

Securities Donations: A Crash Course



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Webinar Reminders



- You can hear us, but we can't hear you.
- Have questions?
Type them into the Questions Log at any time.

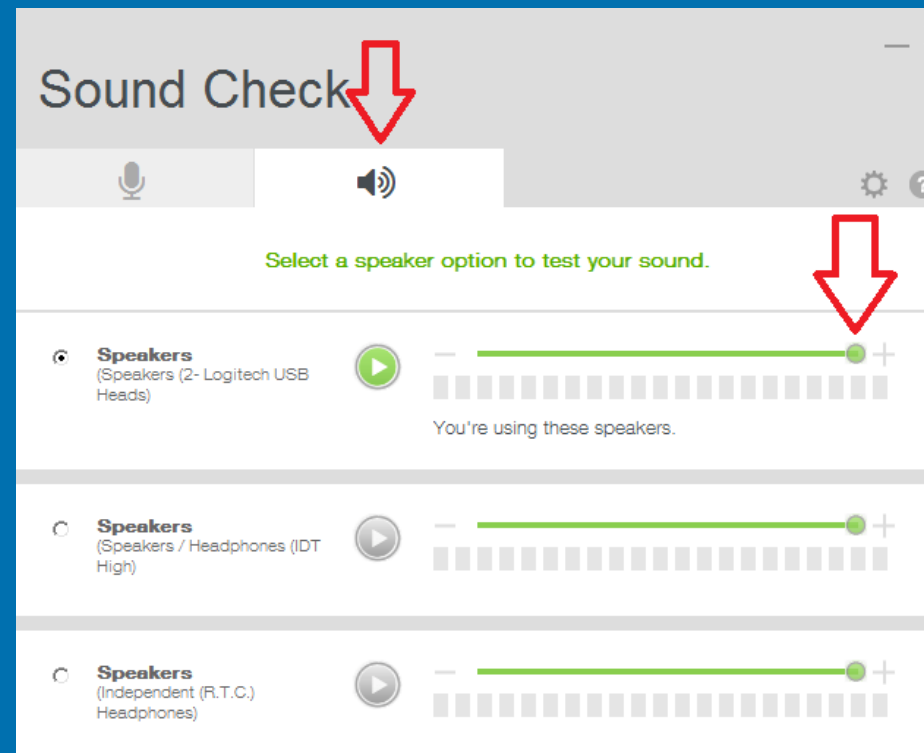
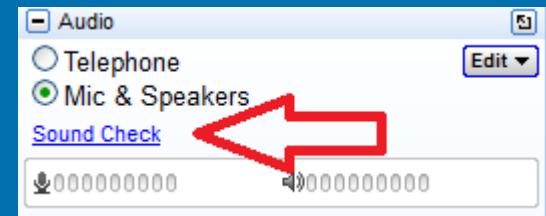
A screenshot of a web application window titled "Questions". The window has a light blue border and a small icon in the top right corner. Inside, there is a large white text area for entering questions. Below this area is a smaller input field with the placeholder text "[Enter a question for staff]". To the right of the input field are two small vertical arrows (up and down). At the bottom right of the window is a "Send" button.

Webinar Reminders



Trouble hearing us?

- Turn up your computer's volume.
- Click Sound Check under Audio in your GoToWebinar Panel.
- Select the speaker tab and then turn the volume on the speaker to the far right for maximum volume.



Webinar Reminders



- For the best webinar experience, close all other applications.

- **Yes!**

The links to the webinar slides and recording will be emailed to you within 24 hours. You'll be able to watch the recorded video on demand.





Ready to get started?



Securities:

A crash course

CanadaHelps is a non-profit social enterprise serving charities & donors.



CanadaHelps is a charity that helps charities. We ensure all Canadian charities – most notably the smallest ones that need it the most – have access to the online fundraising tools, technology, and education they need to succeed. Because we're a charity, our fees are a fraction of those of the for-profit alternatives.



For donors, we offer a one-stop shop for supporting any registered Canadian charity online. CanadaHelps makes giving easy. Easily explore and discover new causes. Give once or monthly, donate securities, or increase your impact fundraising for charity. Enjoy instant or anytime access to all your charitable tax receipts.



At a glance: Trusted for over 16 years, more than 17,000 charities rely on our non-commercial online fundraising platform and more than 1 million Canadians have given using CanadaHelps. We have a spotless record for safe and secure payment processing and instant tax receipting and operate on less than 1.8% of donation revenues.



Imagine Canada Standards Accredited: Achieved by just over 100 organizations, CanadaHelps has demonstrated that it meets the 73 Standards required to achieve this accreditation in the areas Board Governance, Financial Accountability and Transparency, Fundraising, Staff Management, and Volunteer Involvement.

The Benefits of Donating Securities



Your donor benefits from the standard federal and provincial charitable tax credits, PLUS the capital gain is eliminated resulting in a larger tax credit.

Your charity benefits as it receives a larger gift – and securities gifts are already larger in size, typically major gifts.

Example: The Mechanics

**Avoid the
capital gains tax.
Give more.
Get more back.**

	Sell Shares and Donate Cash	Donate the Shares
FMV of shares	\$100,000	\$100,000
Adjusted cost base of shares	\$40,000	\$40,000
Capital Gain	\$60,000	\$60,000
Income inclusion for Capital Gain (\$60,000 x 50% of gain x 45% tax rate)	\$13,500	\$0
Charitable Tax Receipt	\$100,000	\$100,000
Tax credits for gift at 45%	\$45,000	\$45,000
Tax Savings after offsetting tax on capital gain	\$31,500 (\$45,000 - \$13,500)	\$45,000

The Easiest Way to Accept Securities

Canada's largest online mutual fund & securities donation platform.

1. Get the **Donate Securities** button.

Enable your donors to gift securities to your charity. Simply copy and paste two lines of HTML code.

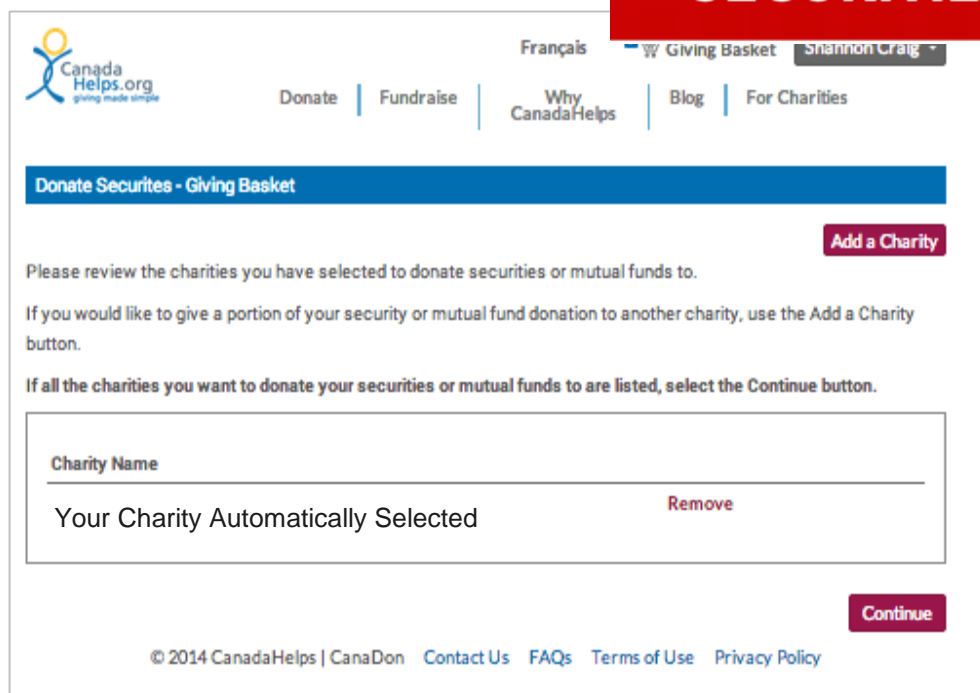
2. Let **CanadaHelps** do the work.

We facilitate the sale of the security, issue the tax receipt, and disburse the proceeds to your charity.

1. **Proceeds go right into your bank less our low, non-commercial fee.**

- Less than \$10,000 = 3%
- \$10,000 to \$49,999 = 2.5%
- \$50,000 to \$99,999 = 2.25%
- \$100,000 and up = 2%

**DONATE
SECURITIES**



The screenshot shows the 'Donate Securities - Giving Basket' page on CanadaHelps.org. At the top, there is a navigation bar with links for 'Donate', 'Fundraise', 'Why CanadaHelps', 'Blog', and 'For Charities'. A red button labeled 'DONATE SECURITIES' is overlaid on the top right. The main content area has a blue header 'Donate Securities - Giving Basket' and a red 'Add a Charity' button. Below this, there is a text prompt: 'Please review the charities you have selected to donate securities or mutual funds to.' followed by instructions on how to add more charities or continue. A table with one row is visible, showing 'Your Charity Automatically Selected' with a 'Remove' link. At the bottom right, there is a red 'Continue' button. The footer contains copyright information and links to 'Contact Us', 'FAQs', 'Terms of Use', and 'Privacy Policy'.

CanadaHelps.org giving made simple

Français Giving Basket Shannon Craig

Donate | Fundraise | Why CanadaHelps | Blog | For Charities

Donate Securities - Giving Basket

[Add a Charity](#)

Please review the charities you have selected to donate securities or mutual funds to.

If you would like to give a portion of your security or mutual fund donation to another charity, use the Add a Charity button.

If all the charities you want to donate your securities or mutual funds to are listed, select the Continue button.

Charity Name
Your Charity Automatically Selected Remove

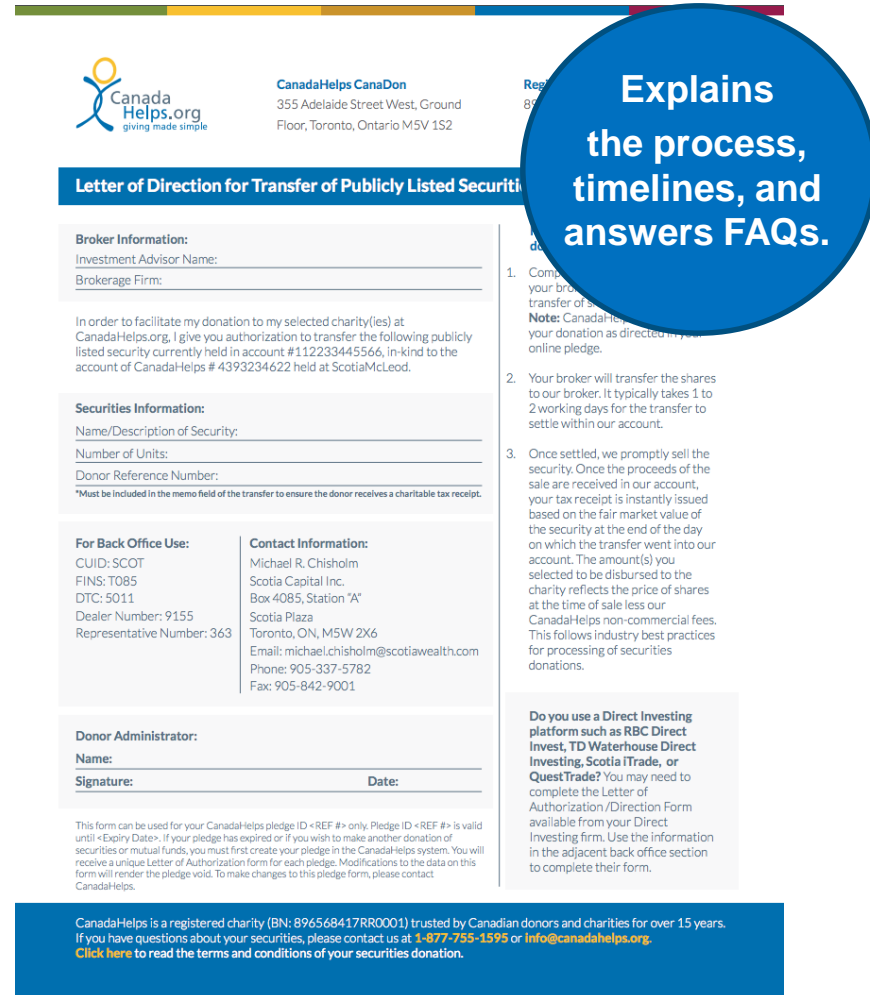
[Continue](#)

© 2014 CanadaHelps | CanaDon [Contact Us](#) [FAQs](#) [Terms of Use](#) [Privacy Policy](#)

It's Easy for Your Donor Too!

Canada's largest online mutual fund & securities donation platform.

1. **Click Donate Securities** on your website and complete a short online pledge form.
2. **Complete the Letter of Authorization** and submit to their broker. They can download this on pledge confirmation page. We attach it to the email confirmation. If pledge still open we send 7 and 14 day reminders to donor & broker.
3. **CanadaHelps does the rest** facilitating the sale of the security, confirming sale details and providing a tax receipt to donor, disbursing funds to your charity.



Explains the process, timelines, and answers FAQs.

CanadaHelps CanDon
355 Adelaide Street West, Ground Floor, Toronto, Ontario M5V 1S2

Letter of Direction for Transfer of Publicly Listed Securities

Broker Information:
Investment Advisor Name: _____
Brokerage Firm: _____

In order to facilitate my donation to my selected charity(ies) at CanadaHelps.org, I give you authorization to transfer the following publicly listed security currently held in account #112233445566, in-kind to the account of CanadaHelps # 4393234622 held at ScotiaMcLeod.

Securities Information:
Name/Description of Security: _____
Number of Units: _____
Donor Reference Number: _____
*Must be included in the memo field of the transfer to ensure the donor receives a charitable tax receipt.

For Back Office Use:
CUID: SCOT
FINS: T085
DTC: 5011
Dealer Number: 9155
Representative Number: 363

Contact Information:
Michael R. Chisholm
Scotia Capital Inc.
Box 4085, Station 'A'
Scotia Plaza
Toronto, ON, M5W 2X6
Email: michael.chisholm@scotiawealth.com
Phone: 905-337-5782
Fax: 905-842-9001

Donor Administrator:
Name: _____
Signature: _____ Date: _____

This form can be used for your CanadaHelps pledge ID <REF #> only. Pledge ID <REF #> is valid until <Expiry Date>. If your pledge has expired or if you wish to make another donation of securities or mutual funds, you must first create your pledge in the CanadaHelps system. You will receive a unique Letter of Authorization form for each pledge. Modifications to the data on this form will render the pledge void. To make changes to this pledge form, please contact CanadaHelps.

Do you use a Direct Investing platform such as RBC Direct Invest, TD Waterhouse Direct Investing, Scotia iTrade, or QuestTrade? You may need to complete the Letter of Authorization /Direction Form available from your Direct Investing firm. Use the information in the adjacent back office section to complete their form.

1. Complete your broker's transfer of securities form. **Note:** CanadaHelps will not process your donation as directed if you do not complete the online pledge.

2. Your broker will transfer the shares to our broker. It typically takes 1 to 2 working days for the transfer to settle within our account.

3. Once settled, we promptly sell the security. Once the proceeds of the sale are received in our account, your tax receipt is instantly issued based on the fair market value of the security at the end of the day on which the transfer went into our account. The amount(s) you selected to be disbursed to the charity reflects the price of shares at the time of sale less our CanadaHelps non-commercial fees. This follows industry best practices for processing of securities donations.

CanadaHelps is a registered charity (BN: 896568417RR0001) trusted by Canadian donors and charities for over 15 years. If you have questions about your securities, please contact us at 1-877-755-1595 or info@canadahelps.org. [Click here](#) to read the terms and conditions of your securities donation.

Donation of Publicly-Traded Securities

Gifts to all charities: charitable organizations, public foundations, private foundations

Gifts of securities listed on prescribed public exchange, as well as bonds, mutual fund units and shares




Receipt Valuation

Securities tax receipt is based on closing price on the day the security was received by our broker— ***this is the value of the tax receipt (NOT proceeds of sale)***

Treatment of Gifts:


- Canadian best practice to sell immediately
- Sale price of receipt has not effect on tax receipt



CanadaHelps CanaDon
355 Adelaide Street West, Ground Floor, Toronto, Ontario M5V 1S2

Registered Charity Number
89656 8417 RR0001

Official Tax Receipt For Income Tax Purposes

Received From John Smith 123 Lorem Ipsum Ave Toronto, Ontario L8B 1B3	Receipt Number R2D2C3PO	Date Issued 11/09/2014	Donation Amount \$ 234,000
Donation Date See donation details		Location Issued Toronto, Ontario	Authorized Signature 

Donation Details

Donation Date	Charity	Amount
01/02/2014	Lorem Ipsum Dolor	\$ 1,234.00

CanadaHelps is a registered charity trusted by Canadian donors and charities for over 15 years. Our mission is to increase charitable giving across Canada by making it easier to donate and fundraise online. If you have questions about this receipt, please contact us at [1-877-755-1595](tel:1-877-755-1595) or info@canadahelps.org.

For information on all registered charities in Canada under the Income Tax Act please visit Canada Revenue Agency: www.cra-arc.gc.ca/charities.

When Speaking with Donors

- Gifts of public securities must be donated “**in kind**” in order to qualify for elimination of gain
- Be sure donor’s broker does not sell before transferring
- Be clear about timing of donation, in-kind donations take longer than cash gifts to transfer, liquidate and receipt.



Securities vs. Mutual Fund Donations

- CanadaHelps accepts Mutual Fund donations as part of our in-kind donation program.
- **BEWARE!** Mutual Funds take longer to process and sell so warn donor of timing around receipt and year-end.
- CanadaHelps cannot guarantee donations will be processed for a 2016 tax receipt after Friday December 16 **BUT** we are working on gifts right up until the end of the year!



Integrate Securities into Your Appeals



Title Dr Mr Mrs Ms Other

First name/s

Surname

Company

Address

State

Postcode

Phone

Email

Method of Payment:

Cheque or money order (payable to McCusker Foundation)

Credit Card: MasterCard / Visa (*Please circle*)

☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiry Date

Cardholder's name

Signature

Date

Please accept my donation of \$ _____

Donations of \$2.00 or more are tax deductible.

Donations can be made by filling out this form and returning it to the Foundation or by contacting the Foundation direct.

- ☐ I would like information on leaving CHARITY NAME in my Will
- ☐ I have included CHARITY NAME in my Will
- ☐ **I would like information on donating securities**

Emails, Newsletters & More



**DID YOU
KNOW ?**

Helpful Resources

Ready-to-go Marketing Copy & Graphic

The Benefits: Save More, Give More

The Canada Revenue Agency does not apply capital gains tax on donations of publicly traded securities. *Capital gains* are the increase in the value of your securities over the price you paid at purchase.

When you sell your shares for cash, you're responsible for the tax due on the gain, even if you plan to donate the proceeds for charity. Your charity can claim a charitable tax credit for the amount donated.

But when you donate your securities directly to a charity, you can avoid the capital gains tax. This means your contribution is larger.

Here's an example of how:

Let's say you purchased shares worth \$1,000.

If you sell those shares:

you'll have to set aside the taxes due from the sale and a tax receipt which reflects the amount after tax.

But when you donate the securities directly, you can donate the full value. So your charity gets a larger contribution.

	Sell securities and donate the after-tax proceeds	Donate securities through 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 ¹	\$0.00
Donation amount after-tax	\$4,080.00 ^{2,3}	\$5,000.00 ³
Your charitable tax credit	\$1,876.80 ¹	\$2,300.00 ¹

Simple How To Get The Donate Securities on Your Website

▼ Add a Donate Securities Button to Your Website



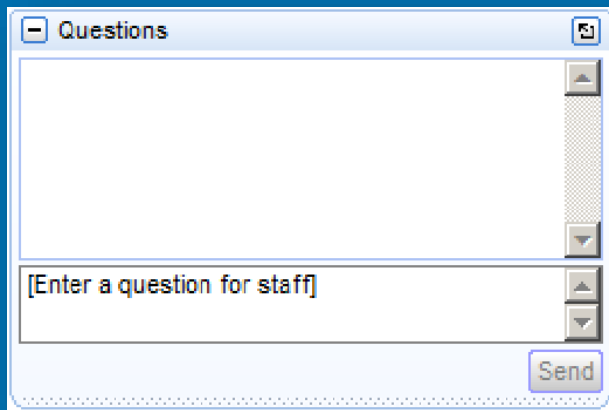
When your supporters click the CanadaHelps Donate Securities button on your website, they'll be guided through the process of donating securities to your charity. It's easy!

<https://www.canadahelps.org/en/for-charities/donate-now/donate-securities/>

<https://www.canadahelps.org/en/trainingvideos/>

Have questions? Ask Paul

Please type your questions into the Questions Log on your GoToWebinar panel.



A screenshot of the GoToWebinar Questions Log interface. The window has a title bar with a minus sign, the text "Questions", and a maximize button. The main area is a large text box with a vertical scrollbar on the right. Below the text box is a smaller input field containing the placeholder text "[Enter a question for staff]". To the right of this input field are two small arrow buttons (up and down). At the bottom right of the window is a "Send" button.

Call us today to learn more about what we offer!



BN: 896568417RR0001

Charity Support

charities@canadahelps.org

1-888-787-4264

www.canadahelps.org

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