Turning stock market gains into community investment



GIFT OF APPRECIATED STOCK

Everybody wins when you make a gift of appreciated stock *to your community foundation. Your gains are put to good use. Your gift of stock is reinvested in your community, and it qualifies for an immediate tax credit.*

How it works

- You make a gift of eligible securities directly to our community foundation.
- Your gift can be placed into any of our charitable funds in your name, in the name of your family or business, or in honour of any person or organization you choose. For example, you can use your gift to create a Designated Fund or a Donor Advised Fund. Or you can establish an Unrestricted Fund so your gift can respond to the most pressing community needs.
- Your gift qualifies for a tax credit and you avoid the capital gains tax that would otherwise arise from the sale of this stock.
- We handle all the administrative details.
- Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs. Your gift – and all future earnings from your gift – is a permanent source of community capital, helping to do good work forever.

Generating a return for your community

"Our stock returns provided the means for giving to our community," say Joanne and Gerald Johnson. That's why they joined the many people who choose to contribute appreciated stock directly to their local community foundation.

Last year, the Johnson fund supported a local family outreach program, a homeless shelter, and a local theatre group. "Some of our charities are too small to accept direct stock gifts," says Joanne. "Giving through the community foundation eliminates that barrier."

The Johnsons received a tax credit based on the fair market value of their appreciated stock, while avoiding the capital gains tax that would otherwise arise from its sale. Gerald says, "It's a simple, satisfying way to give."

Community Foundation of Mississauga

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Community Foundation of Mississauga

Ten reasons people choose community foundations.

one
We are a **local organization** with deep roots in the community, and part of a nationwide movement whose support we build and share.

two
We bring donors to the table as **community builders**, working closely with them to align their philanthropic vision with the community's needs.

three
We identify **long-term needs** and opportunities and invest in solutions that let our communities guide their own future.

four
We take a broad and inclusive view of what a community is, and **provide grants** to the widest possible range of organizations and initiatives.

five
We provide highly **personal and flexible service**, accepting a wide variety of assets and offering donors maximum tax advantage.

six
We build **permanent funds** and those that can respond to immediate needs, helping our communities ensure vital futures.

seven
We **multiply the impact** of gift dollars by pooling them with other gifts.

eight
We believe that diversity is strength, so we **bring the entire community together** to stimulate new ideas, build participation and strengthen community philanthropy.

nine
We are **transparent and reputable stewards** of community resources, committed to being accountable, accessible and responsive.

ten
We build **community vitality** – the unique and essential spirit that flourishes when people believe their community holds possibilities for everyone.

Gift of Appreciated Stock

More benefits

Giving eligible appreciated stocks, mutual funds or employee options through a community foundation is popular among a range of givers – individual investors, families, entrepreneurs, and even groups of friends who have formed investment clubs.

By giving stock through our community foundation, you can avoid capital gains taxes that would be due as a result of the sale of the stock and establish a charitable fund that benefits the local causes and organizations you care about most. With gifts of appreciated stock, your stock market earnings translate into community impact, so you get a more rewarding return on your portfolio. You can support special programs for at-risk youth, senior citizens, or other people in need; address environmental concerns; or support the arts.

Employee stock options: Transferring shares to a charity, once your stock options are exercised, eliminates your capital gains and nets a tax receipt.

Gifts of Life insurance: If you have given a life insurance policy to a registered charity consider using appreciated stock to fund the annual premium payments.

Bequests or Gifts by will: If you have left a charitable gift in your will, consider including language to allow your executor or trustee to take advantage of appreciated stock to fund the gift to gain the tax benefits for your estate.

Community means so many things to so many people and the world to us. In all we do, and all we say, we are all for community.

We are part of Canada's community foundation movement, represented by more than 160 community foundations from coast to coast.

Community vitality has been our purpose, promise and passion since 1921, when community foundations began connecting donors to community needs and opportunities.

Together, we help Canadians invest in building strong and resilient places to live, work and play.