

# Securities Made Simple: A Guide for Charities of All Sizes

SPEAKERS: MEL ROBINSON &  
MATT FITCH



# Land Acknowledgement

**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 staff are located on the unceded territory of the Coast Salish People, the Montreal staff 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.

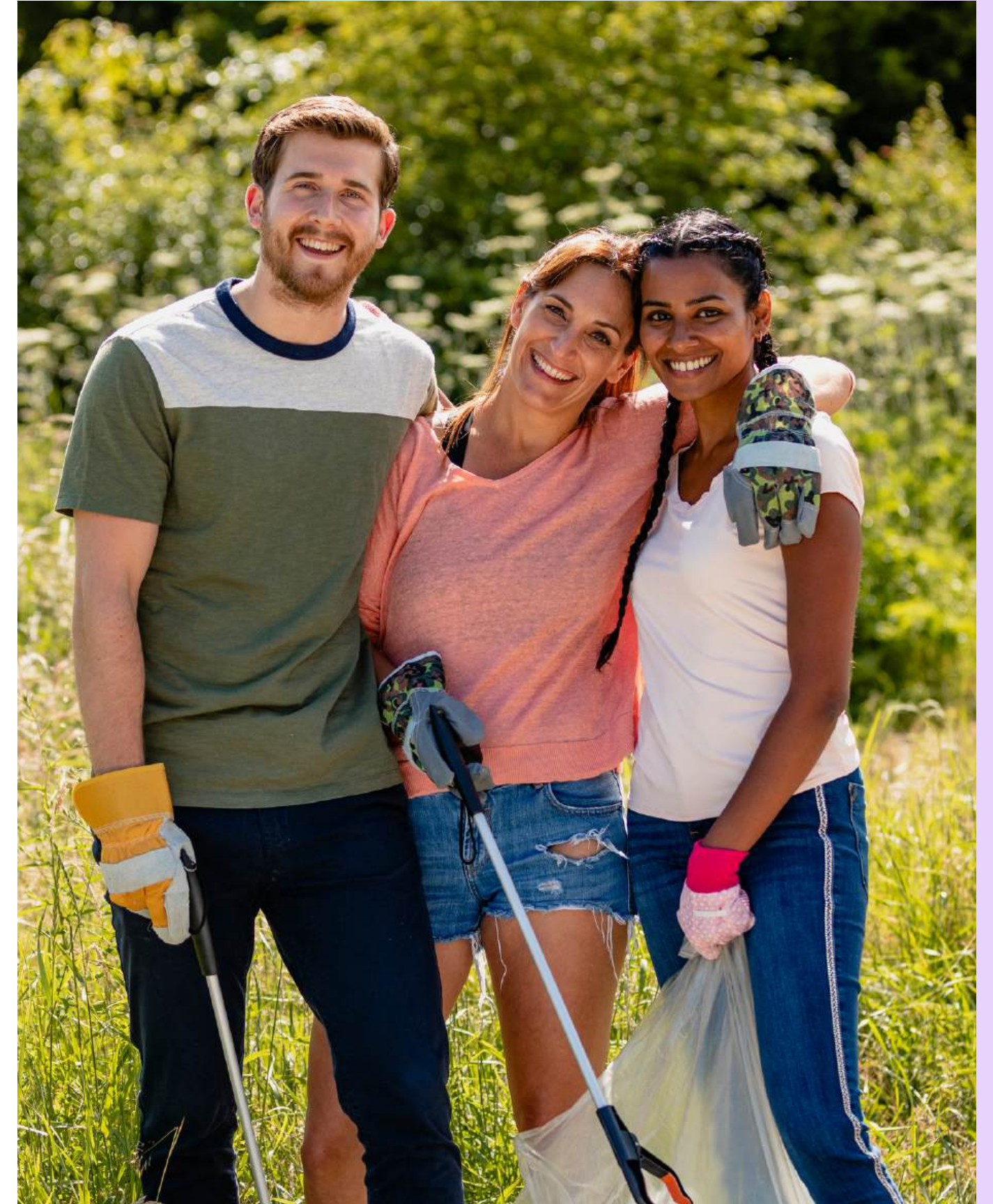
We want to express our respect for the territories we reside in and honour the diverse Indigenous People who have lived and worked on this land historically and presently. We, the staff and leadership at CanadaHelps, are committed to being active participants in reconciliation. We are committed to continuing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



Source: #BeadYourProvince, Kooteen Creations

# About CanadaHelps

- CanadaHelps is a charitable foundation increasing giving in Canada through technology.
- **For Canadians**, CanadaHelps.org, provides a trusted one-stop destination for making donations, fundraising, or learning about any charity in Canada.
- **For Canada's 86,000 charities**, we also develop affordable fundraising technology and provide free training and education for charities so that all charities have the capacity to increase their impact and succeed in the digital age.
- Since 2000, more than **3.5 million Canadians** have donated **over \$2.3 billion** to charities using CanadaHelps.





# Got A Question?

- The recording and slidedeck will be emailed to you following the webinar. You'll be able to watch the recorded video on demand.
- You can hear us, but we can't you.
- Have questions or technical difficulties?
- Type them into the Questions Log at anytime.

# About The Presenters



**Mel Robinson**  
**Controller, Finance & Accounting**

Mel oversees our financial operations at CanadaHelps, including all things securities. Mel is highly involved with the day-to-day of securities donation processing at CanadaHelps and an experienced financial Controller with over 9 years of experience in the non-profit sector.



**Matthew Fitch**  
**Senior Manager, Account Development**

Matt leads CanadaHelps' Account Development team. The team is focused on educating charities that are earlier in their online fundraising journey - how to get them started, and how to enable them with tools to be successful now, and in the future.



# Agenda

- What are Securities Donations?
- Why Promote Securities Donations?
- Accepting Securities Donations on CanadaHelps
- How to Promote Securities Donations
- Q&A

# What are Securities Donations?

## SECTION 1



# What are Securities Donations?

Securities are investment assets such as **stocks**, **bonds**, **and mutual funds** that are publicly traded.

When donating a gift of securities, instead of selling the securities and donating the proceeds, the donor transfers ownership of the securities to the charity.



# Why Promote Securities Donations?

SECTION 2



# Why Promote Securities Donations?

## #1 - IT'S A GROWING DONATION TREND



THE GIVING REPORT

### Trends in Charitable Giving 2018–2024



PRESENTING PARTNER  
**ENVIRONICS**  
ANALYTICS

The value of securities donated in 2024, was over **\$57.6 million, that's a 5x increase since 2018.**

Overall donations in the same time period have **only increased 7%.**



**Increase in Securities  
Donations since 2018**

# Why Promote Securities Donations?

## #2 - SECURITIES DONATIONS ARE OFTEN LARGER

**\$7,815**

**The average securities donation\*  
made through CanadaHelps**

\*Data from 2 past fiscal years and outliers removed

During the same time period, the average one-time cash donation on CanadaHelps was \$206



**CanadaHelps**

# Why Promote Securities Donations?

## #3 WIN-WIN DONOR TAX ADVANTAGES AND MORE FOR YOUR CHARITY

| 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 Charitable Tax Credit                           | \$1,876.00 <sup>1</sup>   |                                              | \$2,300.00 <sup>1</sup> |
| Your charity gets                                    |                           | Your charitable tax credit is                |                         |
| \$920 ↑                                              |                           | \$424 ↑                                      |                         |
| more!                                                |                           | more!                                        |                         |

- Donors Can Avoid Capital Gains Taxes:
- Full Market Value Tax Receipt
- Maximized Contributions For Your Charity

### Other things to keep in mind

- Donation tax credit:
- 15% on first \$200
- If not in highest tax bracket, 29% of anything over \$200, if in highest tax bracket, 30% - 50%
- There is no limit for donations of securities (besides the amount you can claim)

# Why Promote Securities Donations?

## #4 COST-EFFECTIVE FOR CHARITIES



- **Lower Processing Costs:** Securities donations often incur lower fees for charities compared to processing large cash donations.
- **More Efficient Fundraising:** Because donors give larger amounts, charities can raise more funds with fewer transactions.
- **BONUS:** Securities above \$250,000 now processed through CanadaHelps at a flat fee.

|                        |               |
|------------------------|---------------|
| One Time Donations*    | 4.5%          |
| Monthly Donations      | 4.0%          |
| Cause Fund Donations   | 3.75%         |
| Securities Donations** | 2.0% – 3.0%** |

# Why Promote Securities Donations?

## #5 APPEAL TO A DIFFERENT DONOR BASE

- **Appeal to High-Net-Worth Donors:** Many high-net-worth individuals hold appreciated stocks and are looking for tax-efficient ways to give.
- **Appeal to Canada's Young Donors:** Canada has the highest rate of Gen Z investors, with nearly 74% reporting they have at least one type of investment.
- **Broaden Your Donor Base:** Offering securities donations as an option can attract new donors who may not have considered donating cash.



# Other Benefits Of Securities Donations



Once received securities are quickly sold, giving charities **immediate access to funds** unlike some other large planned gifts.



Donating securities **provides flexibility to donors**. With one transaction, they can divide securities between multiple charities, simplifying the giving process.



Diversifying your fundraising helps **provide stability and weather economic fluctuations** by appealing to donors with various assets.



CanadaHelps can help you manage the logistics and provide a tax receipt, making it **straightforward for donors and for your charity!**

# Accepting Gifts of Securities on CanadaHelps

SECTION 3



# Accepting Gifts of Securities on CanadaHelps

## WHY CHOOSE CANADAHELPS FOR SECURITIES?



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

- No need to set up a brokerage account
- No need to sell the securities yourself
- No need for tech skills
- Automatic tax-receipts
  
- Support for your donors
- Support for your charity

# Accepting Gifts of Securities on CanadaHelps

DON'T HAVE TIME TO SET UP A FORM? DIRECT THEM TO OUR [GENERAL SECURITIES FORM](#)

1

**Complete Online Form:** Donors fill in a simple securities donation form, generating a "Letter of Direction."

2

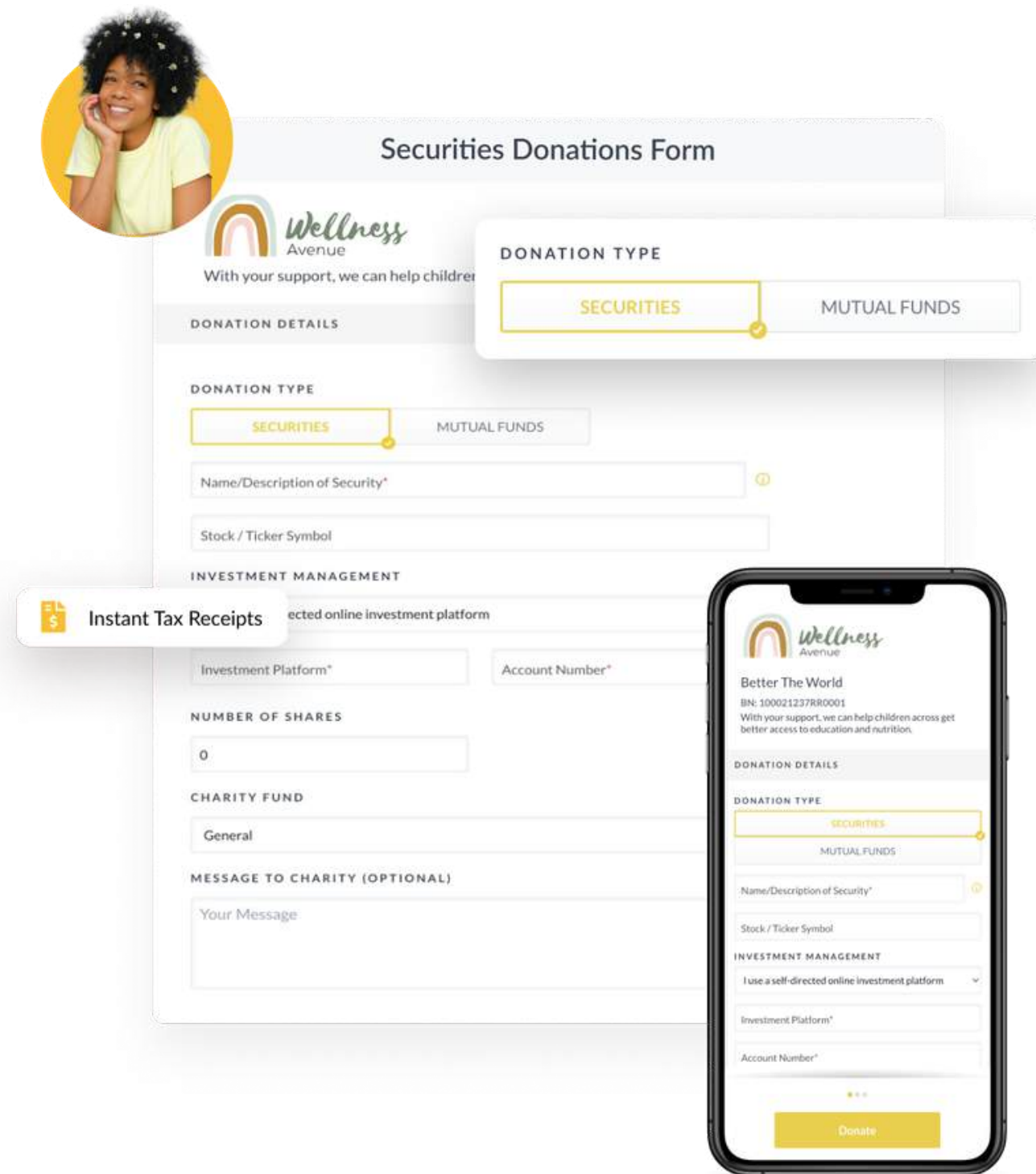
**Send Letter to Broker:** The donor forwards the letter to their broker, authorizing the transfer of securities.

3

**Securities Sold by CanadaHelps:** Once received, CanadaHelps sells the securities and sends the proceeds (less the fee) to your charity. We provide updates to the donor and a tax receipt.

# Accepting Gifts of Securities on CanadaHelps

## WHAT DOES A SECURITIES DONATION FORM LOOK LIKE?



**Securities Donations Form**

Wellness Avenue  
With your support, we can help children

**DONATION TYPE**

SECURITIES MUTUAL FUNDS

**DONATION DETAILS**

**DONATION TYPE**

SECURITIES MUTUAL FUNDS

Name/Description of Security\*

Stock / Ticker Symbol

**INVESTMENT MANAGEMENT**

I use a self-directed online investment platform

Investment Platform\* Account Number\*

**NUMBER OF SHARES**

0

**CHARITY FUND**

General

**MESSAGE TO CHARITY (OPTIONAL)**

Your Message

**Instant Tax Receipts**

**Donate**

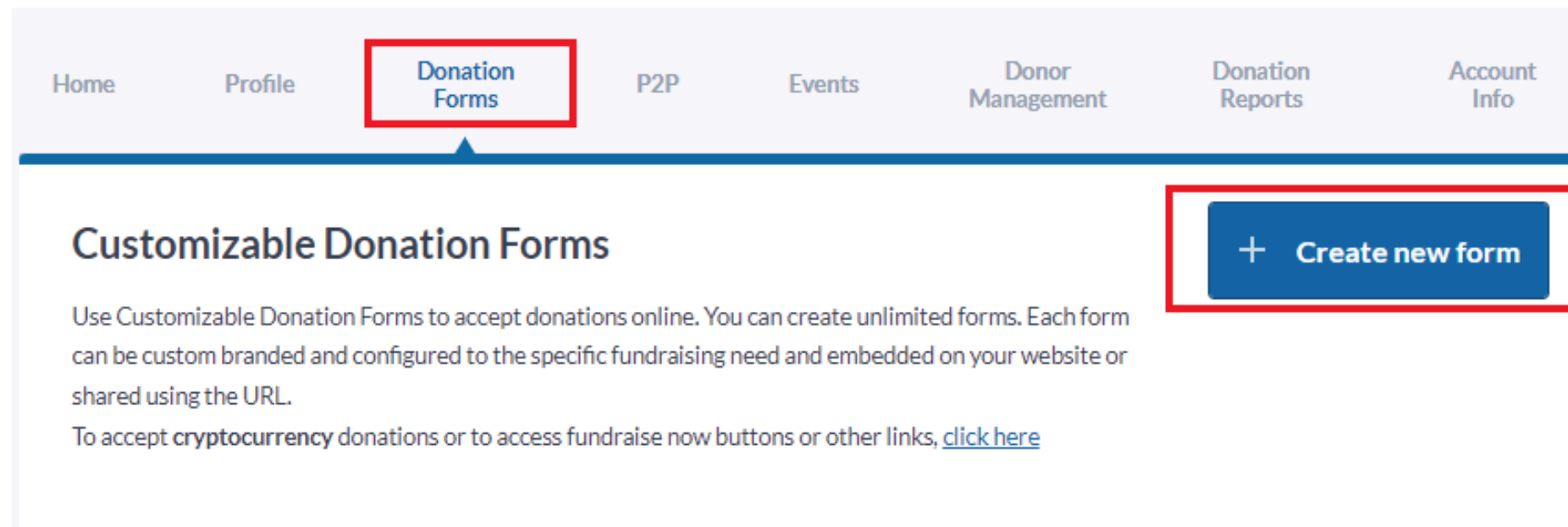
### Information from Donor:

- Name/Description of security/mutual fund
- Investment platform
- Tax receipt information (email, name & address)
- Account number
- Ticker symbol

### Let's look at a live form

# Accepting Gifts of Securities on CanadaHelps

## HOW TO SET UP YOUR SECURITIES DONATION FORM



- **Create a Form:** From your CanadaHelps account, navigate to the “Customizable Donation Forms” section.
- **Configure:** Add your charity’s branding (logo, color scheme), description of your cause, and custom thank-you messages.
- **Preview & Publish:** Test the form and publish it on your website or include the link in emails and fundraising campaigns.

# How to Promote Gifts of Securities?

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SECTION 4



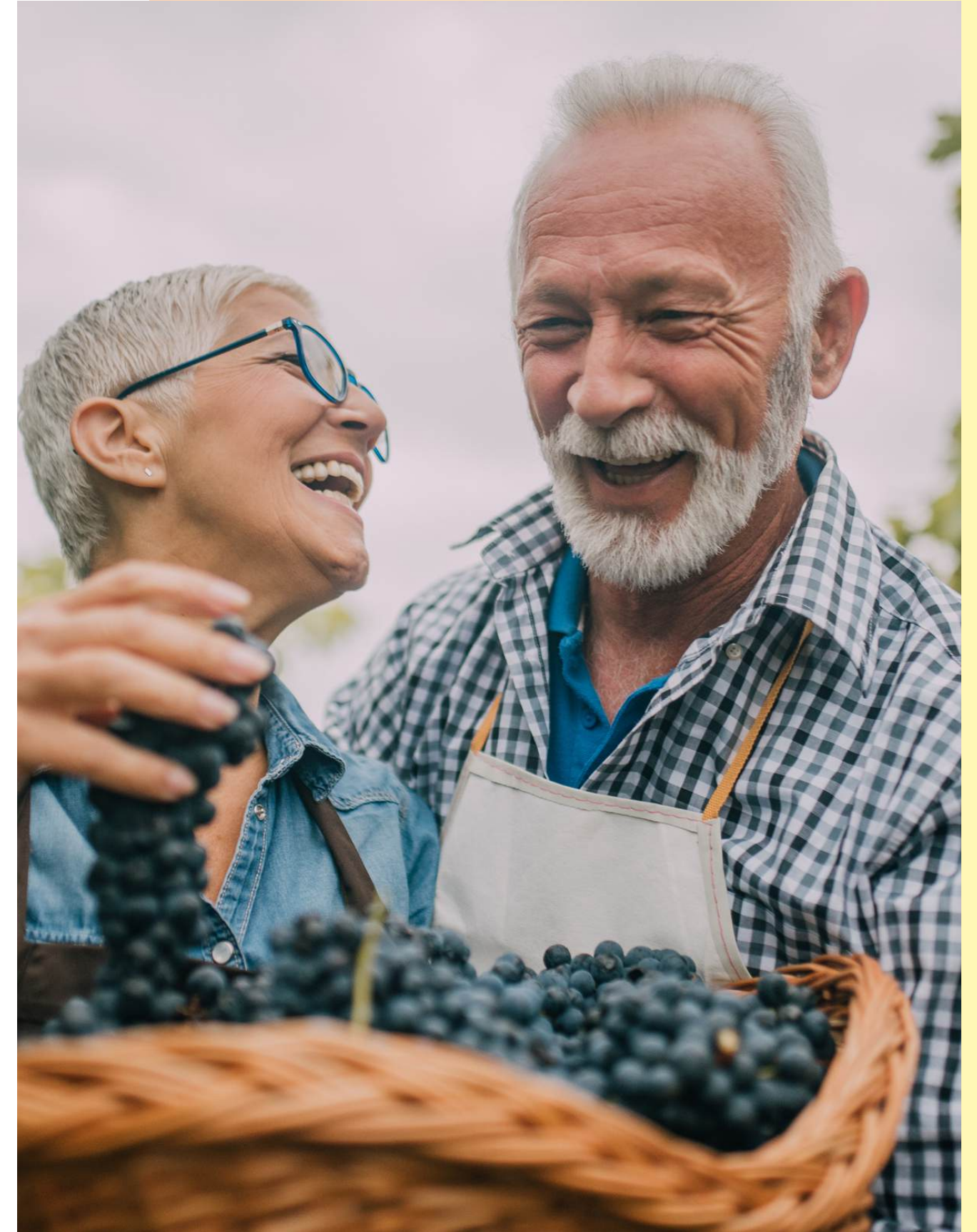
# How to Promote Gifts of Securities

## TIP #1 - EDUCATE DONORS & STAFF

Education is the first step of fundraising. Don't worry, you're not alone, lean on us.

### Key Message: Give More, Save More

- Point Donors to:
  - [Donate Securities and Mutual Funds](#)
  - [Why Donate Securities Webinar \(for Donors\)](#)
  - [CanadaHelps general website](#)
- Provide staff with talking points, one-pagers
- Develop pamphlets/webpage/PDF



# How to Promote Gifts of Securities

## TIP #2 -ADD IT TO YOUR WAYS TO GIVE PAGE



Image Credit: Partners in Mission Foodbank

# How to Promote Gifts of Securities

## TIP #3 - SEGMENT YOUR DONORS

Securities donations are not for everyone, segment your donors and test:

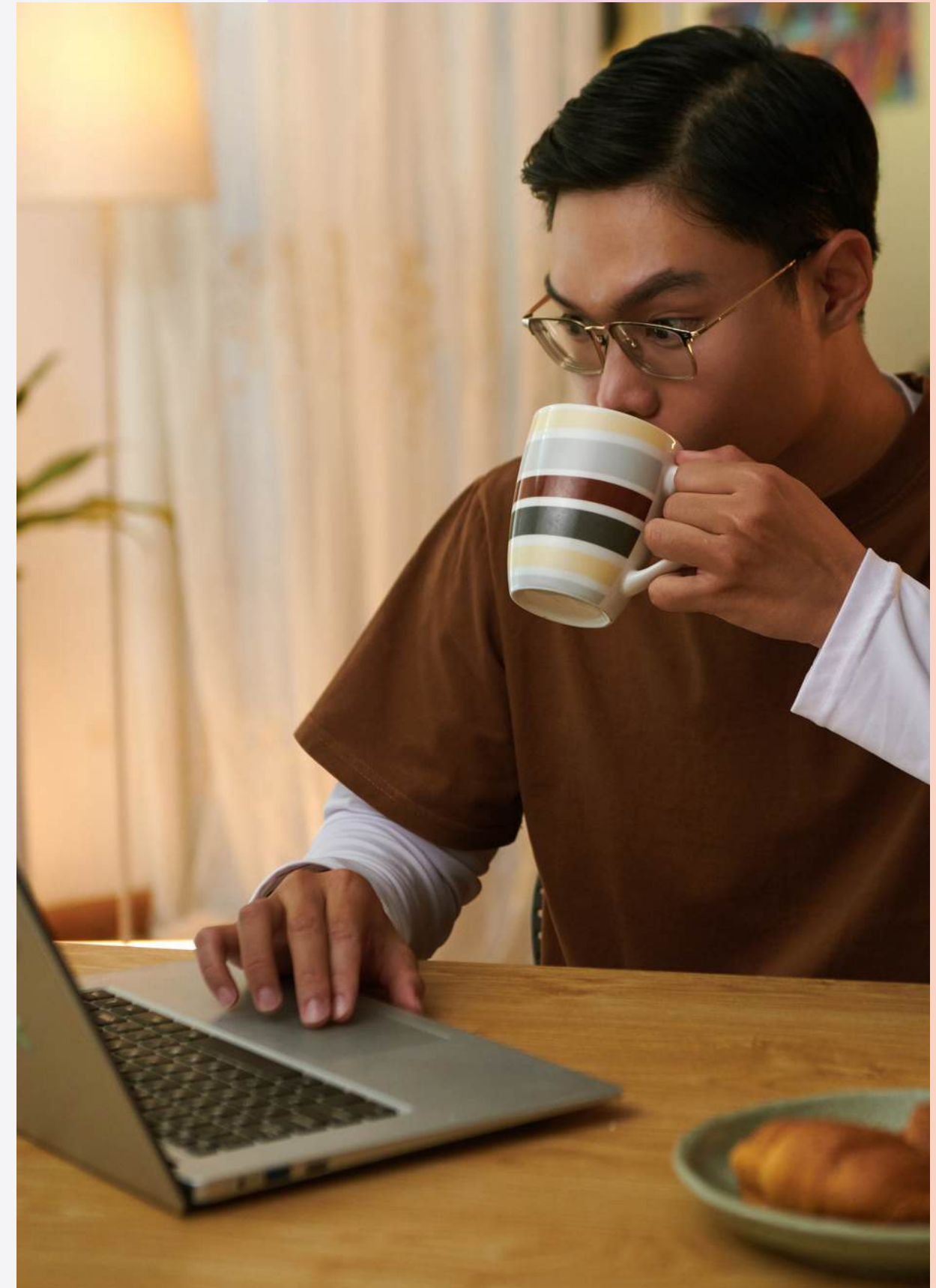
- **High-Value Donors**
- **Consistent Young Donors**

Example:

**Subject: Give More Impactfully With a Gift of Securities**

Dear [First Name],

Did you know there's a way to make a bigger difference for [Charity/Cause]—without increasing your donation amount or affecting your cash flow?



# How to Promote Gifts of Securities

## TIP #4 INCORPORATE IT INTO YOUR LEGACY GIVING PROGRAM

- Build in the messaging to your existing legacy giving programs
- Explain that they can make an **immediate impact**
- Give details on the **tax benefits**
- **Collaborate** with Financial Advisors and Executors



# How to Promote Gifts of Securities

## TIP #5 ASK IN THE LEAD UP TO GIVING-SEASON



- **Tax-incentives are top of mind** in the lead up to end-of-year
- **30% of donations** come in during the end-of-year
- **Fall is the best time** to begin communications about gift of securities options

# Q&A

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Book a Time with Matt

**[securities@canadahelps.org](mailto:securities@canadahelps.org)**



# Book a Time With Matt

Want more support on your securities fundraising?

- Explore the right digital solutions for your charity
- Get a plan in place for end-of-year

[matthewf@canadahelps.org](mailto:matthewf@canadahelps.org)



**Scan to Book Now**