# NOT EQUAL GIVING BUT EQUAL SACRIFICE

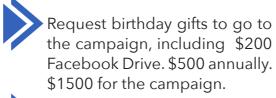
The concept of equal giving has never existed at our church. Instead, we believe that the sacrifice should be equal. This ensures that there is a role in this capital funding campaign for every member of the church. Everyone's sacrifice is important if we are to be successful. Your financial involvement 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 or told what you should give. However, we ask that you pray to discern God's will for your participation in this campaign.

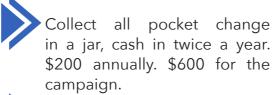
# LORD, WHAT DO YOU WANT TO DO THROUGH ME?

"Let each one give, thoughtfully and with purpose, just as you have decided in your heart, not grudgingly or under compulsion, for God loves a cheerful giver, and delights in the one whose heart is in their gift."

~ II Corinthians 9:7

# WAYS TO HELP BUILD CUMC





Seasonal jobs or money made from crafts. \$1500 annually means \$4500 for the campaign.

Cut Christmas spending in half. Saving \$750 means \$2250 for the campaign.

Delay a new car purchase for three years. \$500 monthly means \$6000 annually and \$18,000 for the campaign.

Trade a vacation week for a staycation or less expensive vacation. \$2000 annually means \$6000 for the campaign.

Clean out a storage locker and save the monthly fee. \$100/mo. equals \$1200 annually and \$3600 for the campaign.





# What are gifts other than cash?

• Transferring ownership of an asset, rather than selling the asset and giving the cash, is one form of a non-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, and other such readily marketable property have tremendous tax advantages.

# 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 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.

	Sell First	Direct Transfer
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**

- 1. Contact the church office for transfer instructions.
- 2. Contact your broker and request the transfer using the CUMC information provided.

# 3. Notify the church office when the transfer is initiated.

Not all financial organizations include donor names when sending funds.

# 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. See creative ideas on the back.

#### **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. See creative ideas on the back.

#### **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.

# **Special Tax-Free IRA Gifts**

For those aged 70 1/2 or older, it is now possible to make tax-favored charitable gifts from traditional IRA accounts. Funds given to CUMC are free from federal income tax. Amounts given in this way count toward required IRA minimum withdrawal amounts for the year of the gift. To make such gifts, it is important to not withdraw funds prior to a gift, but have the gift amount distributed directly from an IRA to the church. For those with check writing privileges on their accounts, this may be the most efficient way to make gifts directly from an IRA. Check with your tax advisor for more information.