

Kawartha Lakes Food Source

INDIVIDUAL GIVING GUIDE



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INTRODUCTION

When you choose to partner with us, you invest in changing the lives of those experiencing food insecurity. Our Giving Guide will show you the many ways a partnership with our organization can help you meet your financial goals.

Kawartha Lakes Food Source provides member agencies with essential items and perishable and non-perishable food to distribute to individuals experiencing food insecurity. Our member food banks, school nutrition programs and social service providers rely on us to provide for the families that access their services. In addition to food distribution, we facilitate programs that focus on nurturing community resilience through food budgeting, gardening and community cooking.

As the largest food distribution organization in the City of Kawartha Lakes, we guarantee that the thousands of individuals who access our services will appreciate your generosity. We welcome your enthusiasm to end hunger in households across the Kawartha Lakes.

In the spirit of healthy families and generational change, we have created this document to outline the benefits you will receive when you contribute to the Kawartha Lakes Food Source.

FASTEST WAYS TO DONATE

IN PERSON

Visit us at the Kawartha Lakes Food Source distribution centre to leave a donation via cheque, cash, debit, or credit card. We are located at [164 Needham Street](#) in Lindsay and are open from [8:30am-4:30pm](#).

ONLINE

Donating online is the fastest way to give. Using our secure online donation platform, your gift is processed using your Visa, Mastercard or Visa Debit.

OVER THE PHONE

When you call our distribution center at [\(705\) 324-0707](#) we securely process your donation using your Visa, Mastercard, or Visa Debit. Our staff is happy to process your donation and answer any questions you have. Tax and credit card receipts are sent by mail for your records.

E-TRANSFER

Donate through Interac e-transfer! Send the payment to heather@kawarthalakesfoodsource.com and use the security answer "food."

MAIL

We accept cheques in the mail! Send them to the following location:

[Kawartha Lakes Food Source](#)
[164 Needham Street](#)
[Lindsay, Ontario](#)
[K9V 5R7](#)

What can you expect when you make a monetary donation?

RECOGNITION

We share the names of donors who contribute to Kawartha Lakes Food Source in our bi-monthly newsletter to publicly acknowledge and express our gratitude for their gift.

MAINTAINING PRIVACY

If you prefer to give anonymously and do not wish to receive communications regarding the impact your donation is making, please indicate that in your donation.

INSTANT & ACCESSIBLE TAX RECEIPTS

Kawartha Lakes Food Source will send a copy of your tax receipt to the mailing or email address you provide when you donate. A copy can be resent upon request.



DONATE IN HONOUR OF SOMEONE YOU CARE ABOUT

Donating to the Kawartha Lakes Food Source in honor of a friend, teacher, loved one, or family member shows how much you care. Whether you are commemorating or honouring a milestone, recognizing an exceptional effort, or celebrating a birthday, a donation to Kawartha Lakes Food Source acknowledges and supports your community.

What Next?

OPTION 1

If you would like us to send the person a card, please indicate the following:

1. The name of the person your donation is in honour of.
2. The name and e-mail address of the person who should receive the card and tax receipt from KLFS.
3. Any special message to be included in the thank you letter.

OPTION 2

If you would like to send the person a card to notify them of the donation yourself, please indicate the following:

1. Your name and address (so KLFS can send you a blank card).
2. The name and e-mail address of the person who should receive the card and tax receipt from KLFS.

DONATE NOW IN HONOUR OF SOMEONE YOU CARE ABOUT USING ANY OF THE OPTIONS LISTED ON PAGE 3.

DONATE IN MEMORY OF SOMEONE YOU CARE ABOUT

We appreciate individuals who have chosen to donate in memory of a loved one who has passed away.

What Next?

OPTION 1

If you'd like to send someone a card to notify them about your donation, please indicate the following:

1. Your name and address (so KLFS can send you a blank card).
2. The name and e-mail address of the person who should receive a tax receipt from KLFS.

OPTION 2

If you'd like us to send someone a card to notify them about your donation, please indicate the following:

1. The name of the person your donation is in memory of.
2. The name and e-mail address of the person who should receive the card and tax receipt from KLFS.

Anonymity

If you choose to remain anonymous in your donation and do not wish to receive future emails from the Kawartha Lakes Food Source, please indicate such when making your donation.

KAWARTHA LAKES FOOD SOURCE'S SOCIAL ENTERPRISE SALSA

Families experiencing food insecurity in the Kawartha Lakes rely on us to help put food on their plates. We supply food and programming to hundreds of individuals, thanks to a dedicated community of donors, volunteers, and community organizations that support us. That's why the profits from our new social enterprise salsa will support those who feed our hungry.

SOCIAL ENTERPRISE

A business model that earns revenue to achieve social, cultural, community economic and/or environmental outcomes (1).

By engaging local supporters to purchase our new product, we anticipate a stable revenue stream that will contribute to the long-term financial sustainability of our organization.

A Great Taste for a Great Cause

When you purchase a jar of Kawartha Lakes Food Source salsa from any one of our partner retail locations, you can feel good knowing that the proceeds flow back into feeding your community.

We make our salsa locally with our dedicated staff and volunteers, just 1.5 hours from Lindsay!

Our all-natural salsa will be a new favourite for friends and family, all while fighting hunger in the Kawartha Lakes.

1. British Columbia Centre for Social Enterprise, 2021
centreforsocialenterprise.com/what-is-social-enterprise/

Next Steps:

We invite you to chip in! Purchase a box of salsa (twelve jars) by emailing info@kawarthalakesfoodsource.com or calling the distribution center at (705) 324-0707.

You can also find our delicious salsa at any one of the following local retail partners:

- Bigley's Cottage Kitchen
- Burns Bulk Food
- Craftworks at the Barn
- Farmers Butcher Shop
- Fresh FueLL
- Havelock Foodland
- Mariposa Woolen Mill
- Sobey's Fenelon Falls



ORGANIZE A FUNDRAISER OR FOOD DRIVE

We are grateful to the community members who have hosted events in support of Kawartha Lakes Food Source. When individuals facilitate a food drive or host their own event and donate the proceeds to us, it is called a 'third-party event.'

All events held in support of Kawartha Lakes Food Source must align with our organizational mission and values, which you can find on our website. Our supporters collect donations in unique ways that suit their needs, and we are happy to help!

Here are a few ideas that our supporters have turned into fun and successful fundraisers:

- Kindness Bingo: encourage participants to gather all the food items on a bingo card - first one to collect them all, wins!
- Workshops: share a skill or hobby where registration for the event is a small fee or a donation of non-perishable items!
- Ask for food donations as an alternative to gifts when celebrating an occasion.



Why give in this way?

You may not know which of your neighbours is experiencing food insecurity, but for them, your decision to host an event could make the difference between having school lunches in the fridge or not. You can be proud knowing that your donations go directly to supporting those who need our services most.

Our supporters appreciate the opportunity to connect with family, friends and neighbours who share a vision for a stronger, healthier Kawartha Lakes. That is the exciting part of hosting a third-party event. The networks you create to inspire change are invaluable!

Next Steps:

When you visit our website, navigate to the "Individual Giving Guide" located in our dropdown menu. Click the button at the top right of the webpage that says "Third-Party Events Guide" where you will find instructions, planning templates, helpful links, and other creative resources to plan your event and support KLFS.

Questions about hosting third-part events? Contact us by emailing: info@kawarthalakesfoodsource.com



PAYROLL GIVING

Payroll Giving is a type of charitable contribution that allows you to donate a percentage of each pay cheque you receive from your employer to Kawartha Lakes Food Source.

Why give in this way?

Payroll deductions can be an excellent way to spread out your charitable giving throughout the year.

Once you have completed the initial setup, this charitable giving tool is completely effortless. Payroll giving is a fantastic way to manage your finances with confidence by pre-scheduling your contributions to Kawartha Lakes Food Source.

No one can predict how food insecurity will affect their lives in the future. We guarantee food to hungry people at no cost, all thanks to generous community members who donate. We invite you to consider payroll giving as an option if you want to join us in our effort to provide support to those who are hungry in the Kawartha Lakes.



Next Steps:

Setting up a charitable deduction can be arranged with your payroll department.

1. Ask your human resources department if your company offers payroll giving options.
2. E-mail your payroll department using our Request for Payroll Deduction E-mail Template.
3. A written agreement giving your employer's payroll department permission to withhold the donation amount is kept on record by the payroll department.
4. The payroll department sets up an account called an employee-charity trust. In this account, the withheld contributions are deposited each time payroll is completed.
5. The payroll department then remits the amount held in trust to Kawartha Lakes Food Source and you receive a charitable tax receipt quarterly or annually.



GIVING DONOR-ADVISED FUNDS

Often used as an alternative to family foundations, Donor-Advised Funds (DAF) have become popular vehicles for charitable giving because of their low cost and administrative ease. A DAF is a secure financial account established through a sponsoring organization for gifts larger than \$25,000.

Sponsoring organizations can be either non-profit or sometimes for-profit organizations whose purpose is to distribute grants to other charitable causes. Fidelity Charitable is an example of a for-profit sponsoring organization, whereas Vancouver Foundation is non-profit.

SPONSORING ORGANIZATIONS

Community-based or for-profit companies whose main purpose is to distribute grants from DAFs to charities based on donor recommendation (2).

You choose the sponsoring organization who manages the account, the deposit amount, and terms of your initial investment.

The associated fees depend on the organization that you choose to open your Donor-Advised Fund with, and we encourage those interested to seek advice from their tax advisor.

2. Donor Perfect, 2021. (<https://uploads.donorperfect.com/PDF/Donor-Advised-funds-e-book.pdf>)

Why give in this way?

IMPACT

Assets deposited into a DAF account can be subsequently invested so that your initial deposit can grow tax-free over time. This means that your investment can grow more from a DAF than if you invested from your regular account which would grow at a lower after-tax investment return. (3)

TAX OPTIMIZATION

When you give to a DAF, the sponsoring organization will issue a tax receipt, ensuring ease at the end of the year. In the meantime, you can choose how much of your initial investment you would like to contribute to Kawartha Lakes Food Source.

CAPITAL GAINS EXEMPTIONS

If you donate non-cash assets that would have otherwise resulted in long-term capital gains if sold, such as inherited or public securities, cultural properties, or ecologically sensitive gifts, the capital gains tax is eliminated. The tax savings generated when you eliminate this can be up to 27%. (4)



3. (nexusinvestments.com).

4. <https://www.allaboutstates.ca/canadian-donation-incentives-explained/>

Next Steps:

1. Speak to your investment manager, lawyer, or financial advisor to set up and contribute any one of the of the following items to a DAF account in exchange for an immediate, same-year tax receipt.
 - Publicly traded securities
 - Real estate
 - Private Business Interests
 - Cash
2. With your tax advisor, decide how you will invest your contributions so that they can grow tax-free in your DAF account.
3. Recommend to your sponsoring organization that Kawartha Lakes Food Source be the recipient of funds, often called a grant, from your DAF.
4. Recommend which charities to continue supporting after your lifetime.



GIVING INSURANCE

Giving a life insurance policy is the written transfer of legal ownership rights from an individual to a CRA registered charity. It effectively transfers all the material benefits associated with the policy to Kawartha Lakes Food Source, while your estate receives the tax benefits. (5)

Why give in this way?

LONG-TERM LEGACY

When you contribute to Kawartha Lakes Food Source by donating a life insurance policy, you will have long-term influence on the sustainability of the organization, even after death.

AUTOMATIC RECEIPT

Receive a tax receipt for the cash value of the life insurance policy and for any premiums you pay upon purchase. (6)



5. . <https://myadvocis.ca/donations-of-life-insurance-an-update/>

6. <https://www.cooperators.ca/en/Resources/plan-ahead/donating-life-insurance.aspx>

Next Steps:

Please connect with us in advance if you are interested in making any of the following types of insurance donations:

POLICY OWNERSHIP

When you take out a new life insurance policy, you can establish it in the name of Kawartha Lakes Food Source, receiving a tax receipt for the policy's cash value and premiums. (7)

BENEFICIARY RIGHTS

If you already have a policy that your family is no longer in need of, you can name Kawartha Lakes Food Source as one of the beneficiaries on your policy so that we receive all or a portion of the policy proceeds, and your estate receives the tax benefits.

TRANSFER RIGHTS

If you already have a life insurance policy and would like to transfer ownership to Kawartha Lakes Food Source, you can designate this in your will. (8) The recipients of the estate will receive tax receipts in the amount of all future premiums you pay on the policy. (9)



7. <https://www.cooperators.ca/en/Resources/plan-ahead/donating-life-insurance.aspx>

8. <https://www.taxtips.ca/filing/donationsyearofdeath.htm>

9. <https://www.cooperators.ca/en/Resources/plan-ahead/donating-life-insurance.aspx>

ESTATE GIVING

Estate giving is the creation of a charitable gift written in a will which will benefit an organization upon an individuals' death.

Why give in this way?

PLANNING WITH INTENTION AND EASE

Save your family from paying taxes on high-value assets when you choose to donate them at the end of your life, eliminating financial stress and an administrative burden.

HELPS WITH FAMILY FINANCIALS

When you designate a gift in your will that is higher than your net income in the year of death, your executor can claim a credit for the cash amount of your previous year's income, providing material benefits to your family. (10)

TAX-EFFECTIVE TIP

Canadians who donate to a charitable organization may be able to claim a federal, provincial or territorial non-refundable tax credit of up to 53% when they file their annual tax return (11).

Next Steps:

Seek assistance from a trusted lawyer to have the proper documentation arranged. If you already have a will and an idea of what you would like to leave as a charitable donation, it can take as little as a few minutes to add the proper terms. (12)

10. <https://www.canadahelps.org/en/giving-life/giving-strategy/planned-giving-straight-answers-for-regular-folks/>

11. <https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/policies-guidance/summary-policy-e07-employee-charity-trust.html>

12. <https://www.canadahelps.org/en/giving-life/giving-strategy/planned-giving-straight-answers-for-regular-folks/>

GIVE STOCKS, SHARES, & SECURITIES ONLINE

Gifts of stocks, shares and securities have the potential to impact the lives of those experiencing food insecurity over the longest period. Listed securities on public markets, bonds and mutual funds can all be donated to Kawartha Lakes Food Source.

Why give in this way?

REDUCED TAXES

If you donate public stocks that appreciate over time, you will receive a tax credit for the securities that you donated at market value.

CAPITAL GAINS ELIMINATION

In order to qualify for the elimination of the capital gains tax, the donated securities must be either listed on a designated stock exchange, registered mutual funds, interest in related segregated funds, Government of Canada or Ontario bonds. (12)

TAX-EFFECTIVE TIP

Canadians who donate securities or mutual funds in-kind qualify for the elimination of the capital gains tax, saving up to 27% in tax credits. (13)

12. <https://ca.rbcwealthmanagement.com/documents/697783/697799/Charitable+donations+of+securities>

13. <https://www.cbc.ca/news/business/taxes/tax-time-2015-8-ways-to-make-the-most-of-your-charitable-donations-1.2953353>

Next Steps:

1. Go to Canadahelps.org/donate/donate-securities
2. After clicking “donate now”, fill out the information about yourself, the securities you would like to donate and the holding institution or broker of the securities.
3. Fill out the Letter of Direction form and send it to your broker institution and financial advisor to grant CanadaHelps permission to transfer securities from your account.
4. The funds are transferred to CanadaHelps and aligned with the CRA.
5. Then, the tax receipts are calculated based on the price of the security in the CanadaHelps account at the end of the trading day.
6. The stocks are liquidated and sent to Kawartha Lakes Food Source.



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You have reached the end of the Kawartha Lakes Food Source Giving Guide. Thank you for helping community potential and cultivating change to end food insecurity in the Kawartha Lakes.

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