



# GIVING OPTIONS

**In partnership with Orchard Alliance**

***[www.orchardalliance.org](http://www.orchardalliance.org)***





Dear supports of Big Sandy Camp,

We are pleased to partner with Orchard Alliance to provide you this “Gift Giving Options” brochure.

Thank you for taking the time to review these options and continuing your support of the ministry of Big Sandy Camp.

If you have any questions about this material, please contact me at (218) 460-7959 or by email — [doug@bigsandycamp.org](mailto:doug@bigsandycamp.org)

Thank you for your support of Big Sandy Camp!

Sincerely,

*Doug Parkinson*

Doug Parkinson  
Executive Director

## **GIFT ACCEPTANCE POLICIES & GUIDELINES**

1. Big Sandy Camp solicits and accepts gifts that are consistent with its mission.
2. Donations will generally be accepted from individuals, partnerships, corporations, foundations, government agencies, or other entities, without limitations.
3. During its regular fundraising activities, Big Sandy Camp will accept donations of money, real property, personal property, stock, and in-kind services.
4. Persons wishing to donate should be directed to the executive director to ensure wise and prioritized projects are funded in a manner that would best benefit Big Sandy Camp’s goals and mission.
5. Certain types of gifts must be reviewed prior to acceptance due to the special liabilities they may pose for Big Sandy Camp. Examples of gifts which will be subject to review include gifts of real property, gifts of personal property, and gifts of securities.

This guide gives information for the following types of gifts—

Gifts from an Individual Retirement Account (IRA)	Gifts of Stocks and Securities
Gifts from Donor Advised Funds (DAF)	Gifts of Real Estate
Gifts of Cash	Charitable Gift Annuities (CGA)
Charitable Remainder Trusts (CRT)	Wills & Bequests
Other Appreciated Assets	



If you are 70 and a half or older, you can give up to \$100,000 from your IRA to Big Sandy Camp as a way to lower the income and taxes from your IRA withdrawals.



### WHO IS THIS FOR?

Donors who are 70 and a half or older and have tax-deferred retirement accounts.



### WHAT ARE THE BENEFITS?

- You can avoid taxes on transfers of up to \$100,000 from your IRA to Big Sandy Camp
- You can make a gift that is not subject to the deduction limits on charitable gifts.
- Big Sandy Camp can make immediate use of your gift.



### HOW DOES IT WORK?

- The gift must come from an IRA account, so funds from a 403b, TSA, or 401k must be rolled into an IRA first before making the gift.
- Donors ask their account administrator to send a check directly to Big Sandy Camp.
- Donors should ask their account administrator to put their name on the memo line.
- Donors do not receive a charitable tax deduction; instead they are not paying income tax on the distribution.
- Another option is to make a gift to Big Sandy Camp with an IRA beneficiary designation: Simply name Big Sandy Camp as a beneficiary to receive all or part of your IRA assets after your lifetime.



### NEXT STEPS

Contact Big Sandy Camp to let them know the gift is coming, along with the amount and the name of your account administrator. This will help them to know who the gift is from if your name is not on the memo line.



## GIFTS OF STOCKS AND SECURITIES

Gifts of stocks, bonds, or mutual funds can provide greater tax benefits than a cash gift of equal value—and are some of the most tax-effective ways for you to make a gift to support the ministries that matter most to you.



### WHO IS THIS FOR?

Anyone who owns stocks or securities.



### WHAT ARE THE BENEFITS?

- You can avoid paying capital gains tax on the sale of appreciated stock.
- You can receive a charitable income tax deduction.
- The gift can be used to fund other planned giving tools, such as donor advised funds or charitable gift annuities.
- You have an opportunity to make a significant gift to Big Sandy Camp.
- Big Sandy Camp can make immediate use of your gift.
- You can use the tax savings to make a larger gift without additional cost to you.



### HOW DOES IT WORK?

- The staff at Orchard Alliance has the specialized training necessary to ensure your stock or securities gift is transferred efficiently and in compliance with IRS guidelines, making a complicated process simple.
- Orchard Alliance will process your stock or securities gift and send a check to Big Sandy Camp on your behalf.



### NEXT STEPS

Contact Big Sandy Camp

- [doug@bigsandycamp.org](mailto:doug@bigsandycamp.org); (218) 460-7959



With a DAF, you can distribute gifts to one or more ministries during your lifetime—and when you pass away, your children can carry on your legacy of giving.



### WHO IS THIS FOR?

- Anyone who has a Donor Advised Fund.
- Anyone with appreciated assets who wants a giving instrument that allows them to make their giving decisions at a later time.



### WHAT ARE THE BENEFITS?

- You may be entitled to make an immediate income tax deduction each time you make a gift. Contributions of appreciated capital assets avoid capital gains taxes.
- You can give when and where you want. Take your time deciding how to designate your giving. There is no deadline for making distributions.
- A DAF is easy to set up and helps you avoid the extensive bookkeeping and check-writing that is often involved in charitable giving.
- You can make gifts to you DAF using cash, appreciated securities, and a variety of other assets.
- You can make a gift of one large asset to fund multiple charitable interests.
- You can designate your grants anonymously if you wish.
- You will give your family the opportunity to engage in the journey and joy of generosity.
- You will continue your legacy by leaving instructions with your heirs directing them to give.



### HOW DOES IT WORK?

- You make an initial, irrevocable gift of cash or stock to fund a DAF through our partners at Orchard Alliance.
- The assets in your DAF grow tax-free.
- You make annual recommendations on gifts to be made from your DAF.
- When you pass away, your children may recommend charitable gifts from your DAF.



### NEXT STEPS

Interested in opening a DAF? We can help you! Just contact an Orchard Alliance team member.

- [info@orchardalliance.org](mailto:info@orchardalliance.org); (833) 672-4255



## GIFTS OF REAL ESTATE

Gifts of real estate (such as a home, vacation property, undeveloped land, farmland, ranch, or commercial property) provide tax advantages to you—and open the door for you to make a significant Kingdom impact.



### WHO IS THIS FOR?

Anyone who owns readily marketable real estate, such as:

- A personal residence or vacation home;
- Income-producing properties such as a rental home, vacation property, or commercial real estate;
- Undeveloped land, farm and agricultural land, or ranch land; or
- Land with significance, held to be protected or preserved.



### WHAT ARE THE BENEFITS?

- You can avoid paying capital gains tax on the sale of the real estate.
- You will receive a charitable income tax deduction based on the fair market value of the gift.
- You will be able to leave a lasting legacy to Big Sandy Camp.



### HOW DOES IT WORK?

- Your real property may be given to Big Sandy Camp by executing or signing a deed transferring ownership.
- You may deed part or all of your real property to Big Sandy Camp.
- Your gift will generally be based on the property's fair market value, which must be established by an independent appraisal.
- Before executing a deed to gift your property, especially if ownership is jointly held or held in a business entity such as a limited partnership, please contact us.
- Donors should not have a prearranged sale before talking with Big Sandy Camp.
- The asset must be appraised within 60 days prior to the gift.

**HOW DOES IT WORK? (CONTINUED)**

- The donor(s) should own the entire interest in the property.
- It is best for the property to be debt free.
- The property can be gifted into a charitable remainder trust. The property can then be sold in a tax-free environment, thereby avoiding the initial capital gains tax.

**NEXT STEPS**

Gifts of real estate can make a significant impact but can also be complex. If you are interested in giving a gift of real estate, please contact Big Sandy Camp.

- [doug@bigsandycamp.org](mailto:doug@bigsandycamp.org); (218) 460-7959



## GIFTS OF CASH

And, of course, the most common type of gift is cash. It is simple, straightforward, and easy—and makes an immediate impact on Big Sandy Camp and our mission.



### WHO IS THIS FOR?

Anyone!



### WHAT ARE THE BENEFITS?

- A cash gift is simple and quick.
- Because charitable gifts qualify for federal tax deductions, you save whatever tax you would have owed on the gift amount.
- Big Sandy Camp can make immediate use of your gift.



### HOW DOES IT WORK?

Donors make a gift through check, electronic funds transfer, online with a credit card, or by mail.



### NEXT STEPS

- You can give today at [bigsandycamp.org](http://bigsandycamp.org) *Support > Donations*, or by calling (218) 426-3389.
- If you want to give by check through the mail, please make your check payable to “Big Sandy Camp” and send it to:  
52511 185th Pl, McGregor, MN 55760



## CHARITABLE GIFT ANNUITIES (CGA)

Charitable Gift Annuities are a great way to make a gift to Big Sandy Camp while creating an additional steady income stream for life. Because of their easy setup and attractive rates, CGAs are some of the most popular giving tools.



### WHO IS THIS FOR?

Any person or couple 65 years of age or older who wishes to create a steady retirement income stream and make a gift to Big Sandy Camp with the balance of the Charitable Gift Annuity when they pass away.



### WHAT ARE THE BENEFITS?

- You can receive great rates, based on your age at the time the gift annuity is funded.
- You will receive an income stream for one (or two) lifetimes.
- You will receive an immediate partial tax deduction and potentially tax-free income for years.
- Capital gains tax can be deferred and possibly avoided for gifts appreciated securities.



### HOW DOES IT WORK?

- Make a gift of \$10,000 or more in cash or securities to create a Charitable Gift Annuity.
- Receive fixed payments based on your age for the remainder of your lifetime.
- The remaining balance of the Charitable Gift Annuity becomes a gift to Big Sandy Camp when you pass away.



### NEXT STEPS

Contact an Orchard Alliance team member.

- [info@orchardalliance.org](mailto:info@orchardalliance.org); (833) 672-4255

A Charitable Remainder Trust is funded with cash or appreciated property. It is a tax-exempt trust that can sell appreciated property without paying capital gains tax and invest the proceeds to pay you or loved ones an income.



### **WHO IS THIS FOR?**

Anyone who has appreciated property—such as stock, real estate, or business interests—and wishes to create an income stream for a period of years or their lifetime(s), make a charitable gift, and avoid capital gains tax.



### **WHAT ARE THE BENEFITS?**

- You will receive an income stream of a minimum of 5 percent for a term of up to 20 years or your lifetime.
- You will receive a charitable deduction for the gift portion of the CRT.
- You can avoid capital gains tax upon the sale of the asset by the charitable remainder trust.



### **HOW DOES IT WORK?**

- ***You must not have a prearranged sale prior to placing the asset into the Charitable Remainder Trust.***
- Work with an Orchard Alliance gift and estate design consultant to develop the best plan of stewardship for making the gift into the CRT.
- The asset must be appraised within 60 days prior to the gift.
- You can gift a partial or full interest.
- You should own the entire interest in the property.



### **NEXT STEPS**

Contact an Orchard Alliance team member.

- [info@orchardalliance.org](mailto:info@orchardalliance.org); (833) 672-4255

A bequest is a gift made through your will or trust. It is one of the most popular and flexible ways you can leave a gift to Big Sandy Camp that will continue to advance the gospel and make a lasting impact, even after your lifetime.



### **WHO IS THIS FOR?**

Anyone!

- Is your estate plan out of date?
- Do you need to update your plan?
- Do you need to start an estate plan?
- Was your will written without your faith in mind?
- Do you wish to leave a bequest to Big Sandy Camp?

If you answered “yes” to any of the above, we can help you!



### **WHAT ARE THE BENEFITS?**

- You will receive an estate tax charitable deduction.
- You can reduce the burden of taxes on your family.
- You will be able to leave a lasting legacy to Big Sandy Camp.
- You will ensure your legacy reflects your faith and values.



### **HOW DOES IT WORK?**

Orchard Alliance gift and estate design consultants will help you create a good plan of stewardship for your will or trust by phone or video call, with no cost or obligation. They will fully prepare you from a Christian perspective prior to visiting with your attorney to have your will or trust drafted.



### **NEXT STEPS**

Contact an Orchard Alliance team member.

- [info@orchardalliance.org](mailto:info@orchardalliance.org); (833) 672-4255



## OTHER APPRECIATED ASSETS

If you are interested in giving any of these assets, contact Big Sandy Camp to discuss your options.

- Life insurance you no longer need
- Mineral rights
- Copyright/royalties