



Welcome to Charitable Impact

Give with a donor-advised fund

Welcome to a new way of giving back to causes that matter to you. A donor-advised fund (DAF) enables you to set money aside for charitable giving.

With a DAF, you can:

- **Plan your donation, including what to give and when.** Cash and non-cash assets can be donated at any time, and a tax receipt is issued immediately upon donation.
- **Plan how to use the donated assets and make an impact.** Take the time to think about what causes you want to support, then send charitable gifts when you're ready.

We call our DAF the Impact Account. It gives you the flexibility to give in a way that works best for you, from one central place. When you take the opportunity to consider which causes you want to support and plan your charitable gifts in advance, you can feel more confident about your giving decisions. Plus, you'll always have money set aside for charitable giving if you want to give as needed.

How it works

Make a donation

Charitable Impact is experienced with processing a wide range of assets.

We accept:

Cash Publicly traded securities

Private company shares Life insurance

Real estate Cryptocurrency Art

Consider whether you own any non-cash assets that you can donate directly instead of liquidating them to donate cash. Regardless of what type of non-cash asset you choose, you will receive an immediate tax receipt for its fair market value at the time of donation.



The tax receipt

When you make a donation, you're actually donating to CHIMP: Charitable Impact Foundation (Canada)—a registered charity and public foundation. This is why you get a tax receipt after making a donation. The Foundation operates under Canada Revenue Agency regulations and is audited annually by leading Canadian accounting firm, MNP.

Because we issue the tax receipt, the charities you choose to support don't have to. This allows you to keep your name and contact information private from charities if you prefer. And, since you'll only get tax receipts from Charitable Impact, it's easy to keep them organized. Tax receipts are stored in your account and available for download any time.

The benefit of donating publicly traded securities

Publicly traded securities are the most common type of non-cash asset we receive. Many people own them, they're simple to donate, and donors benefit from increased tax savings.

Donating appreciated publicly traded securities saves you more money on taxes compared to donating cash and other types of assets. Let's take a closer look at the benefit of donating securities instead of cash by breaking down the example below. This example illustrates how your tax receipt can be used to claim a tax credit when you file your personal income taxes.

Receive a tax receipt and a tax credit

Charitable Impact provides an immediate tax receipt for the fair market value of the securities at the time of donation, according to our valuation policy. You'll get a tax credit for your charitable donation, which reduces the amount of tax you owe.

	Sell your securities and donate cash	Donate securities in-kind	
Value of securities at time of donation	\$10,000	\$10,000	The charity receives a \$10,000 donation in both cases.
Tax credit	\$4,500	\$4,500	When you make a charitable donation, you receive a tax credit that can be used in the same year or any time within the following 5 years. The tax credit is the amount your taxes will be reduced by. The tax credit is determined by the value of securities at time of donation multiplied by the tax credit rate. In this case, an assumed blended rate of 45% (including both provincial and federal tax credit rates) is used.

Receive a capital gains tax exemption

When you sell appreciated publicly traded securities within a non-registered investment account, a capital gains tax is charged based on the amount of profit gained in the sale of those securities. However, when you donate appreciated publicly traded securities in-kind, you're exempt from the capital gains tax¹—so it costs you less to donate.

	Sell your securities and donate cash	Donate securities in-kind	
Value of securities at time of donation	\$10,000	\$10,000	
Original cost of securities	\$1,000	\$1,000	This is the original cost of the publicly traded securities at the time you acquired them.
Capital gain on securities	\$9,000	\$9,000	This is how much the securities have gained in value since the original \$1,000 investment.
Taxable capital gain	\$4,500	\$0	When you sell securities, half of the capital gain is taxable because the capital gains tax rate is 50%. When you donate securities in-kind, the capital gains tax exemption reduces the cost of your donation.

Benefit from increased tax savings

By donating publicly traded securities in-kind instead of selling them first, you benefit from increased tax savings. This means you can give, invest, and spend more with your tax savings.

	Sell your securities and donate cash	Donate securities in-kind	
Tax credit	\$4,500	\$4,500	Referenced above based on a \$10,000 donation and an assumed blended tax credit rate of 45%.
Tax owed on capital gain	\$2,025	\$0	Tax owed on the capital gain is determined by the taxable capital gain of \$4,500 multiplied by the tax rate. In this case, an assumed blended rate of 45% (including both provincial and federal tax rates) is used.
Net tax savings	\$2,475	\$4,500	This total number reflects the charitable tax credit minus tax owed on capital gains.

¹ If you're subject to the Alternative Minimum Tax (AMT), this may not apply as of January 1, 2024.

Decide what to do with your donation

Once you make a donation, the assets become charitable. This means the donation must be used for charitable purposes—it can't be returned to you or anyone else.

Because Charitable Impact is a donor-advised fund, you can recommend to invest your donation, liquidate your donation for immediate giving, or do a combination of both.

What does it mean to “recommend”?

You can discuss your investment objectives and advise how to use the donated charitable assets. However, it's important to note that a signing authority at CHIMP: Charitable Impact Foundation (Canada) must review and authorize all recommendations.

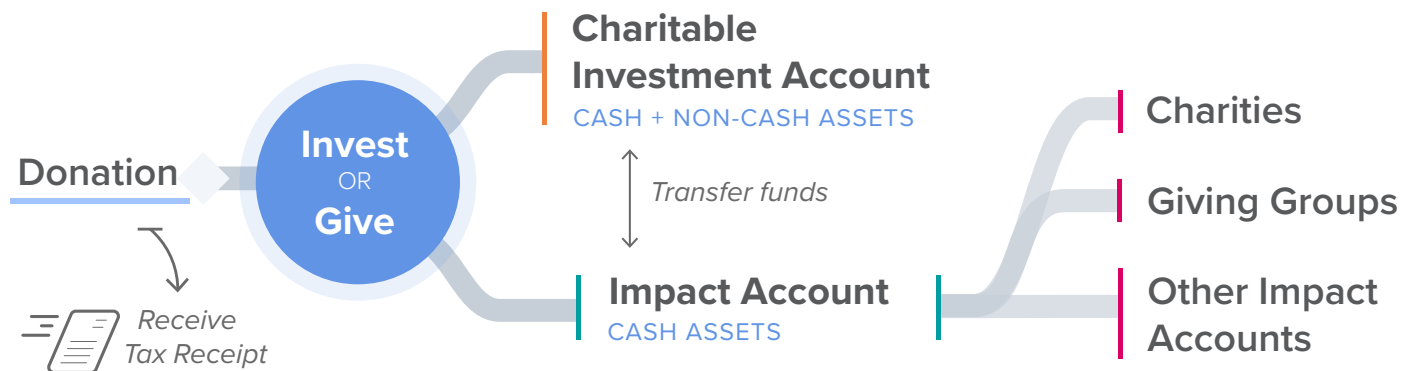
Charitable Investment Account

Charitable assets can be invested and managed using our Charitable Investment Account. Invested charitable assets have the potential to grow, and any growth is tax free. We charge a quarterly fee on the Charitable Investment Account balance.

Your existing investment advisor can continue to manage the donated assets according to our investment policy guidelines. Charitable Impact works with advisors across financial institutions, which means clients can plan their charitable giving with their existing wealth professional. We're here to support you both.

Impact Account

The Impact Account is a secure, online account held with us that allows you to manage your charitable giving in one place. It's the day-to-day cash account for sending gifts. There's no minimum Impact Account balance required—how much you give and when is up to you.



What it costs

We don't charge sign-up or transaction fees for Impact Accounts, and no fees are charged on the balance in your account. We don't fundraise on behalf of other charities or get paid by charities when you choose to support them.

Banks and credit card companies charge charities, including Charitable Impact, a fee to process donations. If you use a credit card to donate, we recover this 2.8% fee at the time you send a gift to a charity from your Impact Account.

Charitable Investment Account fee

The Charitable Investment Account fee is collected quarterly and is based on the average of the opening and closing market value of the Charitable Investment Account balance each quarter.

This fee is charged in addition to any fees charged directly by financial advisors.

Account balance	Annual fee
First \$1,000,000	0.50%
Assets above first \$1,000,000	0.25%
Total assets above \$5,000,000	Contact Charitable Impact for details

How does Charitable Impact keep my information secure?

We use the same security and encryption as online banks to keep your information safe and protect your privacy.

Make an impact

When you're ready to send a gift, you'll advise how to use the donated charitable assets. Once authorized, your financial advisor will liquidate the necessary amount from the Charitable Investment Account and we will transfer the proceeds to your Impact Account.

Once money has been added to your Impact Account, you can use it to give in a variety of ways:

- **Support charities and other qualified donees**

Discover any Canadian registered charity, and other qualified donees, through our search tool. Give to one or as many as you'd like.

If you can't find one that you're looking for, it might be a non-profit organization that isn't registered as a charity. Reach out to us and we'll look into it.

Sharing your name and/or contact information with the charities you choose to support from your Impact Account is optional. Give with full recognition or remain anonymous if you wish to keep your gift private and stay off mailing lists.

Qualified donees are organizations that can issue official tax receipts for gifts they receive. In addition to Canadian registered charities, they include registered Canadian amateur athletic associations, journalism organizations, municipalities, and more.

- **Start or join a Giving Group**

With a Giving Group, friends, coworkers, or any community can combine forces by pooling money and fundraising for causes that matter most to them.

- **Send money to family and friends**

Sending money as a birthday gift, a “thank you”, or just because inspires others to give charitably to the causes that matter most to them. You can even inspire the next generation of donors by sending money to children as a charitable allowance.

How do charities receive money?

Once our compliance team has authorized the charitable gifts recommended by donors in their Impact Account, we disburse the gifts to charities. Charities receive disbursements weekly if they have signed up for direct deposit, and twice monthly if receiving donations by cheque.

It’s exciting to think about all the ways to make a meaningful impact. We recommend that donors give at least 5% of donated assets away each year. (This is the Canada Revenue Agency’s annual disbursement quota for public foundations.)

Donors who use Charitable Impact tend to be actively engaged in their giving, so the amount they send to charities per year usually exceeds this quota. Don’t hesitate to reach out to us to discuss how you can set and reach an annual giving goal.

Philanthropic Advisory Services

We know that it can be difficult to navigate the charitable sector and be aware of the different ways to support causes that matter to you. There’s generally nowhere to get objective help with charitable giving.

Philanthropic Advisory Services can help, so that you don’t have to be a charity expert. We provide personalized, cause-neutral giving support. In addition to supporting charities, we can help you uncover other ways to make an impact, such as donation matching or giving together in a community-based group. We’re here to help you consider your giving options, then plan and carry out charitable gifts.

Why Charitable Impact?

The Impact Account was designed for you, the donor—no matter what causes you support, how much you give, or how experienced you are with charitable giving. Charitable giving platforms and services often focus on charities and their needs. But we’re here to help you with charitable giving.

\$1 billion and counting

More than \$1 billion has been donated by the Charitable Impact community, with thousands of charities benefiting from the generosity of donors across Canada.

More about us

Charitable Impact is Canada's leading donor-advised fund. Launched in 2011 by Founder and CEO John Bromley, Charitable Impact was created to help Canadians create the change they want to see in the world.

Our founder

John Bromley grew up with charity at the core of his family's values. He started his career in corporate finance working with PwC and RBC Capital Markets, and then went to work with world-renowned experts in charity law.

After developing an in-depth understanding of the complex world underpinning the charity sector, John recognized a need to make giving easier and more effective. He saw that while wanting to help others comes naturally, knowing how to make a difference through charitable giving doesn't.

With that in mind, John went on to launch Charitable Impact. Our mission? Nurture the generosity within each person, and bring the resources for creating change in the world to everyone.

It's your giving, your way,
with our support.

Contact us

Call us toll-free at **1-877-531-0580** from Monday to Friday, 9 am to 5 pm (Pacific Time). Or, send us an email anytime.

• • **Philanthropic Advisory Services**
• • For donor questions about charity or
• • options for using charitable assets.
• • philanthropy@charitableimpact.com
• • • • • • • • • •

• • **Charitable Investment Program**
• • For financial professionals helping their clients open
• • Charitable Investment Accounts or facilitate donations.
• • advisors@charitableimpact.com
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