# GIFTS OF SHARES
A win-win way to give

Did you know that making a gift of shares is one of the most efficient ways to give to charity?

By transferring your shares or mutual funds to a registered charity such as Concordia, instead of selling them, you benefit from an exemption of the capital gains taxes you would normally pay.

In addition, you receive a donation receipt equivalent to the fair market value of the shares at the time of transfer.

Concordia benefits from the full value of your donation. Your gift will change student lives and advance promising research.

The following is an example of a donation of $100,000 of appreciated shares. The net cost of donation is $54,000 as opposed to $72,400 if the shares were sold first. You would save $18,400.
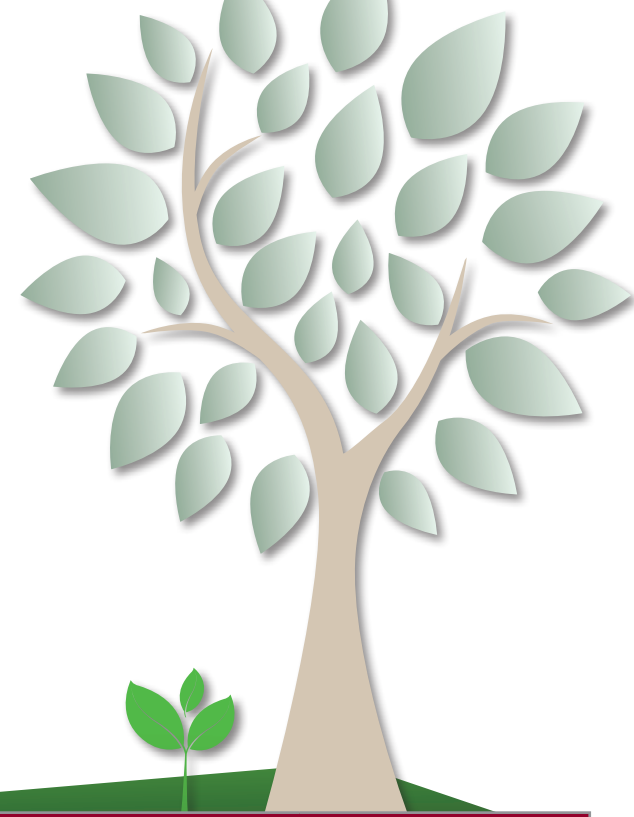
	Sell shares and donate cash	Donate shares
Original cost of shares	$20,000	$20,000
Current market value of shares	$100,000	$100,000
Capital gain	$80,000	$80,000
Tax on capital gain (assumes 46 per cent marginal tax rate on 50 per cent of capital gain)	$18,400	—
Donation amount to charity	$100,000	$100,000
Charitable tax credit (assumes 46 per cent)	$46,000	$46,000
Net after tax cost of $100,000 donation	$72,400	$54,000

Concordia's planned giving team can answer any questions you may have and work directly with you and your advisor.

CANADA'S NEXT-GEN UNIVERSITY

Concordia is a next-generation university, continually reimagining the future of higher education. Established in 1974, Concordia is located in vibrant and multicultural Montreal, North America's favourite student city. Its two campuses are situated in Tiohtià:ke/Montreal, on the traditional lands and waters of the Kanien'kehá:ka Nation. Concordia is the top-ranked university in North America founded within the last 50 years and among the most innovative in its approach to experiential learning and cross-functional research.

The university annually registers 50,000 diverse and engaged students in its Faculty of Arts and Science, John Molson School of Business, Gina Cody School of Engineering and Computer Science and Faculty of Fine Arts, and in Concordia Continuing Education. Named fifth on *Forbes'* Canada's Best Employers 2024, the university employs more than 6,700 faculty and staff and has over 260,000 alumni worldwide. The university annually secures nearly $61.9 million in sponsored research income.

Concordia's strategic directions set out a vision for the future and exemplify a daring and transformative outlook to some of the most important issues of our time. The university strives to be forward-looking, agile and responsive while remaining deeply rooted in the community and globally networked.

About 75 per cent of Concordia's courses have fewer than 60 students. Its student body includes over 36,400 undergraduate students and 9,600 graduate students in over 200 grad programs, more than 10,000 international students from some 150 countries and 3,000-plus Co-op students. Concordia maintains formal ties with 181 institutions in 39 countries.

Concordia is committed to decolonization and Indigenization and being sustainably responsible.

For more information, visit **concordia.ca**.

THE CAMPAIGN FOR CONCORDIA: NEXT-GEN. NOW.

Concordia is leading its most ambitious fundraising effort ever (*concordia.ca/campaign*). The campaign supports nine strategic directions that advance Concordia's role as Canada's next- generation university (*concordia.ca/directions*). With co-chairs Gina Cody, MEng 81, PhD 89, Andrew Molson and Lino A. Saputo, BA 89, volunteer leaders across Canada, the United States and Asia are helping to drive this major initiative. The Campaign for Concordia will culminate in 2024-25, the year of Concordia's 50th anniversary.

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