

Did you know that you can give Wycliffe the use of an asset now, but reserve the right to reclaim it should you need it in the future?

Do you want to make a significant gift to Wycliffe, but are concerned that you may need the gift assets back at a later date? If so, you can lend Wycliffe a sum of capital, asking for no interest payments in return. We will hold the capital and use the earnings to fund ministry. If you need the principal of your loan back, we will gladly return it to you. But any amount of the loan that you forgive and allow us to keep becomes a gift to us, and generates a donation receipt for you.

With an interest-free loan, you and Wycliffe work together to put your assets to good use. Since we pay no income tax, we can net more earnings from your capital than you could if you donated after-tax dollars to us (see the example below). And, you have the peace of mind of knowing that should personal or family needs require it, you can tell us to repay your loan.

An interest-free loan is especially attractive for our supporters who do not currently need the income from an asset, but feel that they may need the asset itself at a later date.

You and Wycliffe sign a simple agreement to establish the loan. We will invest the loaned asset in a professionally managed, balanced portfolio, and you may designate how we will use the annual earnings. We will report to you annually on the management and use of your asset and its earnings.

You can recover the loan amount upon 30 days' written notice to us, after the first full year of the agreement.

Example:

Boyd Sheppard, a widower, holds a block of stock worth \$10,000. He weighs the benefits of loaning the stock to Wycliffe versus holding it and donating its net earnings annually.

• Interest Free Loan	\$10,000	Hold and Invest stock	\$10,000
• Annual income at 6%	\$ 600	Annual income at 6%	\$ 600
• Income tax at 45% rate	(\$270)	Income tax	0
• Net amount available for Wycliffe	\$ 330	Net amount available for Wycliffe	\$600

If you are considering an interest-free loan, email us or call us at 1-800-463-1143, ext. 291 so that we can assist you through every step of the process.