



# publicly traded securities



**This is a tax-efficient way to donate. If you sell a stock or bond privately, you are currently taxed on 50% of the capital gains. However, if you gift that security directly to Habitat for Humanity Halton/Mississauga, all taxable capital gains are eliminated and you will receive a tax receipt for the full market value of the security on the day that it is received by Habitat.**

One of the most financially sound ways in which to support the good work that Habitat for Humanity Halton/Mississauga does right here in our community is through a gift of securities. When you donate publicly traded stocks, mutual funds and other securities directly to a registered charity, you pay no capital gains tax and receive a tax receipt for the full amount of your gift. It means a great tax break for you... and allows you to support a charitable cause(s) that are closest to your heart.

Usually when you sell a security, you are required to pay tax on 50% of the capital gain. But when you transfer that same security to a charitable organization like Habitat for Humanity Halton/Mississauga, you realize no tax on the capital gain. This is an incentive for you to give securities as a gift now, because it eases your own tax burden. Or you can consider giving securities as a deferred gift in your Will because it will offset the tax against your estate.

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Depending upon whether you hold your securities with a broker, or as a physical document (i.e. stock certificates), you may donate them either electronically or by physical delivery.

Habitat for Humanity Halton/Mississauga is proud and grateful for the support of BMO Nesbitt Burns in Mississauga who provide assistance to us in receiving and processing donations of securities. To make your gift, please contact your broker or financial advisor. Let them know you would like to make a gift of securities to Habitat for Humanity Halton/Mississauga, and direct them to the attention of BMO Nesbitt Burns Inc. at #1400 – 50 Burnhamthorpe Road West in Mississauga, L5B 3C2  
They can be reached by phone at:

(905) 897-5588.

**Please note the following, helpful Habitat for Humanity Halton/Mississauga information:**

BMO Nesbitt Burns Inc.  
Account #: 3951585912  
FINS #: T009  
DTC 5043  
CUID # NTDT

*The following chart may be a helpful reference in understanding how a donation of securities could be helpful to you.*

*\*Disclaimer: There are numerous options when considering legacy gifts. Habitat for Humanity Halton/Mississauga encourages you to consult with your legal and financial advisors regarding current income tax provisions and all issues relative to your personal circumstances.*

## HOW DOES A DONATION OF A SECURITIES BENEFIT YOU?

	SELL SHARES & GIFT CASH TO CHARITY	GIFT SHARES DIRECTLY TO CHARITY
Current market value of stock and amount of tax receipt	\$100,000	\$100,000
Cost base	\$20,000	\$20,000
Capital gain realized (\$100,00 – \$20,000)	\$80,000	\$80,000
Taxable capital gain (50% of \$80,000)	\$40,000	\$0
Tax due on gain (46% of \$40,000)	\$18,400	\$0
Donation tax credit (46% of \$100,000)	\$46,000	\$46,000
Net tax savings from donation (tax credit minus tax due)	\$27,600	\$46,000

Reference: With thanks to The Anglican Church of Canada

*\*Assumes donor at 46% marginal tax rate*