

RMDs: How You Can Make A Difference



- Would you consider contributing a gift to the Center for Health and Hope that makes a difference in the world?
- Do you like to save money, especially money you might have to pay to the government?
- Are you required to take required minimum distributions (RMD's) from your IRA?

If you answered yes to all three questions, then possibly a gift to the Center under the tax breaks provided through a “Qualified Charitable Distribution” (QCD) in 2023 is what you want to do. (For more information about QCDs, see the links at the end of this document.)

The Center has a variety of projects and programs in various countries. Below is a partial listing by country with estimated costs and needs that donors might like to consider for funding. Call Justin @ 720-984-6267 or email centerforhealthandhope@gmail.com if you want to discuss any item. Note that the Center uses the total amount of funds given to the project and does not use any of the gift for the cost of administration of the Center.

Kenya

- **Drug Treatment Center**
 - Center needs \$12,000 yearly to pay salary of director, Rev. Dr. Catherine Mutua, former bishop of the Kaaga synod with Ph.D. in counseling
 - Treatment of a patient costs \$1,500 each
 - Center needs \$3,000 for upgrading rooms
- **Rural medical camps**—\$1,500 each
 - Currently conducted by Drug Treatment Center so that mental health is offered as well as dental care and basic medical care
- **Build a house for grandparent and AIDS orphan** at \$3,000 each
 - Center hopes to build a “baker's dozen” in 2022; funding for 12 so far
 - Includes health insurance, school fees, mattress, legal documents, etc.

- **School Fees & Tuition for Vulnerable Children**
 - Help 15 Maua secondary children: 10 @ \$350 & 5 @ \$450 = \$5,750
 - Assist 15 Maua primary children @ \$215 = \$3,225
 - Gift of HOPE in Meru helps 350 AIDS orphans at \$200 each; \$70,000 year
- **Post-secondary scholarships**
 - Support an AIDS orphan to attend college or technical program (\$2,000 to \$5,000 total, depending on years of training required)
 - Center currently supporting 25 young people
- **LGBTQ support for human rights**
 - Struggle for dignity & human rights of sexual minorities.
 - \$2,000 to encourage self-supporting agricultural and other projects
- **Period Poverty**
 - \$25 provides sanitary supplies to a young woman for a year; \$3,000 goal
 - Initiate project making washable sanitary pads plus education; \$1000 goal for start-up; sewing machines, fabrics, Days for Girls trainer,
- **Feed & rescue street children**
 - life-transforming; \$2,000 to \$3,000 a year

Rwanda

- **Brickmaking & Employment**
 - \$7,400 one-time gift needed to start brickmaking project that could employ between 10 to 12 persons; or a \$3,700 challenge gift that could be met by end-of-the-year/holiday gifts
- **Build a house for homeless HIV positive man** at a cost of \$2,600
 - Has property, but unable to earn enough for shelter.
- **Two Computers and printer** for program that Center supports for 58 impoverished families living With HIV;
 - Trying currently on cell phone to track details of health insurance, sheep and goats that are shared from family to family; cost \$1,200
- **School material for 30 children** from families impacted by HIV & AIDS: \$1,100
- **East Africa Inclusive Mission Network**
 - \$5,400 connect LGBTQ+ persons for advocacy & education for human rights in Rwanda, Burundi, Uganda, & Kenya

India

- **Rent for free Women & Children's HIV & AIDS Clinic** that Center sponsors
 - Rent @ \$450 per month for 1 year would be \$5,400 plus \$2,000 advance fee
- **Calcutta orphanage for vulnerable children living with HIV**
 - \$5,000 needed to upgrade tutoring programs and living conditions
- **Chennai Support for 26 HIV Positive Women**
 - Monthly nutrition and help to find sustaining employment; three year program at cost of \$7,000 per year
- **HIV and AIDS Workshops**
 - Each workshop costs between \$1,500 to \$3,000 depending on number of people and length (includes food & bus transportation)

Center Operations

- Administrative costs
 - The Executive Director, Don Messer, has never received a salary, but there are costs for other part-time staff, insurance, auditing, supplies, computer programs, banking wires, etc. Overhead is about 10% or less.

Helpful Links

- I'm not an accountant or a lawyer, so I recommend persons check with their own financial advisors to understand process and ramifications. Here are some links I found of interest.
- [Retirement Plans FAQs regarding IRAs Distributions Withdrawals | Internal Revenue Service \(irs.gov\)](#)
- [Required Minimum Distributions for Retirement | Morgan Stanley](#)