Donating Securities: A Tax-Efficient Way to Support LACF

About LACF

LACF is a national, charitable organization established in 1988 by members of the Canadian Society of Landscape Architects (CSLA).

Once you have decided to donate to LACF, there are a number of excellent and simple options available for you to choose from.

One available option is donating securities/stocks that are held within a taxable non-registered investment account (i.e. not an RRSP, RRIF or TFSA) which may have greater tax benefits for you depending on your tax situation.

This process will allow donors to make security traded donations simply and cost effectively from a tax point of view.

Potential Tax Benefits

Donating eligible publicly traded securities directly to LACF may be a tax-efficient way to donate.

Depending on the donor's circumstances, the donor may be entitled to a zero capital-gains inclusion rate on the appreciated securities donated to a registered charity or other qualified donee. The donor will also receive an official donation receipt for the fair market value of the securities on the date the donation is received by LACF.

This will allow a donor to make a larger charitable gift at a lower after-tax cost than if the donor first sold the securities, paid tax on the capital gain and then donated the remaining cash proceeds.

Each donor's circumstances are different and donors should consult their accountant, tax advisor, legal advisor, and/or investment advisor before making a gift of securities.

LACF financial advisors and accounting team will facilitate the transfer together with the donor securities and or tax advisors. Electronic transactions occur between the donor broker and the LACF brokerage.

Donors are advised to start the donation process well in advance of any personal or statutory deadlines to avoid disappointment and allow adequate time for processing.

LACF created a template to facilitate the transfer of securities as a donation.

The template was aligned to applicable CRA and rules governing transfers as a donation.

Once a donor decides to make a donation by securities transfer, it is relatively straightforward to complete this transfer process using the fillable template.

The value of the donation receipt is based on the closing price of the shares on the day the shares are received by the LACF Nesbitt Burns Inc. brokerage account per CRA guidelines.

Please note, securities/stocks transferred to LACF will become part of an overall managed portfolio which has a Board approved investment strategy per LACF Investment Policy. All individual scholarship funds are tracked as part of a larger managed portfolio, but not invested as individual funds.

Next Steps:

1) You decide to donate to LACF. Thank you!
2) Consult with your accountant or tax specialist for your best tax option(s).
3) Consult with your broker/securities dealer to discuss the donation of securities traded on a Canadian or US stock exchange.
4) You decide if your donation is targeted for LACF general funds, or to be used for a specific scholarship. (Your choice, please select an option).
5) Consider a security/stock that has shown considerable growth since purchase. (this is one that would have a larger capital gain).
6) Your broker, will complete the fillable PDF form LACF created to streamline donations using securities. See link below.
7) Download the LACF Securities Donation Form
8) The form is completed and the broker sends this to the LACF broker. They facilitate the trade on your behalf. Simple, done!
9) The final value of the donation receipt is based on the closing price of the shares on the day the shares are received by the LACF brokerage Nesbitt Burns Inc. account per CRA guidelines.
10) LACF will send the donor an electronic tax receipt for the full value of the trade close price.
11) You enjoy the tax deduction and help the next generation financially!

Disclaimer: This information is general in nature and is not intended as tax, legal, accounting, or investment advice. Donors should consult their own professional advisors before making a gift of securities.

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