



## **Unlocking Kingdom Generosity with Dr. Russell James**

### ***Major Giving Trends***

- Across nonprofits, there is a growing trend of:
  - Fewer donors overall
  - Larger gifts from a very small percentage of donors
- In broader philanthropy:
  - The top 0.3% of donors provide over 50% of charitable giving
- In churches:
  - That same top donor segment contributes only about 14% of giving
- Russell argues churches are largely operating in a “small gift ecosystem” and are missing conversations around major wealth-based generosity.

### **Income Giving vs. Wealth Giving**

- Churches primarily teach and communicate around:
  - Income sharing (cash giving, tithing)
- But wealthy donors often give from:
  - Assets and accumulated wealth
  - Stocks
  - Real estate
  - Business interests
  - Donor-Advised Funds
  - IRA distributions
  - Appreciated assets

“Big gifts are wealth-sharing gifts.”

### **Biblical Foundation for Asset Giving**

*The New Testament regularly references:*

- Selling land
- Selling possessions
- Asset-based generosity
- Wealth redistribution for ministry impact

*Biblical Examples:*

- Acts 2

- Acts 4
- Barnabas selling land
- Mary of Bethany's expensive perfume gift

*Conclusions:*

- Churches normalize donor stories
- But rarely normalize asset donor stories
- Therefore, churches unintentionally avoid “wealth conversations” altogether.

### **Churches Are Not Trained for This**

- Most pastors and church leaders receive:
  - No seminary training on stewardship
  - No education on tax-smart giving
  - No education on wealth conversations
  - No exposure to planned giving or asset gifting

*Churches need to:*

- Learn basic wealth concepts
- Understand charitable tax strategies
- Become comfortable discussing generosity with wealthy households.

### **Ministry to the Wealthy**

*Wealthy households are:*

- A distinct ministry group
- Similar to any other specialized ministry focus

*Reference:*

- 1 Timothy 6:17–19

*Problems:*

- Wealth holders face a unique spiritual temptation:
  - Not overspending (“binging”)
  - But hoarding/burying wealth

### **Four Options for Wealth**

*Four common uses of wealth:*

1. Binge with it
2. Bury it
3. Toil endlessly to accumulate more
4. Enjoy it through generosity and kingdom impact

*Framework:*

- Joyful generosity is the healthiest spiritual outcome.

## **Practical Ways Churches Can Start**

Recommendations included:

- Share stories of stock gifts and asset gifts
- Teach “tax-smart giving”
- Offer workshops on:
  - Estate planning
  - Wealth management
  - Donor-Advised Funds
  - Appreciated assets
- Create classes like:
  - “Joyful Wealth Management”
  - “How to Give Smarter”

Russell repeatedly emphasized:

- Churches do not need to become technical experts overnight
- They simply need to begin the conversations.

## **Donor-Advised Funds (DAFs)**

Key points:

- A DAF acts like a charitable giving account
- Donors:
  - Contribute assets now
  - Receive tax deductions immediately
  - Decide later where the grants go
- DAFs simplify gifts of:
  - Stock
  - Real estate
  - Business interests
  - Crypto
  - Complex assets

*Encouragements:*

- Say “yes” to complex gifts
- Use DAFs as the processing mechanism
- Avoid forcing donors to liquidate assets themselves.

### **“Gift Bunching” Strategy**

- Combining multiple years of giving into one year through a DAF
- This became popular after increased standard deductions
- Tax advantages of concentrating charitable deductions into fewer years.

### **Key Fundraising Philosophy**

A major takeaway:

- Start with the donor’s heart and desired impact
- Not with the church’s financial need

Emphasize:

- The goal is not extracting money
- The goal is helping donors experience:
  - Joyful giving
  - Meaningful impact
  - Kingdom stewardship aligned with their values.

### **Estate Planning & Legacy Giving**

Key ideas:

- Encourage estate gifts as a starting point
- Then help donors move toward giving during their lifetime
- Seeing impact while alive creates greater joy and engagement

Russell also challenged assumptions about:

- Leaving unlimited inheritance to children
- He cited research showing:
  - 42% of heirs lose inherited wealth within 12 months.