

How Investments are Managed and Disbursed

Grant Making Distribution Process and Administration Fees

The information on this page was last updated on: August 25, 2022

1

Making a Fund Fully Operational

A Fund becomes fully operational with a minimum balance of \$10,000. All capital donations must reside within the Fund for one year before disbursements can be made to ensure they have earned income.

2

Creating a Fund

A donor can create a Fund with a starting balance of less than \$10,000, but the Fund cannot be disbursed until after it has grown to a minimum balance of \$10,000.

3

Fund Balance Updates

Fund Advisors are provided a Fund balance within the first quarter of the new year.

4

Setting Annual Disbursement Amounts

The SSCF Board of Directors sets the annual disbursement amount based on income earned on investments and other factors.

5

Granting

The available disbursement amount can be granted for charitable purposes.

6

Disbursement Expectations

Disbursements over the last couple of years ranged from 3.5% to 4.5%. Administration fees are currently tiered and set at .375% calculated on the average daily Fund balance over the quarter for funds up to \$5 million.

7

Non-Cash Gift Examples

Securities or stocks; RRSPs, mutual funds or GICs; Land or property.

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The Benefits of Donating Your Stocks

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1

No Fees

South Saskatchewan Community Foundation (SSCF) will complete the trades within one business day at the market value. This includes zero fees for stocks, bonds, or mutual funds.

2

No Tax on Capital Gains

When you donate through SSCF, your entire gain is tax-exempt.

3

Full Tax Receipt

You will receive a tax receipt for 100% of your stock trading price.

4

Fast Transaction

We process transactions within one business day. You will receive your tax receipt based on the transaction date.

5

Lasting Legacy

As a trusted holder of endowed funds, your donation will be protected and the interest earned each year is provided to the charities and community causes that align with your values. **Your donation will live on and grow forever.**

An Example Stocks Scenario*

You bought \$1,000 of stock in Apple Inc. years ago. Those stocks are now worth \$10,000. If you were to cash them out, you must pay capital gains tax on 50% of the \$9,000 return. This means **you would owe \$1,733 and the total in your pocket, after tax, would be \$8,267.**

The Scenario if You Donate Through SSCF*

Assuming the same scenario mentioned above with Apple Inc. stocks, but if you donate the stocks to SSCF, you do not pay any taxes on the gains and SSCF does not charge any fees. This means **you would receive a full tax receipt for \$10,000. You will receive \$4,364 back in your pocket** through your taxes.

The best part about this scenario is that **the full \$10,000 lives on, forever, through your endowed funds.** We protect the principle and pay out the interest earned, forever, to the causes and charities you care about.

Based on the past 10 years (2011-2021), SSCF's returns have been just under 6% net of investment fees. This means on average, **every year, at least \$600 is available to the charities and community causes you care about.**

* The scenarios use an assumed household income of \$100,000, tax rates in 2021, and does not include any other donations.

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