NATIONAL ASSOCIATION of Charitable Gift Planners

CGP Conference 2026
Oct. 14-16 | New Orleans, LA

The Last Tithe: Reframing Planned Giving as Lifelong Stewardship

Dominique Isaac Grate, CFRE CAP®



DOMINIQUE GRATE, CFRE, CAP

INTERIM VICE PRESIDENT OF INSTITUTIONAL ADVANCEMENT – JARVIS CHRISTIAN UNIVERSITY

- Higher Ed advancement executive
- Planned-giving professional
- Ordained minister
- Committed to using my gifts in service to the communities where I live, work, and worship



What happens after the faithful donor is gone?

Which institution may have one of the most loyal and consistent cultures of giving?




Trinity
AME CHURCH
ONE WAY

One Faithful Donor.
One Immediate Loss.





The Last Tithe

The Last Tithe is a framework for understanding the lasting impact individuals can have on their communities through intentional legacy planning, expressed in faith-based language familiar across multiple traditions.



What is the best age to begin a planned-giving conversation?

What is the most common planned gift?





Which matters more: wealth or loyalty?



Cultivate visionary leaders who model and champion legacy stewardship.

Translate technical planning concepts into language that reflects faith, values, and community.

Make legacy giving accessible through education, tools, and clear pathways.

Invite every generation to consider their legacy of faith and impact.

Steward commitments and celebrate lasting impact across generations.

Leadership: Cultivate Trusted Voices

- Begin with relationships, NOT a prospect list.
- Engage pastors, imams, and rabbis as friends and partners, not gatekeepers.
- Name the mutual goal: the flourishing of a community we care about together.



Translation: Speak the Language of Faith

We are not importing planned-giving language into faith communities. We are connecting planned giving to language and practices that already carry spiritual meaning.

Christianity: Inheritance and Generosity

- ***The good leave an inheritance to their children's children, but the sinner's wealth is laid up for the righteous.* – Proverbs 13:22 NRSV**

- ***They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.* – 1 Timothy 6:18–19 NRSV**

Judaism: Tzedakah and Communal Responsibility

If there is among you anyone in need, a member of your community in any of your towns within the land that the Lord your God is giving you, do not be hard-hearted or tight-fisted towards your needy neighbor.

You should rather open your hand, willingly lending enough to meet the need, whatever it may be. **– Deuteronomy 15:7–8 NRSV**

Islam: Continuing Charity

When a man dies, his acts come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious child, who prays for him (for the deceased). **– Sahih Muslim 1631**



Accessibility: Bring Trusted Expertise Closer

- **Expertise does not automatically make us the right messenger.**
- **Relational trust and technical credibility may reside with different people.**
- **Identify who the individual already trusts: clergy, family, advisors, or community leaders.**

Accessibility: Bring Trusted Expertise Closer

- **Bring the appropriate expertise into an existing circle of trust.**
- **Sometimes our role is to advise; sometimes it is to convene.**
- **The goal is not to control the conversation—it is to help the right conversation happen.**

A brochure is NOT an Invitation. A brochure can provide information. Only a relationship can extend an invitation.



Stewardship: Care for the Gift and the Relationship

- **Match the gift with an institution equipped to administer it responsibly.**
- **Engage community and denominational foundations.**
- **Protect donor intent, institutional continuity, and the relationship beyond any one leader.**

Having the expertise to structure a gift does not necessarily make us its appropriate custodian.

Case 1: The Retired Donor and QCD

- **The donor is already giving regularly from current income.**
- **Begin with demonstrated generosity NOT a new solicitation.**
- **Ask whether a different asset could accomplish the same charitable goal.**

Case 1: The Retired Donor and QCD

- **Consider a qualified charitable distribution or appreciated assets.**
- **The first planned-giving conversation may be about how someone gives—not how much someone gives.**

Case 2: The Longtime Tither

- **The member has practiced faithful stewardship for decades.**
- **Reframe legacy giving as the continuation of an existing commitment.**
- **Use familiar faith language to introduce an unfamiliar planning conversation.**

Case 2: The Longtime Tither

- **Consider a charitable beneficiary designation on retirement accounts, life insurance, or other assets.**
- **Ten percent can be a reference point—not a prescribed amount.**

Case 3: From Annual Giving to Communal Wealth

- **Congregations repeatedly raise funds for scholarships, outreach, facilities, and ministry.**
- **Annual fundraising often requires each generation to begin again.**
- **Legacy planning can transform generosity into enduring community assets.**

Case 3: From Annual Giving to Communal Wealth

- **Today's annual scholarship fund could become tomorrow's endowed scholarship.**
- **Encourage members to consider how assets can continue serving family, faith, and community.**
- **Move the conversation from who receives the property to what purposes the property can continue to serve.**

Case 4: The Gift Planner Is Already in the Room

- **Gift-planning professionals are often already members of faith communities.**
- **We worship, serve, and maintain relationships with clergy and congregants.**
- **The relationship frequently exists before the gift-planning conversation begins.**

Case 4: The Gift Planner Is Already in the Room

- **The community is not a new donor market requiring outside access.**
- **Begin with existing relationships where professional expertise can create value.**

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Questions?

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Thank you!

Are there any questions?

