

The Grateful Business Owner's Year-End Giving Guide



**Your Complete Toolkit for Strategic Charitable Giving Before December
31st**

TABLE OF CONTENTS

0 1 WELCOME LETTER

0 2 PART ONE

Charitable Giving Tax
Deduction Checklist

0 3 PART TWO
Qualified vs. Non-Qualified
Organizations

0 4 PART THREE
Donation Tracking Template

0 5 PART FOUR
Strategic Giving Timeline
(Now Through Dec 31)

0 6 PART FIVE
Employee Appreciation
Budget Planner

0 7 PART SIX
Client Gift Tax Guidelines

0 8 PART SEVEN
Year-End Gratitude
Reflection Worksheet

0 9 PART EIGHT
2026 Giving Budget
Template

1 0 PART NINE
Resources & Next Steps

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Questions? Contact us at info@phoenixroseacct.com.

Strategic Giving!

WELCOME



Dear Business Owner,

Thank you for downloading The Grateful Business Owner's Year-End Giving Guide! Gratitude and generosity are more than just nice sentiments—they're powerful business strategies that create real financial benefits while making a meaningful impact.

This guide will help you:

- Maximize your charitable tax deductions
- Give strategically before December 31st
- Show appreciation to clients and team members (tax-smart!)
- Plan your giving budget for 2026

Track donations properly for IRS compliance

Whether you're new to charitable giving or looking to optimize your existing strategy, this toolkit has everything you need to give with purpose and plan with wisdom.

Let's make your generosity count—for your community AND your bottom line!

Gratefully,

Phoenix Rose Accounting

01 PART ONE

Charitable Giving Tax Deduction Checklist

Before You Give

- Verify the organization is a qualified 501(c)(3) charity
- Check [IRS.gov/charities](https://www.irs.gov/charities) database for tax-exempt status
- Research the organization's financials (use Charity Navigator or GuideStar)
- Determine if giving personally or through your business makes more sense
- Calculate how much you want to give this year
- Decide if "bunching" donations makes sense for your tax situation
- Consider donating appreciated stock instead of cash (avoid capital gains)

When You Give

- Get a receipt for ALL donations (any amount)
- For donations \$250+: Obtain written acknowledgment from charity
- For non-cash donations \$500+: Complete IRS Form 8283
- For non-cash donations \$5,000+: Get professional appraisal
- Take photos of donated items (clothing, furniture, equipment)
- Keep bank statements or canceled checks as proof
- Document the date, amount, and recipient for each donation

Charitable Giving Tax Deduction Checklist

What You Can Deduct

- Cash donations to qualified 501(c)(3) organizations
- Property donations (clothing, furniture, equipment) at fair market value
- Mileage driven for charitable purposes (14¢ per mile for 2025)
- Out-of-pocket expenses while volunteering
- Appreciated stock or securities
- Real estate donated to qualified charities

What You CANNOT Deduct

- Political contributions or lobbying organizations
- Donations to specific individuals (even if needy)
- GoFundMe and most crowdfunding campaigns
- Value of your time or services volunteered
- Donations to foreign organizations (in most cases)
- Donations to social clubs, homeowners associations, or chambers of commerce
- Personal benefits received (raffle tickets, gala dinners, etc. - must reduce deduction)

Record-Keeping Requirements

- Keep all receipts and acknowledgment letters for 3+ years
- Maintain a donation log (use template in this guide)
- Save bank statements showing donations
- Store digital copies in secure cloud storage
- Organize by year and category
- Have documentation ready before filing taxes

Special Considerations

- Understand the AGI limitations (60% for cash, 30% for property)
- Consider setting up a donor-advised fund for larger gifts
- Explore qualified charitable distributions (QCDs) if over age 70½
- Review if charitable giving pushes you over standard deduction
- Consult with tax professional for donations over \$10,000
- Plan for year-end giving by December 15th (don't wait until Dec 31!)



Charity ['tʃærəti]
generous action
the needy

PART TWO

Qualified vs. Non-Qualified Organizations

DO

- ✓ Religious Organizations:
 - Churches, synagogues, mosques, temples
 - Religious schools and missions
 - Religious charities
- ✓ Educational Institutions:
 - Public schools and universities
 - Private schools with 501(c)(3) status
 - Scholarship funds
 - Educational nonprofits

DON'T

- ✗ Political Organizations:
 - Political campaigns
 - Political action committees (PACs)
 - Lobbying groups
 - Partisan organization
- ✗ Individual Fundraisers:
 - GoFundMe for individuals
 - Personal medical fundraisers
 - Crowdfunding campaigns for people
 - Direct help to individuals

DO

- ✓ Health & Medical:
 - Hospitals (nonprofit)
 - Medical research organizations
 - Mental health nonprofits
 - Disease research foundation

- ✓ Community Service:
 - Food banks and homeless shelters
 - Red Cross and Salvation Army
 - United Way
 - Habitat for Humanity
 - Boys & Girls Clubs

- ✓ Arts & Culture:
 - Museums with 501(c)(3) status
 - Public libraries
 - Theater companies (nonprofit)
 - Symphony orchestras

- ✓ Animal Welfare:
 - ASPCA and Humane Society
 - Animal shelters (nonprofit)
 - Wildlife conservation organizations

- ✓ Environmental:
 - Nature Conservancy
 - Sierra Club Foundation
 - Conservation organizations

DON'T

- ✗ Social Organizations:
 - Country clubs
 - Fraternal lodges (unless for charitable purposes)
 - Homeowners associations
 - Social clubs

- ✗ For-Profit Entities:
 - For-profit schools
 - For-profit hospitals
 - Business contributions
 - Sponsorships with advertising benefit

- ✗ Foreign Charities:
 - International organizations without US 501(c)(3)
 - Direct donations to foreign entities
 - Exception: US-based charities working internationally

- ✗ Questionable/Verify First:
 - Crowdfunding platforms (depends on recipient)
 - Professional fundraising organizations (high overhead)
 - Charities with "fundraising" in their name (research first)
 - New organizations without established track record

03 PART THREE

Donation Tracking Template

Date	Organization Name	Tax ID (EIN)	Type of Gift	Amount	Payment Method	Notes
1/15/25	Local Food Bank	12-1234567	Cash	\$250	Check #1234	Monthly donation
3/10/25	Red Cross	XX-XXXXXXX	Cash	\$180	Credit Card	Disaster relief
5/20/25	Animal Shelter	XX-XXXXXXX	Goods	\$1000	In-kind	Old office furniture
7/4/25	Church	XX-XXXXXXX	Cash	\$500	Check #1456	Quarterly tithe

04 PART FOUR

Strategic Giving Timeline (Now Through Dec 31)

17 **NOVEMBER 1-15: Planning Phase**

Week 1-2 Tasks:

- Review your 2025 income and projected tax liability
- Calculate how much you want to give this year
- Research and vet potential charitable organizations
- Verify 501(c)(3) status for all intended recipients
- Decide: personal giving vs. business giving
- Consider "bunching" strategy (combining 2 years into 1)
- Evaluate if you have appreciated stock to donate
- Meet with tax advisor to optimize giving strategy

Questions to Ask Yourself:

- What causes am I passionate about?
- How much can I comfortably give?
- Will my itemized deductions exceed the standard deduction?
- Should I give more this year and less next year (or vice versa)?

Strategic Giving Timeline (Now Through Dec 31)

NOVEMBER 15-30: Action Phase

Week 3-4 Tasks:

- Finalize your charitable giving list
- Calculate exact amounts for each organization
- Prepare stock transfers (if applicable) - these take time!
- Schedule donations for early December (not Dec 31!)
- Set up recurring donations if desired
- Prepare employee appreciation gifts/bonuses
- Plan client appreciation gestures
- Request receipts and acknowledgment letters in advance

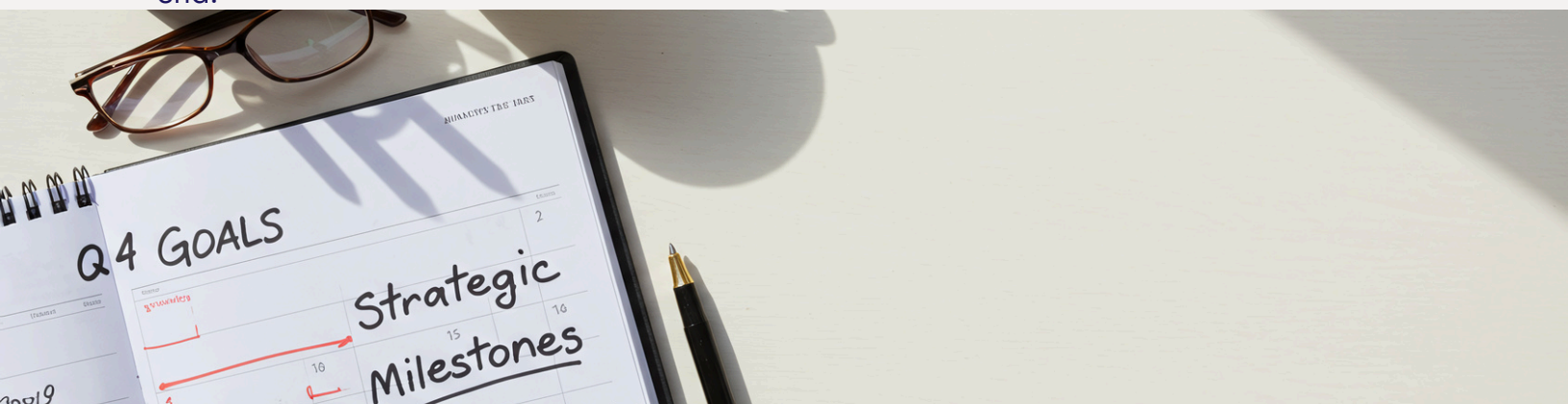
IMPORTANT: Don't wait until December 31st! Give yourself buffer time.

DECEMBER 1-15: Execution Phase

Week 1-2 Tasks:

- Make all planned charitable donations
- Transfer appreciated stock (allow 5-7 business days)
- Deliver any non-cash donations
- Document everything with photos and receipts
- Give employee appreciation gifts/bonuses
- Send client appreciation notes/gifts
- Follow up on receipt acknowledgments
- Update donation tracking spreadsheet

Critical Deadline: December 15th is your safe deadline. Gives you a buffer before year-end.



Strategic Giving Timeline (Now Through Dec 31)

DECEMBER 16-31: Buffer & Backup Phase

Week 3-4 Tasks:

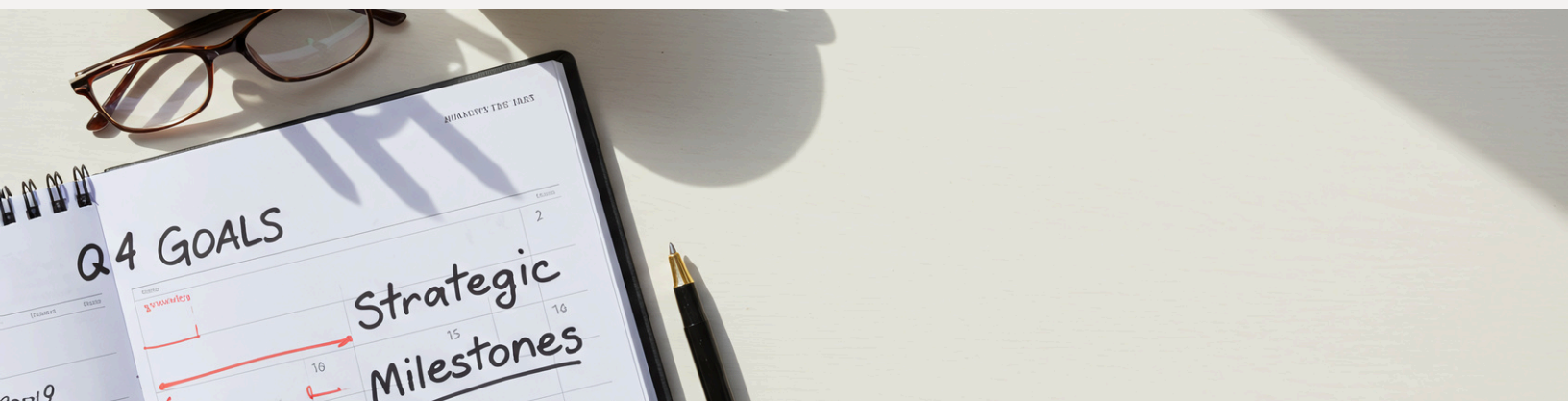
- Confirm all donations processed before December 31st
- Verify you received all required documentation
- Make any last-minute adjustments
- Finalize and organize all records
- Calculate total charitable giving for 2025
- Save digital and physical copies of all receipts
- Update master tracking spreadsheet
- Schedule January meeting with tax preparer

DEADLINE: Credit card donations must be CHARGED by Dec 31st (even if paid in January). Stock transfers must be out of your account by Dec 31st.

JANUARY: Documentation & Planning

Early January Tasks:

- Compile all charitable giving documentation for tax preparer
- Total your 2025 charitable giving
- Evaluate: Did your strategy work?
- Plan your 2026 charitable giving budget
- Set up recurring donations for 2026
- Thank organizations for their work
- Document lessons learned for next year



05

PART FIVE

Employee Appreciation Budget Planner

What's Tax-Free to Employees:

- De minimis gifts (minimal value, infrequent)
- Examples: Holiday turkey, gift basket under \$75, flowers for special occasion
- Must be occasional and not cash/cash equivalent

What's Taxable to Employees:

- Cash or cash equivalents (gift cards, checks, etc.)
- Gifts over \$75 value
- Frequent or regular gifts
- Must report on W-2 as income

What's Deductible to Your Business:

- Employee gifts up to \$25/person/year (deductible to business, not taxable to employee if under \$25)
- Holiday parties and events (100% deductible, not taxable to employees)
- Achievement awards (up to \$400 for non-qualified, \$1,600 for qualified)

Employee Appreciation Budget Planner Examples

Number of Employees: _____

Annual Per-Employee Budget: \$_____

OPTION 1: De Minimis Gifts (Non-Taxable, Not Deductible)

Occasion	Gift Idea	Cost Per Employee	Total Cost	Tax Impact
Birthday	Gift basket	\$ 40	\$	Not Deductible
Work Anniversary	Flowers/plant	\$ 30	\$	Not Deductible
Holiday	Turkey/ham	\$ 50	\$	Not Deductible

OPTION 2: \$25 Business Gifts (Deductible, Non-Taxable)

Occasion	Gift Idea	Cost Per Employee	Total Cost	Tax Impact
Birthday	Gift Card	\$ 25	\$	Deductible
Holiday	Gift Item	\$ 25	\$	Deductible

Employee Appreciation Budget Planner Examples (cont.)

OPTION 3: Cash Bonuses (Deductible, Taxable to Employee)

Occasion	Type	Gross Amount	Employer Tax	Net to Employee	Total Cost
Holiday	Bonus	\$ 500	\$ 38	Not Deductible	\$ 538
Performance	Bonus	\$ 1000	\$ 77	Not Deductible	\$ 1077
Year End	Bonus	\$ 2000	\$ 153	Not Deductible	\$ 2153

OPTION 4: Holiday Party/Event (100% Deductible, Non-Taxable)

Event	Budget	# of Attendees	Cost Per Person	Total Cost
Holiday party	\$ 2000	20	\$ 100	\$ 2000
Team outing	\$ 800	8	\$ 100	\$ 800

\$25 Business Gifts Tracking Template

Occasion	Gift Idea	Cost Per Employee	Total Cost

Note: Can only deduct \$25 per person per year for business gifts.

Cash Bonuses Tracking Template

Occasion	Type	Gross Amount	Employer Tax	Net to Employee	Total Cost

Note: Employer must pay payroll taxes (7.65%) on bonuses.
Employee pays income tax.

Holiday Party/Event Tracking Template

Event	Budget	Attendees	Cost Per Person	Total Cost

Note: Company parties open to all employees are 100% deductible and not taxable to employees.

Mixed Gift Tracking Template

Strategy	Cost Per Person	Total Budget	Total Budget

06 PART SIX

Client Gift Tax Guidelines

The \$25 Rule for Client Gifts

IRS Rule: You can deduct up to \$25 per person per year for business gifts.

Key Points:

- \$25 limit is per recipient (client), not per gift
- Spouse counts as same recipient (still \$25 total)
- Incidental costs (engraving, shipping) don't count toward the \$25
- Signs and promotional materials with your logo are unlimited
- Gifts to a company count as gifts to the company (one \$25 limit)

What Counts as a "Gift" vs. "Entertainment"

GIFTS (Subject to \$25 limit):

- Wine or food baskets
- Books
- Flowers
- Gift items
- Personalized items

Client Gift Tax Guidelines

ENTERTAINMENT (Not Currently Deductible):

- Tickets to events (even if you don't attend)
- Golf outings
- Sporting events
- Concert tickets
- These are NOT deductible under current tax law

PROMOTIONAL ITEMS (Fully Deductible, No Limit):

- Items costing \$4 or less with your company name
- Pens, calendars, mugs with your logo
- Mass-distributed promotional materials

Client Gift Strategy Examples

Strategy 1: Stay Under \$25 (Fully Deductible)

Gift: \$20 coffee table book + \$3 shipping + \$2 gift card Total Cost: \$25 Deductible: \$20 (the gift itself) Notes: Incidental costs don't count toward limit

Strategy 2: Give More, Deduct \$25

Gift: \$50 wine basket Total Cost: \$50 Deductible: \$25 Notes: You can give more than \$25, but can only deduct \$25



Strategy 3: Promotional Items (Unlimited)

Gift: Branded calendar (\$3) + branded notepad (\$2) + branded pen (\$1) Total Cost: \$6 per client × 100 clients = \$600 Deductible: \$600 (100%) Notes: Items under \$4 with your name/logo are fully deductible.

Strategy 4: Combination Approach

Gift Package:

- Branded coffee mug with logo (\$3) - FULLY deductible
- \$25 coffee gift card - \$25 deductible
- Handwritten thank you note - No cost

Total Cost: \$28 Total Deductible: \$28

Client Gift Tracking Template

Client Gift Budget Calculator

Number of clients to gift: _____

Gift cost per client: \$_____

Total gift budget: \$_____ (clients × cost)

Maximum tax deduction: \$_____ (clients × \$25)

Tax savings: \$_____ (deduction × your tax rate)

Client Name	Date Sent	Description	Cost	Deductible Amount	Receipt?
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>



Client Gift Tax Guidelines

Creative Client Appreciation Ideas

Under \$25:

- Specialty coffee or tea (\$15-20)
- Local artisan goods (\$20-25)
- Books related to their industry (\$18-25)
- Gourmet food items (\$15-25)
- Personalized stationery (\$20-25)



Promotional Items (Fully Deductible):

- Branded calendars
- Quality pens with logo
- Phone accessories with branding
- Desk organizers with logo
- Reusable tote bags



Non-Gift Appreciation (Different Rules):

- Holiday party/client appreciation event (50% deductible)
- Handwritten thank you notes (cost of card/stamp deductible)
- LinkedIn recommendations (free!)
- Referrals to them (priceless!)





07

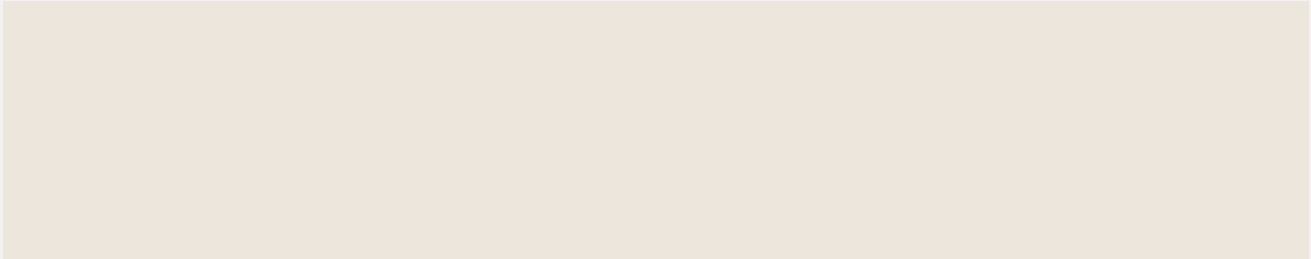
CHAPTER SEVEN

Year-End Gratitude Reflection Worksheet

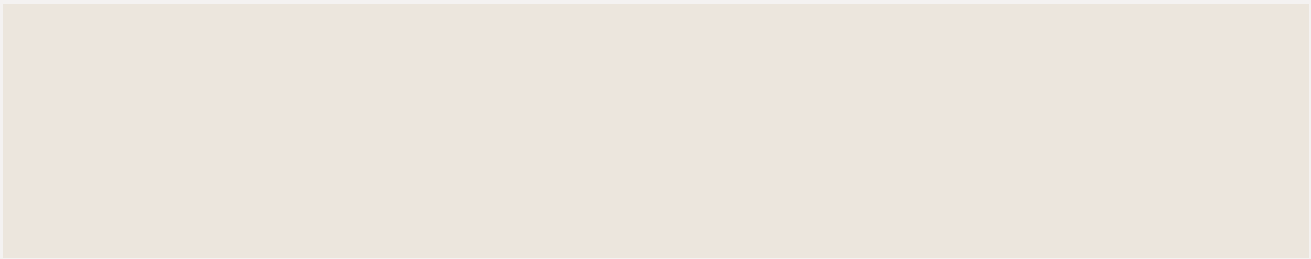
YEAR-END GRATITUDE REFLECTION WORKSHEET

Part A: Business Reflection

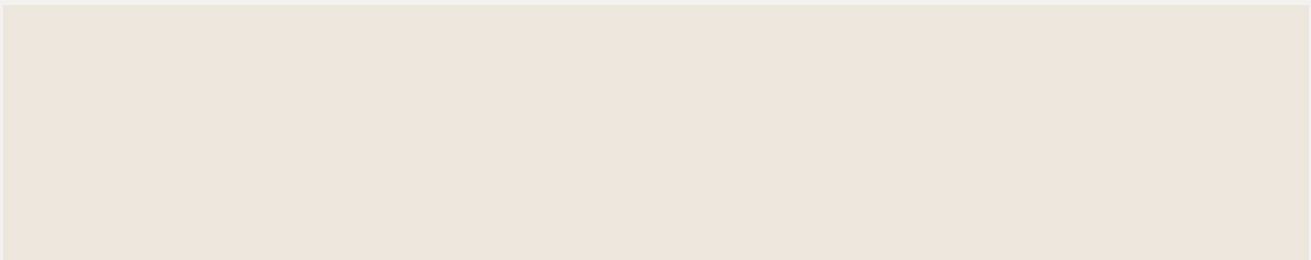
1. What are you most proud of accomplishing in 2025?



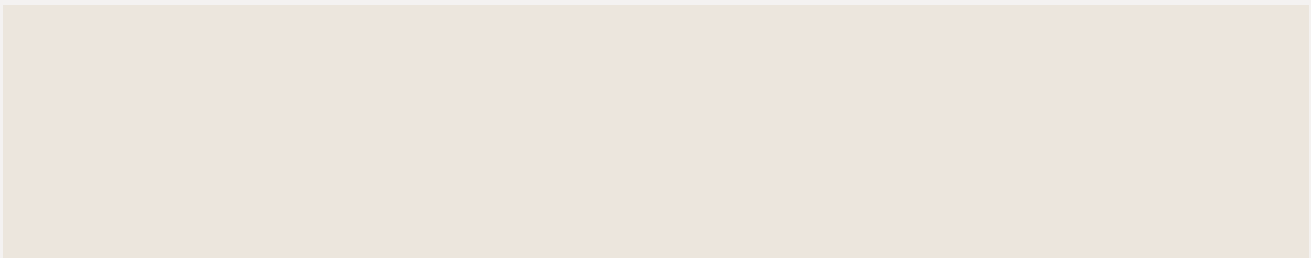
2. Who are the people who made the biggest difference in your business this year?



3. What challenges did you overcome?



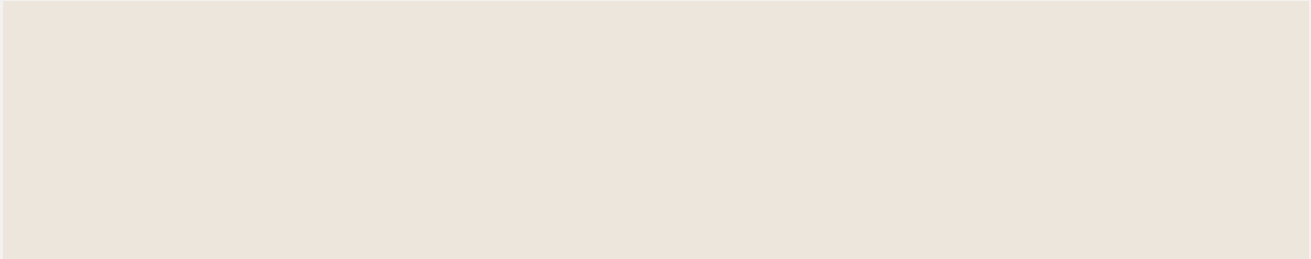
4. What unexpected blessings came your way?



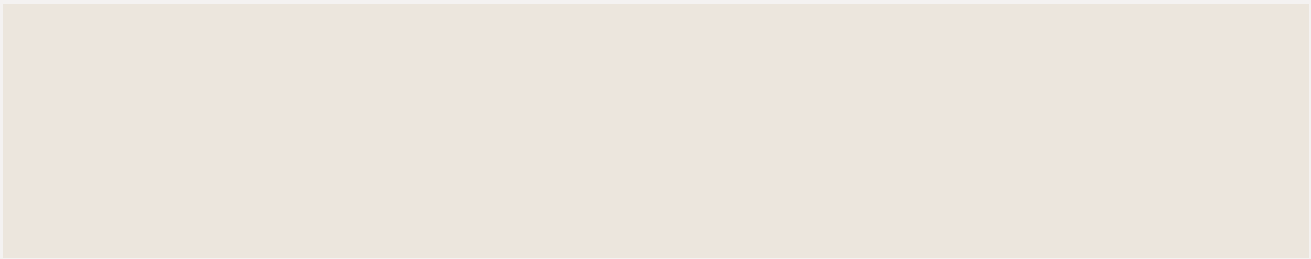
YEAR-END GRATITUDE REFLECTION WORKSHEET

Part B: Financial Gratitude

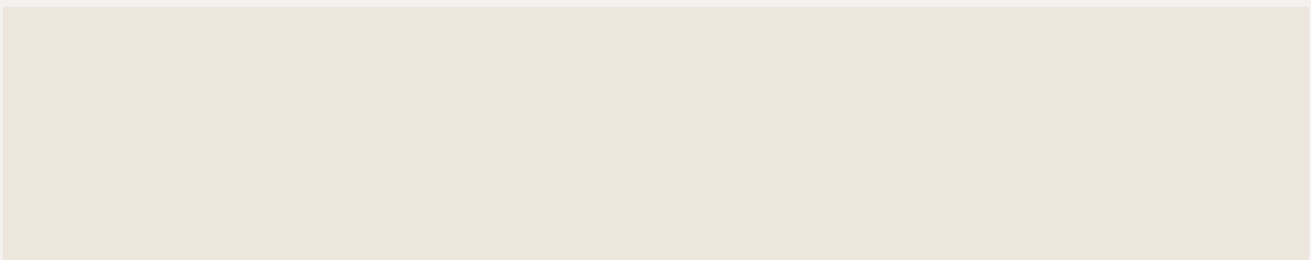
5. How has your business grown (not just financially)?



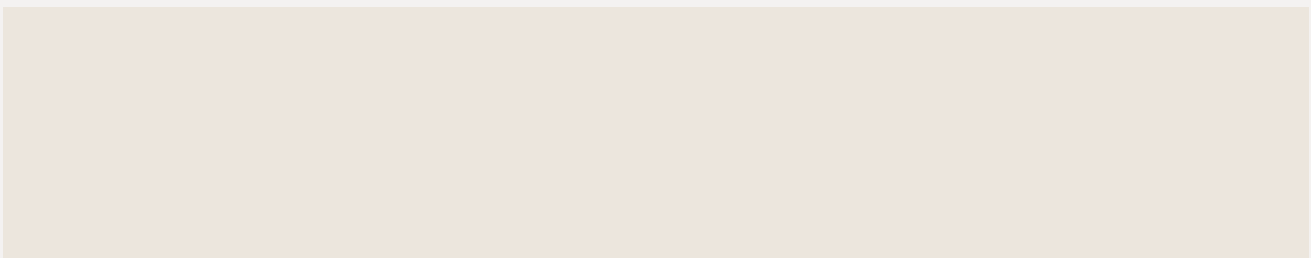
6. What financial milestones did you reach this year?



7. What financial lessons did you learn?



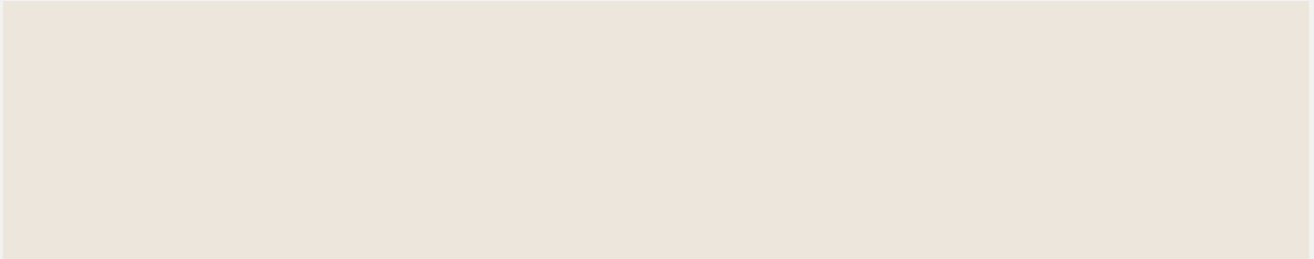
8. How did your financial situation improve from last year?



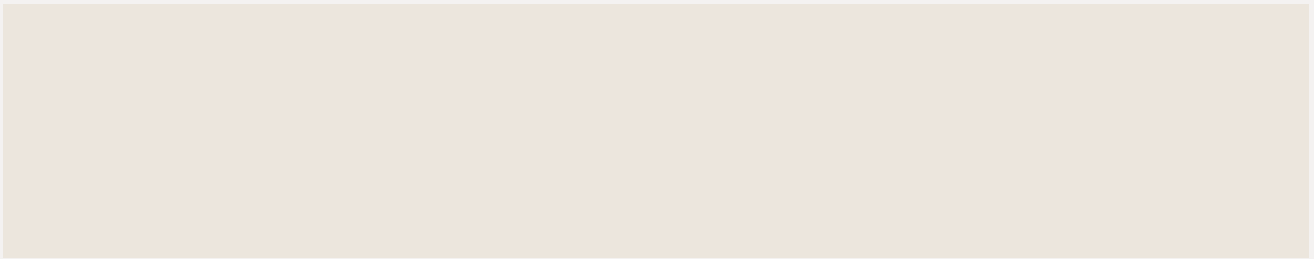
YEAR-END GRATITUDE REFLECTION WORKSHEET

Part C: Giving Back

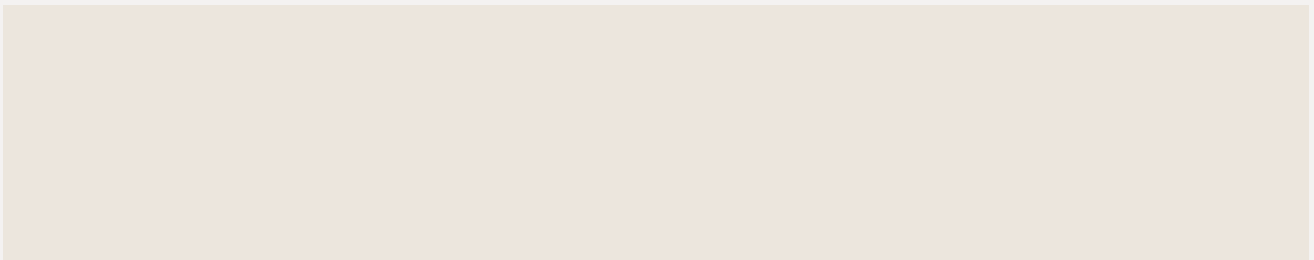
9. What causes or organizations did you support this year?



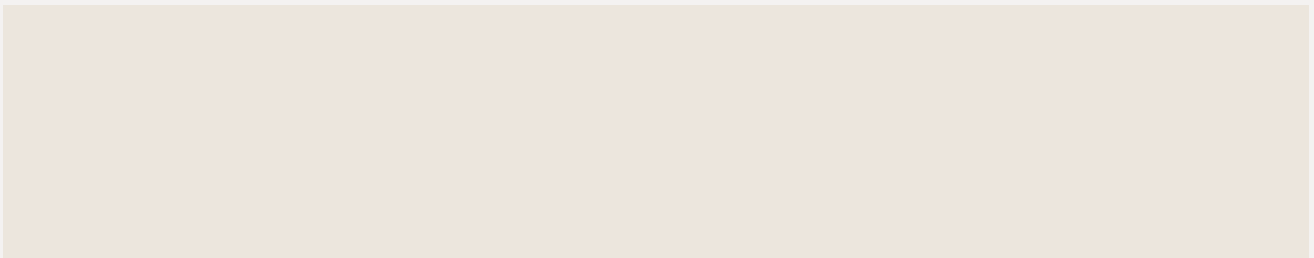
10. What impact did your giving make?



11. How did giving back affect you and your business?



12. What are you most grateful for as you enter 2026?



YEAR-END GRATITUDE REFLECTION WORKSHEET

Part D: Looking Forward

13. How do you want to express gratitude in 2026?

14. What's one way you'll make gratitude a regular practice in your business?

Gratitude Action Plan

Send a thank you note to:

Make a donation to:

Appreciate my team by:

Show client appreciation through:

Practice daily gratitude by:



CHAPTER EIGHT

2026 Giving Budget Template

Annual Charitable Giving Plan

Projected 2026 Income: \$_____

Charitable Giving Goal: \$_____ (_____% of income)

Month	Organization(s)	Amount	Types	Notes
January			Cash/Stock/Goods	
February			Cash/Stock/Goods	
March			Cash/Stock/Goods	
April			Cash/Stock/Goods	
May			Cash/Stock/Goods	

Annual Charitable Giving Plan (cont.)

Month	Organization(s)	Amount	Types	Notes
June			Cash/Stock/Goods	
July			Cash/Stock/Goods	
August			Cash/Stock/Goods	
September			Cash/Stock/Goods	
October			Cash/Stock/Goods	
November			Cash/Stock/Goods	
December			Cash/Stock/Goods	

Giving Strategy Selection

Check your planned approach:

- Consistent Monthly: Same amount each month to same organizations
- Donor-Advised Fund: One large contribution, distributed over time
- Quarterly: Larger gifts four times per year
- Stock Donations: Giving appreciated securities
- Year-End Concentration: Most giving in November/December
- Combination: Mix of strategies above
- Bunching Strategy: Alternating high/low giving years
- Other: _____

Organization	Monthly Amount	Annual Total	Auto-Pay Setup?	Start Date
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Employee & Client Appreciation Budget

Employee Appreciation Budget: \$_____

- Holiday party/events: \$_____
- Individual gifts: \$_____
- Bonuses: \$_____
- Other: \$_____

Client Appreciation Budget: \$_____

- Holiday gifts (max \$25/client deductible): \$_____
- Appreciation events: \$_____
- Thank you notes/cards: \$_____
- Other: \$_____

2026 Giving Accountability and Tracking

Key Dates to Remember:

- | | |
|---|--|
| <input type="checkbox"/> January 15: Set up recurring donations for the year | <input type="checkbox"/> November 15: Finalize year-end charitable giving plan |
| <input type="checkbox"/> March 31: Q1 giving review | <input type="checkbox"/> December 1-15: Execute all year-end donations |
| <input type="checkbox"/> June 30: Mid-year giving review | <input type="checkbox"/> December 31: Final deadline for 2026 deductions |
| <input type="checkbox"/> September 30: Q3 giving review and year-end planning | |

How I'll track my 2026 giving:

- | | |
|---|---|
| <input type="checkbox"/> Spreadsheet (use template in this guide) | <input type="checkbox"/> Accounting software (QuickBooks, Xero, etc.) |
| <input type="checkbox"/> Donor management app | <input type="checkbox"/> Physical file folder with receipts |
| <input type="checkbox"/> Digital cloud folder | |

Quarterly review schedule:

- | | |
|---|--|
| <input type="checkbox"/> Q1 Review: Week of March 31. | <input type="checkbox"/> Q3 Review: Week of September 30 |
| <input type="checkbox"/> Q2 Review: Week of June 30 | <input type="checkbox"/> Q4 Review: Week of December 15 |

Accountability partner: _____

PART NINE

Resources & Next Steps

Helpful Websites

IRS Resources:

- [IRS.gov/charities](https://www.irs.gov/charities) - Tax Exempt Organization Search
- [IRS.gov/publications/p526](https://www.irs.gov/publications/p526) - Charitable Contributions Publication
- [IRS.gov/forms](https://www.irs.gov/forms) - Download Form 8283 for non-cash donations

Charity Research:

- [CharityNavigator.org](https://www.charitynavigator.org) - Ratings and financial transparency
- [GuideStar.org](https://www.guidestar.org) - Nonprofit information and 990 forms
- [CharityWatch.org](https://www.charitywatch.org) - Charity ratings and reviews

Donation Valuation:

- [GoodwillNW.org/donate](https://www.goodwillnw.org/donate) - Donation value guide
- [SalvationArmyUSA.org](https://www.salvationarmyusa.org) - Valuation guide for goods
- IRS Publication 561 - Determining value of donated property

RESOURCES & NEXT STEPS

Recommended Reading

Books:

- "The Giving Way to Happiness" by Jenny Santi
- "Strategic Giving" by Peter Frumkin
- "The Soul of Money" by Lynne Twist

Articles:

- "Tax-Smart Charitable Giving Strategies"
- "Bunching Charitable Donations"
- "Donor-Advised Funds Explained"

Professional Support

When to Consult a Tax Professional:

- Donations over \$10,000
- Donating appreciated stock or real estate
- Setting up a donor-advised fund
- Bunching strategy planning
- Complex estate planning with charitable component
- Business vs. personal giving strategy

When to Consult a Financial Advisor:

- Creating a multi-year giving plan
- Integrating giving with retirement planning
- Setting up charitable trusts
- Large windfall or exit planning
- Legacy and estate planning



RESOURCES & NEXT STEPS



IMMEDIATE ACTIONS (THIS WEEK):

- Complete the donation tracking template for 2025
- Verify 501(c)(3) status for planned donations
- Calculate your remaining 2025 giving budget
- Schedule donations before December 15th
- Organize all receipts and documentation



SHORT-TERM ACTIONS (THIS MONTH):

- Make all planned year-end charitable donations
- Plan and execute employee appreciation
- Send client appreciation gifts/notes
- Complete year-end gratitude reflection
- Total your 2025 charitable giving



LONG-TERM ACTIONS (Q1 2026):

- Create your 2026 giving budget
- Set up recurring donations
- Schedule quarterly giving reviews
- Meet with tax advisor to review strategy
- Implement lessons learned from 2025



CONTACT
US!

Need Help?

We're here to support you!

If you need assistance with:

- Year-end tax planning
- Optimizing your charitable giving strategy
- Bookkeeping and financial organization
- Creating a giving plan for 2026
- Understanding tax implications

Contact us:

- Email: info@phoenixroseacct.com
- Phone: 470-289-8046
- [Website](#)
- [Schedule a consultation](#)

Follow us for more tips:

- [Instagram](#)
- [Facebook](#)
- [LinkedIn](#)



THANK YOU

Thank you for downloading The Grateful Business Owner's Year-End Giving Guide. We hope this toolkit helps you give generously, plan strategically, and make a meaningful impact. Remember: Gratitude isn't just good for the soul—it's good for business too! Here's to finishing 2025 strong and entering 2026 with purpose, generosity, and financial wisdom.

Gratefully,

Raquel Landy

Phoenix Rose Accounting

P.S. We'd love to hear how this guide helped you! Tag us on social media or send us a note sharing your giving story.

CALL TO ACTION