

Keys To Effective Charitable Giving

ENDURANCE FUND

For those who wish to provide an ongoing income for Jesus Film Project® or ministries they love and care about, a giving fund can be created much like an endowment. This fund extends one's legacy even beyond his or her life, and in turn serves as a financial lifeline for global film evangelism and church planting, to help reach the next generation.

An Endurance Fund

An Endurance Fund allows you to make a gift that keeps on giving. You contribute cash, stock, real estate, or other asset into the fund where it is structured to produce recurring income. The goal is to preserve the initial gift through prudent investment practices while the increase is released to support the life-changing outreaches and disciple-making initiatives closest to your heart.

Features and Benefits:

- Supports the ministry project or designation (translations, teams, equipment, etc.) of your choosing¹.
- Has endowment-like features with the goal of producing income and preserving or growing your initial gift.
- Investments in the fund are managed by professional Christian-based wealth managers.
- Has the option to include provisions for dipping into the initial gift amount for extraordinary opportunities.

¹The ministry makes every effort to fulfill your designation requests but under the law, Cru® Foundation retains full discretion over the gift.



Case Study

When Rob Henry's parents passed away, he and his sister received a generous inheritance and wanted to use it to honor God and their parents' legacy. Jesus Film Project is a favorite ministry for both families—one they agreed would share the gospel in an effective and efficient way. They weren't sure, though, that a one-time donation was the right way to go. They wanted to use their inheritance to create something lasting—something that would make an ongoing impact on God's kingdom, year after year, for eternity!

So, they established an Endurance Fund to generate a week of streaming the gospel online (Jesus Film® app) and provide media campaigns to reach unreached peoples in East Asia. They were delighted to find they could actually name the fund in honor of their parents who left the inheritance. Rob and his sister have been so pleased with the fund that they continue to make contributions to it to grow its impact.

They receive reports and stories from East Asia of business professionals, students, families, etc., whose lives have been touched by their generosity. They also helped reach people through a holiday "We Chat" outreach that covered a city of 14 million and saw the

effective use of local believers and partner churches following up hundreds of people who asked, "How can I personally know God?" after watching a short film online.

Funding an Endurance Fund

When you use an appreciated asset to seed your Endurance Fund, you make even more money available for ministry than if you sell the asset and donate the proceeds. Consider the example below.

Donating Appreciated Stock vs. Selling Appreciated Stock to Seed an Endurance Fund¹

	Sell Stock then Donate	Donate Stock then TCF Sells
Current Stock Value	\$100,000	\$100,000
Initial Stock Value	\$20,000	\$20,000
Capital Gains Tax Due	\$16,000	\$0
Income Tax Savings	\$28,000	\$35,000
Net Cost of Gift to Donor	\$88,000	\$65,000
Net Available for Vision Fund	\$84,000	\$100,000
Annual Amount Produced to Fund Ministry	\$4,200	\$5,000

The table above shows how an Endurance Fund harnesses the full power of appreciated asset by producing 19%² more for ministry at 26%³ less cost to you!

This assumes a 35% federal income tax bracket, that the deduction does not exceed applicable IRS limits, and a 5% long-term annual rate of return on the Endurance Fund.

¹For illustration purposes only. Limits may apply.

²\$5,000 annually vs. \$4,200

³\$88,000 vs. \$65,000

Endurance Fund Annuity

The Endurance Fund Annuity balances the need for income with the desire to give to ministry. You make

a gift of cash or stock, and you receive a guaranteed fixed income for life. When you pass away, the residual amount will seed an Endurance Fund to support ministry. The Endurance Fund Annuity will give you a charitable deduction at the time it is established. If funded with stock, you may avoid some of the capital gains tax. Because annuity income is partially tax free, its value is effectively higher than taxable income from some investments.

Creative Ways to Seed an Endurance Fund

Make your Endurance Fund the **beneficiary of insurance** policies which are no longer needed. Or donate the policy now so that the cash value can be used. If you have insurance policies for the purpose of paying estate taxes, we can show you how to eliminate those taxes so that the life insurance can be used to spread the gospel.

Start an Endurance Fund Through Your Will or Trust

Gifts from your estate are 100% tax deductible. We can help you determine how best to establish this gift.

Use retirement accounts

By making the Endurance Fund the beneficiary of part or all of your retirement accounts you can avoid the little known IRD* tax, which can claim as much as 50% of your retirement funds.

Help is Available; Could You Benefit?

Jesus Film Project®, in partnership with Cru® Foundation, previously known as The Great Commission Foundation of Campus Crusade for Christ®, Inc., provides a full array of gift and estate-planning services without obligation. A team of experienced professionals can help you think through your best options, then come alongside your advisor(s) and help ensure your plan achieves your family, tax-avoidance and charitable goals.

Please contact us today at 800-449-5454 or email: info@crufoundation.org to start the process today.

*Income in Respect of a Decedent.