

如何透过证券 (股票) 奉献

用证券 (股票) 奉献是支持素里华人宣道会事工最节税的方式之一，特别适用于那些您持有但尚未实现资本利得的上市公司股票（即自您购买以来价值已增值）。私人公司股票不享受这个税收优惠。可以享受这个税收优惠的证券包括上市公司股票、债券、国库券、认股权证和/或共同基金份额。未实现资本利得越大，这种捐赠方式对您作为捐赠者而言就越节税。

一般来说，如果您出售已产生资本利得的证券（如果该证券持有在注册帐户之外），您需要就该资本利得缴纳所得税。但如果您选择捐赠而非出售证券，通常无需就该收益缴纳所得税，教会将收到证券的全部价值。同时，您还将收到一张捐赠收据，金额为收到捐赠那日证券的收盘价。教会所收的奉献只作教会福音事工用途。（但这个优惠只对非注册账户，对于 TFSA, RRSP 等注册账户的股票不适合。）

这意味着，您可以选择节省所得税，或向教会捐赠更多款项（并获得更高的捐赠收据），高过出售证券并捐赠现金。不过，每个人的税务状况都不同，如果您对这种捐赠方式感兴趣，我建议您咨询您的会计师、税务顾问或投资顾问。

如需转让股票（或其他证券），请您 (捐赠人) 指示您的经纪人或投资顾问将选定的证券转入素里华人宣道会非牟利投资帐户。以下是您需要的资料：

Receiving institution's name or brokerage house carrying the organization's account: **RBC Direct Investing Inc.**

Receiving institution's address: **RBC Direct Investing Inc.**

Royal Bank Plaza, 200 Bay Street, North Tower, P.O. Box 75, Toronto, ON M5J 2Z5

Receiving institution's or broker's CUID code: **DOMA** DTC code: **5002**

Name of Charitable Organization or Account Name: **Surrey Christian Alliance Church**

Canada Revenue Agency (CRA) Charity Registration Number: **797736477 RR0001**

Organization's brokerage Account Number: **20031215**

Contact name: **Zhaoquan (Kevin) Cheng** giving@scac-church.org and treasurer@scac-church.org
OR **Yan Kwong Joshua Yeung** 604-930-9933

请同时通知我此次转让，并提供所转让证券的名称和价值，以便正确记录捐赠并开立捐赠收据。您可以透过 giving@scac-church.org 和 treasurer@scac-church.org 联系我。通常情况下，上市证券捐赠收据的价值为股票转入素里华人宣道会在 RBC Direct Investing Inc. 帐户当日的收盘价。

素里华人宣道会全年接受证券捐赠，但年末捐赠尤为有效。不过，证券捐赠通常需要几天时间由您的经纪人处理相关行政程序。因此，如果您有意捐赠证券以获得 2025 年的捐赠收据，建议您与您的经纪人确认 2025 年证券捐赠的截止日期。

感谢您对这项捐赠方式的关注，以及您对素里华人宣道会的忠实支持。

主内，

成兆全 Kevin Cheng

司库 (财政部)

素里华人宣道会

How to give via donations of securities (stocks or shares)

Donating securities is one of the most tax efficient ways to support the ministries of Surrey Christian Alliance Church, especially publicly traded company stocks on which you have an unrealized capital gain (this just means it has appreciated in value since you purchased it). Please note that private company stocks do not qualify for this tax benefit. The securities that qualify for this type of tax benefit can include shares, bonds, treasury bills, warrants, and/or units of mutual funds. The larger the unrealized capital gain, the more tax efficient this method of giving can be for you as a donor.

In general, when you sell a security with a capital gain (if it is held outside a registered account) you are required to pay income tax on that capital gain. But if you donated the security instead of selling it, then there is generally no income tax payable by you on your gain, and the church receives the full value of the security. You will receive a donation receipt for the closing value of the securities on the day they were received. The funds will be strictly used for church ministries and missions' purposes. (Please note that this benefit only applies to non-registered accounts; it does not apply to shares held in registered accounts such as TFSAs and RRSPs.)

This means that you either save income tax, or you can make a larger donation to the church (and receive a larger donation receipt) than you would if you sold the security and donated cash instead. That said, everyone's tax circumstances are different, and if you are interested in this as a giving option then I would recommend that you check with your accountant, tax or investment advisor.

To transfer shares (or other securities), you (the donor) need to instruct your broker or investment advisor to transfer the selected securities to the RBC Direct Investing Inc. Below is the information you may need:

Receiving institution's name or brokerage house carrying the organization's account: **RBC Direct Investing Inc.**

Receiving institution's address: **RBC Direct Investing Inc.**

Royal Bank Plaza, 200 Bay Street, North Tower, P.O. Box 75, Toronto, ON M5J 2Z5

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OR **Yan Kwong Joshua Yeung** 604-930-9933

Please notify me of the transfer, with the name(s) of the securities being transferred and the value, so that the gift may be properly recorded and a donation receipt issued later on. You may contact me at giving@scac-church.org and treasurer@scac-church.org. The value of the receipt for a gift of listed securities is generally the value of the securities at the close of business the day the shares enter SCAC's account with RBC Direct Investing Inc.

SCAC accepts donated securities throughout the year, but it can be a particularly effective way to give at year-end. However, donating securities does generally take a few days for the administrative work to be done by your broker. So, if you are interested in donating securities to qualify for a donation receipt in 2025, I would recommend that you check with your broker to learn of your broker's deadline to donate securities in 2025.

Thank you for your interest in this giving option, and for your faithful support of Surrey Christian Alliance Church.

In Christ,

Zhaoquan Kevin Cheng

Treasurer of Surrey Christian Alliance Church