



**CAPITAL CAMPAIGN
GENEROSITY
GUIDE**

GROWING CONNECTED CAPITAL CAMPAIGN GENEROSITY GUIDE

Generosity Guide

Most people want to give to a vision, but don't know how to determine "How" or "What" amount they should give. Normally, when we think of giving to the First Reformed Church (FRC), we think of giving out of our income or savings (traditional resources). But wealth consists not just of what we earn (traditional resources), but also of what we have accumulated over time (non-traditional resources).

As we prayerfully consider how we can best support FRC's Growing Connected Capital Campaign, we can reflect on giving from our traditional and non-traditional resources. In some cases these, these non-traditional gifts can spiritually and financially benefit both FRC and the person or family making the gift.

How do I decide how much to give to the Growing Connected Capital Campaign?

That's between you and God. There is a scripture passage that says that, "Not everyone has been blessed in a similar way". Sacrificial giving is an element of the Christian faith. Whatever amount you give will represent something that is a heartfelt spiritual decision and not simply an afterthought or an obligation.

We are asking each person or family to spend time praying about pledging a first offering and 36-month commitment "above and beyond" what you are currently giving. We are asking "above and beyond" giving to the capital campaign so our ministry will not suffer if regular financial contributions are reduced.

Here is a discipleship process we ask you to consider in determining your gifts.

1. What can I reasonably give to "Growing Connected"?

Start with your traditional resource of income. Create a monthly budget to become familiar with your income and expenses. Adopt an approach of Give – Save – Spend when allocating your income. We are blessed with abundance. Many of us can and want to give something.

2. What could I sacrifice and then be able to give to "Growing Connected"?

After you have considered what you could reasonably give, it's time to consider what you could sacrifice and then be able to give "above and beyond". Take a moment and review the chart, One Family's Plan for Creative Giving. What stands out to you? What could your sacrifice?

Our Family's Plan for Creative Giving			
Potential Resources	Weekly	Yearly	3 Years
Eliminate 1 meal out per week	\$ 35	\$1,820	\$ 5,460
Eliminate 1 Starbucks per week	\$ 4	\$ 208	\$ 624
Reduce entertainment/shopping	\$ 10	\$ 520	\$ 1,560

Reduce Grocery Spending	\$ 5	\$ 260	\$ 780
Reduce Christmas Spending		\$ 250	\$ 750
Reduce Vacation spending		\$ 300	\$ 900
Increase Faith Giving	\$ 50	\$2,600	\$ 7,800
TOTAL 3 YEARS			\$17,874

3. How could you take this giving a step further and trust God to provide for us as in addition to what we could reasonable give and sacrifice?

Now it's time to exercise bold faith. What could you, through God's provision, dream of giving over a three-year period? Consider other traditional resources (savings) or non-traditional resources you can pledge to the Growing Connected Capital Campaign. Here are a few ideas:

Donate from IRA

If you are age 70 1/2, you can make a tax-free charitable donation from your IRA account. The donation would have to be made directly to FRC via a form available from your financial advisor. You lose the ability to claim a tax deduction. However, you save the taxes from taking a withdrawal that would normally be paid. Consult your financial or tax advisor for details.

Donate publicly traded stock

Giving appreciated stock or bonds is one of the most common ways to make capital gifts. With some limitations, you normally can deduct the full value of the securities as of the date of your gift — and neither you nor First Reformed Church will pay tax on the gain. (You may own appreciated stock if you can buy your employer's stock at below market prices, or because they got zero-basis stock as part of their compensation.)

For example, if you paid \$2,000 for stock now worth \$10,000, you could either: • sell the stock, pay capital gains tax of up to \$1,600, and keep \$8,400; or • give the stock to FRC, get a \$10,000 tax deduction, and lower your tax liability by \$3,000 or more.

Gifts In Kind

A gift in kind is a tangible item that you can give, usually because of your work or related business, such as construction materials, landscaping, etc. Under current tax law, you can deduct the fair value of tangible gifts in kind. Unfortunately, you cannot deduct the value of services you render. But it is possible to get the same effect by arranging to charge FRC for your services, then making a gift of cash back to FRC.

4. Add the amounts you identified in the appropriate space

_____ Reasonable
+ _____ Sacrifice
+ _____ Trust
= _____ My 3 year Pledge

Once you have prayed about giving to the Growing Connected Capital Campaign with your family and confirmed that God is leading you to this commitment, you will want to complete your pledge card as you prepare for pledge Sunday on November 18, 2018.

With your generosity, we can reach our \$1,000,000 Growing Connected Capital Campaign Goal.

Gifts Needed to Raise \$1,000,000					
Cumulative Total	Size of Gift	Number Needed	Payments over 3 years:		
\$ 100,000	100,000	1	\$ 33,333	\$ 2,778	\$ 641
\$ 150,000	75,000	2	\$ 25,000	\$ 2,083	\$ 481
\$ 200,000	50,000	4	\$ 16,667	\$ 1,389	\$ 321
\$ 200,000	25,000	8	\$ 8,333	\$ 694	\$ 160
\$ 110,000	10,000	11	\$ 3,333	\$ 278	\$ 64
\$ 90,000	7,500	12	\$ 2,500	\$ 208	\$ 48
\$ 90,000	6,000	15	\$ 2,000	\$ 167	\$ 38
\$ 60,000	3,000	20	\$ 1,000	\$ 83	\$ 19
\$1,000,000					

Whom should I contact if I have further questions about finances?

Please contact Dolores Wagoner, Finance Manager at 973-835-1144 x14 or dolores@frc-pp.org



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