OUTRIGHT GIFTS

The simplest way to give is through an outright gift of cash by electronic transfer or cheque. Your gift goes to work immediately, meeting current needs, and you receive a donation receipt for the full amount—resulting in immediate tax savings.

Other examples of outright gifts include:

- Treasury bills
- Bonds
- GICs
- Mutual/Segregated funds
- Real estate
- Private shares
- Tangible personal property

Appreciated Listed Securities

- The Income Tax Act presently makes it more advantageous to donate appreciated listed securities—such as stocks, segregated funds, bonds, warrants, and futures traded on approved stock exchanges—that have increased in value since you acquired them. (Please note that segregated funds can name beneficiaries, bypass probate, remain private, and often carry guarantees.)

Why?

- Normally, 50% of a capital gain is included in taxable income.
- Current laws state that none (0%) of the capital gain is reported as income when donating appreciated listed securities.
- This means you may be financially better off donating listed securities rather than selling them and donating the cash equivalent.

Example:
George purchased stock for $10,000, that is now worth $50,000. Here is a comparison of the two approaches, assuming a combined federal and Alberta tax rate of 48%.

	Sell stock & donate cash	**Donate the stock directly**
Value of stock at time of donation	$50,000	$50,000
Original Cost of Securities	$10,000	$10,000
Capital Gain on Stocks	$40,000	$40,000
Taxable Capital Gain	$20,000	$0
Tax owed on Capital Gain	$9,600 ($20,000x48%)	$0
Tax credit	$25,000	$25,000
Net Impact	$15,400 ($25000-9600)	$25,000 ($25,000-0)
Cost of Gift	$34,600	$25,000

Key Takeaway: The charity receives $50,000 in both cases. By donating stock in kind instead of selling them first, the donor receives increased tax savings of $9,600.

Benefits

- Your gift goes to work immediately, bypass probate, and your tax savings are immediate.
- Donating appreciated listed securities can be highly advantageous from a tax perspective.

For further information, contact:

Home Church - Red Deer, Alberta
37557 Highway 2A
Red Deer County, Alberta, T4E 1S2
Phone: (403) 343-6570
Email: accounting@myhomechurch.ca
Website: www.myhomechurch.ca
Legal Name: Home Church - Red Deer, Alberta
Charitable Number: 119091031 RR0001

The information in this sheet does not constitute legal or financial advice. Home Church encourages you to consult with your professional legal, estate planning, or financial advisor before deciding on a course of action. Home Church reserves the right, at its sole discretion and in accordance with applicable law, to refuse, return, redirect, or reallocate any gift, including gifts of life insurance, where such gift is inconsistent with the organization's mission, policies, or legal or regulatory requirements. Where a designated purpose has been fulfilled or cannot be carried out as originally intended, the Board may direct the use of such gift toward a purpose that most closely aligns with the original intent, in compliance with applicable law.

37557 Hwy 2A Red Deer County, AB Canada T4E 1S2 Phone 403-343-6570

Donation Securities In-Kind

Non-Registered Stocks or Mutual Funds

Name/Description of Security

Number of Shares/Units to Transfer

TRANSFER SHARES/UNITS FROM:

Investment Firm

Financial Advisor Name

Client Account Number

Financial Advisor Email

Financial Advisor Phone Number

TRANSFER SHARES/UNITS TO:

B2B Bank Securities Service
199 Bay Street, Suite 610 Stn Commerce Court
Toronto, Ontario M5L0A3
CUID# LAUR
Account #15175474
Home Church – Red Deer, Alberta

B2B Bank Trading Desk
Phone 416-413-7201
Fax 416-413-0733

D I hereby authorize the transfer in kind of the above securities to B2B Bank Securities Service

For credit to Home Church – Red Deer, Alberta, Account #15175474

Donor Name _____

Donor Address_____

Donor Phone_____ Donor Email_____

Donor Signature _____ Date_____

Instructions for donating gift of securities:

1) Complete this form and give a copy to Home Church – Red Deer, Alberta.
2) Instruct your broker/delivering custodian to complete the transfer.
3) Upon receipt of the securities to the Home Church – Red Deer, Alberta brokerage account, the donation will be recorded based on the closing market value of the shares on the date that they are received into the brokerage account.
4) A charitable tax receipt will be issued after the end of the calendar year.