



Planned Giving

The United Church of Canada

Cash Gifts

One of the easiest ways to support The United Church of Canada is through a gift of cash. The church receives funds that may be put to work at once. Your gift may be designated to support any work of the church, giving much-needed and immediate financial support to your local congregation, to the wider church's Mission and Service Fund, to your congregation's building fund, to an endowment, or to a bursary fund. The opportunities to invest in the ministry of the church are many and varied.

Benefits of a Gift of Cash

- You delight in the joy of giving and you have the satisfaction of seeing your gift at work today.
- The church can use the funds immediately.
- You receive an immediate charitable donation receipt that can help offset the tax payable on income and capital gains. Normally, 75 percent of your net income for a given year may be offset by charitable tax credits. Any unused portion of your tax credit may be carried forward for five years.

Tax Benefits of Cash Gifts

Here is the tax saved, assuming you are taxed at the top marginal rate and your provincial tax is 48 percent of your basic tax. Provincial taxes range from 44 to 69 percent. The donor tax credit is even greater when savings on federal surtaxes and provincial taxes are factored in.

Donation	\$1,000	\$5,000	\$100,000
Federal credit (\$200 at 16%)	\$32	\$32	\$32
Balance at 29%	\$232	\$1,392	\$28,942
Total federal tax credit	\$264	\$1,424	\$28,974
Provincial tax saved at 48%	\$127	\$684	\$13,908
Total tax savings	\$391	\$2,108	\$42,879
Tax savings as % of gift	39.1%	42.16%	42.88%
Cost of gift	\$609	\$2,892	\$57,121

For more information on making a cash gift, please contact your Regional Gift Planner whose card appears in this folder or call The United Church of Canada at telephone: 1-800-465-3771 ext. 2027; e-mail: giving@united-church.ca

See the United Church website at: www.united-church.ca/getinvolved/donate/howto/planned
Charitable Registration # 10810 2435 RR0003