



## DONOR-ADVISED FUND

### 2012 Highlights

The appeal of the Stewards Fund, our donor-advised fund, continued to attract charitable stewards in 2012. As the stock market performed better than expected with the S & P 500 up 13%, those with long-term appreciated assets reduced their capital gains tax by making charitable contributions to their Stewards Fund accounts. The uncertainty of the outcome of the Fiscal Cliff legislation also motivated donors to lock-in their charitable deductions in 2012.

The real estate market began to stabilize in 2012, which increased the gifting of property into a number of Stewards Fund accounts. Representing sizeable contributions, these gifts will be distributed to charities over the next several years.

In 2012, Barnabas Foundation issued over 4,600 Stewards Fund grants for a total of \$19.7 million. Christian generosity generated support for 1,121 charities through the Stewards Fund.

The desire of Christians to support charities that advance God's kingdom is evident in 2012, with contributions to the Stewards Fund topping \$34 million. This represented a 42.9% increase over the previous year.

### Benefits of a Stewards Fund

A Stewards Fund account provides the opportunity to:

- Time your gift to gain the greatest tax advantage
- Support more than one charity from a single gift
- Avoid capital gain tax on contributions of long-term appreciated assets

### Stewards Fund Investments

Barnabas Foundation provides a flexible approach to investment of Stewards Fund accounts. It is our goal to make sure your favorite charities receive your donations, while also providing earnings growth in your account. Barnabas Foundation will be pleased to provide investment options relative to your account.

#### Stewards Fund at a Glance

	2008	2009	2010	2011	2012
<b>Number of Charities Supported</b>	1,252	1,107	1,103	1,045	1,121
<b>Amount Distributed to Charities</b> (millions)	\$27.97	\$20.20	\$18.25	\$22.70	\$19.70
<b>Amount Contributed</b> (millions)	\$23.68	\$10.92	\$14.45	\$23.86	\$34.10
<b>Number of Grants</b>	4,891	4,157	4,409	4,094	4,616

**The combined impact of Christian stewards using our Stewards Fund is reflected in \$306,395,000 of charitable distributions that have been made since its inception.**



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### Stewards Fund Q & A

#### What kind of assets can I give to establish an account?

You have flexibility to give the asset that best fits your situation. Almost any asset can become a charitable gift... appreciated stocks and other securities, real estate, business interests (prior to a sale), life insurance, farm commodities, equipment and collectibles.

#### Why should I give appreciated assets?

The federal tax law makes gifts of appreciated assets owned for at least one year advantageous for many...

- Appreciation on charitable gifts is not subject to capital gain tax.
- You receive a tax deduction for the full value.
- The actual cost to you could be significantly lower when using appreciated assets.

#### Can I give to any of my favorite charities?

Yes, not only can you give to member organizations of Barnabas Foundation, but you can give to any qualified charity.

#### Can I establish a recurring charitable grant payment?

Yes, you may specify automatic recurring payments to your favorite charities on a monthly, quarterly, semi-annual or annual basis.

#### How quickly will my grant requests be processed?

All requests approved by Thursday, generate checks mailed directly to the organizations you recommend by Friday of the same week.

#### What if my favorite charity experiences an urgent need?

In an emergency we will work with you to accommodate your request.

#### Will I be able to access my account online?

Yes, you may submit grant requests using our E-Grant system. You have online access to your current account balance, and grant and contribution history. You have the option to view your account statement online at anytime. This information is available on our website at [www.barnabasfoundation.com](http://www.barnabasfoundation.com).

### Easy-To-Use Charitable Gift Process

Use our convenient Stewards Fund [online grant recommendation](#) process. It is flexible and easy-to-use and will simplify gifting to your favorite charities.

### How You Get Started...

Contact Barnabas Foundation toll-free at 888.448.3040 or [stewardsfund@barnabasfoundation.com](mailto:stewardsfund@barnabasfoundation.com).