


## A look at one family's commitment to increased giving

Sacrificed Spending	Weekly	Yearly	3-Years
Family Meal	\$30	\$1,560	\$4,680
Movie Night	\$20	\$540	\$1,080
Christmas Budget		\$500	\$1,500
Vacation Budget		\$500	\$1,500
Shift to Giving		\$3,100	\$9,300

Pray and discuss as a family how you may prepare your hearts and finances for the sacrifices God is calling you to make in addition to the support you already deliver to the annual budget and mission programs.

## Not Equal Shares But Equal Sacrifice

We believe in the concept of sacrificial giving instead of equal giving. The sacrifice should be equal, not the gift. This ensures there is a role in this capital campaign for every member of the church. Everyone's sacrifice is important if we are to be successful. Your financial involvement is a decision between you and the Lord. Giving is a part of worship, but giving must come from your heart to please God. You will never be pressured, nor told what you should give. However, we ask that you pray to discern God's will for your participation in the campaign.



# Growing In Faith

Transforming Hearts • Changing Lives

Lord,  what do you want to do through me?



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## Creative Strategies In Giving



You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us.

*II Corinthians 9:11 NRSV*

Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.

*II Corinthians 9:7 NRSV*

## GIFTS OTHER THAN CASH

### WHAT ARE GIFTS OTHER THAN CASH?

Transferring ownership of an asset, rather than selling the asset and giving the cash, is an other than cash gift.

### WHAT KIND OF ASSETS SHOULD I GIVE?

- Appreciated investment property held more than one year, such as publicly traded stocks, mutual fund shares, bonds, real estate, collectables and other such readily marketable property have tremendous tax advantages.
- Personal property such as automobiles, jewelry and other items may also be given. There may be no capital gains tax benefits to these gifts, but the financial and spiritual benefits can be tremendous.

### WHY GIVE GIFTS OTHER THAN CASH?

The tax code is very generous toward this form of giving. Giving the asset to the church, then letting the church sell eliminates potential capital gains taxes and can increase the after tax proceeds.

### HOW DOES THE TAX BENEFIT WORK?

- Itemized Deduction: The individual or business is allowed to include 100% of the market value of most such assets as charitable contributions for tax purposes if held more than one year.
- Capital Gains: The transfer of property does not generate a capital gains tax.
- The church, as a tax exempt entity, will realize the full market value, less transaction costs, at the time of sale without paying capital gains.

### WHAT IF I SELL FIRST THEN GIVE THE CASH?

You may be subject to capital gains taxes thereby reducing the after tax proceeds from the sale.

	<b>Sell First</b>	<b>O-T-C</b>
Market Value	\$20,000	\$20,000
Cost Basis	-\$10,000	-\$10,000
Gain	\$10,000	\$10,000
Tax (assuming 20%)	\$2,000	0
Church Receives	\$18,000	\$20,000

### HOW DO I GIVE OTHER THAN CASH GIFTS?

For stocks, mutual fund shares, and bonds:

### TRANSFER INSTRUCTIONS

(If held in "Street Name")

1. Contact the church office. We will provide you with the transfer instructions.
2. Contact your broker and request the transfer. You will be provided with stock powers or transfer papers to complete the transfer.
3. When you have completed the transfer, please notify the church office. We can answer any questions you might have.

### OTHER STRATEGIES

#### CASH FLOW GIFTS:

A person can give significantly by giving smaller amounts at higher frequencies. Weekly, semi-monthly, or monthly giving allows large gifts to be reached in smaller steps. You may want to take advantage of the simplicity of electronic funds transfers for this giving option.

#### DIVERTED FUNDS GIFTS:

Freeing up funds which are currently going to other areas of spending allows a person to increase giving to God's work. Diverting funds from entertainment, dining out, dues, subscriptions, gifts, allowances, utilities, or transportation, offers lifestyle adjustments which impact one's giving.

#### DELAYED EXPENDITURES:

The delaying of purchases allows a person to significantly increase giving. The acquisition of major items such as automobiles, clothing, or trips, when postponed, allows substantial giving opportunities.

### INCOME PRODUCING ASSETS:

Interest income, payments from rental properties or monies from other income producing assets provide a source for increased giving.

### SALE OF ASSETS:

Sale of major assets, such as a house, car, land, or business provides available income for giving.

### RAISES / BONUSES:

Dedicating one's forthcoming raises and bonuses is a creative method people have used to increase giving.

### FREEDOM FROM DEBT:

As a person looks ahead into the next three years, he or she may discover that debt obligations will be fulfilled. This frees up revenue for additional giving.

### UNIQUE SKILLS INCOME:

Some people have marketable hobbies or skills which enable them to give from those new profits.

### CHARITABLE GIVING RESOURCES:

Reviewing all of one's charitable donations in light of their impact on the kingdom of God affords a resource for significant giving.

### SAVINGS AND ANNUITIES:

Savings for special projects, retirement or a "rainy day" may offer a resource for increased giving. Often we realize that a portion of our savings may safely be given to the work of God's Kingdom through our church.

### CORPORATE GIFTS:

Those who have used their business as a source for giving have made significant donations.

### ADDITIONAL WORK INCOME:

Taking a second job or part-time job or coming out of retirement are successful strategies people have used to increase giving.

*For specific or confidential questions,  
you may also contact our Horizons  
Stewardship Consultant at 888-298-2020.*