



# **How Gifts of Securities Can Lift Your Year-End Donations**



# Land Acknowledgment



**Our team at CanadaHelps is grateful to have the opportunity to meet and work on many Indigenous homelands across this land we share, Canada.**

As settlers on these lands, it is important to acknowledge that our Vancouver offices are located on the unceded territory of the Coast Salish People, the Montreal offices are located on Kanien'kehà:ka (Mohawk) territory, and the land on which we operate in Toronto is the traditional territory of the Wendat, the Anishinaabeg, Haudenosaunee, and the Mississaugas of the Credit First Nation.

We want to express our respect for the territories we reside in and honour the diverse Indigenous People who have lived and worked on this land historically and presently. We, the staff and leadership at CanadaHelps, are committed to being active participants in reconciliation. We are committed to continuing to amplify Indigenous voices, and learning how our work affects Indigenous People.

# About CanadaHelps



## **Vision:**

We envision a society in which all Canadians are committed to giving and participating in the charitable sector, and in which all charities, regardless of size, have the capacity to increase their impact.

## **Mission:**

To inform, inspire, and connect donors and charities, and to democratize access to effective technology and education in the charitable sector.

**For charities,** CanadaHelps builds effective and affordable fundraising technology, and provides free training and education so that all charities, regardless of size, have the capacity to increase their impact and succeed in the digital age.

**For Canadians,** [www.canadahelps.org](http://www.canadahelps.org) is a convenient, safe and trusted, one stop destination for donating to (once, monthly, or gifts of securities), fundraising for, or learning about any charity in Canada.

TRUSTED  
SINCE 2000

\$1 BILLION  
RAISED

2 MILLION  
DONORS

22000  
CHARITY  
PARTNERS



**Paul Nazareth**  
**Vice President,**  
**Education & Development**  
Canadian Association of Gift Planners  
[pnazareth@cagp-acpdp.org](mailto:pnazareth@cagp-acpdp.org)



**Paul Nazareth** is a leader in Canada's philanthropic sector with over 20 years experience. Currently the Vice President, Education & Development at the Canadian Association of Gift Planners, he was most recently was VP here at CanadaHelps.

Paul has been a philanthropic advisor with Scotia Wealth and spent over a decade fundraising with charities like the University of Toronto and the 230 churches of the Catholic Church of Greater Toronto. He is on the board of several charities, is Chair of the Advisory Board at the Humber College postgraduate fundraising program, on the Advisory Council at the Carleton University Masters in Nonprofit Leadership, a national speaker with the Association of Fundraising Professionals, faculty with the advisor educator Knowledge Bureau and writes on philanthropy for a variety of publications as well as appearing on national television to speak about philanthropic trends and GivingTuesday.



**Lucas Froese** has empowered over one thousand charities to create sustainable online fundraising strategies since joining CanadaHelps in 2018.

At the forefront of new digital giving developments, he helps organizations build successful online giving programs.

**Lucas Froese**  
**Eastern Canada Lead,**  
**Charity Engagement**

CanadaHelps  
lucasf@canadahelps.org



# The Benefits of Donating Securities



**Your donors benefit** 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 you receive this donation through CanadaHelps in cash.

No brokers

No extra fees

No extra receipting

Bigger donations!

# Example: The Mechanics

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

	Sell Shares and Donate Cash	Donate the Shares
Fair market value of shares	\$10,000	\$10,000
Adjusted cost base of shares	\$4,000	\$4,000
Capital gain	\$6,000	\$6,000
Income inclusion for capital gain (\$6,000 x 50% of gain x 45% tax rate)	\$1,350	\$0
<b><i>Amount going to charity</i></b>	<b><i>\$8,650</i></b>	<b><i>\$10,000</i></b>
Charitable tax receipt	\$8,650	\$10,000
Tax credits for gift at 45%	\$3,892.50	\$4,500
Tax savings after offsetting tax on capital gain	\$2,542.50 (\$3892.50 - \$1,350)	\$4,500



# What kind of securities can donors give?

## Donation of Publicly-Traded Securities

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

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

We can accept securities from any country, but the funds will be converted to CAD when sent to your charities. You will always receive a Canadian tax receipt.

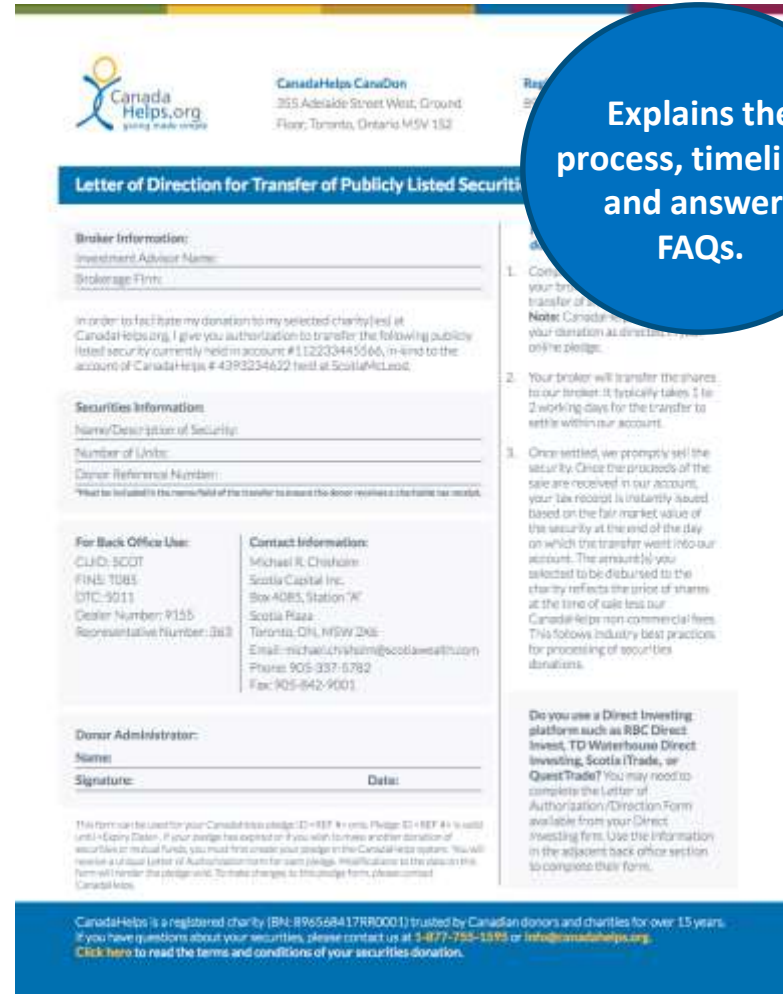




# It's easy to do!

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

1. Visit CanadaHelps.org, search for your favourite charity and click **"Donate Securities"** on CanadaHelps.org and complete a short online pledge form.
2. **Complete the letter of authorization** and submit to your broker. You 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 you & broker.
3. **CanadaHelps does the rest** to facilitate the of the security, confirming sale details and providing a tax receipt to you and disbursing funds to your intended charity or charities.



**CanadaHelps Canada**  
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: \_\_\_\_\_  
CISX 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  
FIN: T085  
DTC: 9011  
Dealer Number: 9155  
Representative Number: 363

**Contact Information:**  
Michael R. Chisholm  
Scotia Capital Inc.  
Box 4085, Station W  
Scotia Plaza  
Toronto, ON, M5W 2A6  
Email: michael.chisholm@scotiawesttrust.com  
Phone: 905-337-6782  
Fax: 905-842-9001

**Donor Administration:**  
Name: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

This form may be used for your CanadaHelps pledge (ID + REF #) only. Pledge ID + REF # is valid until 1 year after the date of the pledge. 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 this form will render the pledge void. To make changes to this pledge form, please contact CanadaHelps.

CanadaHelps is a registered charity (BN: 896568417R0001) trusted by Canadian donors and charities for over 15 years. If you have questions about your securities, please contact us at 1-877-755-1515 or info@canadahelps.org. [Click here to read the terms and conditions of your securities donation.](#)

**Explains the process, timelines, and answers FAQs.**

1. Confirm your transfer of securities to your chosen charity. Note: CanadaHelps.org will not accept your donation as direct until you 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 value of shares at the time of sale less our CanadaHelps non-commercial fees. This follows industry best practices for processing of securities donations.

**Do you use a Direct Investing platform such as RBC Direct Invest, TD Waterhouse Direct Investing, Scotia Trade, 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.

# If you donor is a direct investor.

## We've got you covered!

Our letter of direction and process includes the information needed to fill out the online forms of the direct investing platforms.



# Receipt Valuation

Your charitable tax receipt is based on the closing price on the day the security was received by CanadaHelps' broker

***\*The tax receipt is NOT for proceeds of sale.***

## Treatment of gifts:

- Canadian best practice is to sell immediately and distribute to charity.
- Sale price of securities has no effect on tax receipt.



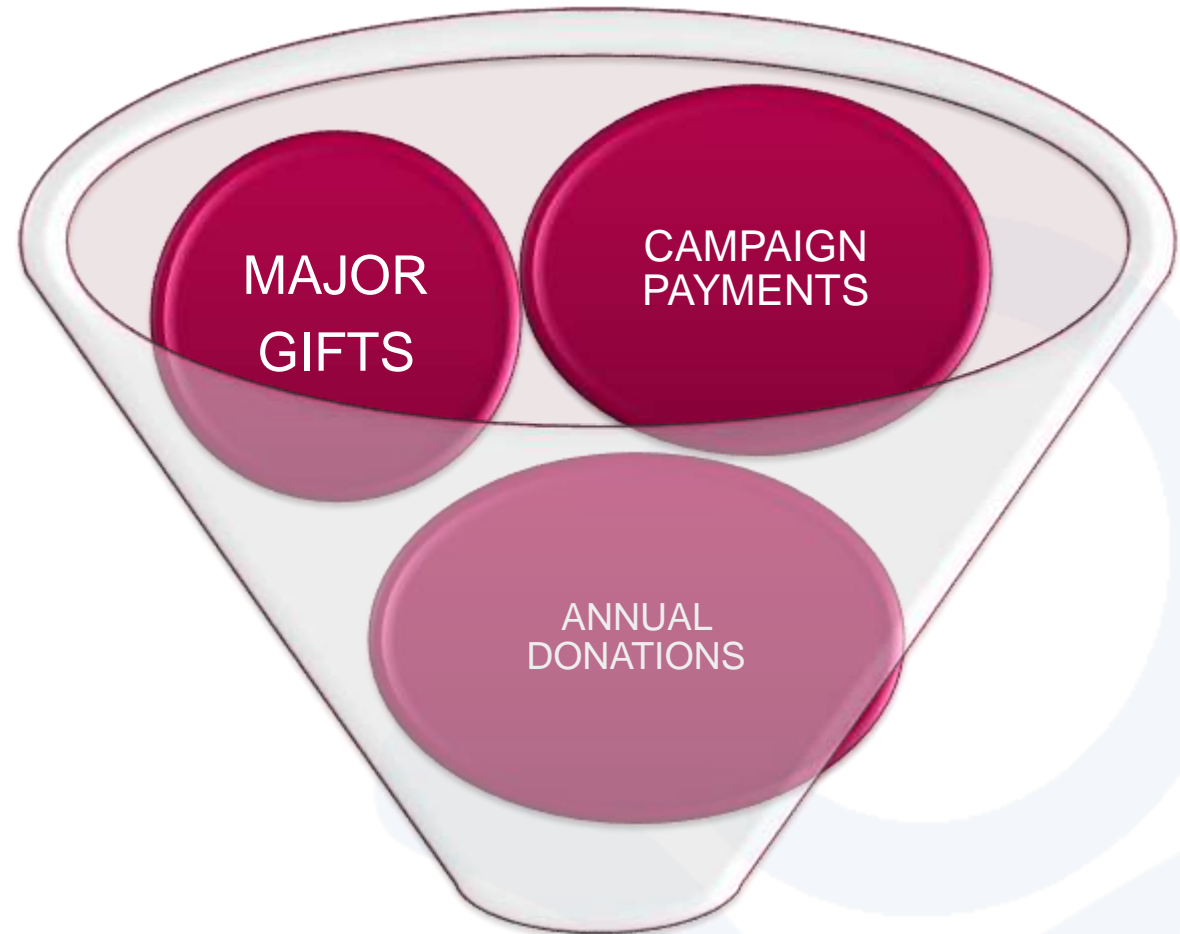
The image shows a sample of an "Official Tax Receipt For Income Tax Purposes" from CanadaHelps.org. The receipt includes the following information:

- CanadaHelps.org** logo and address: 355 Adelaide Street West, Ground Floor, Toronto, Ontario M5V 1S2. Registered Charity Number: 89636 8417 RR0001.
- Official Tax Receipt For Income Tax Purposes** header.
- Received From:** John Smith
- Receipt Number:** R2020C3P0
- Date Issued:** 11/09/2014
- Donation Amount:** \$ 234,000
- Address:** 123 Lorem ipsum Ave, Toronto, Ontario M8B 1B3
- Donation Date:** See donation details
- Location Issued:** Toronto, Ontario
- Authorized Signature:** M. J. J. J. J.
- Donation Details** table:

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

CanadaHelps.org 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 or [info@canadahelps.org](mailto: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](http://www.cra-arc.gc.ca/charities).



**SECURITIES**

## Who are Prospective Donors: Public Securities Donation

Donors of all ages and stages who have appreciated shares in their taxable portfolio

### Just ask

- any time a donor says that he/she will be making a gift of cash – ask if he/she has public securities
- Suggest that he/she consider donating the public securities instead in order to take advantage of the tax benefits

## How to Market

Ask donors directly

Place articles in newsletters about donors who have made these gifts and how they work

Circulate special articles or buck slips in the fall to donors and others (often think of making donation at year end)

Ensure all fundraisers and board members of your charity know about this opportunity (lunch and learns and board information presentation)

## Donate securities to Edmonton's Food Bank

### DONATION DETAILS

#### DONATION TYPE

☒ Securities☐ Mutual Funds

#### NAME/DESCRIPTION OF SECURITY\*

#### STOCK / TICKER SYMBOL

#### INVESTMENT MANAGEMENT

#### INVESTMENT PLATFORM\*

#### ACCOUNT NUMBER\*

#### NUMBER OF SHARES

#### CHARITY FUND

#### MESSAGE TO CHARITY



## Gift of Securities

### Donate Securities

Good news! You can now donate securities right on Habitat for Humanity Okanagan's website. You can make a bigger impact and reduce capital gains...  
[Read More](#)



#### DONATION DETAILS

##### DONATION TYPE

☒ Securities☐ Mutual Funds

##### NAME/DESCRIPTION OF SECURITY\*

##### STOCK / TICKER SYMBOL

##### INVESTMENT MANAGEMENT

##### INVESTMENT PLATFORM\*

##### ACCOUNT NUMBER\*



## Donate Securities

Receive tax advantages by donating stocks and mutual funds "In-Kind" through Canada Helps. Eliminate your capital gains tax and receive a...

[Read More](#)

### DONATION DETAILS

#### DONATION TYPE

☒ Securities☐ Mutual Funds

#### NAME/DESCRIPTION OF SECURITY\*

#### STOCK / TICKER SYMBOL

#### INVESTMENT MANAGEMENT

## Donate Your Way

Without the generosity of our donors, WES for Youth Online would not be able to offer our services to young people all across Ontario.

Your support is essential to ensure that we can reach youth in all areas.

We welcome you to give a one-time donation, to consider setting up monthly support donations or to give the gift of securities.

On behalf of all of us at WES for Youth Online, we thank you for your continued support!

## Donate to WES For Youth Online Using Securities or Mutual Funds!

LOCK

DONATION DETAILS

DONATION TYPE

Securities

Mutual Funds

NAME/DESCRIPTION OF SECURITY\*

Security Name

STOCK / TICKER SYMBOL

Typically 6-8 digits, alphanumeric

INVESTMENT MANAGEMENT

I use a self-directed online investment platform

INVESTMENT PLATFORM\*

eg. Quest Trade

ACCOUNT NUMBER\*

Your account number

NUMBER OF SHARES

0

CHARITY FUND

General

MESSAGE TO CHARITY

Your Message

# Please remember!

- We have **changed providers** in 2019 so you cannot use last year's form.
- Gifts of public securities must be donated **"in kind"** in order to qualify for elimination of gain.
- Be sure your broker does **not** sell before transferring.
- Physical securities certificates are a significant challenge for the electronic transfer process – so please call ahead with plenty of time before any deadline you may have for donating.
- If your security or mutual fund takes the form of a physical certificate, the minimum value is \$2,000, since it must first be converted to a "digital format".



# 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 – a consideration for your donor conversations around year-end gifts.
- It is **always** recommended that you encourage your donors to consult an advisor before making a gift of securities.



# Timing

- CanadaHelps cannot guarantee donations will be processed for a 2020 tax receipt after **Thursday December 17<sup>th</sup>** **BUT** our team is working on gifts right up until the end of the year!
- Be clear about timing of donation, in-kind donations take longer than cash gifts to transfer, liquidate and receipt.
- We can't direct timing of trades but we sell right away.



# Frequently Asked Questions

- Sizing donations : Pledge payments and exact gift amounts
- Designations: What about campaigns or programs?
- How quickly do we get the funds?
- Should donors notify you? Yes and we encourage them to do so!

- Fees:

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+



# Get in Touch and Follow Us



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**@CharityLifeCA**

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**CanadaHelps For Charities**

**CanadaHelps**  
[info@canadahelps.org](mailto:info@canadahelps.org)



**CanadaHelps**

[Subscribe](#) to our charity emails for the latest news about our fundraising tools and tips!

# RESOURCES



## CAGP Resources Mentioned

Free bequest one pager for small charities [https://bit.ly/CAGP\\_FreeOnePageBequest](https://bit.ly/CAGP_FreeOnePageBequest)

CAGP textbook for finance and fundraising <http://bit.ly/CanadianGivingTexbook>

To get free updates on planned giving from CAGP <https://bit.ly/GetFreeUpdatesfromCAGP>

To be part of the bequest campaign Will Power <https://www.cagp-acpdp.org/en/will-power>

Professional development roadmap <https://www.cagp-acpdp.org/en/competency-framework-for-charity-based-gift-planners>

## Resources for Professional Advisors

Having the philanthropic conversation [http://bit.ly/ThePhilanthropicConversation\\_CAGP](http://bit.ly/ThePhilanthropicConversation_CAGP)

Quick guide for Advisors to having this conversation <http://bit.ly/AGuidetoGiftPlanning>

CAGP : Showing Advisors why philanthropy = profit: Doing Good for Business <http://bit.ly/AdvisorsAndPhilanthropy>

Professional advisor philanthropy designation <http://bit.ly/PhilanthropyDesignation> (10% discount for CAGP Advisor Members)

Advisor competency roadmap <https://bit.ly/AdvisorRoadmapCAGP>

How can CAGP help you? <https://www.cagp-acpdp.org/en/professional-advisors>

## Paul Nazareth

VP, Education & Development. Canadian Association of Gift Planners (CAGP)

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*I exist to serve the sector and all the organizations and amazing people working in it.*

*Can I help you in any way? Reach out. Seriously.*

Mobile & Text 416.554.7542

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Instagram <https://www.instagram.com/nazarethnetworks/>