



Giving a Gift of Securities

Timothy Christian School and Unity Christian High School are amalgamating into Trinity Christian School effective August 1, 2026. Any references in this document to Trinity Christian School is to be understood as the combination of the two separate entities: Timothy Christian School and Unity Christian High School until August 1, 2026. During the pre-amalgamation phase, Timothy Christian School will be the recipient and steward of funds received on behalf of Trinity Christian School prior to its establishment on August 1, 2026.

A gift of publicly traded securities is one way you can make a meaningful impact for Trinity Christian School (TCS). This type of gift can include stocks, bonds, mutual funds, and other securities listed on a recognized Canadian exchange.

How It Works

- Donors transfer their securities directly to Christian School Foundation (CSF) on behalf of Trinity Christian School. Please contact the school or CSF for documentation and account information (for any physical share certificates, please contact CSF for further instruction).
- The donation is recorded at the time the security is received by CSF. The valuation for the charitable tax receipt is based on the fair market value of the security on the date it is received into the Foundation’s account (closing trading price).
- CSF issues a charitable tax receipt for this amount.

Why Some Donors Choose Securities

- Since 2006, gifts of publicly listed securities made directly to a registered Canadian charity have been exempt from capital gains tax.
- Donors receive a charitable tax receipt for the full market value of the security, while the school benefits from the full value of the gift. With no tax owing on the gain of securities, the donation receipt can be applied against other taxable income further reducing income taxes payable.

Comparing the Impact

The chart below shows how a direct gift of securities can be more tax-effective than selling the shares and donating the proceeds.

(For illustration only. Based on Canadian tax rules. Each donor’s situation is unique — please consult a qualified advisor.)

	Sell Securities & Donate Cash	Donate Securities Directly
Value of securities	\$10,000	\$10,000
Original cost	\$4,000	\$4,000
Capital gain	\$6,000	\$6,000
Taxable capital gain (50%)	\$3,000	\$0
Tax (assume 45% marginal rate)	\$1,350	\$0
Donation amount eligible for tax receipt	\$10,000	\$10,000
Charitable tax credit (approx. 45%)	\$4,500	\$4,500
Net tax savings	\$3,150	\$4,500
Total after-tax cost of gift	\$6,850	\$5,500

Key takeaway: Don't sell the shares! By donating securities directly, donors may reduce the after-tax cost of giving while ensuring the full value of their gift supports the Trinity Christian School Campaign.

Important to Know

- To benefit from this treatment, securities must be transferred “in kind” directly to CSF on behalf of Trinity Christian School. If securities are sold first and the proceeds donated, capital gains tax may apply.
- Every donor's financial situation is unique. We encourage donors to seek advice from their own financial or legal advisor before making a gift of securities.

Recognition & Acknowledgement

- All donors receive an official charitable tax receipt from the school's Foundation.
- Gifts may be recognized in the Trinity Christian School donor listings and reports, unless the donor requests anonymity.
- Trinity Christian School will confirm your gift with a personal thank-you letter.

Next Steps

1. Complete Christian School Foundation's Gift of Securities Transfer Form (available from Campaign Office) and send it to CSF by email.
2. Instruct your broker/delivering custodian to complete the transfer. Sending a copy of this form to your broker may provide sufficient authorization. You may also wish to follow up with your broker to help ensure your instructions are carried out as specified.
3. Contact Trinity Christian School with a copy of the form and your pledge card to let us know a transfer is on its way. A charitable tax receipt cannot be issued with your directive.
4. Upon receipt of the transferred securities to the school's brokerage account at the Foundation, a charitable tax receipt will be issued based on the closing market value of the shares on the date they are received into the Foundation's brokerage account.

Disclaimer

The information provided here is general in nature and reflects current provisions under Canadian tax law. It is not intended as legal or financial advice. Please consult a qualified professional advisor to discuss your circumstances.