

Each one 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)

A Look at One Family's Commitment to Increased Giving

ACTIVITY	WEEK	YEAR	3 Years
Eliminate family meal out	\$30.00	\$1,560.00	\$4,680.00
Eliminate 1 video rental/week	5.00	260.00	780.00
Reduce Christmas budget		500.00	1,500.00
Reduce Vacation Budget		250.00	750.00
Eliminate 4 "dates"		245.00	735.00
Eliminate 1 cup of coffee/day	10.00	520.00	1,560.00
THREE YEAR TOTAL			\$10,005.00

What do we mean by sacrificial giving?

Much is written about giving in the books of the Bible. In Luke 21:1-4, Jesus speaks directly to sacrifice. He refers to the offering of the widow, who gave the smallest gift, but made the largest 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 of every member of the church.

Second Mile Giving. All gifts to the Capital Campaign should be "Second Mile" gifts. Please maintain your commitment to the annual operating budget first. The annual operating budget supports the ongoing ministries of the church. It is only in support of our ongoing ministries that the Capital Campaign can achieve its goal of fulfilling God's call on our church.



CREATIVE STRATEGIES IN GIVING

Not an equal Share but an equal Sacrifice!



Who is being called? Everyone can be a part of this opportunity to advance our mission of making disciples of Jesus Christ. This means long-term members, those who have recently joined, regular attenders and even those whom God has not yet guided through SUMC's doors. All of us are needed to be successful in our campaign goals.

Everyone's sacrifice is vital if we are to be successful. Your financial involvement is a decision between you and God. Giving is part of worship, but giving must come from your heart in order to please God. You will never be pressured, or told what you should give. We do ask that you pray to discern God's will for you in the campaign. Let us each ask, "Lord, what do you want to do through me?"

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

- II Corinthians 9:11 (NRSV)

GIFTS OTHER THAN CASH (OTC)

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 securities held more than one year, such as publicly traded stocks, mutual fund shares, bonds, real estate, and other such readily marketable property which may have tremendous tax advantages.
- Personal property such as automobiles, jewelry and other assets may also be given. However, depending on the value, IRS regulations generally make it easier to first liquidate property assets and then donate the cash. Additionally, the church is not well equipped to liquidate donations of personal property.

WHY GIVE GIFTS OTHER THAN CASH?

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

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	OTC
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 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.

HOW DO I GIVE OTHER THAN CASH GIFTS?

- For stocks, mutual fund shares and bonds:

TRANSFER INSTRUCTIONS

(If held by a brokerage firm)

1. Contact Karen Barbour in the church office. She will provide you with the transfer instructions.
2. Contact your broker and request the transfer. You will be provided with authorization forms to complete the transfer.

When you have completed the transfer, please notify Karen Barbour in the church office. She can answer questions you might have.

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

For specific or confidential questions, you may contact Karen Barbour in the church office at 703-430-6455 or you may also contact our Horizons Stewardship Ministry Strategist, Tom Norwood, at 704-756-8502.

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 semi-monthly or monthly electronic funds transfer (EFT) 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 businesses 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.

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.

MATCHING FUNDS FROM EMPLOYERS: Many employers offer matching gift programs, allowing you to multiply the impact of your giving.

TAX REFUND: Many individuals receive tax refunds that could be a significant source of giving.

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.

TRUSTS, WILLS AND INSURANCE POLICIES: Naming the church as a beneficiary in your trust, will, or life insurance policy can be a means of leaving a legacy gift for the future.