

**CONGREGATIONAL GIFT POLICY**  
**TRINITY LUTHERAN CHURCH**  
**NAMPA, IDAHO**  
**Approved July 16, 2020**

**Purpose:** To give a written process to all constituents of our congregation that outlines what types of property are acceptable as gifts, above and beyond pledges or plate offerings, and how decisions are made for their use.

This policy answers two core questions:

1. How can people provide gifts to the congregation?
2. How will the congregation use those gifts?

**Elements of the Gift Policy**

1. Gift Acceptance
  - a. Defines *who* will decide if gifts are *accepted*
  - b. Defines *what* gifts will be *considered*
2. Gift Use
  - a. Defines *who* will decide how gifts are used
  - b. Outlines process and guidelines to determine *how* gifts are used
3. Policy Review

**\*\*\*This policy will be applied solely to undesignated gifts above and beyond regular pledges or plate offerings, and to all said gifts above \$3,000.\*\*\***

**1. Gift Acceptance** a. When an asset is ***offered*** to our congregation through an estate, or from a living individual, family, or other legal entity, and that asset of over \$3000 is above and beyond a regular pledge/plate offering, the Church Council will determine if the gift is ***accepted***.

b. Our congregation is willing to ***consider*** the following types of assets:

- 1) Cash
- 2) Publicly traded securities
  - i. Stocks
  - ii. Bonds
  - iii. Mutual funds
  - iv. Other marketable securities traded on public exchanges
- 3) Life insurance (assignment of ownership) – permanent type with cash value
- 4) Real property
  - i. Residential
  - ii. Commercial
  - iii. Life estate
- 5) Tangible personal property
  - i. Vehicles
  - ii. Jewelry
  - iii. Books
  - iv. Art

- v. Collections
- 6) Other property
  - i. Mineral rights
  - ii. Royalties
  - iii. Notes/mortgages
  - iv. Copyrights
  - v. Patents
  - vi. Trademarks
  - vii. Oil and gas interests

c. All donors/donors' estates will be thanked in writing via US Mail, indicating whether our congregation is able to accept or decline the gifts.

## 2) Gift Use

a. If our congregation accepts an unrestricted gift, which is defined as an asset that a donor has given to our congregation without any limitation of its use, the Executive Committee will consider and then give recommendation to full Council, including whether this asset should be converted to cash.

b. If the gift is unrestricted, our congregation will make an automatic 10% tithe from the proceeds, before any other allocations are made, to an affiliated non-profit.

c. If the gift is unrestricted, the overall use of the remaining 100% of the gift *[after the tithe – see 2) b. above]* is limited to:

- 50% to the general operating budget of our congregation
- 50% to the congregation's endowment fund

d. If the gift is restricted, the funds will be used as indicated, if possible. But if the funds are unable to be allocated due to the lack of program or need, as determined by Church Council, the gift will become unrestricted after three (3) months. The gift will then begin the unrestricted gifts process, as outlined in this document, to determine the use. *[see 2) a. b. c. above]*

## 3) Policy Review

This Congregational Gift Policy will be reviewed by Church Council every two (2) years. Upcoming policy review dates include July 2022; July 2024; July 2026; July 2028; July 2030.

## Ways to Make a Gift

1. Cash, check, or money order
2. Beneficiary designations – primary or secondary/contingent
  - a. Retirement accounts
    - i. IRA
    - ii. 401(k)
    - iii. 403(b)
    - iv. Annuity
  - b. Individual or joint bank/brokerage accounts
    - i. Transfer on death
    - ii. Payable on death
  - c. Life insurance
  - d. Distribution from donor advised fund or named endowment

- e. Living trust
  - f. Will
  - g. Real estate/transfer of deed on death
3. Asset transfer
- a. Transfer securities from your brokerage account directly to our congregation's brokerage account, or use the ELCA Foundation to facilitate the transfer.
  - b. Transfer a title or deed to our congregation.
  - c. Assign ownership of life insurance to our congregation, or ELCA Foundation, FBO (for benefit of) our congregation.
4. Deferred gifts
- a. Charitable gift annuity
  - b. Charitable remainder trust
  - c. Donor advised fund
  - d. Named endowment
  - e. Life estate

**Are you considering a special gift or an estate gift to Trinity Lutheran Church, Nampa, Idaho?** If so, we have resources available through the services of the ELCA Foundation. These gift planning services are available at no charge to members of ELCA congregations. The Charitable Gift Planner assists with establishing a comprehensive estate plan that provides for your family and the ministries you care about. In addition, the Gift Planner assists with current gifts to this congregation as described in this policy.

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ELCA Foundation    800-638-3522    [elca.org/foundation](http://elca.org/foundation)