes to managing personal finances.

Some children are naturally inclined to delay gratification. They do not have to be told to eat their vegetables first. They understand that saving what they enjoy for later motivates them to do what they do not like. Other children need help learning this lesson. But every child can learn it.

Teach Them to Save

Money is fun to spend. It is not until we fully understand the idea of delayed gratification that we

are able to embrace saving money. It is important to help children practice self-control by encouraging them to save. This means not always buying them what they want—even if you can afford it.

Work with your child so they save and pay for what they want themselves. Then they experience the process of working toward something and the reward for achieving it.

**Money is fun to spend.
Understanding delayed gratification
leads to the ability to save it.**

Reinforce the Principles of Stewardship

God is the ultimate owner of everything, and what we have is ours to manage on His behalf. This concept drives the way we look at our resources.

Stewardship is much easier to grasp when you are raised to see the world that way, and more importantly when you see it expressed in the example of others. Not only teach that God owns everything. Children need to see that conviction modeled in your decisions.

When you spend money, talk to your child about how stewardship factors into your decisions. Help

them understand that managing God's resources is foremost in your thinking with all that you do. When they can see that it is important to you, it will become important to them.

Give Them Extra Chores to Earn Cash

Some parents offer their child an allowance. Others think it is not necessary to pay children to do their part in the family. Why not have chores that your children do and offer other jobs that can be done to earn extra money? That way, they learn the value of contributing and how it benefits them to go above and beyond what others expect of them.

Teach Them to Comparison Shop

It might seem like a challenge to take children grocery shopping. But it can be a gold mine for teaching opportunities. As you choose items, talk to your child about how you make one choice over another.

As they get older, you can include them in the decision-making process. Once they are able to discern the price difference of comparable items, it is time to think about how money is saved by buying in larger quantities. Is it cheaper to buy 18 eggs instead of a dozen?

Do some searching online together before you shop. Are the things you need cheaper at different stores? Is it cost effective to go to 2 stores for your groceries?

Start Them Early

Do not wait until your child is a teen to start talking to them about money. From the time your child is a toddler, you can model the behaviors and benefits of wise financial practices. As they grow, look for opportunities to teach them the principles they will need to be successful managers of their resources. <

A 3-Year-Old & His Money

Give 10%. Save 10%.
And spend the rest
with joy and gladness.

Jeff Metzger, minister at River Hills Christian Church (Loveland, OH), a CDF Capital partner church, teaches the 10/10/80 plan when preaching about stewardship.

The first 10% of your income goes to God. The second 10% of your income is saved. The other 80% is used for regular living expenses.

This concept is easily understood, even by the youngest church-goers, when using a 3-compartment bank.

Blake, preschool son of Mark Senseman, CDF Capital Vice President of Ministry Development, took Jeff's teaching seriously. With his simple, molded plastic bank, Blake was giving a dime to his church, a dime to his savings account, and 80 cents to the store section of his bank that he could spend however he chose, usually on Legos.

In 2002, when Blake was just 3 years old, River Hills Christian Church partnered with CDF Capital and launched a 3-year building campaign. Blake wanted to give to the building project. He enthusiastically committed a dime per week from his store money for the project—a total of \$15.60.

This preschooler faithfully gave for 3 years. He understood stewardship before he had a name for it.

Today, River Hills Christian Church is ministering in an amazing facility and continues its partnership with CDF Capital. Jeff preaches about stewardship to yet another generation using the 10/10/80 plan.

And Blake? Blake is a college senior following the principles he learned as a child. His tools are a little different today. What used to be a plastic bank is now a bank account with budgeting features. But his plan is the same—10% to the Church, 10% saved, and spending the rest with joy and gladness. <

Photo: Blake Senseman





Fundraising Is Kingdom Work

A GLIMPSE INTO CDF CAPITAL'S FUNDRAISING LEADERSHIP COHORT

By Harmony Brown

Each of us has been a fundraiser at some time in our lives. We may have sold cookies or popcorn as children to raise money for our scout troops. We helped our children or grandchildren sell wrapping paper for the school PTO or candy bars for the band. No matter what the organization's focus is, it relies on financial capital.

Financial resources are an indispensable part of helping churches grow as well. Your investment with CDF Capital provides a fair return for you and financial capital for ministries across the country. When you give a gift to your church or a favorite ministry, you do not expect a financial return but hope to accomplish valuable Kingdom work or service through those ministries.

A growing number of ministries have staff members dedicated to the task of financial resource development—fundraising. CDF Capital has established resources to assist them. Working from biblical principles, the Foundation is in its seventh year of equipping and coaching fundraising professionals.

I had the honor to experience how the Foundation mentors them, joining the 2021 cohort at a unique weeklong meeting in January.

A Gathering of Ministries

The power of the gathering, in the Missouri Ozarks, was the common purpose shared by

the 10 ministry members: to meet the challenge of raising millions of dollars annually for their ministries—and to do it in the context of biblical stewardship principles.

The word *cohort* was originally used for ancient Roman military units or to reference someone who upholds. Today, it is used for a group sharing a defining characteristic. This sums up development professionals very well—those called to uphold and help sustain the ministry they serve and to lock arms with others in the same role, learning from and encouraging one another.

This year's cohort members came from national and international ministries and ranged in experience from months to decades. The ministries are diverse to say the least. Their organizations:

- Plant healthy, multiplying churches.
- Call students to lives of Kingdom work.
- Win the lost through orphan, benevolent, and educational services.
- Offer life-changing mental health skills.
- Help international leaders publish Christian literature.

Mentoring Ministries Through Cohorts

The 2021 cohort is the fourth led by our CDF Capital Foundation Executive Director, David Duncan, along with the involvement of former CDF Capital President and CEO, Dusty Rubeck. Together they have decades of combined development and fundraising experience.

Since 2015, the Foundation has served churches and ministries with fundraising coaching. Duncan explains, "The mentoring program meets the

growing needs of ministries to develop effective fundraising strategies that match ministry resources with ministry opportunities. It's often more cost-effective for a ministry to join a cohort than to do traditional coaching. Add to that the synergy of a cohort experience with like-minded professionals. It is a winning combination for world-changing impact."

Raising funds for ministries is a challenging responsibility. Duncan uses a construction analogy as part of the cohort training when discussing successful development strategies.

"Through wisdom a house is built, and by understanding it is established; By knowledge the rooms are filled with all precious and pleasant riches." —Proverbs 24:3, 4

Footing

As Americans, we have a rich heritage of generosity in our culture. The World Giving Index, an annual report published over the last 10 years by the Charities Aid Foundation, shows that the US was the most generous nation. A Giving USA report states that Americans donated almost \$450 billion to charity in 2019 alone. In 2020, the number increased by over 4%.

Our nation has a profound history of philanthropy, thanks to individuals like Andrew Carnegie and John D. Rockefeller, Sr. This, in part, is why we are still such a generous nation today.

Foundation

The biblical mandate of stewardship and generosity is the foundation of fundraising and development for the Church. Matthew 6 lays out a beautiful picture of such giving.

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6: 19-21)

Understanding this biblical mandate for living a generous life and stewarding what the Lord

has given is key to growing strong partner relationships that provide the funding necessary to see the Kingdom advance.

Framework

As with all buildings, certain structural elements are essential for strength and longevity. Each cohort participant learns the essential elements of a strong development framework and how they can use them to achieve success and sustainability.

Fundraising is a relationship-based ministry, and cohort members learn to implement relational strategies. Most find that they are soon building strong partner bonds based upon genuine, honest, and sincere communication. The result is personal success and ministry sustainability.

Natasha Reimer, Executive Director of Mulberry International Resources and a 2020 cohort member says, "I've applied the principles of fundraising taught. We've increased funding for the ministry by 60% in the first year."

Personally, I have been working in the development and fundraising sector for over 20 years but found myself challenged by the depth of insight, wisdom, and effectiveness of this cohort program. I was also impressed by my fellow cohort members. Each showed great humility, passion to learn, and desire to grow in personal and professional skills.

It is an honor to work beside these leaders who I now call friends.

The Fundraising Leadership Cohort reminded me that God's people are amazingly generous. But you know that because you know the value of helping churches and ministries grow. You also know that growth can be fueled by the availability of financial resources. Thank you for your CDF Capital investment. Through it, the CDF Capital Foundation mentoring program is possible.

Learn how the cohort mentoring program can equip your ministry and fundraising staff to raise money for Kingdom work at [CDF.Capital/mentor](#). 

Left to right | Front row: Phil Claycomb, Harmony Brown, John Clausen, Karl Halverson, Patty Kilinger | Back row: David Duncan, Matt Osborn, Natalie Barentson, George Johnson, Matthew LaGrange, Sonja Tapper, Sergio Rizo



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