

2011

emerge

becoming more fully who we already are

threshold
EMERGE GIVING GUIDE

OPPORTUNITIES FOR GIVING



2 CORINTHIANS 8.7

Since you excel in so many ways—in your faith, your gifted speakers, your knowledge, your enthusiasm, and your love from us—I want you to excel also in this gracious act of giving.

INCOME & SACRIFICE

- ▲ **Income Stream Giving:** One option is to give as you receive income - from your regular income, bonuses, and/or through your personal business.
- ▲ **Sacrifice:** Changing your lifestyle/priorities can create additional resources for giving.
- ▲ **Delaying Expenditures:** Postponing anticipated purchases can free resources for giving.
- ▲ **Freedom from Debt:** After a debt is retired, the resources that were applied to that debt are now available for giving.
- ▲ **Income Producing Assets:** Interest earned, income from rental properties, or monies from other income producing assets can be given.

ASSETS

- ▲ **Giving Appreciated Assets:** Consider transferring appreciated assets [stocks, real estate, etc.] as a way to increase giving.
- ▲ **Sale of Assets:** Money resulting from the sale of personal assets, or from personally owned business assets could be given.
- ▲ **Saving & Investments:** You may be able to give some portion of accumulated assets without significantly affecting your future security. The 'returns' from investing in ministry may be more significant to you than simply accumulating more market returns.

TIME & TALENT

- ▲ **Additional Income:** Using your skills and talents, taking on additional work, or delaying retirement could produce additional income to use as a gift.
- ▲ **Gifts in Kind:** Donating specific services and/or materials, either personally or through your business, provides a unique opportunity for increased giving.

GIVING APPRECIATED ASSETS



PROVERBS 3:9-10

Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.

If investments - like stocks, real estate, and other assets - have increased in value since their purchase, and have been held for more than one year, then there may be tax advantages to transferring ownership of the assets to the church as a charitable donation.

Giving the appreciated asset eliminates potential capital gains taxes for the donor while still allowing the donor to receive the contribution credit for the current market value of the asset. Because of its tax exempt status, the church can sell the asset and receive full market value, less transaction costs.

WHAT IF I SELL FIRST THEN GIVE THE CASH?

You may have to pay capital gain taxes which will reduce the after-tax proceeds from the sale.

	SELL FIRST	GIVE ASSET
MARKET VALUE	20,000	20,000
ORIGINAL COST	-10,000	-10,000
APPRECIATED GAIN	10,000	10,000
TAX [ASSUMING 28%]	2,800	- 0 -
AFTER TAX VALUE OF GIFT TO THE CHURCH	17,200	20,000
CONTRIBUTION CREDIT TO DONOR	17,200	20,000

NOTE: Tax positions and tax law can be complicated and can change with new laws. 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.

DISCOVERING YOUR POTENTIAL FOR GIVING

Use this worksheet to evaluate what you have available to give.



2 CORINTHIANS 9.7-8

Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.

INCOME & SACRIFICE

Analyze your projected income and spending patterns for the next three years and determine how much could be given and when. Alter your lifestyle in order to give what you save or don't spend.

GIVING ASSETS

What accumulated assets in your life could be transferred to the church?
What assets could be sold so that their value could be permanently invested in ministry?

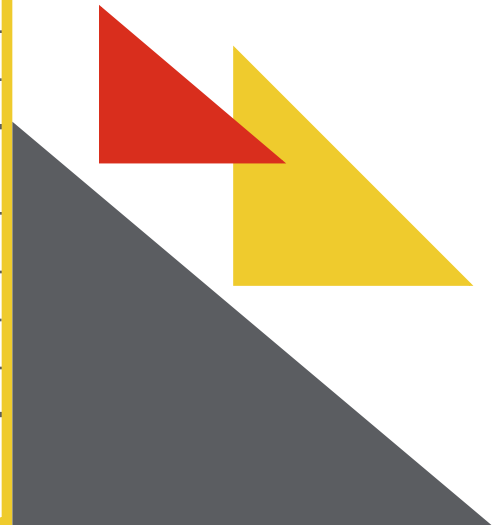
TIME & TALENT

Determine what you could do to earn extra resources that could be given during this period. Are there "gifts in kind" of services and/or materials you could give?

PSALM 112.9

They share freely and give generously to those in need. Their good deeds will be remembered forever. They will have influence and honor.

POSSIBILITIES	AMOUNT
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
RESULTING 3-YEAR POTENTIAL COMMITMENT	\$



THRESHOLD GIFT CHART \$500,000



PSALM 40:8

I take joy in doing your will, my God, for your instructions are written on my heart.

1	@	\$50,000	=	\$50,000	=	\$50,000
2	@	\$30,000	=	\$60,000	=	\$110,000
3	@	\$20,000	=	\$60,000	=	\$170,000
4	@	\$10,000	=	\$40,000	=	\$210,000
			10 COMMITMENTS @ \$210,000 OR 42%			
7	@	\$9,000	=	\$63,000	=	\$273,000
10	@	\$6,000	=	\$60,000	=	\$333,000
15	@	\$5,000	=	\$75,000	=	\$408,000
			32 COMMITMENTS @ \$198,000 OR 39.6%			
20	@	\$3,000	=	\$60,000	=	\$468,000
25	@	\$1,000	=	\$25,000	=	\$493,000
REST	@	LESS THAN \$999	=	\$7,000	=	\$500,000
			REMAINING COMMITMENTS @ \$92,000 OR 18.4%			
			TOTAL COMMITMENTS @ \$500,000 OR 100%			

EXPERIENCING JOY



ROMANS 12.1-2

And so, dear brothers and sisters, I plead with you to give your bodies to God because of all he has done for you. Let them be a living and holy sacrifice—the kind he will find acceptable. This is truly the way to worship him. Don't copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God's will for you, which is good and pleasing and perfect.

There is no formula, no quick accounting, no percentage target for a capital stewardship commitment. As always, the truest measure of stewardship is equal sacrifice, not equal gifts. Not everyone has the resources to make a million dollar gift, but every person can meaningfully invest in what God is doing at this church in proportion to their blessings.

If there is no formula for what one might give, then how does anyone gauge how "right" their commitment decision might be? Try the questions below to discover your own internal measures.

- ▲ In a personal way, will this commitment make a difference in me?
Will this commitment affect my life, allowing me to invest myself in the mission and ministry of my church?
- ▲ Is this a decision I am willing to take time to pray about, genuinely seeking God's guidance in how God might work through me?
- ▲ Is this a decision I will have a significant conversation about - with my family and with my larger family of faith?
- ▲ Am I thinking creatively about a comprehensive giving plan that represents what I am capable of giving? What assets and resources could I use as a gift?
- ▲ Will this giving decision involve a sense of sacrifice in my life?
Do my priorities reflect my commitment to my church?
- ▲ Am I discovering a new joy in giving? There is something freeing and deeper about the life of grace that we never experience until we learn to give as freely and deeply as God gives to us.

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