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Efficient Giving

F I R S T B A P T I S T C H U R C H M O U N T H O L L Y



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How do people typically give?

First Baptist Church

Mount Holly, North Carolina

Budget Offering..... \$ _____

Giving Plan (Circle One) **A** B C

Building Fund..... \$ _____

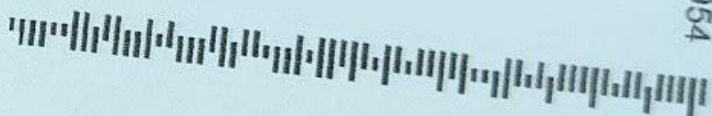
Other: _____ \$ _____

TOTAL \$ _____

Jul 07, 2024

ENV # 328

MR & MRS ZACHARY HUNEYCUTT



0954



Regular Budget Offering

Use this form to support our regular church budget.

Additional giving options including designated items can be found on the giving page of our website - <https://fbcmoutholly.org/giving/>

How much would you like to give?

Amount

Fund

+ Another Fund

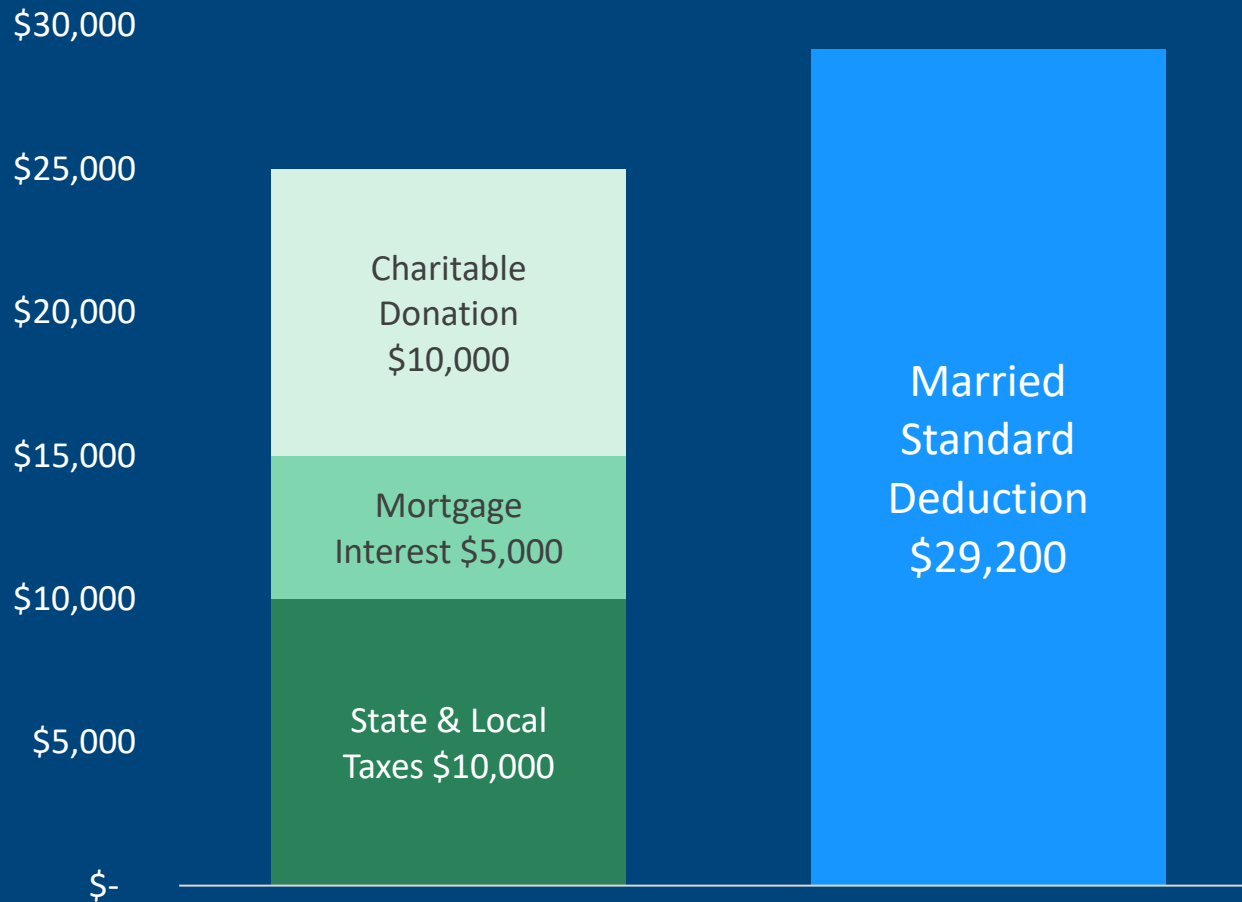
GIVE ONCE GIVE MULTIPLE TIMES

Gift date

SUMMARY

\$10,000.00
total

12% of Taxpayers Itemize





Efficient Giving Summary

Retirees (Older than 70 ½)

Qualified Charitable Distribution

All Others

Donor Advised Fund (DAF)

Donating Appreciated Securities

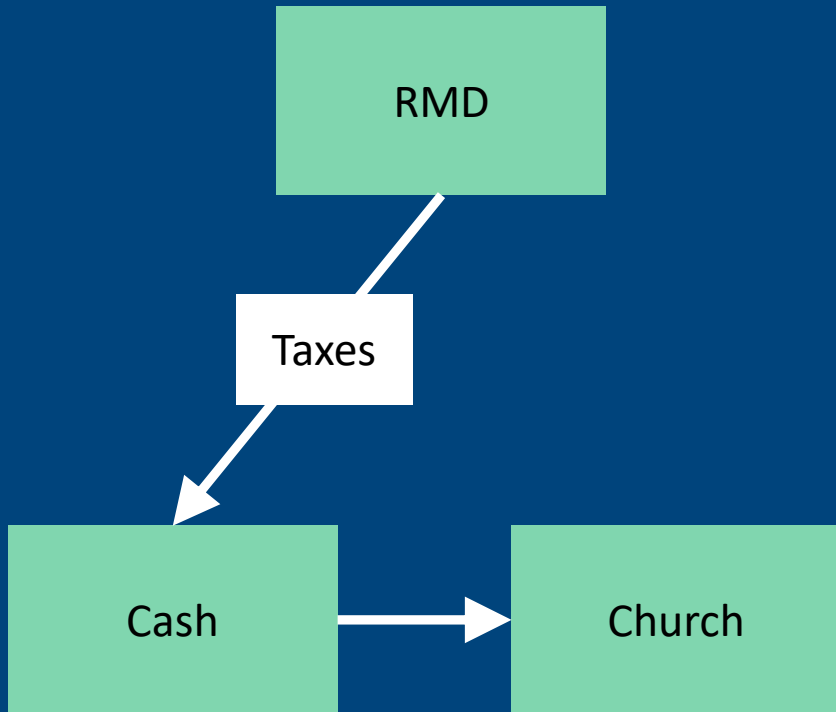
Bunched Giving



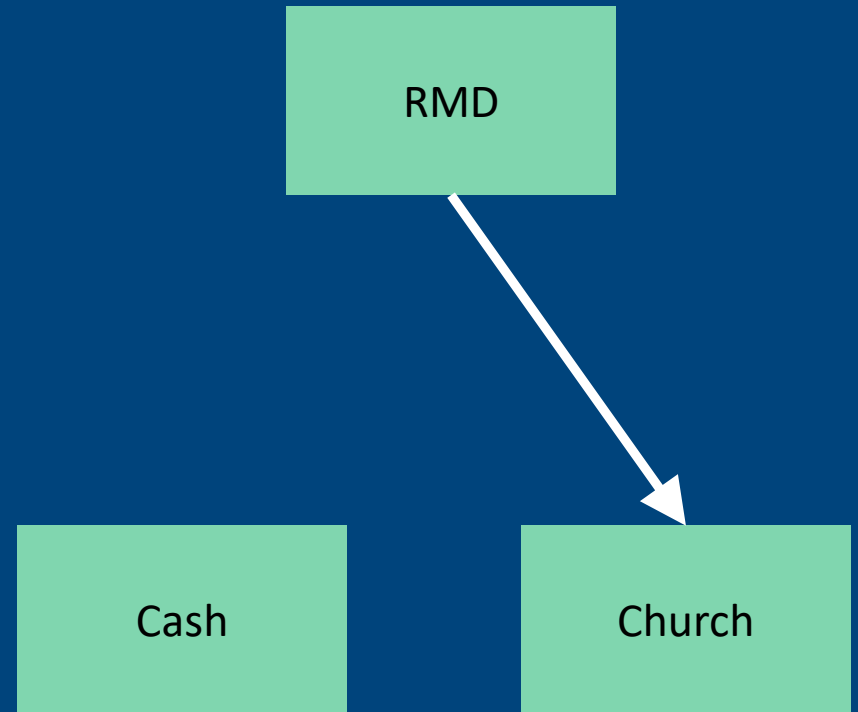
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Efficient Giving Strategies for Retirees

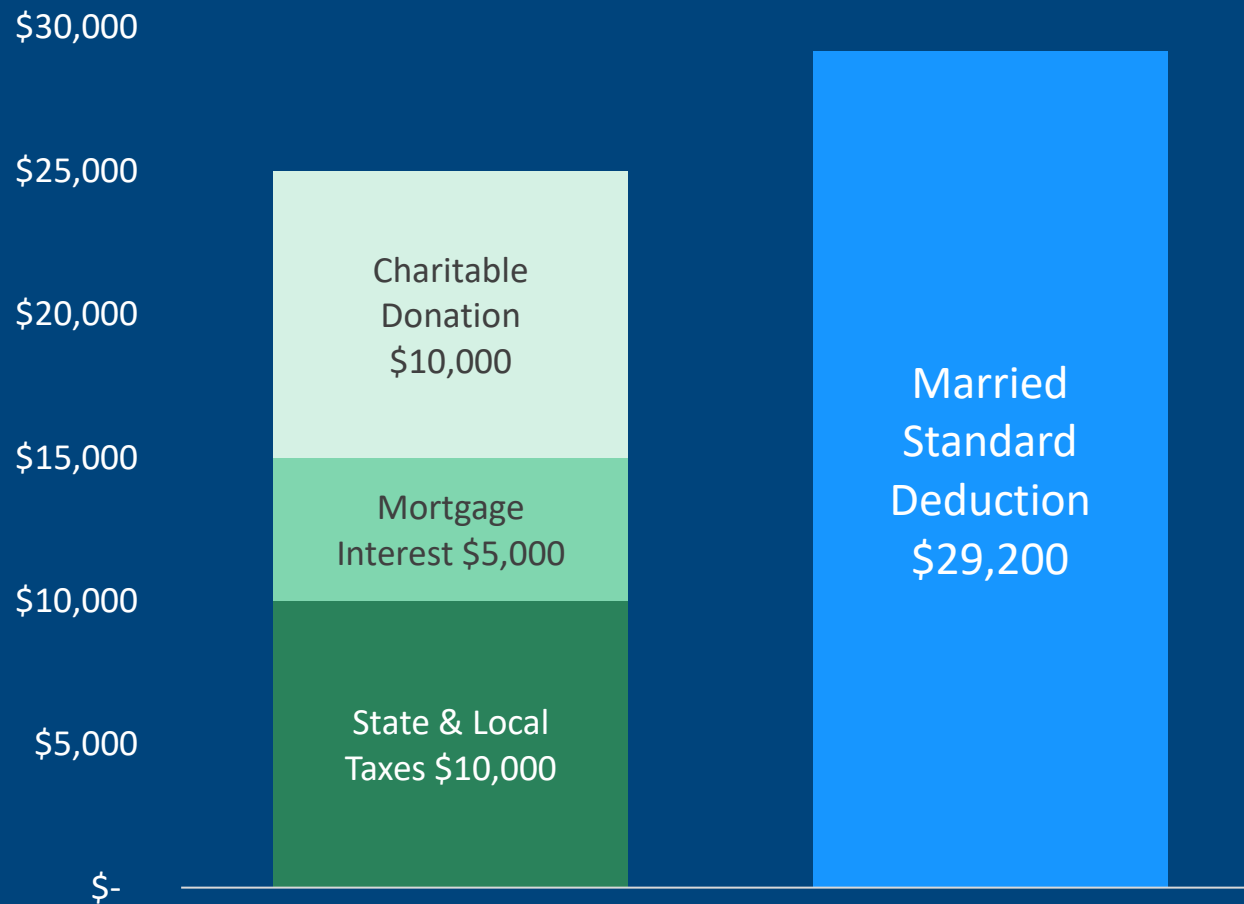
Donating Cash



Qualified Charitable Distribution

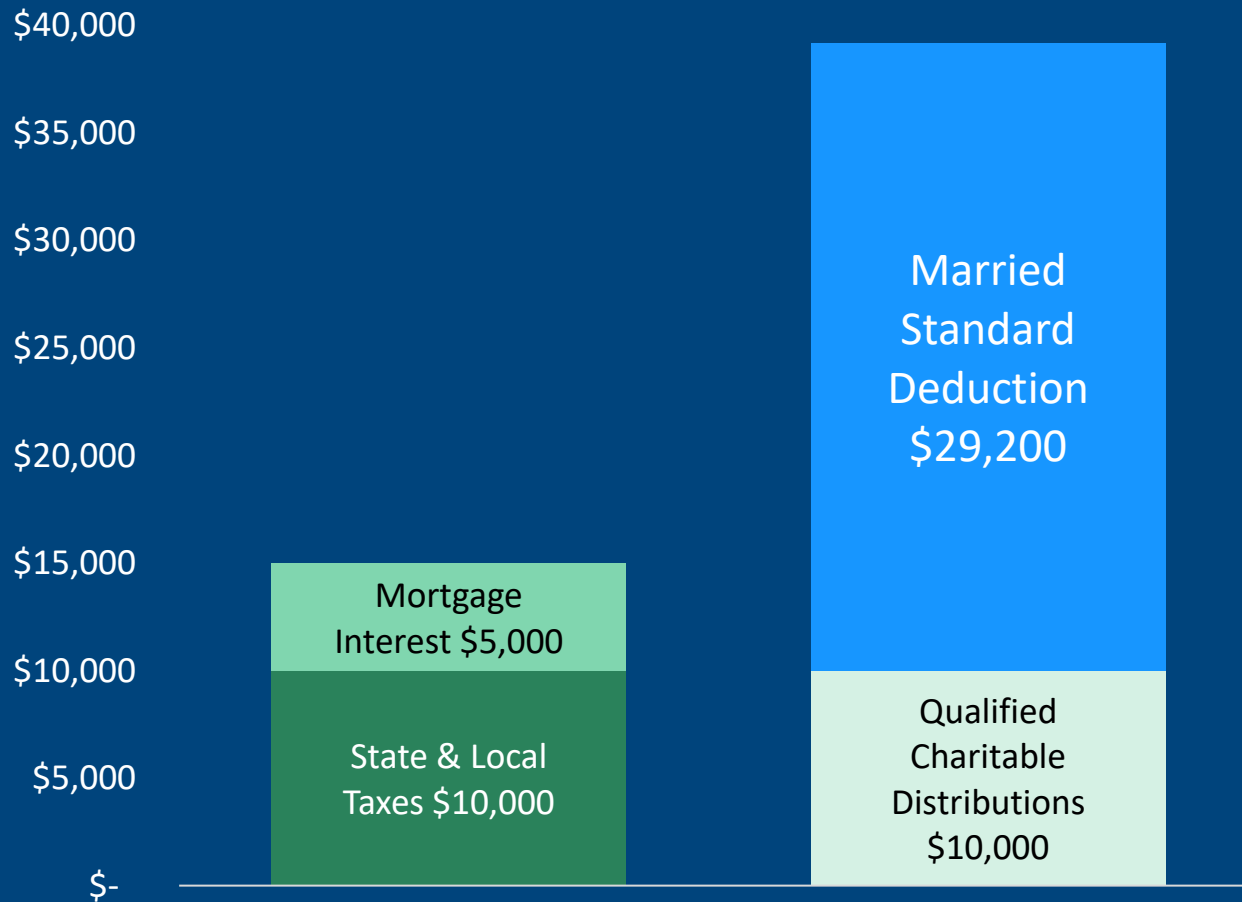


12% of Taxpayers Itemize*



* <https://www.taxpolicycenter.org/briefing-book/what-are-itemized-deductions-and-who-claims-them>

Qualified Charitable Distributions

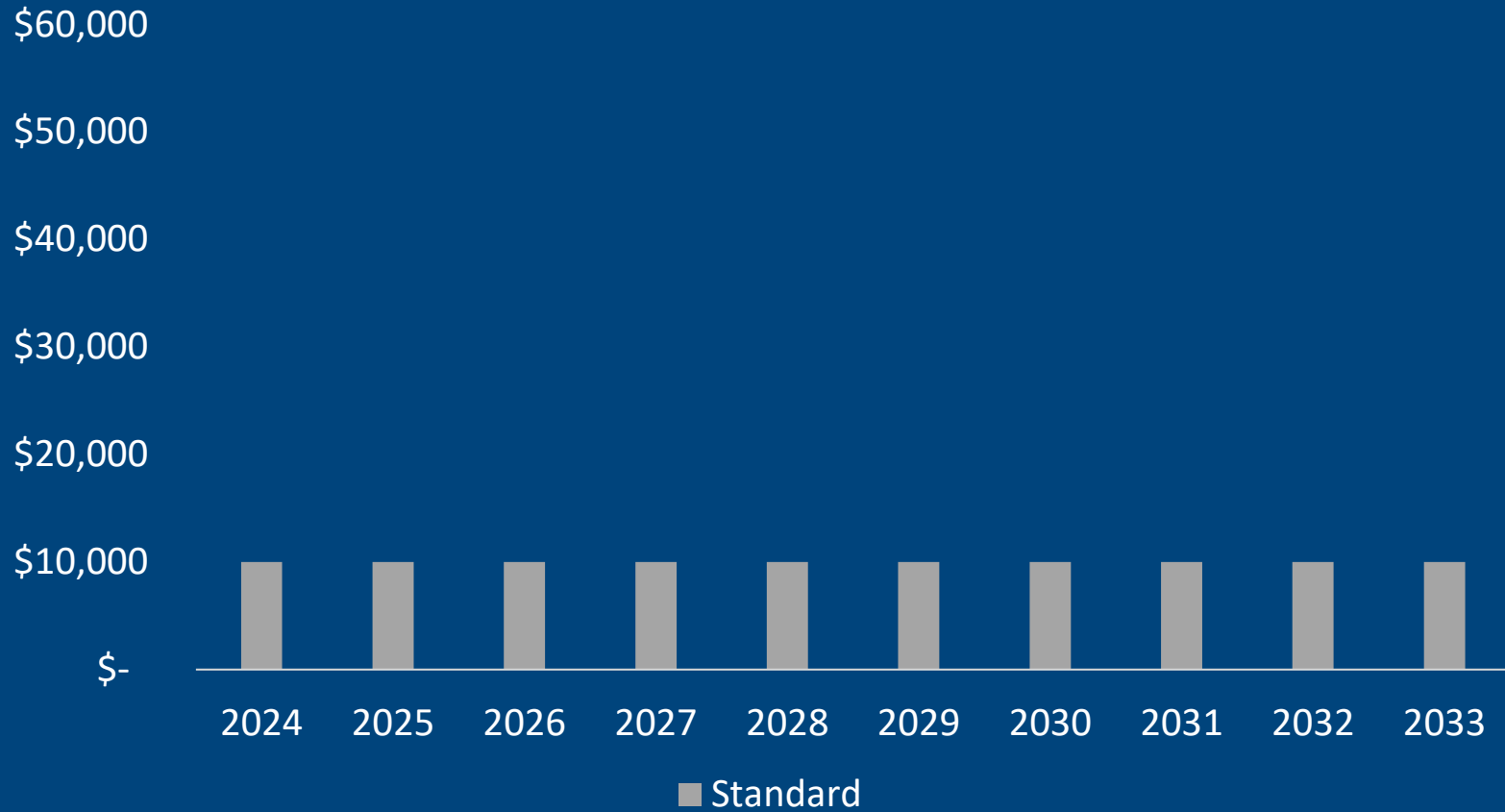




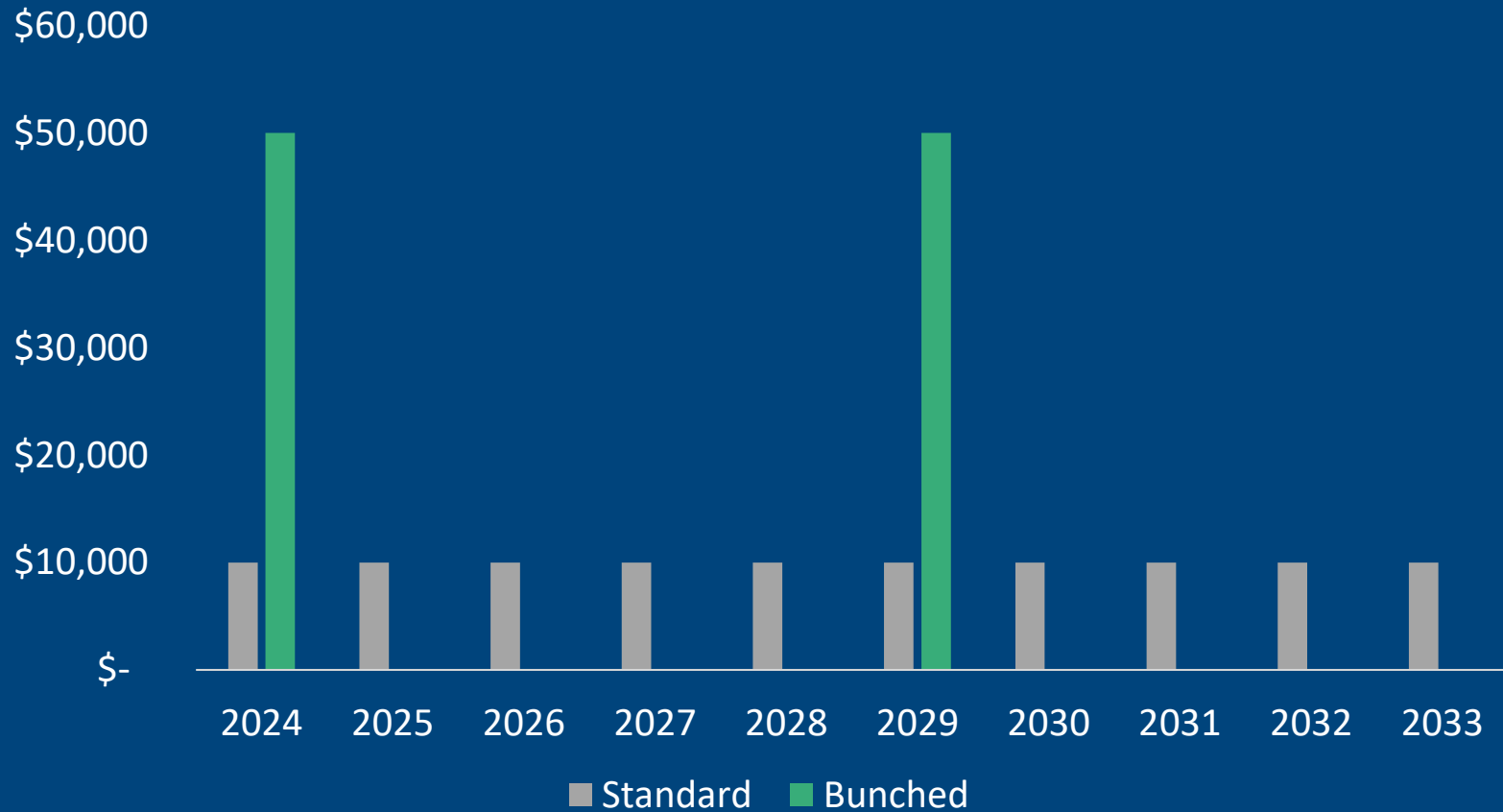
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Efficient Giving Strategies

Check in the plate



Bunched Giving



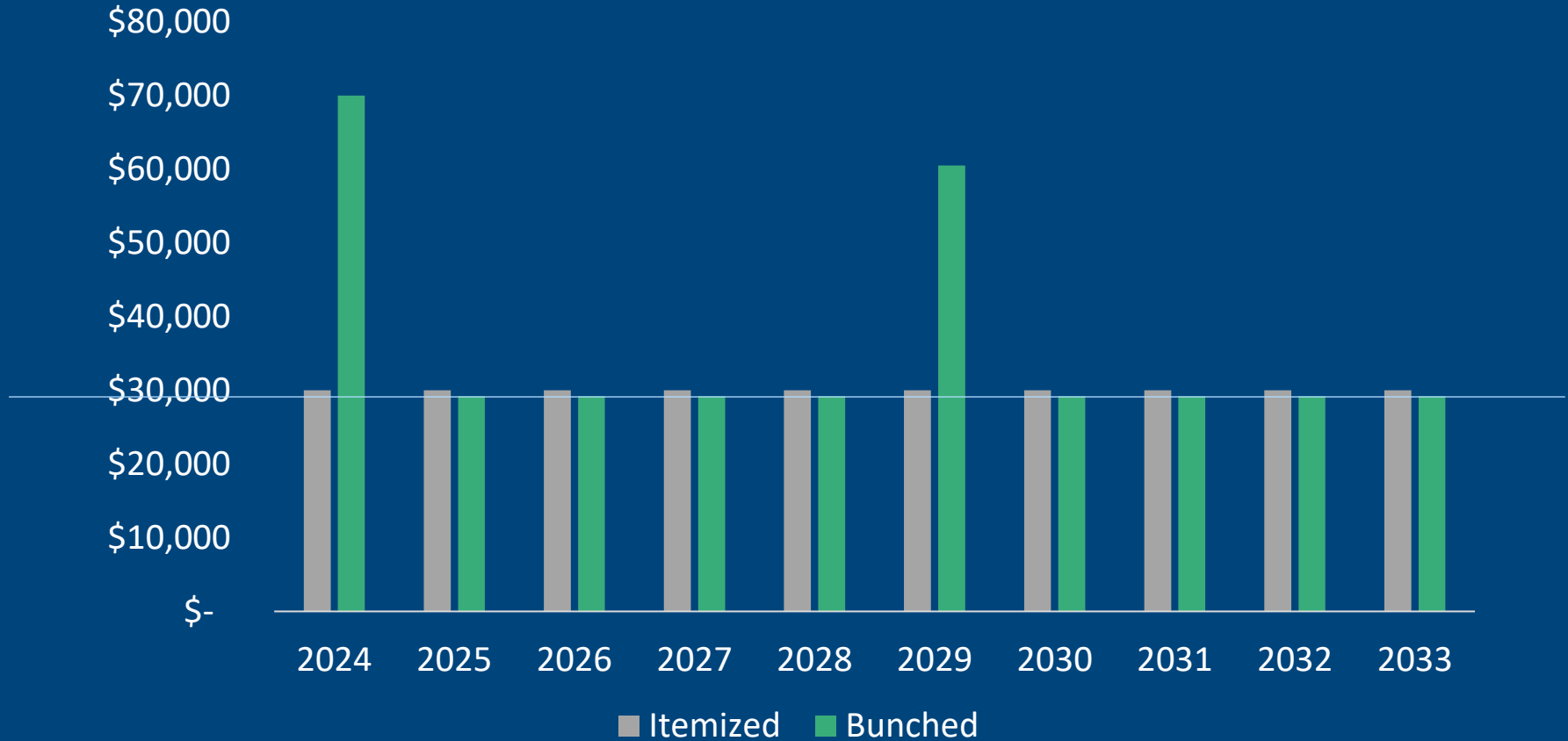


Case Study

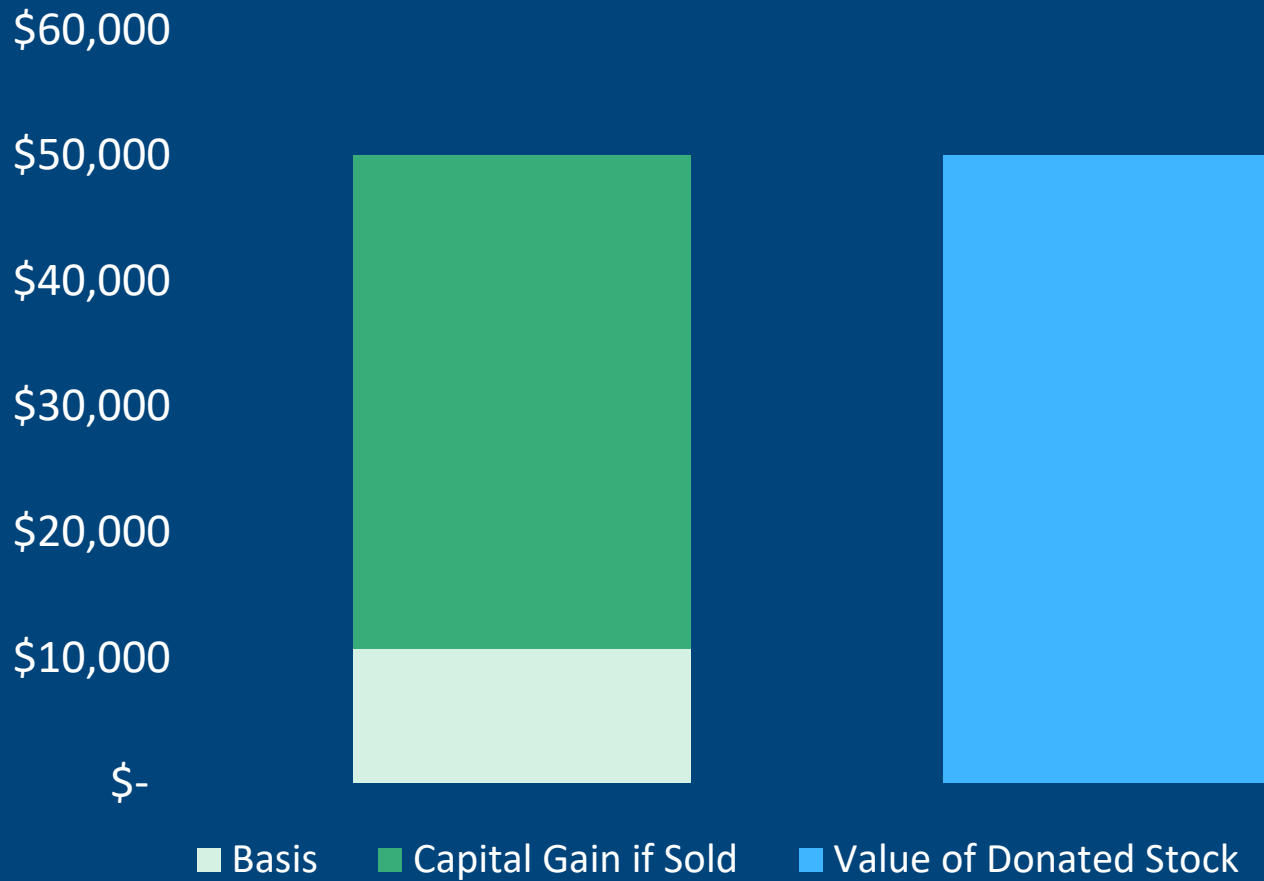
- Annual Donation: \$10,000
- Standard Deduction: \$29,200
- Mortgage Interest: \$10,000
- State & Local Tax: \$10,000
- Marginal Tax Rate: 35%
- Investment Return: 8%
- Invest \$16,700 in 2005, which grows to \$67,838 in 2024

Assuming \$16,700 invested for 20 years at an 8% rate of return, 35% marginal income tax bracket, and 15% long term capital gains rates. The numbers represented in this case study are hypothetical illustrations and do not reflect the performance of any actual investment. Such numbers do not reflect all fees borne by investors, such as advisory fees, administrative fees, commissions, custodial charges, and sales loads. If applicable, those fees will have a compounding effect on performance that can be material.

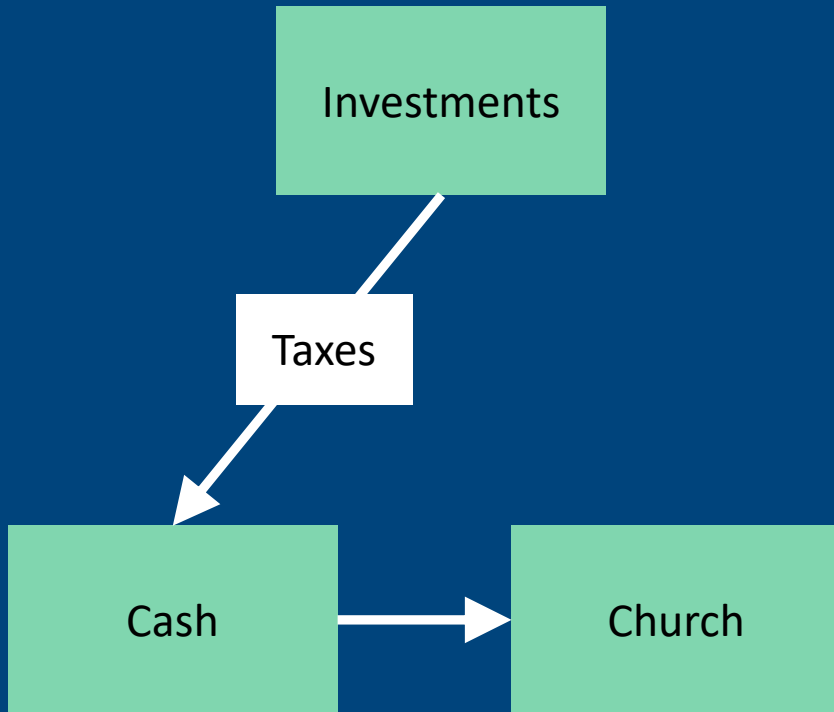
Yearly deductible amounts



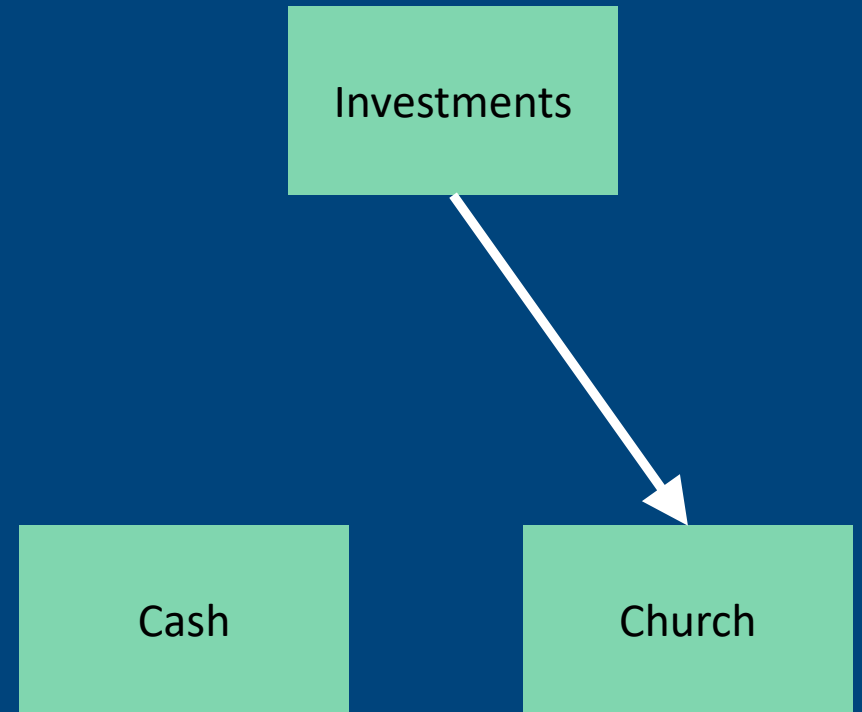
Donating securities



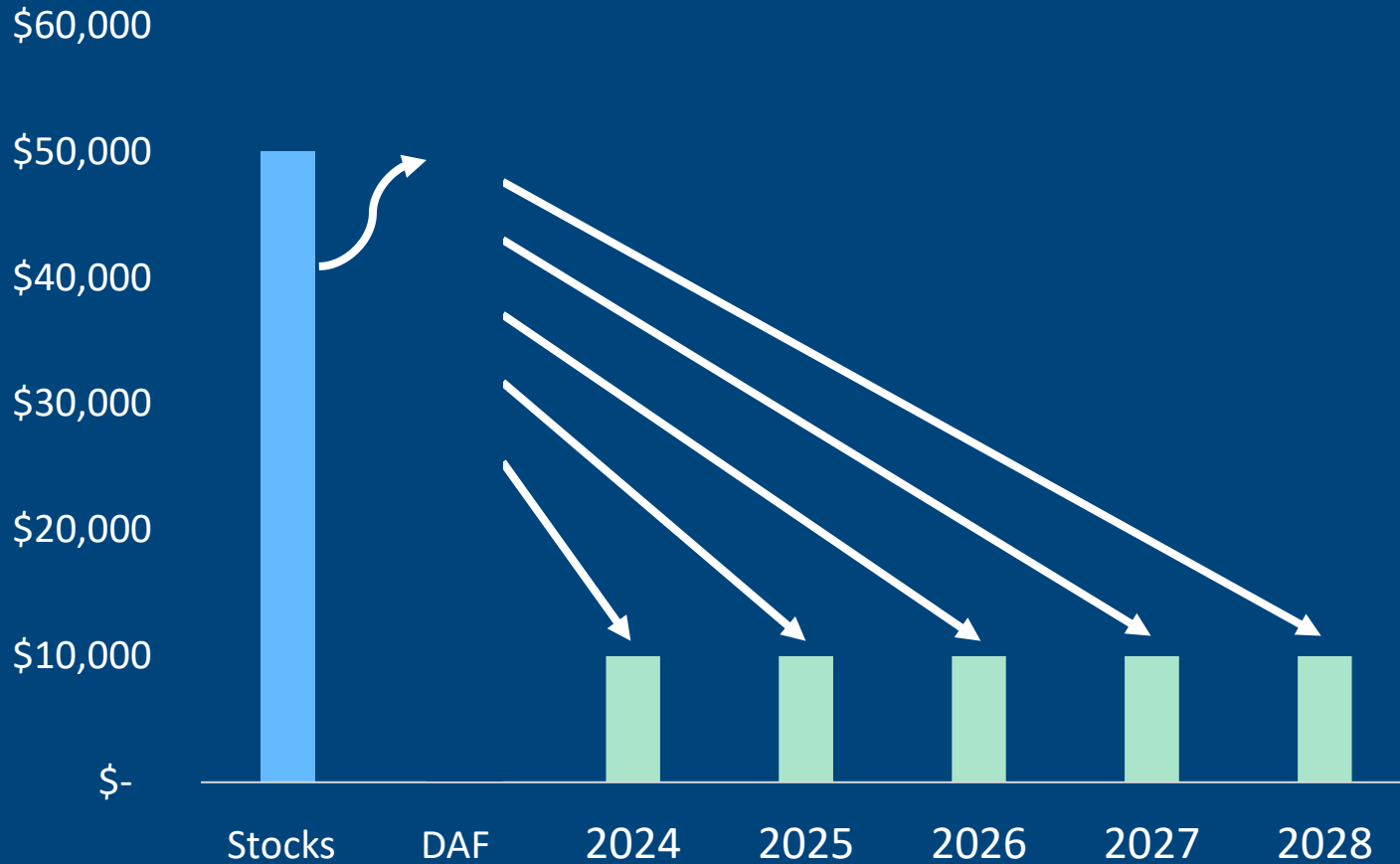
Donating Cash



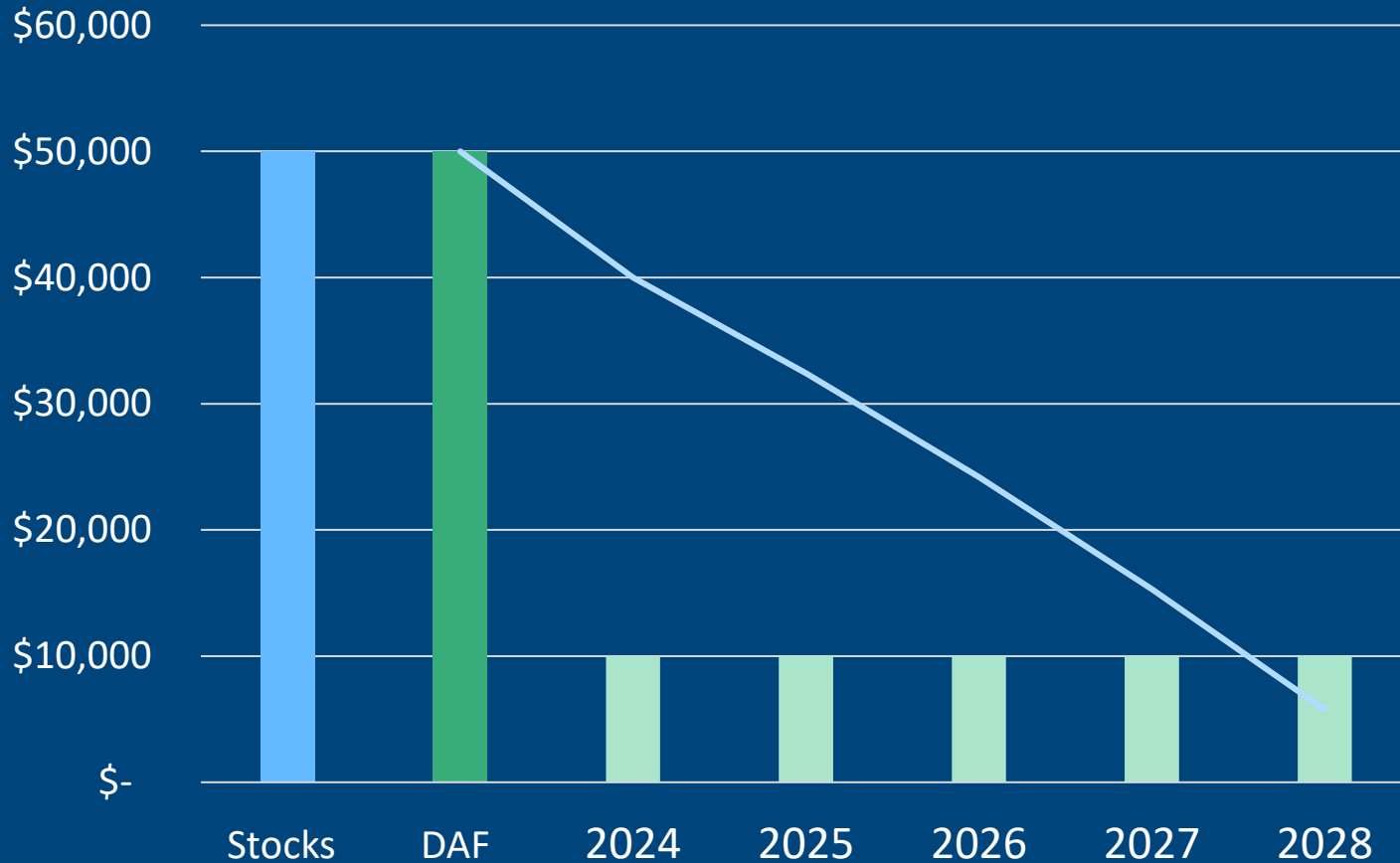
Donating Securities



Donor advised funds



Donor advised funds



Assuming 8% rate of return.

Putting it all together

	Donate Cash and take standard deduction	Donate appreciated securities to donor advised fund
Total donation	\$ 100,000	\$ 100,000
Cash required	\$ 100,000	\$ 16,700
Total deductions	\$ 292,000	\$ 364,100
Value of additional deductions	-	\$ 25,235
Cap gains avoided	-	\$ 73,859
Value of cap gains avoided	-	\$ 11,079
Tax advantage	-	\$ 36,314

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Additional items to consider

- DAF platform selection
- AGI limitations
- Donations as part of your estate
- Other planning considerations



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