Let **fighting poverty** be your legacy to the world

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**Gifts of Stocks and Securities**

**Give back with stocks, and lower your taxes**

You take injustice personally, and you believe everyone has the right to be treated equally and with dignity. You also believe in human rights for all, forever, and you wish to protect and promote human rights for generations to come.

You can be an enduring voice for freedom and justice by making a gift of stocks to FINCA Canada. If you convert your investment to cash, the capital gain is taxable. By directly donating your publicly listed securities to FINCA Canada, you will pay no capital gains tax on their increase in value.

FINCA Canada will provide you with a charitable tax receipt once the transfer is complete for the full market value on the day they are received in our account.

This tax receipt:

✅ Will help you reduce the amount of tax you pay on your income.

✅ May be carried forward if your donation exceeds your annual limit and used in any of the next five years.

✅ May help reduce the taxes on your estate in the year of your passing – and allow more of your estate to go to your beneficiaries.

**Donations of employee stock options**

Many employees of public companies are partly compensated by being granted options to purchase their employer’s stock at a preferred rate. Donations of public company stock purchased through these plans receive the same treatment as gifts of public securities. Arrangements for transfer of options are normally made through the employee’s benefits plan administrator.

**If your securities are held in a brokerage account**

Your broker can arrange the transfer to FINCA Canada’s account with RBC Dominion Securities. Your broker should contact RBC Dominion Securities at 613-566-7648 (Mark Smyth) or 613-566-7632 (Michael Pallett) to complete the transfer.

**If you hold securities as a share certificate**

You will need to sign a Stock Power of Attorney to re-register the shares in the name of FINCA Canada. Please contact us for more information.
Finalizing the transfer
Once you have made arrangements to transfer the securities to FINCA Canada, please contact us and provide your name, address, telephone number/email, the type of security and the number of units that you are donating. This information will allow us to monitor the transfer and issue a tax receipt.

Note: stock transfers do take some time to complete. You should factor the time delay into your financial planning if making your gift towards the end of the calendar year.

Always seek professional advice
FINCA Canada will provide information and assistance to you on this and other ways you can support our work. However, we strongly encourage you to seek independent advice when making charitable gifts of annuities, securities, property, life insurance, wills, trusts, contracts and other legal agreements.

Here’s an example of how it works
A donor who has a 50% tax rate wishes to make a $10,000 donation to FINCA Canada.

The stock cost was $2,000 and is now worth $10,000. We will look at what happens when the donor A) sells the stock and donates the proceeds or B) transfers $10,000 worth of stock directly.

<table>
<thead>
<tr>
<th>Donor Options</th>
<th>A) Sells stock for $10,000 and donates proceeds</th>
<th>B) Transfers $10,000 worth of stock directly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift amount</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Tax saved by receipt</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Market value</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Cost</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Profit (gain)</td>
<td>$8,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Taxable profit</td>
<td>$4,000</td>
<td>$0</td>
</tr>
<tr>
<td>Tax on disposition</td>
<td>$2,000</td>
<td>$0</td>
</tr>
<tr>
<td>Cost of gift</td>
<td>$7,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

Disclaimer: The above example is for illustration purposes only, and is subject to changes in tax provisions. Please consult a financial advisor for an interpretation of current tax laws and fuller details.

“We really trust FINCA. And we’re glad that FINCA trusts us. We used our loans to invest in the school.”

Kerlande Toussaint and her husband Annesse Aristild used FINCA loans to open a new school in a poor and neglected area in Gonaives, Haiti.

Today’s Plan
Tomorrow’s Promise

Leave a lasting legacy
You help poor families around the world improve their lives through your support of FINCA Canada. Together we are fighting poverty, one family at a time, and creating a world filled with greater possibilities for the next generation.

By making a legacy gift to FINCA Canada and joining our Future Makers Circle, you can create a lasting impact that won’t affect your finances today, but will support FINCA clients for generations to come.

If you have already remembered FINCA Canada in your will or have made another type of lasting gift, please contact Nicole Burgess by phone (289-779-7075), by email (Nicole.Burgess@FINCACanada.org) or by mail at the address at left.