



Gifts of Securities

Gifts of securities are a cost-effective opportunity to transform an asset into immediate and significant support for Child Development Institute (CDI) Foundation. Donating this way allows donors an opportunity to pay no tax on the capital gains and receive a tax receipt for the fair market value of the securities.

Child Development Institute (CDI)

CDI is a leading accredited children's mental health agency in the City of Toronto; we offer a range of therapeutic programs and services to approximately 3,500 clients each year throughout the City of Toronto, the Greater Toronto Region and beyond. Built on a legacy of more than 100 years of helping children and families, we have an established track record of success in children's mental health, early learning, early intervention and family violence. We emphasize innovation and research in child/youth mental health, child development, parenting, childhood aggression, children/youth in conflict with the law, early childhood disorders, child abuse, woman abuse and related areas.

Donating Securities

A gift of appreciated securities is a worthwhile alternative to a cash gift. Flexible choices allow you to decide how you want to give, and the elimination of capital gains tax on gifts of appreciated securities provides you with a substantial tax incentive for donating stock.

The benefits of donating securities include:

Satisfaction of seeing your gift put to good use immediately
Charitable tax receipt
No capital gains tax paid

It's easy to do:

1. Talk with your financial advisor about which investments will have the most impact.
2. Contact us and let us know you have made your gift.
3. Instruct your broker to transfer your securities directly to Child Development Institute Foundation, and complete our [transfer form](#).



Sample Gift of Appreciated Securities

	Sell shares and donate cash	Donate shares directly
Current value of shares	\$50,000	\$50,000
Amount paid for shares	\$10,000	\$10,000
Capital gains	\$40,000 ($\$50,000$ current value - $\$10,000$ purchase price)	\$40,000 ($\$50,000$ current value - $\$10,000$ purchase price)
Tax on capital gains	\$9,200 ($\$40,000$ capital gains \times 50% taxable gains \times 46%**)	\$0 (no capital gains tax payable on donated shares)
Tax credit	\$23,000 ($\$50,000$ donation \times 46%**)	\$23,000 ($\$50,000$ donation \times 46%**)
Net tax savings from donation	\$13,800 ($\$23,000$ - $\$9,200$ tax on capital gains)	\$23,000
Total tax savings from donation	\$13,800 ($\$23,000$ tax credit - $\$9,200$ tax on capital gains)	\$32,200 ($\$23,000$ tax credit + $\$9,200$ in tax on gain not paid)
Net cost of gift	\$36,200 ($\$50,000$ gift - $\$13,800$ total tax savings)	\$17,800 ($\$50,000$ gift - $\$32,200$ total tax savings)

**Assumes gift made in Ontario at a marginal tax rate of 46%.