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Year End Charitable Gift Giving Guide



Cuyahoga
Valley Church

O, Come Let Us Adore Him!

Mark's Gospel begins with a simple but life-changing invitation: behold Jesus, the Son of God. Throughout the book, those who truly see Him respond with wholehearted devotion—the leper who kneels before Him, the friends who break through a roof, the disciples who drop everything and follow him. In Mark, adoration always leads to action.

This Christmas, as we echo the call “O come, let us adore Him,” we choose that same response. Generosity becomes an act of worship—not measured by the size of the gift, but by the heart behind it. We bring our best to the King who gave everything for us.

As a church, may our giving prepare Him room and move the mission of Jesus forward—from our neighborhoods to the nations—as together we proclaim, Christ the Lord has come.

In this guide you will find information on...

Creative Ways To Maximize Your Giving

- *Automations*
- *Anonymous Grants*

Gifts that Help Today

- *Cash*
- *Charitable Lead Trust*
- *IRA's*
- *Business Sell*
- *Securities Stock*
- *Retirement Plan Assets*
- *Real Estate & Personal Property*

Gifts that Help Later

- *Life Insurance*
- *Retained Life Interest*
- *Bequests*

Gifts that Produce Income

- *Charitable Gift Annuity*
- *CRT, Pooled Income Fund*

Charitable Gift Deadlines



Creative Ways to Maximize Your Giving

Have you considered giving in a smarter way?

Donating appreciated non-cash assets—like real estate, business interests, or stocks—can be one of the most powerful ways to support the ministries you care about. Not only does it expand your giving capacity, but it can also provide significant tax advantages. It's a creative, high-impact approach to generosity.

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.

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.

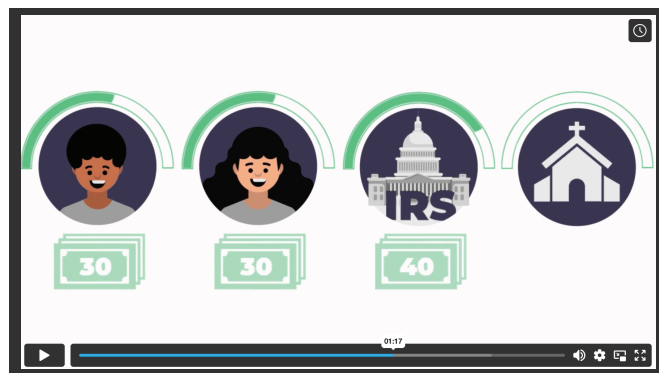
Donor Advised Funds: A Simple and Strategic Giving Tool

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 your church or any qualified nonprofit 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.

Learn how creative giving helps you, your beneficiaries, and the Church. Click to watch this video.



Gifts that Help Today

Major Cash Contributions

A significant cash gift can make an immediate, transformative impact on the ministries you care about most. This tax-deductible donation helps fuel current ministry efforts while aligning with your calling to give generously.

Stock & Appreciated Securities

Even in uncertain markets, many people hold appreciated stocks or mutual funds in taxable investment accounts. By donating these assets directly, you can give more, avoid capital gains tax, and potentially improve your cash flow.

Retirement Assets & IRAs

You can donate up to \$100,000 annually from your IRA directly to the church without incurring income tax on the distribution. This is a simple and effective way to support ministry, especially if you're 70½ or older.

Real Estate

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

Thinking about selling your business? You can donate a portion of your business 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—not just for your loved ones, but also for the church and ministries you hold dear. Even if you live a long and full life, your designated gift will still be directed to the church. Permanent life insurance policies remain in force for your lifetime, as long as the premiums are maintained.

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 fuel ministry growth and impact.

Bequests

Bequests—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 the church, ensuring your legacy continues to build God's Kingdom.

Gifts that Produce Income

Charitable Gift Annuity

A Charitable Gift Annuity is a simple way to support your church 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 the church 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 ministry.

Pooled Income Fund

A Pooled Income Fund is a giving vehicle managed by the church that combines gifts from multiple donors into a single fund. You receive a lifetime income based on your share of the fund's earnings. After your lifetime, your portion of the fund supports the church's ongoing mission.

Dates to Remember



Nov 30: Real Estate Gifts

Any real estate gifts requiring a Phase I Environmental Site Assessment must be initiated by your financial institution by November 30.

Dec 5: Proprietary Mutual Funds

All proprietary mutual fund transfers must be initiated by your financial institution by December 5.

Dec 19: Grants to the Church

Grants do not have to be made in 2025 for tax purposes, but if you'd like a grant sent by the end of the year, grant requests must be submitted by December 19 through your financial institution.

Dec 19: Stocks, Mutual Funds

All stocks and mutual fund transfers should be initiated with the transferring broker by December 19.

Dec 19: Complex Gifts (*business interests, real estate, life insurance, etc.*) To ensure your complex gift can be completed by December 31, a completed complex gift donation form and all accompanying required documents must be received by December 16 from your financial institution.

Dec 31: Cash Gifts

Physical checks and cash must be postmarked by December 31. Wire transfers must be received in the church's bank account by this date as well.

Questions about year-end giving at CVC?

Please contact Brenda Leisinger at bleisinger@cvconline.org.