

Blended Gifts can make your giving go father!!

Blended gifts enable you to help us in more ways than you might believe possible.

Support Our Work Today, Create a Legacy for Tomorrow.

Have you considered combining a planned gift with a current gift to increase your impact and achieve your goals? To learn more about creative ways that benefit you and our mission, please contact us. We are happy to talk with you about structuring a combined giving plan that works for you.

Empowering Tools You Can Add to Your other Gifts this Year

Are you already making annual gifts to help us in our work? Each of the following planned gifts can be added to your annual gifts of cash or property this year to increase the impact of your giving, provide greater tax savings, preserve wealth for you and your family and further our mission. Here are some ideas to

Added Gift Options Gift Benefits

Bequests

Gifts to Family & Charity
Tax-Free Inheritance
Estate Tax Savings

Charitable Gift Annuity

Fixed Income for Life
Income & Tax Savings
Additional Tax-Free Funds
Gifts to Family & Charity

Life Insurance

Additional Tax-Free Funds
Gifts to Family & Charity
Tax-Free Inheritance
Estate Tax Savings

Build Great Futures.

ENDOW Mississippi

Strengthening Charitable Giving in Mississippi
Your charitable giving can make an even bigger difference in your community

Endow Mississippi is a state tax credit program that encourages charitable giving that provides positive impact for children, families, and communities across Mississippi.

The program provides a 25% state tax credit to individuals, businesses, and organizations that give to permanent endowments and to qualified community foundations. There are a limited number of state tax credits to share for the entire state. They have been used for 2019 but will "re-load" every January through 2023.

25% State Tax Credit Savings (no itemization necessary)

Minimum:

Your Gift: \$1,000 – Your State Tax Credit \$250

Maximum:

Your Gift: \$200,000 – Your State Tax Credit \$50,000

Tax Credit vs. Tax Deduction = Tax DEDUCTIONS reduce your taxable income, so the value depends on your income bracket. While Tax CREDITS lower your tax bill dollar for dollar, no matter your tax bracket.

If you are interested in these type of fund giving we can connect you with experts from Boys & Girls Clubs of America to help you decide which option is best for you and what steps are needed to get the process started.



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BOYS & GIRLS CLUBS
OF THE MISSISSIPPI DELTA

Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.

~ Margaret Mead

Tips for End of Year, Planned, & Blended Giving

**Boys&
Girls&
Safe Places&
Mentorship&
Graduation**



Whatever It Takes to Build Great Futures.



BOYS & GIRLS CLUBS
OF THE MISSISSIPPI DELTA

www.bgcmsdelta.org

Philanthropy - noun

Webster's Definition of philanthropy

1: goodwill to fellow members of the human race; active effort to promote human welfare

2a: an act or gift done or made for humanitarian purposes

b: an organization distributing or supported by funds set aside for humanitarian purposes.

Thank you for considering a year-end gift to support the Boys & Girls Clubs of the Mississippi Delta or any other charitable organization you are passionate about. We have pledge cards and giving levels available and we are happy to talk with you about Starting Your Own Fund; Contributing to an Existing Fund or Endowment; Recurring Monthly Giving; or designating cash gifts for general operations of the organization as a whole or a specific Club/activity.

Why Give?

Need a tax deduction? Did your unearned income increase? Did you sell any appreciated assets? Do you have appreciated assets?

If you give an appreciated asset to a charity it has significant tax benefits; most notably you will be able to deduct the fair market value asset and avoid paying capital gains tax. With other donations, you can reduce your taxable income even if you do not itemize donations.

Here's how to get started:

1. Create your own fund. Begin your personal path to philanthropy by establishing your own charitable fund. You will receive a tax break immediately and you will have time to research the charities you want to support through a Donor Advised Fund; or you can establish a Designated, Field of Interest Fund or Scholarship Fund.

2. You also have options to contribute to an established Fund or Endowment. This type of gift can go on giving to the organization forever!

Whatever it Takes to



BOYS & GIRLS CLUBS
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What to give?

1. Gifts of Money - (cash, check, credit cards, one time electronic funds transfer, or automatically recurring monthly giving through PayPal Giving Fund) - are quick and convenient ways to make a charitable contribution.

2. Gifts of Stock - The IRS allows a charitable tax deduction based on the full fair-market value of your gift if you have held the stock for more than 12 months. By giving to charity, you can also avoid capital gains tax on the appreciated portion of the gift. Please allow at least two weeks to complete the transfer.

3. Gifts from your estate - You can include your favorite charities in your estate plans with a deferred gift, including a bequest to us in your will or name us as a beneficiary of your retirement plan assets or life insurance policy. If you leave a planned gift to Boys & Girls Clubs of the Mississippi Delta you will automatically become a member of our Heritage Club.

4. Gifts from IRA Assets - The IRA Charitable Rollover is now a permanent tax law. If you are 70.5 years of age or older, you can transfer up to \$100,000 (\$200,000 for couples) annually from your IRA to a charity like Boys & Girls Clubs of the Mississippi Delta. Your gift won't count as income and it will be free from federal tax. While this tax-saving opportunity doesn't qualify for a Donor Advised Fund, it may be the opportune time to support your favorite charities or area of interest with a rollover to a Designated, Field of Interest or a Scholarship Fund. You can also give an already established fund (ask us for more details).

5. Gifts of Property - These gifts can include: collectibles, patents, copyrights and other valuable assets. Special rules apply to these types of gifts and the IRS requires an appraisal for most gifts greater than \$5,000.

Build Great Futures.

Tips for End of the Year Giving:

- **Talk to your advisor.** Before making any significant gift to charity, consult with your CPA, attorney or other advisor to understand the impact on your taxes.

- **Give early!** To receive a tax credit, the gift must be completed by December 31. A gift mailed by check is complete when mailed (postmarked) to the charitable recipient. Gifts paid with credit cards are complete when your card account is charged. Gifts of stock and real estate are more complex; if you wait until late December to make these gifts it may not allow enough time to make necessary arrangements.



Want to honor or memorialize a loved one?

Support your favorite charity, church or school as a forever gift in your loved one's name. You can do this by setting up a fund at the Boys & Girls Clubs of the Mississippi Delta in any name you choose for as little as \$5,000; or you can give to an existing fund.



How wonderful it is that nobody needs to wait a single moment before starting to improve the world.

~Anne Frank