

CHARITABLE SOLUTIONS BOOKLET



Accelerating the Great Commission through *smarter generosity*.

100 Lake Hart Drive, #3600 • Orlando, FL 32832 • (800) 449-5454 • Fax (407) 541-5106
www.crufoundation.org • hello@crufoundation.org

ALIGNING YOUR WEALTH WITH YOUR FAITH

EXPLORING GENEROSITY AS A FOLLOWER OF JESUS

Generosity often begins with giving from what we earn. Over time, many believers begin to wonder whether stewardship might include more than income alone.

Homes, investments, land, businesses, and retirement accounts can also become opportunities to give. At Cru Foundation, we call this smarter generosity — thoughtfully aligning our giving with the resources God has entrusted to us.

For many followers of Christ, generosity becomes more than a financial choice; it's a step of faith and a reflection of growing trust in God's provision. Cru Foundation exists to encourage that journey, helping individuals and families steward their resources with wisdom and purpose to advance the Great Commission.

Here are several giving strategies donors often explore as they consider how their resources can support the ministries and causes they care about most.

OUR FLAGSHIP SERVICES

DONOR ADVISED FUND

The Great Commission Donor Advised Fund (GCDAF) is a convenient hub for charitable giving.

You can contribute various assets, including cash, stock, and real estate, and you will receive a tax-deductible receipt in the donation year. Through an easy-to-use online portal, you can advise grants, track your giving, and simplify tax-time documentation, all while supporting your favorite Cru ministries and other qualified charitable organizations.

For more information, go to:
[**crufoundation.org/GCDAF**](https://crufoundation.org/GCDAF)

ESTATE DESIGN SERVICE

Cru Foundation offers a personalized Estate Design service to help you create a “blueprint for stewardship” grounded in a biblical worldview

After understanding your family and stewardship goals, we’ll create a customized document with illustrations demonstrating how you can achieve your family and financial objectives while maximizing charitable giving through tax-efficient strategies for real estate, business interests, and other appreciated assets. This service is offered at no cost and without any obligation.

For more information, go to:
[**crufoundation.org/estatedesign**](https://crufoundation.org/estatedesign)



WE CAN HELP WITH ...

● APPRECIATED SECURITIES

Do you have appreciated stocks, mutual funds or other marketable securities? You can give them outright to support your favorite Cru ministries and missionaries. Give before you sell to receive a charitable deduction for the full fair market value and bypass any capital gains tax.

For more information go to:
[**crufoundation.org/stock-transfer**](https://crufoundation.org/stock-transfer)

● WILL AND ESTATE GIFTS

Adding a Cru ministry or missionary to your will or trust is a wonderful way to leave a Christ-honoring legacy. We can provide you with the applicable language for your estate documents.

For more information go to:
[**crufoundation.org/bequest**](https://crufoundation.org/bequest)

● IRA QUALIFIED CHARITABLE DISTRIBUTIONS

If you are 70 1/2 or older, you can make a Qualified Charitable Distribution (QCD) from your IRA. A QCD is a transfer of funds from your IRA custodian directly to a qualified charity, like Cru. QCDs may be counted towards your Required Minimum Distribution (RMD).

For more information go to:
[**crufoundation.org/qcd**](https://crufoundation.org/qcd)

● BUSINESS INTERESTS

Maximize your impact and tax benefits by donating a portion of your business to Cru Foundation, either during the life of the business or prior to a sale. This strategic giving approach can generate a significant one-time or recurring contribution to a donor advised fund or directly to a Cru ministry.

You can structure the donation to maintain full control of your business. By leveraging this giving strategy, you're supporting Kingdom work and optimizing your financial stewardship as a business owner.

For more information go to:
[**crufoundation.org/business-interests**](https://crufoundation.org/business-interests)

● REAL ESTATE

Whether it's a rental home, vacation property, vacant land, or commercial property, you can receive an immediate tax deduction for the full fair market value while bypassing capital gains on the donated securities. You have the flexibility to give the entire property or a percentage. Your generous gift can be directed into a donor advised fund for future distribution or allocated immediately to support your favorite Cru ministries and missionaries.

For more information go to:
[**crufoundation.org/real-estate**](https://crufoundation.org/real-estate)



OTHER CHARITABLE TOOLS

● ENDURANCE FUND

Endurance Funds are professionally managed endowments that yield annual funding for ministry while also preserving principal. An Endurance Fund produces a dedicated income stream to ensure the long-term fruitfulness of a Cru ministry or work of a missionary.

For more information go to: crufoundation.org/endurance-fund

● AGRICULTURAL COMMODITIES

If you produce agricultural goods such as crops or livestock and you desire to maximize your giving impact, consider donating these commodities directly to Cru or to your donor advised fund. A donation of agriculture allows you to make a charitable contribution before the products are sold, providing federal, state, and self-employment tax savings.

For more information go to: crufoundation.org/agriculture

● LIFE INSURANCE

When you name Cru as the beneficiary to receive all or a portion of the proceeds of a life insurance policy, you can support your favorite Cru ministries and missionaries. This type of gift can also offer tax advantages; these benefits vary from state to state.

For more information go to: crufoundation.org/life-insurance

INCOME-PRODUCING GIFTS

● CHARITABLE GIFT ANNUITY

With a CGA, you can enjoy the benefits of a dual-purpose gift that balances your need for stable, lifetime income with your desire to further God's kingdom. Your partially tax-deductible gift of cash or stock will allow you or your loved one to receive fixed payments for life. Payments can start immediately or be deferred. After all payments are made, the remaining value is directed to your favorite Cru ministries and missionaries.

For more information go to:
crufoundation.org/cga

● CHARITABLE REMINDER TRUST

Similar to a CGA but typically using a highly appreciated asset, the Charitable Remainder Trust is a financial tool that makes payments, either a fixed amount (annuity trust) or a percentage of trust principal (unitrust), to whomever you choose to receive the income. In certain situations, Cru Foundation can serve as trustee, direct the investment of the trust assets, and oversee all legal, accounting and administrative matters, at no additional cost to you. At the end of the trust term, your charitable gift is used to fund the Cru ministry or missionary work you designate.

For more information go to:
crufoundation.org/charitable-remainder-trust





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