

**Priority Budgeting** - Most families will choose to rearrange their priorities and give up something in their budget in order to give to a capital fund appeal. Priority budgeting may lead to postponing a planned expenditure such as a new car, vacation, home remodeling, etc. Thus, the majority of those giving to the capital fund appeal will give through sacrificial commitments, made in faith and coupled with priority budgeting.

One couple delayed the purchase of a new sports utility vehicle and applied the same monthly payments toward the capital fund appeal, enabling them to give over \$20,000. This is far beyond what they had ever imagined they could give to their church.

**Re-Channeling a Present Expenditure** - Many families have incurred short-term heavy expenditures for special needs. For instance, some families have unusually heavy expenditures while their children attend college. They learn during those years to budget their money so they can cover those expenditures. The same philosophy applies when budgeting money to support church campaigns.

**Gifts of Unexpected Cash** - A couple had been praying for weeks about their church building program. Much to their surprise, they received an inheritance of several thousand dollars. In addition to a three-year commitment for their regular income, they gave the entire inheritance to their church as part of their commitment. Many people give their income tax refunds.

## Example of Gifts Given

## A to Z

- A** Automobiles, Acreages, Antiques
- B** Bonds, Boats, Buffalo
- C** Crops, Computers, Coins
- D** Diamonds, Dividends
- E** Estates, Endowments, Electronics
- F** Farms, Furniture
- G** Gems, Gifts in Kind
- H** Houses, Hogs, Heirlooms
- I** Interest, Insurance Policies, IRA's  
Inheritances, Income Tax Refunds
- K** Kitchen Appliances
- L** Land, Labor, Landscaping, Livestock
- M** Motor Homes, Mutual Funds
- N** Notes (Treasury), Necklaces
- O** Options, Office Supplies and Equipment
- P** Properties, Printers, Plumbing
- Q** Quartz, Quick Assets
- R** Rings, Real Estate, Retirement Funds
- S** Stocks, Sculptures, Savings
- T** Trusts, Tithes, Town Houses
- U** Underwriting
- V** Vacation Homes
- W** Works of Art
- Y** Yearly Bonuses
- Z** Zero Coupon Bonds

**Gifts from Increases in Incomes** - Some people have incremental salary increases, overtime, or bonuses in their employment contracts. In many instances, these anticipated salary increases have been included in faith responses.

**Gifts of Accumulated Cash** - Some people save money over a period of years for a special project. A couple had saved \$80,000 to build a lake cabin. When their church entered the capital fund appeal, they made the decision to give the money to their church instead. A man in another appeal gave money he had saved for a new truck.

**Gifts from Extra Work** - One man was in the process of retiring when the church entered a building program and capital fund appeal. He and his wife secured new jobs and gave the first three years of their retirement income to the church. Another woman worked an extra year beyond retirement and gave the full amount to the building project.

**Gifts of Valuable Real and Personal Property** - A couple gave a late model Porsche worth more than \$50,000 to their church. An unencumbered piece of real estate that is readily saleable in the marketplace can be a wonderful gift.

One word of caution about real and personal property gifts: they should be discussed in advance with the appropriate church committee or board to determine if they can be accepted. Unless the gift is germane to the “business” of the church, the donor should sell the personal property himself/herself and give the proceeds to the church.

**Gifts of Stocks and Bonds** - A couple transferred stock to the church that the husband had accumulated in the company where he was employed. Stock gifts can be very advantageous to both the donor and the church. The donor will receive a major tax write-off, and the church will receive a very liquid asset. Your Kairos Consultant(s) or tax accountant can advise you about the most advantageous way to make the transfer.

**Gifts of Life Insurance** - Some people have accumulated cash in insurance policies, which they are able to give to the church. Others purchase new policies with the church as the beneficiary.