



TURNING UNIQUE GIFTS INTO MAXIMUM VALUE FOR YOUR CHURCH

*Cars, land, timeshares
and more*



Who wants Uncle Oscar's 22 weedy acres? That clunker in the driveway?

You do!

We've all been there. Relatives leave us or those we know with a gift that keeps on giving (or taking). Nana Sylvia's she-shed cottage in rural Nebraska. Aunt Ruth's timeshare in the Ozarks. Grandpa Wilbur's 2.2% share of mineral rights on a small field in the Texas panhandle.

When it comes to owning and maintaining property you didn't want or plan on, the hassles and costs can add up fast. But there is a way to make great use of those assets by donating them to a charitable cause.

Pastors, if you can move the needle on encouraging non-cash gifts to your church, it will be a game-changer for your mission and your budget. Make donating assets easy and painless for your members, and you will help them further God's mission in the world through gifts they didn't know they could give.

Churches traditionally do not educate members very well about the incredible impact they can have by donating those inherited assets. In this article, we're answering the question of "Who Wants [Your Stuff]?" and exploring the many ways members can fund the church's ministries through assets they often don't think about or even want.

Most of your church's significant and best donors only have about 10 percent of their wealth in liquid cash. The rest - 90 percent or more - is tied up in property, land, stocks and other assets. If you are not creating a clear path for them to consider making charitable contributions from where most of their wealth is held, your members are missing a full opportunity to fund ministries and partner in God's mission.

Even more than that, some of our members can give their best gift not from cash but from assets like that piece of property. They just don't have the vision or understanding of how that asset can translate into a significant gift to the church, more than they likely could have ever donated in cash or cash equivalents.



So who wants Uncle Oscar's run down 22 acres? Who wants the clunker in the driveway? *Your church!*

It's not just Oscar's over-run acreage. We all have that neighbor with the beater car in the driveway growing weeds under the tires... or the vintage pop-up camper in the backyard that hasn't been used since 1982. Or maybe we are that neighbor.

Unsightly and unwanted vehicles, trailers, heavy equipment (tractors, flatbeds, horse trailers) might not have much value to the person letting them gather dust in storage. But they can add up to a lot of extra funding for your church's ministries.

Unless a donated property or vehicle will directly benefit the organization, the donor contributes it knowing the church or charitable organization will liquidate the asset to fund its mission.

Typically, unless the property will directly serve or benefit the organization, the church or charitable organization liquidates the asset to fund its mission.



How does it work?

Here are a few ideas to get you thinking.

1. Communicate and provide scenarios.

The biggest missed opportunity here is not letting members know how they can support the church in ways beyond writing a check. Develop a small handout or one-pager that explains the many kinds of gifts your church could accept and how you can help members with those transactions.

For example, you could develop a mini-campaign designed to educate your members on how they can donate gently (or heavily!) used cars and vehicles to the church. Imagine if just 5 to 10 members a year allowed the church to liquidate their old vehicle assets for cash. What an impact that Campaign for Clunkers could have with funds you never would have received otherwise!

If you don't have a real property donation to point to and share the story of its impact, provide a hypothetical scenario of a member donating a property for the church to liquidate and invest the funds in its ministries.


2. Partner with financial foundations and advisors to work with your members.

Your church staff does not have to have expertise on taxation or charitable giving to open these opportunities to donors. You may have expertise among your members or in your banking or investment relationships - plus, community or religious charitable foundations have staff poised to assist on these transactions. Through our partnership with ACST, our fundraising experts are always available to assist you with any questions or connections to streamline your accepting non-cash gifts.

3. Tell the stories of impact.

Uncle Oscar never would have been able to underwrite the church's organ fund had he not donated his less-than-desirable parcel of acreage. That gift will help keep the pipes in tip-top shape for years to come. Share with your members the many creative ways they can fund the mission or ministry they're most passionate about through real donor stories or even "imagine if" kinds of examples.

Pastors, keep your members updated with the total value of what members have been able to provide and make possible through non-cash giving. Again, many of your members may not be sitting on mounds of cash, but they can make a huge ministry impact through donating property or vehicles.



Our next examples are two ways members rarely consider giving to the church. Our hope is that pastors and churches will embrace the opportunity to educate their members on tools like this that can be a win-win for the donor and the ministry he or she loves.



I don't really want to take my required minimum IRA distribution as income - *help!*

Many of our members have to take a minimum required distribution from their individual retirement accounts (IRAs) each year. Those distributions can impact their tax situation and, for some of our members, can become income they don't need or want at this lifestage.

Members who are 70 ½ or older may want to explore what the IRS offers as a qualified charitable distribution (or a QCD) opportunity. Current rules allow these IRA holders to transfer up to \$100,000 to charity tax-free each year. For those who are 72 years or older, those QCD transfers may count toward their required minimum distribution. This is a tremendous way for retired members to make a significant impact on our church's ministries.

It's important that members considering this as an option discuss it with their IRA trustee and outline what the transaction entails as well as its tax benefits or implications. Most trustee institutions make this easy and painless for both the donor and the charitable organization, as it is a pathway for IRA owners to make a substantial charitable gift.

Consider partnering with an expert to host an informational lunch or dinner for your older members - this event could offer tools for planned and estate giving as well as for QCDs. Provide trusted information and connections for your members to make the most of their philanthropic giving in their lifetime and beyond.



I don't really want all the tax burdens of selling my business **- help!**


Norm had founded and built his family-owned printing business from the ground up. After nearly five decades, it was time for him to retire and sell this business. What stood between Norm and packing for a celebration beach vacation with his wife? A snarl of tax implications, capital gains concerns and a daunting feeling of being overwhelmed by the most important sale he'd ever make.

I've worked with lots of men and women like Norm who find themselves ready to exit the business they've built but not prepared for the complications of selling those interests and all the potential tax issues. And all too often, no one has recommended to someone like Norm that he consider donating a portion of those interests or sales to a charitable organization as part of the sales process.

When a member is selling a business, there are many ways he or she could structure that sale to donate to the church, providing a win-win for both the seller's tax situation and for the church's mission.

It's important that someone exploring the sale of their ownership interest gets that expertise early in the process so they are aware of all their various options. Some owners create a donor advised fund (DAF) at a foundation with the donated proceeds, and others donate directly to a charity. When the business is valued and the timing of other steps in the sales process can impact what the options might be, so again, have those conversations at the beginning.

There are lots of experts at financial institutions, local or religious foundations and through our partnership with ACST: seek professionals who can offer guidance on options for making a charitable gift as part of selling a business.

The background of the entire page is a dark, blue-tinted photograph of the front of a vintage 1939 Ford pickup truck. The truck is centered and occupies most of the frame. It has a prominent chrome grille, round headlights, and a chrome bumper. A license plate is visible at the bottom center, which reads "SH 71 02" and "GEORGIA WUPERS FAIR '39". The truck is parked in front of some foliage, possibly a vineyard or garden.

Finally, remember to share the stories of impact throughout the year. Ask those who have used these tools to make a gift to share their stories or speak at your next event or gathering. Too often, our members don't realize the many ways they can help the church outside of writing a check.

We encourage churches to educate their members on ways to support the church beyond the traditional cash gift. With business sales or even IRAs, these can be conversations you as pastor can have individually or in small groups with key members and donors who are in a position to eventually leave a significant gift to the church.

Thanks to our partnership with ACST, our fundraising experts are always available to assist you with any questions or help you assist members. Partnering with a professional in structuring unique charitable gifts from the sales of business ownership can make what might seem like a complicated, daunting process much more streamlined.

We hope this guide has revealed some new opportunities for funding your church and ministry. The next time someone says, "Who wants Cousin Ned's 1989 Ford pickup?" the answer is:

You do!

-Timothy L. Smith

Choosing the Right Ministry Partner

The know-how you need from experts you trust.

ACS Technologies is the original pioneer of Church Management Software (ChMS). We are firmly dedicated to serving local churches all over North America by providing the best-in-class ministry software and service solutions that help you fulfill Christ's mission for your Church.

Tools and support to strengthen churches.

We build great software, but we don't stop there. We have a "service-first" approach that truly sets us apart. With hundreds of dedicated support and consulting personnel, your staff can reach our team 24/7. We're in your corner to help you with the ministry challenges you face every day.

Ideas and solutions powered by integrity.

Integrity is real for us, and it means consistently being faithful stewards by doing the right thing for church success. We have earned the trust of pastors, church staff, congregants, our employees, and colleagues for over 40 years.

A plan to meet your needs and move your ministry.


We're not just interested in satisfied customers. We see ourselves as your real ministry partner and will work with you to make disciples that will last for an eternity. We're excited to talk about your goals, create a plan together, and set you up with the software, service, and resources you need.

We believe in YOU!


ACS Technologies believes in the local church. Over 75% of our team has experience serving in their local churches. We know firsthand that serving the Church means serving people, and we take seriously our commitment to helping ministries like yours achieve their God-given mandate - to make disciples in their communities, states, and across the world.

Let's Talk

We know the challenges of switching or implementing new technology and how that can be intimidating. But we also know the unbelievable changes that have happened within churches that have partnered with us for their ministry needs. Let's connect and see how we can assist you in the greatest thing you do - grow God's Kingdom.

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