



*The success to achieve
the Pave the Way vision
will be made possible by
your generosity.*

Most people want to give to a vision, but don't know how to determine "How" or "What" amount they should give. Normally, when we think of giving to the Colts Neck Reformed Church (CNRC), we think of giving out of our income or savings (traditional resources). But wealth consists not just of what we earn (traditional resources), but also of what we have accumulated over time (non-traditional resources).

As we prayerfully consider how we can best support CNRC's "**Pave the Way**" Capital Campaign, we can reflect on giving from our traditional and nontraditional resources. In some cases these, these non-traditional gifts can spiritually and financially benefit both CNRC and the person or family making the gift.

*With your generosity, we can
reach our \$1,600,000 "Pave the
Way" Capital Campaign Goal.*



SCAN HERE TO PLEDGE YOUR SUPPORT AND LEARN MORE



Colts Neck Reformed Church
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**Pray. Learn.
Support.**

Learn more about our
Pave the Way Capital Campaign
on our website:

ColtsNeckReformed.org

Generosity Guide

2024 Capital Campaign

How do I decide how much to give to the “Pave the Way” Capital Campaign?

That’s between you and God. There is a scripture passage that says, “Not everyone has been blessed in a similar way”. Sacrificial giving is an element of the Christian faith. Whatever amount you give will represent something that is a heartfelt spiritual decision and not simply an afterthought or an obligation.

We are asking each person or family to spend time praying about pledging a first offering and 36-month commitment “above and beyond” what you are currently giving. We are asking “above and beyond” giving to the capital campaign so our ministry will not suffer if regular financial contributions are reduced.

Here is a discipleship process we ask you to consider in determining your gifts.

1. What can I reasonably give to the “Pave the Way” Campaign?

Start with your traditional resource of income. Create a monthly budget to become familiar with your income and expenses. Adopt an approach of Give – Save – Spend when allocating your income. We are blessed with abundance. Many of us can – and want – to give something.

2. What could I sacrifice and then be able to give to the “Pave the Way” Campaign?

After you have considered what you could reasonably give, it’s time to consider what you could sacrifice and then be able to give “above and beyond”. Take a moment and review the chart, **Example Family Plan for Creative Giving**. What stands out to you? What could you sacrifice?

EXAMPLE FAMILY PLAN FOR CREATIVE GIVING

Potential Resources	Weekly	Yearly	3 Years
Eliminate 1 restaurant meal per week	\$35	\$1,820	\$5,460
Eliminate 1 Rook/Starbucks per week	\$5	\$260	\$780
Reduce Entertainment/Shopping	\$10	\$520	\$1,560
Reduce Christmas Spending	-	\$250	\$750
Increase Faith Giving	\$50	\$2,600	\$7,800
Total 3 Years			\$16,350

3. How could you take this giving a step further and trust God to provide for us as an addition to what we could reasonable give and sacrifice?

Now it’s time to exercise bold faith. What could you, through God’s provision, dream of giving over a three-year period? Consider other traditional resources (savings) or non-traditional resources you can pledge to the Capital Campaign. Here are a few ideas:

• DONATE FROM IRA

If you are age 70 1/2, you can make a tax-free charitable donation from your IRA account. The donation would have to be made directly to CNRC via a form available from your financial advisor. You lose the ability to claim a tax deduction. However, you save the taxes from taking a withdrawal that would normally be paid. Please consult your financial or tax advisor for details.

• DONATE PUBLICLY TRADED STOCK

Giving appreciated stock or bonds is one of the most common ways to make capital gifts. With some limitations, you normally can deduct the full value of the securities as of the date of your gift — and neither you nor CNRC will pay tax on the gain. (You may own appreciated stock if you can buy your employer’s stock at below market prices, or because they got zero-basis stock as part of their compensation.)

For example, if you paid \$2,000 for stock now worth \$10,000, you could either: (i) sell the stock, pay capital gains tax of up to \$1,600, and keep \$8,400; or (ii) give the stock to CNRC, get a \$10,000 tax deduction, and lower your tax liability by \$3,000 or more.

Please consult your financial or tax advisor for details.

• GIFTS IN-KIND

A gift in-kind is a tangible item that you can give, usually because of your work or related business, such as construction materials, landscaping, etc. Under current tax law, you can deduct the fair value of tangible gifts in-kind. Unfortunately, you cannot deduct the value of services you render. But it is possible to get the same effect by arranging to charge CNRC for your services, then making a gift of cash back to CNRC. Please consult your financial or tax advisor for details.

Once you have prayed about giving to the Capital Campaign with your family and confirmed that God is leading you to this commitment, you will want to complete your pledge card as you prepare for **Pledge Sunday on November 24, 2024**.

If you have questions, please sign up for one of the information sessions that will be offered.

EXAMPLE OF GIFTS NEEDED TO RAISE \$1,600,000

Cumulative 3 Year Total	Size of Each Gift	# of Gifts Needed	Yearly Payment	Monthly Payment	Weekly Payment
\$200,000	\$100,000	2	\$33,333	\$2,778	\$641
\$225,000	\$75,000	3	\$25,000	\$2,083	\$481
\$250,000	\$50,000	5	\$16,667	\$1,389	\$321
\$275,000	\$25,000	11	\$8,333	\$694	\$160
\$200,000	\$10,000	20	\$3,333	\$278	\$64
\$150,000	\$7,500	20	\$2,500	\$208	\$48
\$180,000	\$6,000	30	\$2,000	\$167	\$38
\$120,000	\$3,000	40	\$1,000	\$83	\$19

Numbers are an approximation.

Historical Capital Projects

- **1856:** Church Constructionon Donated Land: \$17,600 (\$648,000 in 2024)
- **1865:** Acreage Purchase for Cemetery: \$350 (\$7,000 in 2024)
- **1865:** Bell Inserted in Steeple: \$275 (\$5,500 in 2024)
- **1886:** Roof, Patio, Fence Upgrades/Repairs: \$981 (\$33,000 in 2024)
- **1904:** Renovate Parsonage and Horse Sheds: \$500 (\$18,000 in 2024)
- **1905:** Chapel: \$2,813 (\$100,000 in 2024)
- **1945:** Parsonage Upgrades: \$1,084 (\$19,000 in 2024)
- **1964:** Pipe Organ: \$15,000 (\$152,000 in 2024)
- **1965:** Education Building: \$123,500 (\$1.2M in 2024)
- **1984:** Church Expansion: \$500,000 (1.4M in 2024)
- **1995:** Education Building Upgrade: \$104,000 (\$214,000 in 2024)
- **1998:** 135 Rt. 537 Parsonage Purchased: \$336,500 (\$650,000 in 2024)
- **2004:** Land Purchase for Ministry Center and Lower Parking Lot: \$500,000 (\$835,000 in 2024)
- **2006:** 28 Village Lane Parsonage Purchased: \$553,420 (\$903,900 in 2024)
- **2011:** Ministry Center: \$1.5M (\$1.7M in 2024)