

What will it take to reach our goal?

It is not practical to take the total that is needed and divide it by the number of families in our church to come up with an “average” gift for every family to give. Below is a model of the distribution of gifts that it will take for us to be successful. This also underscores the biblical principle of giving in proportion to what we have - and that’s going to be different for all of us!

GIFT PROFILE

\$1,250,000

# OF COMMITMENTS	3-YEAR COMMITMENT
1	\$120,000
2	\$ 60,000
3	\$ 36,000
4	\$ 25,000
7	\$ 18,000
9	\$ 14,400
11	\$ 10,800
15	\$ 7,200
16	\$ 3,600
22	\$ 1,800
27	\$ 1,440
40	\$ 720
53	\$ 360
Additional gifts:	\$135,640

WORKSHEET

I. Gifts in Kind/
Appreciable Assets: \$ _____

II. Cash Flow Gifts: \$ _____

\$ _____ x 156 weeks = \$ _____

\$ _____ x 36 months = \$ _____

\$ _____ x _____ = \$ _____

III. Diverted Funds Gifts: \$ _____

IV. Delayed Expenditures: \$ _____

V. Income Producing: \$ _____

VI. Sale of Assets: \$ _____

VII. Income Raises/Bonuses: \$ _____

VIII. Freedom From Debt: \$ _____

IX. Unique Skills: \$ _____

X. Charitable Giving Resources: \$ _____

XI. Savings and Annuities: \$ _____

XII. Corporate Gifts: \$ _____

XIII. Additional Work Income: \$ _____

Tax Savings: \$ _____

Other: \$ _____

TOTAL: \$ _____

“In him and through faith in him we may approach God with freedom and confidence.”

Ephesians 3:12



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**Creative
Strategies
in Giving**



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, and other such property have tremendous tax advantages.

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 is allowed to include 100% of the **market value** of most such assets as a charitable contribution 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.

HOW DO I GIVE GIFTS-IN-KIND?

- Please contact Kathy Cosner at 540-656-2040 to discuss the donation of assets.

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.

	Sell First	G-I-K
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

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)

WEEKLY	MONTHLY	ANNUALLY	3 YR TOTAL
\$5	\$22	\$260	\$780
\$10	\$43	\$520	\$1,560
\$25	\$108	\$1,300	\$3,900
\$50	\$217	\$2,600	\$7,800

- DIVERTED FUND GIFTS:** Freeing up funds that are currently going to other areas of spending allows a person to increase giving to God's work. For example:

- cut back on coffee drinks
- go out to eat a few less times
- adjust cable TV package
- reduce Christmas budget
- reduce vacation budget

- DELAYED EXPENDITURES:** The delaying of purchases allows a person to significantly increase giving. For example:

- wait on a remodeling project
- take a less expensive vacation this year
- put off buying a new car

- INCOME PRODUCING ASSETS:** Interest income, payments from rental properties or monies from other income producing assets provide a source for increased giving.

- INCOME RAISES / BONUSES:** Dedicating one's forthcoming raises and bonuses is a creative method people have used to increase giving.

- REDUCE EXPENSES:** Some other areas you may be able to free up funds are:
 - get another quote on insurance rates
 - comparison shop
 - consider doing your own cleaning, gardening or repairs
 - pay off a bill and then keep giving that amount to "Fueled by Faith"

- UNIQUE SKILLS INCOME:** Some people have marketable hobbies or skills, which enable them to give from those 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.

- 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 or delaying retirement are successful strategies people have used to increase giving.

- TAX SAVINGS:** Additional giving to your church also creates additional tax savings. By giving these savings one can increase the total contribution. One example is that of a person whose \$6,910 contribution resulted in a tax savings of \$1,800. This enabled the person to give a total of \$8,710.

A Look at One Family's Commitment to Sacrificial Giving

Activity	Week	Year	3 Years
Eliminate family meals out	\$40	\$2,080	\$6,240
Reduce Christmas budget		\$250	\$750
Reduce Vacation budget		\$250	\$750
Eliminate 4 "dates"		\$240	\$720
Eliminate 1 cup of coffee/day	\$3.50	\$182	\$546
First Child's commitment	\$1.00	\$52	\$156
Second Child's commitment	\$.50	\$26	\$78
Two \$10 bills found by Child 1			\$20
THREE YEAR TOTAL			\$9,260

"In addition, we will continue with our regular giving/tithe."



SAVE THE DATE: SUNDAY, NOVEMBER 19 Commitment Sunday

Together let's see what God does when we ask Him, "What do you want to do through me with Your stuff?"