

# Creative Giving

Surprising Ways to Sacrifice



**MORE  
GRACE**

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. **And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.** As it is written:

*"He has scattered abroad his gifts to the poor; his righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

2 Corinthians 9:7-11

## CREATIVE GIVING

***“God, what do you want to do through me  
to help us give More Grace?”***

As you and your family pray this prayer together, we want to help you find creative ways to sacrificially give toward God’s work. God calls all of us to support the local church with our regular tithes and offerings. This keeps the day-to-day operations of the church running smoothly. Yet sometimes, God calls his people to make a sacrificial gift, over and above their regular giving, to accomplish a grand purpose.

More Grace is just such a purpose. As we work to create more room for those who need Christ, many of us will feel the call of God to sacrifice so the dream can become a reality. It won’t be easy – great things rarely are. Yet if we trust God, work hard, and think creatively, we can meet this challenge!

This booklet is full of creative giving strategies. Whether God has entrusted you with great wealth or modest means, there are ideas here for people at every level. More Grace is not about equal gifts, but rather equal sacrifice. If we all seek God and respond to his leading, he will show us what to do, regardless of our financial situation.

**Trust God. Be creative. Ask. Respond.**

**That’s what More Grace is all about.**

## TAKING THE LONG LOOK

Your ability to give can really add up over time.

<b>Weekly</b>	<b>Monthly</b>	<b>3 Year Total</b>
\$10	\$43	\$1,560
\$25	\$108	\$3,900
\$50	\$217	\$7,800
\$75	\$325	\$11,700
\$100	\$433	\$15,600
\$125	\$542	\$19,500
\$175	\$758	\$27,300
\$200	\$867	\$31,200
\$250	\$1,083	\$39,000
\$300	\$1,300	\$46,800

Even small changes to your spending can make a big difference when stretched over three years.

	<i>Savings</i>	<i>Over 3 Yrs</i>
Coffee at home vs. Starbucks (3x week)	\$2.46	\$1,151
Water vs. soda at a restaurant (2x)	\$2.50	\$780
Brown bag vs. lunch out (3x)	\$8.00	\$3,744
Netflix w/ ads vs. premium	\$13.00	\$468
Basic cable vs. extended cable	\$49.00	\$1,764
Regular movie vs. discount movie	\$8.34	\$901
Daily soda on the way to work	\$1.89	\$1,474



## ADD SOMETHING NEW

Look for creative ways to increase your income for a season. Many people have untapped talents, hobbies, and abilities that could be harnessed for kingdom investment.

*Don worked in a factory where he could request overtime hours at increased pay. As part of his commitment, he added five hours to his workweek over three years and increased his income.*

*Sarah had been a nurse prior to being a stay-at-home mom. She and her husband decided she would go back to work one evening a week to make extra money for the building project. Her husband set his travel schedule to always be home on Tuesday nights to take care of the children.*

*Tim was in middle school. As his family prayed about their investment in the kingdom, Tim decided to start a small lawn mowing business for his neighbors each summer for three years. His dad donated the mower and the gas, Tim gave the labor, and together they learned a valuable lesson about sacrifice and investment.*



## GIVE SOMETHING UP

Identify areas in your current spending that you could live without for a time. Pick things whose absence the family will “feel” and will be a constant reminder of their investment in the kingdom.

*The Starners had a family meeting to discuss ways they could sacrifice for God’s work in their church. Once a week they would go out to a restaurant for dinner. Together they decided that, for three years, they would order water to drink and not soda. They worked out the savings and added it to their commitment. Then, every time the kids asked for soda, there was a teachable moment about the meaning of sacrifice.*

*John almost always ran out to a restaurant for lunch. He made a commitment to “brown-bag it” for three years and bring his lunch to work. He worked out the savings and gave to the building project – and was reminded every day of his commitment to God’s work.*

*Every morning, Anne stopped by Starbucks on the way to work for her favorite latte. One day she added up how much this cost per year – and was shocked! She cut down to two days a week and gave the difference as part of her commitment.*



## PUT SOMETHING OFF

Find purchases that could be reasonably delayed for three years and make that money part of your commitment.

*Derek and Amy borrowed some money from their parents for a down-payment on their first home. Derek knew his parents were kingdom-minded Christians and asked if they could delay payment on the loan for three years so they could invest in the building project. Though this meant Derek and Amy would be in debt three years longer than anticipated, the sacrifice was worth it to help reach people for Christ.*

*Bill and Janet were looking forward to taking their two kids on a big vacation. Yet they sensed a leading to invest in God's work in their church. They decided to delay the expensive vacation for three years and go camping in their pop-up trailer. They had a great time as a family, freed up money for their commitment, and three years later, had a blast on that big trip.*

*Jim and Kathy had a kitchen from the 70's and really wanted to remodel. When their church announced the need to build, Jim and Kathy prayed and both felt led to delay the kitchen remodeling for three years. By putting off something they really wanted, they made a tangible sacrifice to God's work.*



## REAL ESTATE / RENTAL PROPERTIES

Vacant land, residential homes, businesses, and rental properties all can be used for kingdom purposes.

**Donate the Asset.** Donations of valuable real estate can have significant tax advantages if handled properly. (Transfer of property does not generate capital gains tax.) Contact the church office ahead of time to discuss if a donation meets the right criteria.

**Donate the Income Stream.** Rental properties are a great source of continuing income.

*Renee owned three duplexes she actively rented. She chose to dedicate the income from two of them as part of her commitment to the church.*





## INVESTMENTS

**Investment property** such as stock, shares of mutual funds, bonds, collections, works of art, etc. all can be leveraged for kingdom impact.

**Securities** can be transferred to the church and then sold, with significant tax benefit for the owner and avoidance of capital gains.

Certain kinds of **life insurance** can also be creative giving tools, either through the cash value accumulation of a policy, or through annual dividends.

You can also tap portions of **“rainy day” savings accounts** in ways that make a difference now, while still giving you provision for the future.



## PLANNED GIVING

With careful planning, you can include the ministry of Grace in your future giving and perhaps make a greater gift later than you could now. Tools such as revocable trusts, charitable remainder trusts, charitable lead trusts, bequests, and even an IRA or pension account can be some of the most tax-friendly ways to leave a legacy of giving to your church. A financial advisor can show you multiple ways to access these tools.



## BUSINESS GIVING

Local businesses often look for opportunities to make an impact on their community, as well as ease their tax burden.

**Corporate Gifts** – Business owners make an outright donation to the church.

**Matching Gifts** – Some companies will match employee donations to charities dollar for dollar up to a certain amount. Ask your employer if they have such a program.

**Construction Gifts** – As construction begins, some businesses may be able to donate materials necessary for the building (i.e. furniture, carpet, mechanical units, fixtures, landscaping, paint, services, etc.).

**Raises and Bonuses** – Choose to invest any new income from your business in the building program.

*Rick felt led by God to commit any additional income from his job as part of his faith commitment for three years. Two years into the commitment he was promoted to supervisor. Rick lived on what he used to make and gave the difference to the church for the final year.*



## DONATED SERVICES

Constructing a building requires expertise and labor from all kinds of trades and contractors. If you or your company possess a skill needed for construction, there may be ways to donate your services to the project. This “sweat equity” allows people who may not be able to give in other ways to play a part in the process.

However, the nature of construction sometimes makes such a donation impractical. Building timelines can be very tight, making volunteer labor (people coming in after work, on weekends, etc.) difficult to manage. Our contractor will need to decide which areas would benefit from sweat equity.

If your business would like to make a donation of materials or services, or be considered in the bidding process, contact the church office.

*Bob was a window glazer by trade. His church was installing several large windows in the new design. Bob offered to provide the glass at cost and donate his labor to install the windows. The contractor felt this would fit in their timeline and approved the donation. Bob came in after hours for a week and finished the windows.*

# PLANNING WORKSHEET

	<i>Possibilities</i>	<i>Amount</i>
Add Something New		
Give Something Up		
Put Something Off		
Vehicles Real Estate Rental		
Investments Planned Giving		
Business Giving Donated Services		
Other		
<b>Three Year Total</b>		