CHRIST COMMUNITY
REFORMED CHURCH

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CCRC Giving Policy

INTRODUCTION

Christ Community Reformed Church (here after referred to as CCRC) operates as a DBA of "Community Reformed Church of Escondido", the corporate name. It is **NOT** a registered charitable organization under IRS Sec 501(c)(3). Rather, it is a qualified non-profit corporation organized in 1964 under California law, in good standing with the state of California and operates as a "Church".

Since CCRC operates as a "Church", contributions to CCRC are deductible for federal income tax purposes under the rules and regulations established under the current provisions of the Internal Revenue Code (see above).

TYPES OF CONTRIBUTIONS

Generally speaking, a contribution to CCRC is either

- **Undesignated giving**, which supports the yearly budget of CCRC through our General Fund, or
- **Designated giving**, which supports other approved funds or projects of CCRC (which may or may not be part of the yearly budget.)

The purpose of this policy is to set forth how both kinds of gifts will be treated in order to be considered a tax-deductible contribution. For purposes of this policy, the following terms are used:

- **Tax Deductible Contribution** – a gift of cash or property given to a qualified organization by a donor who receives no tangible benefits from the gift and gives up full control of the gift for the organization to use for its purpose and mission.
- **Undesignated Gift** – A gift that is given without designation. The yearly budget is funded primarily through undesignated gifts, and as such, donors are encouraged to give without designation.
- **Designated Gift** – A gift that is designated for a specific fund (other than the General Fund) or ministry project. Designated giving will be accepted only for funds or special projects that have been approved by the elders. Designated gifts for budgeted line-item expenses will be accepted in accordance with #2 under Giving Policies below.
- **Fundraising** – individuals are NOT permitted to raise funds in the name of CCRC without prior explicit permission from the finance team. Should a need exist, an individual should contact the finance team for authorization prior to any action being taken.
- **General Fund** – The General Fund includes all undesignated gifts from our weekly tithes and offerings and is used to support the ministry of CCRC. Each year, the Elders prepare an annual budget that is approved by the Elders. This budget guides the disbursement of funds from the General Fund.

Note: other funds for special projects may be created on a temporary basis as determined by the Elders. Any money collected more than what is needed shall be added to the General Fund.

GIVING POLICIES

1. The General Fund makes up the yearly operating budget of CCRC and is supported by undesignated giving.
2. A Designated Gift for a special or approved project by CCRC Elders will not increase the yearly budget but it will increase the available funds for that special project. The Church will make every reasonable effort to utilize the donated funds for the designated purpose or project. However, according to IRS guidelines, in order for a gift to be considered a tax-deductible gift, CCRC must maintain ultimate control over how the gift is used regardless of the donor's intended use.
3. CCRC will **NOT** accept Restricted Gifts whose use is restricted by donors. CCRC has no discretion in the management and disbursement of such funds. Whereas for Designated Gifts, CCRC will make every reasonable effort to honor designated gifts. However, according to IRS guidelines, for a gift to be considered a tax-deductible gift, CCRC must maintain ultimate control over how the gift is used.

a. Nonetheless, donors who recognize a special and specific need consistent with CCRC's charter and goals are encouraged to bring a matter to the Elders. Elders will consider the donor's suggestions and will decide if such a need has merit worthy of special consideration and adoption by the Church. In such cases, CCRC's acceptance of this type of financial gift shall be placed in the General Fund without restriction. Such a gift still requires that CCRC maintain ultimate control over how the gift is used regardless of the donors intended use.

4. CCRC will **NOT** accept gifts for ministries outside of CCRC asking to forward the donation to that ministry UNLESS CCRC has taken up an offering for a specific purpose for a specific time frame. CCRC encourages people to give directly to outside ministries that they would like to support.
5. CCRC can accept gifts of stock. Contact the Elders for details on how to contribute stock. The value reflected on your contribution statement will be equal to the value of the stock when we receive it. However, the deductible amount allowed by the IRS depends on information that you should obtain from your broker, so please confer with your broker as to the exact value that you can deduct.
6. The value of personal services donated is NOT deductible as a charitable contribution. CCRC relies heavily on volunteers to fulfill its ministry. However, donations of this type cannot be reflected on the individual's record of giving.
7. CCRC may be asked if one can just receive contribution credit for items bought for CCRC's ministries instead of being reimbursed. We are always grateful for the generous spirit of our people and we want to do what we can to accommodate this request. We do have to establish an adequate trail to substantiate the gift, however. We ask these donors to go ahead and submit a reimbursement request to the finance team. Donors can then return the money as a contribution if they so choose.

GIFTS TO INDIVIDUALS
Gifts designated to a specific individual do **NOT** qualify as charitable contributions under IRS regulations. These gifts will not be reflected on the donor's record of giving.

REFUNDING A CHARITABLE CONTRIBUTION
A charitable contribution (undesignated) will **NOT** be returned to the donor. To refund the gift would be contrary to the basic definition of a charitable contribution and could have possible tax implications to the donor and potentially cause a liability to CCRC.

CONTRIBUTION STATEMENTS
CCRC will provide, annually to donors, a record of cash contributions received in accordance with rules and regulations required by the IRS. Non-cash gifts will be acknowledged by letter as described above, in compliance with IRS rules and regulations.

YEAR OF CONTRIBUTION
The IRS provides clear guidelines regarding the date of posting contributions, which we follow carefully. All contributions received or postmarked by December 31 will be included in that year's contribution statement. If the contribution is received or postmarked after December 31, it will be included in the contribution statement of the year in which it is received/postmarked—regardless of the date on the check.

CONCLUSION
CCRC respects the donor's decision to give as led by the Lord. The above policies are meant to provide guidance to the donor and CCRC body as well as comply with the applicable tax laws. CCRC reserves the right to refuse contributions that are not related to the primary purpose of CCRC, not in the best interest of CCRC, or those not qualified for tax purposes. CCRC also reserves the right to amend these policies at any time.

Please direct any questions to the CCRC Finance Committee.