

EQUAL SACRIFICE, NOT EQUAL GIVING.

The goal of our church is not equal gifts. The goal is shared obedience.

A capital campaign invites the entire church to move together toward a common vision, with each household responding in faith according to its own circumstances. Every person has a role to play, and every gift matters because it represents trust, prayer, and participation in what God is doing.

No one will be pressured or told what to give. Instead, each household is encouraged to pray, listen, and respond as God leads.

We ask everyone to pray this simple campaign prayer:

God, what do you want to do through me?

Scripture reminds us that generosity is always a matter of the heart:

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

- 2 Corinthians 9:7 (NIV)

This campaign is not about equal amounts. It is about equal faith, equal trust, and a shared commitment to follow God together.

A LOOK AT ONE FAMILY'S COMMITMENT TO INCREASED GIVING

Activity	Week	Year	Three Years
Increase weekly giving	\$25	\$1300	\$3900
Eliminate one meal out per month		\$1200	\$3600
Eliminate one Starbucks	\$6	\$312	\$936
Reduce Christmas budget		\$250	\$750
Reduce vacation budget		\$250	\$750
Delay a purchase for 3 years (i.e., home improvement)			\$894
Reduce discretionary/impulsive spending	\$6	\$312	\$936
Erik's commitment	\$1	\$52	\$156
Annie's commitment	\$0.50	\$26	\$78
THREE-YEAR TOTAL			\$12,000
<i>"In addition, we will continue to support the annual budget and the mission programs."</i>			

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.



CREATIVE STRATEGIES FOR GIVING

You will be enriched in every way so that you can be generous on every occasion, and through us, your generosity will result in thanksgiving to God.

2 Corinthians 9:11
NIV



Capital Campaign 2026

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 favorable for 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 giver. This could result in a larger gift to the church since the church will not pay taxes on the gains.

HOW DOES THE TAX BENEFIT WORK?

- Itemized Deduction: The giver 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 (see below).

	Sell then Give	Give to Church to sell
Market Value	30,000	30,000
Cost Basis	-20,000	-20,000
Gain	10,000	10,000
Tax (assuming 25%)*	2,500	0
Church receives	27,500	30,000

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 financial advisor and request the transfer.

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

OTHER IDEAS FOR INCREASING YOUR GIVING

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 income from other assets provide a source for increased giving.

SALE OF ASSETS

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

RAISES AND 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 these income sources.

CHARITABLE GIVING RESOURCES

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

SAVINGS

Have a conversation with your financial advisor about your savings for retirement. If sufficient, it offers an option 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 (Matt 6:19-21).

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 giver.

CORPORATE MATCH

Check to see if your company allows for corporate gift matching to a religious organization.

SPECIAL TAX-FREE IRA GIFTS

For those **age 70 ½ and older**, it is possible to make tax-favorable charitable gifts from IRA accounts. A total of up to \$111,000 per year can be transferred directly from IRAs to one or more qualified charities, such as our church, free from federal income tax. There may also be state income tax savings. For those 73 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 donate from an 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.