

# CCSF Giving Policy

## WHY DO CHRISTIANS GIVE

For Christians, the motivation for giving is grounded in the nature of God and in our relationship with Him. John 3:16 tells us that “*God so loved the world that He gave...*” This declaration is a revelation of the heart of God as well as a summation of the meaning of the Christian life. God is love and that leads Him to give. Those who believe in Him will love as well, and that love will lead us to give.

Giving should come from an outpouring of what we have received from God. There is no formula for what that should look like for each individual nor can we earn God’s favor through our giving. However, it should be our joy to give as a reflection of God’s rich gifts to us.

*Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Cor. 9:7*

We give in many ways - sharing our time, talents and treasure. We encourage every member of Christ Church Santa Fe to give in all these ways.

## WHAT INFORMS OUR GIVING POLICIES

Our policies are driven by our commitment to receive and administer the contributions the church receives for God’s glory. But our obligations don’t end there. We must also meet the laws for charitable organizations given to us by our governing authorities. The purpose of this policy is to direct how we handle contributions and to inform our donors how that’s done.

For purposes of this policy, the following terms are used:

- Undesignated gift – a gift that is given without any contingency.
- Designated gift – a gift that is designated for a specific need or ministry identified by the church.
- Restricted gift - a gift that is designated for a specific need or ministry identified by the giver.
- Tax deductible contribution – a gift of cash or property given to a qualified organization by a donor who receives no tangible benefits from the gift and gives up full control of the gift for the organization to use for its purpose and mission (as per IRC section 170(c)(2)).

## GIVING POLICIES

1. Operating budget dependent on undesignated gifts

The yearly operating budget of the church is supported by undesignated giving. The church aims to allocate approximately 10% of the undesignated gifts to address missional needs outside of our church family.

## 2. Designated giving for special needs identified by session

From time to time, the elders at Christ Church Santa Fe may decide to bring an unbudgeted funding need before the church. Whenever this occurs, they will give a clear explanation of the ministry need and the funding required to support it. At that point, the church will receive designated gifts to support this request. The congregation will be notified as soon as the funding goal is reached. If there is anything left after the need has been met, those funds will be used to cover the yearly operating budget expenses of the church.

## 3. Restricted giving for needs identified by the giver

The church will consider accepting restricted gifts on a case by case basis. According to IRS regulations, a restricted gift is not tax deductible. If the church accepts a restricted gift, both the church and the giver will acknowledge in writing that the gift is not tax deductible.

## 4. Gifts to unaffiliated ministries

The church points members to give directly to unaffiliated ministries that they would like to support. For that reason, the church will not accept gifts for ministries outside of the church that are meant to be forwarded to that ministry UNLESS the elders have made the decision to take up a special offering for a ministry not affiliated with the church.

## 5. Gifts of stock and securities

The church is able to accept gifts of stock and securities. Contact the church office for details on how to contribute these to the church. The value reflected on your contribution statement will be equal to the value of the stock/security when we receive it. However, the tax deductible amount allowed by the IRS may differ. Please confer with your broker as to the exact value that you can deduct.

## 6. Volunteer value not accessed by church

The church relies heavily on volunteers to fulfill its mission. However, we do not have the wherewithal to value and track those volunteer services, so they will not be considered tax deductible gifts by the church.

## 7. Tax deductibility of tangible gifts

We cannot recognize tangible items that are purchased and given to the church as tax deductible. Instead, if the donors of these items wish to get a tax deduction, we ask these donors to request reimbursement for the donated item(s). Assuming the item(s) was(were)

needed and approved for reimbursement, the donor can then give that reimbursed money back to the church as a contribution to get the tax deduction.

#### 8. Annual contribution statements

The church will provide each contributor an annual record of their cash contributions in accordance with IRS rules and regulations.

#### 9. Recognition of the year of contribution

The IRS provides clear guidelines with regard to the posting date of contributions, which the church will follow. All contributions received at the church office or postmarked by December 31 will be included in that year's contribution statement. If the contribution is received or postmarked after December 31, it will be included in the contribution statement of the year in which it is received/postmarked regardless of the date on the check.

### CONCLUSION

God's church is dependent on the generous, giving spirit of our church family. We know that God is working in the hearts of each of our members to lead them to give in a way that reflects the gifts given to them.

The above policies are intended to inform those that give to the church as well as comply with the applicable tax laws. The church reserves the right to amend these policies at any time

If you need more information, please call the church office at 505-982-8817.