Planned Giving and the Church Treasurer
Harold Penner
Abundance CANADA
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Generosity changes everything

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What we will accomplish today!
1. Planned Giving – What is it?
2. Typical Planned Giving Options
3. How Abundance Canada can help Church Treasurers
4. Q & A

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COMPARING CHURCHES
• Volunteer vs Paid Staff
• Receipting Donations
• Gift Acknowledgement/Thank You
• Gift Types Accepted
• Fundraising Methods

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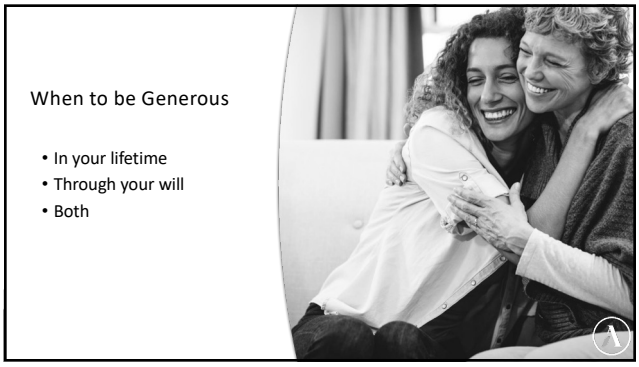
When to be Generous
• In your lifetime
• Through your will
• Both

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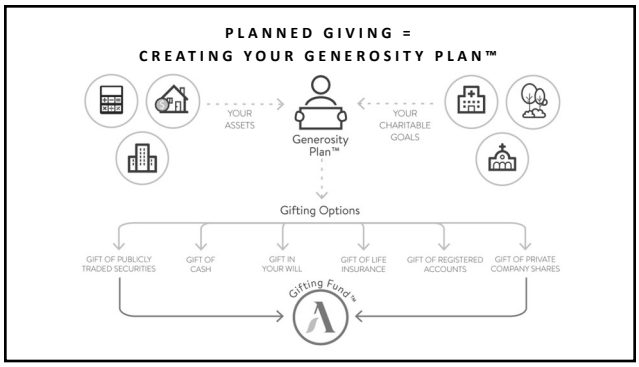
PLANNED GIVING =
CREATING YOUR GENEROSITY PLAN™
YOUR ASSETS
Generosity Plan™
YOUR CHARITABLE GOALS
Gifting Options
GIFT OF PUBLICLY TRADED SECURITIES
GIFT OF CASH
GIFT IN YOUR WILL
GIFT OF LIFE INSURANCE
GIFT OF REGISTERED ACCOUNTS
GIFT OF PRIVATE COMPANY SHARES
Gifting Fund

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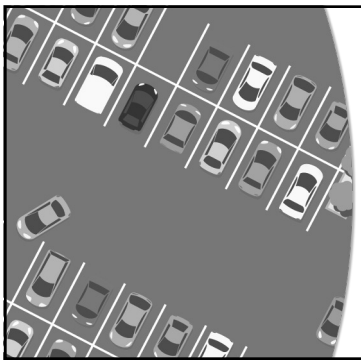

What is a Gifting Fund?

- A donor advised fund

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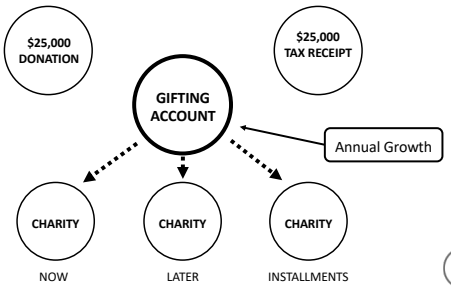
Donate Now, Distribute Later



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Why would you want a Gifting Fund?

- Donate now and distribute later
- Distribute anonymously
- Streamline charitable giving
- Create a family fund

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When would you use a Gifting Fund?

- Indecision
  - Unsure of which charities you want to support
- Tax Efficiencies
  - Sale of a business or farm
  - Stock Market Gains
  - Sale of investment property
- Windfall opportunities
  - Inheritance
  - Empty Nester

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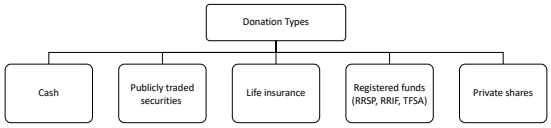
What can you donate to a Gifting Fund?



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Charity Support Stabilization Plan

- Kelvin operates a grain farm
- He donates $15,000/year to charity
- His taxable income varies annually
- He is looking for a way to keep his charitable support consistent

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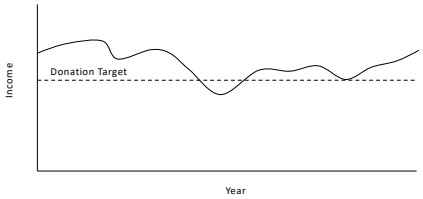
Charity Support Stabilization Plan



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Strategic Lump Sum Donation

- They operated a business for many years and have just sold it
- The business is successful and well known
- Ben and Brenda usually give between $20-25K to charity each year

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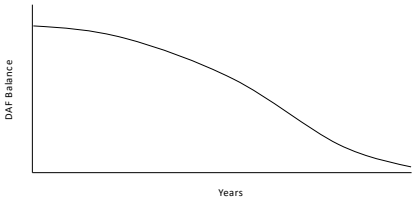
Strategic Lump Sum Donation



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In-Kind Donations of
Publicly Traded Securities

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Sell & Donate vs Donating Securities In-Kind

	Sell & Donate Cash	Donate Securities In-Kind
Selling Price	$20,000	$20,000
Purchase Price	$4,000	$4,000
Capital Gain	$16,000	$16,000
Taxable Capital Gain	**$8,000 (50%)**	**$0**
Tax Rate	46%*	46%*
Tax Payable	**$3,680**	**$0**
Receipted Charitable Donation	$20,000	$20,000

*46% Marginal Tax Base

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Naming Charity in her
Will

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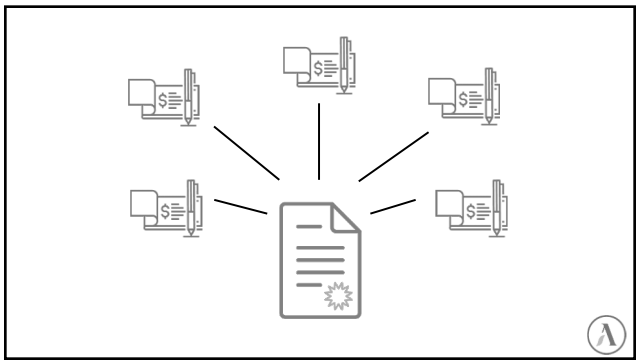

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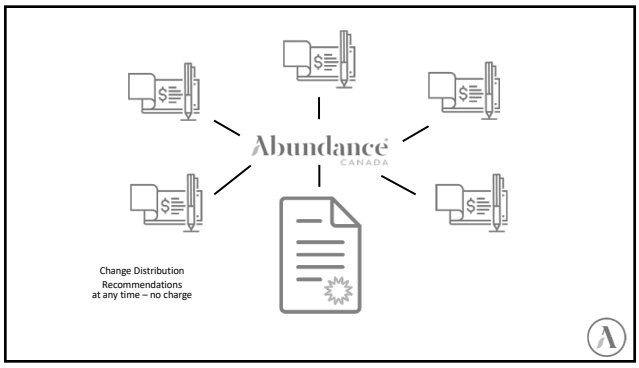
Abundance
CANADA
Change Distribution
Recommendations
at any time – no charge

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Gifts of Life Insurance
GIFT A NEW POLICY
GIFT AN EXISTING POLICY
BENEFICIARY DESIGNATION

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Gifting Life Insurance

- Meet Olga
- Early 80's.
- Has a life insurance policy she no longer needs
- Wondering how this policy could be used in a charitable way

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Q & A

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Thank You

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