



**ST. THOMAS AQUINAS REGIONAL SECONDARY SCHOOL**  
FAITH | COMMUNITY | EXCELLENCE

**Gifts of securities: example**

Mrs. Brown wants to donate \$50,000 to St. Thomas Aquinas Regional Secondary School. She owns publicly listed shares worth \$50,000 which she originally purchased for \$10,000.

The example below compares the possible tax savings for Mrs. Brown. It is a comparison of a donation of \$50,000 in securities to STA against the proceeds from simply selling the shares to make her donation or donating cash.

	<b>Selling the securities and donating the proceeds</b>	<b>Donating the securities in-kind</b>
Purchase price	\$10,000	\$10,000
Present value	\$50,000	\$50,000
Capital gain (FMV less cost)	\$40,000	\$40,000
Donation amount	\$50,000	\$50,000
Minus charitable tax credit	(\$21,850)	(\$21,850)
Add tax on the capital gain	\$8,740	\$0
After tax cost of your donation	\$36,890	\$28,150

Based on marginal tax rate: 43.7%

Tax credit: 43.7%

The illustration assumes that:

1. Mrs. Brown has made other charitable donations exceeding \$200
2. Is a resident of BC
3. Has donated eligible publicly traded securities

We recommend discussing your gift intentions with your financial, legal or tax advisor. Use the Gifts of Securities form on our website and email it to us at [satkinson@aquinas.org](mailto:satkinson@aquinas.org).