Gather and Grow Food shelf

Informed Donor

Maximizing benefits for you AND the causes you love

Generosity is more than writing a check—it's an act of hope, compassion, and faith.
This guide is designed to help you understand the different ways you can maximize the impact of your giving, care for the causes you love, and invest in a legacy of impact.

At Gather and Grow, we believe giving should be both **meaningful and informed**—allowing you to support your community in ways that align with your heart, your values, and even your financial goals. Inside, you'll find practical insights and creative strategies to help your generosity go further, making a lasting difference for our neighbors in need.

Putting Your Generosity to Work

There are many ways to give—each with its own opportunity to make a meaningful impact. Whether you want to give now or plan for the future, understanding your options allows you to **maximize both your generosity and your financial benefits**.
Below are a few thoughtful ways donors like you can make a difference while being good stewards of what God has entrusted to them.

1. Giving from Retirement Accounts: The Power of Qualified Charitable Distributions (QCDs)

For many people, retirement accounts like IRAs are among their largest assets. What you may not know is that these accounts can also be powerful tools for generosity.

What Is a QCD?

A Qualified Charitable Distribution (QCD) allows you, if you're age 70½ or older, to give directly from your IRA to a qualified charity. Instead of withdrawing money, paying taxes, and then donating, you send it straight to the charity.

The Benefits

- For you: The amount you give counts toward your Required Minimum Distribution (RMD) but is not taxed as income.
- For your charity: The nonprofit receives the full amount of your gift, untouched by taxes.

Why This Matters

If you're already taking withdrawals you don't need, a QCD is one of the most tax-efficient ways to give. It turns your retirement savings into immediate impact for causes you care about.

2. The Power of Donor-Advised Funds (DAFs): Simple Tools for Long-Term Generosity

Sometimes you want to give, but you're not ready to decide exactly where the money should go. That's where a Donor-Advised Fund (DAF) can be a game-changer.

What Is a DAF?

Think of it as a charitable investment account. You put money in, receive an immediate tax deduction, and then recommend distributions to your favorite charities over time.

The Benefits

- For you: You can make a large gift in a high-income year to maximize tax savings, then spread out the actual giving over time with the flexibility to change the recipients of the distributions.
- By donating **THIS YEAR, you could** maximize deductions for high earners. By making a larger donation in 2025 you could ensure you get a greater tax benefit before new charitable contribution limits take effect in 2026.
- For your charity: Organizations receive consistent, thoughtful support when you're ready to direct it.

Why This Matters

A DAF gives you flexibility, simplicity, and the joy of being more intentional in your giving. It's an easy way to build a rhythm of generosity that grows with you.

3. Legacy Giving: Blessing Generations to Come

Giving doesn't have to stop when your earthly life does. Legacy gifts—sometimes called planned gifts—allow you to make a lasting impact through your estate plan.

Ways to Leave a Legacy

- Naming your charity of choice as a beneficiary of your IRA, retirement plan, or life insurance policy.
- Including a gift in your will or trust.
- Setting up a charitable gift annuity or charitable trust.

The Benefits

- For you: You can use charitable gifting to reduce the size of a taxable estate, continue your generosity after your death, and leave non-qualified assets to your beneficiaries.
- For your charity: Organizations receive your gift, untouched by taxes.

Why This Matters

Legacy giving is a beautiful way to pass on your values of faith, generosity, and compassion. It allows you to bless both your loved ones and the causes you care about—an eternal investment in hope.

4. Appreciated Assets: Turning Investments into Impact

If you own stocks, bonds, or mutual funds that have increased in value, donating them directly can be more powerful than giving cash.

The Benefits

- For you: You avoid paying capital gains tax and still receive a charitable deduction for the full value.
- Several tax changes take effect in 2026, so there may be incentive to accelerate your charitable giving into 2025 to ensure you get more benefit under the current rules.
- For your charity: The organization receives the full market value, allowing your gift to stretch further.

Why This Matters

This is one of the smartest ways to give if you've been blessed with investments that have grown over time. Your gains become someone else's good. Gather and Grow gratefully accepts **gifts of appreciated stock**, offering you a simple and tax-efficient way to make a greater impact. By donating stock directly, you can **avoid capital gains taxes** while providing vital support that helps local families receive the essentials and hope they need.

5. Everyday Generosity: Giving Beyond Dollars

Not all generosity looks like a check. Your prayers, your time, your skills, and your influence are all powerful gifts.

- Volunteering your time with a ministry or nonprofit.
- Sharing about a cause on social media or with friends.
- Offering professional expertise or mentorship.

When you combine financial gifts with everyday generosity, the impact multiplies. Together, these acts of love paint a fuller picture of hope in action.

Final Word of Encouragement

Every act of generosity—whether through retirement assets, estate plans, investments, or daily kindness—is a seed of hope and kindness. By giving wisely, you ensure that your impact is not only felt today but will ripple into the future. Thank you for investing in something that matters.

Go Deeper

The informed donor has the deepest and most meaningful impact. The following local professionals care about this community and the causes you love.

Donate securely online at: www.gatherandgrowmn.org
Remit checks to Gather and Grow Food Shelf, 11 S. Elm St, Waconia, MN 55387
Email info@gatherandgrowmn.org for more information about receiving stock gifts

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