



Creative Ideas in Giving

Exodus 35:22-29



Our Leadership Team offers the following thoughts as you continue to prayerfully consider your gift to the **"IMAGINE"** Capital Stewardship Campaign.

Prayer – The Guide to Giving

It may be expressed in various ways but the root of the concern is always the same. Some of you may be wondering when the pressure and manipulation to give is going to begin. The very nature of the campaign does not allow for anyone to be pressured into giving. You will never be told what you should give...not at any point in the program. 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, not from a checkbook just to satisfy a program. Continue praying:

"Lord, what do You want to do through me as it relates to Your will for this church?"

"Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." II Corinthians 9:7

NOTE: Any discussion of tax treatment is not intended and should not be considered as tax advice. Consult your personal tax professional for advice on your tax position.



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Imagine is our vision for the Capital Stewardship Ministry. Together we will adopt a new paradigm – to receive, use and care for all of God's resources. We will learn "to give graciously and to give generously."

TYPICAL COMMITMENTS YOU CAN MAKE OVER A 156-WEEK PERIOD

3-Year Total	Annually	Monthly	Weekly
500,000	166,667	13,889	3,205
350,000	116,667	9,722	2,244
150,000	50,000	4,167	962
75,000	25,000	2,083	481
40,000	13,333	1,111	256
30,000	10,000	833	192
21,000	7,000	533	135
15,000	5,000	417	96
9,000	3,000	250	58
5,400	1,800	150	35
3,600	1,200	100	23
1,440	480	40	9

Gifts-in-kind

What Are Gifts-in-kind?

- Transferring ownership of an asset, rather than selling the asset and giving the cash, is a gift-in-kind.

What Kind Of Assets Should I Give?

- Appreciated investment property held more than one year, such as stock, mutual fund shares, bonds, real estate, collectibles, and other such 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, but the financial and spiritual benefits can be tremendous.

Why Give Gifts-in-kind?

- 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 taxes.

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.

	<u>Sell First</u>	<u>Gift</u>
Market Value	20,000	20,000
Cost Basis	-10,000	-10,000
Gain	10,000	10,000
Tax (assuming 20%)	2,000	-0-
After Tax Proceeds	18,000	20,000

How Do I Give Gifts-in-kind?

- For stocks, mutual fund shares, and bonds:

Transfer Instructions

1. Contact your broker and request the transfer.
2. Provide the following to your broker:
 - Firm: Fidelity Investments, Walnut Creek
 - DTCH #: 0226
 - Acct #: X84- 108383
 - Acct Name: Community Presbyterian Church
3. Please copy Joyce Benioff, Controller.
Mark as "Imagine Campaign"

- For shares in your possession, you will need to endorse the certificates and have the signature "guaranteed" by a financial institution in the "Medallion Stamp Program."
- If you have any questions, contact Joyce Benioff, (925) 837-5525 ext. 210.

Other Ideas

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.

Life Style Change Gifts:

Minor life style changes allow a person to increase giving to God's work. Reducing funds used for entertainment, dining out, dues, subscription, gifts, discretionary driving, or allowances offers lifestyle adjustments which can 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 provide 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.

Matching Funds from Employer:

Those of you who are eligible for this great opportunity, please submit the required paperwork to your employer. This is a gift that you don't have to pay for, just invest a few minutes to fill out the request.

Volunteer Hours:

There will be opportunities to volunteer your time and talents during the construction phase.

Other:

You may be aware of other creative giving ideas and we welcome your suggestions. Please contact Joyce Benioff, (925) 837-5525 x210.