

CHARITABLE CONTRIBUTIONS & GIVING POLICY

ATLANTA CHRISTIAN CHURCH, ATLANTA, IL

effective January 1, 2025

INTRODUCTION

Atlanta Christian Church is a qualified charitable organization exempt from federal income taxes under IRS Sec 501(c)(3). Contributions to the church are deductible for federal income tax purposes under the rules and regulations established under the current provisions of the Internal Revenue Code.

TYPES OF CONTRIBUTIONS

Generally speaking, a contribution to the church is either 1) undesignated giving, which supports the yearly budget of the church through our Ministry Fund (formerly known as the “general fund”), or 2) designated giving, which supports other approved funds or projects of the church (typically not part of the annual 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 or Charitable 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; “no strings attached.” The yearly budget (Ministry Fund) is funded through undesignated gifts, and as such, donors are encouraged to give without designation.
- Designated Gift – A gift that is designated for a specific fund or project other than the Ministry Fund. Designated giving will be accepted only for funds or special projects that have been established and approved by the elders. Such funds will be used to support the purpose for which they were originally intended.

FUNDS AND DESCRIPTIONS

- Ministry Fund – The Ministry Fund supports our regular ministries and programs, pastor salaries, mission work in the local and global community, and ensures that the daily operations of the church continue. This fund includes all undesignated gifts from our weekly tithes and offerings. Each year, the elders prepare a yearly budget/ministry plan for the Ministry Fund that is communicated to and affirmed annually by the congregation. This budget will guide the disbursement of money from the Ministry Fund.
- Building Fund (formerly Gate fund and most recently Roof fund) – This fund supports capital improvements and facility enhancements. The administration of the fund, including all disbursements, is subject to the direction of the elders. The church recognizes that planning for future needs is a practice of good stewardship and has established this fund as an ongoing fund.

Note: Other designated funds for special projects or ministries (for example Thanksgiving Baskets, Food Pantry, Valentine Care Packages, etc.) may be created on a temporary basis as determined by the elders.

GIVING POLICIES

- 1) All undesignated giving from our weekly tithes and offerings will be directed to the Ministry Fund with 16% directed to the missions account to support our local and global missions partners.
- 2) Any gift designated for an expense already present as a ministry fund budget category or line item expense will be deposited into the ministry fund. Such gifts will be used to support the purpose for which they were originally intended.
- 3) The church will not accept gifts designated for ministries, missions agencies, or charitable organizations outside of the church asking to forward the donation to that ministry unless the church has taken up an offering for a specific purpose within a specific time frame. Accepting gifts of this nature puts undue strain on internal accounting and financial processing. The church encourages people to give directly to outside

ministries (for example, Little Galilee, Cookson Hills, Atlanta Ministerial Association) that they would like to support (above and beyond the tithe to the local church), rather than using the church as a forwarding agent or “conduit.” Donations will be returned with a request to give directly to the organization.

4) The value of personal services donated is not deductible as a charitable contribution and donations of this type cannot be reflected on the individual’s record of giving. The church appreciates and relies heavily upon volunteers to fulfill its ministry and mission.

5) If a donor is reimbursed for an item purchased for the ministry of the church, funds reimbursed will not appear on the donor’s giving statement. “In kind” gifts are also not able to be included on the donor’s giving statement.

6) Gifts designated to specific individuals will not be accepted unless pre-approved.

7) Gifts designated for missions trips are tax deductible and will appear on the donor’s giving statement. However, gifts designated toward a specific individual’s financial needs toward a missions trip are not tax deductible and will not appear on the donor’s giving statement (funds are not considered taxable income for mission trip participants).

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 the church.

On the other hand, refunds on a designated contribution will be handled in the following manner:

- Designated gifts for a missions trip or other special project – Every reasonable effort will be made to use the designated gift for the purpose in which it was designated. However, if the special project no longer exists, the church will make every reasonable effort to contact the donors of such gifts. The purpose of this is to give the donor the option of re-designating the gift to a different project or fund, or refunding it. The donor needs to be aware of the possible need to file an amended tax return if the gift is refunded and the deduction was claimed in a previous year. Obviously, this procedure is only appropriate for those donors who can be identified.

CONTRIBUTION STATEMENTS

Donors will receive annual contribution statements for income tax purposes in the United States. Each donor is advised to consult their personal income tax advisor for the applicability of such contributions in their own circumstance.

YEAR OF CONTRIBUTION

The IRS provides clear guidelines with regard to 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.

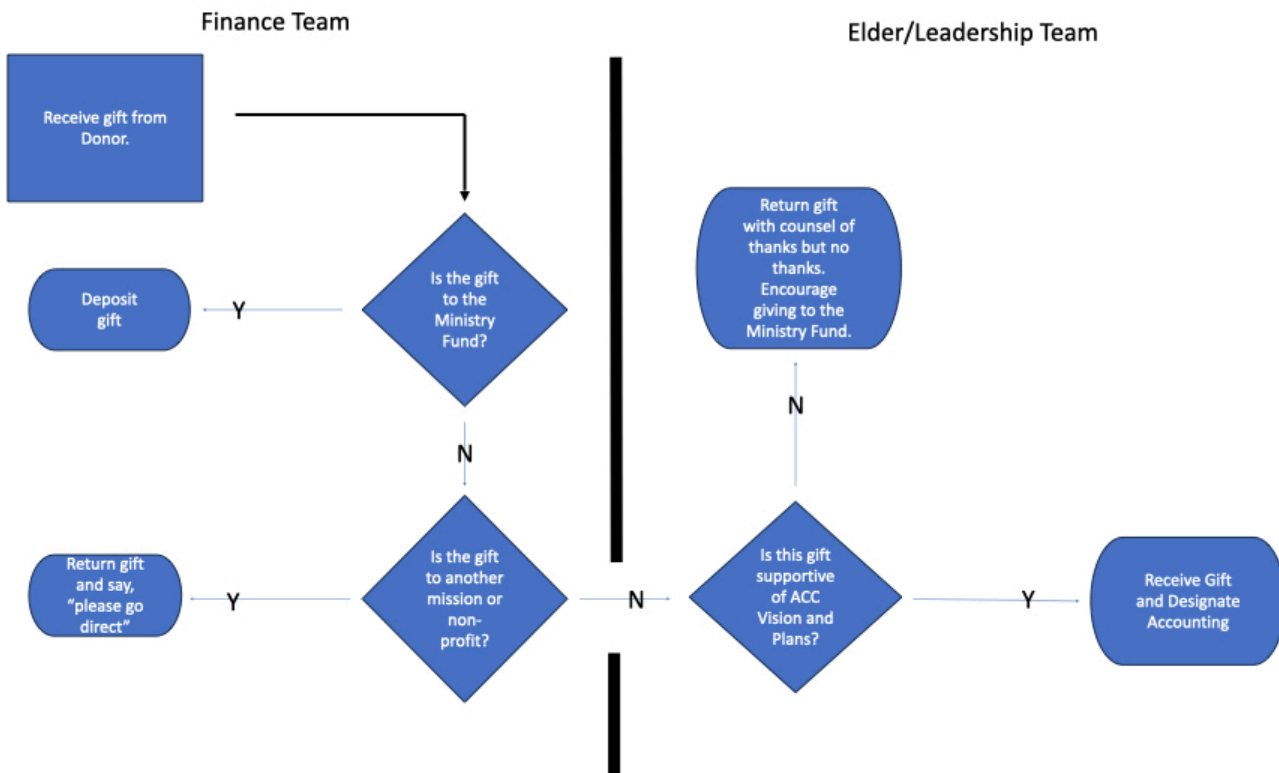
COMMUNICATION

This policy will be communicated to the congregation as often as necessary or when updated.

CONCLUSION

The church respects the donor’s decision to give as led by the Lord. The above policies are meant to provide guidance to the donor and the church body as well as comply with the applicable tax laws. The church reserves the right to refuse contributions that are not related to the primary purpose of the church or not in the best interest of the church. The church also reserves the right to amend these policies at any time. Please contact the elders of the church for clarification or questions regarding our policies.

DESIGNATED GIVING FLOW CHART



Approval Date: _____