



NOT EQUAL SHARES BUT EQUAL SACRIFICE

Equal giving is never the goal at our church, but rather to come together as a church community – each sacrificing to achieve our vision. There is a role in this capital funding campaign for every member of the church and each contribution enables our success. You will not be pressured or told what you should give, but rather encouraged to pray to discern God’s will for your giving. We ask everyone to pray the campaign prayer:

***Lord, what do You want
to do through me?***

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

2 Corinthians 9:7 NRSV

A look at one family’s strategy to increased giving

Activity	Week	Year	3 Years
Eliminate family meal out	\$30	\$1,560	\$4,680
Reduce Christmas budget		\$500	\$1,500
Reduce vacation budget		\$250	\$750
Delay car purchase for six months		\$3,000	\$3,000
Eliminate three date nights		\$170	\$510
Eliminate two cups of coffee	\$10	\$520	\$1,560
THREE YEAR TOTAL			\$12,000

“In addition, we will continue to support the annual budget and the mission programs.”

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.

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

2 Corinthians 9:11 NRSV

Parkway Baptist Church

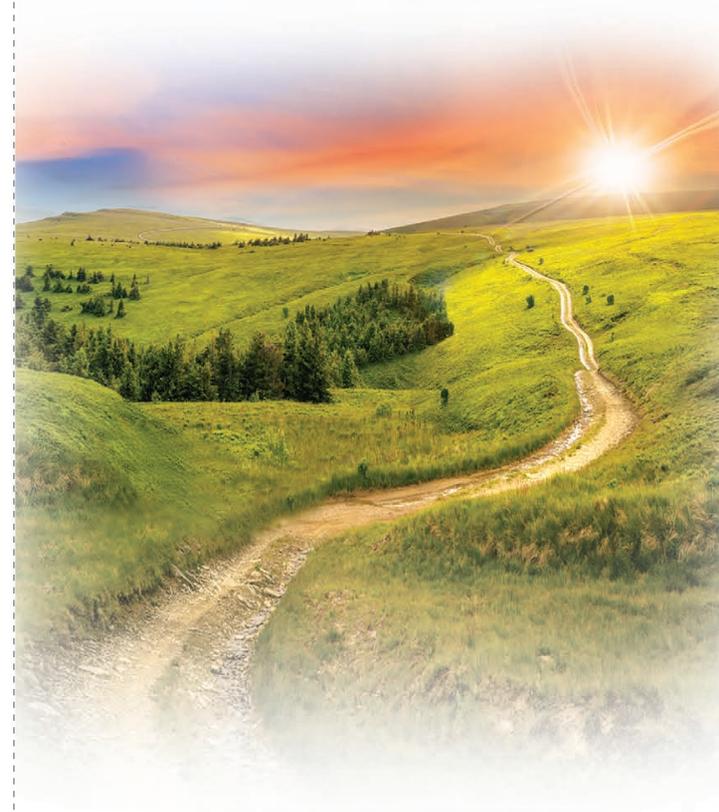
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GOD’S VISION • OUR MISSION

Parkway Baptist Church

CREATIVE STRATEGIES IN GIVING



GIFTS OTHER THAN CASH

WHAT ARE GIFTS OTHER THAN CASH?

- Gifts other than cash include stocks, bonds, annuities, property, and other assets.

WHAT ASSETS COULD I GIVE?

- Appreciated assets held more than one year, such as publicly traded stocks, mutual funds, bonds, real estate, collectables, and other readily marketable property often provide 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 CONTRIBUTE GIFTS OTHER THAN CASH?

- The tax code is very generous toward this form of giving. Giving the asset directly to the church allows the church to sell the asset, thereby eliminating potential capital gains taxes to the donor. This also results in a larger gift to the church.

HOW DOES THE TAX BENEFIT WORK?

- Itemized Deduction: The donor is allowed to include 100% of the market value of many of these assets as charitable contributions for tax purposes, if held more than one year.
- Because of its tax-exempt status, the church will receive 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	Give to Church
Market Value	20,000	20,000
Cost Basis	-10,000	-10,000
Gain	10,000	10,000
Tax (assuming 25%)	2,500	0
Church receives	17,500	20,000

HOW DO I GIVE ASSETS, SUCH AS STOCKS, BONDS, AND MUTUAL FUNDS TO THE CHURCH?

Asset Transfer Options

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.

In many cases your denominational foundation can handle asset transfers at no cost.

When you have completed the transfer, please notify the church office.

OTHER STRATEGIES

CASH FLOW GIFTS:

Smaller gifts add up! By giving smaller amounts at higher frequencies — weekly, semi-monthly, or monthly — large gifts can be reached in smaller steps. Using electronic funds transfers can be beneficial when making these gifts.

DIVERTED-FUNDS GIFTS:

Freeing up funds that 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, or transportation offers lifestyle adjustments that impact one's giving.

DELAYED EXPENDITURES:

Postponing major expenditures such as automobiles, home projects, or trips provides 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:

Contributing raises and bonuses are also creative methods that can be used to increase giving.

FREEDOM FROM DEBT:

Looking ahead to the next three years, you 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 that enable them to give from those new profits.

CHARITABLE-GIVINGS RESOURCES:

Reviewing all charitable donations in light of their impact on the Kingdom of God affords a potential resource for significant giving.

SAVINGS AND ANNUITIES:

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

CORPORATE GIFTS:

Business owners may be able to provide gifts-in-kind that may result in a stronger gift to the church and tax benefits to the donor.

SPECIAL TAX-FREE IRA GIFTS:

For those **aged 70 ½ or older**, it is now possible to make tax-favored charitable gifts from traditional and Roth IRA accounts. A total of up to \$100,000 per year can be transferred directly from traditional or Roth IRAs to one or more qualified charities, such as our church, free from federal income tax. There may also be state income tax savings. Donations given in this way count toward required IRA minimum withdrawal amounts for the year of the gift. To donate from a Roth or traditional IRA, it is important to **make the donation directly from the 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. Contact the church office or your tax advisor for more information.

