

ACCRA RIDGE CHURCH

GIFT POLICY

1. MANDATE

As a Bible-believing church, the Accra Ridge Church (ARC, the Church) believes that all we have comes from God and that, for our lifetime, God has made us stewards over His gifts to us. His words also exhort us to give. To promote faithful stewardship of all the God's property, and to enhance its mission, the ARC has developed this policy to guide the giving and receiving of gifts.

2. PURPOSE

The purpose of this policy is to encourage giving to the ARC, provide a clear statement to ARC members, congregation, staff, and donors, of the gifts that the ARC will accept, the conditions under which such gifts may be accepted and the uses to which such gifts may be put. This policy further outlines the procedures for the gifts' acceptance, use and administration. This policy and its guidelines are in place to avoid case-by-case approach to gift acceptance and administration that could lead to inconsistency and poor judgement. While the policy provides standard guidelines, each potential gift shall be fully and separately evaluated under the policy.

3. DEFINITIONS

For purposes of this policy, the term "gifts" refers to contributions and donations given for the benefit of the Church. A gift is an outright or deferred contribution received from an individual, entity, foundation, or a company (the "donor"). The ARC may in its discretion, accept or decline a proposed gift from these donors. Gifts may range from cash, through items of personal property to real property.

3.1. Designation

Gifts to the Church may either be given without stipulation by the donor for the general purposes of the Church (undesignated/unrestricted) or for specific uses (designated/restricted) approved by the Council.

3.2. Memorials

Donors may also memorialize a loved one through a gift (see 6.3 below).

4. BENEFICIARY

All gifts should name Accra Ridge Church as owner or beneficiary.

5. GENERAL PRINCIPLES

5.1 Appreciation

ARC appreciates the spirit of giving inherent in each donor's prospective gift and receives them with gratitude each donor, of their thoughts and intentions.

5.2 List of Suggested Gifts

Council will with appropriate input periodically develop a list of suggested gifts and memorials. In instances where a prospective donor wishes to offer a gift other than those listed by the Council, Council has the sole and final authority to accept, decline or propose to donor an alteration in the terms of the proposed gift.

5.3 Preference for Undesignated Gift

Although the preference is for undesignated gifts, donors may indicate that a gift be used for specific purposes consistent with the purpose and polices of the Church, and in compliance with legal, ethical, and practical considerations.

If Council decides that all or part of a gift cannot be appropriately used as set out in this Policy, it may use the gift for more appropriate purposes as nearly aligned to the original intent of the donor as good conscience and need dictate.

The Church has a duty to respectfully remind donors that the needs, policies, and circumstances at the Church may change in unforeseeable ways after the acceptance of the gift intended for the restricted purposes. Therefore, the Church must be able to make use of the gift in its best interest under the changed conditions, while continuing to honour the donor.

6. VARIOUS FORMS OF GIFTS

6.1 Tangible/Personal Property Gifts

Tangible Personal Property Gifts include art collections, antiques, jewellery, books, and similar moveable property. These gifts are referred to as, "gifts-in-kind". An offer of tangible personal property will be reviewed on a case-by-case basis by Council, The Church is able to accept gifts-in-kind only if the following conditions apply:

- a) The gift shall not require the Church to commit significant additional expenses for its present or future use, display, maintenance, or administration.
- b) The gift shall not the commit the Church to any financial or burdensome obligation, either directly or indirectly.

- c) The valuation of the gift shall be based on the market value as determined by a qualified independent third party who is not an officer or an employee of the Church, *and unless the Church agrees to secure such evaluation, it will be the responsibility of the donor.*
- d) There is no expectation, understanding or condition that gifts such as books, paintings, or other tangible property will be loaned back to the donor or his designee for life or for extended periods of time determined by the donor.

6.2 Real Estate

Real estate gifts can include personal residences, rental properties, office buildings, lands, leasehold interests, and other structures.

- a) The Church will undertake diligent and thorough evaluation of the conditions and the characteristics of the proposed real property gift before a gift of real estate may be formally accepted. The donor must provide copies of all legal documents and other relevant information about the property.

6.3 Memorial gifts

- a) Donor may also donate memorial gifts to honour or remember loved ones through funds or tangible memorials. At least once a year, ARC will publish the names of those in whose memory funds have been received that year along with a summary of the uses to which the Memorial funds were put during that year.
- b) When a proposed gift is a physical memorial, or would involve building alterations or additions, interior or exterior fixtures, renovations or decorations, the ARC shall:
 - i. receive the proposal and request the donor to provide proposed plans, drawings, photographs, or some other reasonable “visuals” to allow Council to determine precisely what is been proposed in terms of size, shape, colours, materials, style, text, etc.; where it would be located, how it will be constructed or installed, how construction or installation will be funded, and how ongoing maintenance would be provided for.
- c) Where it will not be feasible to accept the gift as proposed, the ARC will explain to the donor and advise that some other gift of comparable value to the donor would have an equivalent or greater positive impact on the Church and its mission.

- d) An appropriate dedication event for memorial gifts will be scheduled, announced, and performed.

7. GENERAL CRITERIA FOR GIFT ACCEPTANCE

7.1. Acceptability of Gifts

Council is responsible for the determining the acceptability of each gift. it shall utilize this Policy in determining the acceptability of gifts and maintain discipline in gift acceptance and administration.

7.2. Criteria for Evaluation Gifts

The Council recognizes the diversity of potential donors and their gifts. While all gifts are appreciated, not all can be accepted. The following criteria will be included in the evaluation of the acceptability of the any gift.

Cash gifts:

- Is the gift consistent with the mission of the Church?
- Are there any undue restrictions on the gift?
- Is there any potential conflict of interest or even the potential for an appearance of a conflict of interest?

Additional Criteria for Non-Cash Gifts:

- Is the gift useful for the purpose of the Church?
- Are there any current or potential costs, obligations, or liabilities association with the gift?

If the gift is intended to be converted into cash, further considerations are:

- Is the gift marketable?
- Are there any restrictions that would prevent the Church from readily converting the gift to cash?

Council may seek the advice of a legal counsel in matters related to the acceptance of gifts.

7.3. Procedure for Accepting Gifts

a) Request

Gifts to the Church may come in many forms and donors may communicate their intent to any member, congregant, or staff of the church. This request must be forwarded to Council, preferably in writing. The following details pertaining to the donor should be supplied to the church's Administrative Manager.

- i. The full name and address, phone number, and email address of the donor and the donor's relationship to the Church.
- ii. A complete description of the gift.
- iii. The date the offer of the gift was made.
- iv. The estimated or appraised (specific which) value of the gift.
- v. Restriction or requirements, if any, placed by the donor or the donor's family, organization or group upon the use or disposition of the gift by the Church.
- vi. Time period restrictions, if any, placed by the donor or the donor's family, organization, or group upon the Church with respect to the acceptance decision and retention of the property by the church.
- vii. Responsibility and procedure for maintenance for the gift.
- viii. Current Status of the gift, e.g., if tangible property, the location of the property.
- ix. The date the document was prepared.
- x. Any other information regarding the gift that the donor, staff member, Church member, or Church congregant wants consideration in the respect of the gift.

b) Deliberation by Council

The Administration Manager shall transmit this request in writing to Council together with document to be considered for the next Council Meeting.

Within two regularly scheduled meeting of the Council, the request should be deliberated upon as per the criteria contained in the 7.2 above, a decision taken and communicated to the donor. Council may, if it deems appropriate, seek legal advice, or designate a sub-committee to consider the whole, or any aspect of the gift within this period.

Where the gift is a designated gift containing conditions, the agreed-upon outcomes should be incorporated into an Agreement/Statement in the form described above and signed by both the donor and Council Chair. In drafting this document, Council should be guided by the consideration in Section 5.3.

c) Communication of Outcomes to the Donor

Within two weeks of the acceptance of the gift by Council, the Council Chair will issue a dated, signed letter acknowledging the gifts and thanking Donors. The letter will include a description of the gift, and the terms of its acceptance.

d) Anonymous Gifts

Anonymous gifts may comprise cash or non-cash (tangible) donations. ARC acknowledges that it may not be able to track the donors of anonymous cash donations but where the donor of a tangible gift desires to be anonymous, the donor's identity will be restricted to Council members who will be charged to keep the information confidential.

The ARC prefers that donations of highly significant value should not be anonymous.

8. OWNERSHIP/CHANGE OF USE/DISPOSAL OF DONATED PROPERTY

The Church may own gifted property:

- that it can no longer use or
- whose maintenance/storage has become a clear burden, or
- which may be put to better use by donating it to another branch of the church.

Church property may be so old there are no records of its status as a gift or otherwise, or whether it was a designated or memorial gift. Although the Church recognizes the sentimental attachment some members attach to these properties, the formal policy of the Church is that even designated or memorial gifts do not imply the Church must keep the property forever *unless the Church expressly so agrees in writing when the gift is accepted, and outlines terms of maintenance.*

To aid this process, a written Agreement/Statement of the Donor and the Church regarding the gift and the terms of its donation shall be signed and placed in the Church's records. In the absence of any special conditions in the agreement, the Church is presumed to have the right to dispose of the designated or memorial gift when its care and maintenance becomes unreasonably burdensome, or the mission of the Church can best be fulfilled by its disposal. In such cases, the Council will make a decision as whether the memorial is to be donated, sold or otherwise, but shall approach the decision with sensitivity and inform and involve the donating family or entity in accordance with Section 5.3 where possible.

9. RECORDS: MINUTES/ASSETS REGISTER/GIFT ASSETS REGISTER

To ensure that gifts are properly documented, the under-listed processes should be followed for recording donation to ARC.

- a. Decisions on gifts should be recorded in the Church's Minutes.
- b. Thereafter acknowledgments should be sent for all gifts received.
- c. The Administrative Manager should:
 - i. maintain an Assets Register which should include a Gifts Register containing a record of donors and memorial gifts.
 - ii. ensure that all memorial gifts are properly archived, contain sufficient information, and are adequately maintained.

10. REVIEW OF THE GIFT ACCEPTANCE POLICY

This Policy shall be reviewed by the Council at least every two years to ensure its continued accuracy and relevancy.

11. INTERPRETATION OF THE GIFT ACCEPTANCE POLICY

Where issues arise regarding gifts to the Church, it will be the responsibility of the Council to interpret and take decisions on the matter. The Council may perform this role in conjunction with other committees of the Church, financial, legal or other specialists, and it may delegate this responsibility in appropriate cases.

APPENDIX 1

1. Examples of Gifts that have a High Likelihood of Acceptance

- Gifts of cash

2. Examples of Gifts that are not Likely to be Accepted

- Gifts of operating businesses, partial interests in property, gifts encumbered by debt, gifts of property which may have title or environmental problems, or gifts of property which may not be marketable within a reasonable amount of time considering the expense of owning the property.

3. Examples Gifts That Will Not Be Accepted

- Gifts that would expose the Church to legal liability; gifts that would result in a loss of the Church's reputation, time, or money; gifts that are financially unsound; gifts that contain unreasonable conditions or restrictions; gifts that would jeopardize the mission of the Church or its tax-exempt status; and gifts that are not in the Church's best interest will not be accepted.

The Council shall seek the advice of legal counsel in matters related to the acceptance of gifts where appropriate. It is recommended that, ARC retain legal counsel when reviewing:

- Documents naming the Church, its officers, or pastor(s) as Trustee.
- Gifts involving transactions governed by contracts or legal documents.
- Transactions involving potential conflicts of interest.
- Any other gift where Council deems that the advice of legal counsel is appropriate.

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