

Austin Chinese Church
Bond Offering for new Sanctuary

Total bond Amount to be issued: \$1,200,000.00

Date, time and sites: 9/9, 9/16 and 9/23, 2012, 12:30pm in ACC

Simple interest to be paid at the end of each year

Interest rate: 1.5% for 2 yrs Bond

2.0% for 4 yrs Bond

3.0% for 6 yrs Bond

4.0% for 8 yrs Bond

5.0% for 10 yrs Bond

奧斯汀華人教會
為興建聖所發行債券

發行總額: \$1,200,000.00

日期, 時間和地點: 2012年9月9/16/23日, 下午12:30在ACC

年利息在每年的年底支付

2年債券, 每年利息: 1.5%

4年債券, 每年利息: 2.0%

6年債券, 每年利息: 3.0%

8年債券, 每年利息: 4.0%

10年債券, 每年利息: 5.0%

FAQ:

1. What is a church bond?

什么是教會債券?

Church bond is a way for a church to borrow money from individuals by issuing the 'bond' with a promise that the borrowed money will be returned at a set future date. A church bond can carry a set interest rate much like the CDs issued by banks. The major difference is that church bond is backed by the church only, the bank CDs are also backed by FDIC insurance if the bank fails.

教會債券是教會通過發行債券向個人借錢, 並承諾在所定的日期內歸還。教會債券如同銀行發行的定期存款(CDs), 有固定的利息。主要的不同是教會債券由教會保證償付, 銀行的CDs由FDIC(聯邦存款保險公司)保證。

2. Why does a church offer bond?

教會為什麼要發行債券？

For church to build/buy a building/property, it needs a lot of cash in a very short period of time. Typically church will not be able to raise enough cash offerings in short period time to buy or pay for the construction cost of the property. In such cases the church can issue bonds to borrow money from the congregations. This way the ministry needs can be satisfied earlier at an interest rate typically much lower than a bank loan.

為了教會建築或購買一個建築/財產，在短時期需要很多現金。通常教會不能在短期內籌集到足夠的現金奉獻。在這種情況下，教會為購買房產通過發行債券向會員借錢。這樣，事工的需要可以盡早實現，並且比銀行的貸款利率要低。

3. Why does a church member buy bond?

為什麼教會會員要購買債券？

Buying bond is a way for church member to help the church ministry by lending money to the church. Since the church bond offers comparable interest rate to bank CDs, church members can use church bond as part of their investment plans ... earning interest and helping church at the same time.

購買債券是會員通過借錢給教會的方式來幫助教會事工。因為教會債券提供了與銀行定期存款（CDs）相當的利率，教會會員可以獲得利息收入，同時又支持了教會的事工。

4. What is the difference between buying bond and offering cash to the church?

教會債券及現金奉獻之間的區別是什麼？

Fundamental Difference: Offering cash is **giving/donating** money to the church. Buying bond is **lending** money to the church so you will get your money back with interest.

基本區別：現金奉獻，是給/捐錢給教會。購買債券是貸款給教會，你會拿回本金及得到利息。

Tax implication: Money donated to church is tax deductible, but money used to purchase bond is not tax deductible. The interest earned from church bond is not tax deductible either. The interest church pays you each year is part of your income and church will issue 1099-INT form to you. You need to report it as interest income when you file your federal tax return.

稅務影響：錢捐獻給教會可以用于扣稅。購買債券的錢，不可以扣稅；而且，從教會賺取的利息也不能扣稅。在向聯邦政府申報稅表時，教會每年要向您提供1099-INT表格用以陳明您的債券利息收入，您需要向聯邦政府申報這部分收入。

5. Can one use IRA money to purchase the Church Bond?

可否用IRA的錢購買債券？

No. The church bond is issued by ACC instead of a Bond company so it cannot sell to IRA accounts or Wall Street Investors.

不行，教會的債券不是從債券公司公開發行，因此它不能賣給IRA賬戶或華爾街的投資者。

6. Can one buy bond for kids education?

所買債券可否用于孩子的教育基金？

Yes. You may use Church bonds as part of your personal investment portfolio for any purpose.

是。你可以用教會的債券，作為任何目的個人投資的一部分。