

## **Donor Advised Funds (DAFs) Policies and Guidelines**

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## Welcome

Welcome to the community of generous givers at the Canadian National Christian Foundation (CNCF). We are so grateful that God has led you here on your journey of generosity. Because giving is much more than a financial transaction, you will find that everything we do at CNCF is designed to help make your experience of giving the most powerful expression of spiritual transformation that it can be. In this guide, you'll find essential information about our unique giving solutions that help you simplify your giving and multiply your impact.

Whether you're looking for a way to manage your giving online, give appreciated stocks from your portfolio, or maximize your giving during a major life event such as the sale of your business or commercial real estate, we can help you find the best way to leverage your gifts for the causes you care about most.

This guide sets forth policies and guidelines for establishing a Donor Advised Fund (DAF or "Fund") with CNCF, and terms and provisions governing the administration of each DAF. Please take a few minutes to read this information before you establish your Giving Fund so that you will be familiar with the inner workings of the fund and all the opportunities available to you.

All activities of CNCF and all participation by donor(s) in the Donor Advised Fund program of CNCF are subject to these policies and guidelines, and CNCF's Board of Directors reserves the right to modify them at any time.

## About the Funds

### What is a Donor Advised (Giving) Fund?

A Donor Advised Fund (DAF) is set up by a donor within a public foundation, in which the donor can 'advise' the board of the foundation about where and when they would like the income and/or the capital of the fund to be granted, and for what purpose. The donor becomes an Advisor to the DAF unless they choose someone else to take that role. **It is important to understand that the Donor can only provide advice and recommendations to the CNCF board and that the law requires that all decisions concerning the DAF ultimately be made by the Board of Directors of the foundation.**

### *Giving Funds*

The CNCF *Giving Fund* allows donors to make contributions now and recommendations for grants to charities of their choice immediately or to take time to consider grant recommendations. A Giving Fund set up during one's lifetime can continue beyond one's passing.

A CNCF *Giving Fund* can also serve as a Charitable Endowment Fund for a charitable organization. For many charitable organizations and churches, an endowment fund is a way of building capacity and ensuring longevity for their organization. It offers its faithful donors the assurance that the organization's work will continue for the long term and that their gifts of time and resources in the past are not forgotten. It also offers the assurance that these assets are held separate from the charitable entity, thereby protected from creditors.

The CNCF *Giving Fund* also serves those donors who wish to establish a DAF at their passing. Although the paperwork for this DAF may be completed during one's lifetime, it may not be significantly funded until death. These DAFs would then be managed by named successor advisors, chosen by the original donors, who will have decision-making rights.

## Who is CNCF and how are they able to offer Donor Advised Funds?

The Canadian National Christian Foundation is a federally incorporated charitable public foundation serving the needs of the Christian community in Canada. Our mission is to see Canadian Christians releasing their resources so they may fully experience God at work in their own lives and in our nation and beyond, and to see those resources used effectively by Canadian charities.

For the donor, having a CNCF Donor Advised Fund is very much like having a private foundation without the disadvantages and workload involved. A CNCF Donor Advised Fund can be personalized, i.e. "The John Brown Legacy Fund."

The Foundation is subject to the laws applicable to Canadian charities, and participation in these programs is subject to the terms and conditions of CNCF articles of incorporation, bylaws and this document. CNCF reserves the right to modify the terms and conditions of its donor-advised fund programs and/or any of the associated documents at any time without notice.

## What are the benefits of a Donor Advised Fund (DAF), specifically a CNCF DAF?

There are many benefits dependent upon the individual's situation, but a few of them are:

- **Flexibility** - Donors make irrevocable donations to a personal DAF today and recommend grants to their chosen charities and ministries at any time, now or in the future. There are no imposed timelines, and no annual grant minimums or maximums.
- **Anonymity** – Grants to charity can be made *anonymously* through a CNCF Donor Advised Fund should the donor choose, since payments show CNCF's name and details.
- **Ease of Set Up** - A CNCF Donor Advised Fund can be *set up* within a few hours, without a requirement for legal or other professionals.
- **No Costs** - There are no *start-up costs* for establishing a DAF, unlike creating a private foundation where legal fees, investments fees and accounting fees are just some of the initial costs.
- **Simplicity** - All *administrative, investment and record keeping services* are provided by CNCF. No additional tax returns or accounting services are required by the donor.
- **Confidentiality** - A CNCF Donor Advised Fund is *confidential*. Unlike private foundations that must report to CRA and whose financial information is posted online, the public cannot access any DAF related information, such as to how much was given, by whom, or for what purposes.
- **Granting Privileges** - A contribution from a single source to a DAF can *easily be granted* as cash to any number of charities. (Example: one gift of appreciated securities can be divided between many charities.)

- **Multiple Donors** – *Anyone* can contribute to your DAF and a personal donation receipt will be issued to them.
- **Immediate Donation Receipt** - A *donation receipt* will be issued in the year in which the gift is received, however grants to charities may be made now or in the future.
- **Enduring Family Legacy** – A CNCF DAF encourages the involvement of the next generation in decision-making for granting of legacy gifts to ministries and charities.
- **Enhanced Giving Power** – because CNCF is a registered charity, any growth in the total asset value of a DAF accumulates tax free, enlarging the potential for granting to one's favourite charity in the future.
- **Investment Management** – donors with DAF accounts larger than \$50,000 may recommend to CNCF their own professional investment advisor to manage their account.
- **Charitable or Organizational Funds** - A fund set up for a charity or an organization may actually serve as that entity's own Foundation.
- **Convenience** - Secure on-line giving portal to view activity, contribute and make grants

### How are CNCF Donor Advised Funds different from others?

There are **three distinct differences** between CNCF's Donor Advised Funds and those offered in the financial industry or through other public foundations:

1. Whereas industry DAFs or funds in other public foundations like community foundations typically grant out only a small percentage of the Fund value each year (usually the investment growth only), CNCF offers a *Giving Fund* where the initial and all subsequent contributions (the capital) are available to be **granted out immediately**.
2. Those who establish a DAF can **choose the professional investment advisor to manage the investments** in their fund, rather than having their contributions added to a large pool of investments. Personal DAF goals and objectives can be considered and you will work with a trusted professional whom you have chosen to manage these assets.
3. CNCF's Donor Advised Funds are under the **governance of a Christian board of directors**, all of whom subscribe to the CNCF Statement of Faith (found on the last page of this document) and who annually examine themselves and attest to the centrality of God's Word and His presence in their lives.

### Who can set up a Donor Advised Fund with CNCF?

CNCF will accept contributions from individuals, families, registered charities, groups of people, associations, corporations, etc. to establish a Donor Advised Fund.

When more than one individual is involved in setting up a DAF, specific DAF Advisors must be selected to represent the DAF and provide all advice/decisions regarding its granting of assets.

## Establishing a CNCF Donor Advised Fund

Individuals and organizations may set up a Giving Fund by meeting with a CNCF staff member, an associated financial professional or by completing the appropriate forms.

Application forms are available by calling CNCF at 1.866-580-9319 x102 or emailing [giving@cncf.ca](mailto:giving@cncf.ca) or by downloading from our website at [www.cncf.ca](http://www.cncf.ca).

### Fund Name

Creativity is encouraged in the naming of Funds. Many are named after a charitable cause, Scripture reference, or family. It may include a family name or the name of another party the donor wishes to honour (e.g. The John Smith Giving Fund), or it may be generic to allow for anonymous grants (e.g. The Stewardship Fund). Donors may choose a name that reflects their particular charitable interests (e.g. The Leadership Development Legacy Fund).

### Fund Advisors and Privileges

When a CNCF Donor Advised Fund is established, the donor establishing the CNCF Giving Fund may become an Advisor to that Fund (DAF Advisor), and may name another person or persons as additional DAF Advisors or successor DAF Advisors to the Fund. A DAF Advisor has the privilege of recommending grants from the Fund. In the case of an organizational/charitable Giving Fund, the DAF advisors may change as tenures are completed for that organization.

### Joint Accounts with Co-advisors

Some couples may prefer to hold a DAF jointly with both DAF holders as co-advisors. In such a situation, any recommendations for grants from the Fund must be signed by both DAF Advisors.

In the case of a DAF established by a group of individuals, a charity or a corporation, it is advisable that one or more DAF Advisors be named on the Fund to ensure grant decisions are made in consultation.

### Successor Advisors

A donor should name successor Advisors on a DAF so that grants can continue to be made regularly upon the death or incapacity of the donor (original advisor).

If the donor dies, becomes incapacitated or cannot be located after CNCF has conducted a reasonably diligent search, and if the donor failed to notify CNCF of a successor DAF Advisor, or if a recommended successor DAF Advisor is deceased, incapacitated or cannot be found after CNCF has conducted a reasonably diligent search, then in any of such events, the board of directors of CNCF shall be authorized to make grants from the Fund without seeking the advice of the donor's representative, taking into consideration previous recommendations made by the DAF Advisor.

## Charitable Goals

Naming the charitable goals for the donor-advised fund will assist CNCF and/or the investment manager in structuring the fund. The Giving Fund application form requests clarity through the following choices:

**Active Fund** – this type of fund is very active in receiving ongoing donations and/or granting monies to charities. This means a sufficient portion or all of this fund will remain in cash.

**Medium-Term Fund** – this fund will be held for as long as a donor wishes, usually 3-5 years, with additional contributions at random and grants being distributed annually or as requested. This fund may be depleted in 3-5 years, having served its purpose for the donors. There will be no long term investments held in this type of fund.

**Long-Term Fund** – this fund will be held for as long as the donor indicates, with the original capital being granted over a prescribed or indefinite period of time. This type of fund may be appropriate for those who make one large donation to their fund to be granted out over a number of years, or for those who wish to accumulate assets for giving later in life.

The goal for a fund may change over time, so these decisions are not locked in but simply serve to assist CNCF in serving you.

## Contributing to a CNCF Donor Advised Fund

When a donation is made and accepted by a public foundation like CNCF, it is irrevocable and **cannot be refunded under any circumstances**. All accepted contributions become the exclusive property of CNCF. CNCF has the right to refuse any contribution and will provide written confirmation of such as soon as possible.

## Initial Contribution to the Fund

CNCF recommends a minimum contribution and ongoing minimum balance of a fair market value of \$25,000 for the establishment and ongoing maintenance of a DAF.

## Additional Contributions to the Fund

Additional contributions may be made to the DAF at any time by the original donor or by others. Use your on-line giving portal, unique donation button link or complete the “CNCF Contribution Form” to ensure proper receipting.

## Acceptable Contributions and Tax Considerations

Contributions may be made in the form of:

**‘Cash’** – delivered by direct deposit, cheque, on-line giving or wire transfer. Cash will not be accepted. Cheques should be made out to ‘CNCF’ or one of the white label trade names registered and approved through CNCF.

**Securities** – publicly traded stocks, bonds and mutual funds may be transferred to CNCF as “in kind” gifts through the use of the “Direct Transfer” form. Donors should be aware that this process is not controlled by either the donor or CNCF and may be subject to time delays.

Contributions of securities are eligible for enhanced tax treatment in that as of June 2006, the Canadian Department of Finance amended the *Income Tax Act* to eliminate the taxable capital gains in relation to gifts of publicly traded stocks, bonds and mutual funds and other securities to public foundations.

**Credit Cards** – donations by credit card or direct deposits are accepted through your CNCF giving portal at [portal.cncf.ca](http://portal.cncf.ca). Donors should ensure clear indication in the on-line process regarding which DAF should receive their donation.

**Life Insurance Policies** – existing or new life insurance policies may be donated to CNCF so the proceeds at death are granted to charities of the donor’s choice or added to a Giving Fund. A professional, actuarial assessment will determine the fair market value of an existing policy for donation receipt purposes. CNCF may either be named as the beneficiary of a policy or as the owner. In the latter case, the donor may choose whether the annual premiums are declared as donations while they live (and therefore receiptable) or if the death benefit is declared as the donation.

**Deferred Contributions** – Donors may wish to name the Canadian National Christian Foundation as the beneficiary of

- a charitable bequest in a Will,
- a life insurance policy,
- a registered account (RRIF, RRSP, TFSA) or
- a charitable remainder trust.

Donors should consult with their tax accountant, their legal and investment advisors when setting up any deferred contributions. A CNCF Giving Fund application form should be completed and sent to CNCF when the beneficiary designation is made, naming DAF advisors and offering a fund name. The designation document (Will or beneficiary selection form) should clearly indicate the donor’s Giving Fund name as the destination of the payout.

**Please note:** Notifying CNCF of a Testamentary Donation as requested does not prevent the donor from changing or eliminating the proposed testamentary gift during his or her lifetime. Additionally, if the donor establishes a CNCF Giving Fund solely for the purpose of receiving a testamentary gift, the normal immediate funding requirement is waived.

**Other In-Kind Gifts** – CNCF has a gift acceptance policy that allows its Board to consider a wide range of in-kind gifts (e.g. real estate, private shares, options, etc.) as long as there is a realistic liquidation strategy in place for the asset. The donor should contact CNCF in advance of naming such assets as gifts.

**Third Party Contributions** – individuals or organizations other than the original donor may wish to make contributions to a Giving Fund and are then eligible to receive a tax receipt for their contribution. Simply complete a “CNCF Contribution Form” for proper receipting. Unlike the originating donor to a DAF, third party donors do not automatically become DAF Advisors unless the Fund originator indicates so.

## Valuation of Contributions

CNCF must be able to determine the fair market value (FMV) of any non-cash gifts. Should CNCF not be able to reasonably determine the FMV of a gift, the donor's acknowledgement will state a value of zero (\$0). If the FMV of an item can be easily determined (cash register receipt for new purchase), a third-party appraisal may not be required. The FMV of a gift-in-kind does not include taxes paid on purchasing the item.

**Contributions of cash** – a receipt will be issued for the amount of the cheque, e-transfer, direct deposit or wire transfer received by CNCF.

**Contributions of Securities** – The value of the donation receipt for the donation of publicly traded stocks, bonds or mutual funds is the fair market value as verified by CNCF's broker or financial advisor on the date that the securities are received into the CNCF account. Once received, all securities will be sold by CNCF on the earliest practical date. Any costs incurred by CNCF to sell the securities, bonds or mutual funds will be deducted from the proceeds of the sale.

A donation receipt will be issued showing the number of shares/units, the date of transfer and the share/unit value on that date, as required by CRA.

Thinly traded or illiquid securities often require special treatment or a lengthened timeframe so the Foundation, at its sole discretion, reserves the right to decline such donations.

**Contribution of Real Estate** - All gifts of real estate will be referred to the Board of Directors or its nominee or designate for prior approval. Prior to any acceptance of a gift of real estate, CNCF may require the completion of the following as appropriate:

- Arms-length appraisals (two or more)
- Title search
- A marketability check
- An on-site evaluation
- An environmental survey
- Determination of other costs or concerns

All costs associated with these activities will be borne by the donor through reimbursement to CNCF. A donation receipt will be issued based on the market value of the asset on the date of transfer of deed.

**Contribution of other assets** – CNCF recognizes that donors will occasionally wish to give property that is not readily marketable, such as real estate, art, jewelry, private corporation shares or residuary interests in trusts. While CNCF is generally pleased to accept gifts, there must be

careful evaluation of any 'hidden costs' in accepting such property. All such personal gifts will be referred to the Board of Directors or its nominee or designate for prior approval.

The donation of other assets will require an assessment for fair market value so a donation receipt can be issued. The costs of an actuarial valuation for life insurance policies will be borne by the donor through reimbursement of such fees to CNCF. A donation receipt will be issued based on the market value of the asset on the date of transfer.

## **Managing the Fund**

The board of CNCF is responsible for the administration of all Giving Funds. CNCF's investment philosophy focuses primarily on capital preservation, which is intended to protect the value of assets while they are held for future distribution. To advance that goal in each of our investment accounts, we seek to achieve superior risk-adjusted returns that are appropriate for the anticipated holding period.

## **Investing the Fund**

CNCF has the right to invest any monies comprising a Donor Advised Fund as its board of directors determines is appropriate in accordance with the CNCF Investment Policy.

The donor/DAF advisor may choose their own professional investment advisor to manage the DAF if the charitable goals stated include long-term management of the Fund. Recommended for account balances of at least \$50,000. CNCF will oversee the investments regularly to ensure compliance with its Investment Policy and prudent management of the assets. CNCF is exonerated from any loss arising as a result of such delegation, due diligence is exercised in the supervision of the broker by the CNCF board of directors.

If the donor/DAF advisor notifies CNCF that the donor/DAF advisor no longer wishes that professional investment advisor to so manage, the DAF assets shall be added to the pool of investments managed by the CNCF broker in the normal course.

## **Reporting on the Fund**

On a quarterly basis, for information purposes, the DAF Advisors will receive by email, a statement of the current status of a Giving Fund.

CNCF will also provide DAF advisors with access to an online portal where details related to their DAF are available, such as grants made, investment changes, fees paid, etc.

## **Granting from the Fund**

CNCF will consider grants to eligible charities (see definition below) from DAFs upon receipt of a properly completed and signed 'CNCF Grant Recommendation Form' from the DAF Advisor(s) (that includes the address and charitable registration number). Emails to [giving@cncf.ca](mailto:giving@cncf.ca) with all the same information related to the grant will also be accepted. Also, grants can be

initiated through the online portal.

As much as possible, CNCF will make the recommended grants **within two weeks** of receipt of this required form or information. **The minimum grant cheque is \$250.**

Under current CRA rules, CNCF must distribute **from its total DAF holdings** an annual disbursement quota, calculated as 3.5% of the average value of the funds over the previous 2 years. At this time, CNCF does not impose this rule on each individual DAF.

CNCF can make international grants through its intermediary, TrustBridge Global Foundation. Administration, CRA compliance and fees are different than the above. Please contact CNCF for details.

### Grant Notification

The grant cheque or electronic payment/transfer is issued from CNCF and is accompanied by a cover letter or email identifying which CNCF DAF is making the gift and at whose recommendation the grant is being sent. Unless the gift is anonymous, the cover letter/email furnishes the recipient charity with the DAF holder's name and address so that the charity can extend its thanks to the donor(s) for the gift. Anonymous gifts are noted as such in the cover letter/email and no donor information is disclosed.

The charity is instructed not to send an official tax receipt to the donor, in order to protect the donor from inadvertently claiming an additional deduction on monies previously contributed to and receipted by CNCF.

If grants are intended for a special purpose, this must also be outlined on the grant recommendation form or communication so that CNCF can clearly indicate such in the cover letter/email. Should the grant provide support for a specific person or program, the account numbers related to that individual or ministry must also be made available and will be included in the communication to the charity.

### Eligible Charities

CNCF and its board of directors will accept grant recommendations that

- a) Further the work of and are consistent with CNCF charitable purposes; and
- b) Are made to qualified donees as that term is defined in the *Income Tax Act* (Canada):
  - a. Registered Canadian charities
  - b. Registered Canadian amateur athletic associations
  - c. Registered national arts service organizations
  - d. Certain non-profit housing corporations resident in Canada that are constituted exclusively to provide low-cost accommodation for the elderly
  - e. The United Nations and its agencies
  - f. Charitable organizations outside Canada to which the federal government has made a gift in the current or previous calendar year, and
  - g. Canadian municipalities or the federal or a provincial government or their agencies.

CNCF and its Board of Directors will not accept grant recommendations that

- a. Contravene Biblical direction
- b. Would directly or indirectly benefit the DAF Advisor or his/her immediate family or any other person who has contributed to the Fund, as defined by the *Income Tax Act*, and
- c. Do not meet the minimum grant requirement of \$250.

In accordance with CRA rules, CNCF and its Directors will not approve grants to

- a. Individuals, couples or families
- b. Non-profit organizations not registered as qualified donees with CRA, or
- c. Political candidates or parties.

CNCF and its Directors will not approve grants that will result in any private benefit such as membership fees or dues, tuition fees or goods purchased for charitable fundraising.

If CNCF rejects any recommendation made by a DAF Advisor, it will notify the DAF Advisor by telephone to discuss the reason(s) why the recommendation was rejected and seek new advice for distribution.

## Operating Costs

When you choose to work with CNCF, you do more than gain a partner in giving - you support a ministry. While we are not the "hands and feet" in ministry – we're not the ones passing out Bibles or serving hot meals to the needy – we are an integral component of funding such work around the world.

To fund the variety of services and resources we provide, we retain a small monthly assessment from each donor-advised giving fund to cover operating costs.

**Pass-through giving:** 1.00% assessment on funds granted within 90 days of contribution

### DAF Holdings:

First \$2,000,000 .80% Per annum, assessed monthly, minimum \$20 mos.  
 .80% Investment pool, assessed monthly, minimum \$50 mos.  
 .75% Separately managed funds, assessed monthly, minimum \$75 mos.

+

*Special Assessment:* a charge may be imposed to cover any unusual amounts of time and/or expense on the part of CNCF in order to effectuate, administer and/or liquidate all or part of the assets gifted and forming part of the DAF.

## Broker or Management Fees

Investment management fees applied by a professional broker or investment professional may be assessed within each pooled investment account. These fees are prorated according to DAF value and are applied to each individual DAF on a monthly basis.

In a case where the DAF Advisor has indicated a preference for an investment professional to manage the DAF assets and where the board of CNCF has agreed, the investment professional may assess fees which shall be applied to the individual DAF account.

## CNCF Charitable Purposes

The following are the objects (or purposes) of CNCF as set forth in its Letters Patent:

1. To receive and maintain a Fund or Funds and to apply all or part of the principal and income therefrom, from time to time, to registered charities pursuant to the *Income Tax Act* of Canada and to charitable purposes, all of which is in furtherance of the following objectives:
  - a. the preaching, promotion and advancement of the spiritual teachings of the Christian faith and the maintenance of the doctrines and spiritual observances and practices on which those teachings are based;
  - b. the support and maintenance of Christian missions and missionaries in order to propagate the Christian faith;
  - c. the support and equipping of Christian churches, ministries, leaders and lay persons thereby enabling them to minister within contemporary culture; and
  - d. the equipping of Christians for Biblical application in their daily lives and in His Service.
2. Fulfilling purposes that are beneficial to the community and that are recognized as charitable by applicable courts in Canada, including, with limitation:
  - a. providing immediate relief to victims of natural disasters or sudden catastrophes (e.g. floods, earthquakes and tornadoes);
  - b. preventing and relieving sickness and disability, both physical and mental (e.g. hospitals, nursing and convalescent homes and clinics, caring for the sick, and establishing workshops or other centers for disabled people);
  - c. providing counseling services for people in distress;
  - d. rehabilitating victims of substance abuse and preventing substance abuse;
  - e. providing public amenities to benefit communities, which includes establishing facilities for the entire community (e.g. community halls, picnic areas or playgrounds);
  - f. providing for the relief of poverty.
3. Advancing education through establishing or maintaining programs of training or instruction and providing scholarships, bursaries and prizes for academic achievement.
4. To do any such further acts or things, or execute such deeds, assurances or undertakings as will effectually assist in the furtherance of the objects of the Corporation.

## CNCF Statement of Faith

We believe...

- The Holy Scriptures (comprised of the Old and New Testaments) are divinely inspired, entirely trustworthy, and constitute the only supreme authority in all matters of faith and conduct.
- There is one God, eternally existent in three persons: Father, Son and Holy Spirit.
- Our Lord Jesus Christ is fully God and fully human; we affirm his virgin birth, sinless humanity, divine miracles, vicarious and atoning death, bodily resurrection, ascension, and personal return in power and glory.
- The salvation of lost and sinful humanity is possible only through the merits of the shed blood of the Lord Jesus Christ, received by faith apart from works, and is accompanied by the Holy Spirit and sincere love for Jesus.
- The Holy Spirit indwells believers to enable them to live a holy life, to love others, and to witness and work for the Lord Jesus Christ.
- The Church, the body of Christ, consists of all those whom Christ indwells by the Holy Spirit.
- Ultimately God will judge the living and the dead: those who are saved will be resurrected to eternal life with God, and those who are lost will be resurrected to eternal separation from God.

All directors and staff of CNCF must be in complete agreement with the CNCF Statement of Faith.

## Supervening Events

Neither CNCF nor its directors shall be liable for delay or failure in performance resulting from acts beyond their respective control, including, but not limited to acts of God, acts of war, riot, fire, flood, or other disaster, acts of government, strike, lock-out, or communications or power failures, or other causes beyond their respective control and without their fault or negligence.

## Privacy and Disclaimers

As expressed in CNCF's Confidentiality and Privacy Policy, all non-public personal information of donors is maintained in strict confidentiality and security. Information provided to CNCF will be used only to service the Funds, process transactions, respond to inquiries from donors and

create new and improved levels of service for donors. CNCF holds itself to the highest standards of care in protecting the privacy and confidentiality of all donor information. Information regarding Fund contributions, grants, and investment activity will only be discussed with individuals receiving express written consent by the donor.

Each individual's tax situation is unique and is likely to be impacted by specific facts and circumstances that are beyond CNCF's control or knowledge. Additionally, tax laws and regulations change frequently, and their application to a particular taxpayer's circumstances can vary widely. We strongly encourage the Donor to consult with his or her tax advisor. CNCF disclaims any responsibility for the accuracy or adequacy of any position taken by donors in their tax returns.

*CNCF's mission is to see Canadian Christians releasing their resources so they may fully experience God at work in their own lives and in our nation and beyond, and to see those resources used effectively by Canadian Christian charities.*

*The information in this document is of a general nature and should not be construed as legal, financial or tax advice to any person, since each person's circumstances are different. Donors should consult with their own legal, financial, investment and tax advisors for information about donating to CNCF.*

*Additional information can be attained from the CNCF website at  
[www.cncf.ca](http://www.cncf.ca)*

*or by calling 1.866-580-9319 x102*

*or by mailing 89 Auriga Drive, Ottawa ON K2E 7Z2*

