

2026 FINANCE GUIDE

UNITEDWAY@WORK

United Way
Greater Toronto

UNITEDWAY@WORK 2026 FINANCE GUIDE

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MAKING A DONATION

Congratulations on harnessing the power of UnitedWay@work, our online giving platform! For more than 15 years, organizations across Canada have used @work to run successful workplace fundraising campaigns. The online system makes it quick and easy for your employees to participate in your employee giving campaign, making a long and lasting difference in their communities.

@WORK DESKTOP DONATIONS

Employees can access @work through a link sent by email. Donors enter their own donations online, while Employee Campaign Chair (ECC) and Finance Coordinators can access campaign reports and donation information as needed.

@WORK MOBILE DONATIONS

In addition to desktop access, employees can use their @work link on any mobile device to make their donations quickly and easily.

GIFT OF SECURITIES

United Way Greater Toronto (UWGT) is pleased to offer the option to donate gifts of stock or shares for our Leadership donors, who give a minimum of $1,200 per share sold directly to United Way.

UWGT will only accept shares if they do not subject the organization to penalties or other adviser tax consequences. The acceptance of privately held shares is subject to review and is based on the ability to sell the shares to an arm's length purchaser.

It is UWGT's practice to liquidate or sell publicly traded company shares within 24 hours of receipt. However, in exceptional circumstances, UWGT may retain ownership of publicly traded securities or private company shares with the approval of the Director-Strategic Finance and or Chief Financial & Operating Officer.

UWGT reserves the right to decline a gift of non-publicly traded securities if it violates in any way the Gift Acceptance & Designation Policy and the Gift Valuation & Tax Receipting Policy. Donors will be advised as soon as reasonably possible if a gift cannot be accepted.

Donors can enter their gift in @Work and submit the Notification of Securities Form to our GOS team at securities@uwgt.org.

NOTE – The legislative changes to the Alternative Minimum Tax (AMT), which became effective January 1st 2024, may impact the effect of tax benefits obtained from the gifts of publicly listed securities and it is important that you please consult with your Advisor for more information.

OFFLINE PAYMENT

Employees who prefer to donate by cheque can enter their gift through @work. After entering their pledge, they will receive instructions on how to submit their cheque either to the ECC or directly to UWGT.

Once the cheque has been received and processed, UWGT will update the donation status in @work to reflect that the gift has been received and paid.

PAPER PLEDGE FORMS

Employees who do not have access to a computer or who are not comfortable making a gift online can donate via a paper pledge form. The completed form should be submitted to the ECC or Finance Coordinator. The ECC or Finance Coordinator may either enter the gifts into @work, or courier the forms directly to United Way for processing.

Detailed instructions for entering paper pledges into @work data entry are provided here. For addition assistance please contact assistance@uwgt.org.

PROTECTING DONOR INFORMATION

Any electronic pledge forms containing donor information including credit card details must be submitted to UWGT through its secure file transfer portal, EasySecure, to protect the safety and security of your company and your donors.

Donors completing a pledge form for a payroll gift or gift of securities can sign electronically and submit to the ECC by email for processing.

REQUESTING PAPER FORMS

If you require paper pledge forms for your employees, please contact your United Way staff partner. You will receive an electronic copy of the pledge form which you can either distribute through email or on your organization's intranet or printed and distributed to employees.

While paper pledge forms remain available, we encourage online giving whenever possible. Online donations are faster, more efficient, and help reduce administrative and processing costs.

DONATE BY PHONE

United Way Greater Toronto is a quick phone call away. We offer a secure donation line to accept donations in English or French, from Monday to Friday, 8am-6pm EST. Call 1-888-550-2279 or 416-359-2093 and we're happy to help.

DONATE THROUGH THE UWGT WEBSITE

Looking for the ultimate convenience? Employees may also donate directly through unitedwaygt.org.

To ensure funds are credited to your workplace campaign:

1. Select the **Recognition** – *"Yes, I would like my donation to be included in the workplace campaign total of the organization I am affiliated with"*
2. Under the ***Workplace Donation*** section choose - "Yes"
3. Enter your workplace name in the ***Workplace Name*** field.

PAYMENT OPTIONS

When you run an employee giving campaign through UnitedWay@work, employees have several convenient ways to make their donation:

PAYROLL DEDUCTION

Payroll deduction is one of the easiest ways for employees to support United Way through their workplace.

- Donor can enter either a **total donation amount** or an **amount per pay** and select the **Payroll Deduction** payment method.
- When using a paper pledge form, donors must indicate the number of pay periods available through their workplace.
- For online donations, the number of eligible pay periods is automatically populated based on information provided in the employee data file or campaign setup.
- Payroll deduction gifts are reflected on the donor's T4 slip and are not issued separate charitable tax receipts by United Way Greater Toronto.

Cheque - Donors may choose to make their gift by cheque. All cheques must be made payable to **United Way Greater Toronto** or **United Way**.

Credit Card – Donors can make a secure donation using a credit card. Donors will be asked to provide their credit card number, CVV and expiry date when completing their donation.

Gift of Securities – Donors wishing to contribute securities can do so through @work.

- Online donors selecting Gift of Securities as their payment method will be directed to complete a Notification of Securities Transfer Form (NSTF).
- The completed form must be submitted to securities@uwgt.org
- A United Way representative will contact the donor only if needed, otherwise they will facilitate the transfer process.

NOTE: Donors who wish to use more than one payment method (for example, payroll deduction and credit card) must complete a separate online transaction for each payment type.

DESIGNATIONS

While most donors give a gift directly to United Way, where their gift will have the greatest impact in the community, some donors may want to support another registered Canadian charity.

To be eligible for designation:

- The selected charity must be a registered Canadian charity in good standing with the Canadian Revenue Agency (CRA).
- Designations to other charities are subject to a designation minimum amount of $25 or more.
- A $20 processing fee applies to each designation, except for designations to other United Ways or United Way Greater Toronto impact areas.

Funds raised through workplace special events cannot be designated to another charity, as these events are intended to support UWGT campaign and its work in local communities.

Once designated funds have been distributed to another charity, the designation cannot be changed, regardless of when the request is made.

If a donor directs funds to an organization that does not have a valid CRA charitable registration number, UWGT will make reasonable efforts to contact the donor and obtain alternative designation instructions.

If UWGT is unable to obtain further direction from the donor, the funds will be applied to support UWGT's charitable activities and community impact work.

ENTERING PLEDGE FORM DONATIONS IN UNITEDWAY@WORK

Some donors may not have online access to the online platform or may prefer not to make their donation through UnitedWay@work. To ensure all campaign contributions are accurately reflected in your campaign results, donations received through paper pledge forms must be entered manually into @work.

Log in using your **Workplace Administrator** link and follow the steps below:

Step 1 – Select the Employee

From the **Campaign Management** tab, select **Employee Search**.

Search for the employee using any of the following information:

- Work email address
- Employee ID number
- First name or last
- Select **Search** to view matching employee records

Select the employee's name and review the information displayed on the **Employee Dashboard** to confirm you have accessed the correct record.

TIP: Before entering a manual pledge, review the employee's existing donations by selecting **Employee Transactions**. This will help confirm that the donation has not already been entered online. If you are unsure, contact the employee for clarification. If the employee has already submitted their gift online, detach any payment (i.e. cheque or payroll section) from the paper pledge form and shred the form to avoid duplication.

Step 2 – Enter the Donation Information

Select **Employee Transactions**, then click **Make New Donation** to access the donation entry screen.

Select the payment option, select the pre-determined amount, or enter another amount in the total donation field, number of installments (where applicable), and start date (where applicable). For Cheque, Credit Card, or GOS options, you are required to key in the employee's home address information so United Way can provide a tax receipt to the donor. If this information is not provided, please contact the employee to obtain it.

ENTER DESIGNATIONS

Review the pledge form to determine whether the donor has designation(s) and record designation as indicated. For other United Ways or registered Canadian charities, click on the **Designate to Other Canadian Charities** option to be linked to a search screen. Type in the name or registered charitable number indicated on the back of the employee's pledge form.

From the **Name** displayed list, select the charity that matches the donor's designation option and enter the amount. Save the entry using the plus sign (+)option.

The donor is required to select one of two options (i.e. **Yes** or **No**) with respect to sharing their information with non- United Way organization(s). Select **Yes** to indicate if the donor wishes to share their information with their recipient charity.

Note: If the charity cannot be in the search result, it may not be eligible for designation. Please contact assistance@uwgt.org for support.

COMPLETING LEADERSHIP AND SURVEY QUESTIONS

For Leadership donation ($1200+), record the employee's recognition preference as indicated on the pledge form in the **My name will appear in print as** box.

Record all requests for information in the communications area of the manual donation form in the optional information section. Check that the contact information is included (e.g., personal email).

Verify that all information has been correctly entered and submit the pledge or donation.

Step 3 – Submit donation

Click **Submit** to complete the transaction.

As with donor-entered donations, only one payment type per transaction is permitted. If a donor uses multiple payment methods, each payment must be entered and submitted as separate transactions.

Repeat the process for each paper pledge form received. Entering all offline donations into @work ensures more accurate and up-to-date campaign reporting, up-to-date dashboard results.

Remember to save the pledge forms after they are data-entered and do not detach cheques from them as they will be required for submission to UWGT to process and issue a tax receipt. Please refer to Submitting Funds to UWGT below for further details.

PAYROLL DEDUCTIONS & REMITTANCES

WHY OFFER PAYROLL DEDUCTION?

Payroll deduction is one of the most convenient and popular ways for employees to support United Way. It allows donors to spread their contribution across multiple pay periods, making giving easy, affordable, and consistent.

Payroll deduction also reduces administrative costs by eliminating the need for direct billing and helping ensure funds are received regularly, allowing UWGT to support local communities in a timely and predictable manner.

IT IS VERY SIMPLE TO SET UP A PAYROLL DEDUCTION PLAN

The Payroll Deduction Report from @work can be used to directly enter the pledges of all employees who authorize payroll deduction into your payroll system.

Speak with your United Way Partner or contact us at assistance@uwgt.org for instructions to download your Payroll Deduction Report.

Each month, your company will deduct the specified amount for each employee and forward those funds via electronic funds transfer (EFT) or cheque to UWGT. It also helps when UWGT is notified when employees have left your organization and are no longer contributing.

If you are unable to forward payroll deductions monthly, please contact United Way at accountsreceivable@uwgt.org and we can work with you to establish a payment plan that is suitable for your organization.

SUBMITTING FUNDS & FORMS TO UWGT

Once you've wrapped up your employee giving campaign, it is important that any funds collected by cheque or other means must be delivered to UWGT for processing.

UWGT also requires all supporting donation documentation, including paper pledge forms and GOS forms, to ensure donations are processed accurately, charitable tax receipts are issued where applicable, donors receive appropriate thank you and stewardship. The sooner these funds are delivered to us, the faster we can help you assess the total fundraising amount so that you can celebrate with your organization!

Protect donor information: All completed donation forms and payments should be stored securely until they are submitted United Way. Please ensure that cheque payments remain affixed to individual donation forms.

Funds from credit card transactions processed through @work will automatically be deposited into United Way's bank account. No action is required on your part.

For donations made through a paper pledge form and or by cheque, we ask you to deposit those funds in your company's bank account and then send funds to us via an electronic payment method (see below). Alternatively, cheques can be sent to UWGT for processing and deposit.

Donation forms (paper pledge and GOS forms) must be delivered to UWGT for processing no later than December 31, 2026.

This deadline is required to ensure tax receipts can be issued for the 2026 tax year.
For United Way to protect our CRA Charitable Business status, there can be no exceptions.

ELECTRONIC PAYMENT OPTIONS

PROVIDE PAYMENT BY CREDIT CARD

If you would like to make a payment by personal or corporate credit card, please contact our Donation Line at 416-359-2093 and a member of our Customer Care team will be happy to process your donation. To ensure your information stays safe and secure, **please do not email credit card information**.

ELECTRONIC FUNDS TRANSFER (EFT)/WIRE TRANSFER

When sending an EFT or wire transfer, please send us an email notification to accountsreceivable@uwgt.org with details of the payment. Providing advance notice helps ensure timely processing and proper campaign attribution.

If you are remitting a Corporate or Special Event payment, please include those details in your email, along with office location (if applicable). For donations, please indicate your name, company (if applicable) and donation amount.

E-TRANSFER

If you would like to send an EFT or wire transfer, please contact accountsreceivable@uwgt.org to receive our banking details.

Once the transfer is made, email us at accountreceivable@uwgt.org with your payment information to ensure timely processing and proper campaign attribution.

For Corporate or Special Event payments, please include those details in your email, along with any location (if applicable). For donations, be sure to provide your name, company (if applicable) and donation amount.

CHEQUES

If these electronic options for submitting funds are not feasible, please send your cheque(s) to UWGT for processing (see details below).

United Way Greater Toronto, Attn: Processing Department,
26 Wellington Street East, 12 Fl. Toronto ON M5E 1S2

CASH

Do not send cash campaign funds with pledge forms through the mail. It is not secure! Should you require assistance, contact your UWGT staff partner to discuss a pickup of your forms and funds.

SUBMITTING PLEDGE FORMS & OFFLINE PAYMENTS

It is important that all paper pledge forms are forwarded to United Way Greater Toronto to be processed and captured in your campaign totals. All paper pledge forms should be accompanied by a Fund Submission Form and should be couriered to UWGT.

- It is best practice to complete the form with another person present so they can validate the total. Individuals completing the Fund Submission Form must initial and sign it. Make a copy or take a photo for your records.
- **Do not send campaign funds and pledge forms through the mail. It is not secure! Please send your campaign package by courier.**

PREPARING A SUBMISSION PROCESSING FORM (BLUE @WORK VERSION)

Before you begin:

- Make sure that each pledge form has been signed and that the donation information on the pledge form matches the cheque submitted with it.
- Ensure that all cheques are made payable to United Way Greater Toronto or United Way.
- Ensure that all cheques are signed and that the written and numeric dollar amounts match.
- Only original pledge forms should be submitted (no copies please).

Step 1 – **Sort pledge forms by office location**

Separate the pledge forms by office location. You will need to prepare a separate Submission Processing Form for each location. This ensures that each location is credited with the relevant funds raised.

Step 2 – **For each location, sort pledge forms by payment type**

Separate the pledge forms for each location into bundles according to payment type:

- **Payroll Deductions** – Verify that all payroll donors have completed and signed Section 2 and 4 of the pledge form. Detach Section 4 of the pledge form at the perforated line and forward Section 4 to your payroll department. They will need Section 4 to confirm the setup of employee deductions in the payroll system.

- **Credit Card Payments** – For donors who have submitted a paper donation form must include name on card, credit card number and expiry date and sign the donation form.

  One-time credit card donations will be processed online as soon as you enter the donation details into UnitedWay@work and click the submit button. Those gifts not entered in @work will be processed once received by UWGT.

- **Cheque** –Attach donor cheque to pledge form to prevent loss and ensure accurate processing. Cheques from donors who entered a cheque donation through UnitedWay@work should also be included in this bundle (there won't be any form attached to their cheque, as that data is in @work). Once UWGT deposits the cheque, UWGT will mark the gift as paid in @work.

- **Cash** – Please do not submit cash to UWGT. If a donor contributes cash, we ask that your organization convert the amount to a company cheque or electronic payment before remitting the funds. Attach the company cheque or proof of electronic transfer to the related bundle of pledge forms. Include all pledge forms associated with the converted cash donations on the same submission (no cash amount will be recorded on the submission form).

  If you have cash and require assistance, please contact your UWGT staff partner to discuss a pickup of your forms and funds.

Step 3 – **Complete a Submission Processing Form for each location**

Bundle the pledge forms for each payment type together and tally up the total donation amount for each type. On the submission form, indicate the totals for each payment type onto the appropriate line. Complete the remaining details on the Fund Submission Form. Initial, sign and date the completed form.

Step 4 – **Submit completed Submission Processing Forms and pledge forms to United Way**

Make a photocopy or take a photo of the completed **Submission Processing Form** and keep it for your records. Send the completed forms in an envelope by courier to United Way Greater Toronto at:

United Way Greater Toronto, Attn: Processing Department
26 Wellington Street E., 12 Floor, Toronto ON M5E 1S2

TAX RECEIPTING

UWGT values and issues tax receipts for gifts in accordance with CRA rules and guidelines. In all cases, UWGT will provide donors with a fair and equitable valuation and the appropriate tax benefit for their gift.

Before promising a tax receipt to a donor, it is important to always check whether the donation qualifies for receipting under Canada Revenue Agency tax receipting guidelines. This applies to all types of donations, including lottery tickets, goods for an auction, casual day donations, and other fundraising activities.

One of the most difficult situations a volunteer may face is having to inform a donor that their contribution is not eligible for a tax receipt.

Detailed tax receipting guidelines are provided below, and we strongly encourage you to review them carefully. If you have any doubt about a receipt request, please consult United Way at assistance@uwgt.org.

Please note: These are Canada Revenue Agency tax guidelines. United Way must follow them to retain charitable status. **There can be no exceptions.**

RECEIPTABLE	PARTIALLY RECEIPTABLE	NOT RECEIPTABLE
• Payroll deductions **(will be reflected on your T4 slip)** • Cash, cheque and credit card donations of $25 or more, where any associated benefit is of no or nominal value. • Event sponsorship donations of $25 or more fundraising events, such as **ClimbUP (CN Tower Climb),** bowl-a-thons, and similar events. • Donations of physical goods and merchandise valued at more than $100 from individuals or businesses, excluding artwork, jewellery and other items listed on page 12 of the Special Event Finance Guide.	• Donation portion of a meal or event where the admission includes a donation. • Certain auction purchases where the winning bid exceeds the fair market value of the item. • Donations where the donor receives a benefit or other advantage (financial benefit that is more than a nominal amount).	• Donations of business or personal services (that is, time, skills or labour). • Corporate sponsorship payments where the sponsor receives significant recognition, advertising, promotional benefits (example: banners or advertising of products, etc.). or other consideration beyond nominal acknowledgment • Lottery ticket purchases. • Contributions that are not made voluntarily. • Donations of artwork or jewellery. • Donation of personal vacation properties, or parking spaces

EMPLOYEE DONATIONS

- Payroll donations will be receipted by your company's Payroll department on an employee's T4 slip.
- One-time online credit card donations will be e-receipted to the donor's preferred email address within one day of donation. Credit card donations from paper forms and recurring credit card donations submitted through @work will be receipted at year end to the donor's preferred email address.
- An online or offline gift with a cheque payment will be e-receipted to the donor's preferred email address within five business days of being processed by United Way.
- Donors making multiple or post-dated payments will receive an electronic tax receipt from United Way sent to their preferred email address, or paper receipt at year-end.
- A Gift of Securities donation will receive an electronic or paper tax receipt upon settlement of the shares and securities.
- Direct cash, cheque and credit card donations of $25 or more are eligible for a tax receipt in the calendar year in which they are received. To qualify for a 2026 tax receipt, donations must be received (or postmarked) by United Way no later than **December 31, 2026**. **CRA regulations do not permit exceptions to this deadline.**

United Way Greater Toronto

GIFT OF SECURITIES
A tax-smart way to donate to United Way Greater Toronto**

THE PROCESS IS SIMPLE

1. **Complete the Notification of Securities Transfer** (on reverse) and send it to United Way by email (securities@uwgt.org) or by fax (416-777-0962) Attention – Securities
2. **Instruct your broker to transfer your securities to United Way's brokerage account.** **Please do not transfer securities without first forwarding this form to United Way**. United Way's preferred broker: Scotia iTrade, Acct # 553-73239-1-6, DTC # 5011, CUID: SCOT, FINS # T085
3. **A charitable tax receipt** will be issued for the closing price of the securities on the day of the transfer to United Way. All securities are sold on the same day as received by United Way.
4. Eligibility of a tax receipt for the current year requires that securities must be in United Way's brokerage account by 5 p.m. on December 31st of that year.

THE BENEFITS ARE CLEAR

If you sell a security, you pay tax on 50% of the capital gain.

However, when you donate a gift of securities to United Way Greater Toronto the **taxable capital gain may be eliminated**

AND

You receive a tax receipt for the full market value of the security in the amount of the closing trading price on the day United Way Greater Toronto receives the security

This multiplies the impact of the tax benefit of your charitable giving

An example of the tax benefit of donating Gifts of Securities to United Way:

	Sell security and give cash	Donate security "in kind"
Market value of security	$10,000	$10,000
Cost base	$5,000	$5,000
Capital gain	$5,000	$5,000
Taxable capital gain (50%)	$2,500	$0
*Tax due on gain at Marginal Rate (Eg: 43.4%)**	$1,085	$0
Tax receipt for gift	$8,915	$10,000
*Total Tax Credit**	$3,869	$4.340
Net tax savings	**$2,784**	**$4,340**

** Example uses Ontario federal and provincial combined tax rate. This example applies where revised AMT rules do not apply*

The legislative changes to the Alternative Minimum Tax (AMT), effective January 1st 2024 may impact the effect of tax benefit obtained from the gifts of publicly listed securities and it is important that you please consult with your Advisor for more information.

For details on how United Way Greater Toronto handles gifts of securities, email securities@uwgt.org

Thank you for making a gift of securities to United Way Greater Toronto!

Disclaimer: This information is general in nature and does not constitute legal or financial advice. United Way Greater Toronto recommends that before making any gift of securities of any size, a donor consults with his/her professional financial advisor(s) for the tax, financial and/or estate planning implications. Individual circumstances differ and you are strongly encouraged to discuss with your own financial counsel to ensure your gift decisions are appropriate to your situation.

United Way Greater Toronto

WORKING WITH COMMUNITIES IN PEEL, TORONTO & YORK REGION

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Tel 416-777 2001

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Mississauga ON L5B 3C3
Tel 905 602 3650

York Region Office:
80F Centurian Dr. Suite 206
Markham ON L3R 8C1
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