



## Ways to give when most of my stuff isn't in cash

For many of us, our net worth is tied up in the house, our vehicles and our stuff. We generally don't have a lot of cash sitting around under the mattress. For business owners, cash is king to keep the business operating for buying supplies and equipment, paying rent and insurance along with employee salaries. Or maybe you inherited a farm in Kansas from your grandparent's but no one wants to move from the city to the country. You just want to sell it and tithe from your inheritance, right?

When the plate is passed at church or online, how do we give to that special project or tithe stuff that isn't cash? Or how can we support our favorite charities when cash is tight?

Donor advised fund organizations are filling the gap by converting outdated equipment, unused vehicles, antiques, artwork and stuff you no longer want, plus real estate and investments you no longer need, into cash to support your church and charitable organizations.

How does this work? You give these to your donor advised fund account, they sell it and you decide how the funds are given. You get a tax deduction for the fair market value and your favorite charities have income to continue their great work. If the value of donated property has increased, you also save paying capital gains taxes. It is also possible to give a portion of appreciated assets rather than the entire farm.

The National Christian Foundation is a good example of a donor advised fund. Check out their website at <https://www.ncfgiving.com>.

National Christian Foundation, Accessed September 10, 2020, <https://www.ncfgiving.com>

Brad Jack, "Ways to give when most of my stuff isn't in cash",  
Compass-Finances God's Way, September 10, 2020, [www.compass1.org](http://www.compass1.org)