

# Donations of Securities

INCREASE YOUR CHARITY'S FUNDRAISING REVENUE



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# SYNOPSIS

By helping your donors discover the benefits of donating securities—and how easy it is to do—you can realize remarkable growth in revenue while helping your supporters maximize their potential tax savings. You do not need a new, sophisticated infrastructure to do this, but you *do* need to make your donors aware and start having new conversations with them.

We hope this paper equips you with the information you need to get started with a securities strategy at your charity.

## What are Securities?

Securities are investment instruments that are bought and sold in the market. They include stocks, bonds, mutual funds, and other instruments.



# BACKGROUND

In May 2006, an important change in Canadian tax law took effect—a change with enormous significance for individual Canadians and charities alike. It is a change related to the donation of securities, which include stocks, bonds, mutual funds, and other investment instruments bought and sold in the market.



When a Canadian owns securities and those securities rise in value, the owner experiences what is known as a “capital gain”. Capital gains are taxable when the securities are sold. So while a stockholder would still generate personal income when cashing out shares in a publicly traded company, for example, they would also be paying a significant amount of tax on 50% of the capital gain.<sup>1</sup>

Since May 2006, though, a holder of securities can eliminate taxes on their capital gain by donating the securities directly to a registered charity. The gain is eliminated, no new tax is incurred, and the donor receives a charitable tax credit for the full market value based on the close price on the day when the transfer goes into CanadaHelps’ account. Many Canadians are unaware that they can do this and of the incredible benefits for them and the charities they care about.

<sup>1</sup><https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/personal-income/line-127-capital-gains.html>

# YOUR OPPORTUNITY

By incorporating a securities donation strategy into your overall fundraising strategy, you will likely discover that there are donors in your community who have the capacity to support you in a way they never have before. Charities of all sizes can develop new revenue streams to support operations and special projects.

Imagine receiving a \$12,000 gift from a donor who has only ever contributed \$25 at a time. Or a \$55,000 gift from an occasional volunteer to seed your capital campaign. Or opening your email to learn that a former client from years ago has reached out to thank you by donating 200 shares of a major Canadian bank—shares worth almost \$20,000.

This is all possible by creating awareness and reminding your donors, volunteers, and other stakeholders that:

- They can donate securities and eliminate the capital gains tax;

- Your organization accepts securities and can benefit significantly from these gifts;
- That they can initiate and complete a securities donation on your website using the embedded CanadaHelps donation form; and
- It is easy to do and does not take much time.

The key, of course, is to continuously strengthen your relationships with donors and have important conversations. By educating donors and introducing them to the idea of donating securities, you will be doing them a great service, strengthening your relationships with them, and opening the door to new revenue streams.

Be the first charity to talk to your donors about gifts of securities. **When they consider the opportunity, they will think of you first!**

## WHY THIS IS IMPORTANT FOR YOU AND YOUR DONORS

By developing and executing a securities donation strategy, you can dramatically increase your charity's revenues. Some charities shy away from soliciting gifts of securities fearing that accepting these gifts will create a lot of new work. In fact, with CanadaHelps, we take care of all of that work! The donor initiates the transaction online, and then CanadaHelps receives and sells the securities, transfers the proceeds to you, and issues the charitable tax receipt on your behalf.

Charities still need to do the critical work of telling their story, building relationships, and inspiring

donors to give. But that is what good fundraising is all about.

Another important benefit to charities is that by making it clear that you accept gifts of securities, you create opportunities to have new conversations with your donors. Through these conversations, you can learn more about their interests and abilities to contribute to your organization going forward, and put yourself in a position to plan more effectively for the future.

CanadaHelps makes it easy to accept donations of securities so you can focus on encouraging your donors to act. *See [How CanadaHelps Simplifies Donations of Securities on page 16](#).*



By accepting donations of securities, you are making it easier for donors to support you in more ways.

# DEVELOPING A STRATEGY AND LEVERAGING KEY TACTICS

## THE IMPORTANCE OF STRATEGY

**It is possible that your charity has received occasional unsolicited donations of securities from current donors or from unexpected sources. It is always a good day at the office when that happens—a pleasant surprise, and great news for the people your organization serves.**

**Rather than seeing donations of securities as rare, unexpected events, it is important to develop a strategy to make these gifts an integral part of your normal fundraising plans.**

Your securities strategy will depend on your particular culture and donor base, but will include the following:



### IDENTIFYING YOUR PROSPECTS

Dedicate some time to researching the demographics of your donor base, and considering who

the most promising prospects for donations of securities might be. You will probably begin by targeting existing donors, but you may also see this as an opportunity to attract net new donors. You may want to begin with loyal donors who have been giving regularly for some time, older donors who may be more likely to hold securities that have appreciated in value, long-time volunteers, or stakeholders such as current or former Board members. Having specific individuals in mind and setting realistic goals will serve as the starting point for establishing your strategy and measuring its success.



### RESOURCING

Accepting charitable donations of securities requires no new personnel and no unique skills for the staff or volunteers who handle your finances. However, it will be useful for prospects to know that there is one key person with whom they can speak if they have questions or want additional information about donating securities. That one person could be your Executive Director, a fundraiser, or a key Board member, but it could be anyone! The important thing is that this



person is well-informed about donations of securities so they can ensure that donors are provided with the right information to make an informed decision.



## COMMUNICATIONS PLANNING

Many donors might not know that they can donate securities at all, and they might not know that your organization accepts them. You have the opportunity to be the first organization to approach a donor about securities. Keep this in mind when developing your communications plan from the first contact to your final thank you. Your communications should include the benefits of donating securities, a compelling case for supporting your charity, and a clear call to action to donate.

You will also need to sketch out all the ways in which you will want to communicate your message to your audience, from how you communicate (storytelling versus a more educational approach, for instance), to the tactics you choose, such as telephone calls, direct mail, brochures, your website, social media, and in-person meetings. Consider which approach might be the best for your prospects and don't be afraid to try different things.



## TIMING

Timing your communications can be a determining factor in setting your campaign up for success. At the very least, you will want to consider scheduling appeals for donations of securities at two key moments in the year when prospects may be thinking about reducing their taxes. For example, you

may contemplate reaching out to donors once in the spring to correspond with tax filing in March or April; and then again closer to the end of the year. It can take longer for someone to decide to donate a security so you may want to begin in September or October and then remind them again in early December. Processing a donation of securities takes longer than a credit card transaction, so promote December 15 as the deadline to receive a same-year tax receipt as opposed to December 31 to ensure the donation can be completed in time.

### Don't be intimidated!

Accepting gifts of securities is easy through CanadaHelps. All you need to do is embed a CanadaHelps securities donation form right on your website. All your donors need to do is complete the online form and send it to their broker or financial institution. CanadaHelps takes care of everything else and transfers the funds to your charity.



## HOW WILL YOU COLLECT GIFTS?

Perhaps the most critical part in defining your strategy lies in setting a clear call-to-action for your donors and making it easy for them when they are ready to donate. For example, directing donors to a customized, easy-to-use securities donation form embedded on your website will likely result in a higher probability that they will follow through. Even before you start asking donors to donate securities, having the functionality in place will also catch the eye of everyone coming to your site.





**Helen is in a position to donate securities to your organization. Help her understand the benefits, and show her how easy it is to do.**

Helen is 78-years-old. She lives modestly, has two self-sufficient adult children who live out of town, and she cares very deeply about your food bank because it helped her family through a rough patch when she was a child. She has been contributing \$15 a month to you for nine years. You accept those gifts with gratitude, and you know she likes to hear from you. She would love to donate more to your organization, but doesn't know how. It just so happens that when Helen and her now-departed husband Steve were married in 1966, they used \$500 of their wedding gift money to buy shares in a promising mining company. That original investment is now worth \$11,400. Helen could donate those valuable securities if she knew how easy it was to do. You can introduce her to the idea of donating securities. It is a remarkable opportunity for you and for Helen.



## STEWARDSHIP

Donors of securities are ideal candidates for future giving. As part of your overall strategy, you will need to ask yourself how you will thank these donors and grow your relationship with them. Ensure they receive future communications that illustrate the impact of their support and find a special way to say thank you. In some cases, these donors might not have any more shares to donate; it might have been a one-time act. While you should still communicate with them about securities donations in the future, you may need to encourage their future support in other ways, too. It may be to your charity's advantage, after an appropriate period of time, to consider making a new high-value ask or attempt to convert them into a monthly donor. They have demonstrated a keen interest in your organization. Regardless of how and by what means you decide to manage the relationship moving forward, keep them informed, engaged, and primed for future giving.

## TACTICS TO EVALUATE WHEN IMPLEMENTING YOUR STRATEGY

As with developing an overall strategy, the tactics you choose will depend on your organization's resources, the nature of your donor base, and other factors. The following tactics may be worth considering:



## EDUCATE YOUR DONORS

When launching your effort, create some fanfare by developing a direct mail piece and a brochure that talk specifically about gifts of securities. Consider sharing educational resources from Canada-Helps.org with donors through your social media channels and email newsletters, and develop a dedicated landing page about securities donations on your website.



## HELP DONORS UNDERSTAND THE BENEFITS

Among your regular donors, there are likely people holding on to securities with no thought of ever donating them. Many don't know that donating them can wipe out the capital gains tax and generate a charitable tax credit for the full market value of the investment. You might consider offering prospects a personal phone call with your organization's securities point person or hosting a webinar for those who are interested but need some extra guidance. This guidance may be especially important for donors who invest online without the services of a broker.



### Share the following resources with your donors

- ▶ [A Guide to Donating Stocks, Securities, and Mutual Funds](#)
- ▶ [Benefits of Securities & Mutual Fund Donations](#)



**Geneviève** knows finance, and she knows tax law, but she does not know that your organization accepts donations of securities. She's a busy executive. Help her understand how easy it can be to donate securities to you.

Geneviève is 37 and just became wealthier than she ever imagined possible. It's more wealth than she will ever need. When she left business school, she took a chance on a new tech start-up. She was fascinated by the product, excited by the novelty, and trusted the owners. Without much hesitation, she accepted an offer to become the company's first CFO in exchange for a fairly low salary and some stock options. It took a few years, but the company succeeded and went public. Geneviève's risk paid off. She has never been philanthropic before (mainly because no charity has ever approached her). She's now in a position to be very generous! She is also in a position to owe the Canada Revenue Agency a lot of money if she decides to sell her stock in the company. She can lessen the tax hit and make a big difference in the community by donating some shares to your organization.



**Marcus** is a generous annual donor to your organization. He has a good heart and financial capacity. Show him how he can make an even greater difference for your organization by donating securities.

Marcus moved away 30 years ago but has never forgotten how your youth drop-in program gave him a place to when things got too tense at home. He would come to your centre for movie nights and pick-up hockey games. Thanks in large part to the stability and confidence your program provided, Marcus was able to excel in school and launch a successful career. He is a respected executive and he has grown his wealth by investing in the stock market. He has never forgotten how much your organization meant to him and shows his gratitude every December 31 with a \$1,000 online donation. With a campaign underway to raise funds for a new community kitchen and a new ice rink, perhaps you should speak with Marcus about making a transformational campaign gift by donating securities to your organization.



## TELL STORIES

As donors start to step forward with gifts of securities, be sure to tell the stories of the donors, their gifts, and the impact they have had. This will serve as a key expression of gratitude and these testimonials will generate the type of social proof that could inspire others to donate securities. *If they did it, so can I!* Include these stories in your print or email newsletters, or consider creating short videos that you can share on your website and social media channels.



## REPEAT THE MESSAGE



It might be the case that your donors only visit your website once or twice a year. That may not be enough to inspire a donor to consider a gift of securities, especially if they are unaware of the opportunity. In addition to any dedicated marketing you do around securities, be sure to talk about securities in your print and electronic newsletters; mention it at key events; invite such gifts through your social media channels—anywhere you would ask people for any other type of donation.





## HAVE IMPORTANT CONVERSATIONS FACE-TO-FACE

As all effective fundraisers know, success is based on building and sustaining strong and authentic relationships with donors. Inviting a supporter's donation of securities could require a personal, thoughtful conversation. It could lead to a significant, even transformational gift.



## THANK YOUR DONORS IN DIFFERENT WAYS

A donation of any type is a statement of trust in your organization, perhaps even more so with a gift of securities that could be significant in size. It is essential that you show your appreciation in a timely and meaningful way. Consider a hand-written note or a phone call from your Executive Director. How you thank your donor could have an impact on their future relationship with you.



## EXTEND YOUR INFLUENCE

To the extent possible, meet with lawyers, financial advisors, and other centres of influence in your community who can motivate their charitably inclined clients to consider gifts of securities to your organization. Develop materials that such professionals can share with their clients.

Develop a landing page on your website that focuses on donations of securities with a clear call to donate. **This can become the primary destination to use across your tactics.**



**Sheila and Michael** care about their community. They would love to donate more to charity, but are now living on their work pensions. Show them how they can maximize their tax credit—while their income is high—by donating securities to your organization.

Sheila and Michael both retired this past June after teaching for 30 years. They have good pensions and live comfortably, but not lavishly. They are mortgage-free, they enjoy a bit of travel, and they like to spend time with their newborn granddaughter. They volunteer together in the community and while they would like to be more philanthropic, their income is fixed. They would gladly donate more to the charities that matter to them if it didn't mean making a change to their already-modest lifestyle. It turns out they have a few shares in an automotive company that they bought years ago, which are now worth about \$64,000. If they knew about the tax advantages of donating securities, they could be generous beyond their wildest dreams without compromising their retirement lifestyle. Speak to them about how easy it is to donate those shares to your charity.

## KEY CONSIDERATIONS FOR CHARITIES

**As you consider your strategy, tactics, and messaging, keep the following in mind:**

- ▶ Gifts of securities must be donated “in kind” in order to qualify for the elimination of taxes on capital gains. Urge your donor to make sure that their broker does not sell the security instead of transferring it. This would remove the tax benefit for the donor and make less money available to the charity. They need to donate the actual security.
- ▶ Donations of securities take longer to process than cash gifts as they must be transferred and sold before the donation is complete. Make sure

your donor knows this. If they want a receipt by December 31, they should aim to initiate the gift online by December 15.

- ▶ CanadaHelps can process donations of mutual funds, some of which take longer to settle than, for example, shares held in a single company. If your donor is thinking about donating mutual funds, encourage them to act early in order to receive a charitable tax receipt by December 31.
- ▶ Some long-time investors might still hold their securities as paper. While CanadaHelps can also accept these on behalf of charities, the process is longer as they need to first be converted into a digital asset.



# THE BENEFITS TO YOUR DONORS

While donations of securities are becoming more commonplace, there are many donors who are unaware of the benefits to them and to the charities that matter most to them. As a charity that has an established relationship with your donors, you are well-positioned to be a source of information and inspiration. You can move your donors to “yes” by advising them of the benefits, answering their questions, addressing their concerns, and making their final donation step easy.

[Contact CanadaHelps](#) for a demonstration of how to accept securities donations with a customized donation form on your website.

## AVOIDING CAPITAL GAINS TAX

If your donor has securities that have appreciated over time, they will have incurred what is known as a capital gain and will need to pay tax on 50% of that gain when the securities are sold. Depending on the donor’s circumstances and provincial tax rate, this could represent a significant amount of money. By donating the securities to a charity directly—without selling them first—the donor will avoid taxes on the capital gain.

## CHARITABLE TAX CREDIT FOR THE FULL MARKET VALUE

If a donor contributes securities directly to a charity, they will receive the charitable tax receipt for the full market value of the security. In other words, \$5,000 worth of stock generates a \$5,000 tax receipt. If the donor were to sell the securities and then donate the proceeds, they would end up with a smaller tax credit and the charity would end up with a smaller gift. (See Table 1.)

## IMMEDIATE EFFECT

While some donors might use their wills to make a larger charitable gift to their favourite charities, a gift of securities lets a donor make a transformational difference immediately without compromising their lifestyle in any way. They are not out of pocket.



## INCREASED IMPACT

Not only will gifts of securities allow a donor to have an immediate impact, they also allow some donors to contribute at a level to which they are not accustomed. A gift of securities could help a \$100-a-year donor with limited annual giving capacity to elevate themselves to major-gift status for a special campaign or project that matters to them.

## NEITHER COMPLICATED NOR TIME-CONSUMING

A donor might assume that donating securities is a complex exercise that takes a lot of time and, therefore, might decide to never touch their shares. In fact, the transaction is quite simple, especially if executed through CanadaHelps.

**TABLE 1. THE BENEFIT OF DONATING SECURITIES DIRECTLY THROUGH CANADAHELPS**

By donating securities directly to a charity as opposed to selling them and donating the proceeds, the capital gains tax can be eliminated. This means more money for the charity and a greater charitable tax credit for the donor.

	Sell securities for cash. Donate after-tax proceeds.	Donate securities directly using CanadaHelps.	
Original Cost of Securities	\$1,000.00	\$1,000.00	
Current Market Value	\$5,000.00	\$5,000.00	
Capital Gain	\$4,000.00	\$4,000.00	
Tax on Capital Gains	\$920.00 <sup>1</sup>	\$0.00	
Donation Amount After-Tax	\$4,080.00 <sup>2,3</sup>	\$5,000.00 <sup>3</sup>	▲ Your charity gets \$920 more!
Your Charitable Tax Credit <sup>4</sup>	\$1,876.00 <sup>1</sup>	\$2,300.00 <sup>1</sup>	▲ Your charitable tax credit is \$424 more!

<sup>1</sup> This assumes a 46% marginal tax rate. For calculating capital gains tax, this rate is applied to 50% of the capital gain.

<sup>2</sup> \$4,080.00 represents the full value of \$5,000.00 minus estimated tax of \$920.00.

<sup>3</sup> 3% fee applies to donations less than \$10,000; 2.5% fee applies to donations between \$10,000-\$49,999; 2.25% fee applies to donations between \$50,000-\$99,999; 2% fee applies to donations \$100,000+

<sup>4</sup> The charitable donation tax credit rate calculation is based on a resident in the province of New Brunswick.

SOURCE: CanadaHelps.org

# HOW CANADAHELPS SIMPLIFIES DONATIONS OF SECURITIES

Donors have long been able to donate securities to their favourite charities through CanadaHelps, but only through the CanadaHelps website.

Now, CanadaHelps offers even more flexibility with a customized donation form that allows donors to donate securities through your charity's website. When you have your important conversations and otherwise talk about donations of securities, you can send people directly to your website to initiate and complete their donation.

The form reflects your branding and your donor never leaves your site. It is seamless and easy!

If a donor wants a tax receipt for the current tax year, it makes good sense to start having conversations in September and encouraging a decision by the middle of December.

Depending on the donor's broker, the initial transaction could take a few days. If it takes too long, the donor could miss out on a receipt for the current tax year.

The image shows a tablet displaying a donation form for 'BETTER THE WORLD'. The form is titled 'DONATION DETAILS' and includes the following sections:

- DONATION TYPE:** A dropdown menu with 'Securities' selected and 'Mutual Funds' as an alternative option.
- NAME/DESCRIPTION OF SECURITY:** A text input field labeled 'Security Name'.
- STOCK/TICKER SYMBOL:** A text input field with a placeholder 'Typically 6-8 digits, alphanumeric'.
- INVESTMENT MANAGEMENT:** A dropdown menu with 'I use a self-directed online investment platform' selected.
- INVESTMENT PLATFORM:** A text input field with a placeholder 'eg. Quest Trade'.
- ACCOUNT NUMBER:** A text input field with a placeholder 'Your account number'.
- NUMBER OF SHARES:** A text input field with a placeholder '0'.
- CHARITY FUND:** A dropdown menu with 'Area of Greatest Need' selected.
- MESSAGE TO CHARITY:** A text area with a placeholder 'Your Message'.
- DONOR INFORMATION:** A section at the bottom with a placeholder 'EMAIL'.

## HOW IT WORKS

- Donors will be asked to provide some basic information. The online tool will automatically produce a “letter of direction”.
- The donor signs the letter of direction and sends it to their broker/financial institution.
- The broker/financial institution must act on that direction and transfer the requested number of shares from the donor’s investment account to CanadaHelps.
- CanadaHelps does not hold on to the securities and does not pass them on to charities. CanadaHelps facilitates the sale of the securities; arranges the pledge documentation and materials for donors; issues the tax receipt; and transfers the proceeds to the charity’s bank account (if they are registered with CanadaHelps). CanadaHelps charges a small, non-commercial fee to manage the transaction. The donor’s broker may or may not charge a fee as well.
- CanadaHelps sends the donor a charitable tax receipt for the full market value of the security based on the close price on the day when the transfer goes into CanadaHelps’ account.
- Due to fees and market fluctuations, the amount transferred to the charity will likely differ from the full market value that was assessed when the securities were first transferred.



### EASY FOR DONORS

**After the donor completes the online donation form on your website and sends the signed letter of direction to their broker, CanadaHelps takes care of the rest!**

Many Canadians are unaware that they can donate securities. Those who *are* aware might never consider donating securities, fearing a complicated and time-consuming process.

Help them learn about donating securities and how easy it can be.



### EASY FOR CHARITIES

**CanadaHelps handles the selling of the securities and all administrative aspects of the donation.**

If your charity were to accept gifts of securities directly from donors, you would need to engage with brokers, sell the securities on the market, and issue a charitable tax receipt. This can be time-consuming and requires additional in-house expertise.

By accepting gifts of securities through an embedded CanadaHelps donation form, CanadaHelps takes care of everything!



## NEXT STEPS

**Donations of securities present a remarkable opportunity to Canadian charities! As you evaluate the opportunity for your organization, consider the following:**

- Many donors are unaware that they can donate securities at all. You can be the first charity to make them aware.
- Many donors don't know how easy it can be to donate securities. You can be the first charity to show them how to do it through the CanadaHelps form embedded in your website.
- With securities, donors can be inspired to make larger, even transformational gifts to your charity without being out of pocket.
- By committing to a securities strategy and developing the right tactics and timing for your community, your charity can develop new revenue streams that will help you do more for the people you serve.
- While the effort requires sharing new messages and having new conversations with your donors, you do not need to add to your infrastructure or workload to process these donations. CanadaHelps does all of the heavy lifting.

Canadian tax law is friendly to those who donate securities; and with CanadaHelps, the technology is in place to make the process as easy as possible for you and your donors.

*This document does not constitute legal or financial advice. We strongly encourage you to advise your donors to seek professional legal and/or financial advice before deciding to donate securities to your organization.*



**Your challenge** is to inspire action;

**Your reward** is a more robust revenue stream;

**Your outcome** will be a greater impact in your community.

## ABOUT THE AUTHOR



**STU SLAYEN**  
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This resource was created by Stu Slayen and CanadaHelps.

Stu Slayen is an independent communications consultant based in Winnipeg. He works with non-profit organizations, marketing and design agencies, and visionary businesses to inspire audiences through powerful storytelling. Among other highlights, Stu has worked as a business communications instructor at the University of Manitoba, a magazine editor, and as a publications manager at an international research institute. He serves his clients as a strategist, writer, editor, and trainer. Stu has a BA in political studies from the University of Manitoba, and a journalism degree from Ryerson University in Toronto.

*The author and CanadaHelps thank Paul Nazareth, Vice-President, Canadian Association of Gift Planners, for his invaluable advice.*



## SELECTED ONLINE RESOURCES

### CanadaHelps

Benefits of Donating Securities

<https://www.canadahelps.org/en/why-canadahelps/ways-to-give/benefits-of-donating-securities/>

### CanadaHelps

Get Strategic With Your Giving: Securities and Mutual Funds Donations (webinar)

<https://www.youtube.com/watch?v=ZouwtKjpka8>

### Canada Revenue Agency

Donation of shares

<https://www.canada.ca/en/revenue-agency/services/charitiesgiving/charities/operating-a-registered-charity/receiving-gifts/donationshares.html>

### The Globe and Mail

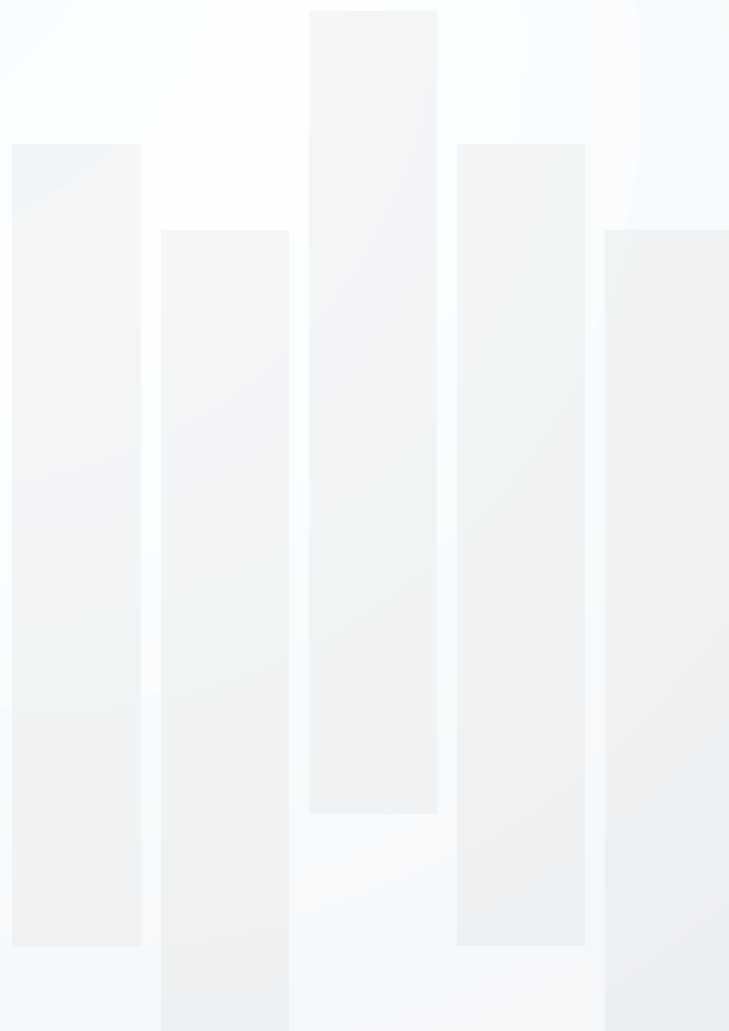
Win-win tax strategy: donating stocks to charity

<https://www.theglobeandmail.com/globe-investor/win-win-tax-strategydonating-stocks-to-charity/article34414393/>

## CONTACT US FOR MORE INFORMATION

Request a demo of CanadaHelps' Customized Donation Form for Securities.

**BOOK A DEMO**



[www.canadahelps.org](http://www.canadahelps.org) | [info@canadahelps.org](mailto:info@canadahelps.org) | 1-877-755-1595

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