

Give & Take:

Consumers, Contributions, and Charity

Combatting Charity Fraud: Enforcement Issues

- Karin Kunstler Goldman
- Tracy Thorleifson
- Alissa Gardenswartz
- David Vladeck
- Lloyd Mayer



COLUMBIA LAW SCHOOL

NATIONAL STATE ATTORNEYS GENERAL PROGRAM

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INSTITUTE

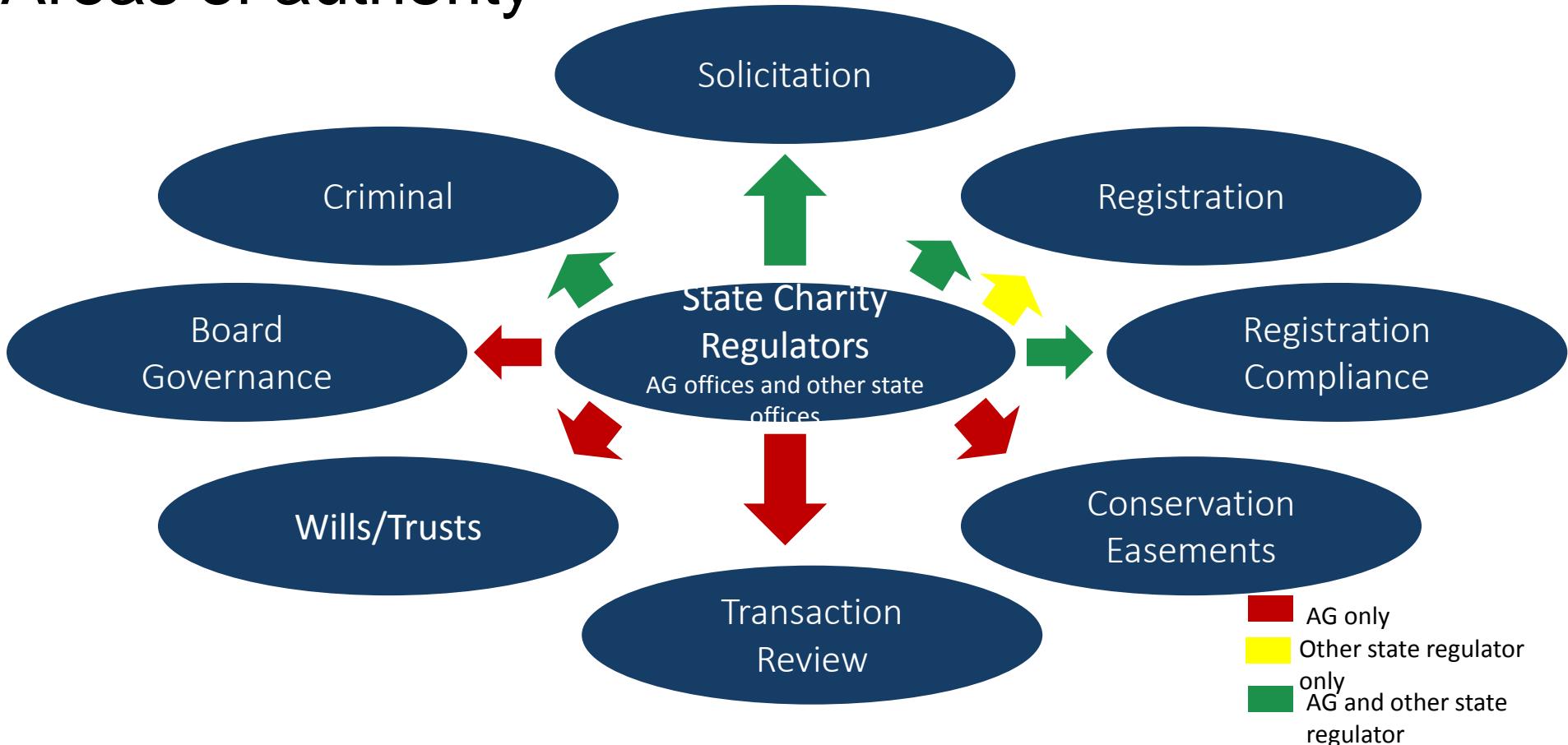
ELEVATE · THE · DEBATE

State Regulation and Enforcement in the Charitable Sector

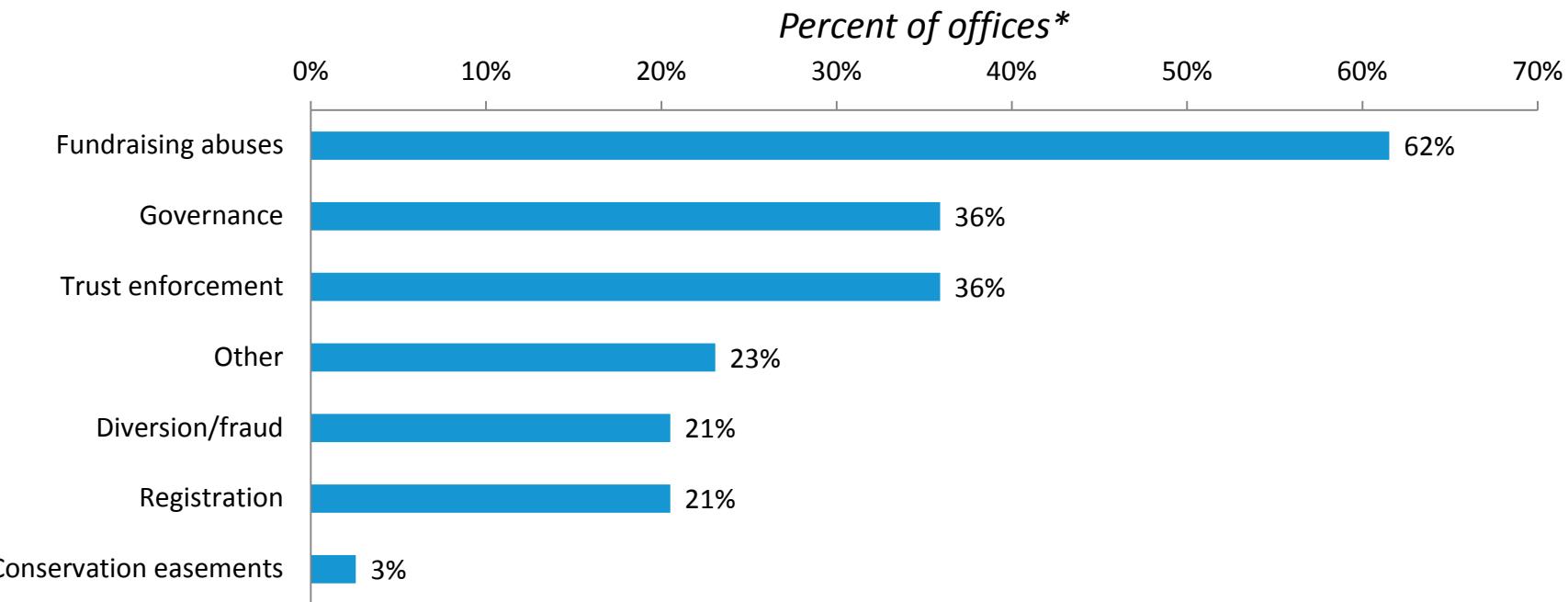
GIVE & TAKE: CONSUMERS, CONTRIBUTIONS, AND CHARITY
**A Conference Exploring Consumer Protection Issues Associated
with Charitable Solicitations**

March 21, 2017

Areas of authority

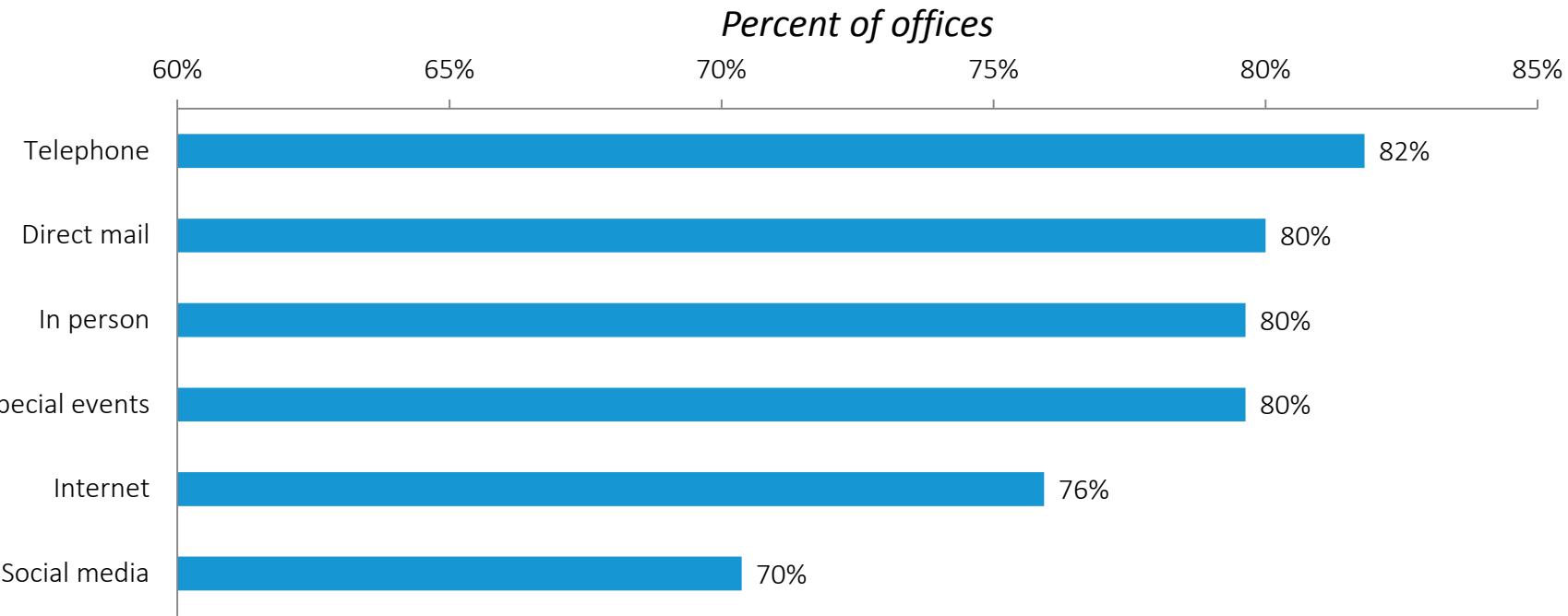


Most common areas of enforcement

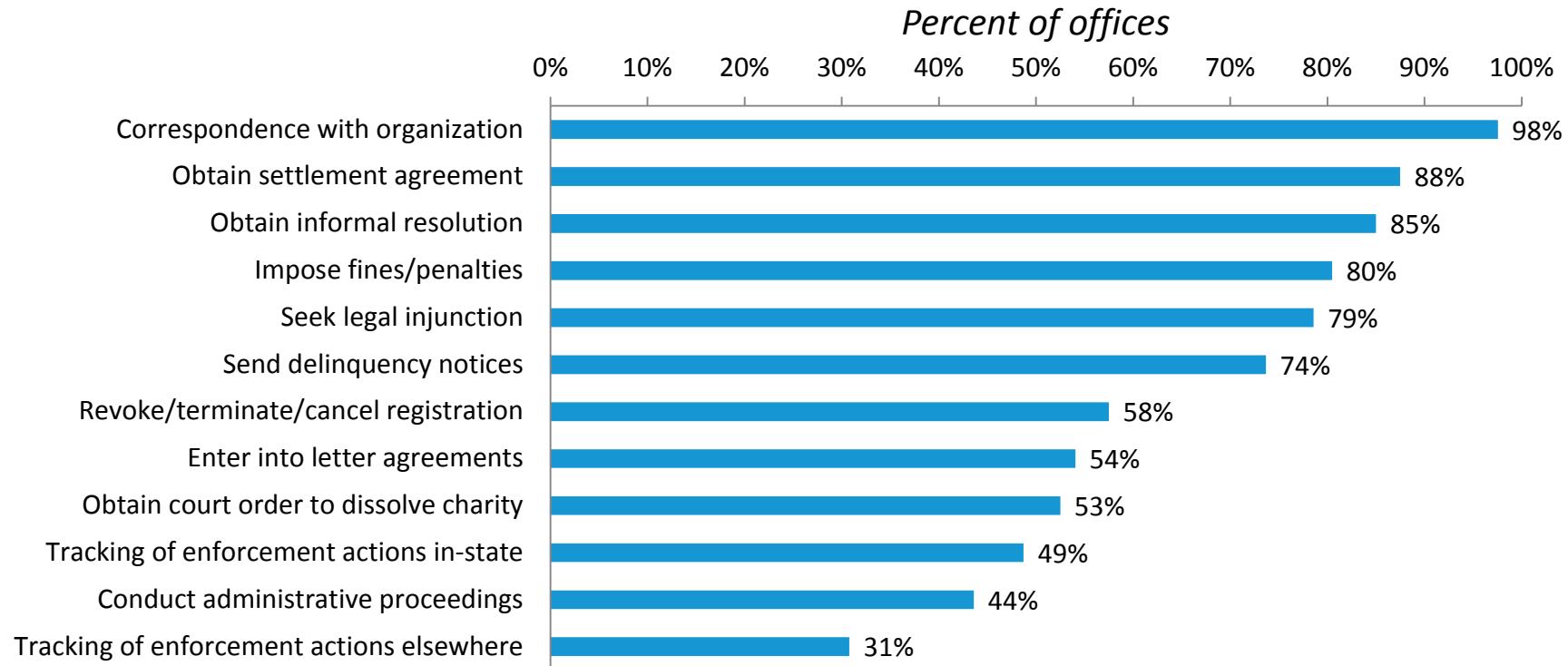


*39 offices interviewed

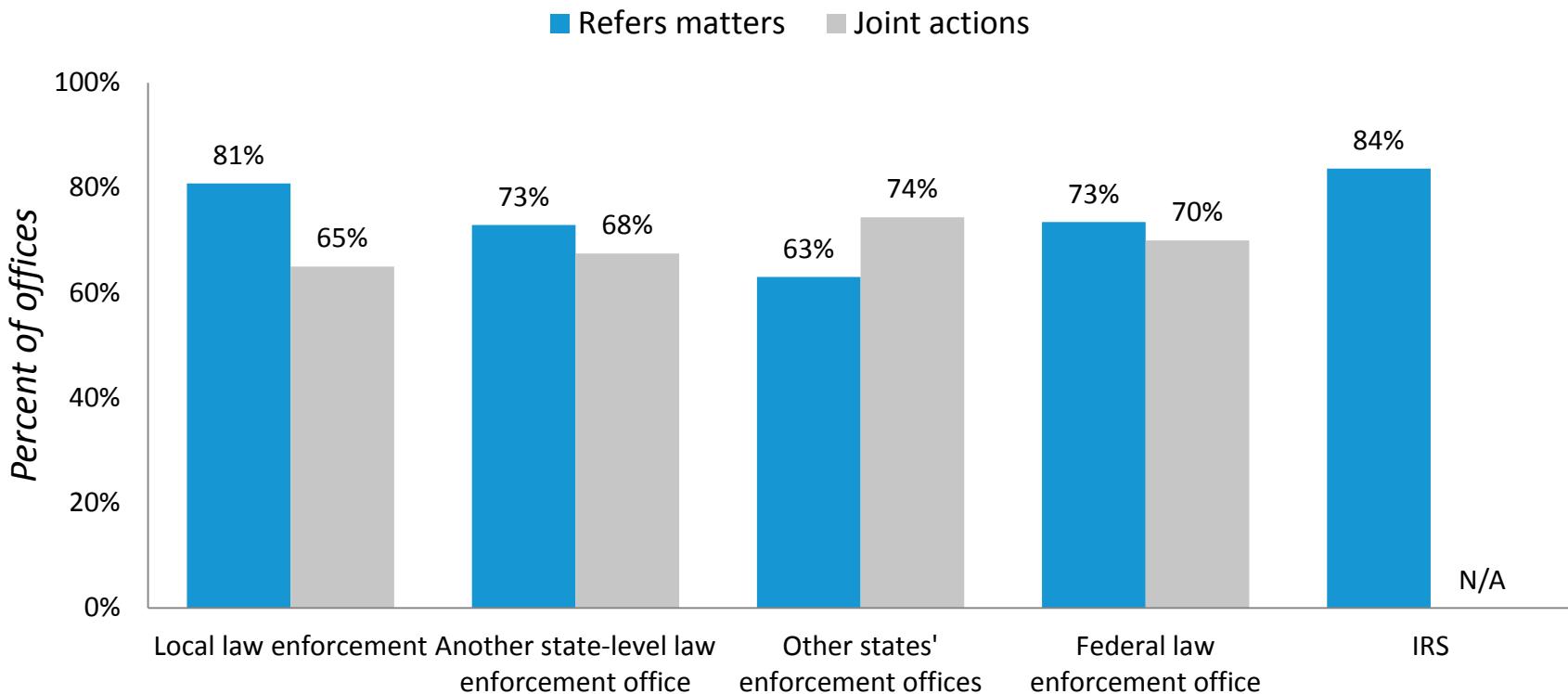
Fundraising methods regulated by offices



Approaches to enforcement



Inter-office cooperation



Combatting Charity Fraud: The Role of the Federal Trade Commission

Tracy S. Thorleifson
Attorney, Northwest Region.
Federal Trade Commission

*The views expressed are my own and do not
reflect the opinion of the Commission or any
individual Commissioner.*

The FTC Act

- Section 5 empowers the Commission to: “prevent persons, partnerships, or **corporations** . . . from using . . . **unfair or deceptive acts or practices** in or affecting commerce.” 15 U.S.C. § 45.
- Section 4 defines “Corporation” “to include. . . **any company**, trust, so-called Massachusetts trust, or association, incorporated or unincorporated, without shares of capital or capital stock or certificates of interest, except partnerships, which is **organized to carry on business for its own profit or that of its members**. 15 U.S.C. § 44

The Telemarketing Sales Rule

- Jurisdiction co-extensive with FTC Act
- Telemarketing = a plan, program, or campaign . . . to induce the purchase of goods or services **or a charitable contribution**” involving more than one interstate telephone call
- Prohibits false and misleading charitable solicitations

Telemarketing Sales Rule (cont.)

- For profit fundraisers must comply with the entity-specific Do Not Call requirements, but are exempt from the National Do Not Call Registry provision. Other calling restrictions also apply.
- State attorneys general may bring actions to enforce the TSR in federal court.

FTC, All 50 States and D.C. v. Cancer

Fund of America, et al.

- First collective action by the FTC, 50 states and D.C. against a purported charity
- Sued 4 charities and related individuals that:
 - raised more than \$187 million from U.S. consumers over 5 years
 - Lied about how donations would be used, promising:
 - Pain medication for suffering children with cancer
 - Hospice care for indigent cancer patients
 - Medical equipment to needy cancer patients

Cancer Fund (cont.)

- Donations spent on family, friends, and fundraisers.
 - Cruises and Disney World trips for board members
 - Jet ski rentals, meals at Hooters, and purchases at Victoria's Secret on charity credit cards
 - Employed all family members, regardless of qualifications, paid tuition for and made loans to family and friends
 - Collectively spent less than 3% of funds on programs described to donors

Cancer Fund (cont.)

- Complaint alleged deceptive practices that violated FTC Act and laws of all 50 states, plus violations of the Telemarketing Sales Rule
- Settlements banned the responsible individuals from charitable solicitations and from oversight of charitable funds
- “Charities” are now in receivership, their assets have been liquidated and their existence dissolved.

Other FTC Enforcement

- Enforcement & Education Sweeps:
 - Operation False Alarm (March 1997) (with 50 states)
 - Operation Missed Giving (November 1998) (with 40 states)
 - Operation Phoney Philanthropy (May 2003)(with 34 states)
 - Operation False Charity (May 2009)(with 49 states)

Other FTC Enforcement

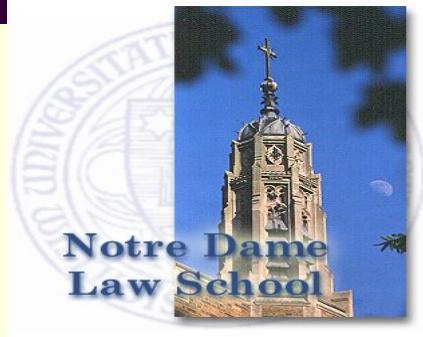
- Actions against for-profit fundraisers violating Section 5 and/or the TSR, e.g.:
 - U.S. v. Civic Development Group
 - U.S. v. JAK Publications
- Actions against for profit companies claiming a charitable benefit associated with the sale of goods or services, e.g.:
 - FTC v. American Handicapped and Disadvantaged Workers, Inc.

On the horizon

- The FTC will combat charity fraud by:
 - Continuing to collaborate with state partners
 - Bringing enforcement actions against for profit fundraisers and sham charities that lie to consumers and misuse money intended to support charitable causes, when possible and appropriate
 - Educating consumers by providing them tools to avoid charity fraud and achieve their charitable purposes

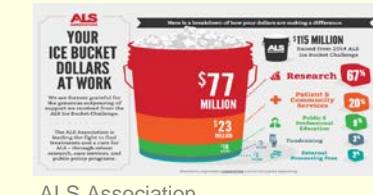
The Legal Challenges Posed by Social Media Viral Campaigns, Crowdfunding, and Hybrid Entities

March 21, 2017



Lloyd Hitoshi Mayer
Professor of Law
University of Notre Dame

Social Media Viral Campaigns



ALS Association

■ Notable Successes:

- ALS Ice Bucket Challenge (\$115M in 8 weeks)
- Movember (\$710M since 2003)

■ Notable Scandals: none

■ Open Questions

- Do (or should) charitable solicitation or consumer protection laws apply to individuals who solicit contributions for charities through social media?
- Do (or should) such laws apply to social media sites used to promote viral campaigns?

Crowdfunding



Equality Florida Institute, Inc.

- **Notable Success:** Equality Florida in wake of Orlando shooting (\$9 million on GoFundMe)
- **Notable Scandals:** Boston Marathon Bombing scammer (\$9,350 on GoFundMe)
- **Open Questions**
 - Do (or should) charitable solicitation or consumer protection laws apply to individuals who crowdfund for charities or charitable purposes?
 - Do (or should) such laws reach the operators of crowdfunding sites used by such crowdfunders?

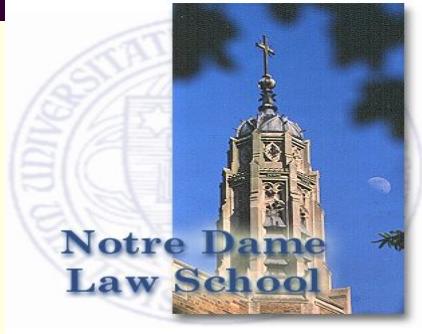
Hybrid Entities



- **Notable Success:** Patagonia, Kickstarter
- **Notable Scandals:** none
- **Open Questions**
 - If a hybrid entity utilizes its social benefitting mission to attract customers, do (or should) charitable solicitation or consumer protection laws apply to that entity's representations?
 - Do (or should) such laws apply to "social enterprises" more generally – that is, even if they are not organized as a hybrid entity?

The Legal Challenges Posed by Social Media Viral Campaigns, Crowdfunding, and Hybrid Entities

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The State of Giving Today – An Overview of Charities and Donors

- Karen Gano
- Elizabeth Boris
- Dr. Una Osili



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Trends in Civil Society

March 21, 2017

Give and Take: Consumers, Contributors, and Charity

Elizabeth T. Boris, Ph.D.

Urban Institute Fellow

Center on Nonprofits and Philanthropy,

Waldemar A. Nielsen Chair of Philanthropy

Georgetown University

Types of Activities

DELIVER SERVICES



CONDUCT RESEARCH AND SHARE INFORMATION

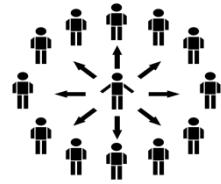


DEVELOP ARTS AND CULTURE

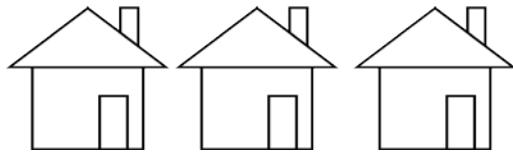


ENGAGE CITIZENS AND ADVOCATE FOR CHANGE





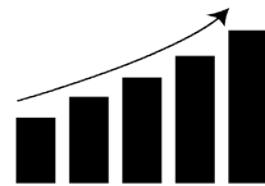
Roles in society



Contributions to individual and community well-being



Impact on civic engagement



Economic impacts



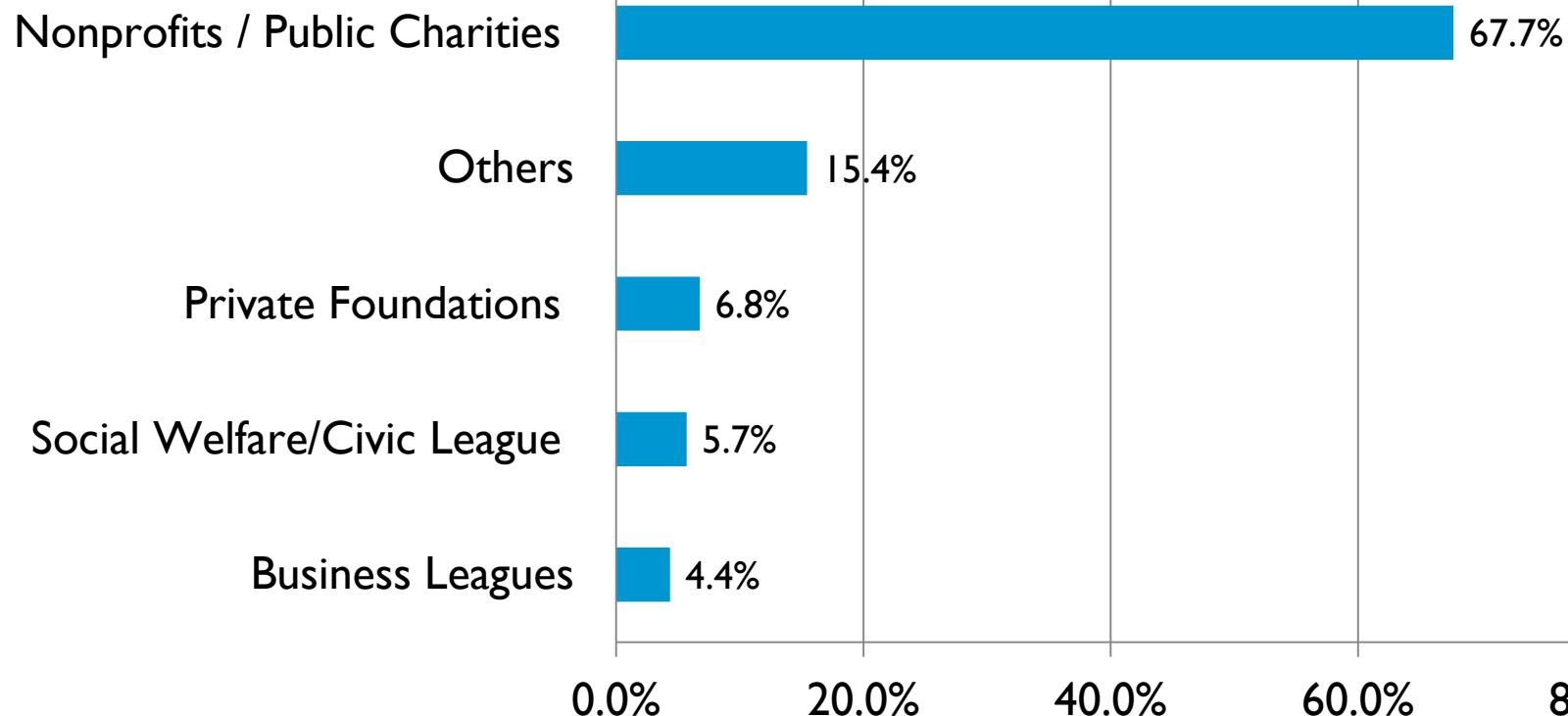
Relationships with government and business

Characteristics of U.S. Nonprofits



U.S. Nonprofits by Organization Type

2014



Nonprofits*

1.41 million

2013



Revenue \$2.26
trillion



Expenses
\$2.10 trillion

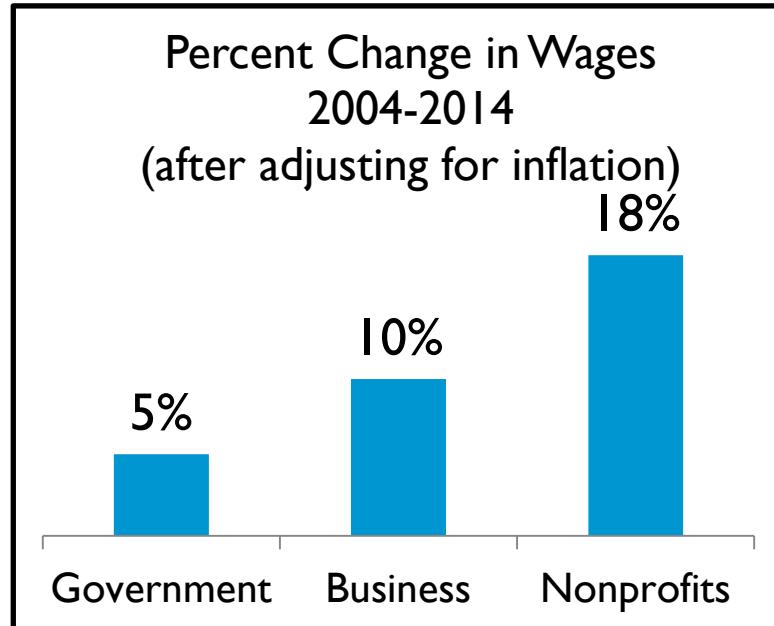


Assets

\$5.17 trillion

Economic Impact

CONTRIBUTED
5.4%
of GDP IN
2014



EMPLOYED
14.4
MILLION
INDIVIDUALS IN
2013

Charities*



Revenue \$1.73
trillion

293,103

2013



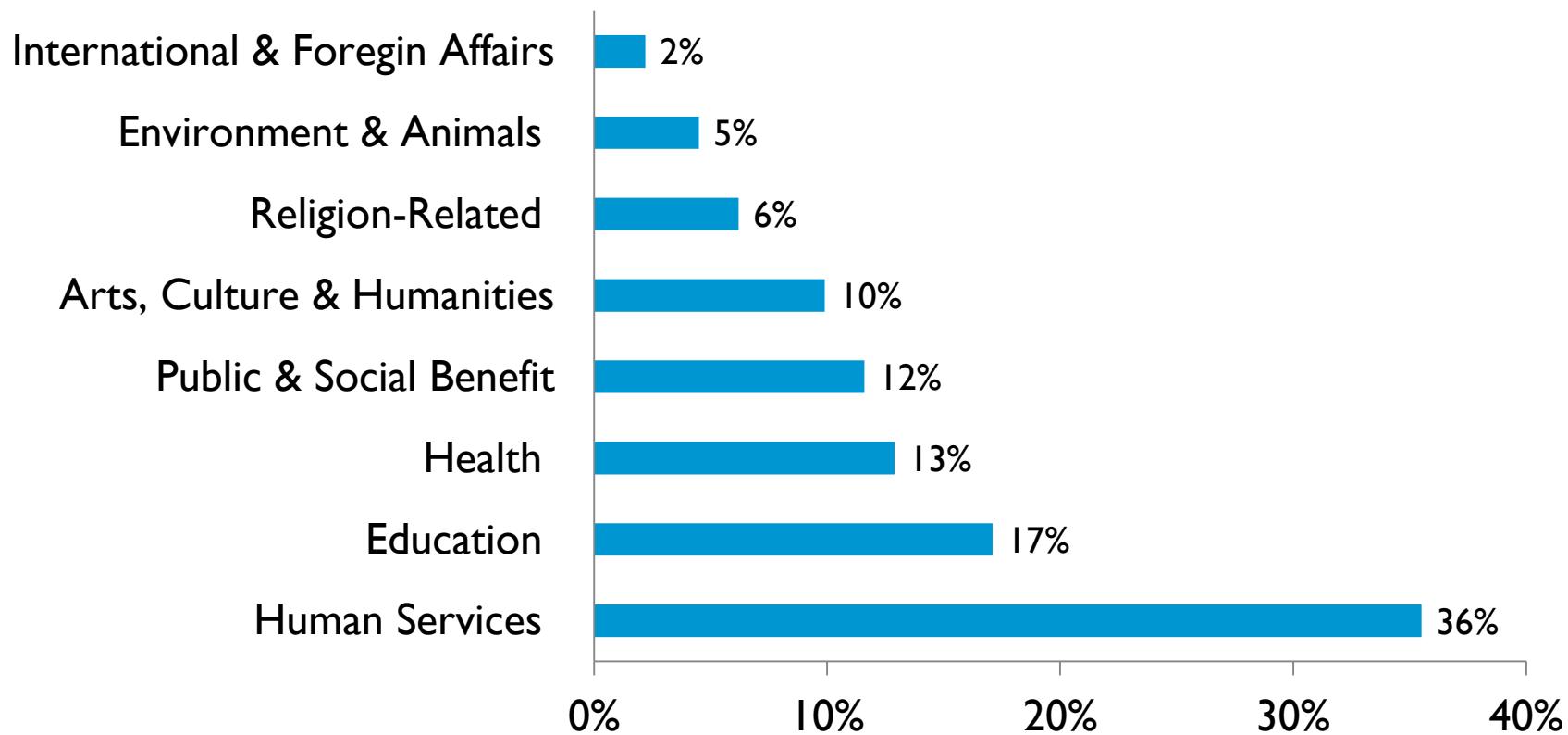
Expenses
\$1.62 trillion



Assets
\$3.32 trillion

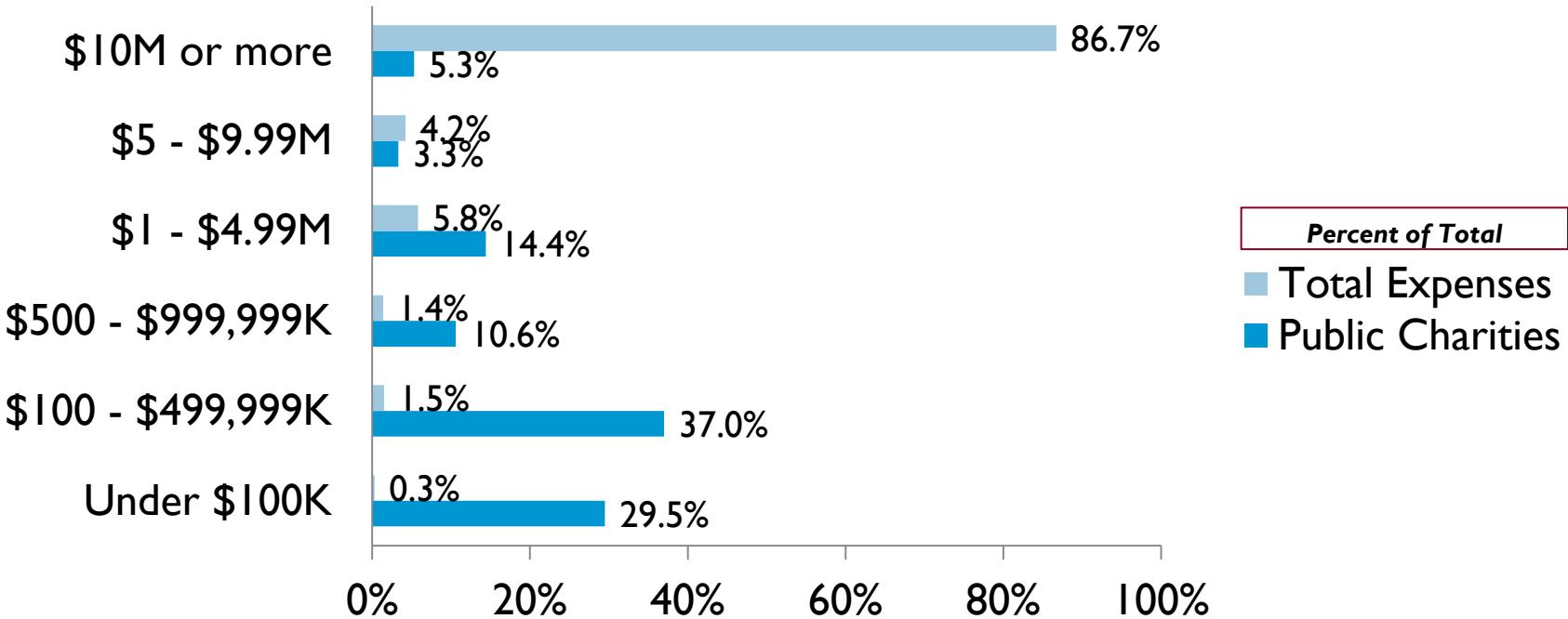
Charitable Nonprofits by Type

2013



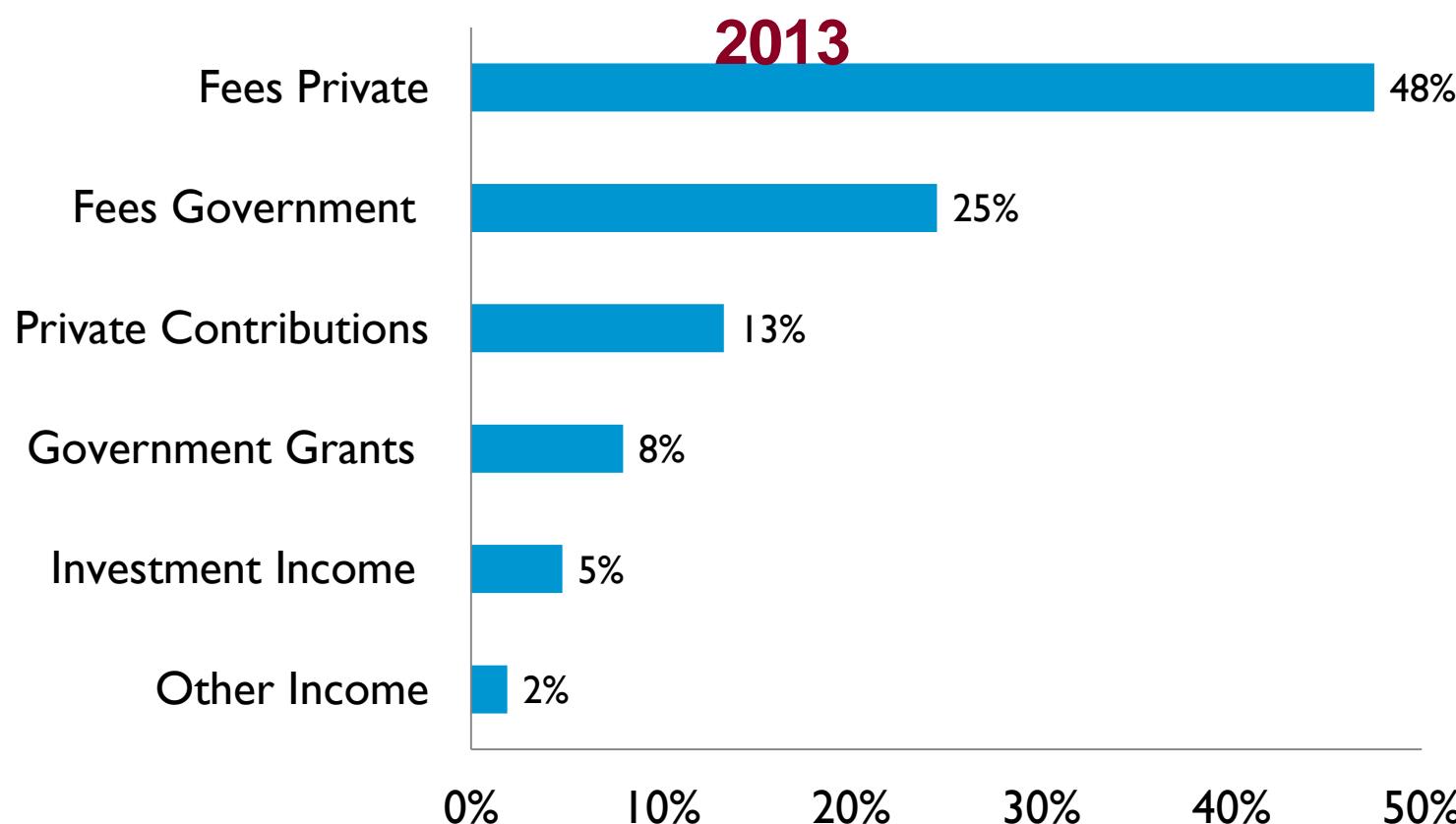
Charities' Expenses by Size

2013



Charities' Sources of Revenue

2013



Government Contracts and Grants with Charitable Nonprofits

Nearly 350,000 contracts and grants with Nonprofits (average 6 per organization) in 2012

Over \$137 billion worth of contracts and grants in 2012

Charitable Foundations: 2013

87,142

Private, corporate, operating and community foundations in the U.S.

\$798.2 billion

Total Assets

\$55.3 billion

Giving Overall

\$56.2 billion

Gifts Received

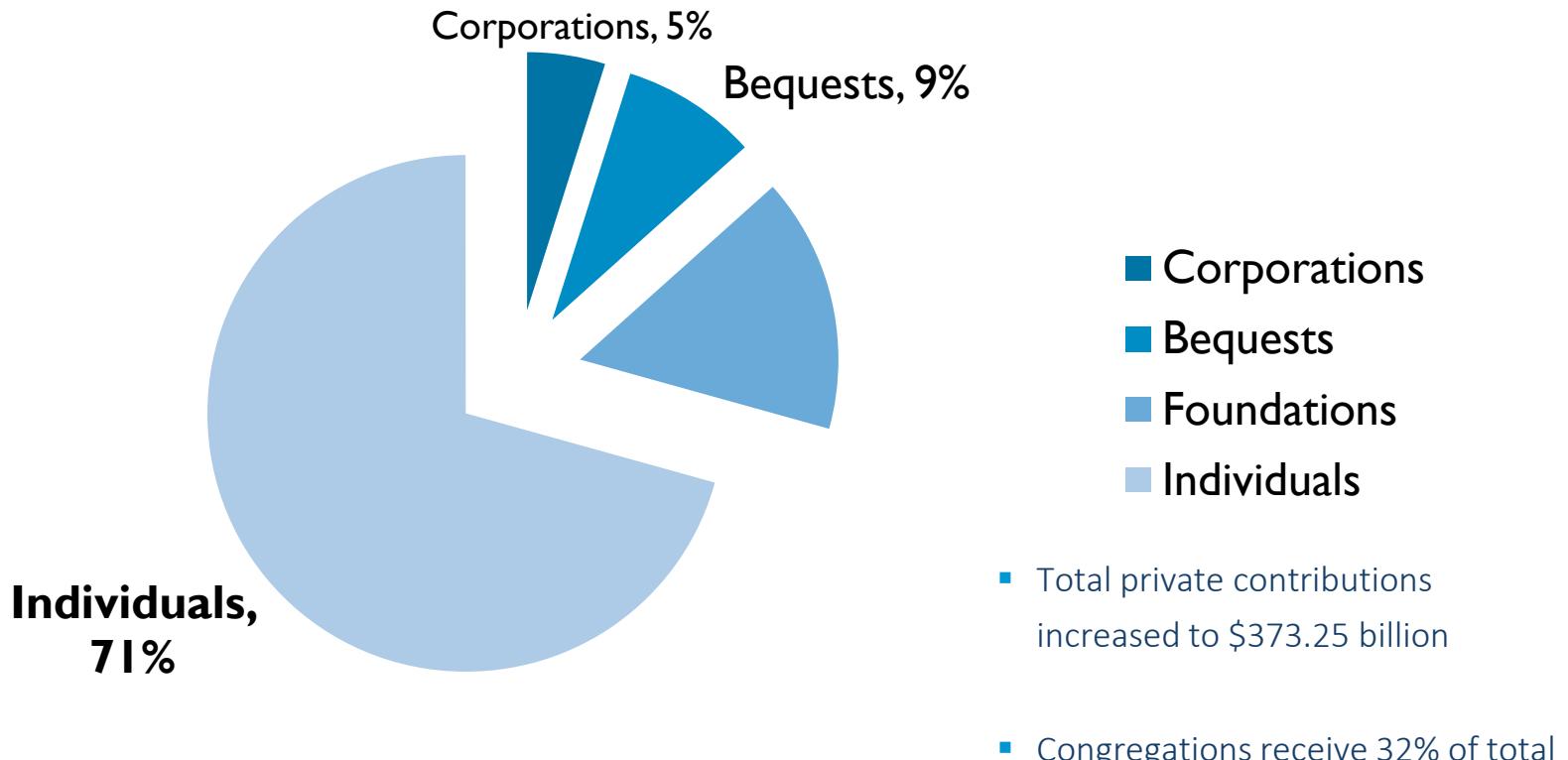
Volunteering 2014

62.8 million people volunteered
25.3% of the population

They volunteered an estimated total of 8.7 billion
total hours

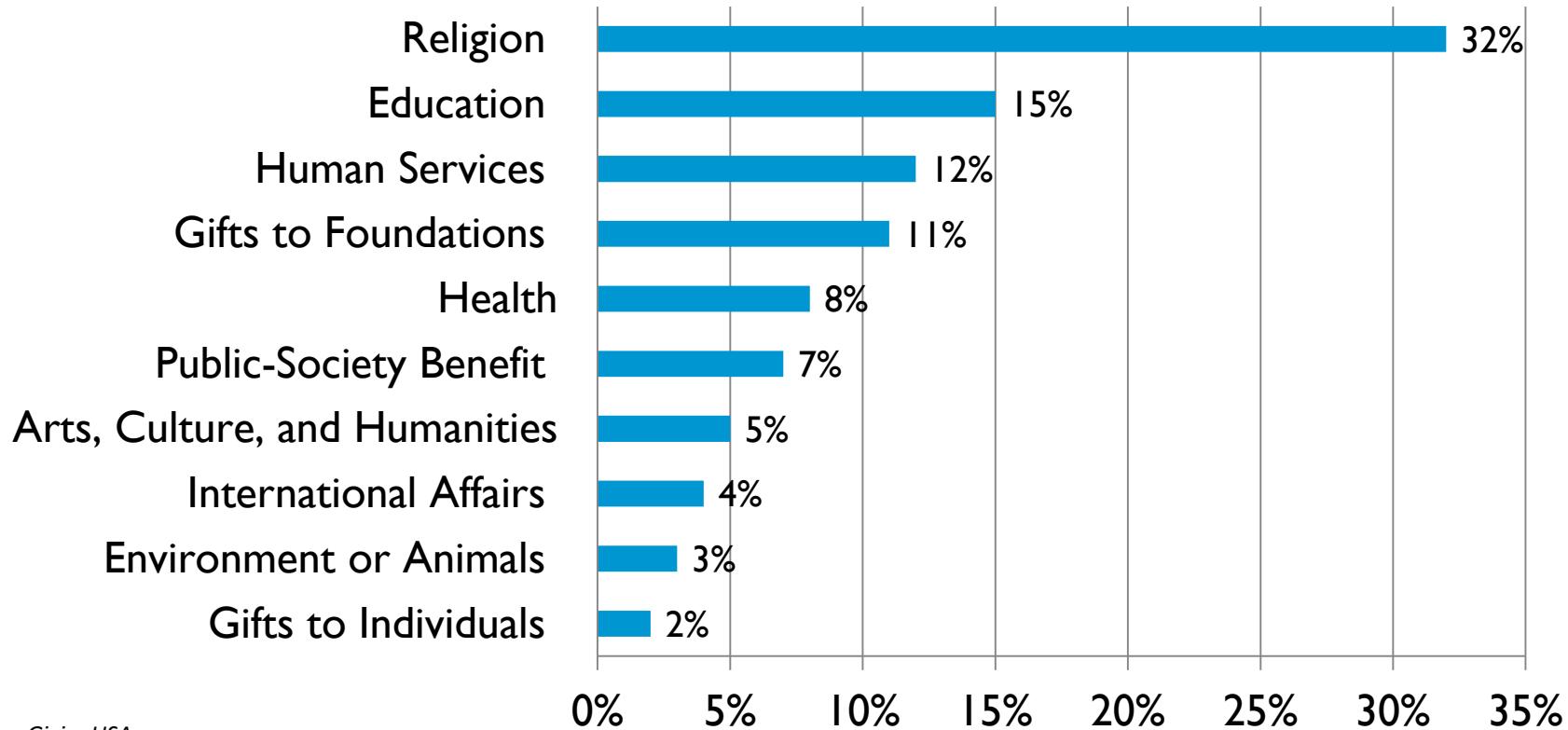
Valued at \$179.2 billion

Private Giving in 2015



Estimated Distribution of Private Contributions

2015



Civil Society Trends

Transparency
Big Data

Accountability

Performance
Measurement

Economic &
Social Impact

Tax & Regulatory
Policy

Financial &
Capacity
Challenges

Fee for Service &
Enterprises

Online & New
Giving Tools

Impact Investing &
Social Impact
Bonds

Trends Affecting Civil Society

Globalization
of Economy

Political
Polarization

Environmental
Degradation

Changing
Demographics

Federal &
State Budget
Deficits

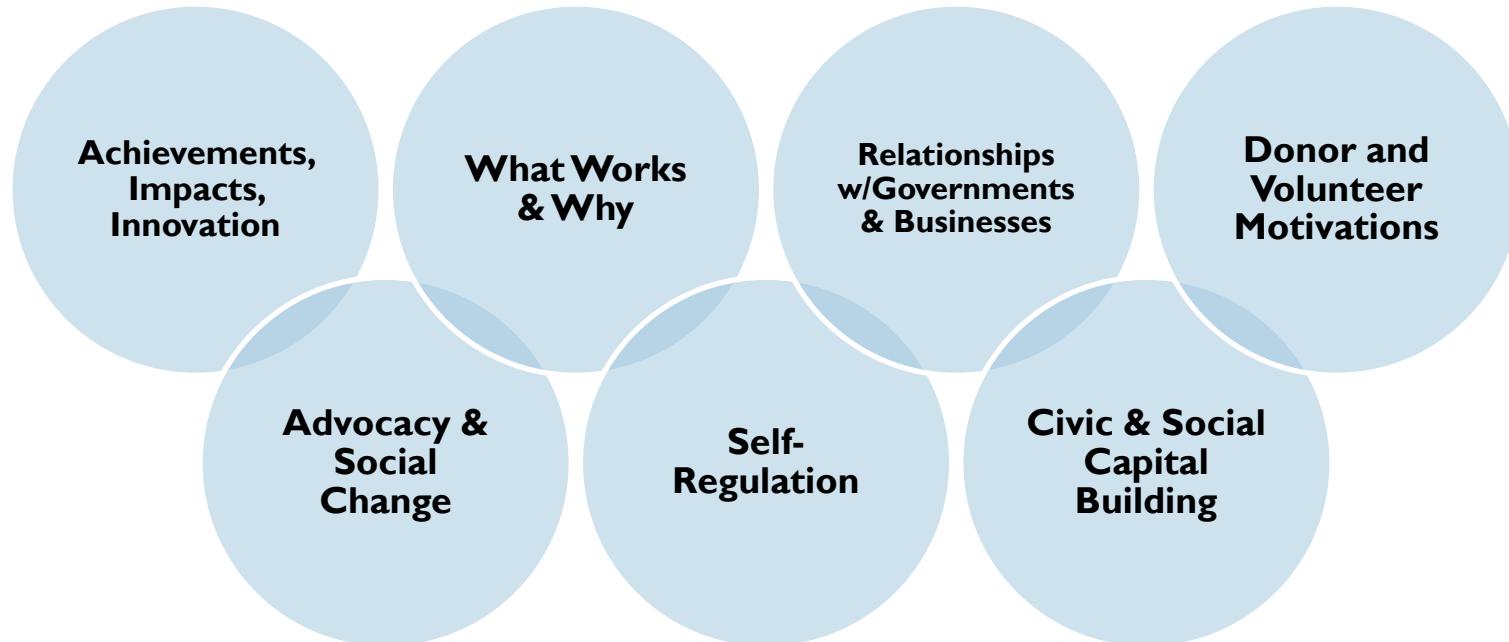
Growing
Income
Inequality

Health Care
Reform

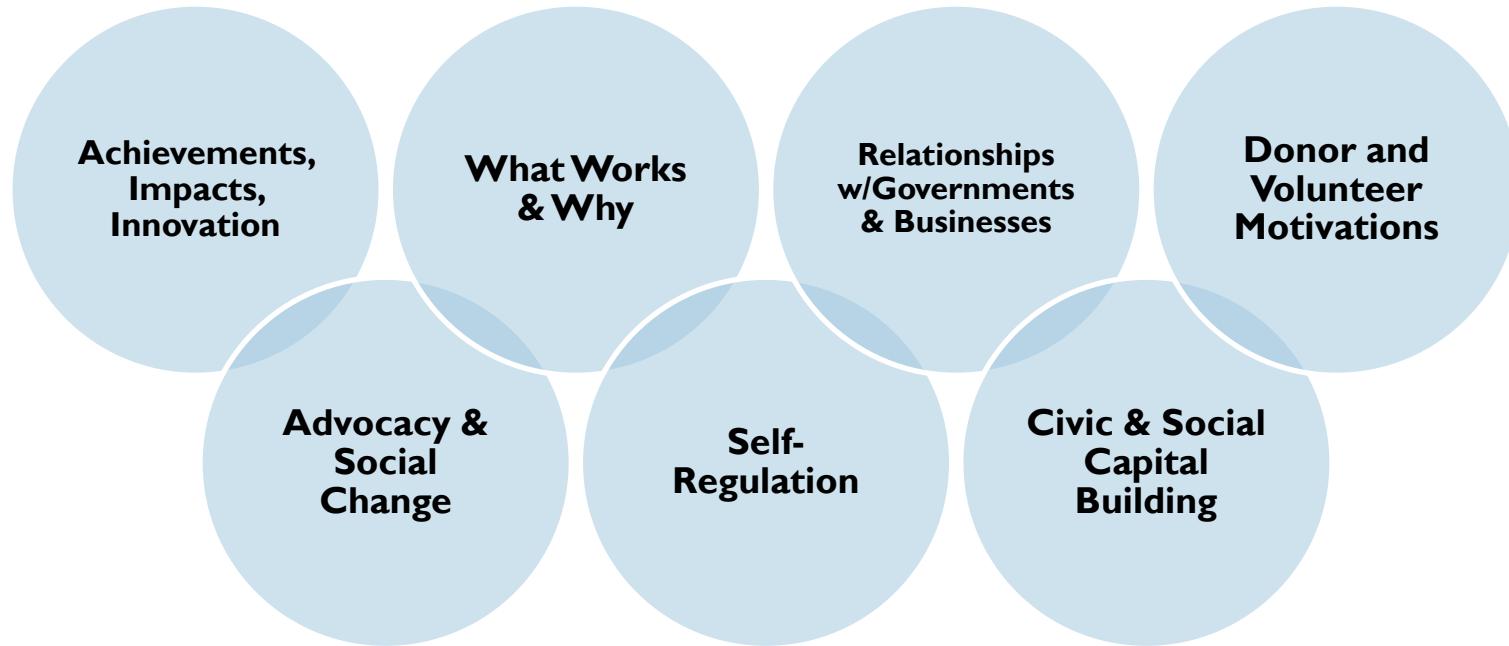
Tax Reform

Immigration
Reform

Sector Research



Sector Research



What the Forms 990 Reveal

- The Nonprofit Sector is growing in numbers and resources but those resources are not uniformly distributed
- The Sector is diverse by size and type of organizations
- We can assess financial indicators (revenues, expenses, assets and their components) by size, type, geography and many other variables
- We can use the Form 990 as a sampling frame for surveys and analyses of discrete characteristics
- We can identify outliers and look up their Forms 990 to see what they do, who they serve, their finances, and their governance processes
- We can combine Form 990 data with other administrative data sets, labor statistics, census of services, etc. for a wide variety of studies
- With the advent of digitized Form 990 data, we will be able to do these and other analyses quickly and inexpensively

Utility of Forms 990 for Regulators

- Digitized Forms 990 will permit more extensive analyses of financial information than has been possible to date. For example, program expenses as a percentage of all expenses might be used as a screening tool to understand trends, to analyze differences among charities and to identify outliers.
- Using Statistics of Income Sample data for 2012, we find that the percentage of program expenses to total expenses increases with the size of the organization:
 - 78.49 percent for those with less than \$100,000 in expenses
 - 87.25 percent for those with \$10 million or more.
 - Economies of scale and greater capacity likely factors in the differences between large and small organizations.

Utility of Forms 990 for Regulators

- Looking just at Human Services Charities, average program services expenses are 85.7 percent of total expenses.
- Drilling down to specific program areas, those averages vary from 80.2 percent for Science and Technology to 91.4 percent for the Food, Agriculture and Nutrition and the Mutual Benefit Categories.
- Looking at sub-categories (where numbers in the sample are small and thus only illustrative, not reliable), we see even greater divergence:
 - 94.3 percent averages for philanthropy and voluntarism groups
 - 62.1 percent average for veterans and military groups
- Such analyses can be the starting point for understanding different operating patterns as well as investigation of outliers.

Utility of Forms 990

- In reviewing the outliers from the SOI sample, there were a number of facilities, religious groups, and public foundations, suggesting that there are some program elements, such as buildings or endowments, that might lead specific types of groups to have different levels of program expenses.
- Size of the organization is a clear factor and perhaps age of the organization might reveal start-up costs that are outside the average for that type of organization.
- Other intervening variables might be:
 - Retiring CEOs that draw down accrued or deferred retirement benefits.
 - A year with a one time large gift or contract followed by a lean year—one year is not enough to assess an organization's status.
- Statistical analyses will reveal trends, but close analysis will be necessary to understand those patterns.

Conclusions

- Civil Society is vibrant, diverse and growing, but our knowledge base is still fairly primitive, especially at the state and local levels.
 - Scope and dimensions research is well underway
 - Management and financial research is growing
 - Economic impact estimates are becoming more robust
 - Performance research and data gathering is in demand, but capacity to collect, analyze and use performance data is quite limited
 - Outcomes of specific programs on communities and populations are increasingly evaluated, but synthesis and knowledge sharing is weak
 - Civic engagement research is in its infancy
 - Policy and budget analyses research is limited
 - Legal research is growing



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References

- Boris, Elizabeth T. and C. Eugene Steuerle, eds. *Nonprofits & Government: Collaboration & Conflict*, 2016, third edition.
- Foundation Center, 2017. Foundation Stats.
www.foundationcenter.org.
- Giving USA Foundation, 2015.
- McKeever, Brice. *The Nonprofit Sector in Brief: Public Charities, Giving and Volunteering*, 2015. Urban Institute.
- Pettijohn, Sarah et al. *Nonprofit-Government Contracts and Grants: Findings from the 2013 National Survey*, 2013. Urban Institute.
www.urban.org/nonprofitcontracting.cfm

Other Resources

- **Center on Nonprofits and Philanthropy, the Urban Institute** <http://www.urban.org/center/cnp/index.cfm>
- **The Johns Hopkins Center for Civil Society Studies.** <http://www.css.jhu.edu/index.php?section=content&view=20>
- **The Foundation Center.** <http://foundationcenter.org/>
- **Giving USA Foundation.** *Giving USA.* <http://www.givingusareports.org/>
- **National Center for Charitable Statistics, the Urban Institute,** <http://nccs.urban.org>.
- **Nonprofit and Voluntary Sector Quarterly (NVSQ)** <http://nvs.sagepub.com/>
- **Nonprofit Management and Leadership (NML).** [http://onlinelibrary.wiley.com/journal/10.1002/\(ISSN\)1542-7854](http://onlinelibrary.wiley.com/journal/10.1002/(ISSN)1542-7854)
- **Stanford Social Innovation Review**
- **Volunteering in America.** <http://www.volunteeringinamerica.gov>
- **Bureau of Labor Statistics, Volunteering in the U.S.,** <http://www.bls.gov/news.release/pdf/volun.pdf>
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The State of Giving Today: An Overview of Donors

Una Osili, Ph.D.

Professor of Economics
Director of Research
March 2017



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Today's Presentation

- What are the key forces shaping philanthropy?
 - How is the philanthropic landscape changing?
- How will trends shape the future?



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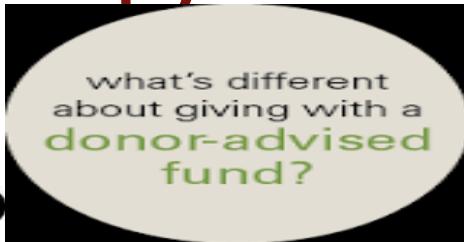
DATA TRENDS REVEAL CHANGING LANDSCAPE



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Philanthropy Now and in the Future



SOCIAL IMPACT BONDS

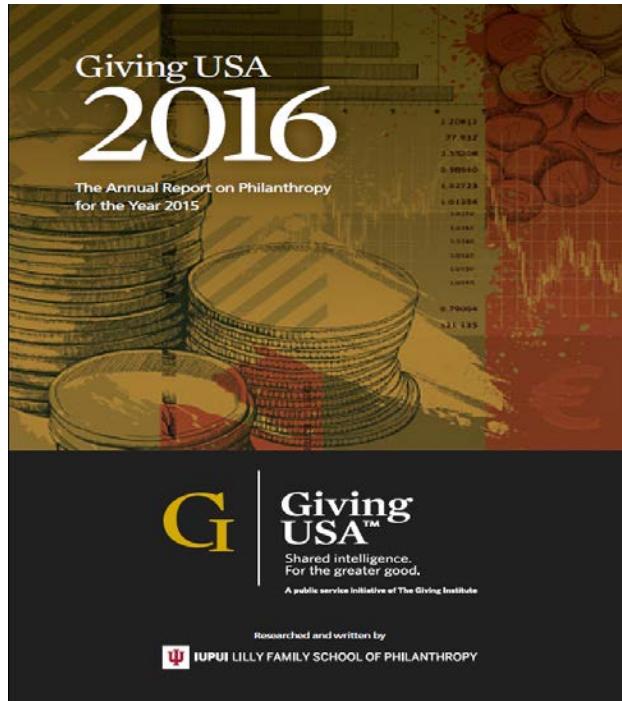
A social impact bond is a financing tool that uses private capital to achieve positive social outcomes. View infographic to find out how social impact bonds work.



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GIVING USA



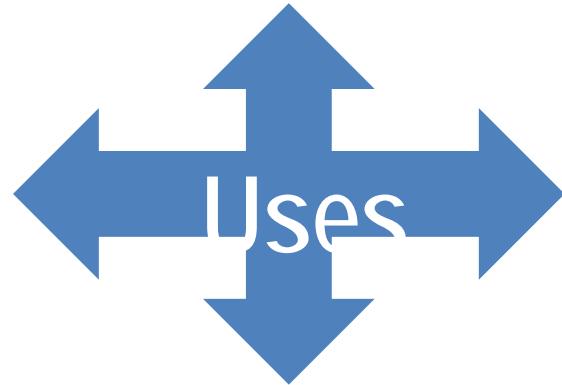
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Project and Content Scope



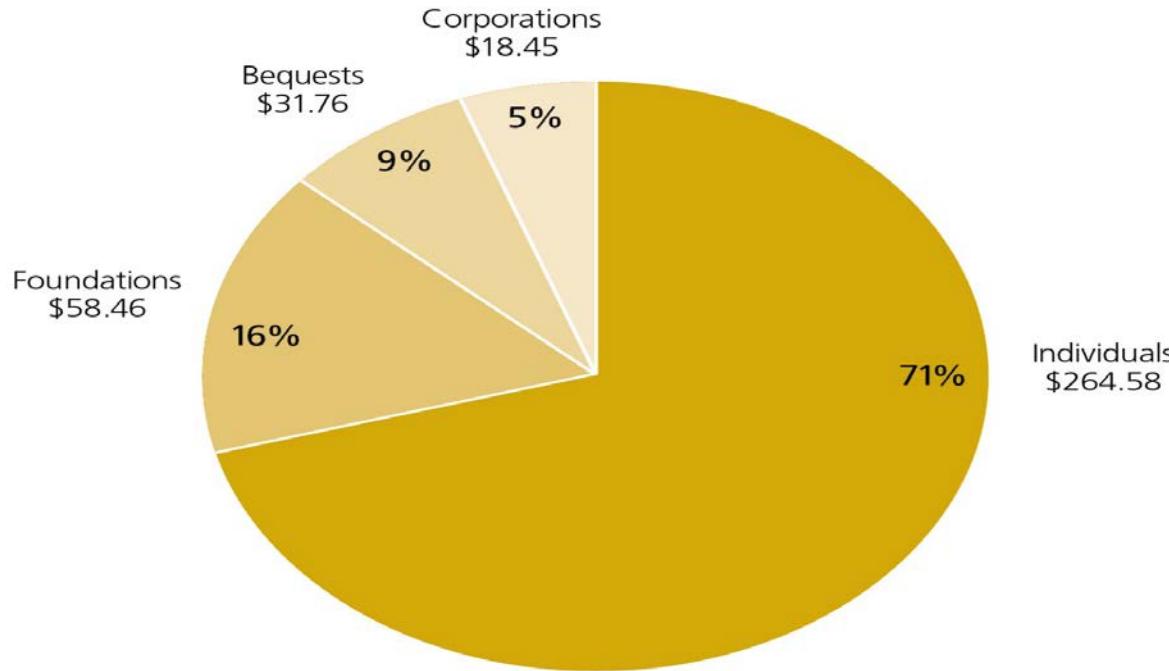
- U.S. households/individuals
- U.S. businesses/corporations
- U.S. estates
- U.S. foundations



- U.S. based IRS-registered charities
- U.S. religious organizations

Individuals Donate A Majority of Gifts

2015 Contributions: \$373.25 Billion by Source



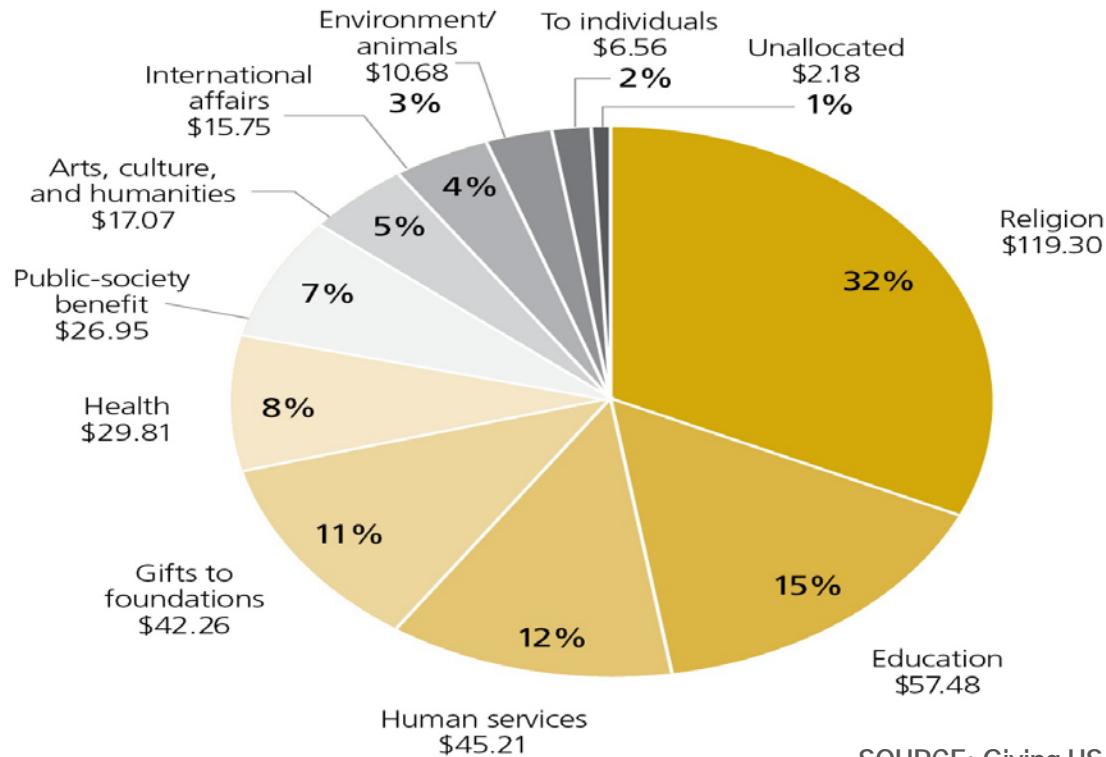
SOURCE: Giving USA Foundation | *GIVING USA 2016*



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Religion Receives A Majority of Contributions



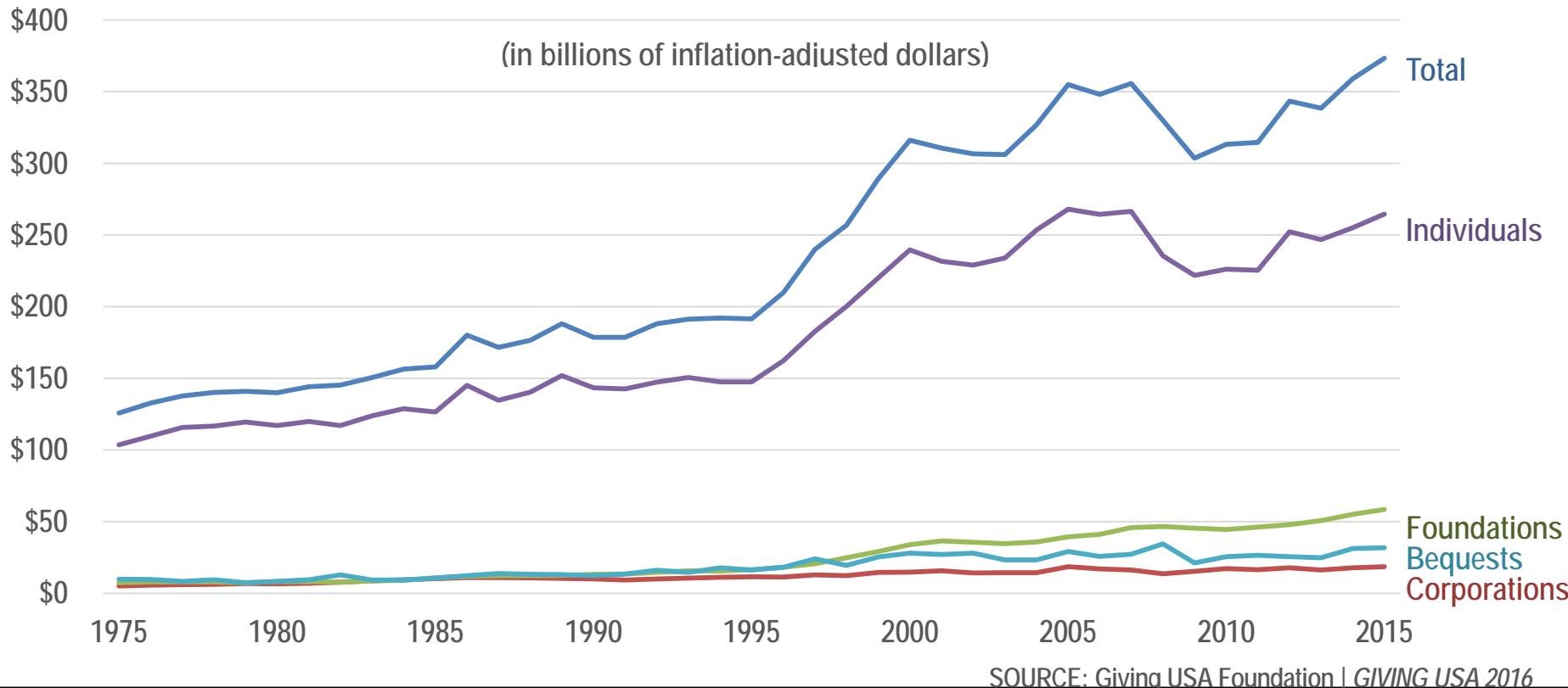
SOURCE: Giving USA Foundation | *GIVING USA 2016*



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Trends in Charitable Giving by Source, 1975-2015



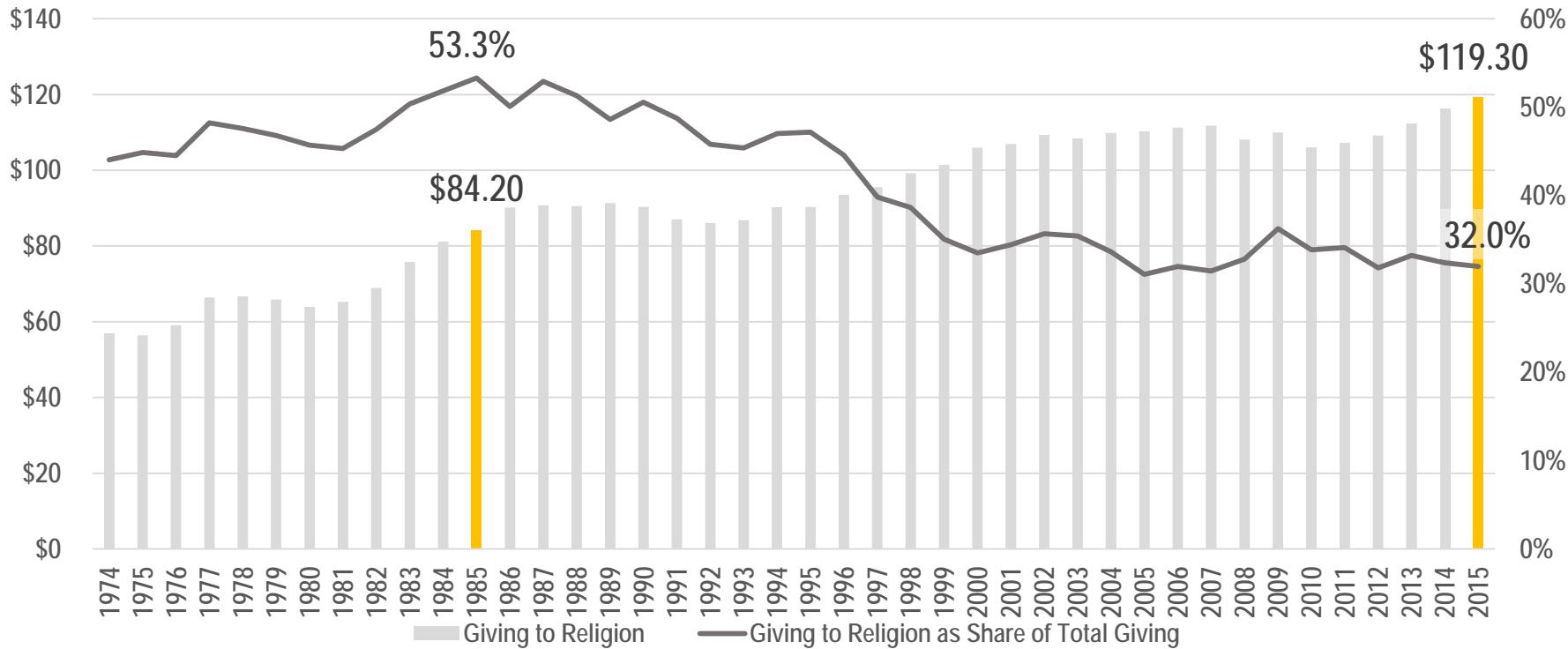
SOURCE: Giving USA Foundation | GIVING USA 2016



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Religious Giving Has Been Declining As Share of Total Donations Since the 1980s



SOURCE: Giving USA Foundation | GIVING USA 2016



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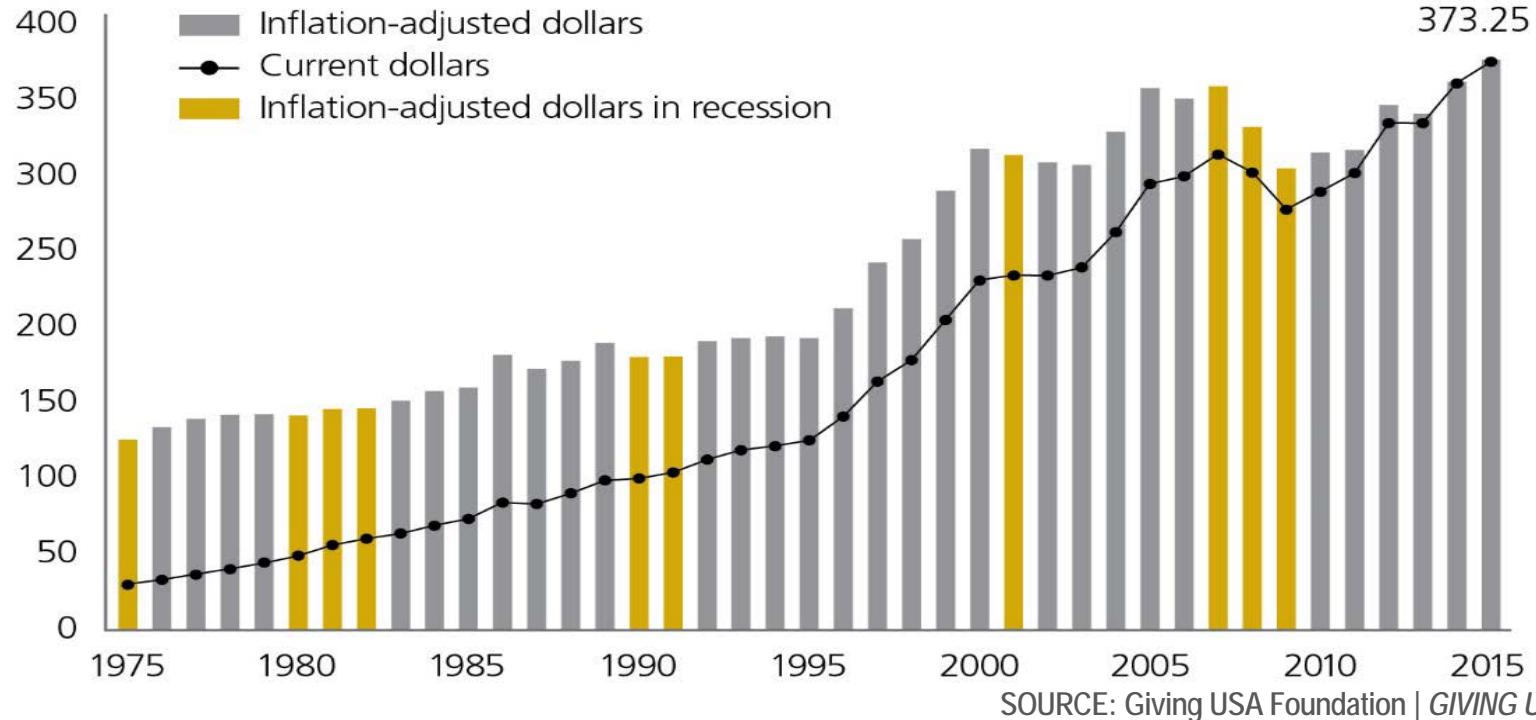
DATA REVEAL IMPACT OF NATIONAL AND GLOBAL ECONOMIC FORCES



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Giving Is Influenced by Economic Conditions: Total Giving, 1975–2015 (in Billions of Dollars)



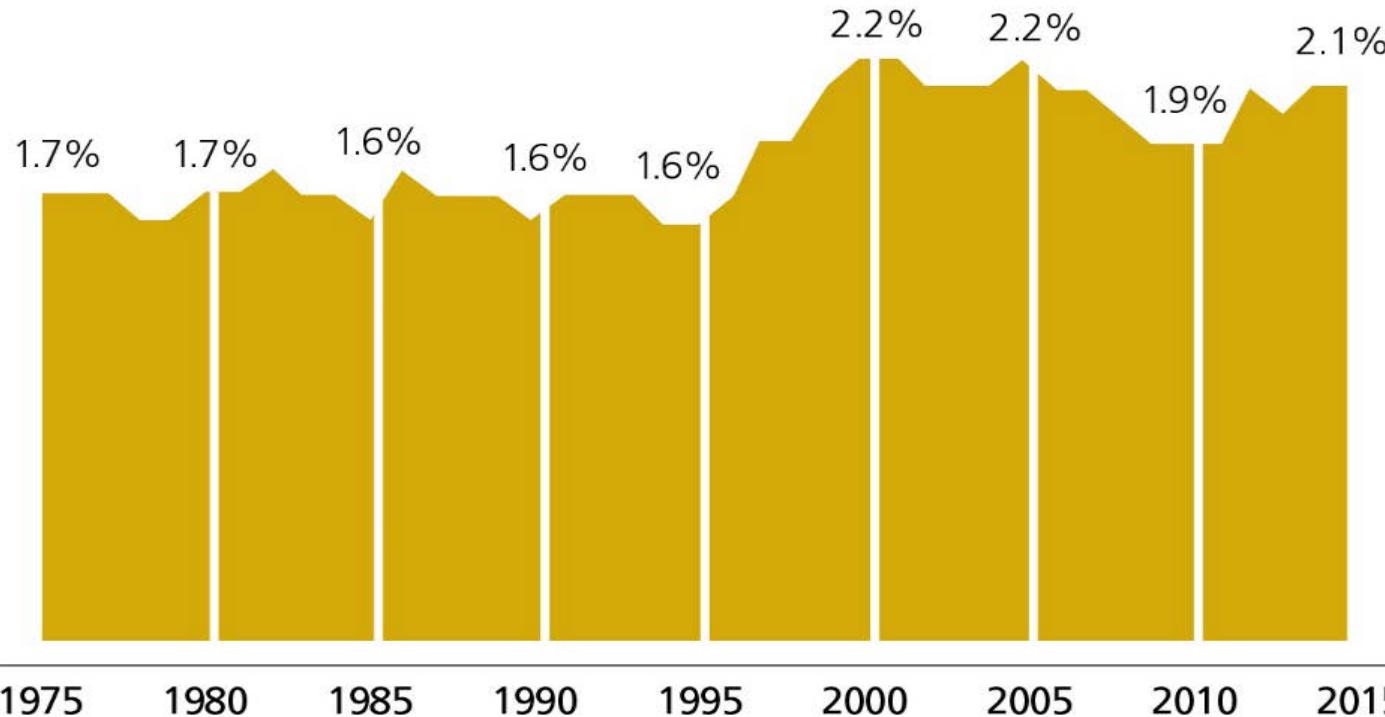
SOURCE: Giving USA Foundation | GIVING USA 2016



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Total Giving As A Percentage of Gross Domestic Product, 1975–2015 (in Inflation-Adjusted Dollars, 2015 = \$100)



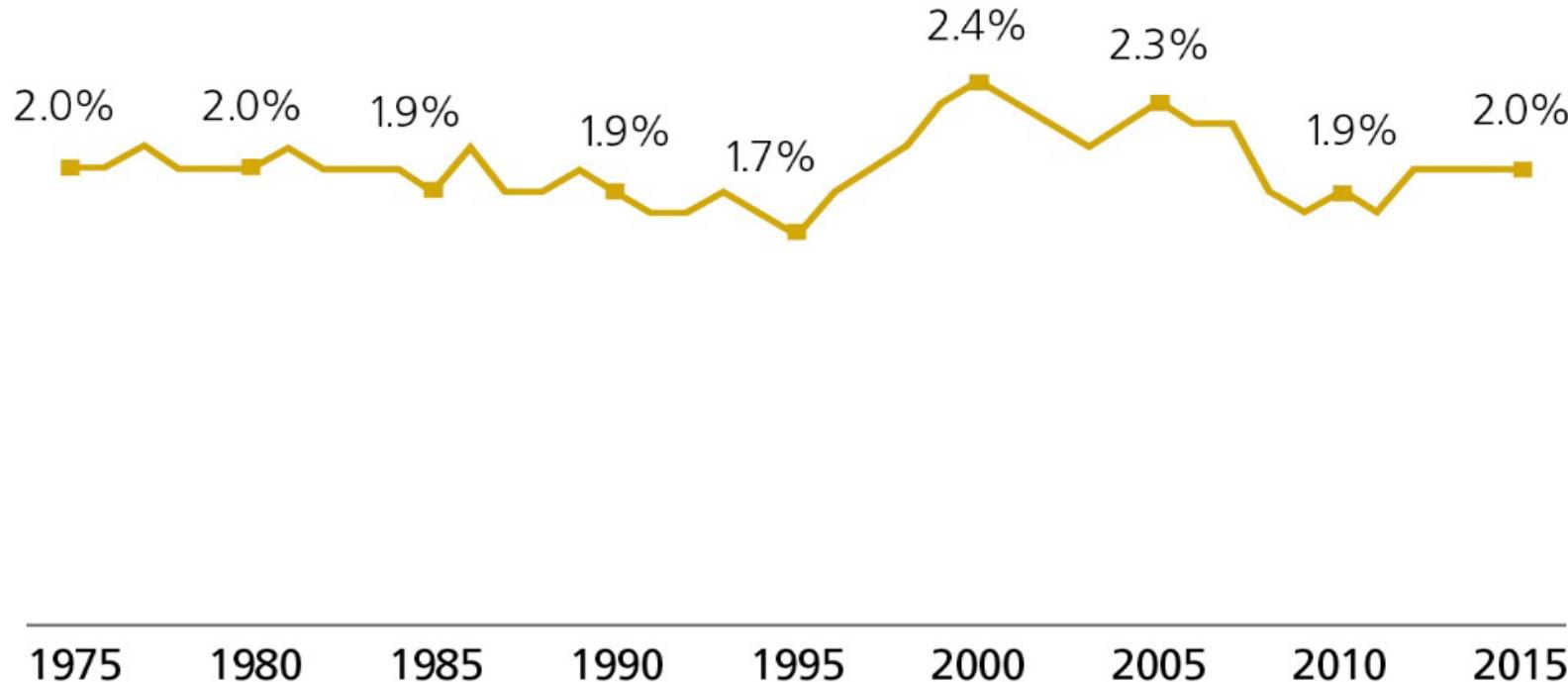
SOURCE: Giving USA Foundation | GIVING USA 2016



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Individual Giving Remains Constant at About 2% of Disposable Personal Income



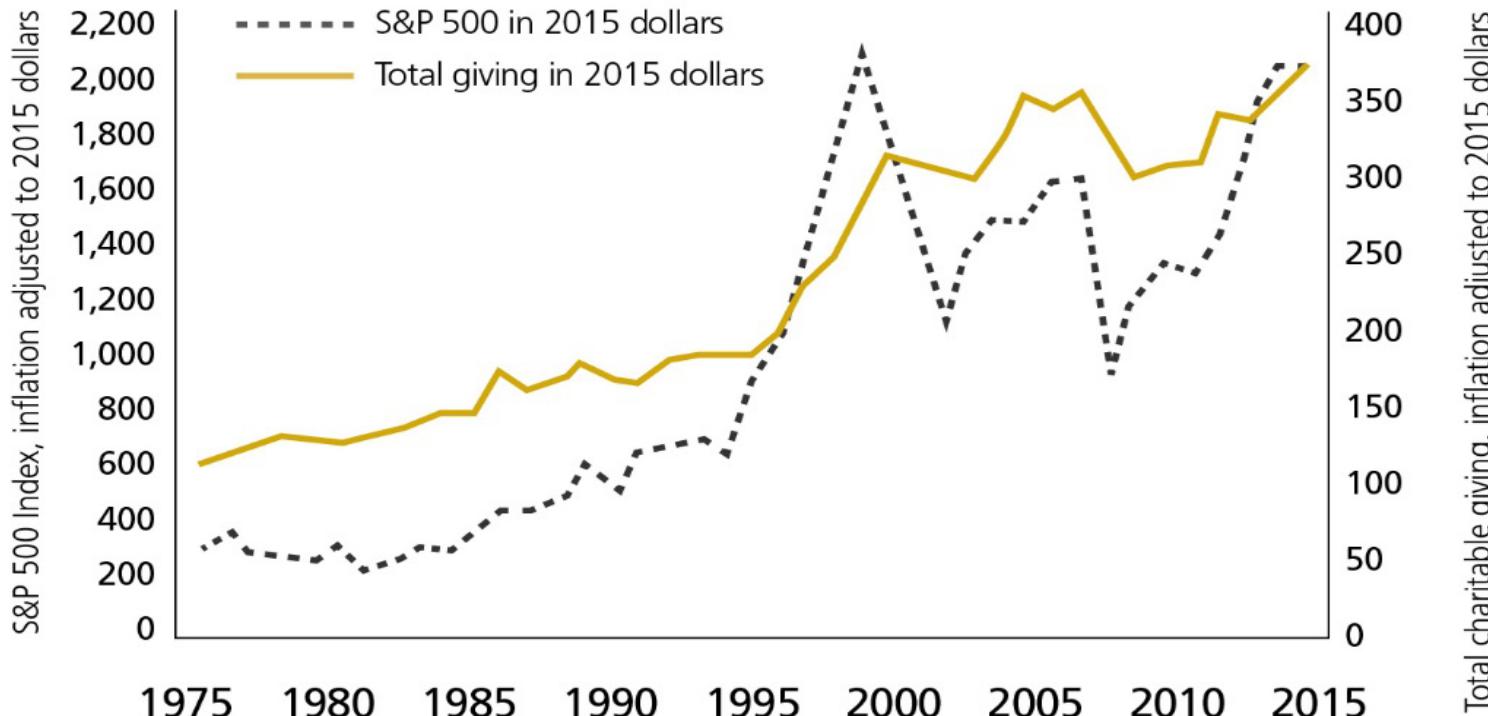
SOURCE: Giving USA Foundation | GIVING USA 2016



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Overall Giving Fluctuates with S&P 500



Total charitable giving graphed with the Standard & Poor's 500 Index, 1975-2015 (in billions of inflation-adjusted dollars, 2015 = \$100)

SOURCE: Giving USA Foundation | GIVING USA 2016



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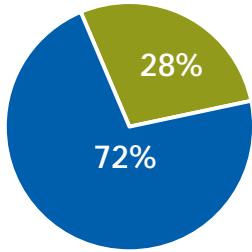
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Largest Fundraising Charities and Their Share of Private Philanthropy in 2015

Charitable Contributions to The Top 25 Fundraising Charities

Estimated Total Private Gifts

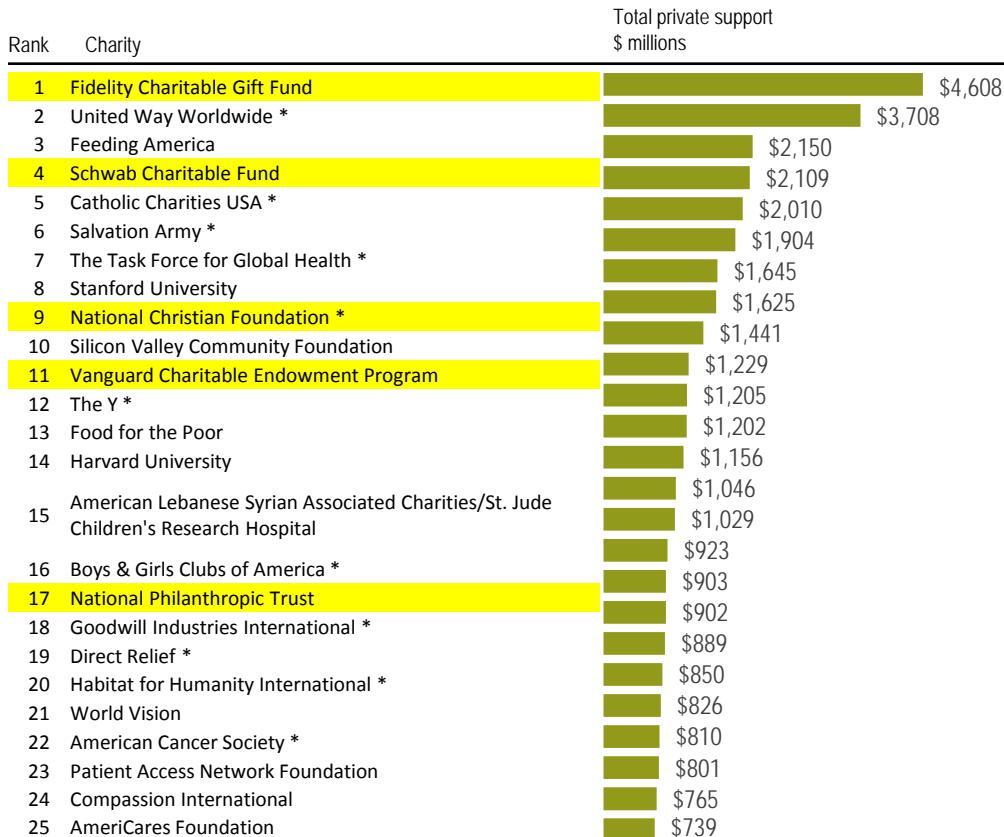
100% = \$373 billion



Received by the 400 largest charities

Received by the rest (includes ~1 million charities and thousands of religious organizations)

NOTE: Annual ranking of organizations that receive the most each year in private donations



¹ Includes affiliates

Source: The Chronicle of Philanthropy at:

<https://philanthropy.com/interactives/phil400>



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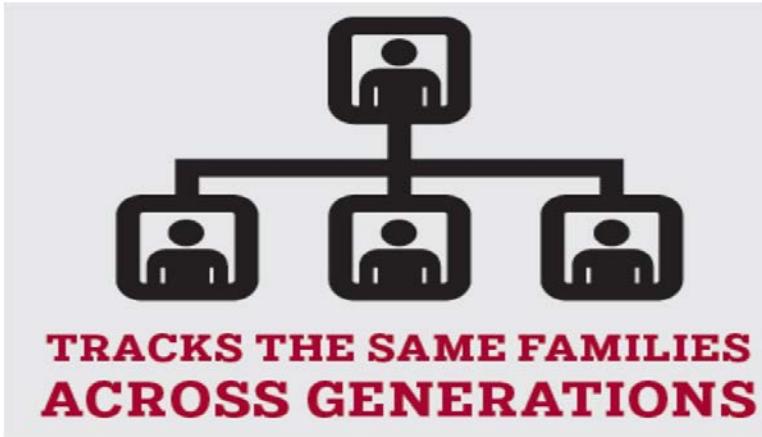
DATA REVEAL CHANGING DONOR MOTIVATIONS, EXPECTATIONS



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Longitudinal individual giving data



Philanthropy Panel Study (PPS)

THE 2016 U.S. TRUST® STUDY OF **High Net Worth Philanthropy**

CHARITABLE PRACTICES AND PREFERENCES OF WEALTHY HOUSEHOLDS

OCTOBER 2016



U.S. TRUST
Bank of America Corporation

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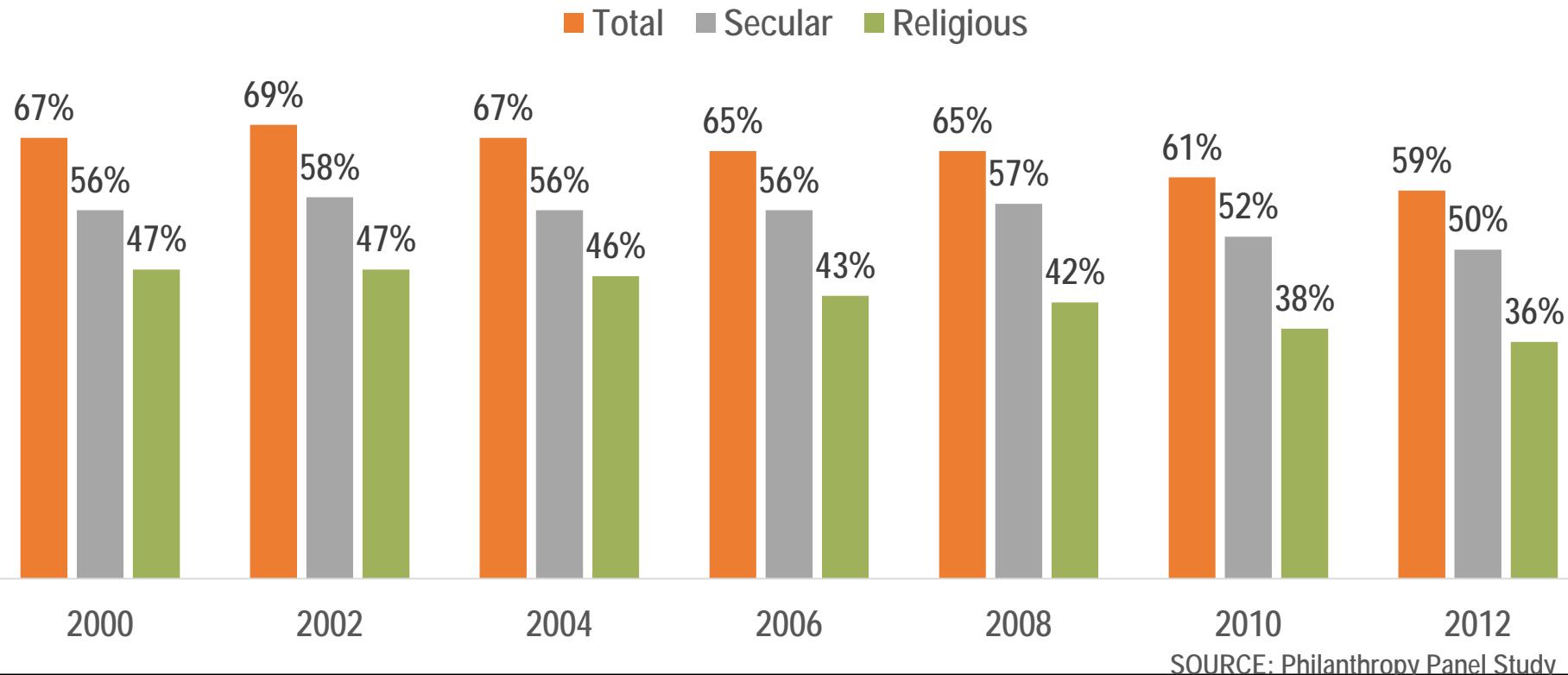
Bank of America Studies of
High Net Worth Philanthropy



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Donor incidence over time, 2000–2008



SOURCE: Philanthropy Panel Study



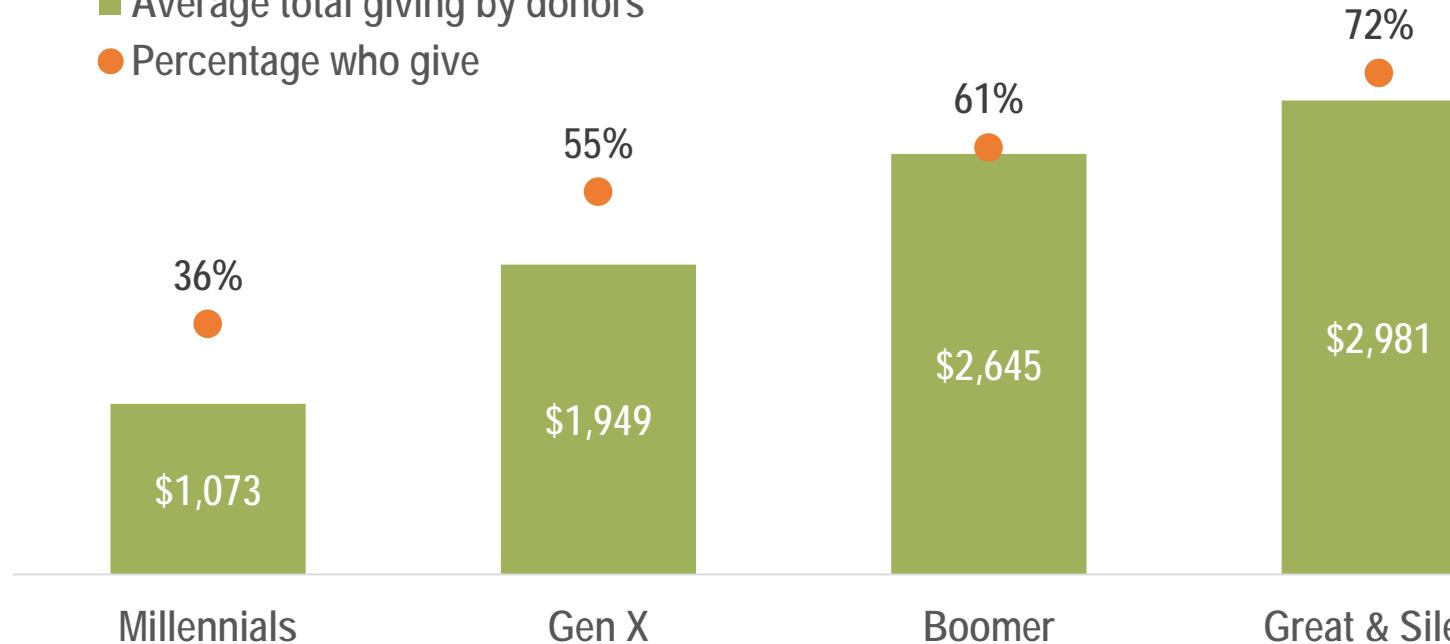
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Oldest generations more likely to give and give more, on average

■ Average total giving by donors

● Percentage who give



SOURCE: Philanthropy Panel Study

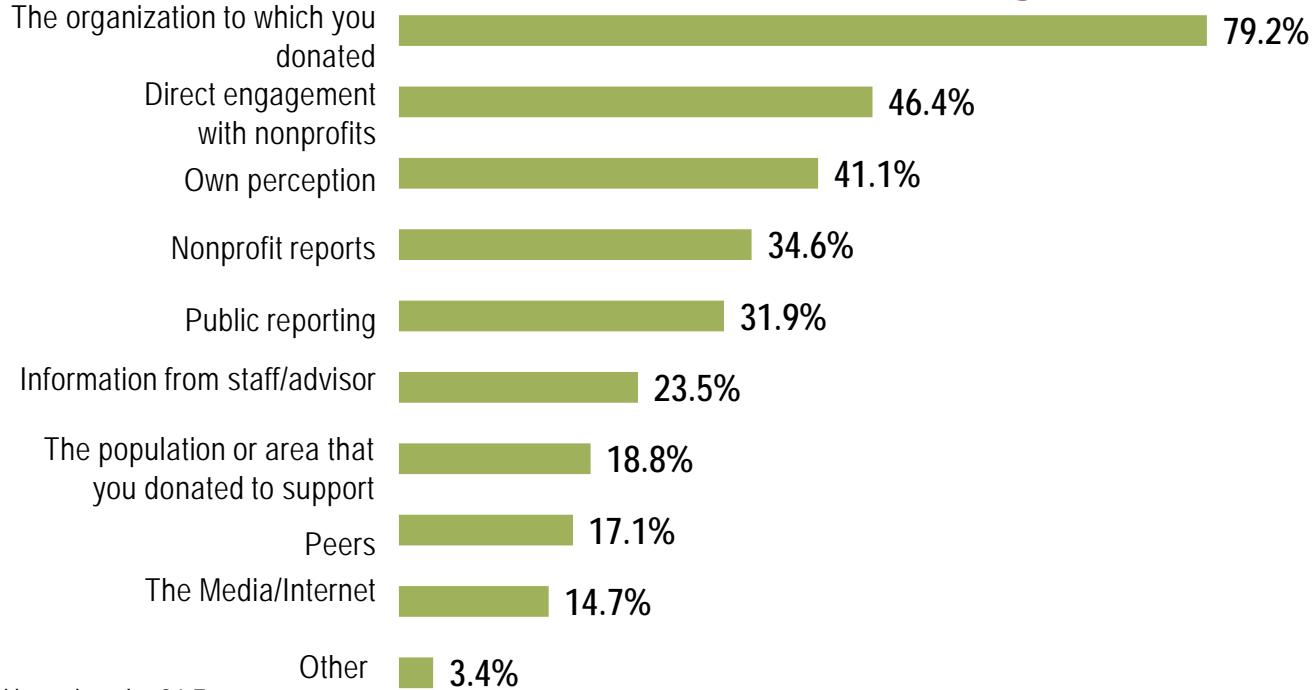


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How High Net Worth Donors Determine the Impact of Their Giving

How do you determine whether your giving is or is not having the impact you intended? Do you rely on information from...*



*The percentages in this figure were calculated based on the 21.7 percent of high net worth donors who monitor the impact of their giving only.

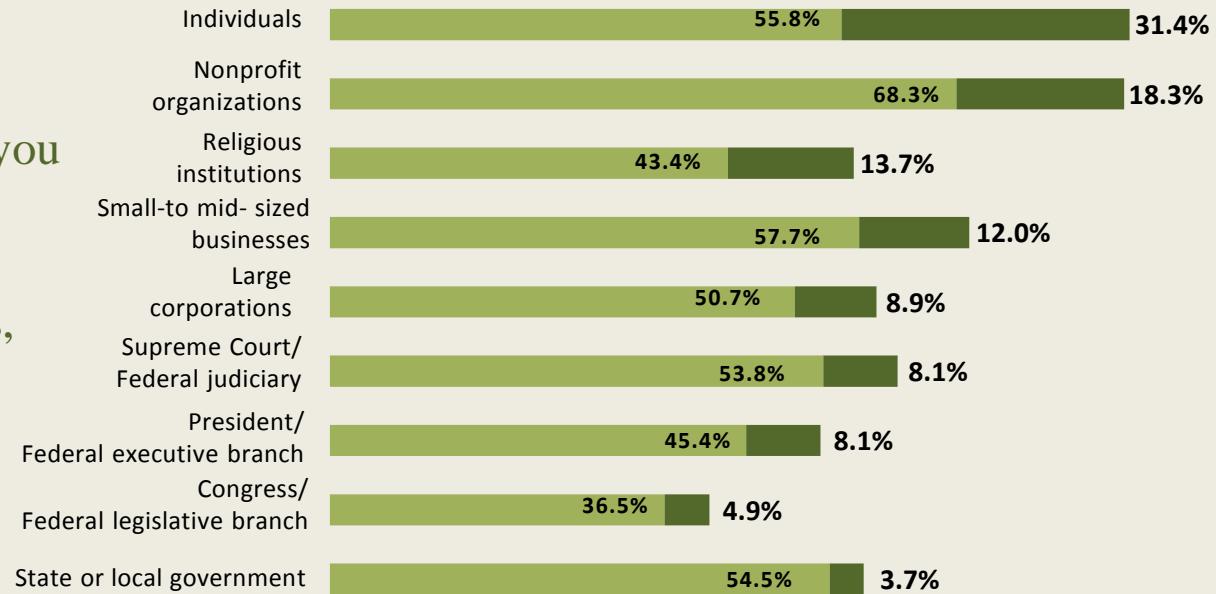
SOURCE: 2016 U.S. Trust Study of High Net Worth Philanthropy



IUPUI
LILLY FAMILY SCHOOL OF PHILANTHROPY

Confidence in Societal Institutions to Effect Change

How much confidence do you have in the ability of the following groups to solve societal or global problems, now and in the future?



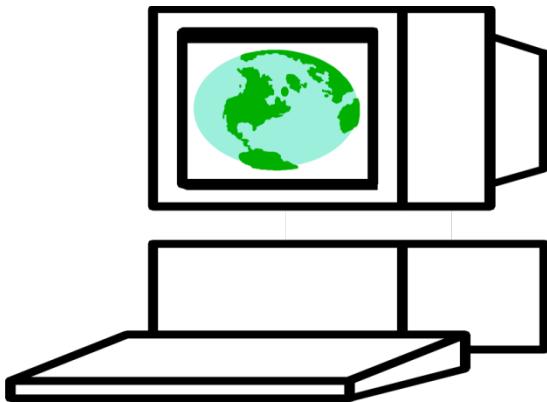
IMPACT OF TECHNOLOGY ON PHILANTHROPY



IUPUI

LILLY FAMILY SCHOOL OF PHILANTHROPY

Impact of technology on philanthropy



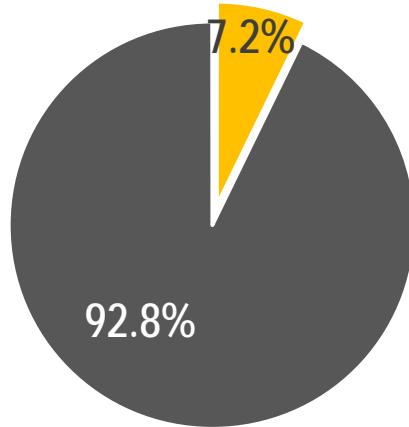
IUPUI

LILLY FAMILY SCHOOL OF PHILANTHROPY

Online Giving: A Small But Growing Piece of the Pie

Online Giving As A Percentage of Total Giving in 2016

■ Online ■ All Other Forms



SOURCE: Blackbaud | *2016 Charitable Giving Report*



IUPUI

LILLY FAMILY SCHOOL OF PHILANTHROPY

Crowdfunding As A New Tool of Fundraising

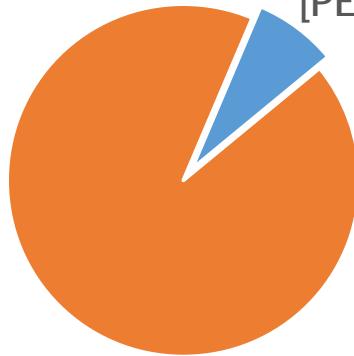
Global Crowdfunding Industry (2015)

Total Funding Amount:

Donations

[VALUE]

[PERCENTAGE]



SOURCE: Massolution/Crowdsourcing.org | 2015CF Crowdfunding Industry Report

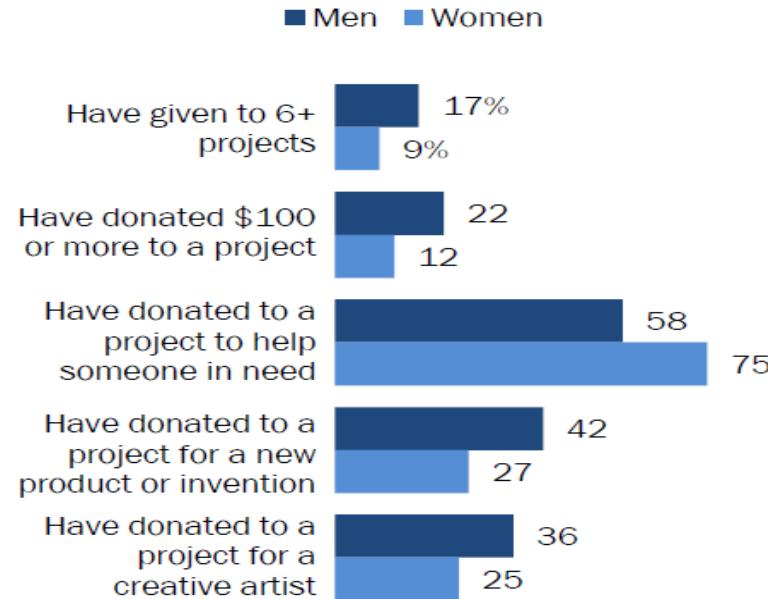


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Gender Differences in Crowdfunding Donors

% of male/female crowdfunding donors in U.S. who ...



Source: Survey conducted Nov. 24-Dec. 21, 2015.

“Shared, Collaborative and On Demand: The New Digital Economy”

SOURCE: Pew Research Center | *Shared, Collaborative and On Demand: The New Digital Economy*



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THE FUTURE OF PHILANTHROPY



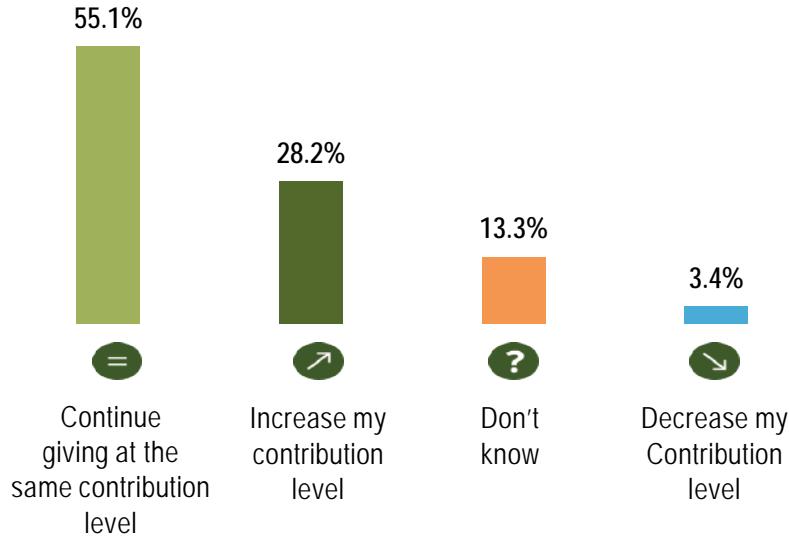
IUPUI

LILLY FAMILY SCHOOL OF PHILANTHROPY



High Net Worth Households' Future Giving Levels

Relative to my charitable giving in the past, in the next three years, I plan to...



Which factors may contribute to that change?



SOURCE: 2016 U.S. Trust Study of High Net Worth Philanthropy



IUPUI

LILLY FAMILY SCHOOL OF PHILANTHROPY

Thank You!

Una Osili, Ph.D.
Professor of Economics
Director of Research
philanthropy.iupui.edu



BREAK

Why Give? A Look at What Motivates Giving

- Hugh Jones, moderator
- Adrian Sargeant

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WITH
PLYMOUTH
UNIVERSITY**

Why Give: A Look at What Motivates Giving

Adrian Sargeant

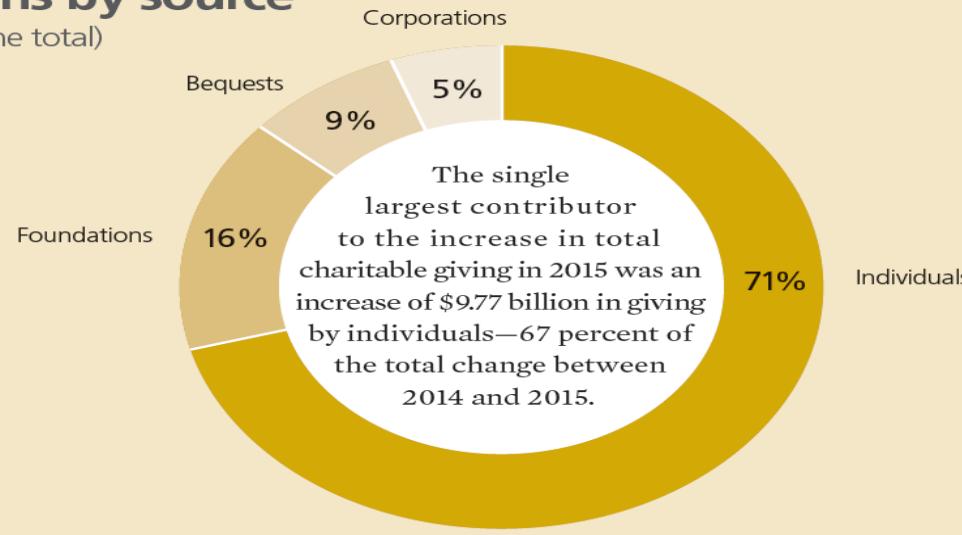
**Director – Hartsook Centre for Sustainable Philanthropy
University of Plymouth**

RQGARE
the fundraising think tank

A Generous Nation

Contributions by source

(by percentage of the total)



But why?

- Emotional Utility
- Familial Utility
- Demonstrable Utility
- Personal Utility
- Spiritual Utility

And Contributory Factors

- Being asked !
- Reputation / Brand
- History of giving
- Emotion
- Guilt / Need for Reciprocation
- Imagery
- Premiums
- Perceived efficiency

Emotion

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 **ROGARE**
the fundraising think tank



De heer J. Krol*
Verlengde Pompstraat 9
4201 GX GORINCHEM
19/DHL/X077.VI/762947X/VI-519/B001/0010

123456-1201

Wilt u de jarige Nierstichting een cadeau geven?

Geachte heer Krol,

Veertig jaar Nierstichting Nederland. Moeten we daar blij mee zijn? Ja en nee. Ja, omdat de Nierstichting in die tijd veel heeft bereikt. Dialysebehandelingen zijn verbeterd, nierpatiënten krijgen financiële en sociale steun en we leveren een belangrijke financiële bijdrage aan wetenschappelijk onderzoek. Maar nee, omdat de Nierstichting nog steeds hard nodig is.

Leven met een nierziekte blijft zwaar en ingrijpend. Dialyse is eigenlijk geen leven, maar overleven. Een niertransplantatie lijkt de beste oplossing, maar is lang niet voor iedereen beschikbaar. Jaarlijks overlijden 100 tot 200 nierpatiënten onnodig door de lange wachttijden. En het aantal nierpatiënten dreigt door vergrijzing en een ongezonde levensstijl de komende jaren sterk te stijgen.

De Nierstichting wil nierpatiënten betere oplossingen bieden voor hun ziekte én voorkomend dat u of anderen een nierziekte krijgen. En dat kunnen we ook. Met uw cadeau voor onze verjaardag. Met uw geld kunnen we meer investeren in preventie, behandeling en onderzoek. En dat kan nu al vroegtijdig kunnen worden opgespoord. Met uw geld kunnen we blijven vechten voor een structurele oplossing voor het grote tekort aan donormonden. En met uw geld kunnen we de kwaliteit van leven van nierpatiënten verbeteren door het financieren van hoopgevende nieuwe ontwikkelingen.

Met uw cadeau voor de 40-jarige Nierstichting komt een toekomst met zo min mogelijk nierziekten én een betere toekomst voor nierpatiënten dichterbij. Mag ik u vast heel hartelijk dankzeggen voor uw jubileumdonatie?

Met vriendelijke groet,
NIERSTICHTING NEDERLAND

Paul Beerens
Algemeen Directeur

P.S. Op de achterzijde van deze brief kunt u lezen hoe we werken aan doorbraken in de strijd tegen nieralen!

CBF
CBF
Geld voor gezondheid

De heer J. Krol*
Verlengde Pompstraat 9
4201 GX GORINCHEM
19/DHL/X077.VI/762947X/VI-519/B001/0010

123456-1201

Nierstichting Nederland

Groot Hartingslaan 34
Postbus 2020
1400 DA Bussum
Telefoon (0315) 697 80 55
Fax (0315) 697 80 09
www.nierstichting.nl
Giro 88.000 of 388.000

Bussum, 31 oktober 2008

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Paul Beerens
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CBF
CBF
Geld voor gezondheid

deze stukken niet meesturen

euro-acceptgiro Dit is mijn cadeau voor de 40-jarige Nierstichting.

over te schrijven op rekeningnummer 0000 1201 0012 3450+ Handtekening

Ik geef voor een betere toekomst voor nierpatiënten.

naam: De heer J. Krol*
adres: Verlengde Pompstraat 9
plaats: 4201 GX GORINCHEM

op rekening 388000
Nierstichting Nederland
Postbus 2020
1400 DA Bussum

op rekening 388000
van: Nierstichting Nederland
Postbus 2020, 1400 DA Bussum

rekeningnummer 0000120100123450+ euro divers naar rekening

betalingsovereenkomst van rekening euro divers naar rekening

www.girovereenkomstvergunning.nl

X 0000120100123450+ 0070388000+ 13>

Mrs A Sample
1 Sample Street
Samplertown
Anyshire
AA1 2BB

xxxxx



Kidney Research UK
Kings Chambers, Priestgate
Peterborough PE1 1FG
T 0800 783 2973
E donations@kidneyresearchuk.org
W www.kidneyresearchuk.org

Inside, you'll find the
most extraordinary
letter you'll ever read...



Dear Mrs. Sample,
Little Katie looks so healthy, it's hard
with her.

I hope the letter you've just read
her condition – Multicystic Dyspla

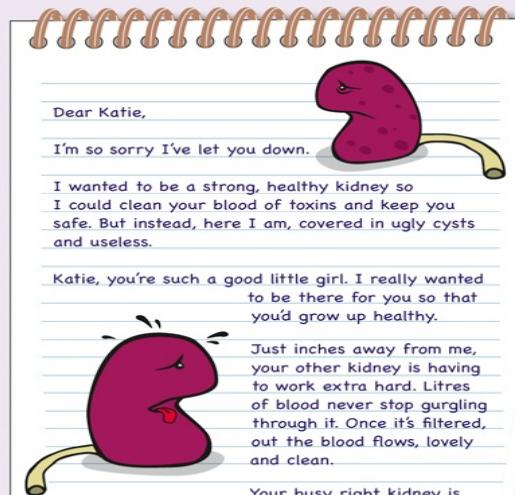
When Katie was still in her mother's
womb her bladder didn't join with
her kidneys normally and because
she was born early, her right kidney is
smaller than her left.

Understandably, Katie's mum is
worried. Her little girl may need a major
operation to correct the problem.
Scientists funded by Kidney Research UK
have been working on ways to help children
like Katie. She has to have a kidney transplant
when she grows up, but that means her
healthy kidney is functioning properly, but that means
that can cause distress and discomfort.

The good news is Professor Gordon has discovered a new way of doing
these checks using an MRI scanner so children can avoid the discomfort

Mrs A Sample
1 Sample Street
Samplertown
Anyshire
AA1 2BB

xxxxx



"When Katie was born it turned out
the cysts had taken over the kidney
completely so she only had one
properly functioning kidney.

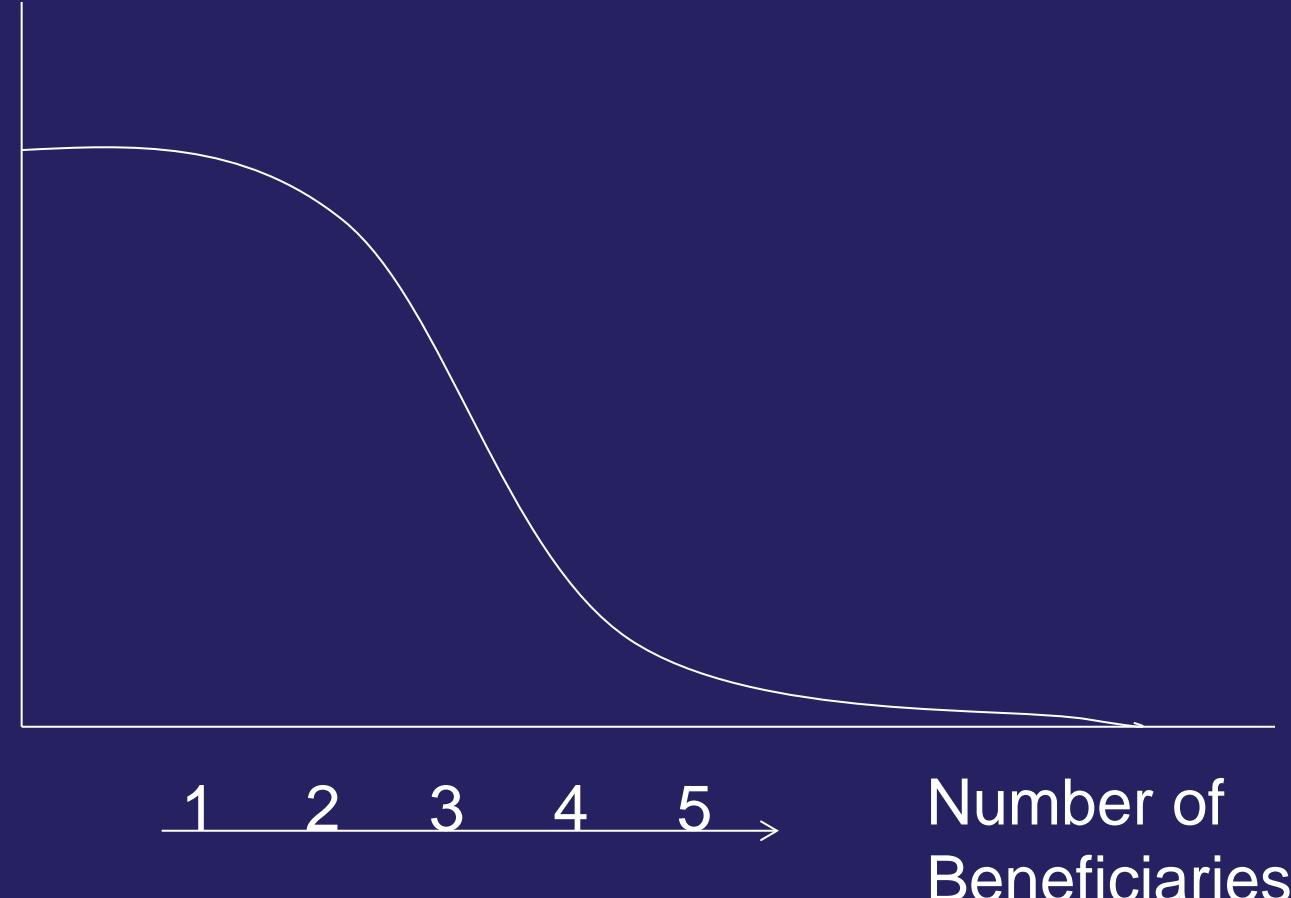
Despite her condition, Katie has
always got a smile for you."

Ben, Katie's dad



Collapse of Compassion Model

Level of
Emotional
Arousal



Ibrahim is 6 weeks old and already severely malnourished. Without help he will die. But he's actually one of the lucky ones, he made it to a

Save the Children
URGENT EAST AFRICA
EMERGENCY APPEAL

Mr S Pidgeon
The Hay Barn
Sandy Pluck Lane
Shurdington
CHELTENHAM
Gloucestershire
GL51 4UB

96142/T/00556/1/00041503
40397675_9.00_B11071021

Registered charity England and Wales (213890) and Scotland (SC039570)



TNT | post

Save the Children

EMERGENCY

PLEASE HELP SAVE CHILDREN IN EAST AFRICA

Mr S Pidgeon
The Hay Barn
Sandy Pluck Lane
Shurdington
CHELTENHAM
Gloucestershire
GL51 4UB

86142/T/00556/1/00041503
40397675_9.00_B11071021

Dear Mr Pidgeon

Ibrahim is 6 weeks old and already severely malnourished. Without help, he will die. But he's actually one of the lucky ones – he's made it to a Save the Children supported hospital in Kenya and will get life-saving treatment.

Please make a donation of £32 today.

cross East Africa, thousands more children like Ibrahim face starvation. We can save their lives, but we need to act now. **please give what you can – we have to act before it's too late.**

deadly combination of failed rains and rising food prices has left over 7 million people facing a devastating food crisis. Families have lost their incomes and food supplies. Millions of children are hungry, thirsty and desperate. They are in danger of becoming critically malnourished and, without help, many in the worst hit areas could die.

ently wrote to you about our work in Kenya. If my letter and your response have crossed in the post, and you have kindly given us a donation, please accept our sincerest thanks. We are asking for extra help now as the situation is serious.

Ibrahim was taken to one of our stabilisation centres by his young mother Fatuma. She told us "We lost all our animals in the drought. Ibrahim was sick so I brought him here to the hospital. He was vomiting and had diarrhoea. I have lost because I am not eating enough. Where would I get food from? All the animals that we used to get meat and mutton are no longer there." At just six weeks old, Ibrahim faced starvation.

family is just one of many who have been forced into the heartbreaking decision to leave their homes and flee to refugee camps. Save the Children is already on the ground saving lives. We're rapidly providing food, water, and crucial support to families who have lost their incomes. But with your help we can stop this crisis becoming a disaster. These children don't have to die – but to save them we need your help to act now.

means we can deliver simple life-saving treatment that makes such a huge difference, and stop the drought disaster for families like Fatuma's.

P.T.O.

Mr S Pidgeon
The Hay Barn
Sandy Pluck Lane
Shurdington
CHELTENHAM
Gloucestershire
GL51 4UB

40397675_9.00_B11071021

Please help as many children as you can by giving

£32 £38 £44 My choice £_____

I enclose: Cheque Postal Order CAF

Please make Cheques and Postal Orders payable to Save the Children.

OR please charge my: Master Card Visa CAF
 Maestro

For office use only:

Credit Card Number/Maestro Number

(Maestro only)

Maestro Issue No. Start Date Expiry Date

Signature Date / /

Email address

By providing your email address we will be able to write to you in a cost effective way about our work and how you can help.

Please return to: Save the Children, FREEPOST RSCJ-SLCC-GECC,

Validata House, 2A Halifax Road, Melksham, SN12 6TY.

For security reasons, please do not send cash through the post.

giftaid it

This is to confirm that you want Save the Children to treat all donations you have made for the last four years and all donations you make in future as Gift Aid donations until you notify us otherwise.

Please note, you must pay at least the same tax as the amount we reclaim from your donations every year. You will need to cancel Gift Aid if you do not pay enough tax up to 30 days from receiving this letter with a tax declaration by us during this period. Additional Gift Aid claimed will benefit the whole of Save the Children's work.

Registered Charity England and Wales (213890) and Scotland (SC039570) 81107/021



CHILDREN are suffering now.
WE are already responding.
Will YOU help us?

Pennies for the Poor



0209C/14341236
Dr I. Fraser
Flat 18
Breton House
Barbican
EC2Y 8DQ

492B/43346/62824116-1

Please make cheques payable to: African Children's Fund and post in envelope to: African Children's Fund, PO Box 170 Ross-on-Wye, HR9 9BU. Registered Charity No: 1114699

Please use these coins to help starving, thirsty, homeless children.

Bring health, food and education to Africa's poorest.



Help us feed hungry children



Help us bring health to children blighted by sickness



Help us bring education to Africa's children so they can emerge from poverty

Taking positive steps to overcome poverty in Africa...

Born into poverty and hunger, their home a tiny shack of tin and cardboard with no running water or electricity, the children who live in the vast, sprawling townships of Africa face a lifetime of misery and hardship.

Many will die before their sixth birthday, from malnutrition and everyday childhood diseases like measles - or the scourge of TB which stalks deprived communities.

Nutrition, health, education and opportunities mean real hope of a better future.



Planting kitchen gardens like this helps ensure a sustainable supply of food



Building village kitchens - helping to ensure school children are properly fed

PLEASE HELP US BRING HOPE TO AFRICA'S POOREST WITH A GENEROUS DONATION TODAY.

Pennies for the Poor

I am pleased to send a gift of:

£3 £5 £10 £15 £20 Other £ _____ CAF / Voucher



0209C/14341236
Dr I. Fraser
Flat 18
Breton House
Barbican
EC2Y 8DQ

492B/43346/62824114-7

Please make cheques payable to: African Children's Fund and post in the enclosed FREEPOST envelope to: African Children's Fund, PO Box 170 Ross-on-Wye, HR9 9BU. Registered Charity No: 1114699



Please turn over to make your gift by credit card >>>
Please tick this box. Full details overleaf.

Please return these pennies with your generous donation of £3, £5, £10, £15 to help us feed, house and provide water for desperately poor children



February 2009

Just £3, £5, £10, £15 or more can help us:

- Grow food for hungry children
- Dig wells and install water pumps that supply safe water
- Create kitchen gardens that grow fresh produce
- Build village kitchens that ensure hungry school kids are fed

Dear Dr. Fraser

In Africa it costs just a few pence to feed a child for a day.

Please return these two pennies with your gift of £3, £5, £8 or £10. You'll be helping to feed, educate and bring health to some of the world's poorest children.

That's because just £3 can give a nutritious breakfast to a young child for a whole month.

£5 can help us to dig wells and install pumps so families can have safe fresh water.

And generous amounts such as £10, £15 or £20 can contribute to the cost of building new village kitchens and kitchen gardens so that communities can become self-sufficient in the food they need.

Education is the long term key to solving Africa's problems, but as you'll understand I'm sure, children who haven't eaten for days simply can't learn.

African Children's Fund is committed to ridding Africa of its three most pressing signs of poverty and is asking as many people as possible to join us in this renewed effort.

In the townships and slums around African cities our help is very urgently needed. As you may know, the slums are 'home' - if one can call it that - to hundreds of thousands of the very poorest people in Africa.

As you read this letter, mothers will be anxious that their children may not eat today. This may be the second day in succession - or longer - without food.

Fathers will be looking with despair at their children who are missing out on the education that is so crucial to their future. How will they fulfil their responsibility to give their children the chance in life that they deserve?

Poverty also brings with it disease. Water-borne diseases, harboured by the open sewers in the slums, alone take the lives of over five million children under the age of five each year in Africa. And weaken others, making them prone to other illnesses.

This cycle of poverty leading to illness keeps a stranglehold on families, rendering them unable to break out of the wretched conditions that blight their lives.

Please turn over

Premiums

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WITH
PLYMOUTH
UNIVERSITY**

 **ROGARE**
the fundraising think tank

Membership Levels & Gifts



Tumbler

\$5 month
or \$60



Tumbler
& T-Shirt

\$10 month
or \$120

"Rickman
Pottery"
Mugs

\$15 month
or \$180



(Set of 4)

Turntable

\$1,000



BERMUDA CROSLEY

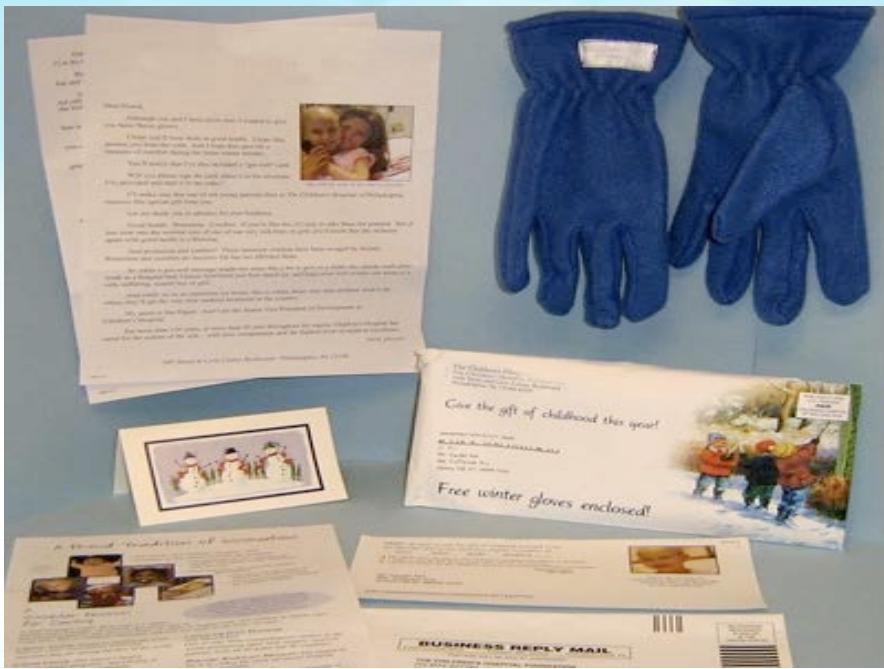
Receive an Indie exclusive vinyl each month for a year, hand-selected by Mellow Matt's Records and More.

**JOIN THE WKUPBS
VINYL COLLECTOR'S
CLUB! PLEDGE \$1,000**

WKU PBS is a non profit. All donations are tax deductible minus fair market value of premium received.

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Section 6.3

Fundraising organizations **MUST** be able to demonstrate that the purpose of an enclosure was to enhance the message and/or the emotional engagement in the cause and not to generate a donation primarily because of financial guilt or to cause embarrassment.

Imagery

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WITH
PLYMOUTH
UNIVERSITY**

 **ROGARE**
the fundraising think tank

Be Humankind

**Everyone deserves
life's little luxuries.
You know, food, water,
that sort of thing.**

It's enough to drive you up the wall. Obesity levels rising while two thirds of the world go to bed hungry. People dying because they don't have clean drinking water. Thankfully, relief is at hand. Oxfam are helping millions of people channel their anger into building a better world. If you give a monkey's text 'luxury' to 87099 or visit us at oxfam.org.uk.

Be Humankind  Oxfam

**Malaria,
dysentery,
apathy.
Three of
the world's
biggest
killers.**

Be Humankind  Oxfam
Text 'HUMAN' to 87099. oxfam.org.uk

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UNIVERSITY**



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the fundraising think tank

No child born to die



**SUSTAINABLE
PHILANTHROPY
WITH
PLYMOUTH
UNIVERSITY**

ROGARE
the fundraising think tank

**SUSTAINABLE
PHILANTHROPY
WITH
PLYMOUTH
UNIVERSITY**



**THERE ARE NO
SILVER SPOONS
FOR CHILDREN BORN INTO
POVERTY**

Silver Spoons or silver mambas? Children born into poverty can have a dangerous future. Growing up without the tools children need to succeed can lead to poverty or, worse still, a future of drug addiction. We can't just survive but we can provide the personal skills that help young people of colour in the UK make a more fit, productive and healthy future. www.barnardos.org.uk/poverty www.barnardos.org.uk/parents www.barnardos.org.uk/parents

Barnardo's
WEAR SOMETHING GREEN THIS FUTURE

 **GARE**
fundraising think tank

THERE ARE NO
SILVER SPOONS
FOR CHILDREN BORN INTO
POVERTY

British Society for Child Health says... The
childless have a longer lifespan, receive
higher birth rates, benefit from spending
more time in poverty, and are
more likely to lead lives free of disease and
disability. While men's and women's birth rates
are equal, the poorest women, those living
and working in areas of relative deprivation
in the UK, need to take a greater number
of years to become pregnant. According
to Professor Carl Wadsworth, there are
many factors that contribute to this.



Barnardo's
FOR CHILDREN, FAMILY AND FUTURE

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WITH
PLYMOUTH
UNIVERSITY**

© 2003 Barnardo's

ROGARE
the fundraising think tank

The Fundraising Promise

“We take care not to use any images or words that will cause unjustifiable distress or offence ...”

Every penny goes to the cause

Please Donate!



Zero costs of fundraising



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WITH
PLYMOUTH
UNIVERSITY**

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the fundraising think tank

Code of Practice for Transparency and Accountability

- ‘charities ought not to make statements such as ‘all of your £1 goes direct to the cause’ or ‘our fundraising does not cost us anything’ or imply that fundraising does not cost anything’

Institute of Fundraising 2006 p6

What could we measure?

- Participants - number of donors responding
- Income received - gross contributions
- Expense - costs
- Per cent participants – participants / total
- Average gift size - total income / participants
- Net income - total income less costs
- Average cost of gift - expenses / participants
- Cost Ratio - expense / income x 100
- Return - net income / expenses x 100

Oh no



What really matters ...

- Satisfaction
- Commitment
- Trust

And anyway

Framing research – telling it like it is?

- A: Our charity raises £3 for every £1 it spends on fundraising**
- B: For every £1 we raise we spend 65p on those who need our help**
- C: We raise £1 for every 33p we spend on fundraising**
- D: For every £3 our charity raises, £2 goes directly to those who need it.**



Trust

**Matters because
it speaks to trust...**

Trust and Behavior

- Trust in the recipient linked to share of individual charity ‘pot’.
- Trust in the sector distinguishes givers from non-givers

Improving Trust in the Sector

- Education



■ You are here: Home / Welcome to Charity Facts

 **charityFacts**
ABOUT FUNDRAISING AND GIVING

[Text only](#) | [Print version](#)



Search Go

[HOME](#) [CHARITY FACTS](#) [FUNDRAISING](#) [SMART GIVING](#) [RESOURCES](#) [HOT TOPICS](#) [TRY THE QUIZ](#)

CASE STUDY

Today, 7 out of 10 children with leukaemia are cured

TV advertising
Cancer Research UK's 'Mirrors' campaign...

How does charity fundraising work? »
Where does the money go? »
What's the best way to give to a charity? »
How do I complain? »

TELL ME ABOUT — select a fundraising type —

HOW MANY CHARITIES DO YOU GIVE TO?

- 1
- 2-5
- 6-10
- More than 10

[Vote](#) [View results](#)

HOT TOPICS »

Record response from UK public to Tsunami aid appeals*

CHARITY FACTS

Find out how charities are run and how the sector is regulated

FUNDRAISING

Everything you need to know about charity fundraising

RESOURCES

In-depth info, including facts & figures for media and researchers



Did you know?

On average it costs a charity 20 pence to raise £1

EMAIL NEWSLETTER

name@myhost.com

Go

Improving Trust in the Organization

- Performance
- Role Competence
- Good Judgement
- Service Quality
- Complaint Handling

**SUSTAINABLE
PHILANTHROPY
WITH
PLYMOUTH
UNIVERSITY**

And a final thought

Remembering where we started ...

In the future

Philanthropic innovations will be designed to maximize the wellbeing of both the beneficiary AND the donor

Tomorrow's Philanthropy

- Need for Competence
- Need for Autonomy
- Need for Connectedness
- Need for Growth
- Life Purpose
- Self Acceptance

But

- The higher the level of perceived needs to be met, the more ambiguous and more uncertain people feel about judging their fulfilment
- The more uncertain, the more likely they are to rely on others to help them form the judgement
- The more ambiguous people feel about what a fulfilled life means the more they would look to others to help them define what a fulfilled life means

**SUSTAINABLE
PHILANTHROPY
WITH
PLYMOUTH
UNIVERSITY**

Phew ...

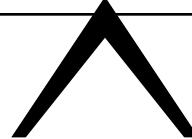
Adrian.Sargeant@Plymouth.ac.uk

@Rogare FTT
and on Facebook “Critical Fundraising Forum”

Future of Fundraising – Emerging Challenges for Donors & Regulators

- Cindy Lott
- Marcia Stepanek
- Rachel Hatch

Media for ~~GOOD~~ Transparency



Marcia Stepanek
Media Instructor, COLUMBIA UNIVERSITY
Nonprofit Management Program
[@causeglobal](https://twitter.com/causeglobal)







YOU ARE JUST A NUMBER

Can you make yourself healthier and happier by logging every snore, step and mood swing? As a Californian trend for obsessional data-tracking makes its way over here, **Tim Chester** covers his body in gadgets to find out if self-knowledge is power. Photograph by Paul Stuart

Today I have climbed the equivalent of a tall giraffe. Coffee is my most frequent food. On average, I walk 11,726 steps a day, burning 3,089 calories, over 24 hours of activity. I sleep for 6 hours and 9 minutes a night. This week, my sleep efficiency is 72% and my food is 77% healthy. My BMI of 23.5 is 14 percentage points below the median for men my age, and my average daily Met score is 1.71, although I have no idea what a Met score is.

I am, it seems, nothing more than a bundle of numbers and milestones, spurred on by LEDs and chided by pop-up messages. A wireless accessory for the iPhone; perhaps its most sophisticated yet.

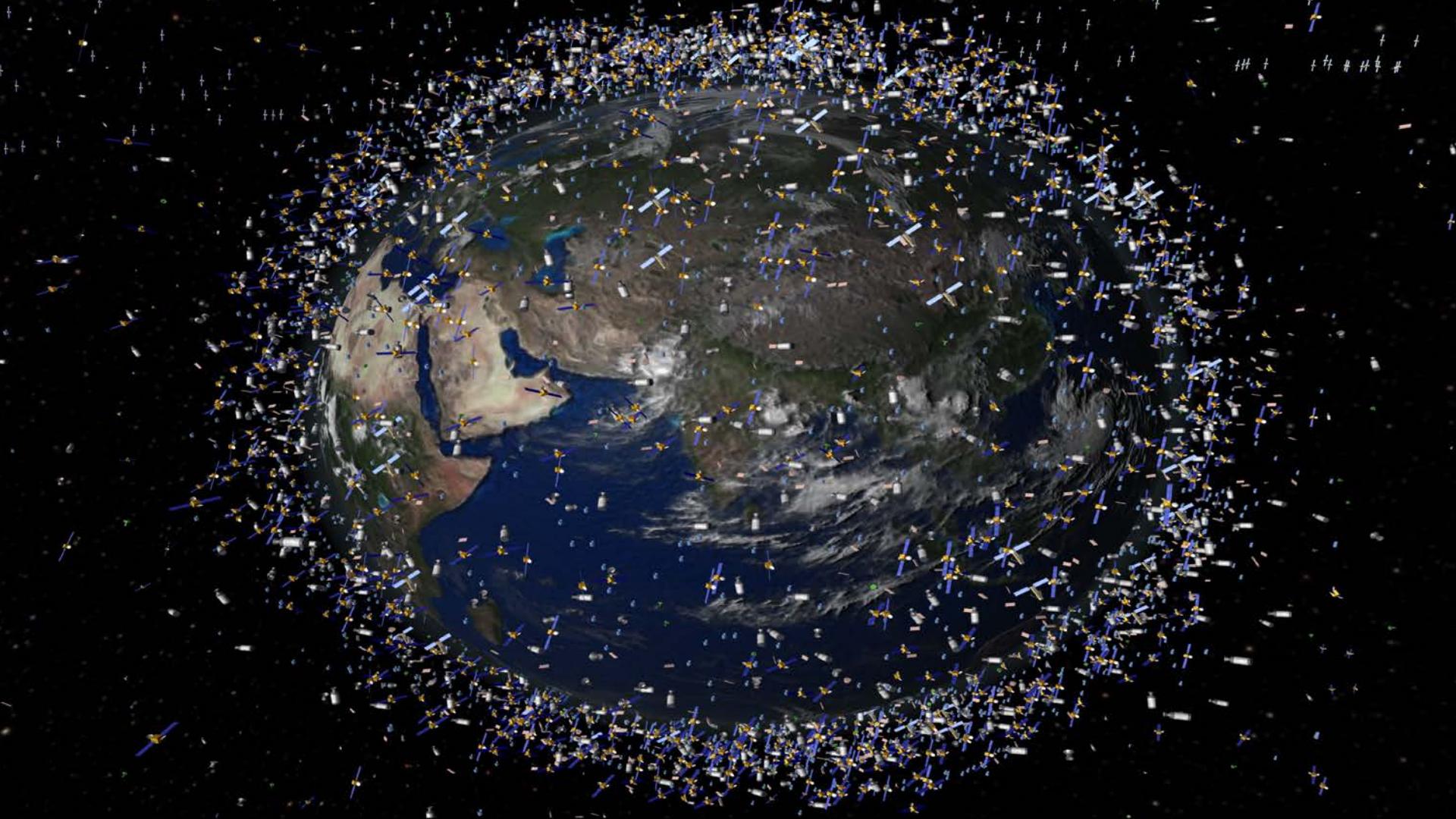
My arms are covered in bands, my pockets augmented with accelerometers, my eyes numb from all the charts, my heart jumping to the beat of a heart-rate monitor and forcing its ventricles to keep up with the national average. My head is about to implode from all the positive affirmation and gentle nudging, but it's OK because my memories are being saved to my hard drive and my mood swings are earning me "hugs" from strangers.

I am producing, analysing and socially sharing personal data. I am becoming fitter, happier, and more productive. I am staying motivated by earning badges. I have become a Quantified Self (QS).

The QS movement that I've temporarily joined began, as these things tend to do, in San Francisco's Bay Area in 2007. Two Wired magazine editors, Gary Wolf and Kevin

388





Recommended for you, marcia



Thames & Hudson

Art & Photography Books

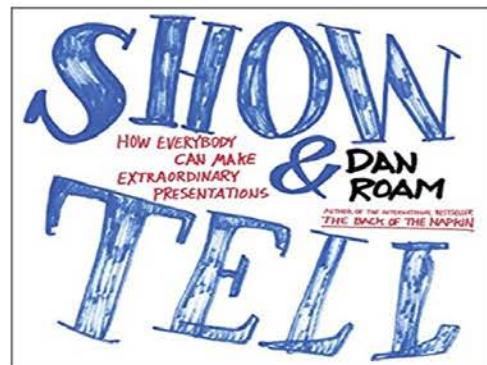
83 ITEMS



A Social History of Spin

Humor & Entertainment Books

24 ITEMS



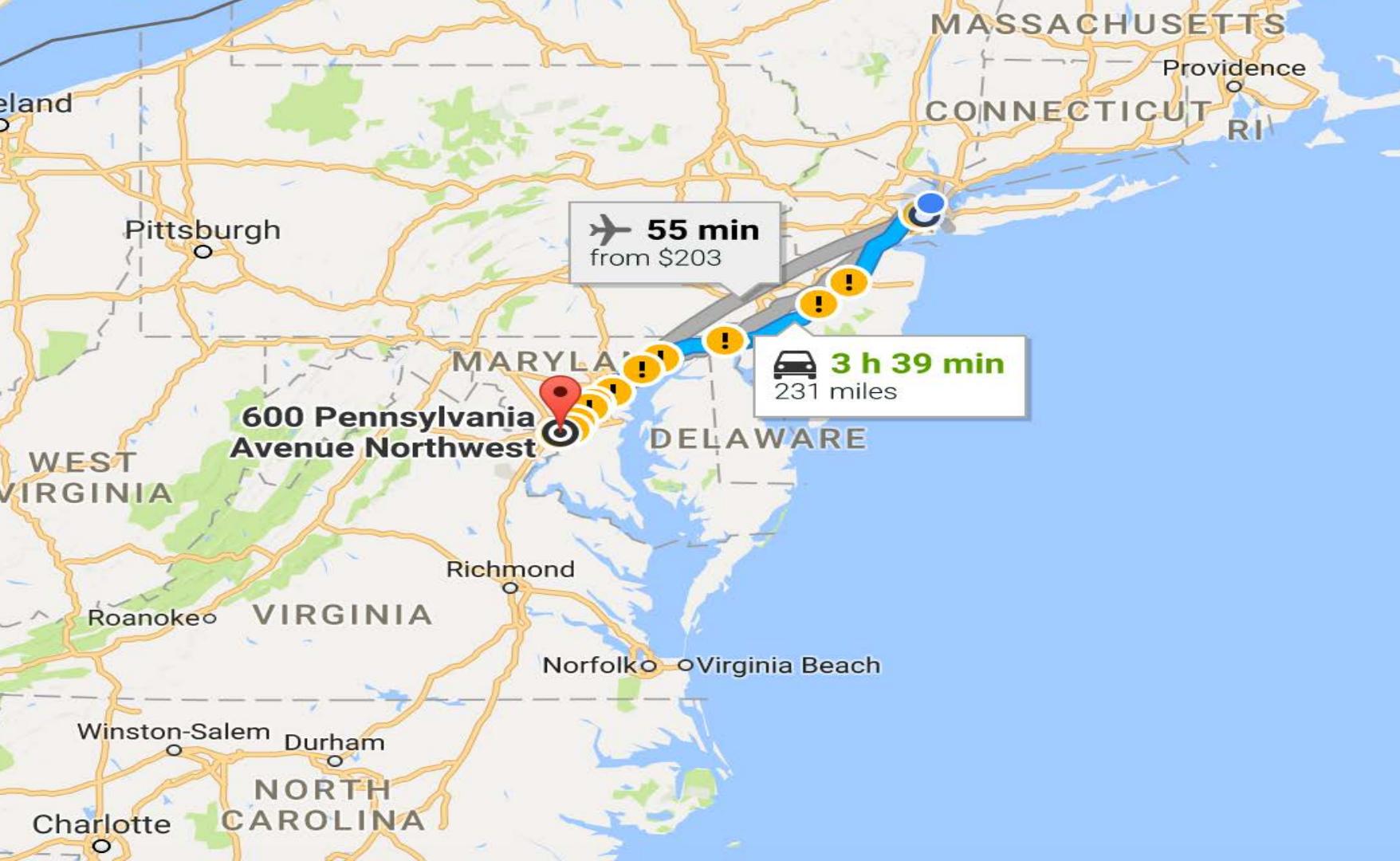
Self-Help Books

34 ITEMS



Yuval Noah Harari
New York Times Bestselling
Author of *Sapiens*







We consulted our project-recommending robots, and they think you'll like these six projects:



Improving lives of 1000 girls in Nairobi's slums

a project by **Vijana Amani Pamoja (VAP)**

KENYA | WOMEN AND GIRLS

Targeting girls aged 10 - 21 years old in Nairobi's slums, Mrembo unveils, restores and builds the inner beauty of girls through sport. The program addresses issues of sexuality, r...

DONATE NOW



Using the power of soccer to fight HIV/AIDS

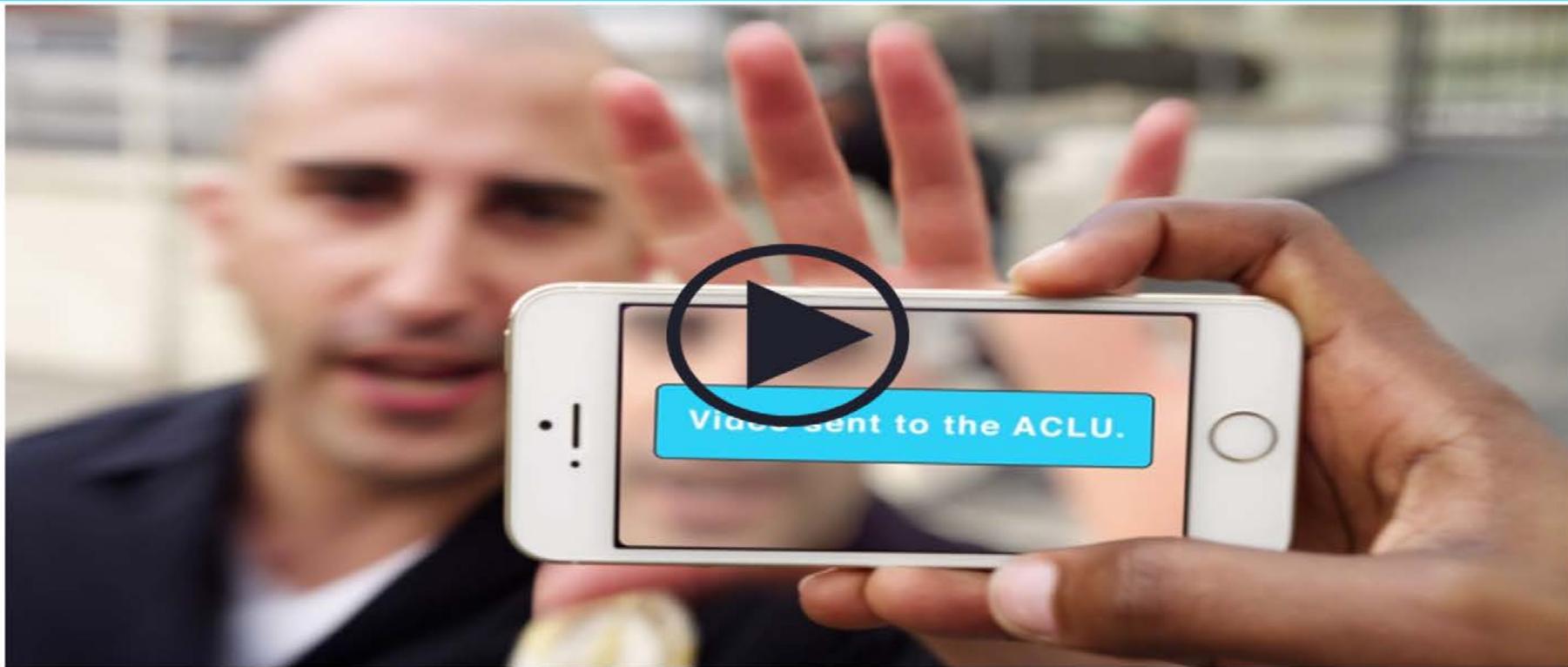
a project by **Vijana Amani Pamoja (VAP)**

KENYA | SPORT

Providing HIV information to youth living in Majengo slums through a series of sports activies,drama plays and videos....

DONATE NOW







Co-presence

https://www.youtube.com/watch?v=woxb_NPfxjl





View Park Prepatory Charter
Los Angeles, CA, USA



How Syrian Refugees Transformed a South L.A. School—from 7,500 Miles Away

Allison Finn, GNG Program Coordinator

“I have an aunt in Syria. They have a lack of food. So my aunt’s family, they started to plant groceries and vegetables. That’s why they are alive until now.”
—Fatima, Syrian student living in Amman, Jordan

“VR connects humans to other humans in a profound way that I’ve never seen before in any other form of media. And it can change people’s perception of each other. And that’s how I think virtual reality has the potential to actually change the world. So, it’s a machine, but through this machine we become more compassionate, we become more empathetic, and we become more connected. And ultimately, we become more human.”

—Chris Milk

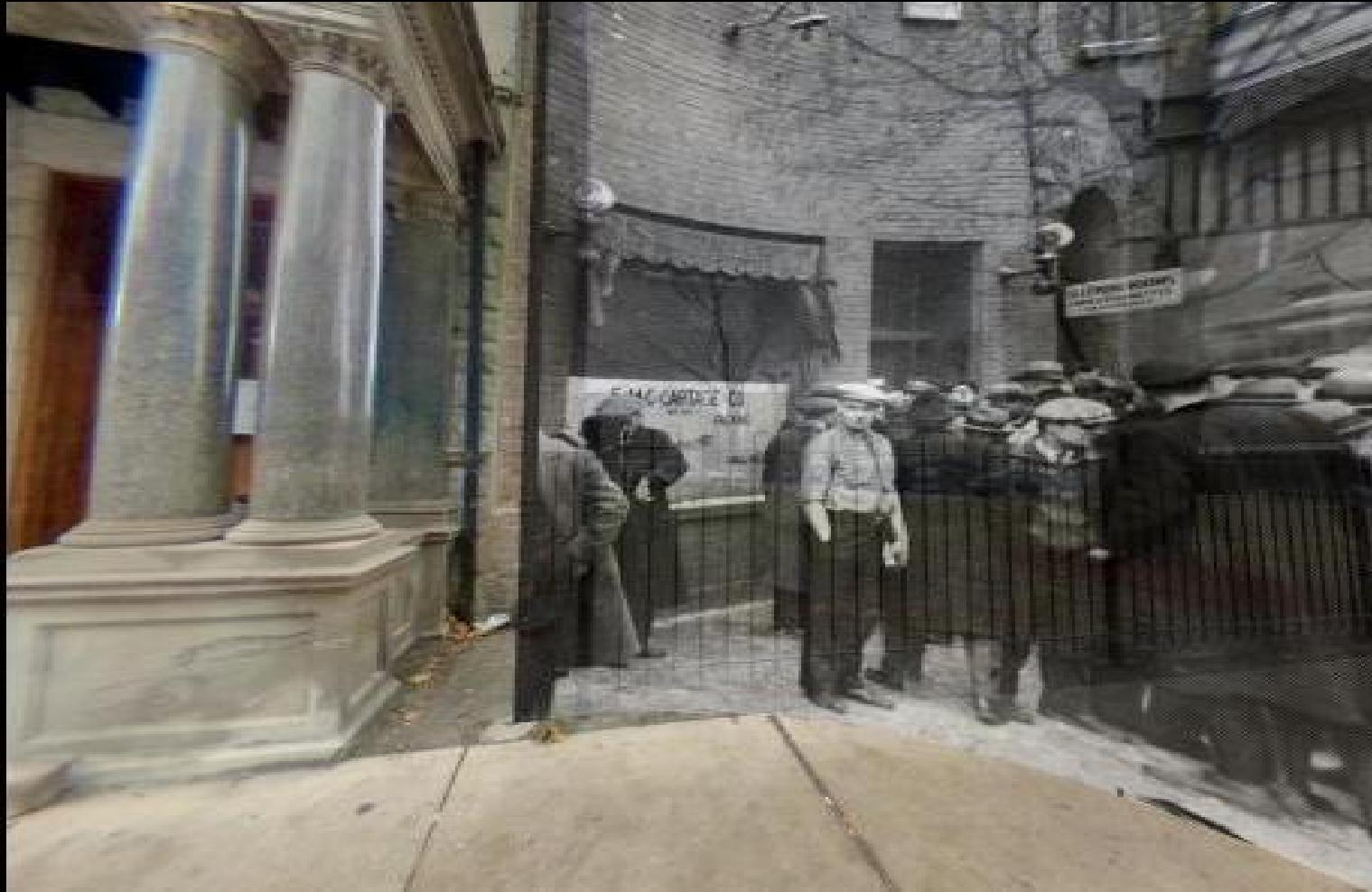


Augmented Reality

<https://www.youtube.com/watch?v=rWeBOEIG4Yw>

Chicago 00 Project











C



SHARE



DONATE

<http://360syria.com/intro>

Fear of the Sky

Created by Amnesty International in partnership with Syrian media activists,
Lamba Media Production

A 360° body of evidence showing the
devastation caused by barrel bombs in Syria
and the human lives that remain.

Enter

- EXPLORE -
MORE CONTENT



About
the site

Got a virtual reality headset?
For best experience, use **Mozilla**

“We’ve had a really strong response. In a couple of cases, people have been in tears and others have expressed shock and outrage at what they’re seeing in the viewers.”

—Reuben Steains, *Innovations Manager at Amnesty International*





Dale Garrett of Columbia, Mo., a 96-year-old World War II veteran, experiences a trip to a war memorial through virtual reality.

Courtesy of Honor Everywhere



ក្នុងទឹក
គួរការទួន្ន័ៃ

WATERisLIFE

“Empathy Machine”

<https://vimeo.com/104196891>

“Hunger in Los Angeles”

The New ‘Ask’



charity: water
USING TECH FOR GOOD



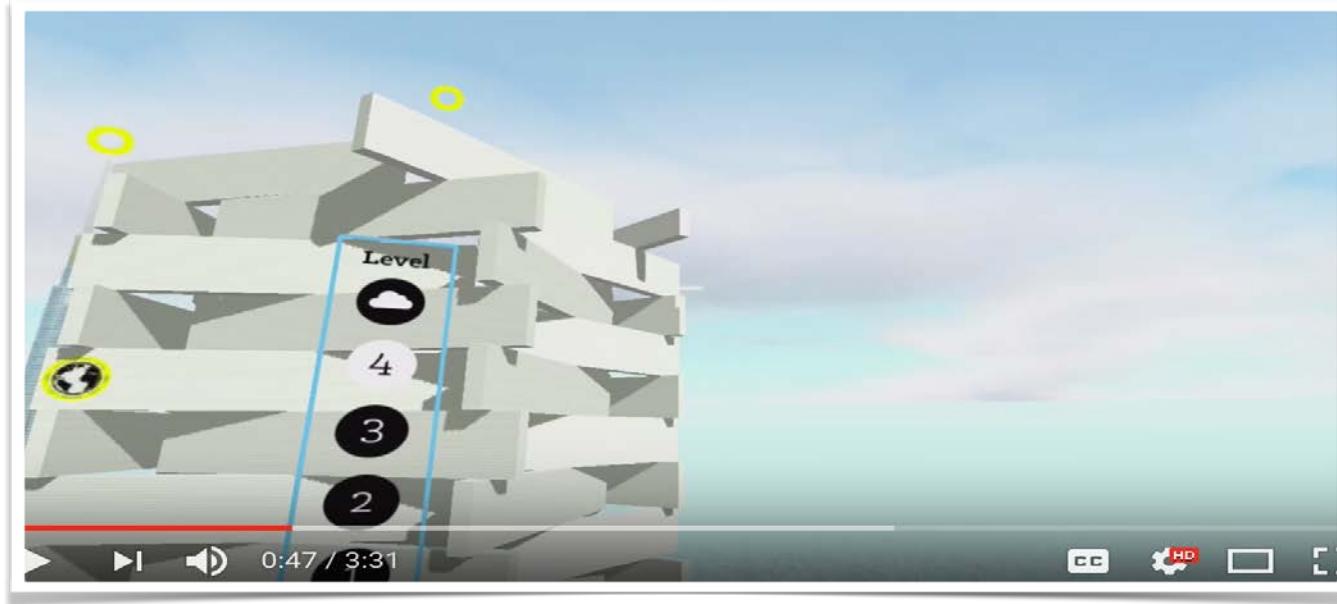


"We had a donor come into the office and we showed him the film. And after taking [the headset] off, he gave a substantial amount of money we weren't expecting."

Melissa Burmester, Charity: Water

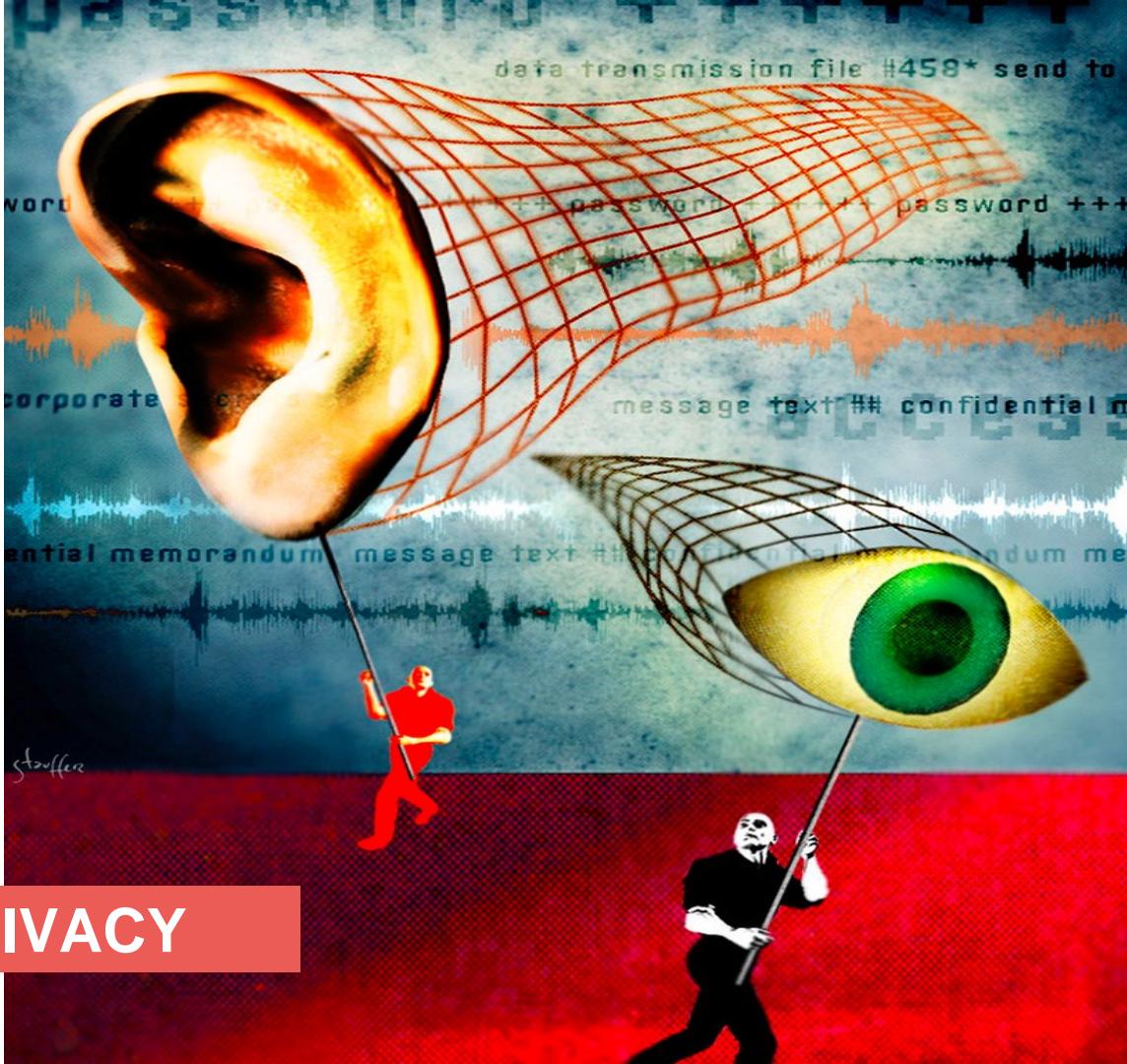
RAISE: \$1.4 million

Crowdrise's GIVING TOWER on #givingtuesday



<https://www.youtube.com/watch?v=KOXSWtgWyUw>

5 challenges

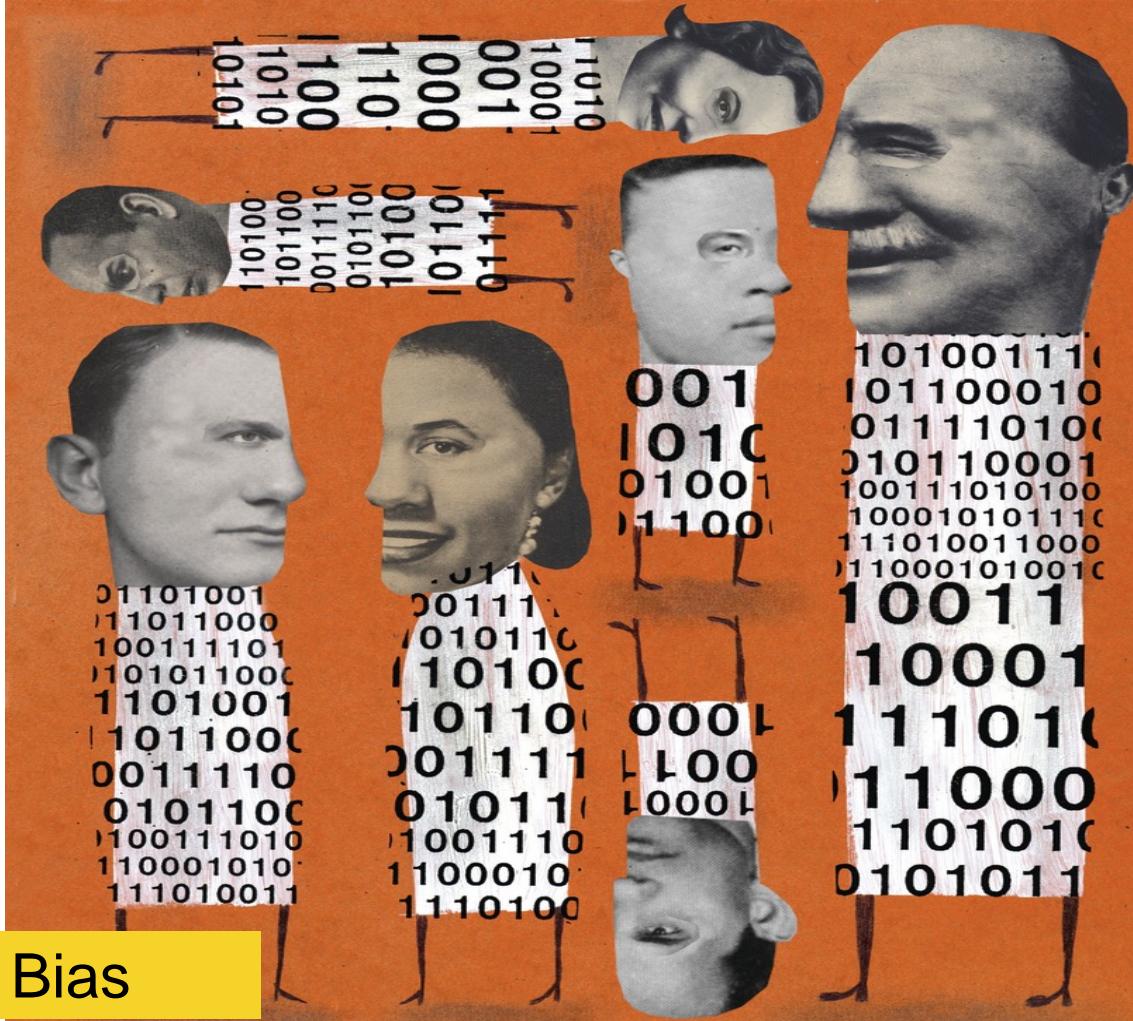


PRIVACY

owned by tech companies, not charities. The data these large corporations have on individuals can be sold and repackaged. Nonprofits should know

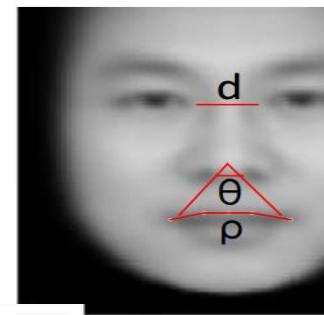
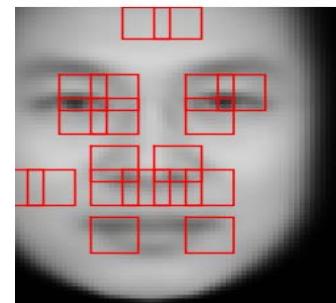
EMPATHY RATINGS





Machine Bias

MIT Technology Review



Connectivity

Neural Network Learns to Identify Criminals by Their Faces

The effort aimed at identifying criminals from their mugshots raises serious ethical issues about how we should use artificial intelligence.

by Emerging Technology from the arXiv November 22, 2016

Soon after the invention of photography, a few criminologists began to notice patterns in mugshots they took of criminals. Offenders, they said, had particular facial features that allowed them to be identified as law breakers.



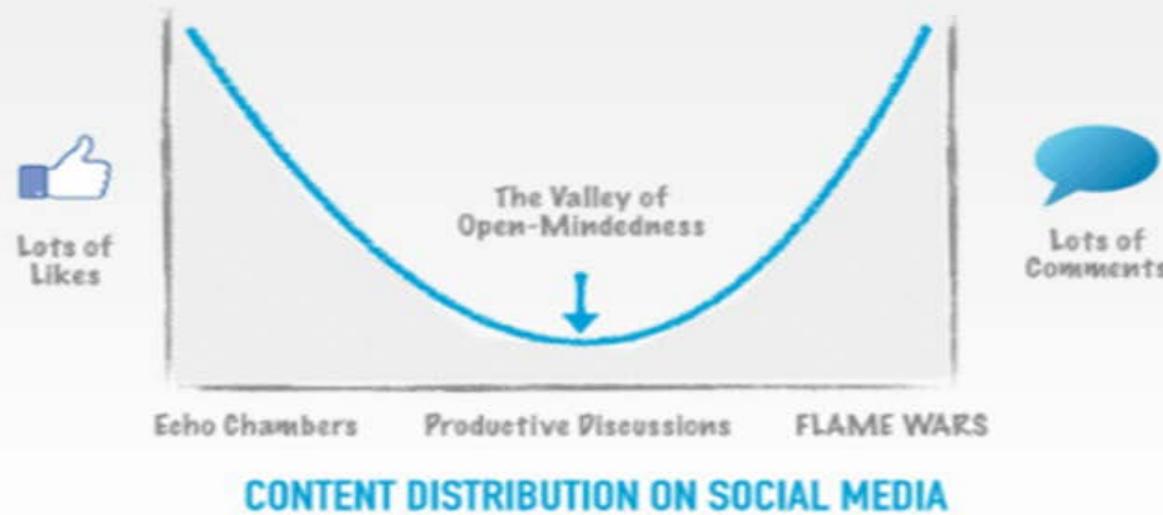
Liked 146 times



Wael Ghonim @Ghonim · 17h

We need to be speaking truth to "social media" power: Optimizing primarily for engagement is dangerous. **#PDF16**

MOBOCRATIC ALGORITHMS: OPTIMIZING FOR ENGAGEMENT



Attribution: Caitlin H. - Boston College



106



146

...

The panoramic anger video vignettes viewed in an immersive VR environment (HMD) **produced significantly higher levels of presence** than when the same videos were viewed on a non-immersive flat screen monitor. When the interaction between display type and presence level was examined **anger arousal** **reported within the HMD panoramic video group was greater among participants** who reported a high level of presence compared to HMD viewers who experienced a low level of presence.

–UCLA research on emotion metrics in VR



DECEPTION



5:22

+ Queue

Download

Embed

Transcript



DIGITAL LIFE

This App Was Made For Walking – But Is It Racist?

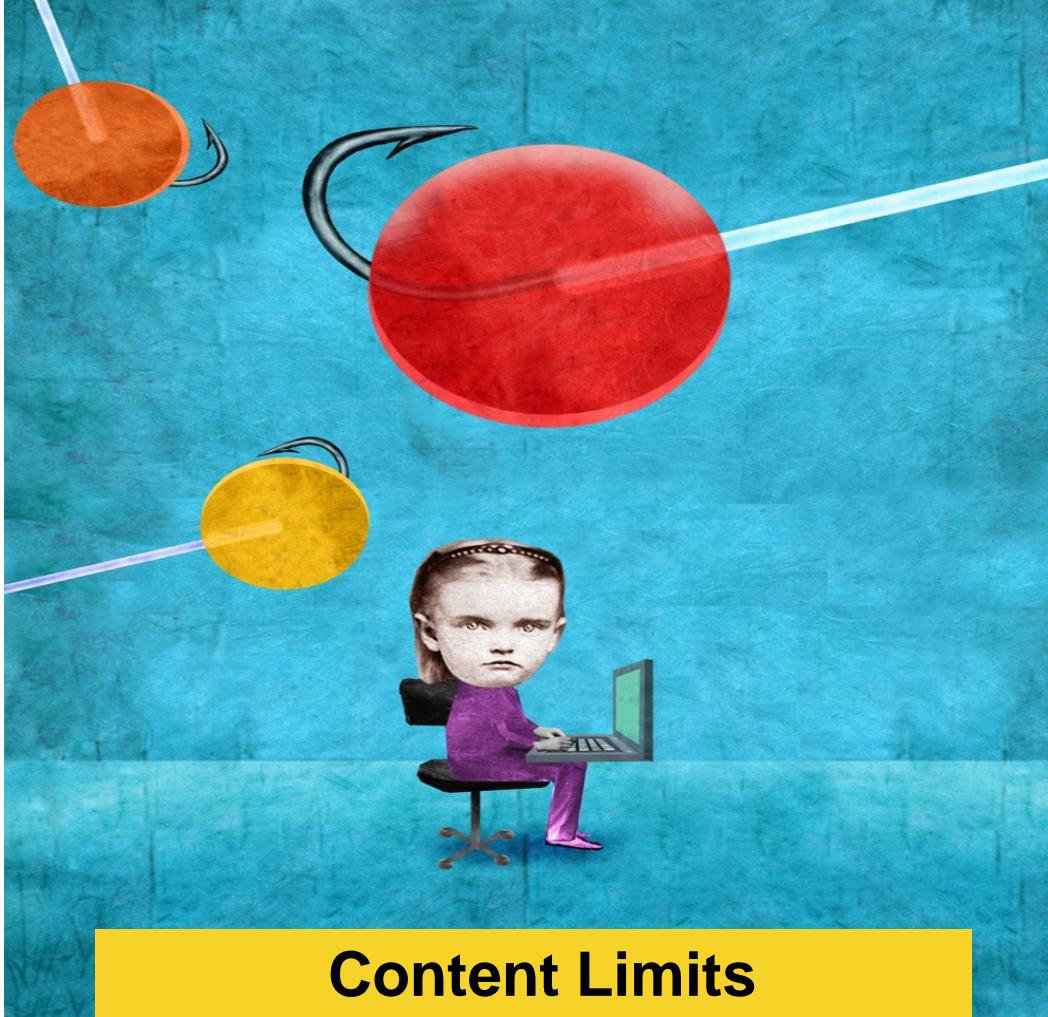
January 19, 2012 · 5:13 PM ET

Heard on [All Things Considered](#)

ALLISON KEYES

Microsoft is under fire this week over a patent it was granted that's been dubbed the "avoid ghetto" feature for GPS devices. The new feature is meant to help pedestrians avoid unsafe neighborhoods, bad weather and difficult terrain by taking information from maps, weather reports, crime statistics and demographics, and creating directions that, [according to the patent](#), take "the user through





Content Limits



“The Illusion of embodiment”

<https://www.youtube.com/watch?v=6urJejluX44>

Recommendations

- Informed consent
- Best practices for content and ratings for violence
- Metrics standards with transparency
- New protocols for fairness and accuracy in virtual environments
- Algorithmic transparency
- **COLLABORATION** among civil society leaders for creating new standards/best practices



FROM DONORS TO BACKERS

Home Explore Search Become a Creator Sign Up Log In

Ariel Waldman is creating accessible SCIENCE

Overview Posts Community Become a patron

105 patrons

\$481 per month

+ Follow Share

GOALS

\$481 of \$1,000 per month

Ariel Waldman, SyFy Profile



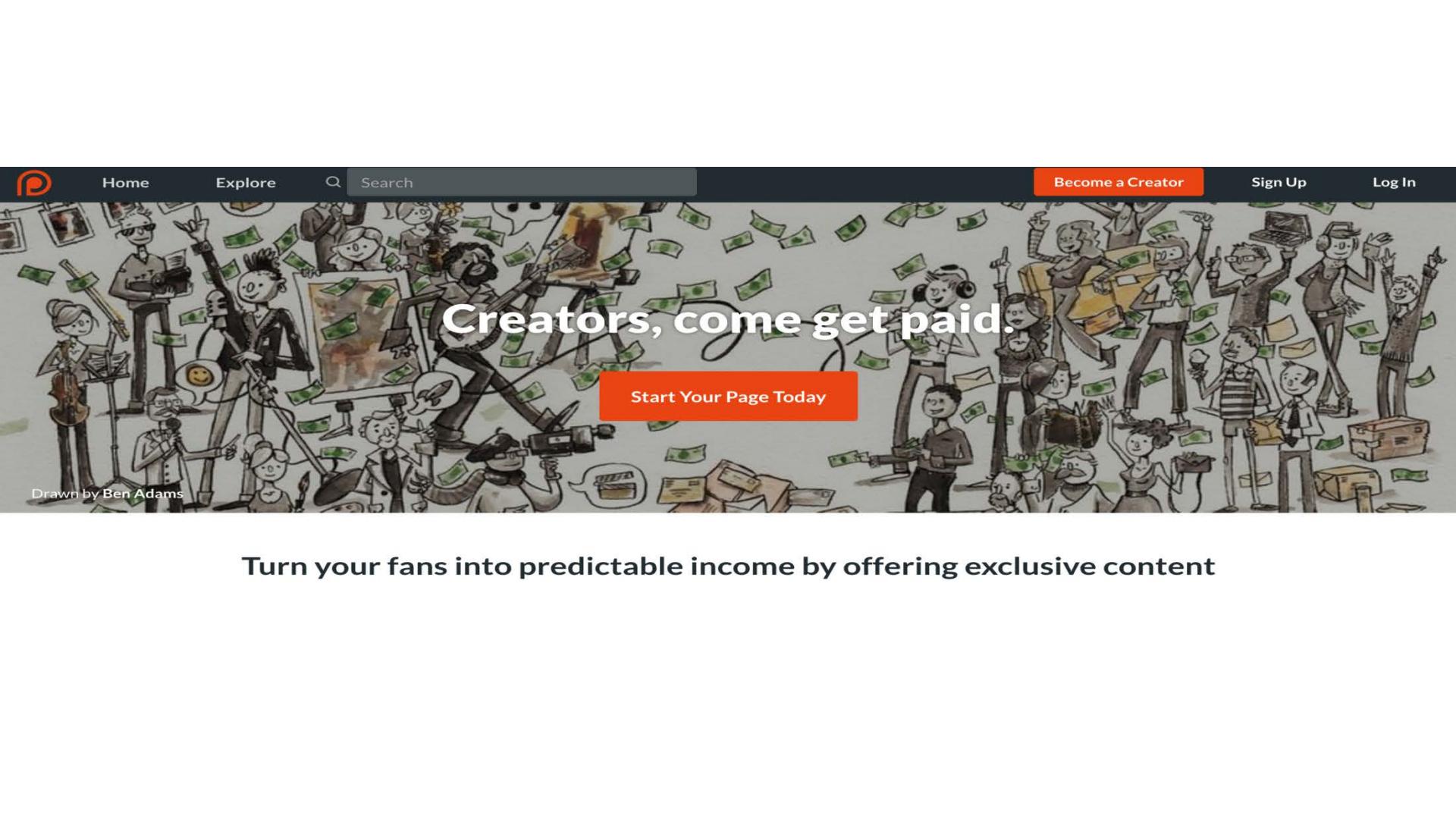
Hello! I'm Ariel.

REWARDS

PLUTO
\$2 or more per month - 16 patrons



Everyone loves Pluto! Some



Home

Explore



Search

Become a Creator

Sign Up

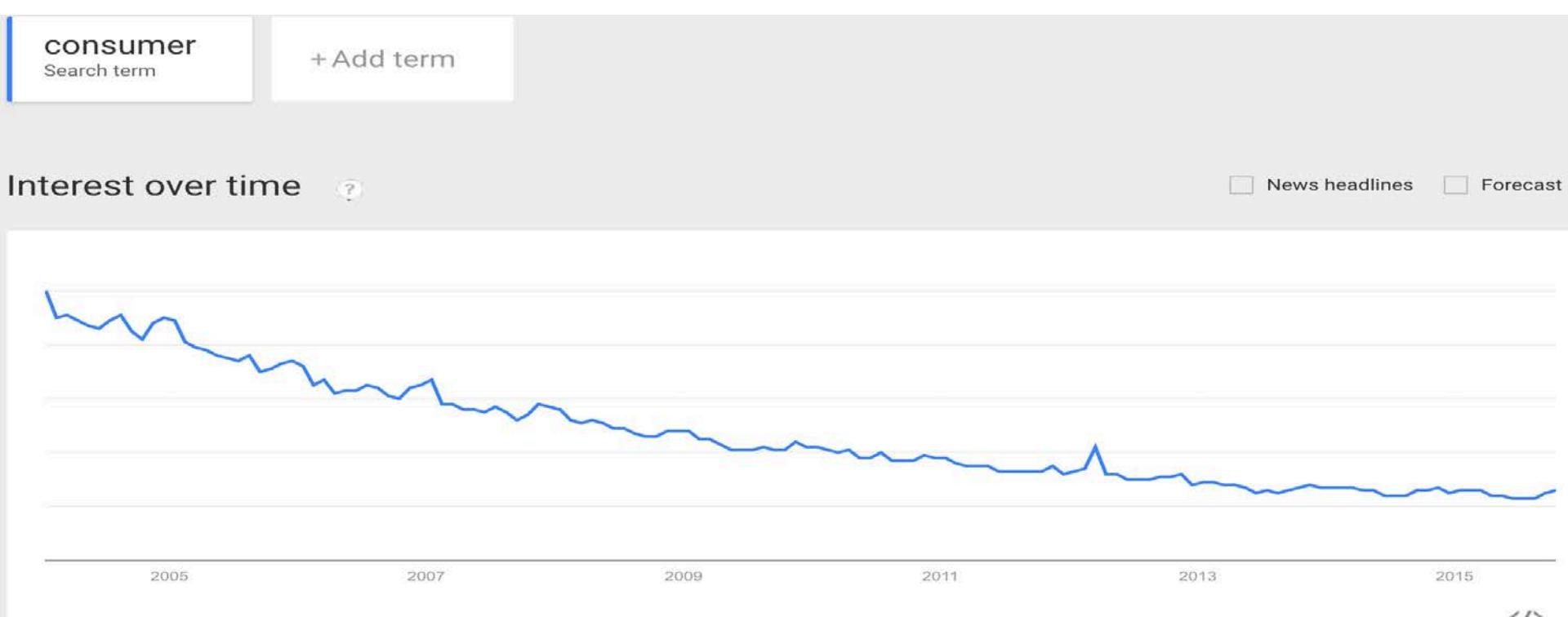
Log In

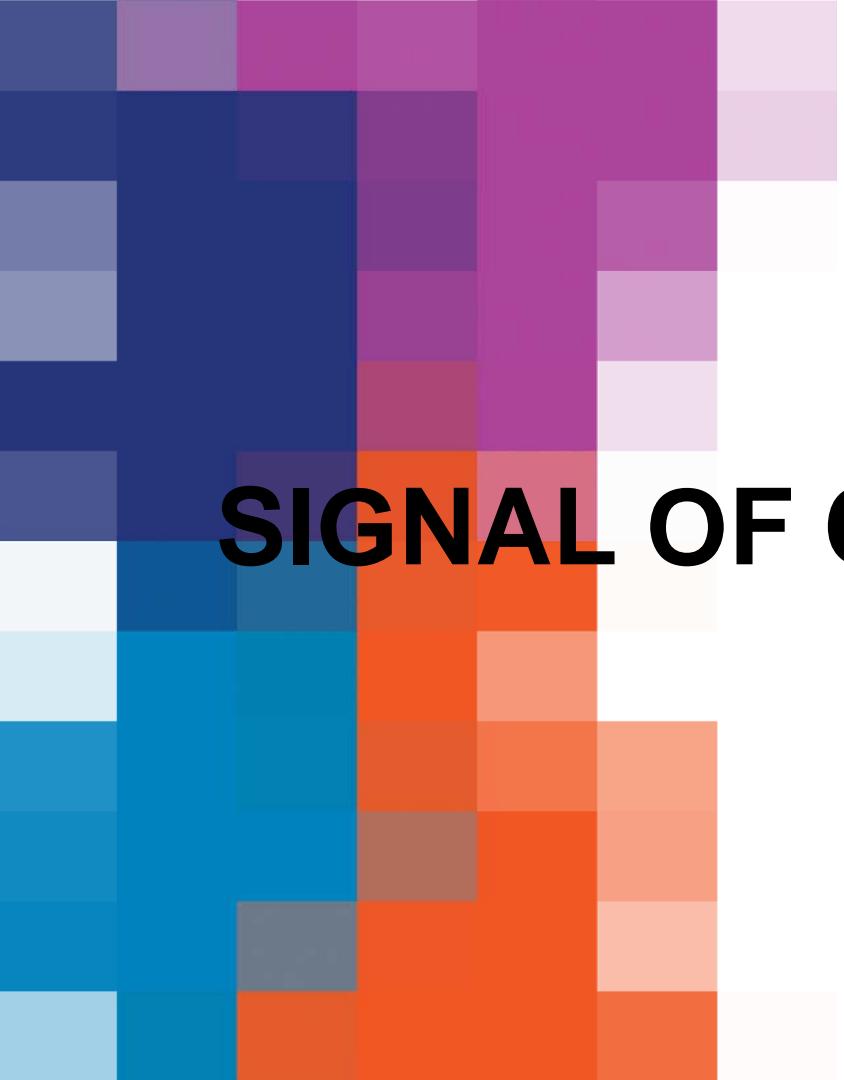
Start Your Page Today

Drawn by Ben Adams

Turn your fans into predictable income by offering exclusive content

Decline of “consumer” as search term 2005–2015





SIGNAL OF CHANGE: TWITCH



My daily life, your media content



- “Everybody feels they have some sort of talent but nowhere to express it. So it's good to be able to use your smartphone to show your talent off and have everybody recognize you.”

200+ Chinese livestreaming platforms



CASE OPENINGS

TRADE WITH ME AT: WWW.PHANTOMLORD.COM/TRADE

SUBTRAIN
#2 ⏱ 4:29

LAST SUBSCRIBER
mrPablukka

TOP SUPPORTERS OF THE DAY

| | |
|-----------------|-----------------------|
| ChrisMackie: | \$234.00, cAre: |
| | \$224.00, |
| Its_iSmoothy: | \$125.00, Naireks: |
| | \$68.00, Alicius: |
| | \$50.00, |
| fattychewstick: | \$45.00, Watersmith: |
| | \$25.00, bubblesisab: |
| | \$21.00, Palmer: |
| | \$20.00, Nading21: |
| | \$20.00 |

*You Know You Like It
By DJ Shkreli & Alisan Porter
in You Know You Like Rolling*

RussianPanda donated \$10.00!

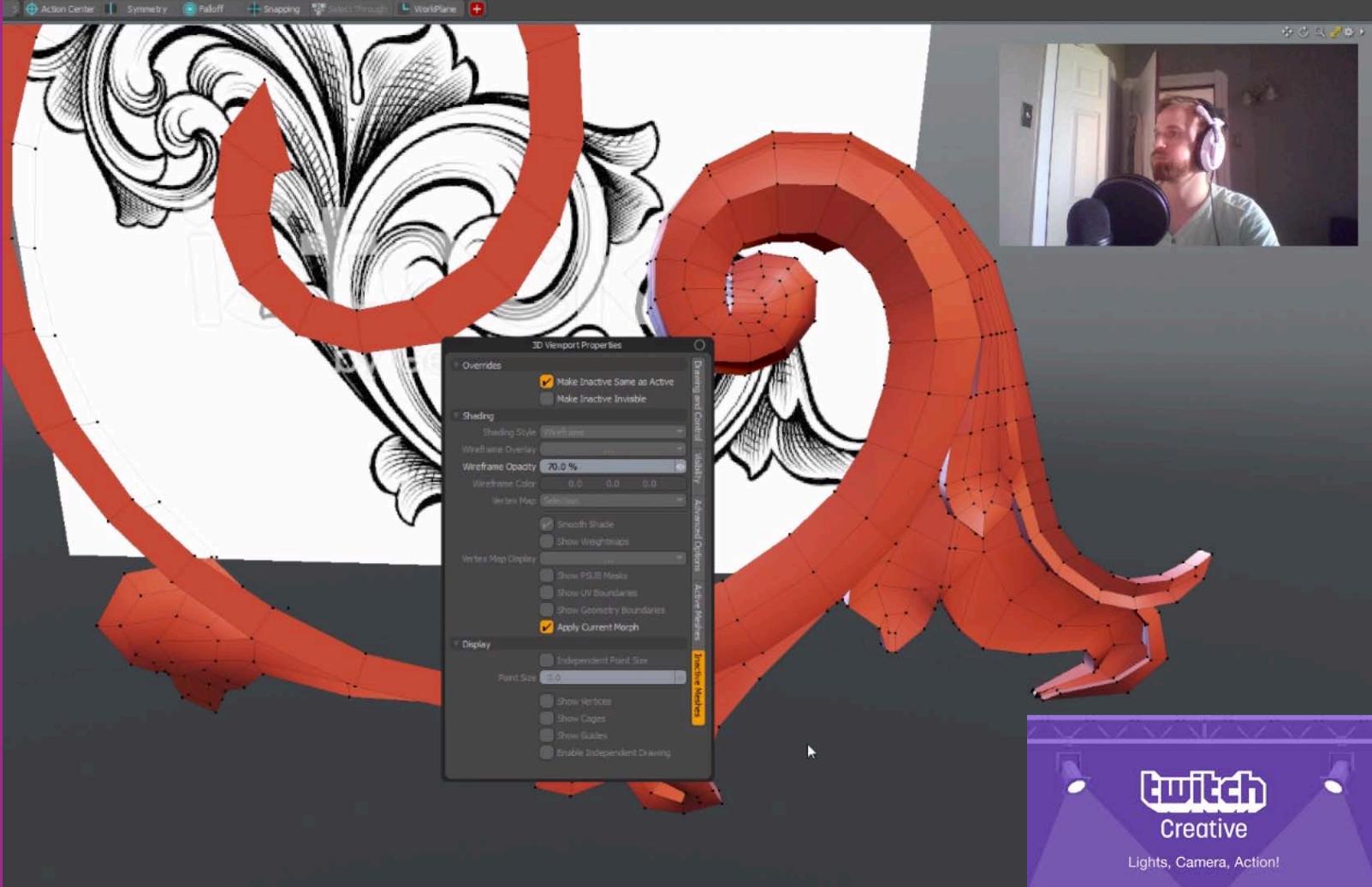
Look in to smite 'streams there are lots of people who have the qualittys u talk about

Share Bookmark Giveaway 4,949 74,314

“Wild West” of commodification



PhantomL0rd's HeadSet, \$80,100:
Going Once... Going Twice...





COMMENTS



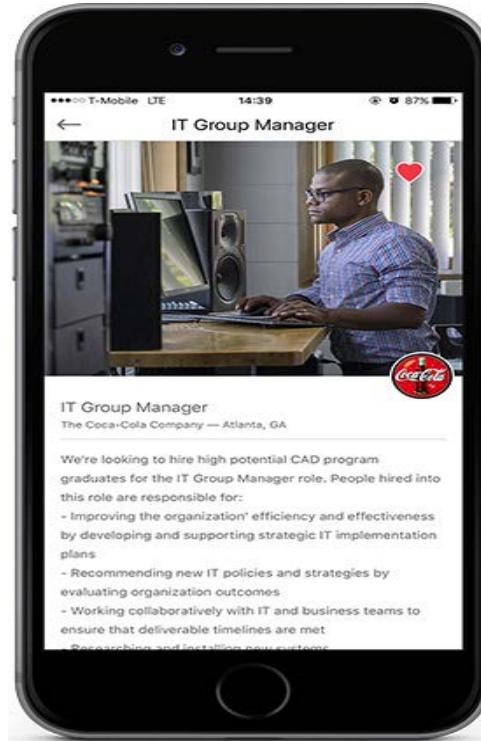
7



MODS - Marketing your experience as a channel mod on Twitch in
your resume? self.Twitch

Submitted 1 year ago by Hargules

Knack.it



game achievements as the new resume

You're speaking our language. Up for a challenge?

I want to play

No thanks

Don't show me this again

```
Mounting /home/guest...
Welcome to foobar version 34-beta (2014-10-30-16:17+0000)

Google has a code challenge ready for you.
Been here before? Login

This invitation will expire if you close this page.
foobar:~/ guest$ 
Mounting /home/[REDACTED]...
Logged in as [REDACTED].
foobar:~/ [REDACTED]$ ls
start_here.txt
foobar:~/ [REDACTED]$ cat start_here.txt
Type request to request a challenge. Type help for a list of commands.
foobar:~/ [REDACTED]$ request
Requesting challenge...
New challenge "a_pirate_walks_into_a_bar" added to your home folder.
Time to solve: 48 hours.
foobar:~/ [REDACTED]$
```

[Google](#) [About Google](#) [Privacy & Terms](#)

hidden game recruitment

What is a Personal Economy?

- the value-generating potential of an individual's commodified life
- this includes how people discover, access, manage and share assets & services
- example assets: your reputation, your identity, your possessions, your skills, your influence

Commodified Life in 2026

- to support themselves, consumers of the next decade will find ways to commodify their lives
- they will identify the latent assets they've created from their own time, attention, physical assets and more
- they will have the ability to convert these assets into shareable (often monetizable!) digital commodities

ENABLING TECHNOLOGIES

- Internet of Things
- Virtual Reality
- Micropayments
- Social Selling
- Geo-location Data

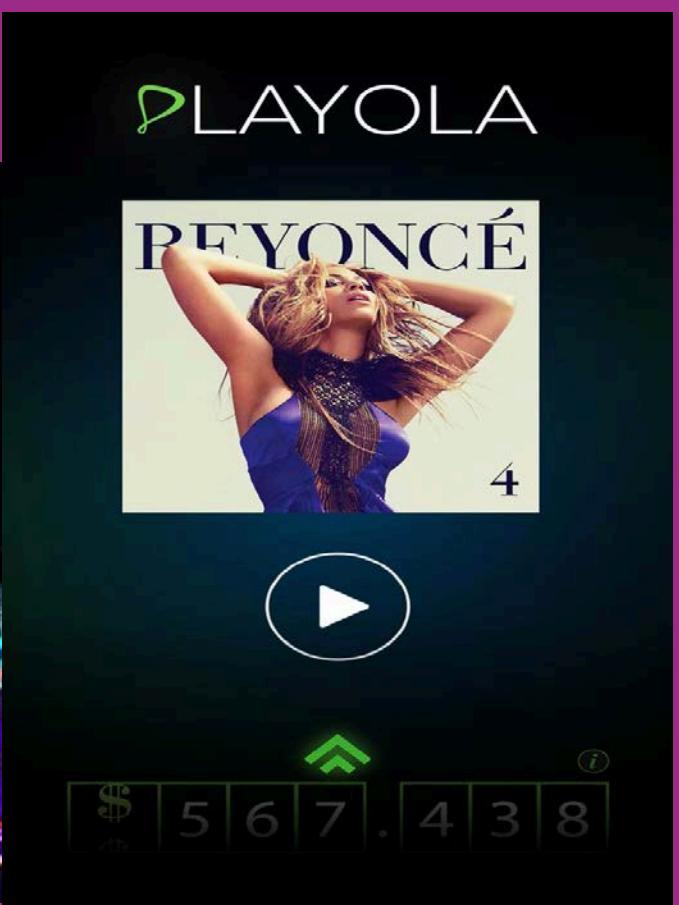
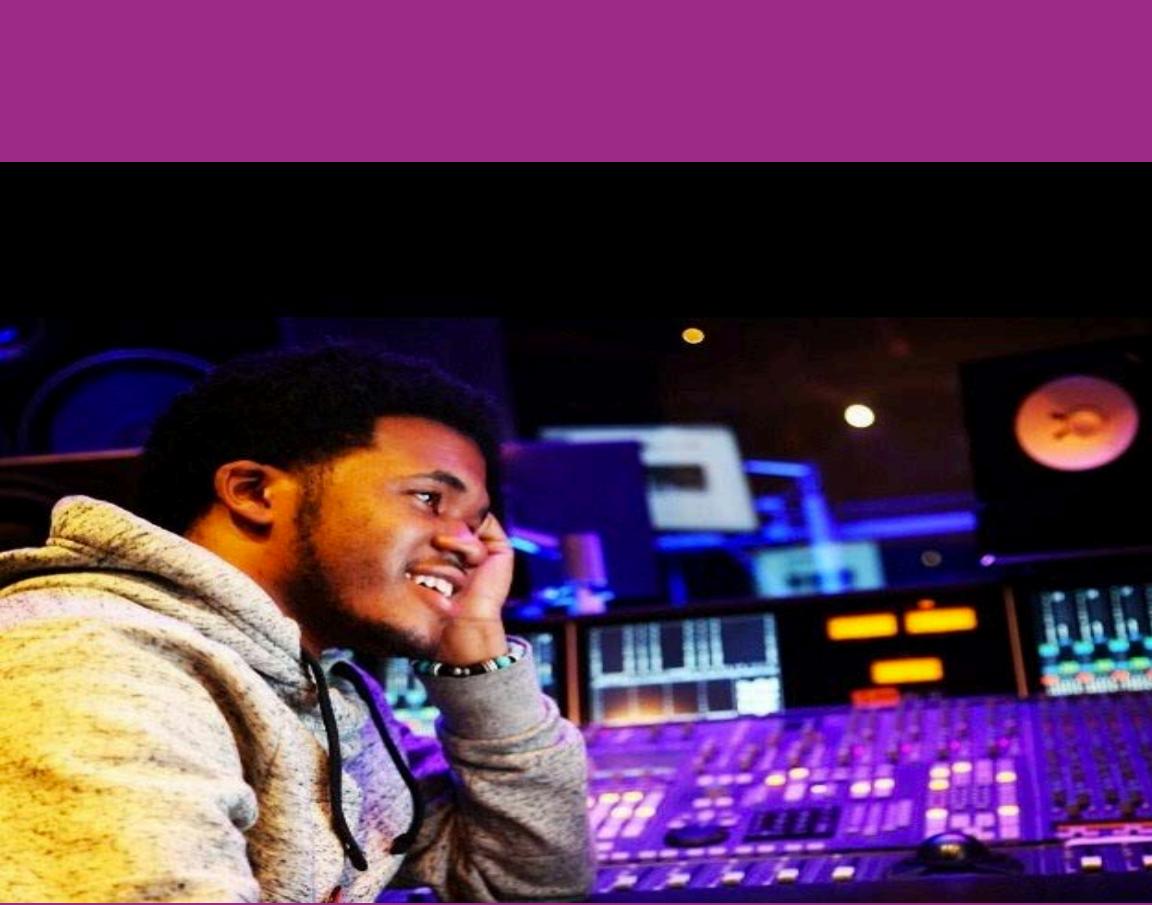


commodified objects and styles

Dad



commodified knowledge



commodified attention

What's your Depop?



@thebokinni
London, UK

commodified social network

Get the best route, every day,
with real-time help from other drivers.

Waze is the world's largest community-based traffic and navigation app. Join other drivers in your area who share real-time traffic and road info, saving everyone time and gas money on their daily commute.

WAZE. OUTSMARTING TRAFFIC, TOGETHER.

commodified location data



点名时间



KICKSTARTER



rise of crowdfunding



RALLY.org



FUNDABLE



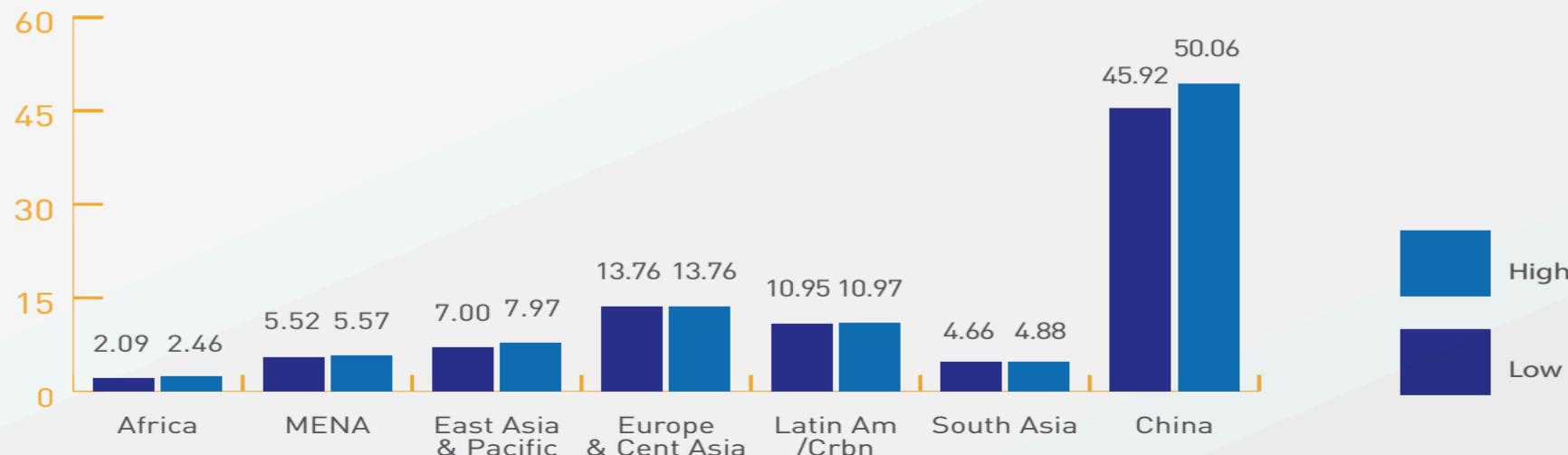
global crowdfunding platforms in 2013

| Country | # of CFI Platforms | Country | # of CFI Platforms |
|----------------|--------------------|----------------------|--------------------|
| United States | 344 | Brazil | 17 |
| France | 53 | Canada | 34 |
| Italy | 15 | Australia | 12 |
| United Kingdom | 87 | South Africa | 4 |
| Spain | 27 | India | 10 |
| Netherlands | 34 | Russian Federation | 4 |
| Germany | 26 | Belgium | 1 |
| | | Hong Kong SAR, China | 1 |
| | | China | 1 |
| | | United Arab Emirates | 1 |
| | | Estonia | 1 |

2025 crowdfunding potential by region

A Global Market Opportunity up to \$96B

Low/High Regional Estimate for CFI
In US\$B



Implications

LUNCH
1:00 – 2:00

Navigating Charitable Giving Today

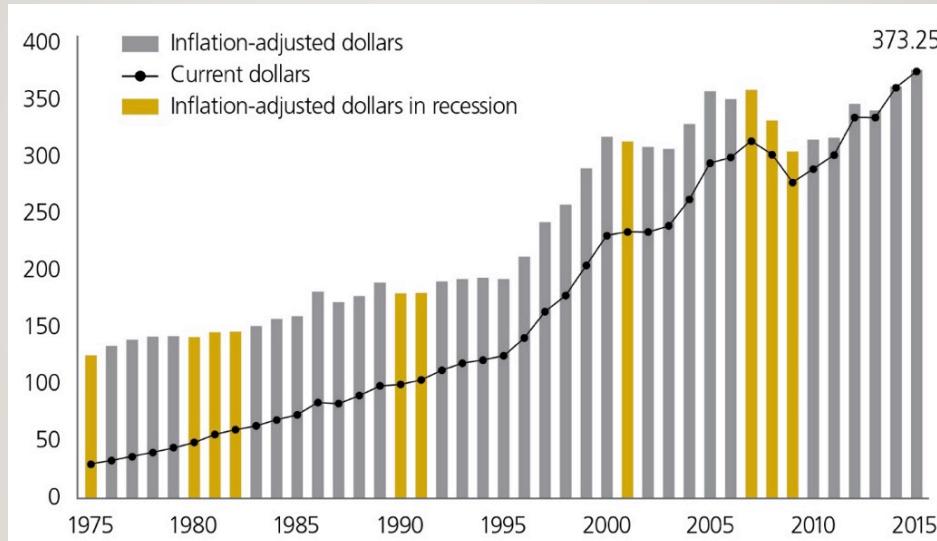
- Bob Carlson
- Amy Sample Ward
- Bennett Weiner
- Danny Gordon
- David Hesekiel
- Tiffany Neill

FUNDRAISING THROUGH THE MAIL AND ON THE PHONE

STATE OF THE BUSINESS MARCH, 2017

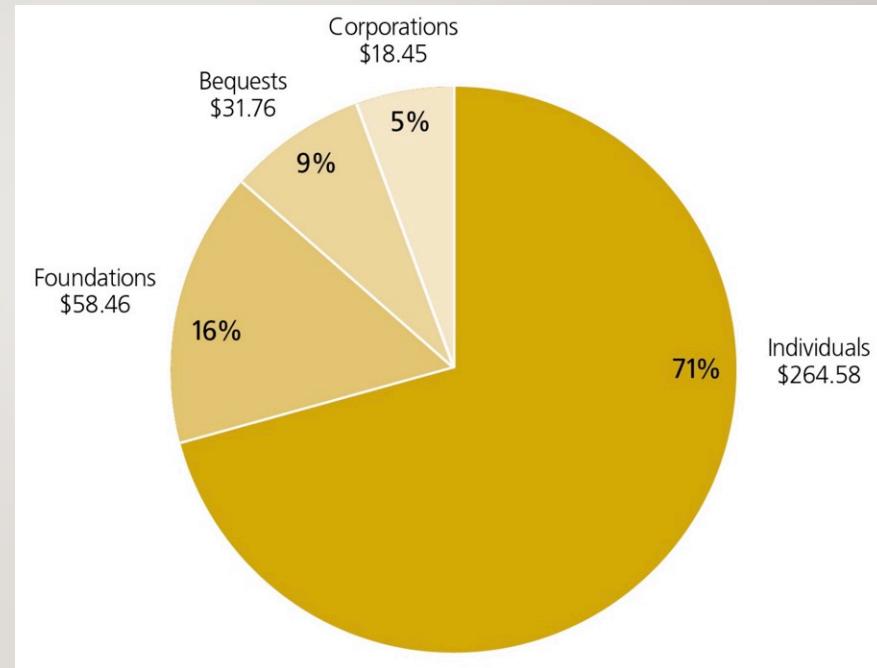


TOTAL CHARITABLE GIVING IN 2015 WAS \$373.25 BILLION



Source: Giving USA Foundation – *Giving USA 2016*

MOST OF THAT WAS FROM INDIVIDUALS



Source: Giving USA Foundation – *Giving USA 2016*

WHAT PART OF THAT IS MAIL OR PHONE?

- Of the 2,000 nonprofits who participate in the **Blackbaud** cooperative database:
 - **76%** of their donors give to **direct mail** (average gift \$32)
 - **25%** of their donors give to **telefundraising** (average gift \$33)

WHY DOES FUNDRAISING BY MAIL AND PHONE STILL WORK?

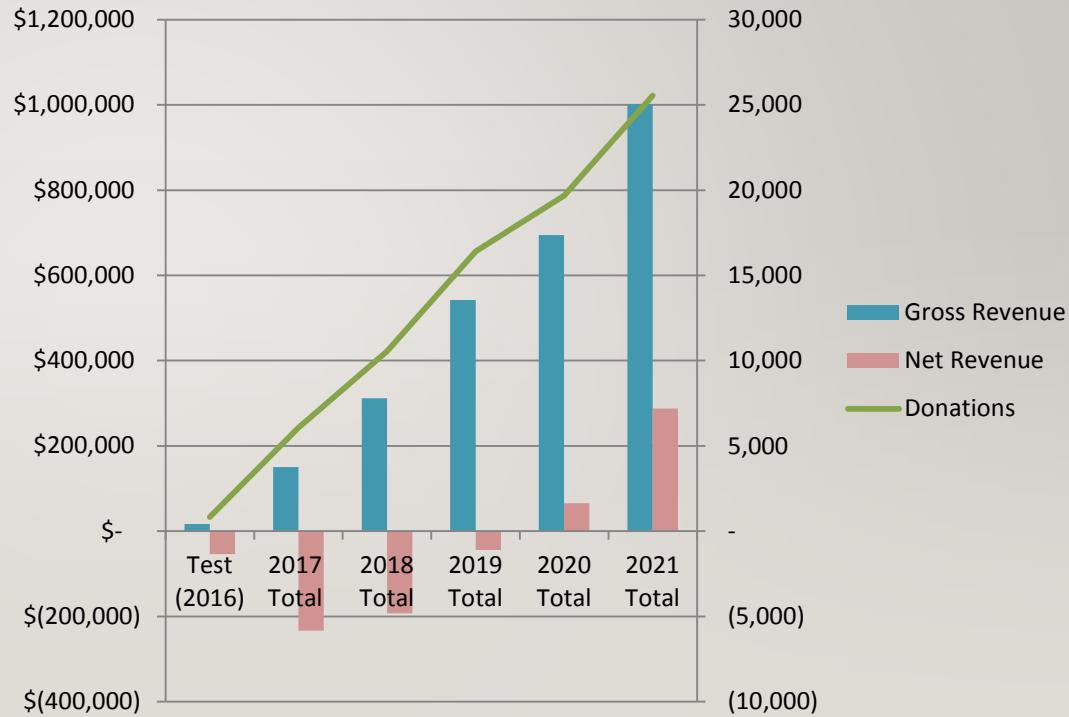
- Great way to **communicate** with people who have time – retired, educated – and **build relationships**.
- And those people are **GREAT donors**.
- **Predictable** model of investment fundraising
- Donors acquired, cultivated and renewed through mail and phone *proven to be* **strong prospects for major and planned gifts**.

RESPONSIBLE INVESTMENT FUNDRAISING

Acquire donors with **long-term** objectives

Measure success over years

Donor lists remain **with** the nonprofit



COMMUNICATION WITH DONORS TO BUILD RELATIONSHIPS

Share information

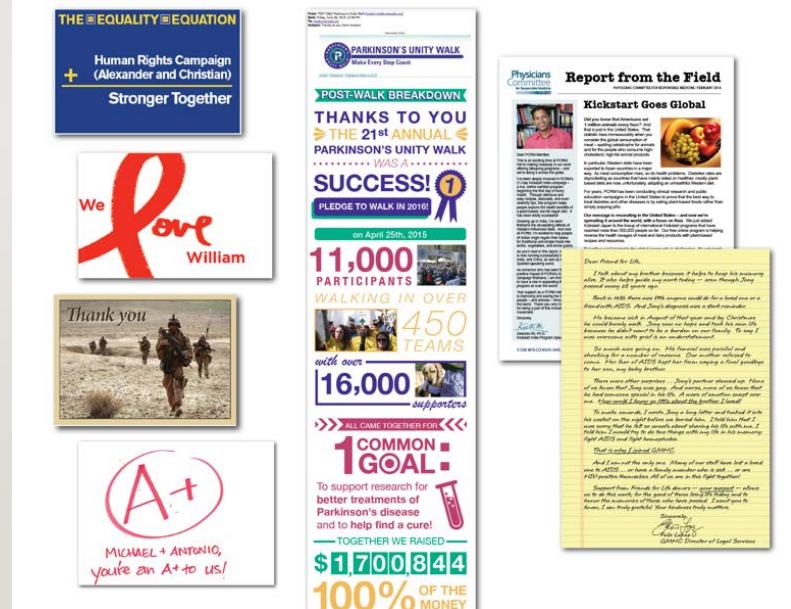
Transparency about
achieving goals

Measure success



RESPONSIBLE MAIL AND PHONE MIX OF SOLICITATIONS AND CULTIVATION

- Communicate with donors in **all channels** (mail + phone + email)
- Consistent **messages**
- Consider **ROI** of selected messages/channels



WHAT CAN HURT FUNDRAISING & THE PUBLIC CONFIDENCE

- When the nonprofit does **not** keep control of their list of donors.
- When relationships with outside fundraisers are **not** transparent and contracted.
- When the long-term view is **lost**.

ETHICAL APPROACHES LONG ESTABLISHED

- Association of Fundraising Professionals
- DMA Nonprofit Federation
- Association of Direct Response Fundraising Counsel
- Disclosures on 990s

THE NEXT CHAPTER?

- **Demographics** are in our favor.
- More robust **data targeting** can increase cost effectiveness.
- Donors have more ways to become **educated** about organizations.
- Better ways to reach the **right** people!



FTC Conference

Give & Take:

Consumers, Contributions and Charity

Bennett Weiner, COO
BBB Wise Giving Alliance



BBB WGA Perspective

BBB Wise Giving Alliance ([Give.org](https://www.give.org)) is a Standards-Based Charity Evaluator

Standard 15: Appeals Are Accurate, Truthful and Not Misleading, Both in Whole and in Part

- **PHOTOS, STORIES, FINANCES**
- **BBB SCAM TRACKER ([bbb.org/scamtracker/us](https://www.bbb.org/scamtracker/us))**
421 alleged charity scams since 2015
20% are police, fire and veterans appeals



Online Fundraising Overview

Amy Sample Ward



NTEN

Nonprofit
Technology
Network

Online Fundraising Types

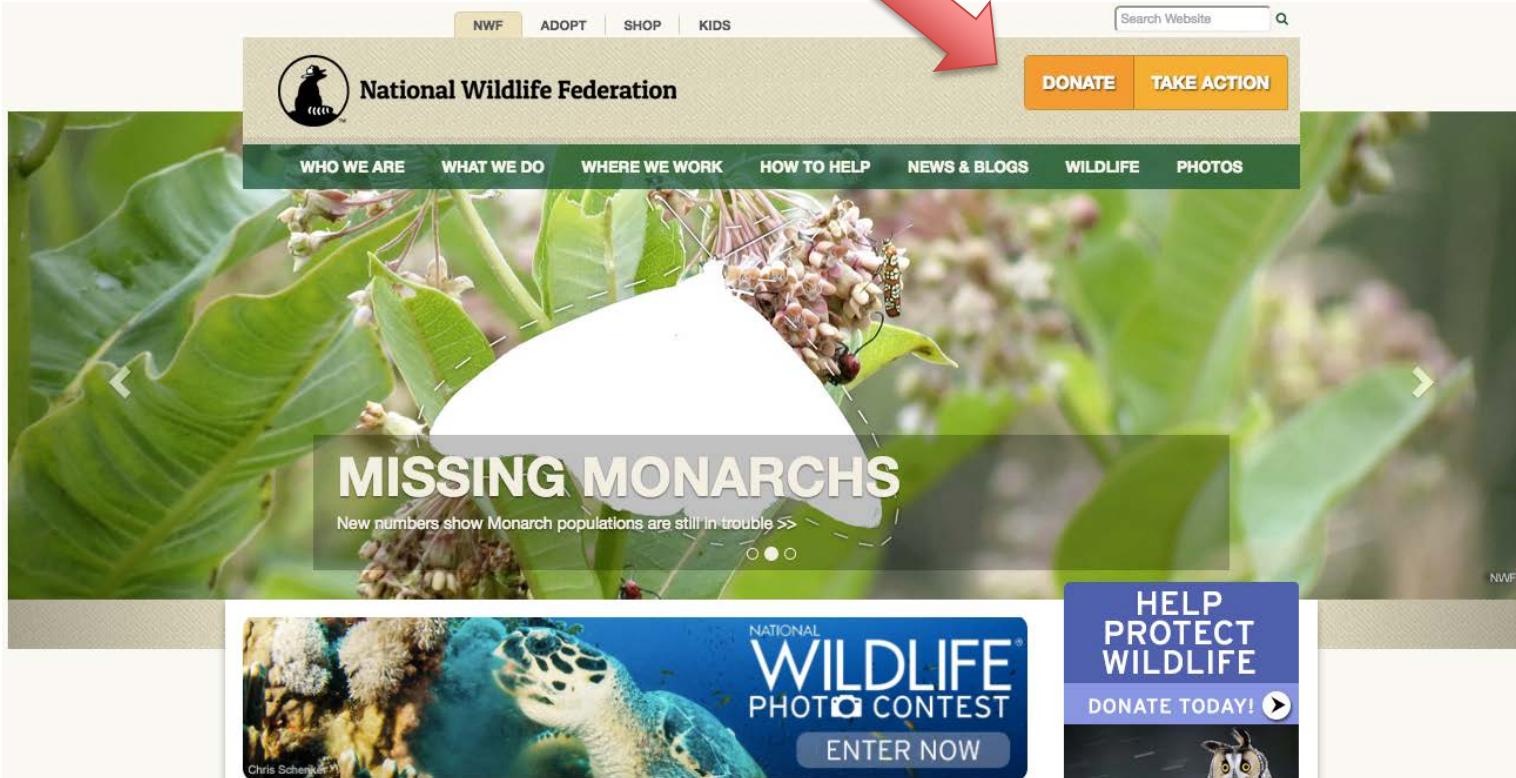
Type 1: Passive Asks

PASSIVE FUNDRAISING



A screenshot of the National Wildlife Federation (NWF) website. The header includes the NWF logo, navigation links for 'ADOPT', 'SHOP', and 'KIDS', and a search bar. The main navigation menu below the header includes 'WHO WE ARE', 'WHAT WE DO', 'WHERE WE WORK', 'HOW TO HELP', 'NEWS & BLOGS', 'WILDLIFE', and 'PHOTOS'. A large banner in the center features a close-up image of a monarch butterfly on a milkweed plant. Overlaid on the banner is a white circle containing the text 'MISSING MONARCHS' in large, bold, white letters. Below this, smaller text reads 'New numbers show Monarch populations are still in trouble >>'. To the right of the banner is a blue call-to-action button with the text 'HELP PROTECT WILDLIFE' and 'DONATE TODAY!' with a circular arrow icon. At the bottom of the banner, there is a small image of a sea turtle and the text 'NATIONAL WILDLIFE PHOTO CONTEST' with a 'ENTER NOW' button. The footer of the page is visible at the bottom.

PASSIVE FUNDRAISING

A screenshot of the National Wildlife Federation (NWF) website homepage. The header includes the NWF logo, a search bar, and navigation links for ADOPT, SHOP, and KIDS. A large red arrow points from the top right towards the 'DONATE' and 'TAKE ACTION' buttons. The main banner features a close-up image of a monarch butterfly on a milkweed plant, with the text 'MISSING MONARCHS' and a subtext 'New numbers show Monarch populations are still in trouble >>'. Below the banner, there are sections for the 'NATIONAL WILDLIFE PHOTO CONTEST' (featuring a sea turtle) and 'HELP PROTECT WILDLIFE' (with a 'DONATE TODAY!' button and an owl image).

NWF ADOPT SHOP KIDS

National Wildlife Federation

WHO WE ARE WHAT WE DO WHERE WE WORK HOW TO HELP NEWS & BLOGS WILDLIFE PHOTOS

DONATE TAKE ACTION

MISSING MONARCHS

New numbers show Monarch populations are still in trouble >>

NATIONAL WILDLIFE PHOTO CONTEST

ENTER NOW

Chris Schenck

HELP PROTECT WILDLIFE

DONATE TODAY! >

NWF



NTEN

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Online Fundraising Types

Type 2: Active Asks on Website



[Donate](#)

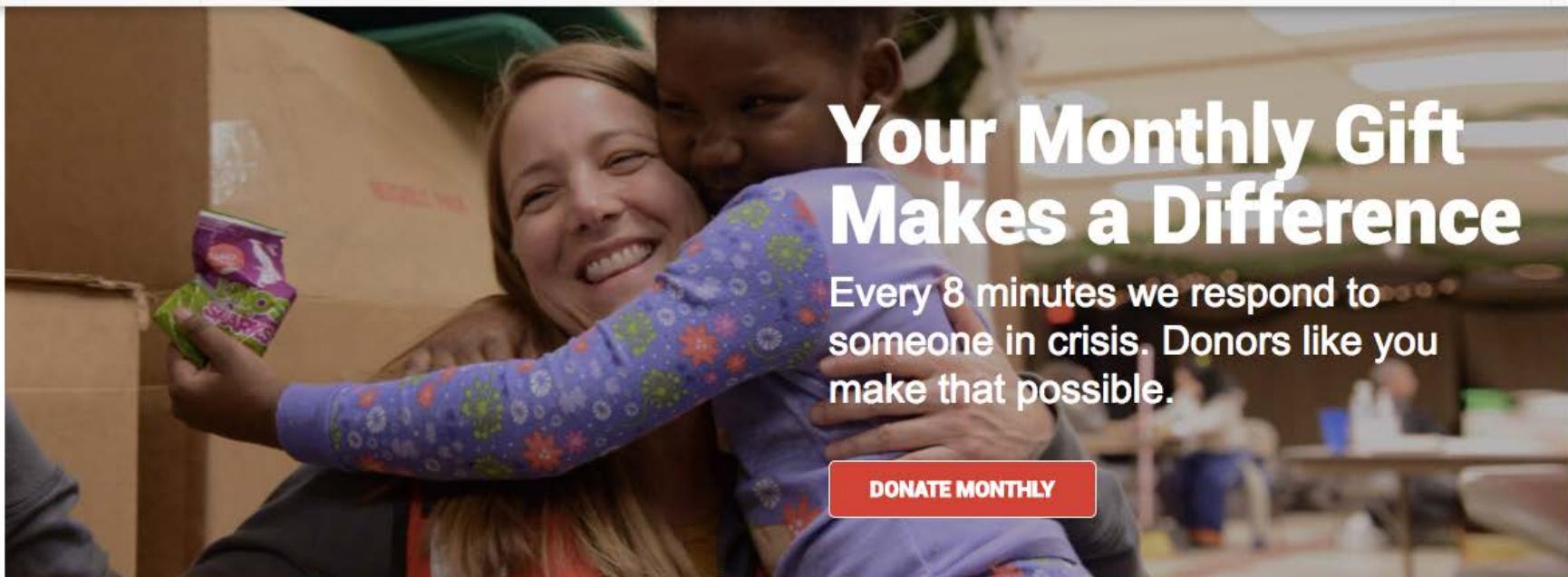
[Give Blood](#)

[Training & Certification](#)

[Volunteer](#)

[About Us](#)

[Get Help](#)



Your Monthly Gift Makes a Difference

Every 8 minutes we respond to someone in crisis. Donors like you make that possible.

[DONATE MONTHLY](#)

Online Fundraising Types

Type 2: Active Asks by Email



Help families torn apart by the travel ban

Dear Amy,

You need to understand the impact President Trump's travel ban is having.

"These decisions made by President Trump have left us in a state of constant fear. We feel like suspects even though we've never done anything wrong in our lives." – Fatima

My name is Rawya Rageh and I am a Crisis Response Senior Adviser with Amnesty International. When the first executive order came into force in January, my team and other researchers were immediately sent out to find cases of people affected by the ban, so we could gather evidence and make a compelling case against the order.

[To keep our vital work going, we really need your support – so please donate now.](#)

Yahia*, 19, and Maher*, 20, are stuck in Djibouti after running for their lives from gunfire and conflict in Yemen. They don't know anyone in Djibouti, but going there was

GET INVOLVED

[Donate Now](#)





NTEN

Nonprofit
Technology
Network

Online Fundraising Types

Type 2: Active Asks by Social Media

ACTIVE FUNDRAISING



Follow

Even our #dogs support #AVID teachers, and you can too! #Donate today! avid.org/bfg.ashx
#BFGUSA #BFG17 #Education #GoodCause





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Network

Online Fundraising Risks & Considerations

Nonprofit Reality

- Limited data
- Relying on multiple channels to drive donations
- Offline actions or events matter
- Website is a resource even if not channel of donation
- Reliance on third party donation processors



BBB WGA Perspective

ONLINE GIVING

Standard 17: WEBSITE DISCLOSURES – access to annual report information and IRS Form 990

Standard 18: DONOR PRIVACY - Clear and easily accessible privacy policy on charity websites (four elements - notice, access, choice, security)

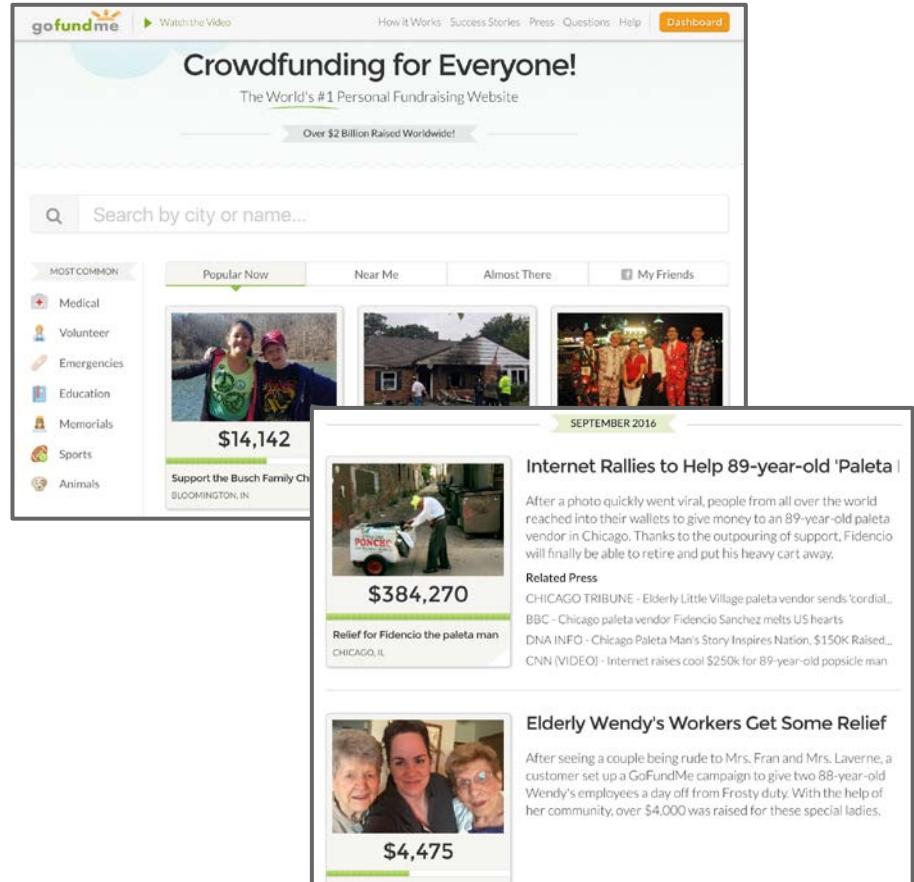
Other Issues:

- Disaster Appeals
- Third-party Online Giving Platforms
- Millennials - “Cracking the Invulnerability Illusion”

Intro to GoFundMe



- “Give People the Power to Change Their World”
- “See Something, Do Something”
- Over \$3BN given by over 25M donors
- ~200 employees with US offices in San Diego and Redwood City, CA
- Social storytelling layered over payments



The image shows the GoFundMe homepage at the top, featuring the tagline "Crowdfunding for Everyone!" and "The World's #1 Personal Fundraising Website". Below the homepage, three specific campaign examples are displayed:

- Support the Busch Family** (BLOOMINGTON, IN): \$14,142 raised. This campaign features a photo of two people and is categorized under "Medical".
- Relief for Fidencio the paleta man** (CHICAGO, IL): \$384,270 raised. This campaign features a photo of a man pushing a cart and is categorized under "Sports".
- Elderly Wendy's Workers Get Some Relief**: \$4,475 raised. This campaign features a photo of three women and is categorized under "Animals".

Each campaign card includes a thumbnail image, the title, the amount raised, the location, and a brief description. The GoFundMe logo is also present in the top right corner of the screenshot.

GoFundMe Campaigns



- Common campaign categories

Medical
Athletics
Charities

Education
Animal Care
Emergencies

Volunteerism
Memorials
Political

- Majority of campaigns are created by individuals for their own benefit
- Grassroots: Most campaigns raise < \$900 from donors in organizer's 1st social circle, but many campaigns are more successful
- Funds deemed personal gifts, not tax-deductible (exception for charities)

\$1,435 of \$1,000 goal
Raised by 36 people in 22 days
No Longer Accepting Donations
Share on Facebook

Created February 22, 2017
Bob Harrington on behalf of Harmony Harrington
Volunteer PARK RIDGE, IL

Recent Donations

\$50 Jim Toulon 18 days ago
Share

\$3,485 of \$3,200 goal
Raised by 88 people in 41 months
Donate Now
Share on Facebook

Created October 11, 2013
Kevin Whitley on behalf of Competitions
BALTIMORE, MD

Recent Donations

\$10 Maryrejiah Lanier 41 months ago
good luck guys!!!
Share

Trust & Safety Department



Create and enforce layers of trust between GoFundMe, its users, and stakeholders to prevent Platform misuse and empower the GFM community

Trust

- Manage the GoFundMe Guarantee
- Investigate reports of fraud and misuse
- Ensure the correct flow of funds for high risk accounts
- Assist law enforcement with investigations

Community Management

- Enforce terms of service across the Platform
- Moderate user-generated content
- Manage beneficiary risk and use case-specific funds flows (e.g., trusts, scholarships)
- Proactively reach out to law enforcement when a campaign organizer threatens public safety

Payments Risk

- Identify and prevent credit card fraud
- Manage AML, anti-terrorist financing policies

- Identify and oversee mass campaigns related to newsworthy events

Trust Challenges



Unique Challenges



GoFundMe: A Safe Place to Give

Our giving community of more than 25 million is built on a foundation of trust and transparency. With fraud prevention technology and the GoFundMe Guarantee, we ensure the highest level of safety on our platform.



Listening to our community

Our team of specialists are looking out for you. See something that doesn't look right? Let us know.

[View Full Terms & Conditions](#)



Ensuring trust & safety

GoFundMe protects our community with best-in-class security.

[Payment Safety Procedures](#)

You are the GoFundMe community

I'm a Campaign Organizer

From campaign tips to the secure delivery of your donations, our team will make sure you have the best fundraising experience possible.

[+ Learn more](#)

I'm a Donor

Protecting your generosity is our top priority. With a seamless donation process and advanced fraud prevention, our platform makes it easy to give safely.

[+ Learn more](#)

I'm a Beneficiary

Your community is coming together to support you, and our team is here to ensure you receive your funds quickly and directly.

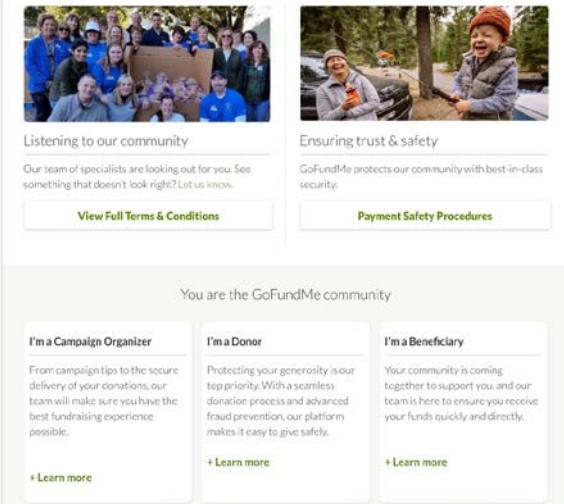
[+ Learn more](#)

1. Hard to build eBay-styled reputations (few repeat organizers)
2. Laborious and intrusive to require manual investigation for every campaign
3. Good samaritans may lack direct, personal connection to a cause or other individuals (not necessarily “fraud”)
4. Campaign velocity around news events
5. Money creates controversy (friends and family)

Trust Challenges, cont.



Unique Platform Characteristics



Listening to our community
Our team of specialists are looking out for you. See something that doesn't look right? Let us know.
[View Full Terms & Conditions](#)

Ensuring trust & safety
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From campaign tips to the secure delivery of your donations, our team will make sure you have the best fundraising experience possible.
[+ Learn more](#)

I'm a Donor
Protecting your generosity is our top priority. With a seamless donation process and advanced fraud prevention, our platform makes it easy to give safely.
[+ Learn more](#)

I'm a Beneficiary
Your community is coming together to support you, and our team is here to ensure you receive your funds quickly and directly.
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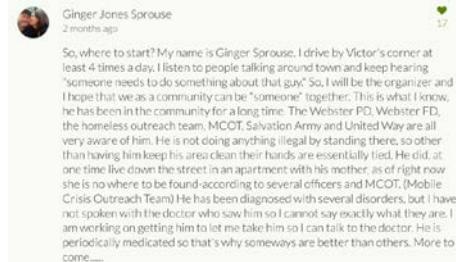
1. Connecting to social media profiles is virtually required for sharing and receiving donations
2. High barriers for someone to defraud 1st degree social circle (those who are most likely to donate)
3. Campaigns may have similar themes and content
4. Rich data related to organizer and donor identities and behavior
5. Funds can be held, refunded, or distributed in a variety of flows

Trust Challenges, cont.



Solution = leverage platform characteristics to build “Trust Features”

1. Leverage rich social identities to surface organizer and relationships to donors and GFM team
2. Social proof derived from early donor activity and user social behaviors, beneficiary invitations, and more
3. Machine learning models identify high-risk campaigns and organizers, both from internal and offline data
4. GFM investigates and reviews campaigns from user reporting
5. Build product and policy to guide organizers to safest choices and protect donors



GoFundMe Guarantee

Your donation is protected. If anything is not right, we'll give you a full refund. [Learn More](#)



BBB WGA Perspective

CROWDFUNDING

- Charities can be checked.
- Deductibility of gifts to individuals.
- Be careful after a disaster or tragedy.
- Specialized crowdfunding sites.
- Read the fine print.

Navigating Charitable Giving Today: Cause Marketing

For-profit
business

Non-profit
organization

David Hessekiel





IN ADDITION TO ALL THE LOGICAL REASONS
FOR USING THE
AMERICAN EXPRESS CARD,
THERE IS NOW ONE
THAT IS UNABASHEDLY SENTIMENTAL.

For 25 years now, American Express has been extolling all the eminently logical reasons why one should carry the American Express® Card.

But now there is a reason that, while not based on logic, may prove to be the most compelling. Coming to the aid of the Statue of Liberty.

For it, or rather she, stands as our greatest national symbol of freedom. That does not mean, however, that she stands free from the damage of time and the elements. And so, after almost one hundred years, she is now in urgent need of restoration.

To this end, American Express puts forward a proposition.

Each time you use the American Express Card until the end of this year, American Express will make a contribution to The Statue of Liberty—Ellis Island Foundation. That is, each time you use the Card for shopping, travel, entertainment, dining, or for any other reason, not only will you benefit, but so too will the Statue of Liberty.

While the contribution for each usage is a modest one cent, one can see that this penny, multiplied by millions, will result in a figure of which we can all be proud.

Further, for all of those who have not yet realized the logic of carrying the Card, American Express offers a further inducement: To honor each new Cardmember

accepted, one dollar will be given as a donation to the Statue.

One dollar will also be donated when you book a selected travel package from an American Express® Vacation Store. And, finally, a penny will also go to the Statue for each purchase of American Express® Travelers Cheques.

We believe this to be an exceptionally fitting solution to a very pressing problem.

For, while it is she who stands for all of us, it seems a most auspicious moment to show that all of us truly stand behind her.

The American Express Card. For the sake of the Statue of Liberty—Don't leave home without it.



Conditions and Warnings: All American Express programs are not yet available

 **ENGAGE
FOR GOOD**

6 Types of Corporate Social Initiatives

**Cause-
Related
Marketing**

**Cause
Promotion**

**Corporate
Social
Marketing**

**Corporate
Philanthropy**

**Workforce
Volunteering**

**Socially-
Responsible
Business
Practices**

Cause Marketing Forum is now Engage for Good





**Cause-
Related
Marketing**

BOX LUNCH

GET SOME GIVE BACK



SUBARU **share the love**® EVENT

Founded in 2007 on the understanding that Subaru owners have always given back to the community, the **Share the Love** event and the holiday season coincide as the perfect time to share with those in need.

Subaru of America will donate \$250 to charity for each new Subaru sold between November 17, 2016 - January 3, 2017.

CELEBRATE ICED COFFEE DAY
Wednesday, May 21st



\$1 from every iced Coffee sold on 5/21 will be donated to Roswell Park Cancer Institute.

For more information about Roswell Park Cancer Institute, please visit www.roswellpark.org
Local or participating Western New York locations. Price and participation may vary. © 2014 DD IP Holder LLC.



100%

FOR THE PLANET

 **ENGAGE FOR GOOD**

Commercial Co-Venture

What can go wrong?

Business takes advantage of nonprofit

- Does not get nonprofit's permission
- Does not make promised donation

Business deceives consumers

- Misleading offer
- Lack of transparency

What has gone wrong?

What would I like to see?

- More cause-related marketing
- More transparent cause marketing
- More meaningful enforcement
 - if there are bad actors out there

Today's multi-state regulatory system

- Discourages CRM
- Does not enlighten or protect consumers
- Does not reflect new modalities and players

Lets move to

- **Unified national system**
- **Unified database consumers can tap to learn more**

Thank you!

David Hessekiel, Engage for Good
www.engageforgood.com



BBB WGA Perspective

CAUSE-RELATED MARKETING

Standard 19:

- a) Actual or anticipated portion of purchase price that will benefit the specified charity.
- b) Duration of campaign.
- c) Any maximum or guaranteed minimum contribution amount.

“5 cents contributed to ABC Charity for every XYZ Company Product sold during the month of October up to a maximum of \$200,000”

Empowering Donors Through Education

Janice L. Kopec, Attorney, Division of Marketing Practices, Federal Trade Commission

Nageeb S. Sumar, Dep. Dir., Philanthropic Partnerships, Bill & Melinda Gates Foundation

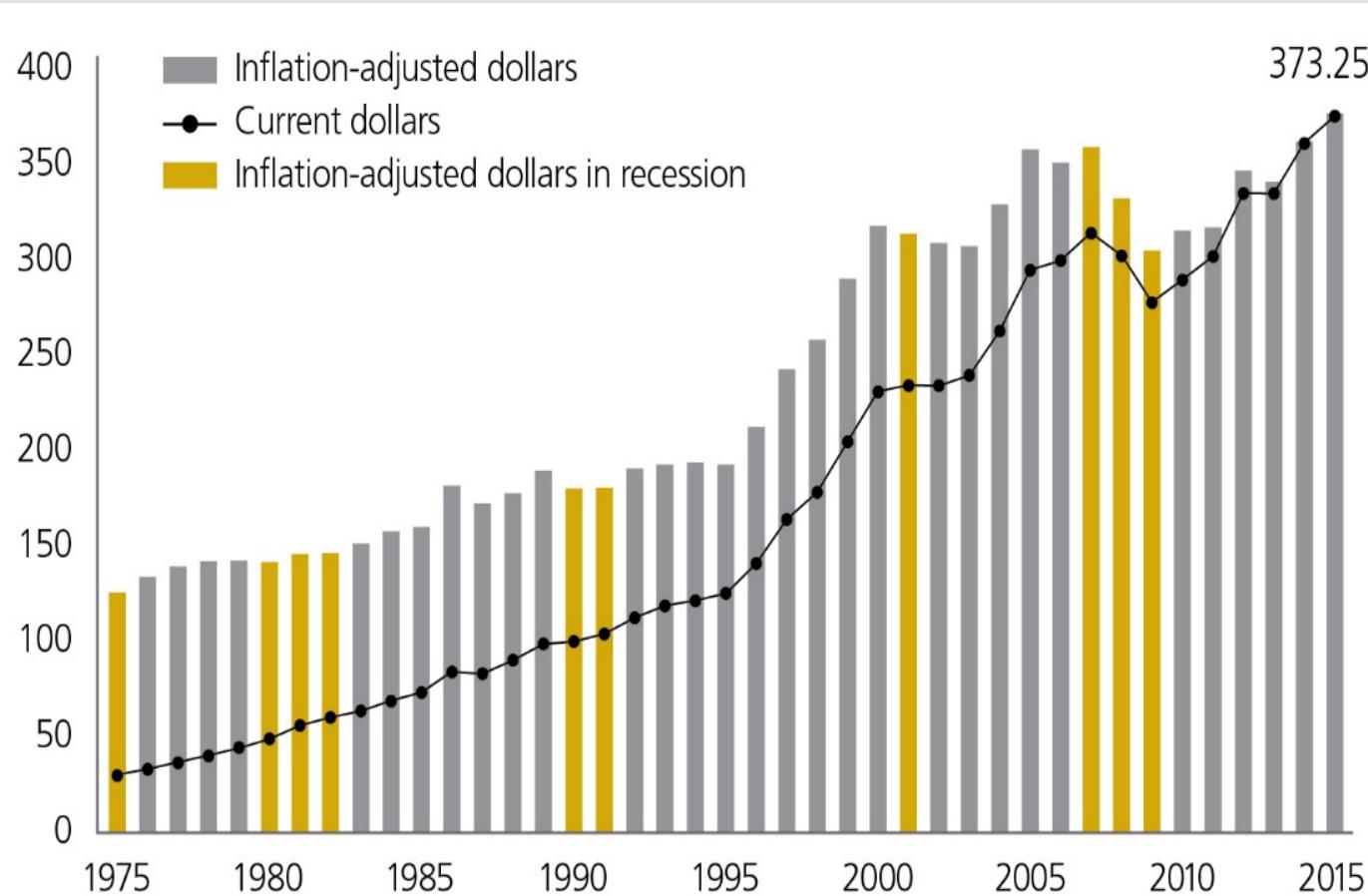
Jacob Harold, President & CEO, GuideStar

Michael Thatcher, President & CEO, Charity Navigator

Steve MacLaughlin, Vice President, Data & Analytics, Blackbaud Inc.

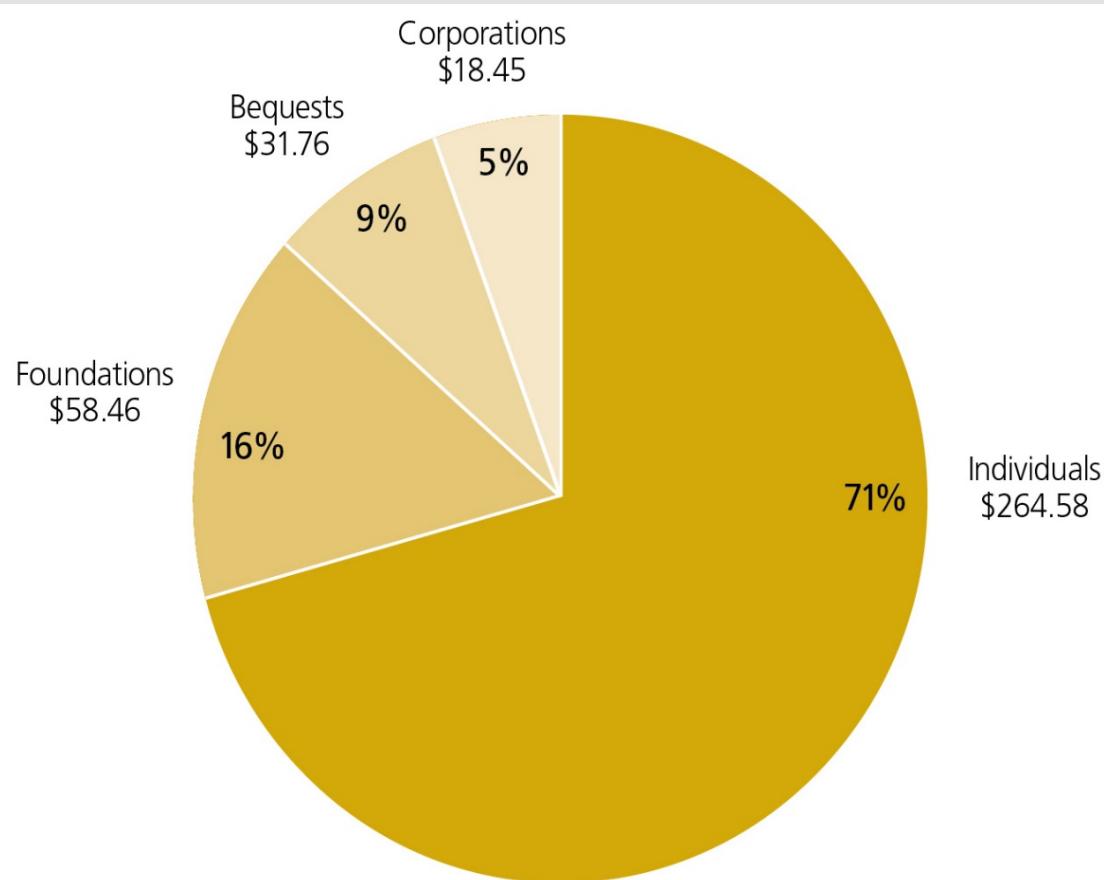
Elizabeth Grant, Sr. Asst. Attorney General, Oregon Dept. of Justice

► CHARITABLE GIVING IN THE UNITED STATES



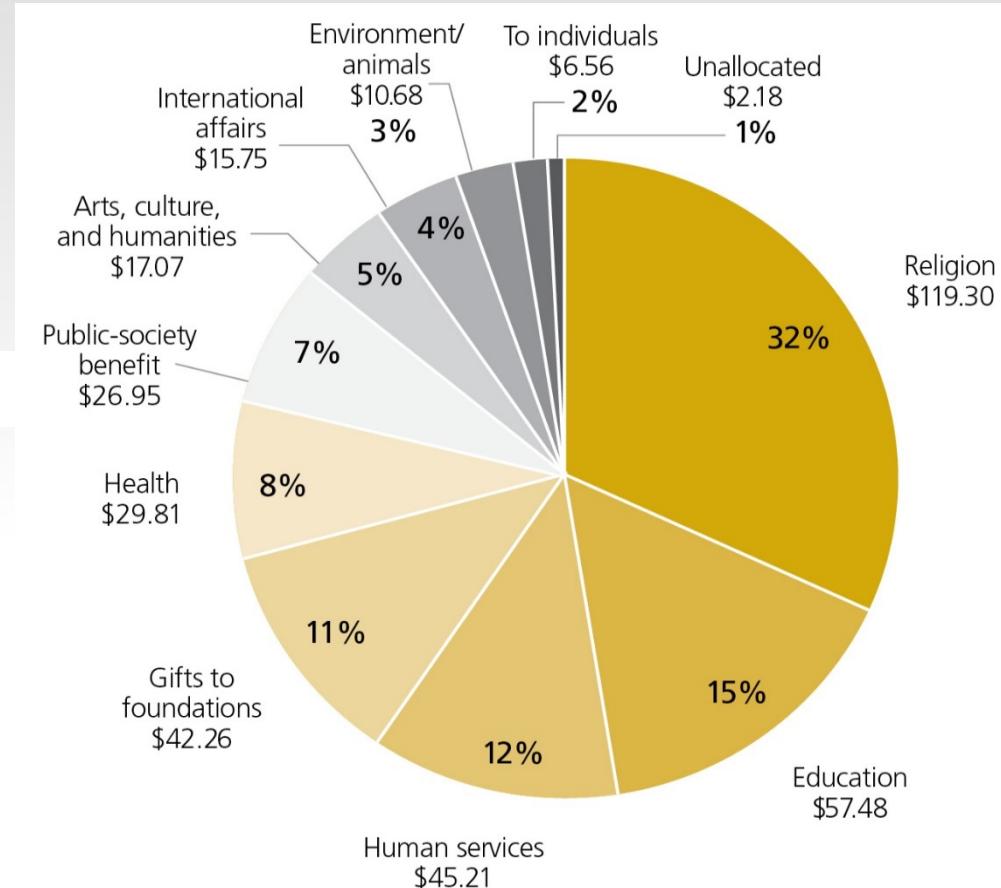
Source: *Giving USA*

► CHARITABLE GIVING IN THE UNITED STATES



Source: *Giving USA*

► CHARITABLE GIVING IN THE UNITED STATES



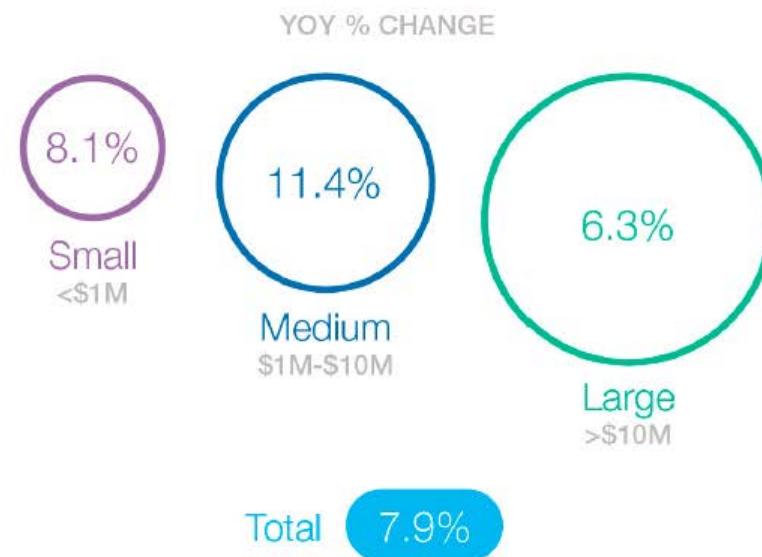
Source: *Giving USA*

► 2016 CHARITABLE GIVING TRENDS

OVERALL GIVING TRENDS BY ORGANIZATION SIZE



ONLINE GIVING TRENDS BY ORGANIZATION SIZE



Source: Blackbaud Institute

► 2016 CHARITABLE GIVING TRENDS

PERCENTAGE OF TOTAL FUNDRAISING FROM ONLINE GIVING



PERCENTAGE OF TOTAL FUNDRAISING FROM ONLINE GIVING BY ORGANIZATION SIZE



Source: Blackbaud Institute

► 2016 CHARITABLE GIVING TRENDS



DONOR GIVING

62

Average age of donor in the U.S.

1.4

Average number of charitable gifts per U.S. donor



MOBILE GIVING

17%

Percentage of online donations made on mobile devices



\$20

DONATION AMOUNTS

Median donation amount for gifts below \$1,000 in the U.S.

\$1200

Median donation amount for gifts above \$1,000 in the U.S.

\$128

Average online donation amount

BREAK

Safeguarding Donors from Fraud: Possibilities & Priorities

Tracy S. Thorleifson, Attorney, Northwest Region, Federal Trade Commission

Andrew Watt, Global Strategy Consultant, Former Pres. & CEO, Assoc. of Fundraising Professionals

Marc Owens, Partner, Loeb & Loeb, LLP, Washington, DC

Art Taylor, President & CEO, BBB Wise Giving Alliance

Allison Grayson, Director of Policy Development and Analysis, Independent Sector

Sue Santa, Consultant; Adjunct Faculty, Columbia University School of Professional Studies

Mark A. Pacella, Chief Dep. Att'y Gen'l, Charitable Trusts & Orgs. Section, PA Office of Att'y General

Concluding Remarks

Charles A. Harwood
Regional Director, Northwest Region,
Federal Trade Commission

THANKS!