



ENDURING FAITH

HIS FAITHFULNESS • EVERY GENERATION

Piedmont First Baptist Church

Piedmont, Alabama • Est. 1870





ENDURING FAITH

"I will sing of the Lord's great love forever; with my mouth I will make Your faithfulness known through all generations." - Psalm 89:1

Dear Church Family,

Since 1870, God has been faithful to Piedmont First Baptist Church. Through seasons of plenty and seasons of hardship, through wars, a depression, and a pandemic, the gospel has been preached from our pulpit, believers have been baptized in our waters, and generation after generation has gathered on Main Street to worship the King. Every brick, beam, and pew stands as a testimony to those who came before us, who prayed, sacrificed, and gave so that we could inherit a place to meet Him.

For more than 150 years, God has made His faithfulness known through the generations of Piedmont First Baptist. Now it is our turn. Enduring Faith is the fruit of more than five years of prayerful, patient planning, and the work in our sanctuary has already begun. Together we will renew the sanctuary where we gather, build the spaces where our children grow, and open new doors of outreach to our community.

God is the owner and giver of all things, and as stewards we manage what He has entrusted to us. Our generosity is not measured by the need of the church, but by our need to respond gratefully to the blessings of God. Enduring Faith is not first a fundraising effort; it is a discipleship journey. We ask for equal sacrifice, not equal gifts.

I invite you to pray, to seek the Lord's direction for your family, and to join me in giving so that our children and their children will sing of the Lord's great love in these spaces long after we are gone.

In His service,

A handwritten signature in black ink, appearing to read "Michael Ingram".

Bro. Michael Ingram

Pastor, Piedmont First Baptist Church



What the projects will include:

1. Sanctuary & Education Building Renewal: \$1,008,628

A comprehensive renewal of the sanctuary where our church family has worshiped for generations: refurbished pulpit area, choir loft, and baptistry; new coffered ceiling and lighting; new flooring; renovated restrooms; and a new sound booth. Three North Wing classrooms will also be renovated, including replacement of aging electrical wiring.

2. Children's Playground: \$237,436

A new, secure, fenced playground with modern, safe equipment for the children God continues to entrust to us. A church that builds a playground is a church that expects children, and we do.

3. Outreach Pavilion: \$50,000

A new outdoor pavilion, built with the volunteer labor of Carpenters for Christ, giving PFBC a dedicated space for outdoor fellowship and community outreach.

How do we accomplish this?

Before the first pledge is made, God has already provided nearly \$500,000 through donated labor and funds set aside by this congregation's faithful giving. The remaining \$800,000 will be pledged over three years and given over and above our regular tithes and offerings.

Sanctuary & Education Building Renewal	\$1,008,628
Children's Playground	\$237,436
Outreach Pavilion	\$50,000
Total (includes \$100,000 contingency)	\$1,296,064
Less: Carpenters for Christ donated labor	(\$150,000)
Less: Existing church funds committed	(\$350,000)
Enduring Faith Campaign Goal	\$800,000

How can I participate?

1. **Pray.** Seek the Lord's direction for your family and pray for this campaign.
2. **Be informed.** Read the materials the church provides and ask questions.
3. **Commit.** Make your 3-year pledge on Commitment Sunday.



When does this start?

It already has! Our Long-Range Planning Team first met on January 31, 2021, and the sanctuary renovation began on May 17, 2026, when the pews were removed. Construction should be finished in late fall 2026. The three-year campaign begins in January 2027, but you're welcome to start giving in December if you'd like it to count toward your 2026 taxes.

How was this plan developed?

Pastor Michael Ingram established the Long-Range Planning Team in 2021. On July 14, 2021, the church voted to proceed with architect selection and a renovation plan. Development was delayed by the lingering effects of the pandemic from 2022 to 2025, but the vision endured. Final plans and cost estimates were completed by Calvin Wren Munroe Jr., LLC in May 2026.

How long will the campaign last?

Enduring Faith is a 3-year campaign. Pledges are given over three years so that every family can take part in a meaningful way.

Won't this take away from our regular offerings?

No. Gifts to Enduring Faith are to be given over and above our regular tithes and offerings to the general budget.

Why is the goal \$800,000 when the projects cost more?

The total cost is \$1,296,064, including a \$100,000 contingency. Carpenters for Christ is donating \$150,000 in labor, and \$350,000 in existing church funds have already been committed.

How much should I give?

Our generosity is not measured by the need of the church, but by our need to respond gratefully to the blessings of God. We ask for equal sacrifice, not equal gifts. Prayerfully consider what God is leading your family to give.

I have additional questions. Who can I call?

Contact the church office at (256) 447-9496.

3 Year Enduring Faith Campaign **\$800,000 GIFT PROFILE GUIDE**



# OF GIFTS	GIFT LEVEL	MONTHLY	WEEKLY	ACCUMULATED TOTALS
1	80,000	2,222	512	80,000
1	60,000	1,666	384	60,000
1	50,000	1,388	320	50,000
2	36,000	1,000	230	72,000
3	25,000	694	160	75,000
5	20,000	555	128	100,000
8	15,000	416	96	120,000
10	10,000	277	64	100,000
10	7,500	208	48	75,000
14	5,000	138	32	70,000
12	3,600	100	23	43,200
			TOTALS	802,000



Creative Strategies for Giving

A Guide for Generous Living in Your Capital Campaign

Equal Sacrifice, Not Equal Giving

Equal giving is never the goal. Instead, we come together as a church community—each person sacrificing according to their ability to achieve our shared vision. There is a meaningful role for every member, and every gift matters. You will not be pressured or told what to give. We simply encourage you to pray and discern God’s will for your giving.

Lord, what do You want to do through me?

Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. - II Corinthians 9:7

A Look at One Family’s Commitment

Here’s a real-life example of how one family prayerfully identified ways to increase their giving over three years. Small, consistent sacrifices add up to significant Kingdom impact.

Activity (2026 estimates)	Week	Year	Three Years
Eliminate a family meal out (family of 4, casual)	\$65.00	\$3,380	\$10,140
Reduce Christmas budget	—	\$600	\$1,800
Reduce vacation budget	—	\$350	\$1,050
Delay vehicle purchase or major repair (6 mo)	—	\$4,200	\$4,200
Reduce three date nights per month	—	\$240	\$720
Eliminate two specialty coffees/week	\$14.00	\$728	\$2,184
THREE YEAR TOTAL (illustrative)			\$20,094

“In addition, we will continue to support the annual budget and the mission programs.”

Gifts Other Than Cash

What Are Gifts Other Than Cash?

Gifts other than cash include stocks, bonds, mutual funds, annuities, real estate, collectibles, and other assets.

Why Contribute Gifts Other Than Cash?

The tax code remains very generous toward this form of giving. Donating the asset directly to the church allows the church to sell it, eliminating potential capital gains taxes for you while resulting in a larger gift to the church.

2026 Tax Considerations (Important Updates)

Key changes effective for 2026 tax year:

- **0.5% AGI Floor:** Itemizers can only deduct charitable contributions that exceed 0.5% of their adjusted gross income (AGI). Larger or bundled gifts (especially appreciated assets) help maximize benefits.
- **Non-Itemizer Deduction:** New above-the-line deduction available for cash donations—up to \$1,000 for single filers or \$2,000 for married couples filing jointly.

Creative Strategies for Giving

- **High-Income Cap:** For taxpayers in the 37% federal bracket, the tax benefit of itemized deductions (including charity) is capped at 35%.
- **Appreciated Assets:** Still one of the most tax-efficient ways to give. You avoid capital gains tax and may receive a deduction for fair market value (subject to limits).

Note: Long-term capital gains rates remain 0%/15%/20%. The strategy of donating appreciated assets held more than one year continues to provide significant advantages.

How the Tax Benefit Works

- **Itemized Deduction:** You may include 100% of the market value of many appreciated assets (held >1 year) as a charitable contribution.
- **Church Receives Full Value:** Because of its tax-exempt status, the church receives the full market value (less transaction costs) without paying capital gains tax.

Sell First vs. Donate Directly (Example)

Assume \$20,000 market value asset with \$10,000 cost basis:

	Sell First, Then Give Cash	Donate Asset Directly
Market Value	\$20,000	\$20,000
Cost Basis	\$10,000	\$10,000
Gain	\$10,000	\$10,000
Tax (illustrative ~25%)	\$2,500	\$0
Church Receives	\$17,500	\$20,000

How to Give Assets: 1) Contact the church office for transfer instructions. 2) Contact your broker to initiate the transfer. In many cases, your denominational foundation (such as the Baptist Foundation of Alabama) can handle asset transfers at no cost to you.

Other Creative Giving Strategies

These timeless approaches remain highly effective:

- **Cash Flow Gifts:** Smaller gifts at higher frequency (weekly, semi-monthly, or monthly) via electronic funds transfer add up quickly.
- **Diverted Funds:** Redirect spending from entertainment, dining out, subscriptions, or transportation to giving.
- **Delayed Expenditures:** Postpone major purchases (vehicles, home projects, trips) to free up resources for giving.
- **Income-Producing Assets:** Use interest, rental income, or other asset income for increased giving.
- **Raises, Bonuses & Debt Freedom:** Direct new income or freed-up funds (after debt payoff) toward the campaign.
- **Unique Skills & Hobbies:** Monetize marketable skills or hobbies and give the proceeds.
- **Savings & Annuities:** A portion of savings or retirement distributions can often be given safely.
- **Corporate & Business Gifts:** Business owners may provide gifts-in-kind with strong tax benefits.
- **Required Minimum Distribution (RMD) from retirement funds:** Give directly from an IRA, satisfying their RMD tax-free.

You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us.

— II Corinthians 9:11 (NRSV)

Important Note: This brochure provides general information only and is not tax, legal, or financial advice. Tax laws change, and your situation is unique. Please consult your personal tax professional, financial advisor, or the Baptist Foundation of Alabama for guidance specific to your circumstances. The examples and strategies are illustrative.

For assistance with asset transfers, estate planning, or capital campaign support, contact your church office or the **Baptist Foundation of Alabama** (TBFA.org).



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Giving Plan Card

GIFT SCHEDULE CHART

Weekly	Monthly	Annually	3 Year Total
\$1,000	\$4,333	\$52,000	\$156,000
\$750	\$3,250	\$39,000	\$117,000
\$500	\$2,167	\$26,000	\$78,000
\$400	\$1,733	\$20,800	\$62,400
\$300	\$1,300	\$15,600	\$46,800
\$250	\$1,084	\$13,000	\$39,000
\$200	\$867	\$10,400	\$31,200
\$150	\$650	\$7,800	\$23,400
\$100	\$433	\$5,200	\$15,600
\$75	\$325	\$3,900	\$11,700
\$50	\$216	\$2,600	\$7,800
\$30	\$130	\$1,560	\$4,680
\$25	\$109	\$1,300	\$3,900
\$20	\$86	\$1,040	\$3,120

This giving schedule is for quick calculation of weekly, monthly and yearly giving. No one should feel confined to this schedule.

ENDURING FAITH Three-Year Giving Plan

Knowing that God can do more than we imagine, in faith I/we intend to give to the **Enduring Faith** campaign over and above my/our regular offerings.

I/We plan to give accordingly:

\$ _____ **First Fruit Offering** to help build momentum for our campaign.

\$ _____ **Weekly** for 156 weeks (3 years)

\$ _____ **Monthly** for 36 months (3 years)

\$ _____ **Annually** for 3 years

\$ _____ **Other Timeframe** (for my 3-year giving): _____

\$ _____ **Asset Gift** worth (approximate value)

Asset description below. For example: Stocks, Bonds, Securities, Personal Property, Appreciated Real Estate, Paid-Up Insurance Policies, Charitable Trusts

\$ **Total Anticipated Giving** (adding up all your giving categories)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email: _____

Signature: _____ Date: _____

Your commitment is only an indication of your intention to give as you are able.
We recognize circumstances can change for better or for worse.

☐ I am interested in electronic transfer of funds.

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***Turn in on December 6th**