CROSSROADS CHURCH

LIVING A GENEROUS LIFE WITH NON-CASH ASSETS

Creative ways to maximize your giving:

Have you considered giving in a smarter way?

Donating appreciated non-cash assets – like real estate, retirement funds, business interests, or stocks – can be one of the most powerful ways to support Crossroads Church. Not only does this method expand your giving capacity, but it can also provide significant tax advantages.

Expand Your Giving Potential

Unlock greater generosity by giving from stored wealth – such as business assets or appreciated non-cash assets – instead of relying solely on ordinary income in your checking account.

Maximize Your Tax Benefits

Reduce capital gains tax liability and potentially receive a larger income tax deduction – freeing you to give more while keeping more.

Donor Advised Funds: A Simple and Strategic Giving Tool

Think of a Donor Advised Fund (DAF) as a flexible, cost-effective alternative to a private foundation. You can contribute cash or appreciated non-cash assets – such as stocks or real estate – and receive an immediate tax deduction.

Your contributions can grow tax-free within the fund, and you can recommend grants to Crossroads or any qualified non-profit at any time. You also have the option to give anonymously.

DAFs are a great way to involve your family in generosity, allowing you to model and pass on your charitable values to the next generation.

Gifts that help now:

Individual Retirement Accounts

You can donate $111,000 annually from your Individual Retirement Account (IRA) directly to Crossroads without paying income tax on the distribution through a Qualified Charitable Distribution (QCD). If you're 70½ or older with a traditional IRA, this method is the best way to donate to the church because the church gets more money and you pay less in income taxes! The church essentially gets the money that otherwise would've gone to the government in taxes.

Stock & Appreciated Securities

If you have appreciated stocks or mutual funds in taxable brokerage accounts, donating these assets directly to Crossroads can allow you to give more, avoid capital gains tax, and potentially improve your cash flow.

Real Estate

Whether it's commercial property, a home, or undeveloped land, real estate can be a powerful Kingdom resource. Donating appreciated real estate may offer significant tax advantages while funding ministry at Crossroads in eternal ways.

Charitable Lead Trust (CLT)

A CLT allows you to support ministry now, while eventually passing assets on to your family. The church receives income from the trust for a set number of years, and your heirs receive the remaining balance – often with reduced tax implications.

Business Interests

If you're thinking about selling your business, you can donate a portion of your company before the sale to reduce taxes and maximize your Kingdom impact. Even if you're not planning a sale soon, contributing profits can turn your business into a vehicle for ministry.

Gifts that help later:

Life Insurance

A life insurance policy is a meaningful way to leave a legacy for your loved ones and ministries you hold dear. Even if you live a long and full life, your designated gift can still be directed to Crossroads upon your death.

Retained Life Interests

A Retained Life Interest allows you to donate a personal residence or farm to your church while continuing to live in it for the remainder of your life. Upon your passing, the property transfers to the church, which can then use the proceeds from its sale to continue sharing the Gospel with every man, woman, and child in Columbia.

Bequests

Bequests – estate gifts made through your will or living trust – are one of the simplest and most powerful ways to support ministry for generations to come. Whether large or small, a bequest allows you to designate a portion of your estate to Crossroads, ensuring your legacy continues to build God's Kingdom long after you are in heaven with the Lord.

Gifts that produce income:

Charitable Gift Annuity

A Charitable Gift Annuity is a simple way to support Crossroads while receiving guaranteed income for life. In exchange for a generous gift, the church agrees to provide you with a fixed income stream. Depending on your age and gift amount, you may also benefit from a significant tax deduction – typically between 20% and 55%.

Charitable Remainder Trust (CRT)

A Charitable Remainder Trust allows you to make a lasting gift to Crossroads while still receiving income. This irrevocable trust provides you or your chosen beneficiaries with regular payments, either for life or a set term. After the trust ends, the remaining assets are directed to support the church.

Questions?

For more information on any of these methods of giving non-cash assets, please contact Scott Farmer, the church's Business Administrator, at (803) 772-7792 or Scott@ColumbiaCrossroads.org.

Special thanks to our ministry partner, MortarStone, for the information provided above.