

EQUAL SACRIFICE, NOT EQUAL GIVING

Equal giving is never the goal at Floris, 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:

*God,
What do You want to do
through me?
Amen.*

LEAD WITH LOVE LEVELS OF GIVING OVER THREE YEARS

Three year total	Monthly	Quarterly	Annually
\$300,000	\$8,334	\$25,000	\$100,000
\$150,000	\$4,167	\$12,500	\$50,000
\$100,000	\$2,778	\$8,334	\$33,334
\$50,000	\$1,389	\$4,167	\$16,667
\$30,000	\$834	\$2,500	\$10,000
\$15,000	\$417	\$1,250	\$5,000
\$10,000	\$278	\$834	\$3,334
\$5,000	\$139	\$417	\$1667

LEAD WITH LOVE

CREATIVE STRATEGIES FOR GIVING



**Floris United Methodist Church
Herndon, Virginia**

horizons
STEWARDSHIP

GIFTS OTHER THAN CASH

WHAT ARE GIFTS OTHER THAN CASH?

- Stocks
- Bonds
- Annuities
- Property
- 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.

WHY CONTRIBUTE GIFTS OTHER THAN CASH?

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

* Federal and State estimate

HOW DO I GIVE ASSETS TO THE CHURCH?

(STOCKS, BONDS, AND MUTUAL FUNDS)

ASSET TRANSFER OPTIONS

1. Contact the church office (703)793-0026. We will provide you with transfer instructions.
2. Contact your broker and request the transfer. You will be provided with stock piers or transfer papers to complete the transfer.

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

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

Other Giving 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.

DELAYED EXPENDITURES

Postponing major expenditures such as automobiles, home projects, or trips provides substantial giving opportunities.

SALE OF ASSETS

Sale of major assets, such as a house, car, land, or business provides available income for giving.

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.

INCOME PRODUCING ASSETS

Interest income, payments from rental properties, or income from other assets provide a source for increased giving.

RAISES AND BONUSSES

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

SPECIAL TAX-FREE IRA GIFTS

For those **aged 70 1/2 and older**, it is possible to make tax-favorable charitable gifts from most types of IRA accounts. A total of up to \$108,000 per year can be transferred directly from IRAs to qualified charities, such as our church, free from federal income tax. There also may also be state income tax savings. For those 73 and older **or** those who have begun taking their Required Minimum Distribution (RMD), donations given in this way count toward their RMD for the year of the gift. To take advantage of this benefit, 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 qualified charitable distributions from IRAs. Contact the church office or your tax advisor for more information.

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.

CHARITABLE GIVING RESOURCES

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

UNIQUE SKILLS INCOME

Some people have marketable hobbies or skills that enable them to give from those new profits.

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.

NOTE: Any discussion of the tax implications of gift vehicles should not be considered as tax advice. Consult your personal tax professional for advice on your specific tax situation.