



CHILD
ADVOCACY
CENTRE
of Kelowna



GIFT OF SECURITIES

A GIFT OF APPRECIATED SECURITIES IS ONE OF THE MOST TAX EFFECTIVE WAYS TO HAVE A SIGNIFICANT IMPACT ON THE CHILD ADVOCACY CENTRE AND THE CHILDREN WE SERVE.

Eligible securities include: publicly listed stocks, bonds, mutual fund units or exchange traded funds on approved stock exchanges in Canada and internationally. There is beneficial tax treatment of these gifts because they are exempt from capital gains tax.

HOW DOES IT WORK?

In short, when you donate appreciated securities directly to a registered charity, like the CAC, you receive a tax receipt for the fair market value of the shares and eliminate the capital gains tax on the investment.

CACkelowna.com/get-involved

WHAT IS THE PROCESS FOR DONATING SECURITIES?

If you are considering a donation of this nature, we recommend you speak with your financial advisor or accountant. They can help you decide which of your securities would be the most advantageous to donate.

Once you make the decision, you and your advisor fill in the attached form which instructs your investment firm to transfer your gift.



This table provides an example of the benefits of a Gift of Securities:

	SELL THE SHARES AND DONATE THE MONEY	DONATE THE SHARES DIRECTLY
Donation of Securities	50,000	50,000
Initial Cost of Securities	25,000	25,000
Capital Gain	25,000	25,000
Taxable Capital Gain (50%)	12,500	0
Donation Tax Credit (40%*) <small>*This number fluctuates depending on taxable income</small>	20,000	20,000
Capital Gain Tax Owing	6,250	0
Net Benefit	13,750	20,000
Actual Cost of Security Donation	36,250	30,000

**Please note: This table is for demonstration of tax benefits of a charitable gift only. Your financial professional will help you plan what is most advantageous for you.*



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