



David Carrington

## How Do I Donate Wisely?



# How Do I Donate Wisely?

by David Carrington

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## Foreword

It takes place everyday: You are approached by a fundraiser on the street. A friend calls on you to support a good cause. An advertisement in the newspaper urges you to help. A public service announcement on TV pleads for your contribution to a disaster relief fund. The list of such encounters is endless especially since charities<sup>1</sup> discovered the possibilities of the digital world for fundraising. David Carrington, one of Britain's senior charity practitioners and consultants, spells out the pros and cons when it comes to handling these day-to-day encounters with charities. The author navigates you through the potential pitfalls of giving and provides you with some easy tools to get a better understanding of the work of a charity. This is especially important to those donors who cannot or will not (yet) contribute much of their time to their charitable involvement and who therefore prefer to focus on making short- to mid- term donations.

This introductory guide to giving is part of a series of publications on methods and skills for donors. These handbooks aim at providing practical advice and step-by-step guidance of philanthropy. They are part of Active Philanthropy's resource toolbox. The Skills and Methods series is complemented by publications on selected funding areas, for example children, Africa or climate change. The themed reports are written as an entry point for donors who want to learn how to get involved in a specific area of the civil society sector, but try to break it down into easy-to-follow units. Active Philanthropy's guides are either based on cases and stories of donors providing best practice and consultancy to their peers or on guidance and recommendations.

<sup>1</sup> Other Active Philanthropy guides use the term 'Civil Society Organisation' (or short CSO). In this guide the term 'Charity' is used synonymously for 'Civil Society Organisation'.

The charitable Active Philanthropy is a platform for families and individuals interested or already engaged in philanthropy, and helps donors to develop and implement their personal giving strategy. Active Philanthropy aims to be a safe space where donors can meet in order to exchange and collaborate with and learn from each other. We offer a variety of services for these purposes: Active Philanthropy offers a variety of services including providing practical experiences, to administrative support and individual consulting. The main focus is always on hands-on experience donors can implement in their own work, and on using learning methods tailored to their individual needs.

Though written from a neutral perspective, some of the examples and recommendations in this guide are based on the author's personal experience. Please note that the approaches and the selection of organisations discussed in this guideline are neither exhaustive, nor are they subject to any assessment or rating by Active Philanthropy or the author.

We want to thank David Carrington for presenting a breakdown of the data and for his feedback. We also owe a debt to several experienced donors that gave feedback to us as an entrance gate for donors to more active giving and become part of a movement that tries to solve some of the world's most pressing problems.



David Carrington  
Active Philanthropy



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Active Philanthropy

## Questions any new philanthropist might ask

1. How can I be sure the money I give to a charity is used well, that it has impact?
2. I keep hearing that I must be 'strategic' in my giving – is it not enough to trust my own judgement?
3. Some donors seem to use a complicated process and to take a long time before they make a decision to donate; some even employ professional staff. Surely there is a simpler and less costly approach?
4. I hear that charities can waste money – how can I avoid being ripped off?

*To give away money is an easy matter and in any man's power. But to decide to whom to give it, and how large, and when, and for what purpose and how, is neither in every man's power nor an easy matter.'* (Aristotle)



used to good effect – but also to keep things simple and straight-forward; and enjoy the experience?

Yes – and this guide is intended to help you do just that:

It describes typical situations a donor may face – and how you might respond to them.

It suggests some simple steps you can take to help you focus your philanthropic efforts.

It tells you how you can choose between the many charitable organisations that ask for donations.

It recommends ways of staying in contact with the charities you decide to support – and how to say ‘no’ to those you decide you don’t want to help.

# Four philanthropic encounters



Here are four situations that many donors will have experienced and suggestions for how to respond to them in ways which should be effective:

1. A friend phones to ask you for a donation to one of her favourite charities. The cause is one that appeals to you – but you have not heard of the charity before and you know she likes to support lots of charities. What can you do – without losing a friend? Get into a discussion.  
 Ask her about her involvement in the charity – how long has she been involved? What does she do for them? Is she a regular giver? What sort of information and attention does she receive from the charity? What does she think is the best thing the charity does? What is the best thing about the charity?  
 Ask her about her involvement in the charity – how long has she been involved? What does she do for them? Is she a regular giver? What sort of information and attention does she receive from the charity? What does she think is the best thing the charity does? What is the best thing about the charity?

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# Getting started – on what shall we focus?

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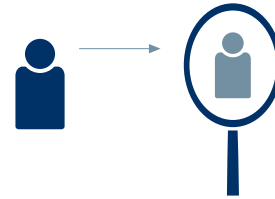
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Are there particular causes which we know will always be a priority for us? Perhaps there is one where you or your family have a very personal connection (for example, a medical condition which a close friend or family member experienced); or a type of enterprise which excites your enthusiasm (e.g. the logistics of disaster relief); or a type of community about which your family has always had a strong attachment (e.g. religious communities; refugees; or the poorest inner city areas); or age groups which you believe are especially neglected or disadvantaged?

Do we want to support lots of different charities or concentrate on just a few – turning away all others?

There's no 'right' answer to any of these questions but deciding where you stand on each will help you when you are sifting through requests from charities for support.

Should we focus entirely on our personal philanthropic priorities? how do we respond to appeals from friends? You will always get requests from friends to make donations to charities with which they are involved. It's probably wise not to mix these sorts of donations up with ones which are more central to your charitable giving.

It might be a good idea to keep aside a small (say 15%) part of the total funds you are planning to give away so that you can make small scale but prompt gifts in response to appeals from friends: gifts which do not require you to make a long-term or substantial commitment but do enable your friends to appreciate your uncomplicated interest and maybe they will respond similarly when you approach them in the future for charities that are closer to your heart!

## Picking the best

Don't assume that all charities will look the same – the diversity of what they do and how they work and are organised are among the things to look for:

### 1. Are they clear about what they are trying to achieve?

Some charities suffer terribly from jargon and from giving you lists of all the activities they do but not telling you what they think will be achieved by doing them. The good ones will be able to describe to you in straightforward language what they are trying to accomplish, what they expect their work will achieve for the lives of the people and communities they exist to help. And they will have informative and vivid stories to tell you and evidence to give you about the impact their work has already had.

### 2. Is the leadership convincing?

The diversity of what they do and how they work and are organised are among the things to look for: ity and character of the people who are running the project or organisation. The good charity will want you to know something about the resources they have to do the job, they will deliver results<sup>3</sup>.

### 3. How resilient do they seem?

Charities tackle complex social challenges, often with limited resources. You should be able to demonstrate to you how they have overcome obstacles, and the situations.

<sup>3</sup> Do worry if the entire charity seems to be dependent on just one individual – but don't worry if it is the product of a small group. After all, as Margaret Mead observed: *'Never doubt that a small group of committed citizens can change the world. Indeed, it's the only thing that ever has.'*

<sup>4</sup> The issue of how to assess the finances of a charity or a Civil Society Organisation will be dealt with in a separate guide.



#### 4. Are they applying lessons learnt from what they do?

Whether a charity is using a tried and trusted way of working or is trying to innovate and deliver a new kind of service, they should always be looking for ways to enhance what they do, to work to a higher and more effective standard. The good ones will be able to show you how they are trying to learn and apply lessons from what they do, consulting with the people and communities they serve, talking with colleagues in other organisations that are working on similar needs and/or in the same area.

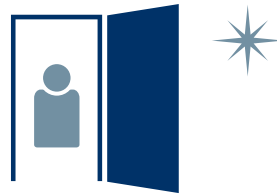
#### 5. How open and transparent are they?

Good ones will want to demonstrate that they are open and transparent. A potential new donor has an opportunity to test this: look at the list of donors in the report – do you know any of them? If so, contact them and ask them why they support the charity and how well the charity is doing. Alternatively, ask the charity to contact a couple of their individual donors and ask them if they would be willing for you to contact them to ask the same questions (you would not hire a plumber or a builder without taking up references from a previous employer – perhaps similar tactics are appropriate here too?).

#### 6. At the core of your judgement of a charity will be your view as to whether it is financially sound.

A charity should not be able to give you a (possibly lengthy) accounts in order to get an outline picture of their financial health. They should be able to give an immediately understandable summary of where the charity gets its money from, what it spends it on and what it plans to do to maintain (or improve) its financial health.

## Saying yes – and no



Yes – If you do decide to give a donation, make sure that you are clear as to what it's for and whether you expect it to be used in a particular way:

⇒ you want it to be an anonymous [ ] say so clearly.

⇒ your [ ] is unconditional<sup>5</sup> the charity will be delighted. ⇒ it's to be focused on paying for a particular activity, service or event, be explicit so that the charity can account for its use to you properly.

⇒ you want to be kept [ ] make sure the charity knows how much information you will want to be given and when (but do check with them that your request is not too great an imposition – they may have suggestions for how they could report to you as effectively but in a way that would be less burdensome and [ ] of them).

<sup>5</sup> Unconditional means making unrestricted donations to an organisation without making any requirements of the allocation of the donation.



“If you are keen to see others supporting the charity (even if you don’t have the time to promote the charity), do tell them that you are prepared for them to use the news of your decision to persuade others to make donations. If your decision could inspire others.”

Be wary of saying ‘yes’ just because it’s too hard to say ‘no’.

No – If you do not want to help, but the charity has clearly worked hard to secure your support, tell them quickly. Don’t bother with long explanations but do ensure it is clear to them that their work might ever attract your support. If it won’t, be very clear so that they don’t keep trying. If they just sent you a general ‘mass’ appeal letter and you don’t want them to spend money unnecessarily doing it again, it’s probably worth sending the appeal materials back to them telling them so; that could save them the high costs and help reduce some environmental waste!

## An alternative to giving direct – do so through a specialist intermediary?

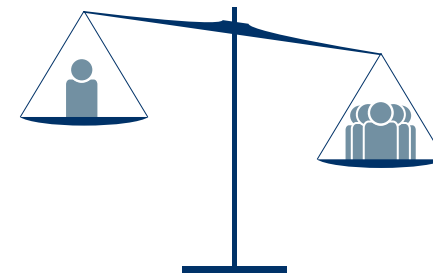
Giving does not have to be done directly. There may be good reasons why you can be more effective in some of your charitable endeavours if you establish a partnership with a specialist intermediary charity. You make a donation to them to support some aspect of what they do – they then pass the money on to and manage the relationships with the community organisations or enterprises you want to see supported. You may also find that, by pooling your funds with a specialist intermediary in collaboration with other donors, your philanthropy could have larger and more lasting impact. Two examples:

The most productive and cost effective way to help the poorest communities in Africa may be to support one of the big international development charities (for example, Oxfam) – they have the knowledge, the capacity, the local connections, the systems in place which can ensure that your money gets to do the things you would like to see achieved.

<sup>6</sup> Community Foundations are local charities that manage funds donated by individuals and families, targeting grants on community organisations that make a genuine difference to the lives of local people.

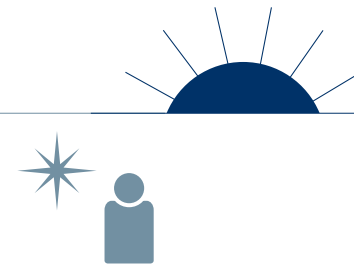


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## After giving – donor services

How a charity behaves towards a donor after a gift has been made is important. If you hear nothing from them – or are deluged with lots of unwanted fundraising appeal information – you will, justifiably, be disappointed.



<sup>7</sup> There are different ways of ascertaining whether or not a donation can be regarded as substantial: for example, its size relative to the project budget or annual turnover of the organisation, or by looking at the goal of the particular appeal to which the donation is a response. Another way is to look at the impact your donation can have on the organisation, its activities and development.

A good charity will ensure that it not only acknowledges your gift but will keep you informed of the progress of the organisation or the work you decided to support – but it should do so proportionately and without waste. And you should be prepared to be of information you would like to be sent and if you want any other sort of involvement.

A good charity will be hoping to secure your long-term support – that’s the best way to help a charity and a good fundraiser will work hard to keep you involved to a level and scale that suits you. If you have made a substantial donation<sup>7</sup> and the charity just treats you as ‘another donor’ then you have no reason to treat them as a priority for your continued support. If you connect positively with a charity and they keep you well informed about their progress and achievements – stay with them. For a charity, long-term and regular support is the most welcome form of philanthropy; for the donor, it provides an opportunity to see an effective organisation grow and develop over time – and to share ]b h\UhUW]Yj Ya Ybh'fCb h\Ych\Yf\UbXz]Znci \Uj Y'a UXY cb'mU small donation, do not expect a charity to spend lots of its money on reporting to you – your expectations of donor services should VY'dfcdcfh]cbUhY'fc h\Y'gWY'cZnci f'gi ddcfht'

## Giving can achieve a lot – and be fun

As a donor, you can get a lot of pleasure and enjoyment out of seeing that the support you provide to a charity helps achieve useful and valued outcomes – that your giving is effective and ‘makes a difference’.

You can also learn from what you do as you do it, exploring in practice what ways of making donations work best for you (and for the charities that you decide to support).

The suggestions made in this guide are intended to help you a U\_Y'k Y'' ]bZcfa YX UbX Vzb XYbhXYV]jcbg– h\Uhk ]''\Uj Y'U' real impact on the people and communities you want to support, but without requiring you to spend more time than you can afford on your philanthropic efforts:

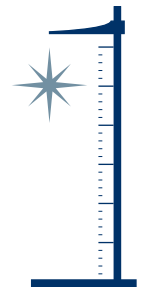
'Of course, the impact obtained will vary depending on the objectives of the giver and the cause supported, and can be made up of many things.

⇒ a dUMiis ḥ YgcV]U' fYri fb'cb'nai f]bj Ygḥa Ybh]b'UX]gUXj UbhU[ YXVta - munity; it is the standing ovation at the performance of a musician you have supported; it is inspiring others to give.

⇒ a dUMiis UdUF\_ dfYgYfj YX/UdUhjYbhV/fYX/UX]d'ca UYUfbYX/Ua ci ḥ' fed.

⇒ a dUMiis \Yd]b[ 'U'k ca Ub [U]b ḥ Y'gY'Z Vtb XYbW'g'YbYYXg'hc'gUfh' her own enterprise; it is the smile on the face of a young cancer patient, simply because you showed up.

⇒ a dUMiis 'nai f'ck b'gUhgZUM]cb ]b'\_bck ]b[ 'nai \Uj' Y'a UXY'U'X]Z]f'f' ence.'<sup>8</sup>



**S**idewalk Is the cause of the charity clearly stated?

**M**ileage Does the charity state outcomes of its work and does it measure them?

**A**tttractive Does the charity promote a cause that is important to you or one of your family?

**R**esponsive Does the charity answer quickly and friendly to donor inquiries?

**T**ransparent Are the structure and the 'bUbW VUgY cZh YWUfJm transparent?

