

GIFTS-IN-KIND

A gift-in-kind is a product or service that you can give because of your work experience or related business. Examples:

- **Site Development:** grading, drainage, paving, landscaping, etc.
- **Construction materials:** Concrete, lumber, bricks, roofing, paint, etc.
- **Building Materials:** windows, doors, plumbing, lighting, flooring, etc.

DEFERRED GIFTS

Deferred gifts are gifts that are received some time in the future by the church. During that time the donor retains an interest in the assets. Examples:

- **Bequests**
- **Estate Notes**
- **Charitable Remainder Trusts**
- **Charitable Gift Annuities**
- **“Pay on Death” Accounts**
- **IRA Beneficiary**
- **Life Insurance**

If you need additional information or have questions concerning these ideas for giving, contact the church at 336-273-4725.

First Christian Church Greensboro, NC

Levels of Giving to Produce \$480,000

?	Gifts At	?
1	Gifts At	\$50,000
2	Gifts At	\$30,000
3	Gifts At	\$20,000
4	Gifts At	\$15,000
6	Gifts At	\$10,000
14	Gifts At	\$6,000
20	Gifts At	\$4,500
25	Gifts At	\$3,000
?	Gifts At	?

Giving is for 3 years over and above our regular giving.

“NOT EQUAL GIVING, BUT EQUAL SACRIFICE”

Ways to Give: Cash, Real Estate, Stocks or Bonds, Life Insurance Policies or Cash Values of Policy, Antiques, Works of Art, Jewelry, Coin or Stamp Collections, Income Tax Refunds, Irrevocable or Revocable Trust, etc.

Levels of Giving

Leadership	\$30,000+
Challenge	\$15,000+
Pacesetter	\$10,000+



*Growing
Together*

First Christian Church 2010

Ideas For Giving

First Christian Church
Greensboro, NC

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INTRODUCTION

Most often when we think of making gifts to First Christian Church and others, we naturally think of giving from our income. However, as we prayerfully consider sacrificial giving to help First Christian Church during this campaign, we have an opportunity to reflect on other sources for giving as well. Often these other forms of gifts offer additional benefits to the donor.

Other types of outright gifts are:

- **Publicly Traded Securities**
- **Closely-held Stock**
- **Personal Property**
- **Real Estate**
- **Gifts-in-Kind**
- **Paid-Up Insurance Policies**
- **Charitable Lead Trusts**

PUBLICLY TRADED SECURITIES

Long-term appreciated capital gain property (such as stock) is one of the most common ways to make additional capital gifts. These gifts are tax deductible at the full fair market value subject to some limitations. However, the gain is not subject to taxation to the donor or the church.

Example:

- Donor paid \$2,000 for stock now worth \$10,000.

- If Donor sells stock he/she pays \$1,500 in capital gains taxes and keeps \$8,500.
- If Donor gives stock to church neither donor or the church pays taxes and donor receives \$10,000 tax deduction.

To transfer publicly traded securities contact First Christian Church at 336-273-4725.

CLOSELY-HELD STOCK

Gifts of closely-held stock are virtually the same as publicly traded securities, but may carry additional benefits to the donor. Along with the income tax deduction, gifting closely-held stock is a good way of reducing company retained earnings and transferring ownership of the company to children or grandchildren.

PERSONAL PROPERTY

One can make a gift of personal property to First Christian Church to help support the campaign. These items can include antiques, works of art, jewelry, coin or stamp collections, as well as other valuable assets. However, these items are generally tax-deductible at their base cost and not their fair-market value.

APPRECIATED REAL ESTATE

A gift of real estate will generate a tax deduction for the full appraised fair-market value. Like securities, the capital gain is not taxable to the donor or the church. Sometimes a donor has a parcel of real estate that they are willing to gift, but

they want to retain some of its value for themselves. A bargain sale is a good way to make a gift to the church and keep some of the value.

Example:

Donor has a parcel of real estate worth \$100,000. They sell the property to the church for \$50,000. The donor has made a charitable gift of \$50,000 to the church and received cash for themselves. The tax deduction is equal to the difference between the selling price and the appraised price.

PAID-UP INSURANCE POLICIES

Many times families have paid-up life insurance policies that were originally taken out to cover mortgage expenses or pay for college for a child. If these reasons are no longer at issue, a paid-up insurance policy can be a wonderful way to make a gift to the church. The tax deduction is equal to the replacement value or the donor's cost in the policy, whichever is less. The church will have the option of retaining the policy or taking the current cash surrender value.

CHARITABLE LEAD TRUSTS

A lead trust can be established to provide income to the church for a specified term of years. After the term of years, the assets in the trust revert back to the donor or to individual(s) designated by the donor. Cash, securities and some types of real estate can be used to fund the trust. There is no income tax deduction for this type of gift but there is an estate tax savings.