

Lord, what do You want to do through me?

PRAY... that our Lord blesses our undertakings in peace and brings them to successful conclusion.

REFLECT... on gratitude and generosity and how the gifts God has bestowed upon us may be put to His glory. Discern what your sacrificial gift should be.

COMMIT... to the future of the St. Nektarios community so we may provide the resources for all to grow in worship, service, witness and fellowship—today and in the generations to come.

NOT EQUAL GIFTS, BUT EQUAL SACRIFICE.

Equal giving is never the goal at St. Nektarios, but rather to come together as a church community – each sacrificing to achieve our vision. There is a role in this Capital Campaign for everyone in the church and each contribution enables our success.

Let your commitment to this campaign ensure our legacy for the future generations to foster community, to grow in faith, to support each other, and to serve beyond ourselves.

THREE-YEAR GIFT GUIDE

Total Commitment	Monthly Offering
\$ 54,000	1,500
36,000	1,000
27,000	750
18,000	500
14,400	400
10,800	300
7,200	200
3,600	100
1,800	50
900	25
720	20

We pray that each person will make a sacrificial gift with love and with faith in our future.

What is your sacrificial gift?

To make your commitment, please complete and return the Building for Generations card to the Church Office

ST. NEKTARIOS MINISTRY CENTER



STRATEGIES FOR GIVING

He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.

So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.

II Corinthians 9:6-7 NKJV

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.

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

* Federal and State estimate

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

Asset Transfer Options

Contact the church office. We will provide you with the transfer instructions.

Contact your broker and request the transfer. You will be provided with stock powers or transfer papers to complete the transfer.

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. E-giving options are available through the Church website or your online banking.

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. Consider making a short-term lifestyle adjustment that can impact your 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

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 those new profits.

CHARITABLE GIVING RESOURCES

Reviewing all charitable donations in light of their impact on continuing our Lord's ministry 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 our Lord's ministry through St. Nektarios.

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 and older**, it is possible to make tax-favorable charitable gifts from IRA accounts. A total of up to \$100,000 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 72 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 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 your tax advisor for more information.

Adapted from Horizons Stewardship — Horizons.net. NOTE: Any discussion of the tax implications of gift methods should not be considered as tax advice. Consult your personal tax professional for advice on your specific tax situation and for additional strategic ways of giving.