Recording and Increasing Church Donations

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Preface

Churches have a lot of questions and choices to sort through when it comes to donations. How can they make more donors aware of their causes? What donation options should they provide? How should they handle and record the donations they receive? What do they need to know about tax benefits for their donors and IRS regulations? How can a church save money and time when processing donations?

We at Icon Systems are pleased to present to you this e-book to serve as a kind of compass as you sort through these questions and concerns. We've organized our content with two main goals in mind:

1. To guide church leaders in making decisions about how their churches should approach donations to improve the vitality of their church.
2. To help church treasurers and financial secretaries understand IRS regulations and how they should record, report on, and respond to donations.

**Once you read this e-book you will better understand**

- how to increase donations and build trusting relationships with your donors.
- what giving options (e.g. online, mobile, etc.) churches may choose to make available to their donors.
- general requirements of contribution reporting for donors and the church.
- how non-cash donations are properly input into a contribution system.
- how vehicles can qualify as tax-deductible donations to the church and how to record them properly.
- recording charitable contributions from IRAs and stocks.
- what features churches should look for to find the right software solutions for them.
Contributions and the Future of Your Church

Church organizers, planters and ministers have goals and dreams for their churches and congregations – a mission for the future. They work hard to share this vision, to cultivate and grow it.

In seeking their goals, church leaders must confront a simple reality: churches depend on contributions. Their existence and future rests on the generosity of members and other donors.

So how can churches make the donation process easy and meaningful for donors?

One way is to explore different donation options. It's an unfortunate fact that many churches rely almost exclusively on traditional modes of giving, i.e. cash and checks in the collection plate. There's nothing wrong with cash and checks, but this traditional model needlessly limits the kinds of revenue (and other tangible assets) the church could gain.

That's why church leaders need a broader understanding of the modes of donation that modern donors prefer. Many of today's donors prefer to use credit cards and online methods of payment. Church leadership often overlook the ways technology can make these donors more welcome in the giving process.

They also need to understand (and educate likely donors about) the potential of non-cash donations. By donating non-cash items like stocks, donors can often give more and potentially save on taxes. Churches can gain revenue by learning about non-cash donations and educating their constituents.

Besides the many possibilities are the solemn responsibilities. A church must nurture a trusting relationship with its donors, and that won't happen unless the church staff are good stewards of the gifts put in their care. The staff members need to be aware of the regulations involved so they know how to properly report and record various donations.
So where do church leaders and staffers begin as they navigate this sea of donation methods, technology and regulations? That’s why we made this e-book; it gives you the tools you need to reach donors, to show them the value of their generosity, and to take good care of their gifts. Once you establish a bond of trust with these givers, their interest and generosity can provide a solid foundation for the future and mission of your church.
Increasing Donations with More Giving Options

Church donations are in decline. According to the book *The State of Church Giving Through 2010* by Empty Tomb Inc., church donations have slipped to 2.4% of donors’ incomes, the lowest point since the Great Depression.

Though there are many factors in this decline, one key factor is that churches are only prepared to accept traditional cash and check contributions. But donors increasingly prefer to use credit cards and online payment. So churches, following the traditional model for donations, have fallen out of step with today’s givers.

**Online Donations**

It’s important for churches to assess how their members handle money. Many leaders would be surprised how many members in their church – especially younger people – don’t even carry a checkbook, relying completely on their plastic. If churches want to ease the giving process for these people and make them feel like their donations are welcome, the leadership should explore ways they can include more modern giving options.

A study by *Civil Society* makes a good case that churches can hurt themselves by relying on cash and check contributions. The findings are surprising and sobering.

- More than 50% of 18- to 24-year-olds surveyed said that the introduction of services like text and online donations has encouraged them to donate spontaneously.
- Thirty-three percent of younger donors said that they would give their money to *another charity* if they were unable to donate online or via text.
Thirty percent of younger donors said that because of text or online options, they have donated to charities they would not previously consider.

Civil Society’s study demonstrates the generational turnover going on in churches. The Gen Xers and Millenials coming up in the ranks of congregants eschew traditional modes of giving. They use what they know - technology. Churches that are in tune with this trend will stand a better chance of being around for many years.

To accommodate these online givers, a church could work with a payment service to set up a link on the church’s website where members can donate by credit card.

Also, some donors may prefer the convenience of giving regularly through automatic withdrawals. For these donors, church leaders could look into setting up ACH accounts. ACH is one of the least expensive and consistent ways for donors to give.

Many churches are catching on. Lifeway conducted a recent study of 1003 Protestant Churches with an average attendance of 500 or more. They found that 55% of these churches offered online giving.

If you want to adapt to these growing trends, your church will need to grow in technology. A good start would be to do some asking around and internet research so you can find affordable online services that fit the church’s requirements. You’ll also need the right church management program to account for online transactions with accuracy and ease. One tool you can use to compare your options is the “Contribution Software Checklist” we included in Ch. 11.

Non-Cash Donations and IRAs

So far we’ve made the case that when churches get stuck on the idea of collecting checks and cash they can overlook the potential of online giving. They can also overlook the benefits of non-cash contributions. Churches have a lot to gain by knowing these benefits and spreading the word to their constituents.
Donors can often save on taxes by directly donating non-cash items like stocks, vehicles and land. We'll explain the regulations for these giving options in more detail in chapters 5 through 10, but for now, a few simple illustrations will give you the idea.

Let's say, for example, that a donor owns stocks that have appreciated (increased in value) over the last dozen or so years. If the donor sells the stocks, he'll have to pay a capital gains tax, which could be significant depending on the amount of appreciation. But if the donor donates the stocks directly to the church, he avoids the capital gains tax. *Plus*, he can take the fair market value of the stocks as a charitable contribution on his income tax return - a double benefit!

Donors can get similar tax benefits for donating other property, like vehicles. For instance, let's say a church needs a van and a member has one that she's willing to part with. By donating the van directly to the church, she can take out an income tax deduction for the fair market value of the van.

There's another possibility that retired church members should know about – donations from IRA accounts. The IRS considers the yearly distributions that retirees take out of their IRAs to be taxable income. However, under tax law that expired on December 31, 2011, these members in the past were able to make contributions from their IRAs to churches without paying any taxes on them. Although this tax law has not been extended to 2012 as of the date of this ebook, Congress has in the past retroactively reinstated it late into the tax season. Look for something from Congress toward the end of the year on this potential tax break extension. In the meantime, churches can be ready for this potential tax break if it does get extended.

It can be tricky work to wade through the regulations involved in the donation of property and IRAs. That's why we carefully explain in Ch. 5 through 10 what church treasurers and financial secretaries, as well as donors, need to know in these special tax situations.
What would make donors want to give to your church? That’s the basic question to keep in mind. For donors to feel comfortable contributing to your church and causes, you have to first of all make it clear that your causes are valuable and worthy of their hard-earned resources. Further, you have to assure them that their donations - in whatever amount and in whatever form they come - make a difference and are appreciated.

Show Donors the Value of Your Mission

The value of what you’re doing as a church - how visible do you make it to constituents? Can they see their contributions in action? How can you draw their attention to the value of your work?

One common way that still shouldn't go unmentioned is newsletters. Small, regular publications that let members and visitors know what the church is up to and what’s happening on its mission fronts can go a long way. Sending these publications through an email subscription can also help as it makes the letters more accessible and easily reaches constituents outside the immediate church community. The more personal these publications are - sharing stories, showing images of people in need and the help they’re receiving, introducing mission workers - the more powerfully you’ll communicate the worth of what you’re doing.

The church’s website is another key consideration. Church leaders should review the church’s website and ask questions like the following:
• Does it clearly portray who we are and what we're about?
• Does it show the personal side of the church and its work?
• Is it easy for potential donors to identify the church’s causes, to see their worth, and to choose ways to contribute to those causes?

Also, an open house could prove a great opportunity to show donors and potential donors what your church is doing. Invite donors to an open house of recently completed projects or the one they donated to. But, avoid the mistake of asking for more money. Donors are not naive about the cost associated with projects, and asking for more money will insult their intelligence.

Open houses can be a great way to show donors their gifts at work, and also to develop personal relationships with people who have donated but have never seen your church or met any of its members. These kinds of personal relationships are key to a church’s growth and the lasting support of its constituents.

Show Donors You Value Them

Building lasting relationships with your supporters is crucial, and a key ingredient is saying thank you. While it’s true that donors don’t (or shouldn’t) give donations in order to get acknowledgments, donors still need to know their gifts are appreciated. Otherwise, they’ll likely find other places to contribute their money. Besides, when you get a gift, not saying thank you is just rude.

Online Donations and Thank-Yous

When it comes to thanking donors, online donations are a problem for a lot of churches. Donors who make traditional cash and check donations are more likely to get a thank-you than online donors.

Kivi Leroux Miller, in her blog post experiment titled “What I Got When I Gave,” sent $20 donations to 10 different nonprofits online and only received three thank-you messages, a 30% response rate. Pretty dismal.

Questions Churches Should Ask Themselves about Their Online Donors
- Do we thank online donors differently than traditional donors?
- How should we best say thank you to our online donors?
- Is the receipt donors receive from the payment processing company (PayPal, Vanco, etc.) adequate, or should the church send a separate thank-you?

Two Reasons Why Online Donors Get Snubbed

What's behind this lack of response to online donors? Below are two main reasons churches have for leaving their online donors unthanked.

1. We could respond better if we could get the contact information from the payment processor or allow the payment processor to send the receipt.

Churches express frustration about trying to get contact information from payment processors to send thank-yous.

Technology can no doubt be frustrating at times. Churches may lack contact information, needed reports, or a smooth process to follow. Still, there are times when somebody just has to plow through the work to get it done. You may have to make some calls to the payment processors or software vendors, figure out a process flow, or change the software altogether to facilitate a smoother process. The church may need to look into ways for online donors to enter their contact information on the church's website when they donate online. It's hard work, but showing appreciation to your online donors is worth it.

All this brings us back to finding the right software for your church's needs. The checklist in Ch. 11 should prove helpful to any church seeking software solutions for processing contributions.

2. Most churches don't have time to send individual thank-you notes to everyone.

Individually hand-written notes are extremely time consuming, but how much time does it take to send a generic email? That would be a lot better than nothing.

Here is another point to consider from Kivi: how much time does a typical nonprofit spend on generic outreach like newsletters, with the purpose of generating new supporters? Wouldn't those hours be better spent on thanking current supporters that have donated to your cause? You already have someone to
reach out to who gave you money and is interested in your cause. An old busi-
ness saying comes to mind: keeping a client (past donor) is always cheaper than
going a new client (new donor). Let’s put it another way: donor relations = in-
vestment for future donations.

**Small Contributions**

Smaller donations can also be a problem. Churches sometimes do a lot more to
show gratitude to donors of large contributions than those who contribute less.

Tax regulations can lead churches into this unfortunate practice. Church staffers
or leaders may say, “We’re not required to send a letter of recognition for contri-
butions of less than $250.” (We’ll get into details of this requirement in the next
chapter - “General Reporting Requirements.”)

But what kinds of donations keep nonprofits going, a few large ones or many
smaller ones? For many churches, smaller contributions are more vital to keep-
ing their mission going.

**“Thank before You Bank!”**

That’s great advice from one commentator, Lisa, on Kivi’s blog post. An easy to
remember motto and a great guiding principle for any nonprofit. Showing ap-
preciation to all donors, regardless of their method or amount, can help your
church establish a healthy financial basis for the future. And beyond that, your
church will lead by example in showing basic courtesy.
As we've discussed, taking good care of donors' contributions is a heavy responsibility that churches have to shoulder. The church staffers need to understand the reporting requirements that the church and donor face so they can properly report contributions and help donors potentially save on taxes. In this chapter and the three that follow, we'll lay out the Internal Revenue Service (IRS) reporting requirements that will help church treasurers and financial secretaries serve their churches and contributors.

As tax-exempt organizations, churches are qualified by the IRS to receive contributions from donors. Since qualified churches are not subject to federal income tax, these donations are tax-free to the church. Donors, in turn, may be able to deduct their contributions to churches on their income tax return. In order to take advantage of these special tax situations, the IRS has developed rules that apply to donors and to churches regarding contributions. These general rules are as follows:

- In order to claim a federal income tax deduction for **single cash or non-cash donations under $250 each**, the donor must have **either** a bank record **or** a written communication from the church. The **donor is responsible** for obtaining these records.
- In order to claim a federal income deduction for **single cash or non-cash donations of $250 or more each**, the **donor must obtain** a written acknowledgment from the church. The **donor is responsible** for obtaining this written acknowledgment.
- In order to claim a federal income tax deduction when the donor makes a **payment that is partly for a donation and partly for goods and services received**, the donor is required to receive a written disclosure from the church. If the total payment is in excess of $75, the **church is responsible** to provide this disclosure to the donor.

We'll take a detailed look at these three general rules and then move on to specific situations that churches may face.
1. For single cash or non-cash donations under $250 each.

For single cash or non-cash donations that are under $250 each and are made after January 1, 2007, the IRS requires that the donor have either a bank record (e.g. canceled check, bank statement for EFTs) or a written communication (e.g. a receipt, letter, or contribution statement) from the church in order to claim an income tax deduction. According to the IRS, it’s the donor’s responsibility to obtain the necessary documents.

The church will not incur a penalty if they do not provide this information, and without it donors may still be able to use their bank records to deduct the contribution on their income tax return. But if the church fails to respond with an acknowledgment of a donor’s gift, it will put a needless burden on the donor, who may not be able to get the tax deduction. This may affect future contributions that the donor wished to make and could result in donors not being as generous to the church in the future. Since most churches rely on the generous donations of their members, it’s worthwhile for them to assist the donors in every way they can. Churches should make every effort to be helpful to their donors and to show their gratitude as a way to show courtesy and to increase the donations they receive. This is a “win-win” situation in that it helps out the donors while also protecting the future finances of the church.

In their written communications to donors, churches should include the following:

- the name of the church
- the date of the donation
- the amount of any cash contributions
- a description (but not the value) of non-cash contributions (stocks, vehicles, property, etc.)
- and one of the following statements:
  – “No goods or services were provided by the church in return for the contribution.” Or
  – “Goods or services that the church provided in return for the contribution consisted entirely of intangible religious benefits.” (See p. 18 for a description of what is considered an intangible religious benefit.) Or
A statement that says “The amount of the contribution that is deductible for federal income tax purposes is limited to the excess of money (and the fair market value of any property other than money) contributed by the donor over the value of goods or services provided by the church.” This statement should also provide a good faith estimate of the value of the goods or services received by the donor.

It is not necessary to include either the donor’s social security number or tax identification number on the acknowledgment. There are no IRS forms for the acknowledgment. Letters, postcards, or computer-generated forms with the above information are acceptable. An organization can provide either a paper copy of the acknowledgment to the donor, or an organization can provide the acknowledgment electronically, such as via an email addressed to the donor.

2. For any single cash or non-cash contribution of $250 or more each.

The donor cannot claim an income tax deduction for any single contribution of $250 or more each unless the donor receives a written acknowledgment from the church. This is different than donations of less than $250 in that the donor’s records will not be sufficient to claim an income tax deduction for a single contribution this large; they’ll need a written acknowledgement. The church can either provide separate acknowledgments for each single contribution of $250 or more or one acknowledgment such as a year-end summary for several donations of $250 or more.

Now, it’s important to note that the total yearly contributions are not added together to arrive at the $250 threshold. For example, a written acknowledgment would not be required for a donor who donates $10 per week for 52 weeks (for a total of $520) even though the total is more than $250. This donor could claim the income tax deduction from his or her own bank records. But if the donor made only two contributions of $260 each, then he or she would need a written acknowledgment from the church.

As we mentioned before, the church would not get a penalty for neglecting to give the donor the proper receipt, but churches who value their donors will probably want to provide it. If the donor claimed an income tax deduction for
the contribution and did not receive the proper receipt, the IRS could disallow the contribution on their income tax return.

In fact, there was a recent court case (David and Veronda Durden v. Comm’r, TC Memo 2012-140 May 17, 2012) where the IRS did not allow the charitable donation to be claimed on the donor’s tax return because the church did not make the statement that “no goods or services were provided by the church in return for the contribution” on the statement sent to the donor at the end of the year. During the case, the donor went back to the church and asked them to add the correct wording to the statement which the church did. The IRS still disallowed the deduction because they argued that the statement was not contemporaneous. This means that the statement with the correct wording should have been sent to the donor by the date the taxpayer filed their tax return or by the due date for filing the original return. Since the church added the wording after it was discovered during the audit, the deduction was not allowed.

In this particular court case the amount that the donor contributed was in excess of $25,000, and all of the donations made were in cash. Would you like to be the person at the church who was on the receiving end of that phone call from the donor? How likely do you think the donor will be to contribute to that church again?

3. The church is required to provide a written disclosure to a donor who makes a payment in excess of $75 if the payment is partly a donation and partly for goods and services received.

Sometimes churches, for example, host charitable events where the public needs to purchase a ticket to attend. Donors can only take an income tax deduction for the portion of the payment that is in excess of the fair market value of the goods or services received. So if a church charges $100 for a “Fall Festival” which includes a meal valued at $30, the donor can only take a charitable deduction for the portion that exceeds the fair market value of the meal. In this example, the charitable donation would be $70. Even though the charitable portion is under the $75 threshold, a written acknowledgment is required because the total payment was in excess of $75.

In this situation, the church’s written disclosure should include not only the
name of the church, the date of the donation, and the amount of the payment, but also

- a statement that says, “The amount of the contribution that is deductible for federal income tax purposes is limited to the excess of money (and the fair market value of any property other than money) contributed by the donor over the value of goods or services provided by the church.” **AND**
- a good faith estimate of the value of the goods or services received by the donor.

The IRS calls this type of donation *quid pro quo*. Further details about quid pro quo deductions can be found in the IRS code section 6115. The IRS can also **impose a penalty** to churches who do not follow the above rules. These penalty amounts can be found in IRS code section 6714 which states the following:

(a) Imposition of penalty - If an organization fails to meet the disclosure requirement of Section 6115 with respect to a quid pro quo contribution, such organization shall pay a penalty of $10 for each contribution in respect of which the organization fails to make the required disclosure, except that the total penalty imposed by this subsection with respect to a particular fund-raising event or mailing shall not exceed $5,000.

(b) Reasonable cause exception - No penalty shall be imposed under this section with respect to any failure if it is shown that such failure is due to reasonable cause.

In plain English, this means that churches could be penalized $10 for each quid pro quo donation that was not properly disclosed with a penalty cap of $5,000 for each fundraising event. Proper disclosure means that the written communication from the church follows the rules mentioned above.

Additionally, the IRS can impose a penalty to the church of $1,000 per person per year for aiding and abetting an understatement of tax under IRS code section 6701. This means that “the church knows or has reason to believe that members will rely upon the contribution statements the church provides in connection with reporting their tax liability and that the reliance on those statements will result in an understatement of tax.” Serious stuff indeed!
Exceptions to Quid Pro Quo

The IRS does allow some exceptions to the quid pro quo rule. If an exception is met, the church does not need to provide the fair market value of the goods or services received by the donor on the contribution receipt or statement. These exceptions are as follows:

- Token Exception
- Membership Benefits Exception
- Intangible Religious Benefits Exception

Let’s take a look at the three different types of exceptions listed above.

Token Exception

Insubstantial goods or services a church provides in exchange for a contribution do not have to be described or valued in the acknowledgment.

Goods and services can be deemed insubstantial if they meet two criteria. First, the payment must happen in the context of a fund raising campaign in which the church informs the donor of the amount of the contribution that is a deductible contribution. Second, either

- the fair market value of the benefits received does not exceed the lesser of 2% of the payment or $99 for 2012 ($102 for 2013), or
- the payment is at least $49.50 for 2012 ($51 for 2013), the only items provided bear the organization’s name or logo (e.g. calendars, mugs, or posters), and the cost of these items is within the limit for “low-cost articles”, which is $9.90 or less for 2012 ($10.20 or less for 2013). Free, unordered, low-cost articles are also considered insubstantial.

Lesser of 2% - If a donor receives a mug worth $2 after donating $100, the church does not need to disclose the worth of the mug in a statement to the donor because the value of the mug does not exceed 2% of the donation. In other words, the donor can take the full value of the donation ($100) instead of subtracting $2 from the donation.
Maximum ($99 for 2012 and $102 for 2013) Gifts from churches can exceed the amounts illustrated in the first bullet point. These limits are capped by the IRS and change every year. For simplicity we would recommend churches keep their gifts under the thresholds, but let’s see what happens when they don’t. Let’s use an example where a donor gives $6,000 and the church decides to send a gift to the larger donors valued at $120, well above the $99.00 threshold for 2012. In 2012, the cap is $99 which means that the church would have to give a written statement for the value of the gift to the donor and the donor would need to remove $21.00 ($120 - $99 = $21) from their donation of $6,000 for that gift they received. In short, it is much easier to stay under the thresholds.

Low-Cost Articles - Looking at the second bullet above, if the donor makes a $60 contribution and gets a mug with the church’s logo, and if the mug is valued at $6, the church does not need to disclose the worth of the mug because it falls under the “low-cost articles”.

The insubstantial goods or services dollar amounts listed above are for 2012 and 2013. Guideline amounts are adjusted for inflation. Contact IRS Exempt Organizations Customer Account Services at (877) 829-5500 for annual adjustment information.

Membership Benefits Exception
An annual membership is considered insubstantial if it is provided in exchange for an annual payment of $75 or less and consists of annual recurring rights or privileges, such as

- free or discounted admissions to the church’s facilities or events
- discounts on purchases from the church’s gift shop or library
- free or discounted parking
- free or discounted admission to member-only events sponsored by an organization, where a per-person cost is within the “low-cost articles” limits

Intangible Religious Benefits Exception
The IRS considers benefits provided by the church to be exceptions to the quid pro quo rules if they aren’t usually sold in commercial transactions. Examples
include wine served in a religious ceremony, admission to a religious ceremony, and receipt of a church newsletter.

Some benefits that aren't intangible religious benefits include travel services, consumer goods, and tuition for education leading to a recognized degree.

Please refer to the “Charitable Contributions - Substantiation and Disclosure Rules” portion of the IRS publication “Tax Guide for Churches and Religious Organizations” or the IRS publication “Charitable Contributions - Substantiation and Disclosure Requirements” for more information.

What’s the Take-Away from This Chapter?

- In most cases, it is the donor’s responsibility to obtain a written statement from their church for any contributions made.
- Even though the church may not be responsible for providing this written statement, it is extremely helpful to their donors if they do.
- Churches who provide timely, complete statements to their donors may ultimately receive more donations as a result.
- In some cases gifts or services donors receive when they donate need to be subtracted from the total payment to obtain the amount that can be deducted for income tax purposes.
Non-Cash Contributions

Non-Cash Definition

Non-cash contributions are also known as gifts in kind. They can be office supplies, computer equipment, books, stocks, real estate, automobiles. It is important to keep in mind that the church should either be able to use the donated property as a part of their operations or they should be able to easily sell the donated property and use the proceeds for church operations. If the donated property can fulfill one of the two requirements, the donor may be able to take a charitable income tax deduction on their tax return.

Let’s take a look at some examples and see what their tax consequences may be.

- **Example 1: Donor gives two cases of paper to the church.**
  - The paper can be used in the normal operations of the church. The donor may be able to take an income tax deduction for the paper.

- **Example 2: Donor gives land to the church.**
  - The land can either be sold with the proceeds going toward the normal operations of the church or the church may decide to expand their facilities and build on the donated land. In either case, the donor may be able to take an income tax deduction for the land.

- **Example 3: Donor gives a computer to the minister to work on at home. It is used by the entire family.**
  - The computer is deemed a personal gift to the minister. The donor can not take an income tax deduction for the computer.

- **Example 4: Donor gives a computer to the church office. The minister will be the primary user of the computer. The computer will stay at the church and will be used for church work exclusively.”**
Now that we have seen some examples of what non-cash donations are, let’s take a look at the reporting requirements the church may have.

**Reporting Requirements of the Church for Non-Cash Donations**

What reporting requirements does the church have, if any, when they receive non-cash donations?

As detailed in our chapter on “General Reporting Requirements,” usually the donor is responsible for obtaining a written receipt from the church for any single cash or non-cash contribution of $250 or more in order to claim an income tax deduction. Although the church is not required to provide a receipt, they should probably give the donor a receipt anyway since, again, churches rely on the generous support of their members. The church receipt should contain the following information:

- Name of the church
- **Description (but not the value) of the non-cash contribution** and one of the following statements;
  - Statement that no goods or services were provided by the church in return for the contribution, if that was the case
  - Description and good faith estimate of the value of goods or services, if any, that an organization provided in return for the contribution or
  - Statement that goods or services, if any, that the church provided in return for the contribution consisted entirely of intangible religious benefits, if that was the case

**Value of Non-Cash Donations for the Contribution Statement**

The value of a non-cash donation is not recorded on the contribution statement sent to the donor. This is because the church is not responsible for determining the value of the donation in regards to the donor’s income tax return. The donor is responsible for coming up with this value. The donor will usually do this by consulting with his CPA and/or using the fair market value as outlined in **IRS Publication 561 Determining the Value of Donated Property**.
Although the value is not stated on the contribution statement, a detailed description of the donated property is (e.g. 300 shares of Microsoft stock).

**Value of Non-Cash Donations for the Financial Statement**

Although the values of non-cash donations are not recorded on the contribution statements, they are recorded on the financial statements of the church. The entry would be a credit to a contribution revenue account, and the debit would depend on the nature of the donated property.

Here’s an example. If paper was donated, a credit could be made to the contribution revenue account (maybe Gifts in Kind Revenue) and the debit could be to the office supplies expense account. The dollar amount to use should be the fair market value of the property at the date of the donation.

**Benefits to the Donor of Non-Cash Donations**

There are some real benefits to donors who contribute non-cash items to churches. Most of the benefits occur when they donate property that has appreciated in value.

For example, let’s say a donor purchased stock 10 years ago for $100 and on December 1, 2012, the stock has a fair market value of $1,000. If the donor sells the stock for $1,000, they will receive $1,000 in cash and will need to report a $900 long-term capital gain on their tax return. (For purposes of our example, let’s use a long term capital gains rate of 15% for 2012.) After paying a federal tax of $135 on the gain ($900 x 15%), the donor then has $865 available to donate to the church. The church then receives a cash donation of $865, and the donor can get an income tax deduction for $865.

Now let’s take a look at what would happen if the donor donated the stock directly to the church on December 1, 2012. The church will receive the stock and will issue a contribution statement to the donor describing the property – **but not the value received**. The statement may say something like “200 shares Microsoft stock” and may list the stock numbers. The church intends to hold on to the stock for a period of 5 years. The donor receives an income tax deduction that is equal to the property's fair market value at the date of contribution, which he has determined is $1,000.
Because the donor does not need to record or pay tax on a long term capital gain, his donation is $135 higher than in the previous example ($1,000 vs $865). Also notice that the church has received property that is $135 higher in value than the previous example (stock valued at $1,000 vs cash of $865). For the financial statements, the church decides that the fair market value of the stock on the date of contribution is $1,000. They will record this on their books as a debit to "Investments- Stock" and a credit to “Contribution Revenue” in the amount of $1,000.

Considering the above example and the dramatically different results that can come from direct, non-cash donations, churches may want to let potential donors know about the advantages of donating certain non-cash items (like stocks).

**What other forms should you be aware of regarding non-cash donations?**

As we’ve said, the church is not responsible for a lot of the reporting regarding non-cash donations. Still, as a service to their members, it would be advantageous for them to be aware of some of the additional forms involved with non-cash donations. Understanding these requirements also allows the church to increase their donations by using non-traditional methods that the donors may not have realized were available to them. In our example, if the donor was not able to give the stock to the church because the church was not aware of the mechanics involved, the donor may have decided to contribute the stock to a different organization who could handle this type of donation.

- **IRS Form 8283** - If the donor values the non-cash property at more than $500, they are required to complete IRS Form 8283. If the donated property is valued over $5,000 the IRS requires it to be listed in Section B Part 1 of this form. If Section B Part 1 is completed, in order to obtain an income tax deduction, the donor will require the church to complete Section IV “Donee Acknowledgment”. Additionally, the IRS will require the donor to obtain a qualified appraisal for property listed in Section B Part 1. Please refer to IRS Form 8283 “Noncash Charitable Contributions” for more information.
• **IRS Form 8282** - If the donor lists the non-cash property on Section B part 1 of Form 8283 as described above, **IRS Form 8282 must be completed by the church if the church sells or disposes of the donated property within 3 years of receipt.** This form needs to be completed and mailed to the IRS within 125 days after the date of sale. Please refer to **IRS Form 8282 “Donee Information Return”** for more information.

**What’s the Take-Away from This Chapter?**

• Non-cash donations can be advantageous for some donors because of income tax regulations.
• Churches should learn how to handle and report on non-cash donations as a means to increase their overall donations.
• The values for non-cash donations are not recorded by the church on contribution statements.
Special Considerations for Non-Cash Donations

Previously, we discussed how churches can increase donations for their organization through non-cash donations and the reporting requirements for non-cash donations. In doing this, they may also help donors with their tax liability when they understand the reporting requirements of accepting non-cash donations like stocks, IRAs, and real estate. We need to take a look at three special non-cash donation situations. They are

- How to handle volunteers who donate their time.
- How to handle non-cash donations in satisfaction of pledges.
- How to recognize and handle the difference between non-cash donations to a church versus personal gifts to a minister.

Volunteers and the Donation of Their Time

We need to take a moment and discuss volunteers in the context of non-cash donations. They are definitely necessary in the operations of the church. Should their services be reported as non-cash donations so that they can in turn take income tax deductions on their tax returns? Isn't this just another form of a non-cash donation?

Unfortunately, the IRS has stipulated that you can not receive a charitable income tax deduction for the value of your time or services unless the type of service is specialized and the church would have had to normally pay for these services.

Let's say for instance that the donor is a volunteer who works 10 hours per month in the church office. There is one paid office staff position at the church that pays $8.00 per hour. The volunteer would like a statement from the church that shows they work 10 hours per month in order to claim an income tax deduction.
The volunteer can't make this claim because the IRS does not allow an income tax deduction for the value of your time or services if the services are not specialized. No income tax deduction will be allowed for the volunteer.

There are examples of specialized services that the church would have had to normally pay for. These specialized services can qualify for income tax deductions. Some examples would be a CPA or a lawyer who donated services. The CPA could have been called in to handle a payroll tax penalty and the lawyer could have been called in to work on a real estate transaction for the church.

In these cases, if the professionals volunteered their services and indicated that they want a statement for income tax purposes, the church should provide a statement to the professionals that details what type of services they performed and when. The statement shouldn't place a monetary value on these services, but instead have the agreed upon hours for the work that the church and professional discussed before the services were rendered. For example, the statement can say “4 hours of attorney time donated”.

**Non-Cash Donations and Pledges**

Another common practice with non-cash donations that we need to address is related to pledges that the donors make for a particular year or that stretch over several years. Quite often the donor will pledge a specific amount and then satisfy part or all of the pledge with a non-cash contribution.

In accounting terms, pledges can be of two varieties. The first type of pledge is a promise to pay and can be legally enforceable. The second type of pledge is a contingent pledge and is seen in a different light. The two types are explained very well by Jim Bramer, Retired Auditor and CPA, in his blog as follows:

**Type One**

The donor makes a pledge, or promises to pay xxxx dollars at a certain time over a period of a year, or more. Evidences of Type One pledges include such practices as:

- The Ministry is more likely to maintain “Receivable like” records;
- That could include Accounts Receivable aging information;
• They virtually send out bills by reminding the donor of unpaid pledges;
• If pledges are not made as promised, I am told they could even apply legal pressure – which seems kinda unwise from a public relations perspective. (Jim Bramer’s opinion)

**Type Two**

The donor makes a contingent pledge. This donor promises to trust the Lord for the needed funds with which to pay this commitment – these are often called Faith Promises. Evidences of this type of agreement include:

• Occasionally the agreed amounts appear within the donor records;
• But the Ministry seldom sends a reminder because the Ministry knows that the amount of Faith Promise giving is between the donor and the Lord.

**Church Policy and Pledges**

No matter what type of pledge the church uses (which is a matter of church policy), the matter we wish to address is the satisfaction of the pledge with a non-cash donation. The problem lies in the fact that churches should not assign a value to non-cash donations. How then can a non-cash donation satisfy a monetary pledged amount? The IRS is silent on the issue.

Once again, this becomes a matter of church policy. The church can make a policy that only cash donations can satisfy pledges or they can accept non-cash donations as satisfaction. In the second scenario, the donor could indicate to the church that the non-cash donation does satisfy the pledged amount. **Notice that the church does not assign a value but accepts at face value the statement from the donor.**

Refer again to the practices listed above under the Type One pledges. If churches face negative public relations from applying legal pressure to an unpaid pledge, imagine the negative public relations they could receive if a donor contributed a large parcel of land worth $100,000 but the church says they need to pay an additional $100,000 in cash because they won't recognize the gift of land! Church policy can greatly influence donations and increase future donations by accepting non-cash donations and using them to satisfy pledges made.
Non-Cash Donations vs. Personal Gifts to Ministers

We need to examine another area: the difference between a tax deductible non-cash donation and a personal gift to a minister. Donations of a personal nature, whether cash or non-cash, are not considered charitable contributions but rather personal gifts. They are not tax deductible and may need to be included in the gross income of the minister. These are often called love gifts, and churches may have special collections for them. In this case, any donations received shouldn’t appear on the contribution statements of the donors and the amount received should be added to the minister’s W-2 wage amount through payroll.

What’s the Take-Away from This Chapter?

- Volunteer time can not be used as a non-cash donation, unless it’s for a specialized professional service.
- Church policy regarding non-cash donations and pledges can greatly influence the church’s overall donations.
- Personal gifts to pastors aren’t considered charitable gifts and pastors may need to include the value in their gross income.
Previously, we've discussed how churches can increase donations for their organization through non-cash donations. In this chapter we will explore donors who wish to contribute vehicles to the church. The following section explains in detail the responsibilities of the church when qualified vehicle donations are accepted.

The IRS has developed guidelines for the donation of qualified vehicles to charities, which includes churches. The IRS has defined a qualified vehicle as

- a car, or any motor vehicle manufactured mainly for use on public streets, roads, and highways, or
- a boat, or
- an airplane.

Note that a car donated by a person who owns a car dealership would not be considered a qualified vehicle, but rather a donation of inventory.

**How the Contribution is Made**

In most cases, the donor will transfer title of the vehicle to the church. Each state has different requirements, so please contact your local Department of Motor Vehicles to make sure that you're correctly transferring the title. The donor will also provide the church with a claimed value of the vehicle. Once the church has the vehicle, they must determine if they are going to sell it, keep it, or give it to a needy person. The value of the vehicle also determines what type of reporting the church must provide.

**Reporting Requirements for the Church**

Basically, the reporting requirement for the church depends on whether the donor values the vehicle at $500 or less or at more than $500.

If the donor values the vehicle at $500 or less, the church has two options on how to report the contribution:

- Provide a contribution receipt to the donor that lists the description of the vehicle, **but not the value.**
- or
• Provide the donor with IRS Form 1098-C with Box 7 checked. In this instance where the value is determined to be $500 or less, the form should not be filed with the IRS. It serves the same purpose as a receipt.

If the vehicle is valued by the donor at more than $500, the church must file IRS Form 1098-C. Please see IRS Form 1098-C “Contributions of Motor Vehicles, Boats, and Airplanes” and Instructions for Form 1098-C for more details.

In order for the donor to claim an income tax deduction for the vehicle, the church must furnish copy B of Form 1098-C to the donor no later than 30 days after

• the date of sale if the car was sold at an auction by the church or
• the date of the contribution if the church is going to keep the vehicle for use by the church or if they are going to give it to a needy individual.

Penalties That Could Be Imposed on the Church

The church could face penalties imposed by the IRS if they fail to furnish IRS Form 1098-C to the donor, if they furnish a false or fraudulent acknowledgment or if they fail to furnish the acknowledgment in the manner and time required. These penalties all relate to the timely and accurate completion of Form 1098-C.

Income Tax Deduction for the Donor

The donor can usually deduct the smaller of the gross proceeds from the sale of the vehicle by the church or the vehicle's fair market value on the date of contribution. If the gross proceeds is the higher number, the donor must attach Form 1098-C from the church to their tax return. There are two exceptions:

• If the church decides to keep the vehicle and use it in church operations or if they keep it and make improvements to it before transferring it, the donor can generally deduct the fair market value at the date of contribution. This will be handled on the Form 1098-C that the church will provide to the donor.
• If the church gives the vehicle or sells it to a needy individual at a price below fair market value, the donor can generally deduct the fair market
value at the date of contribution. Again, this will be detailed for the donor on the Form 1098-C that the church will provide to the donor.

What’s the Take-Away from This Chapter?

• A donation of a vehicle may be the donation method of choice for some donors.
• The church should be aware of the reporting requirements when accepting vehicle donations.
• A church, by accepting vehicles as non-cash donations, can potentially increase the overall contributions they receive while providing income tax advantages to donors.
In this chapter, we will examine donation of stocks, looking at both the income tax advantages to members and the reporting responsibilities for churches.

A contribution of stock is just another form of a non-cash contribution. As mentioned in previous chapters, the donor is responsible for obtaining the fair market value of the donation for their income tax return. Additionally, the donor is responsible to obtain from the church a written receipt for any single cash or non-cash donation in excess of $250. In no circumstances will the church put the value of the stock on the contribution receipt. They will, however, describe the stock on the statement.

**Transferring Stock from the Donor to the Church**

If a donor wishes to donate stock to a church, how should they go about doing it? This can be done in several ways. We will go over two of them. The donor can send the stock certificates and a signed stock power to the church. Or, the donor can transfer the stock directly from the donor’s brokerage account into the church’s brokerage account if the church has one. *Please consult your personal investment advisor, lawyer, or CPA for the best method to use.*

**Is it better for the donor to contribute the stock to the church or to sell the stock first and then donate the proceeds?**

Like most everything in the tax world, the answer depends on the donor’s individual situation.

The donor may have stock that has appreciated in value since it was purchased. If he donates it to the church, he avoids having to pay the capital gains tax on the sale, plus he can take a charitable donation for the fair market value of the stock. The donor gets a double benefit! In turn, if the donor would realize a loss on the sale of stock, he would probably benefit by selling the stock first, claiming the loss on his tax return, and then donating the proceeds to the church.

Stock owned by the donor is classified as a capital asset and is taxed depending on how long the stock has been held. If the stock is held for *more than one*
year and then sold, long term capital gains tax rates apply to any gain on the sale. If the stock is held for 1 year or less, the gain is taxed at the ordinary income tax rates of the taxpayer. For 2012, the long-term capital gains tax rate is 15%. This is due to increase to 20% in 2013.

Let's take a look at some comprehensive examples of how a donor may either contribute his stock to the church or sell the stock first and then donate the proceeds to the church. Here's the scenario:

- Donor purchased 10 shares of XYZ stock on 1/1/2000 for $300.
- Donor contributes the 10 shares of stock to the church on 11/1/2012.
- The fair market value of the 10 shares of stock on 11/1/2012 is $1,200.
- The long-term capital gains tax rate for 2012 is 15%.
- The long-term capital gains tax rate for 2013 is 20%.

Let's see what happens if the donor sells the stock for $1200 on 11/1/2012 and donates the proceeds to the church.

- The gain on the sale of the stock is $900 ($1,200 sales price less $300 initial cost).
- The gain on the sale is taxed at the long-term capital gains rate. The donor pays $135 ($900 * 15%) tax on the gain on his income tax return.
- The donor makes a cash donation of $1,065 ($1,200 proceeds less $135 tax paid).
- The church enters the cash donation on the donor's contribution record and supplies the donor with a written receipt for the donation of $1,065.
- The donor takes a charitable income tax deduction of $1,065.
- The church records a debit to “Cash” and a credit to “Contribution Revenue” in the amount of $1,065.

But what if the donor sells the stock for $1200 on 1/1/2013 and donates the proceeds to the church?

- The gain on the sale of the stock is still $900.
- Since the sale is made in 2013, the donor is subject to the long-term capital gains tax rate projected to be in effect for 2013. As of the writing of this article, that rate is 20%. The tax on the gain is $180 ($900 * 20%).
• The donor makes a cash donation of $1,020 ($1,200 proceeds less $180 tax paid).
• The rest will be the same as the previous example except the amount is changed from $1,065 to $1,020. Notice that waiting to make the sale in the new year results in the payment of $45 more tax for the donor and receipt of $45 less donation for the church.

Last, we’ll look at what will happen if the donor contributes the stock to the church on 11/1/2012.

• Since the stock is being donated and not sold, the donor does not need to report or pay any tax on the capital gains.
• The church will provide the donor with a receipt that provides a description of the stock “10 shares of XYZ stock” but will **not include a monetary value** on the receipt. This is because the donor is responsible for determining the fair market value of the donation, not the church. (Review the “Non-Cash Donations” chapter for more details on determining fair market value of non-cash donations.)
• The church should record the stock donation on their books at fair market value as of the date of donation. In our example, this is $1,200. The church would make an accounting entry to debit “Investments - Stocks” and credit “Contribution Revenue” for $1,200.
• The church sells the stock on the same day for $1,200. The accounting entry the church should record would be a debit to “Cash” and a credit to “Investments- Stock” for $1,200.
• In order for the donor to take an income tax deduction on their tax return, they must complete IRS Form 8283. In our example, the amount for the taxpayer would be $1,200. This amount would be recorded in Section A of Form 8283.
• If the amount of the stock in our example were over $5,000, the donor would need to complete Section B of Form 8283. If this section is completed, the donor will ask the church to sign the Section called “Donee Acknowledgment”. See **IRS Form 8283 “Noncash Charitable Contributions”** for more details.
Additionally, if IRS Form 8283 Section B 1 is completed because the donation is over $5,000, the church must complete IRS Form 8282 if the donated property is sold within 3 years of receipt. See IRS Form 8282 “Donee Information Return”. This form must be mailed to the IRS within 125 days after the date of sale.

Notice in this example how the donor does not pay tax on the appreciation of the stock and receives an income tax deduction for the appreciated amount. In turn, the church receives the full benefit of the appreciated stock. In our example, if the church later sold the stock for a gain, it wouldn't matter because the church does not pay tax.

**What’s the Take Away from This Chapter?**

- Donations of appreciated stock may be the donation method of choice for some donors because of income tax advantages.
- Donations of stock may increase in 2013 due to the capital gains tax rate projected to be 20% in 2013 versus 15% in 2012.
- Churches may want to educate themselves and their donors as to the tax advantages of donating stock.
A charitable contribution can be made from an individual’s IRA account to the church. In doing this, churches help donors decrease their tax liability based on gross income. Understanding the regulations of accepting donations like IRAs is very important for churches. Even though the tax break for charitable IRA donations expired December 31, 2011, it is still worth exploring because in the past this provision has been extended. As of the writing of this ebook, Congress has not yet extended this provision. Look towards the end of the year to see if this tax break will be extended. The following section explains in detail the responsibilities of a church when it accepts IRA contributions.

In 2006, a tax benefit began that encouraged individuals 70 ½ or older to make charitable contributions from their retirement accounts (IRAs). The provision expired at the end of 2009. In 2010, as part of the 2010 Tax Relief Act, the provision was extended through December 31, 2011. This benefit does not result in an income tax deduction but results in an exclusion from gross income. Let’s take a closer look to understand how it works.

Individuals under the age of 70 ½ by the end of the year and who have taxable income are eligible to open a Traditional IRA. A Traditional IRA may be tax deductible or non-tax deductible on the individual’s tax return depending on a number of different factors. See IRS Publication 590-A “Contributions to Individual Retirement Arrangements” for more information.

When the person reaches age 70 ½, they must start taking money out of the account. The amount they have to take out each year is prescribed by the IRS and is called the required minimum distribution. This distribution is taxable income to the individual and is included on their tax return.

Traditional IRA differs from the ROTH IRA, because the traditional IRA receives tax deductions when the money is contributed to the fund but is taxed when the
money is taken out. The ROTH IRA has no tax breaks when the money is contributed to the fund, but is not taxed when the money is taken out during retirement.

The tax law that expired 12/31/2011, states that individuals age 70 ½ or older may distribute up to $100,000 per tax year directly from their traditional IRA account to a church without having to include the distribution in their gross income. This results in a payment of less income tax. The distribution to the church can also satisfy the required minimum distribution limits.

In order to claim this tax benefit, the individual must get the proper contribution receipt from the church, even though the individual is not taking an income tax deduction.

Generally, the church will receive a check from the administrator of the IRA. The church should record this money received on the individual's contribution statement with a description of IRA proceeds included. If the church received shares in the IRA, then the contribution statement should be handled the same as the receipt of stock.

What’s the Take Away from This Chapter?

- For tax years 2009 through 2011, individuals 70 1/2 or older could distribute up to $100,000 per tax year directly from their traditional IRAs to a church without having to include the distribution in their gross income on their tax return.
- Although this provision expired on 12/31/11, it is still worth exploring because it may be extended through 2012.
- 12/31/2012 will see the expiration of many tax benefits if Congress does not intervene and extend them. The church can benefit from staying on top of tax laws, especially those that relate to charitable giving.

The examples given in this e-book are for illustrative purposes only and are not intended as tax advice. As always, please consult your CPA because
you may have tax situations that are unique. Additionally, IRS rules are subject to change.
For a church staff, having a management software that really fits the church’s needs can be a tremendous help. When church leaders listen to the staff members and carefully weigh their options, the payoff can be huge – increased resources, time saved, bolstered staff moral, and so on.

Below are some items to consider, but feel free to create your own list and then evaluate your current solution and compare it to others.

**Does the software have the ability to**

- create different statements for the givers and non-givers?
- follow the government regulations?
- print statements based on status codes of the members?
- print the pledge amounts?
- print tax-deductible and taxable funds separately?
- print check numbers on the statements?
- print comments for Gift in Kind contributions without a monetary value assigned?
- provide different layouts for the contribution statements?
- format statements for windowed envelopes?
- print labels to match the statements?
- include a church logo?
- include a custom thank you letter at the bottom?
- mass email statements to specific email addresses for each member?
- produce statements relatively quickly?
- integrate the contact information of online donors?

One important feature to look for is mass emailing capabilities. If a church can email statements, they can save money in these hard economic times and use that money for more important causes. For example, a church with 150 active donors that sends quarterly statements would spend $270 annually in postage just for statements (at the current postage rate of .45/statement). This total does
not include envelopes, labor, and labels associated with mailing the statements. So a church software that can mass email statements can quickly pay for itself.

Creating a software checklist that the church can use to evaluate their current solution and compare it should be a church's first objective when reviewing church donation software. Additionally, churches need a software package that does more than just track church donations. A similar checklist should be made for membership and the accounting areas of ministry. You can view our other ebook called **Fund Accounting for Church Leadership** to understand fund accounting concepts for church leaders.
About Icon Systems Inc.

The Company

Icon Systems Inc. has been a leader in the church management software industry for over 20 years. The company develops high-quality software exclusively for religious organizations — from church plants and multi-site organizations to denominational offices. Always improving, we're committed to continually enhancing our cloud-based church management solutions so we can meet churches' ongoing needs. Icon's programs enable churches to administrate efficiently, communicate effectively, and maintain accurate accounting. Our deep heritage of software engineering enables us to achieve unprecedented performance, reliability, and customer satisfaction.

Icon Systems has three main offerings:

1. IconCMO is a web-based church management solution that meets the needs of individual churches.
2. IconCMO+ is a web-based multi-site church management solution for multi-site churches and churches with denominational offices on the local, national, and international level.
3. Revelations is a single-user or network-based church management software package.

We serve organizations of all different denominations and sizes — from small churches (eg. church plants) consisting of less than 50 families to large, multi-site organizations consisting of 20,000 or more families. Many of the church staff and volunteers are on a first name basis with our team members, and we couldn't ask to work with a better group of people!
The Team

- **Bill Gifford** is the president of Icon Systems Inc. He is the visionary behind the company’s mission to serve churches and leads the rest of the team to ensure our church management solutions continue to meet the ever-changing needs of our customers. He enjoys spending time with his family, golfing and the outdoors.

- **Karla** is the resident accountant at Icon Systems and has a servant’s heart for working with churches. She is a licensed CPA in the states of Minnesota and North Dakota and has over 20 years of accounting experience. In addition to sharing her accounting expertise, she also served as a content developer for this e-book. When not at work, she enjoys gardening, reading, Bible study, and spending time with her friends and family.

- **Gene** oversees the visual arts projects within the company — from graphic design to web design. As this e-book’s designated layout artist, he is the one who arranged the text and graphics in a way that is pleasing to the eye. Outside the office, he is usually either watching football or playing golf.

- **Michelle** is the linguistic member of the team. She functioned as an editor and content developer for the e-book. She likes reading, trying new recipes, practicing yoga, and playing golf.

- **David** is the programmer who pushed all the bits to make the e-book possible. In addition to software, he loves reading — anything from murder mysteries to philosophy to westerns to classic literature, preferably written over 50 years ago — and is currently teaching an adult Sunday School class at his church. We’ve installed a humidifier in the office to compensate for his sense of humor. He and his wife, Rita, are foster parents.

- **Jay** enjoys interacting with clients on a daily basis as a sales representative for Icon Systems Inc. He initiated the creation of the e-book and served as both a content developer as well as the project’s production manager. He loves taking care of his three rescue dogs and spending time with his wife, Martha. Martha and Jay recently welcomed a new addition to their family,
their baby girl named Jenicaisobel.

- **Robert**, the team’s English professor, helped to write, organize and edit the e-book. He likes to learn new things and teach others. He especially enjoys playing guitar, making up bizarre songs and limericks, and spending time with his wonderful wife Alyssa and four boys.

- **Tami** also assisted in reviewing and editing this e-book. She enjoys assisting clients and has several years of customer service experience. Tami keeps busy outside the office with her three boys, and she enjoys gardening, reading, and baking.
Thank You!

Icon Systems Inc. would like to thank you for reading this ebook about contributions for churches. We hope it has enriched your ministry. We welcome any questions you may have about this ebook or contribution software. Please contact us by calling (218) 236-1899 or by sending an email to support@iconcmo.com.

Are you ready to try IconCMO’s contribution software? Register for a free 10-day trial of our all-in-one church management software.
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