

# FOUNDATION

The Business & Spirit of Philanthropy in Canada 

May/June 2023 | Vol. 4 | No. 20

## MAKING A DIFFERENCE OVERSEAS

### INSIDE:

- Next-Gen Donor Platforms
- Building Value:  
The Digital Economy
- Finding Your Squirrel

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# The World Around Us



ISTOCK/METAMORWORKS

## Food for Thought



**50 BEST**, the organisation behind The World's 50 Best Restaurants, announced its Champions of Change 2023 — heroes of hospitality who are driving meaningful change for their communities and creating blueprints for a better food and drink sector.

Champions of Change winner Nora Fitzgerald Belahcen runs Amal in Marrakech, Morocco, a social enterprise that helps empower disadvantaged women. She opened the first Amal Centre in 2013 to train Arab women facing hardship — often single mothers shunned by society — in the culinary arts and associated skills. It now operates a thriving restaurant and catering business staffed by a mix of trainers and students, with 30 people graduating every eight months. The Amal organisation's latest project is the Sign Language Café in Marrakech, which is staffed by deaf women and acts as a prototype for deaf-run businesses.

Fitzgerald Belahcen says: "I'm thrilled to win this award on behalf of all the women I have worked with and for whom gastronomy has been a life-changing path. I've long believed in the power of food to nourish and to heal, to bring us together and to change lives."

The second Champions of Change accolade of 2023 is awarded to the Los Angeles-based duo of Othón Nolasco and Damián Díaz, who created non-profit food security project, No Us Without You LA, during the pandemic. It provides ongoing support in the form of food relief and advisory services to the families of undocumented immigrants working in the sector, who are not legally recognised as US citizens, and therefore cannot benefit from government assistance.

Nolasco and Díaz say: "Undocumented back of house workers are the heart and soul of the restaurant and bar industry, but are often treated as dispensable. No Us Without You LA offers food relief packages as a way to show that they are not forgotten. We are proud to feed those who have fed us for years."

50 Best will make a financial donation to the winners' causes, allowing the recipients to continue building their initiatives. The Champions of Change awards are among a number of special accolades that have been announced as part of the lead-up to The World's 50 Best Restaurants 2023 event programme, sponsored by S.Pellegrino & Acqua Panna, which will culminate in an awards ceremony in Valencia, Spain on 20th June. [F](#)

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### Next Issue...

The **July/August Issue** of *Foundation Magazine* brings you new columnists, new ideas and special reports on fundraising, technology and data-driven apps which might change the sector.



**Government of Canada Supports the Chinese Canadian Museum.** The Honourable Mary Ng, Minister of International Trade, Export Promotion, Small Business and Economic Development, announced an investment of \$5,179,000 in the Chinese Canadian Museum. This support includes funding from both the Department of Canadian Heritage and the Pacific Economic Development Agency of Canada (PacifiCan). Minister Ng made this announcement on behalf of the Honourable Pablo Rodriguez, Minister of Canadian Heritage, and the Honourable Harjit S. Sajjan, Minister of International Development and Minister responsible for PacifiCan.

The first of its kind in Canada, the Chinese Canadian Museum will honour the history, contributions, and living heritage of Chinese Canadians.

Canadian Heritage has provided \$3 million in funding through the Canada Cultural Spaces Fund for renovations to the Museum's permanent home in the Wing Sang Building, the oldest building in Vancouver's Chinatown. Once completed, this will create more than 21,000 square feet of modernized operational museum space. Canadian Heritage has also provided \$179,000 under the Commemorate Canada program for the museum's inaugural

exhibition, The Paper Trail to the 1923 Chinese Exclusion Act. The exhibition will present key themes and learnings about the Act, highlight personal connections through stories of individuals and families who lived through that time, and explore elements of the Act and its devastating impact on the Chinese community.

PacifiCan is contributing \$2 million through the Tourism Relief Fund to the new permanent museum space that will enable the Chinese Canadian Museum to develop impactful and transformative visitor experiences. Funding includes support for renovation and curatorial plans, exhibition design, marketing, communications, and administrative operations. The development of the new museum will positively impact the local economy, all while drawing interest and engagement through domestic and international tourism, one of the most impacted sectors since the onset of the COVID-19 pandemic.

"Funding for the Chinese Canadian Museum supports an essential space to honour, celebrate, and preserve Chinese-Canadian culture," said Pablo Rodriguez, Minister of Canadian Heritage. "As we near the centennial of the Chinese Exclusion Act, it is more important than ever that

we reflect on the important, complex, and layered history of the Chinese-Canadian community and create opportunities for education and learning. Our commitment to building a more inclusive Canada is strengthened by projects such as this. Investing in the Chinese Canadian Museum and other heritage facilities enriches our communities and brings people together, ensuring that stories that have shaped the fabric of our nation are shared and its many voices amplified."

"This pivotal funding from the Government of Canada is momentous in assisting us to continue the first phases of capital work to open the museum this summer," added Dr. Melissa Karmen Lee, Chief Executive Officer, Chinese Canadian Museum Society of British Columbia. "The Chinese Canadian Museum will present exhibitions and programs that celebrate the diversity of the Chinese-Canadian diaspora, including a wide range of communities under this grouping that span multiple generations and different waves of migration from across Asia and other parts of the world."

The Chinese Canadian Museum will officially open to the public on July 1, 2023, to coincide with the 100th anniversary of the Chinese Immigration Act, more commonly known as the Chinese Exclusion Act, a discriminatory and racist policy that almost completely prevented people from China from entering Canada for nearly a quarter century.

The Wing Sang Building itself is considered a unique cultural destination. It includes an original Chinatown schoolroom on the third floor, a six-storey

brick wall that was once part of an alley on the second floor, and renovated galleries on the second floor.

The Chinese Canadian Museum Society of British Columbia, which oversees the operations and management of the Chinese Canadian Museum, has developed, in the lead up to the museum's official opening, six temporary exhibits in both Vancouver and Victoria's Chinatowns, both of which are National Historic Sites of Canada.

The Canada Cultural Spaces Fund supports the improvement of physical conditions for arts, heritage, culture, and creative innovation. The Fund supports renovation and construction projects, the acquisition of specialized equipment, and feasibility studies related to cultural spaces.

The Commemorate Canada program provides funding to initiatives that commemorate and celebrate historical figures, places, events, and accomplishments of national significance.

The Tourism Relief Fund in British Columbia helps tourism businesses and organizations adapt their operations to meet public health requirements while investing in products and services to facilitate their future growth.

.....  
**The RONA Foundation, which oversees the philanthropic activities of RONA Inc., one of Canada's leading home improvement retailers operating the Lowe's, RONA, and Réno-Dépôt banners, contributed \$1,017,200 to Opération Enfant Soleil (OES) and Children's Miracle Network (CMN).** From March 27 to May 5, 2023, employees of the corporate and affiliated stores across the country, at six distribution centres, and at



RONA Foundation donates over \$1 million to improve the life of Canadians in need.

the Boucherville head office mobilized to collect donations in-store and online, to sell tickets, and to solicit suppliers.

“Helping to build stronger communities is part of our DNA at RONA. Our employees are proving it once again with this campaign. The year 2023 marks the 25th anniversary of the RONA Foundation, which has redefined its mission for the occasion,” says Josée Lafitte, Director of the RONA Foundation. “These are challenging times, both economically and socially. The needs of organizations are greater than ever, and our teams are working hard to support them. I am proud of RONA’s commitment to the philanthropic activities under the RONA Foundation.”

In Québec, once again this year, RONA and its suppliers have put their expertise in the home improvement sector at the service of the Maison Enfant Soleil designed by Bonneville as the official supplier of materials. Thanks to the generosity of 14 of its suppliers and a corporate contribution, the network has maximized its sponsorship to a value of \$129,645, covering

almost the entire cost of building materials for the house. In addition, participating Québec stores sold raffle tickets for a chance to win the house.

The RONA Foundation recently marked its 25th anniversary with a new mission: to help improve the quality of life of Canadians in need by revitalizing their living environments or make it easier to access housing. In particular, it aims to help victims of domestic violence and their children, low-income families, and people with special needs or mental health issues.

.....

**Banks in Canada are offering support and assistance to organizations providing on-the-ground relief and help to those affected by wildfires in Atlantic Canada that have resulted in evacuations and damaged homes and business.**

To help support Atlantic Canadians, several banks are collecting financial donations in bank branches for Canadian Red Cross relief efforts and making corporate donations directly to the Red Cross and other relief organizations.

The following banks are donating a combined \$300,000

Simplii Financial; Laurentian Bank; National Bank; RBC; Scotiabank; Tangerine Bank; TD Bank Group; HSBC Bank Canada also contributes to the Canadian Red Cross’ Emergency Management Program to build resilience and enable the rapid response to natural disasters like the fires in Atlantic Canada.



Photo: Canadian Red Cross

Canadians in a position to donate can make a contribution to the Canadian Red Cross Nova Scotia & Atlantic Canada Fires Appeal. Donations will be used to assist those most impacted in the affected areas in Nova Scotia and other Atlantic provinces with immediate and ongoing relief, recovery, and resilience efforts in response to the wildfires, as well as support for community preparedness and risk reduction

for future all-hazard disaster events within Atlantic Canada. The Government of Canada will match donations made to the Canadian Red Cross to support the disaster relief efforts.

Several banks will also be offering relief measures such as payment deferrals for customers who are directly impacted. Canadians in the affected areas who need help with their finances are encouraged to contact their bank for assistance.

Banks in Canada have long supported humanitarian and emergency relief appeals in Canada and internationally to help those affected by extreme weather, natural catastrophes, health crises and conflicts including the devastation caused by wildfires last month in Alberta.

“Canada’s banks are committed to supporting their customers impacted by this crisis. Donations to the Canadian Red Cross and other

local relief organizations in Atlantic Canada will help provide affected communities with the crucial assistance they need to navigate through this extremely challenging time.” - Anthony G. Ostler, President & CEO, Canadian Bankers Association.

The Canadian Bankers Association is the voice of more than 60 domestic and foreign banks that help drive Canada’s economic growth and

prosperity. The CBA advocates for public policies that contribute to a sound, thriving banking system to ensure Canadians can succeed in their financial goals.

.....  
**Purolator Tackle Hunger celebrates 20 years of making a difference.** Purolator Tackle Hunger kicks off its 20th anniversary today, starting with Purolator Tackle Hunger Month — a time dedicated to raising much-needed food and funds for Canadians struggling with food insecurity. From June 1 to 30, Purolator employees come together within their communities to run fundraising events and activities to donate to local food banks across the country.

The Purolator Tackle Hunger program has a goal to raise a record two million pounds of food in 2023.

“The number of Canadians going without food is rising at an alarming rate, and the demand on food banks is so much greater today than when we got involved 20 years ago,” said John Ferguson, President and CEO, Purolator. “Purolator Tackle Hunger began with a small group of our employees in British Columbia who came up with a solution to help get food to food banks; we had the trucks and the drive to make that happen and still do. In today’s crisis, this program is even more important, and thanks to the increased support of our 14,000 employees — and our customers, partners and communities — right across the country, we know we can do more.”

With the sharp rise in food bank usage in Canada, the Purolator Tackle Hunger program has a goal to raise a record two million pounds of food in 2023.

“Last year, there were almost 1.5 million visits to food banks in

one month. The highest number in food bank history. Between record-high need, rising food costs, and declining donations, it’s becoming harder and harder for food banks to keep up,” shared Kirstin Beardsley, CEO, Food Banks Canada. “The support we receive from Purolator Tackle Hunger helps as we work towards our vision of a Canada where no one goes hungry.”

Donations can be made online at [purolatortacklehunger.com](http://purolatortacklehunger.com) and at any Purolator Shipping Centre across Canada. Individuals can find a store near them by using the Purolator Locator tool on [purolator.com](http://purolator.com).

The Purolator Tackle Hunger 20th-Anniversary Contest will run on social media throughout June, with the goals of driving awareness of food insecurity in Canada and raising donations for Canadian food banks. To participate, individuals can visit Purolator’s page on Facebook and Instagram and simply like, follow and tag a friend for a chance to win a \$500 grocery gift card plus a \$500 donation to the food bank of the winner’s choice, in addition to other prizes. See full contest rules for details.

Other events will take place to support Canadian food banks throughout the year, including CFL Game Day Food Drives and local community Red Bag food drive campaigns. Learn more about upcoming initiatives and fundraisers at [purolatortacklehunger.com](http://purolatortacklehunger.com).

Canadian food banks had 1.5 million visitors in March 2022 — the highest March usage ever seen in Canada, according to the Food Banks Canada’s HungerCount 2022.

.....  
**Pilot project launches 30 free public sunscreen dispensers.** This summer, 30 additional

public sunscreen dispensers are coming to locations across Canada as part of a pilot project to fight skin cancer by making sunscreen more accessible.

The project is led by Save Your Skin Foundation, with support from the municipalities of Grand Bay-Westfield, NB, Lake Cowichan, BC, New Westminister, BC, Richmond, BC, Riverview, NB, Summerside, PEI, and Westlock, AB — as well as the New Brunswick Fairs and Exhibitions Association, the YMCA Hotel Vancouver, and several businesses in the Penticton Area.



This summer, 30 sunscreen dispensers are coming to locations across Canada as part of a project to fight skin cancer.

“Skin cancer is one of the most common cancers and also one of the most preventable,” said Dr. Sunil Kalia, Dermatologist and Chair of Sun Safe BC. “Increasing the availability and accessibility of sun safety protections, such as sunscreen, in a variety of recreational and occupational settings can help reduce the risk for skin cancer.”

Last year, the municipalities of Riverview, NB, Summerside, PEI, Brooks, AB, and New Westminister, BC installed dispensers as part of the project. Now, Grand Bay-Westfield, NB, Lake Cowichan, BC, Richmond, BC, and Westlock, AB are getting ready to do the same. Dispensers will also be used by the NB Fairs and Exhibitions Association at fairs across

New Brunswick throughout the summer. Additionally, five Penticton businesses and one Vancouver business will house the dispensers for public use. The complete list of locations can be found here.

“The City of New Westminister is pleased to once again support free access to sunscreen at our local outdoor pools,” said Mayor Patrick Johnstone. “Wearing sunscreen is a simple, proactive measure that everyone can take to prevent skin cancer and public dispensers such as these ensure that everyone can be protected.”

The dispensers are automatic and touchless, and provide free, Health Canada approved SPF 30 sunscreen for anyone who needs it. The dispensers contain SPF 30 mineral sunscreen, which is a zinc oxide-based sunscreen, free from common allergens and ingredients such as oxybenzone, avobenzone, retinyl palmitate, PEG, perfume, and sodium lauryl sulphate. Click here to view the full list of ingredients.

“Studies show that young people still aren’t taking sun safety seriously despite incidence rates rising every year,” says Kathy Barnard, stage 4 melanoma survivor and Founder of Save Your Skin Foundation. “Skin cancer can be deadly, but it is also highly preventable.”

Save Your Skin Foundation (SYSF) is a patient-led not-for-profit organization dedicated to the fight against non-melanoma skin cancers, melanoma, and ocular melanoma through education, advocacy, and awareness initiatives across Canada. SYSF provides a community of oncology patient and caregiver support throughout the entire continuum of care, from prevention and diagnosis to survivorship.



**2023 IABC World Conference in Toronto kicked off by giving back to local charities & non-profits.** The International Association of Business Communicators (IABC) launched the 2023 IABC World Conference in Toronto (#IABC23) with the Gift of Communication – IABC’s annual pre-conference community social responsibility event.

The Gift of Communication encourages conference attendees to give back to the host city’s communities by using their professional skills and expertise to help support those in need. The goal is to work with local charities, social service organizations or other non-profit agencies to help them address their unmet communication challenges by providing expert communication support, counsel and solutions to meet their needs.

IABC recognizes that many non-profit social service organizations have limited financial resources and may depend heavily upon volunteers to deliver their communication messaging to fulfill their missions. Often it may be difficult for them to communicate effectively with their service users, donors and the general public.

“After waves of social and political change, the global pandemic and skyrocketing costs of living, our communities need us now more than ever,” said Michael Blackburn, IABC/Toronto President. “IABC/Toronto is pleased to support the Gift of Communication and connect this powerful IABC Foundation event to deserving local agencies in Canada’s largest and most diverse city.”

“The global diversity of IABC participants enhances the overall value of this three-hour hands-on session by bringing together unique, professional perspectives

that energize the non-profits as well as participants,” said Beth Noymer Levine, IABC World Conference Program Advisory Chair. “It’s a beautiful example of how we can use the power of communication to deepen impact, build community and create change.”

This year’s Gift of Communication was held on June 4 at the Sheraton Centre Hotel in Toronto and supported the unique communication challenges and opportunities of the following agencies:

- ▶ Aplastic Anemia and Myelodysplasia Association of Canada
- ▶ Friends for Life Bike Rally, in support of the Toronto People with AIDS Foundation (PWA)
- ▶ Jumpstart Refugee Talent
- ▶ Metro Toronto Movement for Literacy
- ▶ Multiple Sclerosis Society of Canada
- ▶ Times Change Women’s Employment Services
- ▶ The Neighbourhood Group Community Services

IABC/Toronto is the largest chapter of the International Association of Business Communicators. The chapter supports its community of communication professionals with innovative thinking, shared best practices, in-depth learning and career guidance.



**Canada’s 1-800-GOT-JUNK?, the world’s largest junk removal service, has once again partnered with the US-based nonprofit organization, Second Chance Toys, in a plastic toy diversion initiative.** This widespread, single day event exemplifies these organizations’ shared focus on community involvement and



sustainable practices.

Drew Trautman, owner of the 1-800-GOT-JUNK? New Jersey North East franchise and Chairman of Second Chance Toys, spearheaded this charitable initiative, encouraging fellow 1-800-GOT-JUNK? franchise partners across the United States to participate. Throughout the month of April, over twenty 1-800-GOT-JUNK? franchises joined forces, collecting gently used toys from their daily Junk Removal jobs free-of-charge. Generous 1-800-GOT-JUNK? customers readily donated their toys, knowing they would bring joy to disadvantaged children. These toy collections were matched by the Second Chance Toys team and on May 3rd, all items were donated to a variety of affiliate children’s charities across the United States.

This year’s event was the most successful initiative in the 17 year history of Second Chance Toys, having an incredible impact on both the environment and the lives of at least 3,500 children. In one afternoon, over 1,700 toys were donated and an impressive 6.8 thousand pounds of plastic waste was diverted from landfills.

“This event is a testament to the power of collaboration and the dedication of our franchise partners,” says Trautman. “We not only brought smiles to the faces of children, but also demonstrated our commitment

to sustainability practices, showcasing the positive impact we can make when we come together as a community.”

The partnership between 1-800-GOT-JUNK? franchises and Second Chance Toys dates back to 2006 when Trautman saw an opportunity to support the non-profit’s efforts by transporting donated toys to various charities. Since then, over twenty-five 1-800-GOT-JUNK? franchises have helped deliver over 250,000 toys to various children’s charities, ultimately diverting over 2.5 tons of plastic from landfills.

“We are incredibly grateful to the 1-800-GOT-JUNK? franchises that continue to show their incredible support and dedication,” says Second Chance Toys Director, Zoe Cook-Nadal. “Together we are making a positive impact on the lives of children in need while also championing a greener future. The partnership we have with 1-800-GOT-JUNK? is without question one of the greatest assets to the Second Chance Toys operation and we look forward to future collaborations.”

1-800-GOT-JUNK? pioneered an industry that brings people and businesses relief by making their junk disappear. Whether it’s a pile of household junk in the garage or a warehouse full of office furnishings, 1-800-GOT-JUNK? removes it for you.



Malcolm Burrows



**WEALTH MANAGEMENT  
MALCOLM BURROWS**

# Charitable Purposes and Estate Donations

**BY MALCOLM BURROWS**

**E**state planning is an exercise in time travel. It is impossible to predict the future, especially when the time gap between planning and death is often decades. Fast forward 25 years, a charity may not exist when the estate is distributed.

Charity law identified this problem and a solution to it over 500 years ago. The solution is the charitable purpose in a charitable trust. In trust law there are “object trusts” that name people or organizations as beneficiaries. By contrast, a “purpose trust” names the objectives, not charities.

## **Purpose over charity**

The charitable purpose is more important than any single charity. For example, the purpose could be animal welfare, with a particular focus on the rescue and rehabilitation of wild animal in rural Ontario. Several good small charities do this work now, but it is unclear if they will exist in the future — or what new charities will take their place. With a charitable purpose the animals are the focus, not the individual charities that exist to help them. A purpose seeks to address the underlying goal, regardless of the charity doing the work. In most cases, purposes that are in place over many years will likely be carried out by different charities.

A good example of a successful use of charitable purposes is the J.P. Bickell Foundation, a Toronto-based private foundation established in 1953. (Scotiabank is the sole trustee.) The Foundation has a purpose to make 35 percent of its annual grants to Ontario charities at the discretion of the trustee. About 85 percent of the charities that the J.P. Bickell Foundation currently supports were not in existence 70 years ago. Indeed, many of the needs did not exist in the 1950s, either. Flexible charitable purposes help to ensure ongoing relevance and impact.

### Don't name that charity

In the estate planning process, most people don't think in terms of charitable purposes. They think in terms of individual charities, just like they do with their lifetime giving. They feel compelled to "name that charity" to complete their will. I am frequently asked "what are good charities that do x, y or z?" This is often the wrong question. And it mistakes lifetime giving with estate donations, which are usually much higher value. The "name that charity" strategy may make sense if the planned estate donation is modest or a charity is large and well established, but it is less well suited for the donor who has multiple interests or a passion for small charities. Charities close, struggle and change mission. What seems like the right charity today may not be 25 years.

### Public foundations

For larger estate donations, the most effective way to support one or more charitable causes is by working with a public foundation to establish a legacy fund to support your charitable purposes. The recipient of the estate donation will be to the foundation that hold your fund, not to an individual small charity. This ensures your gift does not fail, which avoids future legal delays and costs.

Admittedly, creating a fund with a charitable purpose requires a lot of trust in the public foundation that holds your fund. The foundation will be interpreting your wishes in the future and funding charities on your behalf. Not every public foundation has the policies or capacity to manage funds

with charitable purposes. The wise donor will ask the foundation how decisions are made, and grant recipients are identified.

A legacy fund with a charitable purpose addresses the time travel conundrum. It bridges the gap between donor intentions today and community impact tomorrow.

### Artist inventory and estate donations

In estates, the tax rules governing professional artists and their art are both enabling and complex. On the enabling side of the ledger, art is treated as inventory for tax purposes, which means works can have a NIL value. Sales, however, are fully taxable as income, not capital gains. On the complex side of the ledger, among other issues, artists need to take extra care planning estate donations to charity for tax and legacy reasons.

### Valuing art

Canada has financially successful artists who live by selling their works, but most artists — regardless of quality or critical acclaim — have limited sales and significant inventory of works. The fact that an artist can value their art inventory at NIL for tax purposes is helpful to the full spectrum of artists. Simply, there are no tax implications for the artists related to their inventory of works until a work is sold or donated.

In 1998, Canada Revenue Agency published a letter on valuing artist inventory at death. Annually, under subsection 10(6) of the Income Tax Act, the artist needs to elect to value their inventory at NIL for it to be worth NIL at death. This ensures that transfers to heirs can be at NIL, which is the fair market value (FMV) for the deemed disposition at death.

### Transfer to beneficiaries

At the artist's death, the inventory is then treated as a Right or Thing per subsection 72(2) of the Act. If the transfer of inventory to named beneficiaries is within one year of death, the transfer is done at NIL value. That is, there is no tax paid. When the beneficiary disposes of an artwork it is taxable as income.

### Estate donation to charity

Art inventory can be donated at death as an ordinary gift to charity, or, for culturally significant works, as a tax-effective cultural property donation. I will focus on ordinary donations, especially to artist foundations held by public foundations.

An artist estate can donate inventory at death to a registered charity at NIL value if the transfer occurs within a year of death. A NIL value transfer means no donation tax receipt is issued. This can be advantageous, as transferring at appraised FMV will likely be a wash for tax purposes. The tax liability will likely be equal to or even greater than the donation tax credit.

Executors may also choose to elect the value of the donation for tax purposes under 118.1(7.1). The election can be any amount greater than the cost (or "advantage" amount) but not greater than the FMV. The elected amount will also be included in income of the estate, but there needs to be a planning reason to trigger the tax.

Charities are, of course, tax exempt. Any sale of art inventory by the charity has no tax implication, but the proceeds must be used exclusively for charitable purposes. Similarly, any grants to other registered charities of art, including public galleries, are tax exempt.

### Art inventory in a company

If an artist wants to change the tax treatment of their inventory for donation purposes, she could place art in a company. Rather than donating art as a gift by will, she could donate shares in the art holding company. If the art in the company is valued at FMV, the shares in the company would reflect that value. An estate donation of the shares would be taxed as capital gains as opposed to income. The donation would therefore produce greater tax savings for the estate than the associated tax liability. The excess tax credit could be used to offset other tax liability on the two final lifetime returns and up to five estate returns.

Admittedly, there are not many charities that could facilitate this plan or support artist foundations. The recipient

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LEADERSHIP  
KATHLEEN PROVOST

# History's Lessons: *A Purposeful Pendulum*

BY KATHLEEN A. PROVOST, CFRE, MAEd

**A**s a professional fundraiser, I sometimes wonder how to better engage with key stakeholders to build meaningful relationships. After all we are in the “business of building relationships”! I don’t just mean to engage with someone — I am thinking of a meaningful exchange with another individual. When I reflect on how we can have these meaningful engagements, I wonder if history, at times, repeats itself to offer us the possibility of learning from the past. Or maybe it is possible that by being really attentive to the lesson the present offers us, we can improve how we engage and build genuine relationships?

As professionals in the field of philanthropy, I do believe we can learn from historical and global events that have fundamentally influenced how we do our work. I compare these “historical events” to a

Kathleen A. Provost

pendulum, that has two dominant forces acting at all times during the course of its motion. There is the force of gravity that acts downward, pushing towards a state of rest. And there is tension force acting upward which is pulling towards the pivot point of the pendulum.

We seem to learn in the same manner. Once we have tried an idea for a period of time, we tend to come to a state of rest and then “push the idea” away and try new things. At times however, we push too far and distance ourselves from all the bad and good aspects related to this idea. This then forces us to “pull back” and go back to some of the good items from this previous idea. But whether it is past or present historical events that shape the field of philanthropy, I believe to learn from an idea or an experience we must practice active listening. Active listening will help us to better engage with one another.

### Historical moments

Recently, I had the pleasure of attending my own graduation. I completed a Masters in Adult Education in 2021; however, there was no in-person convocation due to COVID. At the time, we had a virtual ceremony, but two years later I was given the opportunity to attend an in-person event. During my May 2023 convocation, Chancellor John Peacock’s speech reminded us to practice “active listening”.

But Chancellor Peacock was talking about a different “active listening”. Peacock told us that as we are coming back together in a post-COVID time and as we are coming out of an isolation era, we must be present for each other. He talked about how we should show compassion and be engaged in meaningful ways with other individuals. In this post pandemic moment, Peacock insisted that we should re-learn how to engage, and therefore take the time to build genuine relationships. For me, this precise moment offered me a valuable lesson that may not have occurred two years earlier. As a professional fundraiser, I was reminded of a different “active listening” that goes further than simply listening to one’s needs. If I really engage, in a genuine

manner, this may shape my relationship with my donors and my partners.

### Historical events

In the April edition of *Philanthropy Journal*, my friend Hilary Pearson, author and co-chair of the Canadian Federal Advisory Committee on the Charitable Sector, reviewed Rhodri Davies’ book entitled *What Is Philanthropy For?* In doing so, she brought to light how Davies presented some historical events as having contributed to the evolution of philanthropy.

Rhodri Davies, a UK commentator, historian of philanthropy, and fellow at the Centre for Philanthropy at the University of Kent, defines philanthropy not as a stand-alone concept but in relation to social values and political and economic systems. In his book, Davies presents a broader definition of modern philanthropy. He states that: “philanthropy today is a major force shaping how we interact with each other”.

Davies illustrates historical events that shaped philanthropy throughout the centuries. He points to specific periods such as the Judeo-Christian tradition of giving alms as a displacement of the ancient Greek concept of philanthropy as a “civic virtue.” Then, he recognizes the secularization of charity which occurred after the Reformation and the Enlightenment events of the 17th century. Davies goes on to argue that the distinction between philanthropy and charity became sharper in the 19th and 20th centuries by focusing on a rational and “scientific” approach in an effort to address the root causes of poverty, disease, and ill health.

In his book, Davies challenges us to move away from asking “what philanthropy is for”, to rather question “how philanthropy can be made better?” Though philanthropy cannot be a substitute for justice, Davies does claim that it can be an effective tool to further justice. Consequently, philanthropy fundamentally influences how we build relationships.

Whether we come together by “civic virtue” or to use private resources for the benefit of societal issues, the way we chose to take part in “making the world

a better place”, at times referred to as a human-centred approach, will influence how we bring individuals together and engage them with a shared objective.

### Historical movements

Let me first define what I believe a “movement” is. For me, a movement refers to the act of rallying individuals in support of a process to change a situation or change the way something happens. Throughout history, movements have had immense economic, social, and political impact in our lives. Movements have also fashioned the way we do fundraising. Individuals like Karl Max, Martin Luther King, and Emily Murphy as well as Abrar Mechmechia, have all engaged others in a common purpose.

Rachel Chen, an audience strategist for Indiegraf, and a freelance writer, recently wrote an article entitled *Building back better means healing together*. Her article demonstrated how a pandemic recovery plan came from a movement to address mental health for the hardest-hit marginalized youth. Chen’s article highlights the story of Abrar Mechmechia, who during the first pandemic summer of 2020, worried about COVID’s long-term impact on mental health. Having lived in Aleppo during the Syrian civil war Mechmechia wanted to start a support group for BIPOC youth, refugees, and newcomers going through a tough time due to the pandemic. In November 2020, with a few volunteer friends and some limited funds, Mechmechia launched a small support group to raise awareness about COVID’s impact on marginalized youth. This quickly evolved into the need to co-create, with youth, a mental health recovery plan.

By February 2021, the “build back better” campaign was launched calling on the Canadian government to include a mental health recovery plan with youth. Mental health issues became an election issue, with several parties including mental health service reforms in their platforms. This movement prompted by the pandemic is, yet another example of how global events can bring individuals to

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THINKING OUT LOUD  
MARYANN KERR

# We are stardust.

*“Washing one’s hands of the conflict between the powerful and the powerless means to side with the powerful, not to be neutral.”*

Paulo Freire

BY MARYANN KERR

I’ve thought a lot about the work of Paulo Freire and Saul Alinsky in the context of the many conflicts we see play out in the public realm and through social media. The concept of power has changed immeasurably since Freire wrote *The Pedagogy of the Oppressed* (1972) and *The Politics of Education* (1985) and Alinsky wrote *Rules for Radicals* (1971). Social media has democratized discourse. It has shifted the perception of power. It is also brutally reductive.

Perhaps it is time for new rules of engagement given social media’s ability to easily draw battle lines and deepen polarization. Perhaps we can lean into the

Maryann Kerr

systems thinking theory of equifinality and agree that there is more than one right answer. Perhaps, instead of insistent demands for an apology, delivered exactly as those harmed expect it to be delivered, we can make space for grace and humanity. Perhaps we can avoid taking up the tools of the oppressor.

The perpetrator of the harm is, in true Alinsky form, targeted, focused upon, publicly named and shamed and battle lines drawn. With many public conflicts, the approach is exactly as Alinsky suggested. Though we have issues with our institutions and systems, it is far more effective to target an individual.

**“Rule 11:** *Pick the target, freeze it, personalize it, polarize it. Don't try to attack abstract corporations or bureaucracies. Identify a responsible individual. Ignore attempts to shift or spread the blame. According to Alinsky, the main job of the organizer is to bait an opponent into reacting. “The enemy properly goaded and guided in his reaction will be your major strength.”<sup>1</sup>*

Those who are publicly maligned are accused of being fragile or manipulative should they show their tears. They will be accused of centering themselves and lacking humility. Their very human response to a difficult situation is weaponized.

As we watch these stories unfold, the vast majority of people either don't have a clue what is going on, or they feel they know enough to choose a battle stance, or they stay by the sidelines afraid to step into the arena. Some of us, who have been in the arena long enough to have read Alinsky and Freire before many of the current players were born, are battle weary.

Nuance, complexity, humanity, plurality — all of these are missing in the way we relate with one another these

“  
*I find myself in a place of wonder. I wonder if we need greater perspective and more love.*  
”

days. The discourse is mean-spirited. Accusations are cruel. So too the racism, homophobia, ableism, hetero and neuronormative biases — among others.

Recently, in one of the several naming and shaming posts of which I've been the subject, several well-known sector leaders suggested it is time I move over and make space for the voices of Black leaders. I've been told that my voice is no longer appreciated. I'd suggest that made me sad but will refrain and refer you to the paragraph above on fragility and being self-centred.

The thing about 'space' is that it is not finite. Not really. Not in the way we use it in this context. Even in the context of the *Star Wars* version of space there is no definitive answer. Some scientists say it is finite others say it is not.<sup>2</sup> I want to live and work in spaces that believe there is room for my voice as well as the voices of everyone else who chooses to lead. That said, I will make space for another voice, by retiring the *Thinking Out Loud* column. To those who will cheer — I'm sorry this is what brings you joy.

As I leave this writing gig, I find myself in a place of wonder. I wonder if we need greater perspective and more love.

Do we need perspective like astronauts<sup>3</sup> gained by looking at the earth from the international space station. They call it the 'overview effect.' If you have twenty minutes, there is much to be gained by watching the 2012 documentary of the

same name. These astronauts had profound realizations: that human beings are nothing more than stardust, that we are one species with one destiny, that we require a cognitive shift to our basic worldview that sets aside our differences for a common goal.<sup>4</sup>

We need love of the kind shared by Indigenous author Robin Wall Kimmerer in her 2003 book *Gathering Moss: A Natural and Cultural History of*

*Mosses*, she writes:

*“In indigenous ways of knowing, it is understood that each living being has a particular role to play. Every being is endowed with certain gifts, its own intelligence, its own spirit, its own story. Our stories tell us that the Creator gave these to us, as original instructions. The foundation of education is to discover that gift within us and learn to use it well.”<sup>5</sup>*

I hope that someone will take up the call to write in this space. I hope they will use their gift to share their own flawed thoughts and humanity. It has been one of the great privileges of my career to be able to think out loud with each of you. Wishing you lives filled with peace, love and purpose. 📖

**MARYANN KERR** is Chief Happiness Officer, CEO and principal consultant with the Medalist Group. Maryann is a governance, leadership and culture specialist, has worked in the social profit sector for 34 years and helped raise over \$110M. She is an associate consultant with Global Philanthropic Canada. Maryann is a sector leader with a passion for her social justice, feminism, and continuous learning. Maryann's first book was published by Civil Sector Press in 2021: *Tarnished: Let's rethink, reimagine and co-create a new social impact sector*. Maryann earned her CFRE in 1997 and her master's in organizational leadership in 2016. She is currently exploring opportunities for a Ph.D. or perhaps a second book. She writes this column exclusively for each issue of *Foundation Magazine*.

<sup>1</sup> *Rules for Radicals* - Saul Alinsky ([citizenshandbook.org](http://citizenshandbook.org))

<sup>2</sup> *Is space infinite? We asked 5 experts* ([theconversation.com](http://theconversation.com))

<sup>3</sup> *The OVERVIEW Effect | A short Documentary Film* - YouTube

<sup>4</sup> *Ibid*

<sup>5</sup> <https://osupress.oregonstate.edu/book/gathering-moss>



THE ACCIDENTAL PHILANTHROPIST®  
MARK HALPERN

# The Alternative Minimum Tax (AMT)

## Bad News for Canadian Philanthropy Starting in 2024

BY MARK HALPERN, CFP, TEP, MFA-P

Most Canadians still use cash, cheques and credit cards to make charitable donations. There are many better ways. One is to donate in-kind non-registered appreciated securities, such as stocks, mutual funds, exchange-traded funds (ETFs) and segregated funds. The reason this works so well is that when you give these appreciated securities to a registered charity:

1. You can deduct the donation amount, which is the fair market value of the securities.
2. You don't have to pay capital gains tax on the difference between the fair market value and the adjusted cost base.

Mark Halpern, CFP, TEP, MFA-P



The donation receipt can mitigate up to 75 percent of net taxable income, and the donor saves 27 percent tax on the capital gains. Because this is such an effective strategy, the largest transformational donations to charity have in recent years come through the donation of appreciated securities.

Unfortunately, a significant change proposed in the federal budget is expected to negatively affect the tax treatment of charitable donations of appreciated securities by people who pay the alternative minimum tax (AMT). These are high net worth Canadians and some of the most generous donors to our charitable sector. The AMT changes will affect both philanthropists and the charities they passionately support.

The full draft legislation hasn't been released yet. However, the new rules, scheduled to take effect on January 1, 2024, are expected to reduce the donation tax credit (and other non-refundable credits) by 50 percent and include 30 percent of capital gains on donations of publicly traded securities in the calculation of AMT. In addition, 100 percent of capital gains (up from 80 percent) and qualifying stock options (up from 50 percent) will be added to the AMT income base. Just 50 percent of many expenses — such as interest expense and capital and non-capital loss carryforward balances — will be deductible from the AMT income base. At the same time, the flat AMT tax rate will increase to 20.5 percent from 15.0 percent above an exemption amount that is being raised to \$173,000 from \$40,000.

### AMT changes will affect charitable giving

Hemal Balsara, Manulife's Head of Tax, Retirement and Estate Planning, believes the AMT changes will have a short-term impact and a longer-term impact on philanthropic giving. In the short term, tax advisors will encourage clients to donate before December 31, 2023, when the new rules will come into force. That may produce a bump in donations this year. In the longer term, tax advisors may counsel clients to adjust their donation amounts to avoid AMT.

Alexandra (Ali) Spinner, Tax Partner with Crowe Soberman LLP, says that while donors affected by the legislation may still make the same total amount of donations in their lifetime, the AMT changes could have the effect of slowing down those donations as affluent people work with their planning teams to stay within AMT goalposts. She says, "I expect that the goalposts of AMT will become narrower ... If a person could donate a certain amount in 2023, they may find that, because of the new rules, they may have to donate less in 2024 to make sure that AMT doesn't kick in."

One silver lining is that, with proper planning, AMT is what Hemal calls a "temporary tax" because it can be carried forward for seven years and applied to lower income tax in years when income tax is higher than AMT. Nonetheless, Hemal points out that high net worth individuals who make sustained large donations, year in and year out, will have a significant disincentive to continue. Note also that taxpayers who cease to be Canadian residents or who pass away during that seven-year period won't get the full benefit of the carryforward provision and may experience an absolute increase in tax.

### Are there workarounds for people who pay AMT?

The easiest immediate workaround is to donate publicly listed securities with significant capital gains in 2023 rather than waiting for 2024 and future years. For people who were already thinking of making a gift to a worthy cause, there's no time like the present. Ali points out that donors who are fulfilling a pledge to a charity and who don't want to hand over a very large donation in 2023 can donate to a donor advised fund in 2023, receive the tax receipt, and then slowly turn the tap on the release of the funds to the charity over the coming years.

Generous donors who are looking for even more impact can consider using those donated securities to fund a one-payment-only life insurance policy owned by their donor advised fund, charity or private foundation that can also create an

annual cash flow for charity. Canada Life recently launched a one pay insurance policy for charitable giving that does just that. It's called My Par Gift™ and it's worth looking into.

When we get to 2024, depending on the final wording of the legislation, one potential workaround for people who hold assets within a corporation is to donate publicly traded securities from the corporation rather than individually held assets. As Hemal says, "What's also good about donating marketable securities through a corporation, regardless of whether you have AMT or not, is the fact that 100 percent of the capital gain gets added back to your capital dividend account (CDA). So now it allows you the opportunity to strip out monies from your corporation — and the CDA is not subject to AMT."

Unfortunately, the federal government's efforts to increase tax revenues from affluent people who are paying low rates of tax will restrict tax planning. Strategies to reduce income tax will increase AMT — and when AMT exceeds income tax, that's the cheque you have to cut to the government. Tax advisors will need to do a two-pronged calculation, and philanthropists will need to weigh their desire to be benevolent against a potentially punitive tax bill.

### Speaking up on behalf of charities

Much of my work involves helping families to incorporate strategic philanthropy into their estate planning while creating enduring family legacies for generations to come. We also work with 60 Canadian charities, large and small, in the areas of fundraising and legacy planned giving. I've advised many, many clients on donating publicly traded securities to worthy causes, including local hospitals, universities, museums, and performing arts, environment, and social welfare organizations.

I've written to Finance Minister Chrystia Freeland to express my concerns about the negative impact the AMT changes will have on donations to charities, asking her directly if her government intentionally or unintentionally took steps to reduce



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the level of charitable donations through gifts of publicly listed securities. Because I believe that imposing AMT on donations of public shares will have a significant effect on fundraising across Canada, I've urged her to seek further input from charities and financial advisors before making these new rules into law.

I will continue to advocate for charities on this and other issues, and I encourage other professionals who work in this space to speak up as well. Our charities do so much good work, positively affecting the lives of so many Canadians. They deserve a tax regime that supports them — like the 25 pieces of legislation passed since 1995 that make it easier for Canadians to donate — rather than one with potential to cut off a significant source of their funding.

Meanwhile, I see an opportunity for all affluent Canadians and business owners to respond to all the chatter about AMT by redoubling their efforts to incorporate strategic philanthropy into their planning in ways that make the most sense for their charitable goals and financial situation.

Setting AMT aside for a moment, it's possible to transform a \$50 million estate with a \$10 million tax bill and no charity into a \$50 million bequest to family with a \$20 million gift to charity that erases the \$10 million tax bill using life insurance. This can be set up for pennies on the dollar or, in some cases, on a cash-flow neutral basis. The key is to put the right team of professional tax, legal, investment and insurance experts in place and get them collaborating to achieve your unique goals. We need to work together to make it happen!


So please don't hesitate to contact us for a no-obligation conversation. Introduce us to your situation and allow us to share estate planning, tax minimization and philanthropy strategies to help you achieve your unique objectives. 

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**MARK HALPERN** is a well-known CFP, TEP, MFA-P (Certified Financial Planner, Trust & Estate Practitioner, Master Financial Advisor — Philanthropy). He was honoured to speak in the Disruptors Category at Moses Znaimer's most recent ideacity conference. His talk generated high interest and comments. Watch "The New Philanthropy" at [bit.ly/MarkHalpernTalk](https://bit.ly/MarkHalpernTalk). Learn more at [www.WEALTHinsurance.com](http://www.WEALTHinsurance.com). He writes this column exclusively for each issue of *Foundation Magazine*.

## Charitable Purposes and Estate Donations

CONTINUED FROM page 11

charity would need to be a public foundation or charitable organization with art charitable purposes. The charity would need experience accepting private company shares and handling art, which would subsequently be transferred from the company to the charity. 

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**MALCOLM BURROWS** is a philanthropic advisor with 30 years of experience. He is head, philanthropic advisory services at Scotia Wealth Management and founder of Aqueduct Foundation. Views are his own. [malcolm.burrows@scotiawealth.com](mailto:malcolm.burrows@scotiawealth.com). He writes this column exclusively for each issue of *Foundation Magazine*.

## History's Lessons: A Purposeful Pendulum

CONTINUED FROM page 13

engage together with a common objective. Illustrating the power of active listening.


### Historical legacies

At times, we carry forward previously inherited practices that have a direct impact on the way we engage with one another essentially influencing how we do our work. Last month, Fraser Green wrote a piece on planned giving in the *Hilborn Charity eNews*. Green stated that "the thinking that came up with planned giving dates back to military management circa WW2, and industrial management in the 1950s and 1960s." In his article, Green clearly demonstrates how historical events have fashioned the way we practice philanthropy. He goes on to state that in the mid-1980s, we (fundraising professionals) began leaving the industrial economy and migrating to an information age, a digital marketplace and a more creative economy. However, to be truly attentive and "actively listening" when we engage with our donors, Green challenges us to change our thinking, and in the case of a planned gift to distance ourselves from a transaction involving money. It

is true that certain moments in history have shaped our concept of planned giving and have informed the way we work. Nonetheless, Green invites us to alter our vocabulary and talk more about legacy giving. In his own words: "legacies are all about relationships and a deeply human act of love towards the future".

### My final thoughts

There have been great advancements made through historical learnings in the field of philanthropy, yet I think the pendulum continues to move. Charitable giving was once a "civic obligation" and at times changed to address social injustices or realities. Whatever is the reason behind the gesture of making a gift, the intent is usually "to make the world a better place." Hence, for true philanthropy to occur, as professionals in fundraising, no matter what our motivation is to raise funds, we must remain attentive to our donors' intent.

We have learnt to use data, as referenced earlier, but let's not "push" the pendulum too far away from a human-centred approach towards a scientific approach. Some of our learnings on how to engage in a meaningful way have come through history and have forced us, as professionals, to continuously adapt in response to our donors' intent with their philanthropy. This has influenced the way we do fundraising. We can credit historical events and movements for the evolution of philanthropy, as a concept, but as Green said: "we need to focus on the relationship with the donor and not the gift transaction". We need to make sure our learnings from history shape how we engage in a meaningful way if we are to attain common goals together. 

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**KATHLEEN A. PROVOST**, CFRE is currently the Vice President, Philanthropy and Communications at United for Literacy (previously Frontier College), a national organization with over 120 years of frontline experience in Canada, offering free tutoring and mentoring to adult, youth, and children who need literacy and numeracy support. Kathleen has over 25 years of experience in the charitable sector. She has been a Certified Fundraising Executive (CFRE) since 2007 and a long-time member and volunteer for the Association of Fundraising Professionals (AFP). She writes this column exclusively for each issue of *Foundation Magazine*.

# Building Next-Generation Donor Payment Platforms with Modern Infrastructure



STOCK CHAMPPIX



BY ANDREW EPPICH

In today's rapidly evolving digital landscape, businesses are increasingly recognizing the importance of building next-generation payment platforms that not only facilitate seamless and secure transactions but also serve as catalysts for business growth and enhanced customer satisfaction. To achieve such success, organizations must leverage modern digital infrastructure, harness cutting-edge technologies, and adopt innovative approaches that can revolutionize the payment industry.

In the 2022 *Equinix Global Tech Trends* survey, about 79 percent of global IT leaders across industries said that their organizations currently work with two or more cloud providers. By introducing cloud-based business solutions like payment and accounting software, organizations have taken significant strides towards establishing a strong digital infrastructure tailored to their specific needs.

## Digital transformation is constant

While companies have embraced digital transformation, it is important to note that it's not a one-time action but an ongoing

process of constant development, ensuring that businesses continuously evolve and adapt to the changing technological landscape.

One of the key factors driving the transformation of payment platforms is the ability to leverage cloud computing. Cloud services offer businesses unparalleled scalability, flexibility, and cost efficiency, which are essential for building robust payment systems.

By providing on-demand access to computing resources, cloud services empower businesses to scale their payment platforms as they grow and efficiently handle increasing transaction volumes. This scalability not only enhances the performance of payment systems but also allows business owners to concentrate on the aspects of their operations where they excel.

## Keeping up with the customer

There has been a significant shift in customer behaviour, with individuals moving away from traditional forms of payment, such as cash, cheques and even physical credit cards, towards more convenient and secure digital payment methods like e-transfers and mobile payment platforms such as Apple Pay

and Google Pay.

This transition to a digital-first economy is expected to continue growing as younger generations, who have grown up in a technology-driven world, become increasingly distant from cash-based societies. It is critical for businesses to proactively manage and adapt to this shift, ensuring that their payment platforms are well-equipped to meet the evolving demands of customers in this changing landscape.


**Future proofing for growth**

The emergence and further reliance on cloud computing in the financial sector, means that businesses are often connecting with multiple partners quickly. Businesses must look to develop a platform that is cloud agnostic to ensure they can seamlessly connect to multiple unique clouds in as efficient a manner as possible. A platform that can marry the complex management of multi-cloud systems with the high levels of speed and reliability will be the goal of all.

While flexibility and scalability are crucial aspects of next-generation payment platforms, security also plays an indispensable role. Customer financial data is highly valuable to malicious actors, and financial institutions face a constant barrage of cyber-attacks aimed at compromising the integrity of

payment systems. As data breaches and ransomware continue to accelerate, it is essential for businesses to implement robust security measures, such as encryption, tokenization, and multifactor authentication, to safeguard customer data and maintain the trust and confidence of their users.

Building next-generation payment platforms has become a strategic imperative for businesses operating in the digital age. By leveraging modern digital infrastructure, harnessing cutting-edge technologies, and embracing innovative approaches, organizations can create payment systems that not only facilitate seamless and secure transactions but also drive business growth and customer satisfaction.

The ability to scale using cloud computing, adapt to the evolving preferences of customers, and ensure robust security measures will be the cornerstones of successful payment platforms in the future. By staying ahead of the curve and embracing these transformative trends, businesses can position themselves as leaders in the digital payment landscape and unlock new opportunities for growth and success. 

ANDREW EPPICH is Managing Director, Canada, for Equinix.



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**Independent Canadian news and analysis for the nonprofit sector**



# Building Value for NonProfits in a Digital Economy



BY MARK HICKMAN

Looking at the current state of nonprofits in Canada, financial pressures appear to have eased somewhat in the last 12 months. Overall, nonprofits in Canada have experienced an increase in revenue over the past 12 months and are on track to meet their revenue goals for the year.

However, many are now facing a new set of challenges. Despite the optimistic outlook, nonprofits are looking for new ways to engage with Canadians and corporate donors, given that organizations saw their biggest decrease in funding from corporate giving (25 percent), followed closely by individual giving, at 23 percent, in the past 12 months.

Nonprofits agree that technological advancement is seen as a strategic necessity, but a large majority do not have the people to make it a priority. In fact, almost one in five organizations (19 percent) do not have an online donation option; this is increasingly problematic, as donors are supporting charities infrequently, and 83 percent of donors think digital processes and communications can make it easier for donors and volunteers to give back.

With the rise in demand for services, coupled with the widening giving gap, nonprofits are under increased pressure to operate more efficiently while delivering greater value to the communities they serve. As a result, nonprofits are prioritizing improving their internal systems to uncover efficiencies,

while looking for new ways to better engage with current and prospective donors and volunteers.

Thankfully, governments are listening and have increased funding to support nonprofits' general operations, as well as their digitalization/automation efforts. It is time for corporate Canada to step up and do the same, by increasing their support for nonprofits that provide the essential services that help our communities to grow together.

The second part of the annual Grow Together Report surveyed 120 decision makers in nonprofits in April 2023 to understand the current state of nonprofit organizations in Canada. The survey reveals that financial pressures for nonprofits have eased somewhat in the last 12 months, although organizations continue to struggle with rising costs and with securing skilled talent to help drive strategic initiatives, including digital transformation.

## Key findings

Nonprofits are cautiously optimistic on seeing signs of a positive financial outlook. 42 percent of nonprofits indicate their organization has experienced an increase in revenue in the past 12 months.

The majority of organizations (61 percent) are on track to meet their revenue goals for 2023. However, one in five nonprofits (20 percent) is behind in meeting its revenue goals for 2023.

The largest increase in funding came from governments, with



28 percent of organizations experiencing an increase in the past 12 months. Conversely, organizations saw the biggest decrease in funding from corporate giving (25 percent), followed closely by individual giving (23 percent).

Despite the optimistic outlook, nonprofits are feeling increased financial pressures as a result of the economic uncertainty. More than half of respondents (53 percent) indicate that the cost of programs has increased over the past 12 months.

To continue driving success in 2023, nonprofits are prioritizing efficiency and demonstrating value. Nonprofits are prioritizing improving their internal systems, as well as increasing their brand awareness and expanding their program offerings to better engage with and demonstrate value to current and prospective donors and volunteers.

Digital transformation is becoming a necessity for success. Only 18 percent of nonprofits are fully digital first, while 48 percent are in the process of digitizing key aspects of their organization.

The battle for skilled talent is heating up. Nearly half of the respondents (48 percent) are experiencing staffing shortages currently, while more than three quarters of respondents (79 percent) see staffing shortages as a major barrier that will persist throughout the rest of 2023.

Nonprofits are expected to do more with less. Decreases in funding (36 percent) and increased demand for services (30 percent) are also notable factors putting external strain on organizations.

### **The current state of nonprofits**

The first part of our annual Grow Together report found that new economic challenges, including inflation, a dramatic rise in the cost of living, and other pressures, were forcing Canadian donors and volunteers to re-evaluate how they were supporting charities. With more and more Canadians turning to nonprofits for help, organizations are under pressure to meet increased demand, while looking for new ways to drive efficiencies to help close the widening giving gap.

### **Cautious optimism**

The past twelve months have been tumultuous for Canadians and nonprofits with economic tailwinds affecting all. However, despite the growing challenges, nonprofits are cautiously optimistic and are seeing signs of a positive financial outlook.

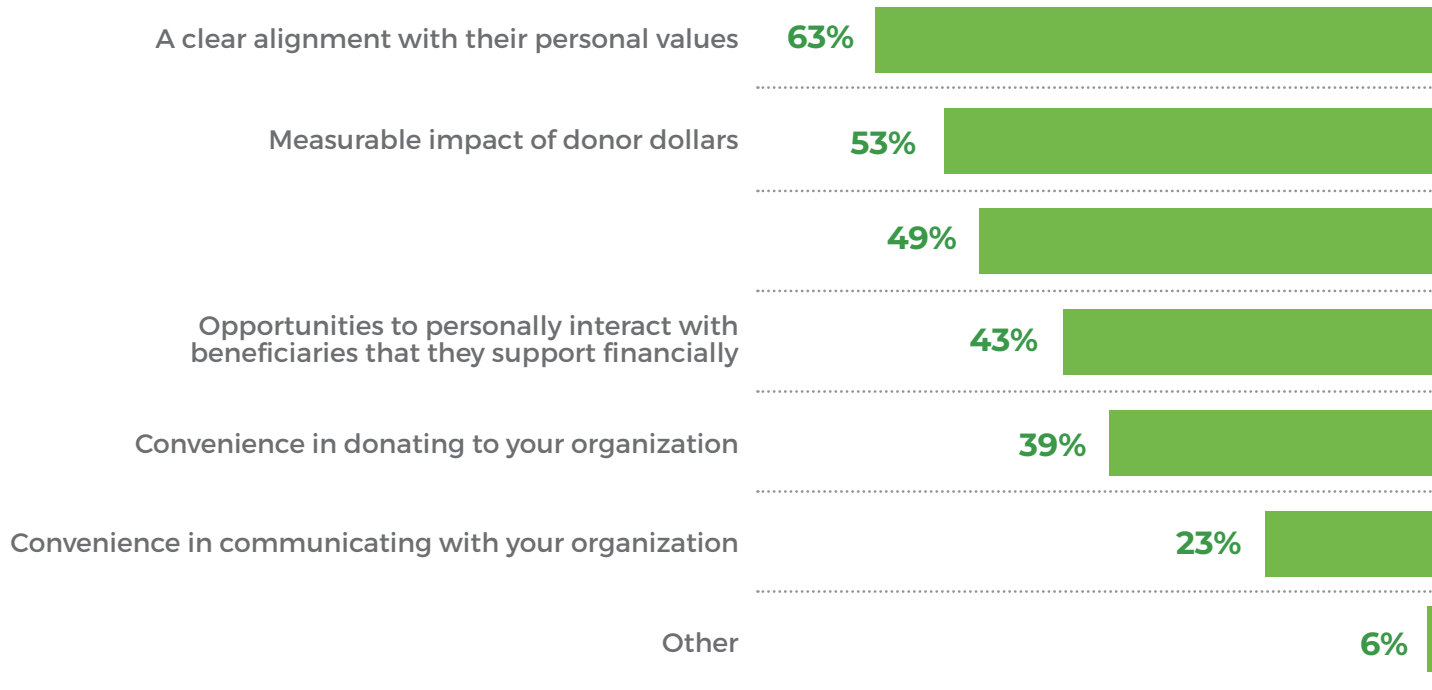
The report found that 42 percent of nonprofits experienced an increase in revenue over the past 12 months – while 34 percent saw revenue remain flat year-to-year. Conversely, nearly one in five (18 percent) experienced a decrease in revenue.

Provincially, the organizations in Atlantic Canada (57 percent) and Alberta (50 percent) have experienced the most increase in revenue in the past 12 months, while nonprofits in Saskatchewan and Manitoba (30 percent) have experienced the least.

Of the organizations that have experienced an increase in revenue over the past 12 months, the majority (60 percent)

## Top reasons corporations and governments donate

Donors



have seen an increase of less than 25 percent growth, with almost a quarter (24 percent) achieving between 25 percent and 50 percent growth. Only one in ten organizations (10 percent) saw significant growth between 51 percent and 75 percent.

### A positive outlook

The majority of nonprofits are optimistic about their performance over the past year, and many are hopeful the positive outlook will continue for the rest of the year. The report found that almost half (43 percent) of nonprofit decision makers are optimistic about their revenue forecast for the remainder of 2023, with the majority of organizations (61 percent) on track to meet their revenue goals for 2023.

Despite this continued optimism, there is still a sizeable portion of nonprofits across Canada lagging behind in their revenue projections. The report found that one in five nonprofits (20 percent) is behind in meeting its revenue goals for 2023.

### Widening of the giving gap

Canadian nonprofits have been largely positive over the past 12 months, but many have begun feeling the effects of the shifts in charitable giving. Only a third of organizations (34 percent) indicated that funding has stayed the same for the past 12 months. Nonprofit organizations saw the biggest decrease in funding from corporate giving (25 percent), followed closely by individual giving (23 percent). This decrease aligns with the findings from the first part of the 2023 Grow Together report,

which found that more than a third of donors (38 percent) will stop or reduce their charitable donations, while 26 percent of volunteers will either stop or reduce their volunteer hours in the next 12 months.

The first part of the report found the majority of Canadians are expecting both businesses (63 percent) and governments (57 percent) to do more to support charities. While we're continuing to see a downward trend in corporate giving, it appears the government has responded. The report found that the largest increase in funding over the last 12 months came from governments, with 28 percent of organizations experiencing an increase. Respondents noted that the increase in government funding aims to support general operations and/or their digitalization and automation efforts.

Research found 61 percent of organizations are on track to meet their revenue goals for 2023, while 20 percent of nonprofits are behind in meeting their revenue goals. The biggest decreases in funding is in corporate giving at 25 percent down, while individual giving is down 23 percent.

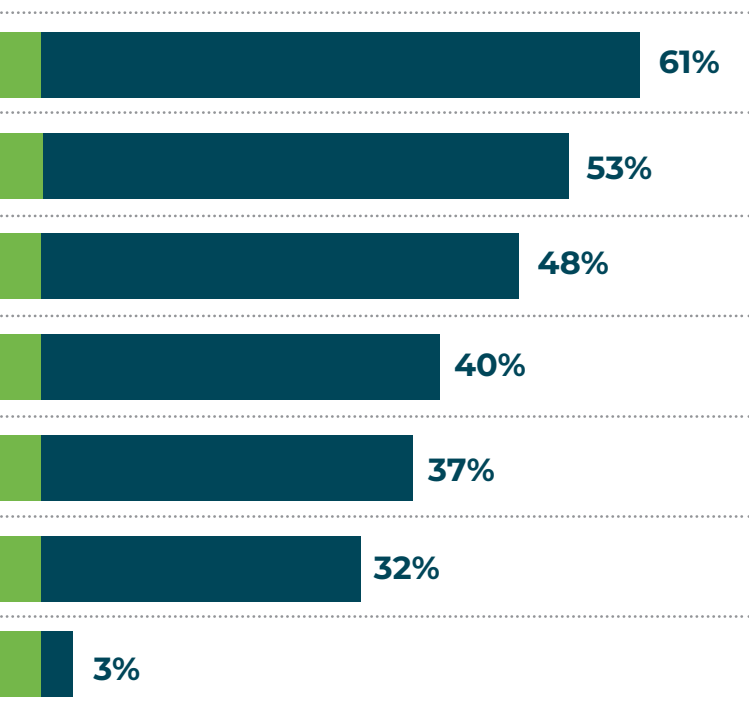
### New challenges ahead

In addition to the widening of the giving gap, nonprofits are also facing new economic challenges, including inflation and a rise in operational costs, as well as significant increase in demand for their services.

The report found that more than half of respondents (53 percent) indicate that the cost of programs has increased over



Corporations and Governments



the past 12 months. At the same time, 39 percent of respondents say that more and more Canadians are turning to their services, resulting in more than a third (38 percent) of organizations increasing the number of programs to keep up with the demand.

To continue driving success for the remainder of 2023, nonprofits are prioritizing increasing their brand awareness and expanding their program offerings to better engage with and demonstrate value to current and prospective donors and volunteers, as well as improving their internal systems.

**Top three priorities for 2023**

1. Expand existing programs at 48 percent
2. Improve internal systems 42 percent
3. Increase brand awareness 38 percent

**Driving engagement**

As we discovered in the first part of the report, individual donors are more willing to support a charity they have a personal connection with, whether it benefits their community or if they know someone that has personally benefited from the nonprofit.

Likewise, nonprofits found that they are able to elicit higher engagement with individual, corporate, and government donors who are aligned with the values of organization.

The report found that the top reason for individuals, corporate, and government donors to donate was “a clear alignment with personal values,” followed closely by “measurable impact of

donor dollars” and “opportunities to personally interact with beneficiaries that they support financially.”

Provincially, organizations having a clear alignment with their personal values was the top reason for individual donors in Alberta (75 percent) and Atlantic Canada (71 percent), followed by a measurable impact of donor dollars in British Columbia (B.C.) (71 percent).

Corporate and government donors in B.C. (71 percent) and Saskatchewan and Manitoba (70 percent) ranked a clear alignment with their personal values highest, followed in Saskatchewan and Manitoba (70 percent) by opportunities to showcase the results of their financial support.

**Evolving donor and volunteer engagement**

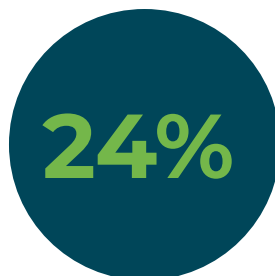
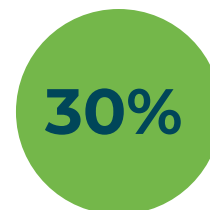
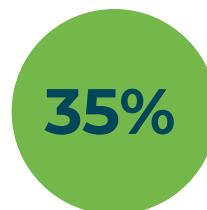
As the first part of the report showed, donor and volunteer expectations on how, when, and where they like to be engaged have shifted considerably over the past 12 months. In response, nonprofit organizations have had to evolve key processes for how they engage and demonstrate impact to better meet today’s donors’ expectations.

The report found that almost half (43 percent) of nonprofits include outcome and performance metrics, as well as “calls for

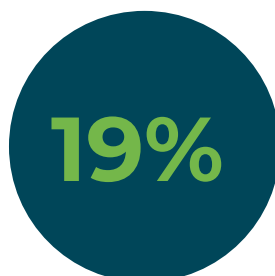
**To better engage donors, nonprofits are prioritizing:**

Image content

Video content



of respondents say online donation contributions represent between 51%-75% of total funding



of organizations do not currently have an online donation option

## Internal barriers to digital transformation



support” when sharing their mission achievement. To better engage donors, nonprofits are also prioritizing images (35 percent) and video (30 percent) content that demonstrate impact. This is becoming increasingly crucial with the rise of social and streaming platforms and with donors and volunteers becoming more strategic about the organizations and causes they support.

Offering an online donation option is also increasingly vital to nonprofits’ financial stability: a quarter of respondents (24 percent) say online donation contributions represent 51 percent–75 percent of total funding from individuals, while another 24 percent of organizations say online donations represent 25 percent–50 percent of total funding.

While a large percentage of funding for organizations is coming through digital means, a surprisingly large amount – almost one in five organizations (19 percent) – do not currently have an online donation option. The importance of online donation is indicative of how critical digital transformation has become to the future of nonprofits.

### Digital transformation is becoming a necessity for success

The first part of this report found that Canadians are more likely to donate if they know the charity is operating efficiently, and that 73 percent believe charities that are taking advantage of available technologies are operating more efficiently. Additionally, two-thirds of donors (66 percent) support the use of automation technologies to reduce overhead costs.

The pandemic forced organizations in Canada and around the world to accelerate their digital transformation strategies. Among nonprofits, technology and digital transformation were once viewed as a major expense, difficult to justify to stakeholders. Today, however, digital transformation is not only seen as an enabler of greater efficiency but has become a necessity for nonprofits to succeed.

“The use of digital technologies in the nonprofit sector is no longer optional,” says Chantal Edwards, Manager, Public Policy, Imagine Canada. “To succeed in this tech driven world, nonprofits need a digital footprint to build awareness of their brand and program offerings. As governments and funders continue to focus on efficient program delivery, the adoption of digital technologies will allow nonprofits to automate processes, resulting in reduced program costs. Investments in digital technologies will be essential to ensure nonprofits can continue to deliver high-quality programs and services to communities in need.”

### Overcoming barriers to drive change

In addition to the current economic volatility, many nonprofits are stymied by a host of challenges that are impeding their digital transformation journeys. The biggest internal barrier to moving forward with digital transformation strategies is a lack of staff with the right skillset to manage the digital transformation journey, followed by inability to measure outcomes (20 percent) and time-consuming manual reporting (18 percent).

### Accelerating the digital transformation journey

While organizations see technology as a vital driver for success, many face external and internal barriers in managing their digital transformation strategies. The report found that only 18 percent of nonprofits are fully digital first. Provincially, Quebec nonprofits are outpacing their provincial peers by far, as 40 percent say they are fully digital. Nearly half (48 percent) of nonprofits are in the process of digitizing key aspects of their organization, while 20 percent have not yet begun their digital transformation journeys. B.C.-based nonprofits are trailing other provinces, as more than a quarter (29 percent) have not begun digitizing key processes.

35%

18%

of nonprofits are fully digital-first, 48% say they are on a process of digitizing, and 20% have not yet begun their digital transformation journeys

**The battle for skilled talent heats up**

Nonprofits agree that technological advancement is seen as a strategic necessity, but a large percentage do not have the people to make it a priority. The report found that nearly half (48 percent) are currently experiencing staffing shortages, while more than three-quarters of respondents (79 percent) see staffing shortages as a major barrier that will persist throughout the rest of 2023.

Provincially, nonprofits in Quebec and Atlantic Canada are being affected the most acutely, with 60 percent (Quebec) and 57 percent (Atlantic Canada) ranking staff shortages as their biggest challenges.


Nonprofits are struggling to identify and retain skilled workers critical to driving digital transformation strategies. The report found that organizations lack staff with critical skillsets to manage digital transformation (35 percent), have financial systems and processes that are unable to keep pace (18 percent), and suffer a lack of process automation, leading to organizational inefficiencies (17 percent).

To expedite their digital transformation journeys, nonprofits are turning to technology to support their efforts; half (50 percent) are working with technology companies to integrate and upgrade their systems.

**Digital transformation is a journey**

While the past 12 months have been positive for many nonprofits, they recognize that the current challenges are accelerating, and that they can not rest on their laurels. Nonprofits must adapt to uncover new efficiencies to make

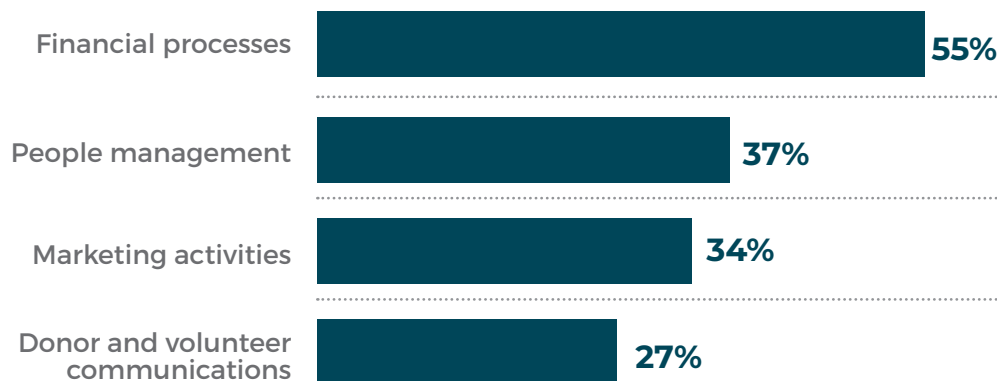
a greater impact in the communities they serve. As modern stewards, they need to see technology not only as an enabler but a necessity to achieving their mission.

Each digital transformation journey is unique and has barriers to navigate. Sage is committed to working hand in hand with nonprofit partners to knock down the barriers, bringing insights, expertise, and technologies, and our passion, to navigate today's economic uncertainty and deliver continued value to the communities in which they operate. When nonprofits succeed, our communities thrive. 

**MARK HICKMAN** is Managing Director, Sage in Canada.

Research methodology: An online survey of 120 business decision makers at nonprofits was completed between April 17 and April 25, 2023, using Leger's online panel. Leger is the largest Canadian-owned market research and analytics company, with more than 600 employees in eight Canadian and US offices.

**Fully digitalized processes**



Due to staffing shortages of skilled workers and budget constraints, many nonprofits have taken a staggered approach, prioritizing systems that can deliver the greatest ROI. Over half (55 percent) have completely digitized their financial processes, followed by people management (37 percent), marketing activities (34 percent), and donor and volunteer communications (27 percent).

To support improving their internal systems, nonprofits are prioritizing key features to drive automation and the digitization of key processes. More than a quarter (28 percent) of respondents are planning to dedicate 20 percent or more of their operation budget for this purpose. In addition, 18 percent of nonprofits are fully digital-first, 48 percent say they are on a process of digitizing, and 20 percent have not yet begun their digital transformation journeys.

Canadian Charity Cameras for Girls Impacts Overseas

# Five Key Principles of Female Empowerment in Africa

ALL IMAGES BY AMINA MOHAMED AND DANIEL SEMWOGGERERE OF MOXIE PHOTOGRAPHY



BY JAYA SUBHA SHANMUGARAJA

**A**frica is a continent of rich culture, history, and beauty. However, the continent struggles to achieve one of the most prominent features that can aid economic prosperity.

Gender equality is a fundamental human right, and Africa combats finding the true meaning of the same. Harriet Beecher Stowe once said, “Women are the real architects of society.” I cannot stress how significant that is to be remembered here and take note of! Societies where men and women are treated equally, are safer and healthier. So, empowering females can create a brighter future for all Africans because each time a woman stands up for herself, she stands up for all women.

I am writing to highlight five key principles for female empowerment in Africa. Also, let’s check out how Cameras For Girls plays a meaningful role in attaining it.



**Education**

1

Education is the cornerstone of one’s existence and the first and most crucial foundation. Also, this forms the base for the

other four principles listed here. One learns all kinds of radical skills necessary for life at school. A girl’s future, as well as the future of her children, can be altered by education, and it also ensures that she can contribute to the economic well-being of her community. Women who seek education in any sector of their choice succeed in the workplace because they have given themselves the required skills and knowledge.

Education is vital in promoting gender equality by challenging gender stereotypes and empowering women to break down barriers that limit their potential. We can build a more just and equal society for everyone if more educated women are in it. Overall, education is critical in advancing women’s empowerment since it increases their access to economic, social, and political possibilities, boosts their health, and promotes gender equality.

Cameras For Girls aim the same by educating women in photography and business skills. So far, they have taught 47 girls and women in Uganda, 10 in South Africa and over 85 women in their online program. 65 percent of these females now have paid work as journalists and photographers; some also work in communications-related jobs.



**Entrepreneurship & Leadership**

2

Women are change agents today. They are not only the harbingers of growth and development but also act as

a significant catalysts in the economic advancement and richness of

## CHARITY PROGRAMS

the nation. Social entrepreneurial leadership can potentially revolutionize the concept of women's empowerment. A woman who has an idea, usually of a new product or service, if acted on that idea, can create a successful business. She will rise to prominence in society, and the influence of business may also change who she is as a person significantly to all new heights in every area of her life. That's the kind of woman needed today!

Women entrepreneurs and leaders can be role models for other women, inspiring them to pursue their goals and demonstrating that success is possible. Entrepreneurship considerably stimulates opportunities to develop skills, pursue passions, and achieve goals. Starting and running a business requires leadership skills such as decision-making, communication, and problem-solving. By developing these skills, women can become more confident and influential leaders in their personal and professional lives. By proving that they can lead organizations and operate profitable businesses, women entrepreneurs and leaders may challenge outdated gender norms and stereotypes.

Cameras For Girls creates more independent and strong-willed women working professionals who can use their photography skills to start businesses or work for companies and become leaders. According to estimates, organizations with three or more women in top management perform better across the board. Africa needs this setup, especially in rural places, immediately. Although activities are happening to bridge those gaps, they should increase in the next few years. Women entrepreneurs and leaders have the power to use their businesses and organizations to address social and environmental issues, such as poverty, inequality, and climate change. By doing so, they can create a more equitable and sustainable world.



Reproductive health and rights are essential for women's empowerment. They give women control over their bodies, health, and lives and enable them to make informed decisions about their well-being and future. Access to information about reproductive health and rights, including contraception, safe abortion, and sexually transmitted infections, can empower women to make informed decisions about their health and well-being. Reproductive health and rights allow women to control their fertility through access to contraception and family planning services. This will enable women to plan their families, pursue their education and careers, and make informed life choices. It also improves maternal health outcomes by providing access to prenatal care, skilled birth attendants, and emergency obstetric care. By allowing women

to make decisions about their bodies and health and addressing negative gender norms and stereotypes, sexual rights can put a full stop to reducing gender-based violence.



United Nations Africa has listed down what it takes to be empowered economically. It starts with realizing their rights and includes:

- › Equal involvement in existing markets.
- › Access to and control over productive resources, access to decent work.
- › Ability to take control of their time, lives, and bodies.
- › Increased voices, agency, and meaningful participation in economic decision-making at all levels, from the household to international institutions.

The perks of all these encompass greater financial independence and autonomy. However, gender equality plays a significant part in maintaining the merits of women's economic empowerment. Thus, there is also a need to address broader elements of power imbalances in society and investigate the root causes of inequalities. Social safeguards like pensions, unemployment benefits, maternity protection, and equal pay are less likely to be available to women. The gender pay gap must be closed to level the playing field because women typically earn between 60 percent and 75 percent less than males. Around the world, grassroots women's organizations and movements are underfunded and attacked. While women's participation in the labour force (mainly in the informal sector) is high in many sub-Saharan African countries — 86 percent in Rwanda, 77 percent in Ethiopia and 70 percent in Tanzania — only in eight countries (Gabon, Ghana, Kenya, Libya, Namibia, South Africa, Uganda and Zimbabwe) do more than 50 percent of women own bank accounts, according to the Global Financial Inclusion Database, which regularly publishes country-level indicators of financial inclusion.

The road to women's economic empowerment is irreversible if there is continuous progress in the design and implementation of fiscal policies by investing in essential infrastructure such as sustainable energy, sustainable transport, safely managed water, sanitation, access to the internet, etc.

Mentorship and networking are mutually beneficial. It helps women in Africa to expand their professional circle and




access new opportunities. Networking is a skill to thrive in today's professional world. It connects people to diverse trained experts, and you can obtain a mentor who can provide guidance, support, and encouragement to facilitate overcoming challenges and reaching their full potential.

With the growth of the internet and social media, women in Africa can access online resources to help with mentorship and networking. Women can connect with mentors and other professionals through social media platforms like LinkedIn, Twitter, and Facebook. Online courses and webinars can also provide valuable training and education for women who may not have access to in-person programs. Coaching, exposing, sponsoring, or nominating mentees for opportunities to further their careers, serving as a sounding board, counselling, exchanging experiences, offering friendship, and acting as role

models are all the benefits of mentorship programmes. Mentees gain advantages such as growth, boosted confidence, career and personal counselling, and networking opportunities.

Cameras For Girls provides mentorship and networking opportunities for their students in Africa by providing a 6-month mentorship to students that have yet to reach their goals and want more than what is already offered. Students who take advantage see greater results coming out of the networking that mentorship offers.

To achieve women's empowerment in Africa, there must be continued efforts to increase access to education and economic opportunities and to challenge traditional gender roles and cultural attitudes that perpetuate discrimination and violence against women. This will require the involvement of governments, civil society, and the private sector, as well as a commitment to gender equality at all levels of society. Cameras For Girls aims to voice this, create more awareness, and educate as many women as possible across Africa, thereby increasing gender equality in male-dominated journalism and media-related spaces. 

**JAYA SUBHA SHANMUGARAJA** is a volunteer with Cameras For Girls, which is based in Manilla, Ontario but supports programs on the continent of Africa.



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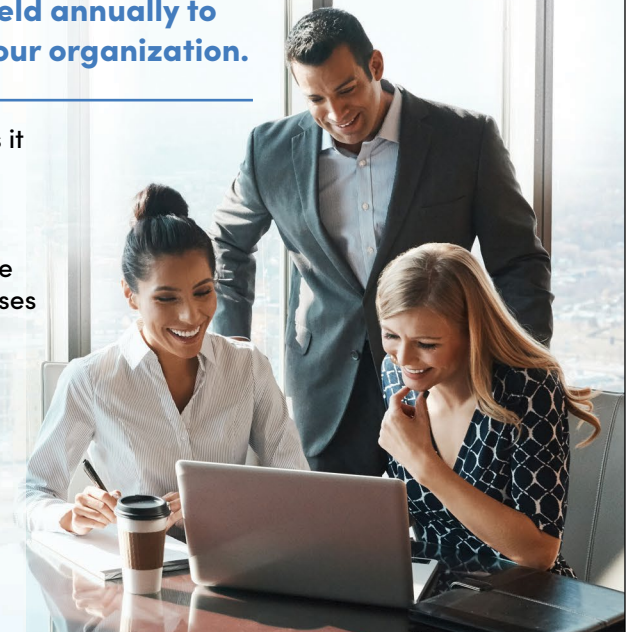
**"This included an anonymous online employee survey done by NEOC, which gathered more and higher quality responses than the in-house surveys we did in the past."**

– UNICEF Canada

**"NEOC allows small organizations like ours to participate."**

– Alberta Retired Teachers Association

Learn more about the Canadian Nonprofit Employer of Choice Award  
[neoc.ca/overview](http://neoc.ca/overview)



# The Case for Greater Self Awareness and Finding Your Squirrel

ISTOCK/DANIOVICI



BY STEFANIE INCE

As a leadership coach and past not-for-profit leader who now works to empower professionals in the sector, I am reminded almost daily of the unique challenges that leaders from this industry are faced with. Your work can be incredibly inspiring, and at times exhausting.

As we navigate this post-pandemic era, trying to remember who we were back in 2019, many people, including many of my coaching clients, are finding themselves wondering what to do next. The last three years have been incredibly stressful and have impacted the sector in significant ways. Work is very different post pandemic, and so are we. There has been a shift in what we want and expect from our work, and a new clarity on the importance of fit, well-being and quality of life when it comes to work.

**This shift is a gift:** a new opportunity to design your life in a way that really allows you to be who you want to be and do what you want to do.

When I presented at a conference recently, I shared the concept of ‘finding your squirrel’ when I told a story about taking my dog on a jog with me. The beginning of this outing was particularly painful in the beginning because he really wasn’t feeling it — that is, until he saw a squirrel, which instantly gave him all the energy in the world. Suddenly, he was electric, motivated, and pulling forward with all of his might, nearly ripping my arm out of my shoulder. This perfectly captured for me how our bodies and minds work. We can’t have energy for

everything. We all need a squirrel to light us up, for a moment, a project, or a long-term goal. Whether you are developing a new strategy, troubleshooting a problem, managing your team, being able to tap into energy acquired from focusing on what lights you up is invaluable.

When I work with my clients, I have them focus on key elements that help to create the foundation for finding that spark, even when they think it is gone for good.

## 1 Commit to Well-being Essentials

Okay, I know this is boring and simple. But it’s true: if you provide your body with the essentials: a good night’s sleep, regular physical activity, reduced stress, community connection, you’ve built a foundation for squirrel finding. The best evidence of this is to disregard these basic needs for a week and then try to accomplish something.

## 2 Understand What you Value Most

Understanding the things that are the most important to you, and shaping your work and life around those things will make all the difference. If freedom or autonomy is really critical, make sure your work gives you the flexibility to come and go as you need to, knowing that you have the support of your leadership team. If financial stability is your primary focus, let that be your guide. By being honest with yourself about what matters most, you’ll set yourself up to get what you want. If you are in a state of gratitude, you’ll find yourself engaged, inspired, and excited to produce.

## 3 Identify the Strengths you Want to Put to Work

It is way more fun to do things we are good at. I’ll often ask questions that try to unearth some of this awareness, like: “What did your grade 3 report card say about you?”, or “What was the best job or volunteer experience you ever had and why?”. These types of questions are like holding up a mirror up to someone, so that they can remember who they are and provide an opportunity to see themselves in their best possible light. Whether you’re 20, 40 or 60 years old, you will have a history that builds a strong case for what you do well, and what your unique strengths and skills are. Embedded in this knowledge and understanding is the challenge of being brave enough to be honest about what it is that you want to do. Sometimes it’s a question of saying yes to some of the things that bring joy by saying no to things you may be naturally really good at, but that you just aren’t interested in doing anymore.

Leadership coaching is a powerful thinking tool. It provides the time and space to think critically about priorities, goals, and provides an opportunity to be intentional about goals. Coaching conversations with someone who is invested in your success, and who will ask you the right questions to provide the opportunity for you to clear your thoughts, find focus, and remember what it was about your work that inspired you in the first place can be hugely rewarding. ▣

STEFANIE INCE, CPCC, ACC, is Founder and Leadership Coach, March Management.



Comment: Budget 2023 and changes to the alternative minimum tax

# Be Careful When Donating Publicly Listed Securities



BY AMANDA J. STACEY & TROY McEACHREN

**H**igh-net worth clients who plan to donate publicly listed securities (e.g. public company shares, ETFs, mutual fund units, etc.) to charity should be aware — and wary — of proposed tax changes in the 2023 Federal Budget.

Introduced in 1986, the federal alternative minimum tax (“AMT”) is an alternate tax to the income tax payable under the regular tax rules (“non-AMT tax”). The AMT targets high-income individuals who would otherwise take advantage of sufficient tax preferences (i.e. receiving income from tax efficient revenue sources or benefitting from certain credits and deductions) to reduce their tax liability to extremely low levels.

The AMT is likely to be triggered in a taxation year when a taxpayer claims the lifetime capital gains exemption or invests in flow-through shares since these tax incentives allow the taxpayer to significantly reduce their taxable income. The AMT is “alternative” since taxpayers must pay the AMT or non-AMT tax, whichever is higher. When AMT is payable, the difference between AMT and non-AMT tax can be carried forward for seven years and be deducted from the non-AMT tax in excess of AMT due during those years. However, in the 2023 Federal Budget, the federal government has proposed changes to the AMT (starting in 2024) that may cause high-net worth individuals to re-evaluate their charitable giving plans and practices.

## Donations of publicly listed securities

Currently under the Income Tax Act,[2] two tax benefits arise from donating

publicly listed securities: no capital gain is calculated for both non-AMT tax and AMT purposes; and 100 percent of the charitable tax credit arising from the donation can be used to reduce both taxable income for non-AMT tax and AMT purposes.

For many individuals, a common strategy to reduce AMT is to make donations of publicly listed securities when large capital gains would otherwise be realized on the sale or disposition of those securities. However, with the 2023 Budget proposal, the federal government intends to include in the AMT calculations 30 percent of any

capital gains arising from donations of publicly listed securities to charities and reduce allowable non-refundable tax credits (such as the charitable tax credit) by 50 percent.

## Raising the AMT exemption and AMT tax rate

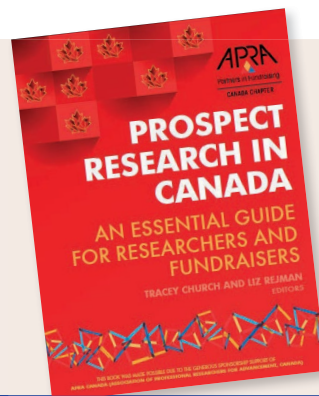
In addition to changing how publicly listed securities are treated in the AMT calculation, the 2023 Federal Budget also proposes to raise the AMT exemption level and the AMT tax rate.

Currently, the AMT applies a flat 15

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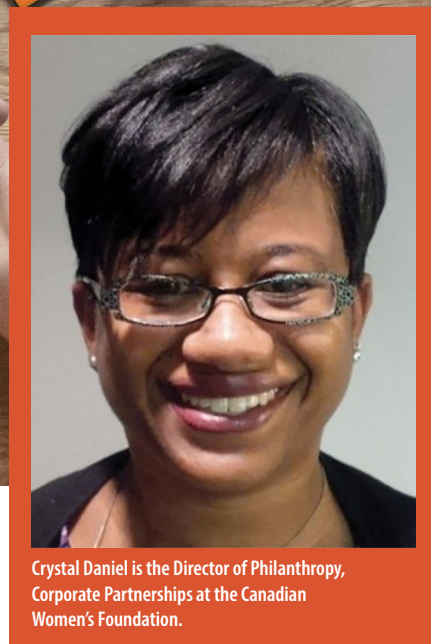


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# On Collaboration, Communication, & the Future of Corporate Fundraising: *An Interview with Crystal Daniel*



Crystal Daniel is the Director of Philanthropy, Corporate Partnerships at the Canadian Women's Foundation.

Crystal Daniel is the Director of Philanthropy, Corporate Partnerships at the Canadian Women's Foundation. She's passionate about equity, inclusion, access, feminist philanthropy, and social change. She has spent over two decades working in various areas of fundraising within the non-profit sector. She has worked for health and arts organizations and has spent over ten years working in the gender justice space.

Currently, the Director of Corporate Partnerships at the Canadian Women's Foundation, Crystal has successfully led various fundraising initiatives at the Canadian Women's Foundation, North York Women's Shelter and at the Women's Legal Education and Action Fund (LEAF). She is a graduate from York University and Toronto Metropolitan University

and is passionate about gender equality, inclusion, feminist philanthropy, social change and making meaningful connections.

*Tell us about your professional journey in fundraising. How did your career evolve, and how do you feel you've changed as a result of that evolution?*

My professional journey in fundraising began in 2001 as a prospect researcher. Prior to working in the charitable sector, I worked for a few years at a management consulting firm that analyzed companies, specifically in the technology

sector. Working there sparked my interest in business, analyzing companies, marketing and building relationships. As a volunteer at a few charities, I enjoyed seeing the positive impact charities had on improving peoples' lives and being a part of that, so I decided to pursue a career in the charitable sector. I thought that my background working with companies would be helpful in raising funds to support vital charitable programs and initiatives.

I've been fortunate to work for health and arts organizations and for the last 10 plus years, I've worked for feminist organizations that recognize the critical needs of women, girls, and gender-diverse people. I've always been passionate about inclusivity and social justice and equity issues. Empathy, kindness, fairness and justice guide me because every person has a story that informs their personal journey. I'm a Black woman and a mom, and my work is deeply rooted in my lived experience. Intersectionality is at the core of the work that I do. Progress has been made in advancing equity issues but we collectively have a long way to go. I feel that my resolve has strengthened in being a part of the solution to address systemic issues facing women, girls, and gender-diverse people at the Canadian Women's Foundation.

### *What's the best piece of advice you would give a new fundraiser working in the corporate philanthropy/corporate partnerships space?*

The best advice I would give a new fundraiser working in corporate philanthropy is: ask questions of yourself, be open to learning by taking courses, research, gain knowledge about areas of interest and attend events. Expand your social circles by volunteering, joining groups and associations. Ask questions: why am I working for this organization? What does this organization do that inspires and resonates with me? The enthusiasm and passion you express will translate when you work with corporate partners. Be curious about companies, and the people and communities that are served. Find the connections between them. Every day is different for me. Any given day, I work with multiple corporate partners and prospects in completely different sectors (finance, retail, manufacturing etc.) and different-sized companies, so it's important to be adaptive, responsive, manage your time, respect other people's time, pay attention to detail and have a strong understanding of the corporate landscape.

### *Are there any big shifts or changes you've noticed when it comes to institutional funding in Canada in the last few years — or any that you think are starting to materialize for the future?*

There are a couple of shifts that I see working in corporate philanthropy. Companies are increasingly focusing on DEI (diversity, equity, inclusion) and ESG (environmental, social and governance) initiatives which include climate commitments, community engagement, charitable giving and diversity at the board and senior leadership levels. Expectations are increasing

from the broader community — customers and employees. Employee engagement activities are gaining momentum with the growth of employee resource groups where shared experiences and engagement opportunities are explored. I see issues related to community social investment. DEI and ESG will continue to grow and materialize within companies.

I'd like to see more companies do two things: Firstly, make more unrestricted gifts where the funds go to where it's most needed within a charitable organization. I would like to see that approach to funding organizations because charitable needs are so great from an operational perspective that it permits organizations to address those critical needs. The second way is to embark in long-term, multi-year partnerships with charities (i.e. 3+ years), as it demonstrates company commitment to providing sustainable funding to the organization, which gives time to address issues, identify program impact, and measure systemic change.

### *Tell us about a big "win" in your role as a fundraiser. What key challenges and/or lessons came from that experience?*

As a major gift corporate fundraiser, patience and strategy are key in this role! I'm an introvert and a naturally curious person and I love to learn about and relate to people. My ability to nurture and build relationships helps me a lot in my work. When I secure a corporate gift, it's not on my own; it's a collaborative team approach and it's essential that I work with my colleagues and senior volunteers at the Foundation. When I enter conversations with partners, I always think about how the donation will improve lives and how the funding will help support the community programs. I enjoy connecting the dots and seeing how things work together. I've recently worked with a corporate partner that took close to one year to secure a significant corporate gift (which is not uncommon for major gifts to take 12-18 months for a donation). The process included lots of research, meetings, brainstorming, coming together and negotiation so that both organizations are aligned with our goals and objectives. When the partnership was confirmed, it was very gratifying. I'm an intuitive, strategic person and I feel very positive about this partnership.

### *What do you do about some of the challenges you face in corporate philanthropy and how did you overcome them?*

When I work with corporate partners, I understand that there will be challenges from time to time. It comes with this type of work. Building corporate partnerships is a dynamic, fluid process and expectations must be managed. There are highs and lows in this type of work.

Some of the challenges I've faced throughout the years include staff changes, funding priorities change, and budgetary constraints. I've been in discussions before where we were on the path of confirming the partnership and funding priorities shifted in another area completely where the alignment

changed so the partnership didn't go through after months of discussions. It's disappointing but it happens. As a corporate fundraiser, it's important to communicate, plan and have a prospect pipeline for potential partners, pay attention to trends and be prepared for various scenarios if a partnership doesn't materialize.

*Part of your role at Canadian Women's Foundation is stewardship of corporate partners. Many fundraisers think of individual giving when they think of stewardship. How do you go about stewarding institutional donors like corporations and foundations?*

Stewardship is about engaging the company, its employees, and communities. It is so important to building a long-term partnership. Communication is key to building a rapport and trust. I listen to my partners and ask questions to gain valuable insight about the best way we can work together and grow. I think about what we can do within the Foundation that is aligned with our mission and values and what my partner would like to achieve. I work with amazing, passionate, hard-working colleagues that are supportive and willing to work together to ensure our partners have a great experience working with us. There is a lot of collaborative work with philanthropy, public engagement, operations, community initiatives and our senior leadership team. It's important that employees have opportunities to learn more about our work in the gender justice space and how it aligns with the company's objectives to maximize the partner's experience. Some examples are having employee representation on committees, getting employees together in forum to hear what's on their minds related to gender equity issues, providing tools for calls to action, extending invitations to events to hear about our work and see the impact of where their funding goes, and providing impact reports that share stories but also show how the programs we fund help the participants achieve their goals.

*What are your go-to sources for fundraising knowledge and/or inspiration?*

I recently started working out again after a very long time so during my long walks or gym-time, the podcasts I listen to are of course, the Canadian Women's Foundation podcast, "Alright, Now What?", Let's Imagine by Imagine Canada, and The Giving Black Podcast. Some of my subscriptions include, Imagine 360° Newsletter, Community Centric Fundraising's The CCF Rewind and from a business/corporate perspective, I read various national business publications — the Globe and Mail and BNN Bloomberg. Also, I've gained a lot of inspiration from sports, so in my free time to unwind and chill out, I watch all different types of sports. I've been a huge tennis fan since I was a kid, and I've spent many years watching my son play soccer. 📌

**THIS INTERVIEW** was conducted by Malia Rogers and originally published in *Imagine Canada's Grantseeker* newsletter, and on the *Imagine 360* blog.

## Be Careful When Donating Publicly Listed Securities

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percent tax rate on an adjusted taxable income in excess of a \$40,000 exemption. Under the new rules, the \$40,000 income exemption will be raised to a \$173,000 exemption, which will be indexed to inflation, and the tax rate of 15 percent will increase to 20.5 percent.

### Illustration of proposed AMT changes

To show the effects of the proposed changes as a whole, we consider the example of a client donating \$2,100,000 in publicly listed securities that have a capital gain of \$2,000,000, illustrated in this table (PDF).

Under the current rules, this client would have to pay \$27,833 in taxes. However, under the proposed changes, this same client would have to pay \$193,049, which represents an additional \$165,215 in taxes paid.

These changes clearly alter the incentives for high-net worth individuals considering major gifts of publicly listed securities with large inherent gains, which is an unfortunate development for the charitable sector. The tax benefits of giving public company shares to charity will not be as advantageous in 2024 and going forward, as they are now. Although the decision to make a major gift is never solely predicated on the tax benefits of doing so, it is hard to imagine this change won't have implications for charities receiving large gifts. 📌

AMANDA J. STACEY and TROY McEACHREN are members of Miller Thomson LLP Social Impact group.

## FOUNDATIONAL HUMOUR



## Historic Plaques Which Honour Philanthropy

# Elisabeth Bruyère 1818-1876

**IN THE 1840s**, Bytown in Ottawa was a growing timber-trade village with a substantial French-Canadian population but no Catholic schools and few social services. In February of 1845 the Sisters of Charity of Montreal (Grey Nuns) sent four nuns there.

Led by Elisabeth Bruyère, a devout, well-educated young woman, the sisters quickly established a bilingual school for girls, a hospital and an orphanage. They helped the poor, the elderly and the sick, including hundreds of immigrants stricken during the typhus epidemics of 1847-48. By the time of Bruyère's death the Sisters of Charity of Ottawa had founded key local institutions and extended their services to sixteen other communities in Canada and the U.S.

Élisabeth was easily moved by the sufferings of others, and in 1839 entered the order of the Sisters of Charity of the Hôpital Général of Montreal, commonly called the Grey Nuns. She professed in 1841 and was placed in charge of a ward of 40 orphan girls, whom she strove to train according to the principles she had received.

On 12 Feb. 1845 Ignace Bourget\*, bishop of Montreal, gave Sister Élisabeth Bruyère and her three companions a letter of authorization allowing them to set up one or several communities in Bishop Phelan's diocese, provided that they conformed in every respect to the rule followed by the mother house, the Hôpital Général of Montreal.

The typhus epidemic of the years 1847 and 1848 was for the young institute its initiation to heroism. With none but themselves to tend more than 600 patients sent to them by Dr Edward Van Cortlandt, the sisters saved some 475. In addition they were entrusted with the care of about 15 infant orphans. The epidemic overcome, they returned to their labours. In 1850 a capacious stone house replaced the cramped dwelling of the early days. This building housed the nuns, the orphans, the aged, and a girls' boarding-school which subsequently became the convent of Notre-Dame-du-Sacré-Cœur. A hospital was also equipped, and a school erected at Bishop Guigues' expense.

Mother Élisabeth Bruyère directed the community until her death, on 5 April 1876. During her long administration the community had opened some 25 houses in Ontario, Quebec, and New York State; all were under the direct control of the mother house at Ottawa. The majority were intended for teaching, and some concerned themselves with orphans, Indians, the aged, and the sick. It was an impressive achievement on the part of Mother Élisabeth Bruyère, who from the very beginning sought to make of her trainees workers who were deeply religious, zealous, and competent.

BRUYÈRE (Bruguier), ÉLISABETH, founder and first superior of the Sisters of Charity of Bytown (Ottawa); b. 19 March 1818 at L'Assomption, L.C.; d. 5 April 1876 at Ottawa, Ont. 



# Five Lives: What We Do

Each issue *Foundation Magazine* provides a mini-profile of five people whose work and commitment make Canada a more liveable country. We thank them for their service.



ISTOCK/KATEFLARE

1

**Gavin Goes is the Director, Digital Infrastructure, Strategy, and Solutions, for Prosper Canada.** He describes himself as an entrepreneurial thought leader with a breadth of experience building. Gavin has been transforming and leading enterprise technology environments over his 20+ year career. He founded, built and sold a technology company that provided proactive and reactive IT services and solutions to small and medium businesses. Gavin's versatile and personable demeanor allows him to build strong relationships with colleagues and external vendors and partners alike. This allows him to continually align his team's initiatives with both internal and external stakeholders to manage expectations. Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.

2

**Kate Linder is the Ambassador of Conductive Education for March of Dimes Canada.** Kate Linder has played Esther Valentine on *The Young and the Restless* since 1982. Kate became the national spokesperson for March of Dimes Canada's Conductive Education (CE) program in 2012, a dynamic learning system that blends elements of education and rehabilitation to help children living with neuro-motor disabilities become more mobile, independent and self-confident. Kate was moved when she saw firsthand the significant, life-changing impacts CE has, not only on the participants, but their families as well. "I've seen firsthand the remarkable progress our kids make. I know how hard they work and I've seen the smiles on their faces as they reach each new milestone. Nothing is more rewarding."

3

**Kate Hammer is a recent appointment as Vice President, Engagement, at Vancouver Foundation to its Board of Directors.** For more than 15 years she has been at the BC Unclaimed Board in public policy, advocacy, social impact and journalism. She is responsible for leading communications, advocacy, marketing, research and engagement functions at Canada's largest community foundation, which administers over 1,600 funds on behalf of individuals, families, corporations and charities throughout B.C. Kate has served on think tank and non-profit boards, including the BC Centre for Ability, the BC Association of Neighbourhood Houses, the BC Steering Committee of the Canadian Centre for Policy Alternatives and the Parkdale Queen West Community Health Centre. She started her career as a reporter covering news for the *New York Times* and the *Globe and Mail* and won awards for her feature writing and investigative work.

4

**Calvin Campbell works as a General Manager at Calgary Villains Football Club,** which is a not-for-profit organization managed by a volunteer Board of Directors. CVFC was established in 1981 by Chris Baker and several current Club alumni motivated by love and passion for the game they grew up playing. The passion for soccer has continued to grow CVFC into one of the most successful clubs in the City of Calgary with a membership of approximately 1200 youth players and 150 adult players of all ages. CVFC is devoted to fostering and providing a Grassroots, Development and High-Performance Soccer environment in order to give all players, coaches, referees and managers every opportunity to enjoy the game of soccer and to help them achieve their maximum potential as participants in this sport.

5

**Toni Andréa Belschner is a member of the Board of Directors of Companion Animals Adoption Centres of Quebec (caacQ).** The caacQ's mission is to reduce the number of companion pets killed in the province of Québec. An attorney and a mediator who has been involved in animal issues for over 20 years, Toni has been a member of several boards of administration for many non-profit organizations and is interested in ethics, moral dilemmas and how they can be reconciled in an ever-evolving world. She helps work to encourage municipalities and the provincial government to establish and enforce stronger animal welfare laws. Sterilization and micro chipping: educate the public on the importance of sterilization and permanent identification of companion pets. Adoption option: promote and facilitate the adoption of homeless pets and responsible animal guardianship. Innovate: find and deploy new ideas and projects that make it possible to bring pets into the daily life of Quebecers. 

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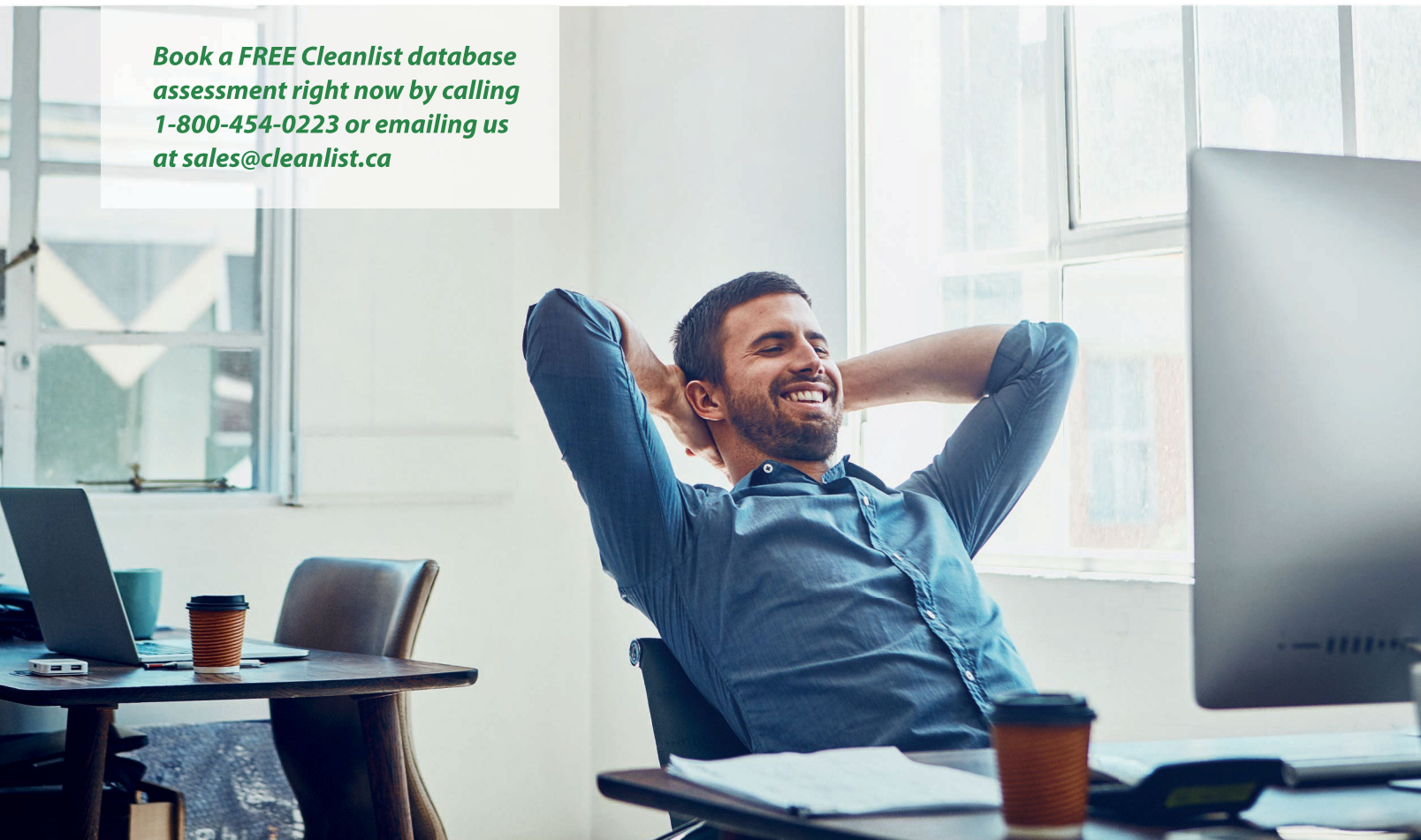
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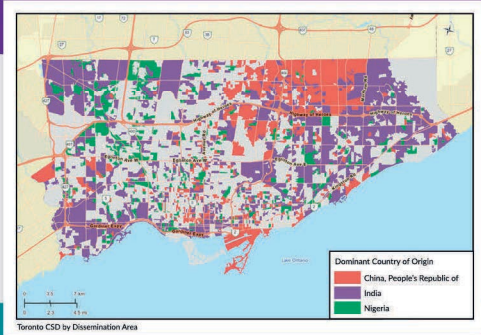
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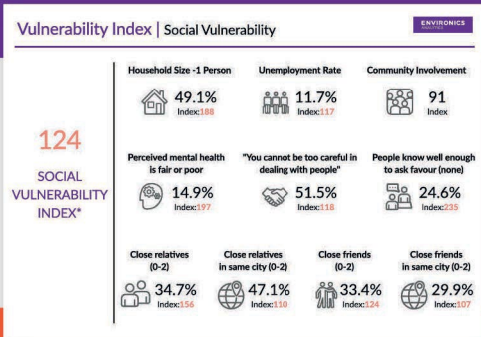
## Changing Demographics

With an aging population, increased immigration, relocation and changing commuter habits, our suite of demographic products help you stay on top of the changes – nationally, by neighbourhood, and everywhere in between.



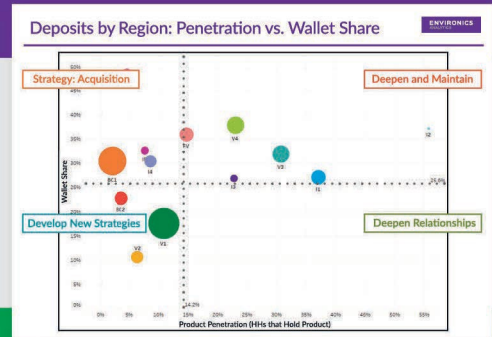
## Online & Offline Habits

EA's ground-breaking mobile movement and web behaviour databases not only help you keep track of the "clicks versus bricks", but know which Canadians are driving these trends nationally and locally as those behaviours change.



## Attitudes, Mindsets, Social

Environmental concern, privacy, trust and social connectedness. Psychographic indicators have shifted and Canadians' social circumstances have changed. It's never been more important to look at these indicators and map them to different populations.



## Finances

Comprehensive, updated financial metrics on Canadians. Understand who is most stretched to make ends meet, who is affected by property market conditions and who has money to donate to their favourite charities.



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Social Media



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Linear & Connected TV



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Radio



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EA's ever-growing network of over 50 activation partners includes adtech platforms, media agencies, publishers, broadcasters, list providers and distribution companies to ensure you can use our data for analysis and then reach your target audience.

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