

INNOVATION DRIVEN
FUNDRAISING

24 NEW WAYS NONPROFITS ARE RAISING MORE MONEY

by Grant Hensel, with Ashley Klein

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Innovation-Driven Fundraising

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Introduction

Fundraising is hard. At the time of writing, the President of the United States just signed the Republican tax reform bill into law, the first major overhaul to the tax code since Ronald Reagan. Incidentally, this change will probably be a significant blow to fundraising. One often-overlooked provision of the changes was a doubling of the “standard deduction,” which dramatically reduces the number of taxpayers who will itemize their deductions and thus receive a financial benefit from giving to charity. Although the impact of the changes remains to be seen, it certainly will not make the work of fundraising any easier. If you are reading this in 10 or 20 years, there will likely have been another shock to the system, another recent change that makes life more difficult yet again.

But in the midst of these difficulties, we persevere. For every negative trend, there is often an offsetting positive opportunity that is available to those willing to look hard enough and try something different. This book is an attempt to make that task of perseverance just a little bit easier for you. Actually, our hope is to take you even further than that, to see the opportunities that technology has created for us and will continue to provide, and to engender a sense of hope, even outright optimism. It is our fervent belief that as the macro global economy continues to grow, more and more people will find their basic needs

essentially taken care of. Getting to this point will be a painful and long process to be sure, and there are the associated risks to be considered—degradation of the environment in the process, for one—but the overall trend of human history has shown a greater percentage of the population having the necessities of life. And as our fundamental desires for food and shelter are met, more and more of us will be able to look higher on Maslow’s hierarchy of needs, ultimately seeking ways we can contribute to causes and goals that are bigger than us. And that, incidentally, is a service that the nonprofit community is uniquely well-suited to provide.

A Mental Framework for Sparking Generosity

One of the paradoxes we think about to understand the dynamics of fundraising is the “drowning child dilemma,” which philosopher Peter Singer posed to his students. It is a simple thought experiment. Imagine that you are walking near a river and notice a young boy drowning in the water. You are wearing an expensive suit, which cost you \$3,000. Would you run into the water, rescue the child, and ruin the suit? Or would you keep walking, preserve the suit, and let the child die?

Nearly everyone answers this question the same way: Of course I would save the child. First, the value of a human life is infinitely more precious than the cost of the suit. And second, there are social and self-esteem rewards for stepping in. You are a hero. You know you have made a difference. You will remember the experience and talk about it for years to come. In fact, jumping into that water and destroying your expensive suit will likely become one of the proudest moments of your life. Interestingly,

both you and the child benefit enormously from the exchange: one life is preserved, and another is ennobled.

But this is the punchline: you are in the exact situation described, *this very moment*. The Against Malaria Foundation (against-malaria.com) is an international nonprofit which distributes insecticide-treated bed nets that prevent people from becoming infected by and perishing due to malaria. Independent research by GiveWell and others have determined that a gift of roughly \$3,000 to the Against Malaria Foundation will, on average, save one person's life in the developing world. You, the person reading this, likely have the ability to make a \$3,000 contribution if you had to. And in doing so, you would allow a human being to continue living. Today could become as defining a day in your life as it was for the fictional character in our thought experiment.

Interestingly, however, very few people actually give as a result of hearing this. While they *actually would* run into a river and ruin a \$3,000 suit to save a life, they are much less likely to make the donation to the Against Malaria Foundation. And while the situations are intellectually identical, there are actually a number of legitimate reasons for this.

Tangibility

Rescuing a drowning child is a physical, real experience. You feel the water on your face, smell the river, and see in the child's eyes the unmistakable desperation-turned-gratitude as he or she is pulled safely to shore. You cannot doubt that the situation is real, and more importantly, that it is urgent. You cannot talk to your

spouse and get back to the development officer on whether or not you will make a gift. You can't be too busy. Your obligation as a fellow human being is called upon and you must respond in the moment.

This tangible quality is not present in the malaria bed nets example. The child who will die or live based on whether you decide to donate is no less real, but because you cannot see him or her, your brain processes the decision to help differently. Because it is not mentally and physically proximate, the situation feels less urgent, and we tend to delay our decision. And as any good salesperson will tell you, a sale delayed is little better than a sale denied.

Accountability

Since you and the child are the only participants in the hypothetical example, you have perfect transparency and accountability. The cost to you is your suit, and the payoff is preserving the child's life. There is no vague sense that administrative and fundraising costs will dilute your sacrifice, that work will be done inefficiently, or that there might be a more effective option elsewhere. You can see the individual person being helped, and can judge for yourself whether the contribution on your part will likely be worth it.

Again, this is different in fundraising to protect people against malaria. The Against Malaria Foundation is as close to the gold standard as you can come. Independent studies have called it "the most effective charity on the planet" and documented every stage of their process and operations in rigorous detail. But the

question lingers, even here. “Will my money be wasted? Will it really make an impact?” These questions become even more pressing as a cause becomes increasingly intangible. Who is to judge whether an organization working to reduce government corruption is really working as effectively as possible? These are qualitative questions that cannot be easily answered.

Easiness

Since jumping in a cold river doesn’t necessarily feel “easy,” labeling it as such seems counterintuitive. For our purposes here, however, we define easiness as *low friction between having a desire to help and having actually helped*.

Seeing a child drowning will immediately produce a desire to help, and the path to having actually helped is remarkably straightforward. First, you look closer and determine that yes, the child is actually drowning. Then, you run to the bank of the river, an obvious next step and one that costs you nothing. Hearing the child’s cries more clearly and seeing the fear in his or her eyes and frantic splashes, you jump into the water. You are now soaking wet and will have nothing to show for it unless you swim out to the child. Once you reach him or her, you now only need to haul both of your bodies back to shore, and personal survival instincts are now on your side. The drowning scenario provides a surprisingly “easy” onramp to helping as each incremental step is a natural and low-friction outgrowth of the one before it. And the end result is that you have truly made a difference.

Emotional Resonance

Finally, the act of physically saving a drowning child is incredibly emotionally resonant. The idea of saving a person from malaria is still powerful, but it lacks the same gut-wrenching authority. Donors cannot name the person they empowered, learn their story, nor share their dreams. The only way to relate the impact of a lifetime of contributions would be using numbers: “I’ve given \$9,000 this year and saved three lives.” Imagine what a difference it would make if you even knew the names of those people, let alone had the ability to talk to them via Skype.

Technology and the Child in the River

The Child in the River example is illustrative because we can all imagine even our most difficult and hesitant donor or prospect running into the river. Indeed, we can see them doing much more. Perhaps they will ruin their suit and also miss a sales meeting where their company stood to make a large sum of money. And our thesis is that the power of technology and innovative thinking offers an opportunity to transform ordinary giving opportunities into situations that more closely resemble personally rescuing a child, complete with the same levels of tangibility, accountability, ease of interaction, and emotional resonance.

The examples that follow will build on these themes and explore additional avenues for leveraging technology to transform fundraising. We will learn about the campaign that galvanized over 20,000 people to contribute to clean water projects, despite a marketing budget of \$0. We will see innovative ways to

transform the mundane, from billboards to surfing the internet. We have intentionally selected a set of case studies that vary widely in approach with the hope that one or more will provide the inspiration and examples needed to launch you to the next level of fundraising effectiveness.

And with that, let us begin.

1

WaterForward

Michael and Xochi Birch have lived interesting lives. They made their fortune founding Bebo, which was sold to AOL in 2008 for \$850m. The husband and wife team went on to create Monkey Inferno, which they describe as a “Personal Incubator.” The organization is entirely self-funded and features a team of two dozen or so developers, designers, and business people. Groups within the company create products and spin them off into stand-alone companies, with stock options awarded to each member of the Monkey Inferno team whether they participated in that particular project or not.

In 2011, Monkey Inferno teamed up with Alex Tew, the creator of the Million Dollar Homepage (Google that sometime—it is a fascinating story) and Charity:Water to create WaterForward. The goal was simple: raise money for clean water projects around the world. One hundred percent of donations would benefit these projects, which fulfilled the “Accountability” desire in all donors. And donating online is generally quite easy as well. The goal, then, would be to amp up the tangibility and

emotional resonance of the opportunity to contribute.

Speaking to the popular blog TechCrunch, Michael Birch described WaterForward as a “kind of chain letter pyramid scheme,” but for charity. The stated intention was galvanizing the 1 billion people on social media to help the 1 billion people in the world without clean water. The mechanics of the site were relatively straightforward. WaterForward is a website, waterforward.com, which housed a digital book full of pictures of individual people. At first blush, visitors would assume that each picture was of an individual who had made a donation, which was half correct.

The creators of WaterForward chose an initial group of people to place in the book and invited them to contribute to the cause of clean water. For each \$10 donation, these founders could choose one friend or family member to put into the book. Those new individuals would be notified that they were going to be honored in “the book that ended the clean water crisis,” and were offered an opportunity to donate as well and add others to the project. As a very well-made video explaining the process on the WaterForward website made clear, their potential impact by continuing to pay it forward was enormous. In contrast, if they were put into the book and decided to not pay it forward to any new members, the pace of change would slow considerably.

Raising the Stakes

WaterForward made it exceptionally clear that someone put into the book had become a part of a significant movement. The WaterForward video explains that when \$10,000,000 is raised, a

physical copy of the book will be printed and placed in important and symbolic places, such as the Library of Congress and maybe even the Oval Office. This imbues the project with a special weight and gravitas, prompting contributors to imagine with pride a news story being run on the new book that has landed on the president's desk, and the knowledge that their picture is immortalized within its pages. This heightens the emotional resonance and tangibility of the campaign, transforming a credit card transaction into a life event to be proud of.

The fact that invitations to contribute would invariably come from friends or family is noteworthy as well. Instead of an impersonal solicitation, the decision whether or not to donate was embedded in relational dynamics and implications. Suddenly, choosing not to “pay it forward” was a potential slight to the relationship. The WaterForward website allowed people to see whether each of the friends they put in the book chose to donate or not. It also revealed the expanded impact of each donor's generosity. If they paid it forward to a friend (let's call her Amy), and Amy gave to three friends who each gave to two more friends, they could see that their gift to Amy led to 6 additional contributions as well.

Playing up on this dynamic, the website allowed people to “nudge” their friends who had not yet paid it forward. Clicking the nudge button would generate a reminder email, giving the original donors an easy way to increase their impact without making a further financial investment. While many reviewers of the site announced that they would never use this button for fear of appearing pushy, the decision to include this function undoubtedly led to additional donations being generated.

Analysis

WaterForward was designed to achieve a “viral loop,” or a situation in which a new person added to the book would continue the chain reaction and get one or more additional people involved, leading to a self-perpetuating and expanding cycle. This was the force that fueled the growth of social networks like Facebook and Twitter, allowing them to rapidly expand without paid marketing. The key metric to monitor when creating a viral loop is the viral coefficient, which indicates the number of additional users each user causes to join the platform. A coefficient of anything less than 1 will not self propagate. In contrast, a coefficient of even 1.1 or 1.2 will lead to potentially explosive growth.

Although WaterForward launched without any paid marketing and rapidly spread to tens of thousands of people, it ultimately failed to “go viral” as originally hoped. Still, hundreds of thousands of dollars were raised for clean water, and we have to guess that most of those who gave had not supported (or perhaps even heard of) Charity:Water in the past. And that is a victory in its own right. Furthermore, it contributed to the charity’s reputation for innovation in both fundraising and delivery of impact, and kept the importance of clean water access top of mind and in the headlines.

MISEREOR

MISEREOR is Germany's largest Catholic aid organization, working for the world's poor regardless of their religious beliefs. The nonprofit launched an initiative called 2 Euro Helfen (a German phrase meaning "2 Euros Helps") in an effort to lower the perceived monetary barrier to contributing and begin relationships with new donors. Working with the marketing firm Kolle Rebbahas, MISEREOR has redefined the airport billboard experience for potential donors.

In many ways, appealing for a donation via billboard is even further removed from the Child in the River scenario than me asking someone to donate \$3,000 to the Against Malaria Foundation. Both situations are very intangible. In the case of my request to you, we at least have a tentative personal relationship as author and reader, which creates some emotional resonance. A billboard, advertising an organization you have never heard of, lacks even that advantage.

But what most people would see as an obstacle, the 2 Euro Helfen

team instead saw as an opportunity. This was accomplished by creating a “pattern interrupt,” which is when a situation violates our expectations and prompts us to take a closer look. As an example, if you were looking out your window at the street below and saw a stream of cars and trucks pass for hours, you would not look closely at any particular vehicle. If a giant inflatable duck started rolling down your avenue, it would almost certainly attract attention and scrutiny. But it is not that the massive balloon animal is inherently more interesting. Were you to see the same float at the Macy’s Thanksgiving Day Parade surrounded by similar floats, you might not give it a second glance.

The key to crafting an effective pattern interrupt is understanding what is perceived as the norm in a situation and then violating it. Let’s take a look at the expectations we have subconsciously built for how billboards behave:

1. Billboards are static. They do not change based on our actions.
2. Billboards are flat images. They are not programmable or dynamic.
3. Billboards are not interactive.
4. Billboards are rarely memorable.

The Social Swipe

2 Euro Helfen subverted all of these expectations, creating a memorable and emotionally resonant experience as a result. The Social Swipe billboard featured a digital screen split in half by a slot through which a credit card could be swiped. Swiping a

credit card through the slot had two effects: First, a donation of €2 was processed, as expected. But second, the images on the screen responded to the swipe by changing. For example, swiping a credit card would sever the ropes binding a person's hands together, allowing them to go free. In another iteration of the billboard, swiping a card leads to a slice of bread being cut from the loaf, with the donation providing help to a hungry person in need.

The pattern interrupt is crucial to this campaign's success, as it can lead to a crowd forming around the billboard as passersby realize that this is no ordinary advertisement. This generates exposure for the nonprofit, as travelers are now carefully inspecting a poster that they would normally stare straight past. In addition, some of the gathering throng may choose to donate as well.

This innovation works particularly well because it uses technology to enhance three of our four components of effective appeals for generosity, namely Tangibility, Emotional Resonance, and Easiness. Giving €2 to fight human trafficking is made much more concrete when you see a woman's tied hands suddenly cut free. The emotional resonance is heightened by the fact that your credit card was what broke the bonds, both literally on the screen and indirectly through your generosity.

Finally, the approach makes contributing significantly easier. Consider the typical process of responding to a billboard advertisement:

1. See the billboard.
2. Decide to respond.

3. Find the organization's website URL, if listed.
4. Pull out your phone.
5. Navigate to the nonprofit's website.
6. Find the donate page.
7. Enter your payment information and other personal details to "create an account."
8. Click submit.

In contrast, the Social Swipe approach dramatically reduces the friction of contributing:

1. See the billboard.
2. Decide to respond.
3. Swipe your credit card.

Extending the Impact

Generating spur-of-the-moment micro donations is impressive, but turning those donors into ongoing supporters is even more critical. The power of the billboard experience is its simplicity: you only need to swipe your card, nothing else. As a result, however, the charity has no contact information and no traditional way to follow up.

That, however, is no obstacle to creative problem solving. The experience of interacting with the billboard does not end in the moment. Rather, it concludes when the donor receives their monthly credit card statement. MISEREOR used this opportunity to express gratitude for the contribution and also exhort supporters to "Now Give Monthly at [www.2-euro-helfen.de!](http://www.2-euro-helfen.de)"

This second touchpoint, which will likely take place with the donor at home who is no longer rushing to get to their flight, significantly increases the chances of acquiring monthly donors who make a long term impact.

3

Free Rice

Created for the United Nations World Food Programme, FreeRice.com is a website that allows anyone with an internet connection to contribute to ending world hunger. The premise of the site is simple. Visitors are prompted to answer a series of multiple choice questions of escalating difficulty. Each correct answer is rewarded by a donation of 10 grains of rice and made visible by an increasingly full rice bowl shown on the side of the screen.

Each time a question is answered correctly, the website refreshes and generates another impression for the ad that appears immediately below the question. It is this ad revenue that funds the donation of rice with each correct answer. This campaign received a flurry of media attention, with a smattering of quotes featured on freerice.com/about/press. The concept is compelling because visitors can make a difference *for free*, which is unexpected and intriguing. We are taught since childhood (and then especially in economic classes) that “there is no such thing as a free lunch.” But in the case of FreeRice.com, you have

an opportunity to seemingly break that iron law of nature.

The FreeRice website is relatively simple and would not have been inordinately complex to develop. This is a reminder that there is often no relationship between the difficulty of a technology and its potential impact on fundraising, and that “low hanging fruit” opportunities exist. Additionally, although the creator has stopped maintaining or enhancing the site, it continues to function, generating donations and exposure without continued development. Imagine creating 10 such highly innovative concepts and having them continue to exist for years, adding value to the nonprofit organization all the while.

The FreeRice website uses technology and an innovative mindset to dramatically increase the Easiness factor that contributes to increased donor support. In this case, the website has taken Easiness almost to its logical limit, in that users do not actually have to donate any of their own money. Instead, FreeRice performs a bit of sleight of hand in pulling off a three-way transaction:

1. The user wants to help end hunger and is willing to answer quiz questions.
2. FreeRice wants to donate to the UN World Food Programme and is willing to show quiz questions.
3. Advertisers want to have their banners seen by people and are willing to pay for those impressions.

As a result of the three-way trade, the user gets to make a difference, the advertiser gets impressions, and the UN World Food Programme gets funding. Everyone wins.

A Smart Site

A number of design factors in the FreeRice site make it more effective. These are small decisions that make an outsized impact on the overall effectiveness of the website.

First, the accumulation of rice as you answer questions is visual. Instead of simply showing a number counting up, the rice is visualized in a digital rice bowl. This makes the contribution more Tangible and increases the user's motivation to continue playing.

FreeRice had to choose an activity that led to users spending a long time on the website and frequently refreshing the page, and the choice of quiz questions that escalate in difficulty was a brilliant move. Answering each question correctly produces a burst of dopamine in the brain, which starts to form a habit. The website bumps up the difficulty of the questions as you start to do well and records both what level you are at currently and as well as the highest level you have attained. This adds a sense of competition and an incentive to “beat your high score.”

The site also allows for team competition. Users can form groups and work together toward a grand total. Rice donated by the players in each group counts towards their group's total, which determines the group's status on ranking boards. While rankings exist for individual players as well, the added social dynamic of not wanting to let a team down serves to inspire further dedication to the site, ultimately leading to more rice donated. These dynamics have created a very loyal following: the average visitor spends 13 minutes on the website, which is

an absurd amount of time for a website with only a few pages.

Since FreeRice is so simple, it is relatively easy to estimate its impact. The website sells its single ad space to companies at a cost of \$1 CPM, or cost per thousand impressions. Given that the site sees roughly 1.2m unique visitors and 150m page impressions per month, that equates to \$150,000 in donations generated per month, or \$1,800,000 per year. That's a lot of free rice.

4

The Awesome Foundation

The innovative fundraising approaches we have looked at so far have each been focused on supporting single organizations. But what if these concepts had broader applications? What if fundraising itself is changing in new and interesting ways?

Such is the nature of an aptly named organization called The Awesome Foundation, which exists to “advance the interest of awesome in the universe, \$1,000 at a time.” Founded in 2009 in Boston and covered by news organizations such as *The New York Times*, *BBC*, and *The Chronicle of Philanthropy*, The Awesome Foundation has grown to 90 chapters in 19 countries and has made 3,068 grants to date. How did a small group of individuals spark a movement that led to over \$3m being invested in “awesome” all over the world?

Keeping Things Simple

The Awesome Foundation was founded by a group of twentysomethings who became frustrated by the red tape and bu-

reaucracy of traditional funding sources and grant-making institutions. So they decided to solve the problem themselves. The 10 founding trustees began meeting monthly, choosing from applications of awesome ideas to support, and each contributing \$100 for a total of \$1,000. The money was given with no strings attached—not as a loan or investment, but simply as a gift. This follows in the footsteps of the MacArthur Foundation “Genius Grants,” which also have no restrictions on what can be done with the money. The types of projects the Trustees typically chose tended to be unique and interesting and were also initiatives that would have a positive impact on the community in some way.

Since 2009, the foundation has spread organically and with very minimal effort. New chapters have formed across the globe, typically by a group of friends and colleagues coming together and agreeing to each contribute to a monthly grant. Other than that, there is very little formal structure. A small group of volunteers manages the shared global resources, such as the website. Each of the individual chapters are rarely organized as official 501(c)3 organizations, nor do they need to be. The whole point of the project is removing meaningless constraints on generosity, which fits perfectly with the decentralized and informal culture.

Examples of the awesome projects that have been funded abound, but to give a general sense, we can look at a few examples:

- An artist creating “artisanal gasoline” from the Superfund site in North Brooklyn, slyly poking fun at hipster culture while also raising awareness about an environmental issue.

- Supporting the production of a work of visual art entitled UNLADYLIKE.
- Purchasing new books and creating a DIY program at the Downs-Jones Library at Huston-Tillotson University, a historically black university in Texas.
- Funding the creation of LISTEN TO MY HEARTBEAT, a documentary on gentrification of Washington, DC as told through folk music.
- Developing a phone that works in areas without traditional cell service, such as the Australian outback.
- Building a toy boat that pulls a water-cleaning device.
- Launching a scream class in Chicago, which teaches women how to sing in the scream style without injuring their vocal cords while also strengthening their voices overall.

Elements of Innovation

Creating an organization that propagates without proactive marketing and leads to millions of dollars being redirected to awesome projects around the world is an impressive feat. And unsurprisingly, we see all four of our factors for increasing generosity at play.

Tangibility

Instead of giving to an abstract cause (admittedly, “awesome-ness” is about as broad and vague as they come), local Awesome Foundation chapters contribute to concrete, tangible projects that are different every month. The investments are in a single person or team and typically happen within the same city or

geographic area as the chapter.

Accountability

Interestingly, despite the fact that there is no accountability or “strings attached” with the grants, the sense of accountability is still high. Each member of a chapter knows exactly where their money is going, so they can be confident that 100% of it is reaching the target recipient. Without any formal organization or overhead to speak of, this is one of the most transparent giving opportunities most people will ever encounter.

Easiness

From its beginning, The Awesome Foundation was designed to make things as easy as possible and to minimize friction. Getting involved is easy—either join an existing chapter in your area, or recruit nine friends and start a new one. You don’t need to fill out complicated forms to create a new chapter, just an email address on the main website to send a message to. The format is already set for each chapter: monthly meetings, selection of an idea, donation of \$1,000 total. It couldn’t be simpler.

Applying for an Awesome Foundation award is also simple. Anyone can fill out the online form, which takes 5 or 10 minutes. No lengthy evaluation process, no hoops to jump through, just awesome ideas and people interested in supporting them.

Emotional Resonance

Finally, participating in The Awesome Foundation is very emotionally impactful. The variety and wackiness of the applicant ideas keeps things interesting for the chapter members, creating memories as they laugh and muse about the various concepts together. The project funded each month is almost guaranteed to be a fascinating story retell to friends and family. This allows work of the organization to continue to spread organically, ensuring a steady flow of new grant applications and growth in the number and size of the chapters.

A System that Fuels Itself

Just as we saw with FreeRice.com, there is power in building a system that can grow of its own internal energy without requiring constant investments of time and money. Truly innovative ideas and campaigns have that power—and continue to produce dividends for years—even if the original founders are no longer actively working on the project. The common theme that powers these perpetual motion machines is that they hook deeply into human desires while also keeping the interactions very, very simple. The Awesome Foundation makes one type of grant. It makes grants for one set amount. It does not place limits on what qualifies as “awesome.” It simply bets that human beings have a desire to create and see others flourish, gives them a structure in which to do so, and trusts each individual and group to take things from there.

5

StickK

In addition to motivating people to give to an organization directly, technology and innovative thinking can also incorporate donations into the fabric of other pursuits. StickK, an online platform that allows individuals to set goals for themselves and impose social or financial rewards and penalties for sticking to them, is one such example. Although the tool was not created with the primary goal of driving charitable activity—this is more of a by-product—the results are inspiring enough that it merits examining as a case study.

According to Forbes, only 8% of people achieve their New Year’s resolutions. For all our human mental powers, we still seem to struggle mightily with changing our own behavior. Fortunately, however, there is a formidable body of research on tactics that make “sticking to it” much more likely. StickK was created by behavioral economists at Yale University, who decided to put these theoretical principles into action in a way that could potentially give millions an extra leg up on achieving their goals. The process is simple:

1. Set a specific, measurable goal.
2. Set the stakes (optional), which is the amount you have to give to a person (such as a friend) or an organization (such as to charity) for every weekly check-in that you don't report success at.
3. Choose a referee (optional) to confirm whether or not you are making progress.
4. Add friends for support, who will get updates on your progress.

StickK transforms our goals. Typically, our resolutions are mental promises made to ourselves that we verbalize to no one. They generally don't involve any financial incentives or punishments, accountability, or social support. After the StickK contract, this same objective now has a lot riding on its successful accomplishment, and we tend to prioritize progress accordingly.

The results are striking. StickK members have created over 384,000 commitments at time of writing and have put over \$33,700,000 on the line. And the data shows that they are not foolish to be doing so. StickK's data shows that goals that include a financial commitment are accomplished an astonishing 78% of the time, far better than the 8% new year's resolution success benchmark.

Communities have formed around the categories of goals that StickK members can set, each racking up impressive numbers of total successful reports. Communities include:

- **Career:** 26k members, 100k successful reports
- **Exercise and Fitness:** 56k Members, 205k successful re-

ports

- **Health & Lifestyle:** 28k members, 142k successful reports
- **Weight Loss:** 71k members, 376k successful reports
- **Diet & Healthy Eating:** 16k members, 92k successful reports
- **Family & Relationships:** 5k members, 27k successful reports
- **Money & Finance:** 11k members, 44k successful reports
- **Education & Knowledge:** 24k members, 77k successful reports
- **Green Initiatives:** 936 members, 3k successful reports
- **Sports, Hobbies & Recreation:** 8k members, 28k reports

Donations as a Byproduct

The interesting thing about StickK is that it generates significant volumes of donations each year, without having that as a primary goal. Indeed, every time a donation is made, it indicates that someone failed at a check in, which certainly is not the platform's goal. We still include this example, however, because we think it sheds light on one way that donations are often viewed: as a thing people think they "should do" but don't necessarily "want to do."

Consider the psychology of a user choosing to give \$10 to charity every time they miss a weigh-in goal during a weight loss commitment, for example. The psychology seems to be "I am committing myself to improving myself, and I can ensure that this will happen either by losing the weight I want to, or if not, as a penance of sorts, by donating to charity."

StickK has also experimented with more direct methods of fundraising. In 2010, the company launched a program called Choose You, which allowed people to set a goal and have friends and family make financial pledges to the American Cancer Society if the goal was accomplished. This arrangement is more effective for both the user seeking to change their behavior and the charity, as it puts them on the same team and working towards the same goal. And if the amount pledged by peers is large enough, the mental pressure to “get out and exercise, or otherwise forfeit hundreds or thousands of dollars going to a cause you care deeply about” can be very productive.

The example of StickK brings many more ideas to mind for ways giving could be incorporated into other aspects of ordinary life. This drives our “Easiness” factor much higher, as very little conscious effort is required to make a contribution once an initial system is set up. The Round Up for Charity app our company is creating does this by making every credit card transaction an act of generosity by rounding up to the next dollar and donating the change to a charity of the owner’s choice. But this is just the tip of the iceberg. What if...

- You could choose foods you wanted to stop buying at the grocery store, and every time you bought them anyway you made a donation of an equal amount to charity?
- Friends and family could “sponsor your health,” and agree to donate a dollar in your honor of every mile you run over the course of a year, measured automatically by your phone?
- Every time you passed a homeless person on the street, you could tap your smartwatch and donate to a job training or other program in your city and take a step to end the problem at its source?

- Every time your phone detected your car stopping at a red light in traffic, you automatically donated a few cents to anti-human trafficking organizations freeing those enslaved against their will in red-light districts?
- You could automatically donate to an environmental preservation organization every time you purchased an airplane ticket, as a step to offset the carbon footprint and environmental burden of your air travel?
- Ratcheting the intensity up a notch, you could choose to cap your income at a certain level and donate the rest to charity? And what if a technology system could do this for you automatically, adjusting seamlessly if your income rose or fell?
- You could donate to a local food shelter every time you spent money at a restaurant?

The above ideas are all possible given the tools available now, at the time of writing. As new technologies such as virtual reality, blockchain-based financial systems, and others become available, the “opportunity horizon” for these types of innovations will only continue to expand. In an ultimate innovation, imagine a world in which an artificial intelligence system could quantify the social benefit of an action, individual or organization, and people were paid in “benefit coins” rather than dollars? The current economy is based on currency allocated based on the ability to provide things that people are willing to pay for, regardless of whether or not those goods and services are good for the world. What if “good for the world” could be quantified and could become the basis for remuneration and economic motivation? This is certainly the most far-fetched idea we have discussed so far, but it hopefully provides a glimpse of

the breadth of projects that may someday be possible.

6

#GivingTuesday

Founded in 2012 by the 92nd Street Y's Belfer Center for Innovation and Social Impact, #GivingTuesday is a global movement to spark generosity. Taking place after the consumerism-dominated events of Black Friday and Cyber Monday, #GivingTuesday provides an opportunity to invest in others rather than to indulge oneself. Supported by CEOs and influencers throughout the nonprofit and for-profit sectors, the Bill & Melinda Gates Foundation, and PayPal, the movement and all that it represents has been taking the world by storm.

#GivingTuesday's 2017 results, the most recent at time of writing, are nothing short of inspirational. 2.4 million total gifts were made by people in 150 countries. The mean online gift was an impressive \$110.98, raising an astonishing total of \$274m total. The hashtag received 21.7 *billion* social media impressions, showing how ubiquitous the event truly has become. In the words of Victor Hugo, "nothing is more powerful than an idea whose time has come." And as the movement spreads, smaller organizations are capturing an increasingly large portion of the

overall giving pie. Data from Blackbaud on #GivingTuesday indicated that the share of total revenue going to large (\$10m+) organizations shrunk to 66% by 2016, from 80% in 2012. Higher education in particular has expanded its footprint on #GivingTuesday, growing from 9% of total donations in 2012 to 17% in 2016.

Building Community to Create Emotional Resonance

There are roughly 2.5 billion social media users in the world. While some people were probably more exposed to #GivingTuesday than others, the fact that the day of giving received more than 21 billion social media impressions implies that nearly everyone with a social account was likely exposed to the campaign multiple times.

The video explaining the event on givingtuesday.org stresses the sheer number of people and countries that participate. This creates a sense that you are joining a large, powerful movement that shares the same values as you do. The video asks, “What if the entire world came together to give?” and then makes it clear that, as implausible as it sounds, this is indeed already happening.

Creating a community of givers transforms an individual gift into a thread in a larger tapestry of contribution and imbues it with new significance. Seeing social media posts about the causes friends and family are giving to and being able to make a gift of your own makes the act of generosity a relational moment as well, binding people together with those who have also chosen to give.

The sheer scale of #GivingTuesday also gives the decision to participate more weight, as you are counting yourself into a global movement along with millions of other people. There is a sense that you are taking part in something much larger than yourself, and that both you and the recipient of your gift will be better for the experience.

Finally, the choice to place #GivingTuesday after Black Friday and Cyber Monday amps up the emotional resonance. It is in some sense a rebuke to the commercialism and consumerism that dominates our times, ending the days after Thanksgiving with generosity instead of consumption. The event thoughtfully ties into the existing framework of “themed days after Thanksgiving for financial transactions,” and co-opts it as a force for good.

Making Giving Urgent and Habitual

#GivingTuesday is also thoughtfully designed to make giving as easy as possible. First, donations are primarily made online and can thus be done from anywhere with an internet connection.

In addition, the choice of making #GivingTuesday a single day removes a significant amount of friction towards giving. First, there is a new sense of urgency—a gift must be made today if someone wishes to participate in the event, or they will not be able to take part at all. Creating any type of time pressure dramatically increases the percentage of people who will take action, in any arena. The creators of #GivingTuesday artfully crafted a “deadline” of sorts in November, where none would otherwise exist. The power of deadlines is laid bare in December

giving statistics—almost 11% of all giving in an entire year takes place on the last three days in December. If we were perfectly logical creatures, giving would be spread evenly throughout the year. But we are not. So finally remembering that we must make a gift by 12/31 in order to deduct it for tax purposes, we rush to donate at the last minute.

The structure of a day of giving also removes friction by the simple fact that it occurs every year. Once a person has donated on one #GivingTuesday, they are that much more likely to do the same the next year, as this is now “something I do.” As successive years of giving begin to stack on top of each other, the tradition of giving has the chance to become a habit. Any habit is a powerful indicator of future behavior. Once a habit is deeply entrenched, it no longer requires conscious willpower to perform in the future. #GivingTuesday holds the potential to make generosity habitual and normative for millions of people. This dynamic cannot be created by a generalized campaign to “increase giving” that lacks the same time-specificity as #GivingTuesday.

7

Watsi

Universal health coverage is a stated government goal for 193 countries. Watsi is working on building technology and methodologies to make that goal attainable. While healthcare is a pressing issue, especially in the developing world, it can often seem so large as to be paralyzing. In the face of statistics on the number of infants dying from preventable causes, the number of children going hungry or the number of people living with diseases such as HIV and AIDS, donors can be forgiven for wondering if anything they do can actually make a dent in the problem.

Making Giving Tangible

Built from the ground up to leverage technology, Watsi is well positioned to solve these problems. Watsi Crowdfunding allows donors to contribute to a single patient, who is waiting for funds to perform a specific life-changing operation. Website visitors are not asked to donate to a “Kenyan healthcare program” or even a “Kenyan healthcare program for women with breast

cancer needing operations.” Instead, they are greeted with stories such as Francesca’s. Francesca is a subsistence farmer with her husband, a livelihood which allows them to support their six children. She is 57 and has just been diagnosed with breast cancer. Eight donors have already contributed \$630 and only \$186 is left to raise.

Watsi makes the situation even more tangible by breaking down the ways that the amount being raised will be spent: \$763 covers hospital fees, \$5 is needed for medication, \$9 covers lab costs, and \$39 takes care of all other expenses.

This approach presents a situation very similar to that of the drowning child scenario mentioned in the introduction. Potential donors have the opportunity to help a specific patient with a specific problem at a specific moment in time. And as we will see in a moment, they can do so with a high degree of trust in the organization.

Radical Accountability

Watsi promises that 100% of your donation will go directly to funding a life-changing surgery for a patient, and will not be used to support overhead or other administrative costs. The FAQ section explains that Watsi even covers the credit card processing fees, which is quite an impressive step. Operating and staff costs are covered independently by major philanthropists and foundations, as well as ordinary donors who choose to donate an extra tip for operating expenses during checkout.

Taking accountability a step further, the organization publishes

a publicly accessible document via Google Sheets (an online spreadsheet program, similar to Microsoft Excel, created by Google) listing each patient that has had a crowdfunding campaign and providing details such as their country of residence, medical partner, cost of the procedure, and the date funds were transferred. To give a sense of scale, roughly 5,000 individual patients are listed, alongside their crowdfunding page URLs on the Watsi website. For each transfer, there is a receipt from Stripe (an online payment processor) including a specific transaction ID. This gives donors—and indeed, anyone on the internet—an unprecedented level of insight into the operations of the organization and a high degree of confidence that their dollars are changing lives.

Emotional Resonance Across Time

While making a donation to help a specific person obtain desperately needed medical care is certainly an emotionally powerful moment, the connection does not stop there. Watsi sends emails to each contributor highlighting specific patient updates when their case is fully funded, as well as a post-treatment update. This continued connection with the supported individual also provides a reminder that there are other individuals still waiting for care on the Watsi website, and that there is an opportunity to make an even larger impact.

In addition to crowdfunding medical treatments, Watsi is also experimenting with creating a healthcare system of its own in Uganda. This “leapfrog” strategy takes the lessons learned with supporting individual patients and explores whether the healthcare infrastructure itself can be improved as well. Using

technology to streamline and measure operations, Watsi hopes to reduce costs and improve outcomes simultaneously. At time of writing, over 6,200 members have been enrolled in Rwibaale, Uganda, with an average cost of care per member of \$0.78 per month.

Knowing that Watsi is working on next generation experiments that have the potential to transform healthcare in the developing world provides an additional area of emotional resonance. Donors have the satisfaction of knowing that they helped a specific person in a specific problem, and also that the parent organization is in hot pursuit of a long-term, systemic solution.

8

Prizeo

There are a wide variety of “assets” that can be harnessed to drive generosity, and not all of them are informational (such as email or mailing lists) or financial. Prizeo drives large donation volumes to nonprofits every year by partnering with the biggest names and brands in entertainment, from Will Ferrell and Chad Smith, to Martha Stewart and Daniella Monet, to groups such as the Dave Matthews Band and the Pittsburgh Steelers.

Creating a Chance to Win

Prizeo partners with an entertainment group to offer a once-in-a-lifetime experience as a prize and sells raffle tickets with proceeds benefiting a specific nonprofit organization. This allows the nonprofit to offer their donors a new and exciting opportunity as well as a chance to significantly expand its donor base. Similar to crowdfunding sites like Kickstarter, supporters can choose from a variety of “levels,” which each include a set number of entries to win, the opportunity to earn an additional prize, or both. For example, for the “All Access VIP Super Bowl

Weekend in Support of United Way,” participants can donate \$75 to earn 750 entries to win, plus receive an exclusive NFL T-Shirt. At the high end of the spectrum, individuals wishing to enter that same contest can also donate \$15,000 to receive a limited edition helmet signed by every living Super Bowl MVP from Super Bowl 1 through Super Bowl 50, plus 150,000 entries to win. This package was currently sold out at the time of writing, which gives a sense of how competitive contestants for these prizes can become.

Leveraging Existing Emotional Relationships

Creating a sense of passion and commitment in donors takes time and investment, and can be an expensive proposition. Prizeo cleverly leverages the existing trust and networks of A-list stars and groups, allowing them to share the message with their loyal fanbases. This allows Prizeo and the charity being supported to trade off the star’s brand, motivating new potential donors to get involved. This creates a value opportunity for the nonprofits to get introduced to new supporters and begin forming a deeper relationship.

Additionally, Prizeo provides participants an opportunity to share the sweepstakes with their social networks in return for additional entries for themselves and their friends. This activation of individuals’ social circles creates the possibility of a contest “going viral” and provides additional marketing exposure at no cost to the nonprofit.

Creating Time Pressure

Finally, each of Prizeo's contests are time-bound by nature, which creates a deadline for decision-making and encourages prospective donors to make a decision decisively. Each contest page prominently features a ticker showing how many days are left before a winner will be chosen, a reminder that this is a once-in-a-lifetime opportunity that will not be available forever.

GiveDirectly

GiveDirectly was founded in 2009 with a contrarian vision. What if, instead of creating programs, hiring professionals and constructing elaborate infrastructure to “empower people,” we simply took aid money and gave it directly to the poor? What if an individual donor could make a contribution and have the preponderance of it (85% with GiveDirectly) end up directly in the pocket of an extremely poor family?

The statistics on poverty reduction are revealing. Based on OECD and World Bank data, it is estimated that it would cost \$80b to lift every person in the world to at least the poverty line and thus “end poverty.” Interestingly, the OECD also reports that total foreign aid from all countries reached \$140b in 2016. Is it possible that the problem is simpler than we have imagined, and that the poor are more resourceful and have a better idea of what to do with the money than even the most well-meaning NGO administrators? GiveDirectly argues that this is indeed the case.

GiveDirectly has grown remarkably quickly, raising \$45m for cash transfers in 2016, despite being in only their 7th year of operation. The organization has an enviable cost of \$0.02 per dollar raised, which has continued to stay steady over the years. The question, then, is simple. What is the source of GiveDirectly's rapid growth, and how can it be applied to other situations? As we will see, GiveDirectly does a very good job of hitting our four levers for fundraising using technology and innovative thinking.

Tangible Outcomes

Although donations flow to a general fund to be used for cash transfers to the extremely poor, GiveDirectly allows supporters to view a real-time, unfiltered feed of messages from recipients listing the amount they have received and what they ended up doing with the money. Themes immediately begin to leap out that create a much more concrete picture of the work the organization is doing

- Over half of the recipients are women. Most of the women are mothers.
- Multiple updates are shared each day from different recipients, providing a sense of the number of people being impacted.
- The majority of recipients spend the transfers on either home improvements (which has health benefits and builds wealth), schooling for their children, healthcare (often long overdue), or supplies and equipment for their vocation (often farming).

A smattering of updates taken from the GiveDirectly Live Feed

gives donors a strong understanding of how their money is being used. Note that including pictures and listing how many days ago this story was published makes the events more concrete by anchoring them in space and time.

Finally, donors can choose to follow specific recipients and receive updates exclusively from these people. This allows a contributor to see the impact across multiple donations on the life of a family or individual. The periodic updates keep GiveDirectly top of mind and remind supporters that they have an opportunity to continue investing and making an even bigger difference.

Accountability Rooted in Academic Studies

One of the most compelling explanations for GiveDirectly's rapid growth is that a large amount of scientific and academic research supports the efficacy of cash transfers in helping the global poor.

GiveDirectly.com dedicates a section on the top navigation—prime real estate—to evidence for its programs. The evidence section is split into two parts: research done specifically on GiveDirectly programs and academic studies on cash transfers in other contexts.

The main selling point of the evidence section is that there is actual randomized controlled trial (RCT) evidence, which is the gold standard for investigation. GiveDirectly can document the exact impact an average transfer of \$1,000 has on a given family:

- +\$270 increase in family earnings

- +\$430 increase in assets
- +\$330 increase in nutrition spend
- 0% change in alcohol or tobacco spend

Even more convincingly, these studies evaluate GiveDirectly's programs but are conducted by an impartial third party. The organization has a number of studies complete or in progress, and references others done on other organizations, answering questions such as:

- How do transfers affect recipient households?
- What are the macroeconomic and long-term impacts?
- What transfer timing and information are most effective?
- Do the poor systematically abuse cash transfers?
- What are the effects of cash transfers on children?
- What are the long term effects of cash transfers?

The external research section, listing studies done on other cash transfer programs, contains 31 individual references to academic studies. This is a far higher burden of proof than most nonprofit organizations are willing to bear and certainly aids in the confidence that donors feel when making a contribution.

Creating Emotional Resonance with Macro Experiments

In addition to providing immediate cash transfers to people in extreme poverty, GiveDirectly is also crafting an experiment on a massive scale to test one approach that could solve the problem for good. Researchers, policy makers, and theorists have long mused about the idea of "Universal Basic Income," or UBI, as a poverty alleviation tool. In its purest form, UBI has four components:

1. It is unconditional.
2. It is universally given to everyone in society.
3. It provides enough to cover basic living expenses.
4. It is guaranteed for life.

Again, the idea is that while government assistance programs are helpful, it is often even more beneficial to simply give people cash and trust them to do what is best for their own self-interest. The notion has been piloted in the US, Canada, Finland, and the Netherlands, but never in a comprehensive way. Existing studies failed to meet one of the four criteria for a true UBI in at least one significant way. So GiveDirectly set out to create a test of their own.

At the time of writing, the GiveDirectly experiment will be the largest test of Basic Income in history, with over 16,000 people receiving some sort of transfer. The study will be structured into different groups to test various alternatives.

1. The members of 40 villages will receive a monthly basic income for 12 years.
2. Members of 80 additional villages will receive the same amount, but for two years.
3. A control group of 100 villages will not receive any transfers.

While the test will last over a decade in full, early results should be available within the first one or two years. This is an inspiring, “Big Hairy Audacious Goal,” to quote the author Jim Collins, for donors to rally behind. While the sense of making a concrete difference in the life of an individual is incredible, the notion of contributing to a study that could lay the groundwork for

legitimately ending extreme poverty is even more so. The goal is ever more compelling because it is equal parts audacious and surprisingly reasonable. While it appears to be a “moon shot” goal, GiveDirectly can also conceivably pull the feat off, with its years of building and operating these types of cash transfer programs. And that is something we can all get excited about.

Amnesty International

Amnesty International exists to protect humanity and human rights around the world. In 2015, the organization's UK branch was working to raise awareness on the effects of "barrel bombs" and other attacks against civilians being perpetrated in the Syrian city of Aleppo.

Barrel bombs are horrific weapons designed to maim and kill across a large blast radius. They are constructed from oil drums or other cylindrical containers, packed with explosives and metal fragments, and then dropped in populated areas by helicopters. The fragments are propelled outward at extreme speed when the bomb explodes. Amnesty International's research suggests that over 11,000 civilians have been killed by these devices since 2012. I took a class in college with a man who had personally experienced barrel bombs in South Sudan while working in the country with an NGO. Even though the experience was years away, I will never forget the look in his eye as he explained their effects. But as immediate and terrifying as the experience is for civilians in Syria, it could not be more remote

for most of the population of the United Kingdom.

To close this empathetic gap, Amnesty International equipped activists on the street with virtual reality (VR) headsets, pre-loaded with 360 degree images taken from ground zero locations in Syria. As a participant turned their head, the image would move with them, creating the sensation of being physically present in Aleppo.

The strategy was surprisingly cheap to implement. The images were taken with a smartphone. There are a number of apps that allow users to take 360 images using their Android or Apple phones, often for free. The headsets used for the VR experience cost only £20. But the results were anything but negligible.

Creating Empathy Through Tangibility

Hearing a verbal recount of the impact of barrel bombs is entirely different from seeing the destruction firsthand. And while Amnesty International could not transport passersby on the streets of London to Syria, they could provide the visuals. The experience was made even more dramatic by the fact that the interactions were taking place in a city. By putting on the virtual reality headset, potential donors were transported from the relatively clean, bright, safe streets of London to the war-torn streets of Aleppo. The fundraisers gave people an opportunity to “walk in the shoes” of their fellow men and women on the other side of the world in a way far more tangible than merely having a conversation about the issues.

Emotional Resonance

As impactful as it has been, the opportunities for increased emotional resonance have only just begun with this case study. Imagine that, instead of viewing a still image, participants could have seen film captured in 3D and 360 degree panorama of a barrel bomb actually detonating? Such footage would be incredibly difficult to capture and might contain gruesome details that would not be received well by everyone. But imagine the uses for such a tool in a more targeted setting, perhaps in a closed-door meeting with a government administrator to urge a stronger stance on the issue or in training a new cohort of activists on why the work they are doing approaching people on the street and fundraising is so important and urgent.

As virtual reality technology continues to progress, new and even more powerful uses for fundraising will continue to be discovered. VR has an incredible capacity to create empathy by placing people in new surroundings and situations. As the technology continues to improve, it is becoming increasingly hard for human brains to detect the differences between VR and “actual reality,” allowing participants to get lost in the experience. This creates a sense that the events unfolding in VR are “real” and that it is therefore appropriate to learn from them and change our behavior as a result, just as we would with a vision trip to another part of the world.

To get started with VR, check out Google Cardboard, perhaps the cheapest VR headset ever invented. This is one technology that is actually very inexpensive to begin experimenting with, and it is definitely worth spending an evening exploring.

Crime Stoppers

Raising awareness for tactics that reduce pickpocketing and for the funds to continue other crime fighting efforts can be difficult. Crimestoppers, an independent nonprofit that exists to create a safer civil society, knew that thousands of people have valuables stolen from their bags and pockets each day. However, the majority of people also tend to believe that “pickpocketing isn’t a huge issue” because “it couldn’t happen to me.”

This is a classic case of a cause being insufficiently tangible to elicit an emotional response or change behavior. The typical approach to combating pickpocketing is to place warning signs in areas where pickpockets congregate. Unfortunately, pedestrians seeing such signs will unconsciously tap their pocket or bag to make sure their valuables are still there. This actually makes the problem worse, as thieves now know where to steal from.

If posters are ineffective, both at preventing crime and raising awareness or funds, Crimestoppers knew they had to devise a better way. Working with the agency OgilvyOne, Crimestoppers

launched the #putpockets campaign. If a person taking something out of your purse is a “pickpocket”, what do you call an individual slipping something into your bag? A “putpocket,” of course.

The Campaign

Working with a former pickpocket and a trained magician and in cooperation with the local police department, Crimestoppers went to work. The two “putpockets” were filmed slipping paper cutouts of phones, wallets and iPads into people’s pockets, backpacks and purses. These leaflets were designed to look like valuables, but had messages from Crimestoppers printed on them.

In the below example, the front of the “phone” cutout has a notification “If someone can get a smartphone in your pocket, they can get a smartphone out.” Now that the individual realizes they could have easily been pickpocketed, they flip the flyer over to see a link to a specially created Crimestoppers website for the #putpockets campaign, which contains videos on tricks thieves use and how to avoid them.

Taking the message further, Crimestoppers created a video documenting the campaign. The magician and the former pickpocket are seen placing the flyers in the bags or pockets of dozens of pedestrians. They often unzip bags or lodge the leaflets deep within backpacks, showing how easily it would have been to remove a valuable item as well.

The results of the campaign have been significant. For every

100 leaflets distributed, 93 people visited the #putpockets microsite—an astonishing 93% conversion rate. Furthermore, the visitors didn't just land on the site and quickly leave. They instead spent an average of 3.5 minutes—nearly an eternity by internet standards. The story was picked up by local news, and Crimestoppers estimates that they received over \$5m in free publicity through earned media.

Furthermore, the campaign is just getting started. As news of #putpockets broke, three additional police forces contacted Crimestoppers, requesting that the process be repeated in their districts as well.

Making Crime Tangible

Emotionally, the difference between hearing about pickpocketing and having gone through it personally are completely different. The #putpockets campaign turned an abstract issue into a concrete experience. The pedestrians who found Crimestoppers leaflets in their bags would have immediately flashed through memories of their day, wondering where and when the cutout might have been inserted, and why they hadn't noticed.

The physical nature of the leaflets allows them to linger on desks and in apartments long after the campaign takes place. Additionally, most “recipients” would almost certainly feel compelled to mention the story to someone, whether it be a family member or a significant other or a friend, because the experience is so unique. This allows the Crimestoppers message to spread further, making it closer to home not only for the targeted pedestrians, but also for their social networks.

Accountability Through Experience

The #putpockets campaign also overcame important trust barriers by giving people a personal experience. All of the statistics in the world do not trump one poignant moment. Each person who was “putpocketed” no longer needs data to know that crime is a problem and that even they are vulnerable, as they have now seen that for themselves.

Heightening Emotions to Change Behavior

Showing someone that they are vulnerable to a negative experience and demonstrating what they could have lost without actually taking it creates what behavioral researchers call a “hot state.” While we are normally ruled by normalcy bias, which leads us to under-represent the chance that we will be affected by an adverse event and downplay the impact it might have on us, in a hot state we are more likely to rethink our assumptions. By experiencing putpocketing firsthand, individuals are forced to question the assumption that “I’m an alert person; people can’t steal from me,” which makes them more open to behavioral change.

The dissonance caused by the moment when two beliefs collide—i.e. “People can’t steal from me” and “I just got put pocketed”—must be resolved in some way for our brains to live with themselves. Crimestoppers directed this energy by making an immediate path available, printed right on the flyers. Participants were directed to visit the #putpockets micro site and watch videos showing tactics that pickpockets use and how to avoid them. Viewing these videos, wondering which tactic had

been used on them, and committing the strategies to memory relieves the dissonance and allows the person to go on with their day. But their behavior has been improved in the process and, hopefully, changed permanently.

12

The Polish Red Cross

The Polish Red Cross was faced with a daunting reality. Roughly 25% of children in Poland struggle with hunger. While the Polish branch of the Red Cross consistently provided meals for over 700,000 children, the organization struggled to truly drive home the significance of the problem and turn occasional donors into repeat donors.

Malnutrition is a difficult problem to address. On the one hand, hearing statistics makes the issue seem too large to ever fully solve, and on the other, the situation often seems invisible to the affluent stratum of society. Working with the marketing agency Cheil, the Polish Red Cross launched a new campaign entitled “Very Good Manners.”

The Very Good Manners Campaign

The campaign, which was designed to raise money to provide warm meals to children, cleverly took place entirely within restaurants. Patrons at restaurants participating in the cam-

paign were presented with a different type of placemat when they sat down at their tables, which presented three ways to position your cutlery at the end of the meal.

Resting the tines of the fork on top of the knife indicates “I haven’t finished.” After diners have finished eating, they can place their silverware parallel, as is traditional. But they are also given the option of positioning their knife and fork perpendicular, in the shape of a cross (which, incidentally, is the Red Cross’s logo). This signals to the waiter to add roughly €1.5 to the bill, which is a direct donation made in the patron’s name to the Polish Red Cross. This amount, the placemat explains, is enough to provide one hot meal for a child.

The results were quick and dramatic. Donations to the Polish Red Cross that year rose 65%—an astonishing increase. The story was picked up by major media outlets throughout the country, leading to €800,000 in earned media exposure. The campaign garnered over 15,000,000 impressions, significantly raising the profile of the Red Cross’s work.

As a result of this initial success, the campaign was subsequently rolled out throughout the European Union.

Integrating Experiences and Adding Social Elements for Emotional

Crafting the appeal to take place while the potential donor was enjoying a restaurant-prepared meal, certainly a luxury, was a stroke of brilliance. The message is clear from implication alone: *While you are eating out, a child is not eating at all.*

The use of a table mat also ensures that patrons had a long time, perhaps an hour or more, to be exposed to the messaging. This allows the idea to sink in and for prospects to come to a decision to donate without feeling rushed.

The social dynamic of restaurant meals and the unexpectedness of the placemat nearly guarantees that it becomes a topic of conversation as a group sits down at the table. Someone is probably going to remark about what a clever marketing tactic the placemats are. No one is likely to complain about an effort to feed hungry children. This adds a second, socially significant layer to the decision to donate. Your friends, family, colleagues or date will all know that you care about those in need, increasing the perceived value of making a donation.

Donation Made Very Easy

The Very Good Manners campaign thoughtfully leveraged a situation where restaurant patrons would be making a payment anyway, allowing the donation to be seamlessly incorporated.

Giving in this way is incredibly easy. Unlike a typical donation experience, it does not require pulling out your wallet or credit card just to make the contribution. Diners are used to paying at the end of a meal, so the donation requires zero incremental effort. This frictionless approach was a significant driver in the campaign's success. Imagine if the Polish Red Cross had instead asked patrons to make a donation at the beginning of the meal? There is no established mental habit or routine for paying before eating, and donors are therefore far less likely to perform the behavior.

This is the same approach that we took with The Round Up App. Instead of asking individuals to make a decision to round up the change and donate each time they made a purchase, our app technology allows donors to make this decision once and have their wishes implemented for all future transactions. There are likely many additional ways to incorporate donations into situations where a person is making a purchase anyway, and we look forward to discovering them together.

13

Tap Dogs

People love dogs. Blue Cross U.K., an animal welfare charity that cares for sick, injured, and homeless pets, harnessed the power of this love to fuel a successful fundraising campaign. Starting in March 2017, the Blue Cross sent out volunteers across the country to bring their rescue dogs to public events, many of which were animal-centric by nature. People could pet the dogs, which were dressed in blue coats with contactless payment scanners inside, after making a standard donation of two pounds to the Blue Cross.

Contactless is Key

The contactless payment feature of the campaign undoubtedly increased donations in a variety of ways. The contactless card readers were provided by PayPal, a trusted brand whose name the dogs sported on their coats. This reader was linked via Bluetooth to PayPal's "Here" app on the volunteer's phone. "Here" is specially designed to be used in conjunction with the card readers in a business setting, and volunteers could

adjust the donation amount from the standard two pounds should the donor request to give a different amount. The readers accepted not only donations made by the tap of a card, but also from cardless payment apps on smartphones and smartwatches, such as Apple Pay and Samsung Pay. Receipts were provided electronically.

Several factors make donating to a “Tap Dog” incredibly easy. First of all, the dogs were conveniently located. Passersby didn’t even have to visit a website, much less visit a shelter, to make a donation. Secondly, removing the need for paper cash from the transaction made the process far more convenient. It saved the time spent fumbling with change and ensured that people who were not carrying cash could still donate. Thanks to contactless payment, the “Sorry, I don’t have cash” excuse often used on the street was kaput. The pre-set donation amount itself was also a factor. Who wouldn’t spare two pounds, which is scarcely more than two USD, for a dog in need?

As much of the world moves toward going cashless, providing alternative ways to pay will become increasingly crucial for in-person fundraisers. A 2013 study by Chatterjee, Rose, and Sinha evidenced that having the option of paying with card was not merely a matter of convenience. The study found that when prospective donors were exposed to credit card-related concepts, they were more likely to respond with generosity. Simply the word “Visa” made people more generous in giving, quicker to see the benefits rather than the costs of giving, and even more likely to volunteer their time. Importantly, exposure to the idea of cash had the opposite effect.

This is why the Tap Dogs' coats, which were clearly emblazoned with "Hi, I'm a Tap Dog" and the PayPal logo were so crucial to the campaign's success. The persuasiveness of a contactless payment method was immediately apparent.

Of course, the dogs themselves were an attraction. There's something implicitly rebellious about petting a dog in uniform. Much to the chagrin of dog lovers, service dogs are notoriously off-limits. The "Tap Dogs" took advantage of this. For a small price, donors got to break the rules a little. The real-life presence of the dogs also provided a slight sense of urgency. While a funds-seeking email sits in an inbox as a prospective donor deliberates over whether or not to give, an in-person encounter will not be available several hours, even several minutes later. To give to this campaign, the donor was compelled to respond immediately or not at all.

Perhaps even more importantly, the dog made the experience of giving tangible. Donors got to literally reach out and touch an animal as they gave money to an animal shelter. As compelling and emotionally resonant as a commercial showing abused animals on TV can be, the presence of a real dog created a different effect. Though the Tap Dogs were clearly not suffering, their purpose was to act as representatives for the many other animals across the U.K. that the Blue Cross sought to help. They gave dog lovers an even bigger way to express their affection.

Lendwithcare

Care International U.K., a charity which seeks longterm solutions for people living in poverty around the world, began its Lendwithcare campaign in September 2010. The initiative was built around a striking and unusual idea: donor generosity that doesn't involve a permanent donation but, rather, a loan.

An Investment Goes Far

For this campaign, Care international partnered with microfinance institutions (MFIs), which are organizations that specialize in providing financial services for low-income communities. MFIs act as a sort of liaison between the world's major banks and the world's poor. They provide not only loans, but also crucial banking services, such as access to savings and insurance. Sustainability is the goal. In the case of the Lendwithcare campaign, it is the entrepreneur who approaches the local MFIs and initiates the partnership rather than the charity reaching out to those in need. This means that the people seeking help are people with ambitions and goals.

These loans and investments are not merely a one-and-done gift. Rather, they contribute to continued stability and self-sufficiency for the people helped. This gives microfinance clients, two thirds of which are women, a chance to become income-generating entrepreneurs. Care International's focus on women is an important one. Not only do MFI loans provide some of the most vulnerable members of a low-income community with self-sufficiency, but they also make it clear—to both the women and the people around them—that these entrepreneurs are contributors to their households and communities who are worthy of respect.

This, clearly, is a lot of benefit from a £15 loan. The donation will not only be returned to the giver, but is also a negligible amount for most donors in the first place. This is important for multiple reasons. Firstly, it provides a clear message to donors: It doesn't take much to help these people in need; This is an achievable goal.

Secondly, returning the loan to the donor is an incredibly effective tactic for encouraging donor retention. Lendwithcare provides donors with updates on their entrepreneur's business growth, keeping the donors interested in the cause. The donors will naturally be attentive to the progress of the entrepreneur as they wait for their loan to be returned, and they will continue to open Lendwithcare's emails and stay up-to-date.

Once the loan is returned, the donor is encouraged to reinvest the amount in another entrepreneur. Suddenly, the value of the £15 seems to grow exponentially. Each time the money is returned, the donor can lend it to another entrepreneur, then

another, then another. As the donation amount remains the same, the quantity of people helped multiplies. And, of course, donors can stop investing whenever they choose. Should they choose to withdraw their money at any point and keep it, they may.

Meet Your Entrepreneur

Before donors invest, they first get to look at profiles of the different entrepreneurs on the Lendwithcare website. Each entrepreneur has a photo, a location, a brief description of her business idea, and a grand total of how much he or she needs to raise. After donors choose the person to whom they would like to provide a loan, they can donate the standard £15 or more.

Below the list of entrepreneurs is a gallery featuring what is, at the time of writing, the cumulative list 49,366 lenders. Each person has a photo which is linked to their own page on the Lendwithcare website. Each lender's page includes a photo, a short bio, and their reason for lending. The date on which they became a lender is beneath their photo, as well as their total number of loans. Lendwithcare makes each transaction as personal (and, therefore, as emotionally resonant) as possible. The lender is as visible as the client.

The real-time updates of the entrepreneur's progress, combined with the specificity with which donors can get to know the recipient of their loan, clearly increases the tangibility and emotional resonance of the experience. Donors are not merely putting their money toward "the poor," but rather to Lillian from Zimbabwe, who needs £464.39 to buy food for her chick-

ens, for example. As prospective donors read about each of the loan-seekers on the Lendwithcare website, they can seek an entrepreneur whose business particularly interests them or, perhaps, reflects a specific cause that they care about.

Additionally, this insight into the entrepreneur's use of the money helps Lendwithcare to achieve an impressive level of transparency. The unanswered question of to whom, what, or where the money is going is no longer an issue. Donors can believe, with as much certainty as possible through digital means, that their money is helping someone in the way that they expected. This makes Lendwithcare and the people seeking loans seem more trustworthy, which therefore encourages generosity. A Lendwithcare investment is treated like a business transaction; Two individuals make a deal, and the entrepreneur is contractually obligated to comply.

Between the easiness of the donation and the transparency of the transaction, Lendwithcare sets a high bar for charitable giving. Where generosity involves a mostly faceless process at many other nonprofits, Lendwithcare humanizes both the donor and the entrepreneur, and both benefit.

Charity Miles

As we dream up our plans for personal growth, self-betterment often becomes generalized. Wanting to eat healthier and read more comes up in the same breath. And, of course, no resolution is more popular than the wish to get in shape. But, as many of us know, the motivation to keep up with fitness goals is often short-lived.

This is where Charity Miles finds its niche. The app, which donates a certain amount to the runner's charity of choice for each mile ran, biked, or walked, contributes to the generalized "becoming a better person" mindset. Getting in shape and, for example, providing anti-malaria bednets to people in developing countries can happen simultaneously. Secondly, it provides a service to the runners themselves: motivation.

How It Works

The runner's time is the true donation; the app users themselves make no monetary contribution. Like Free Rice, Charity Miles

acquires its funds through ad revenue from the app. This is a large part of the app's appeal: it costs the runner nothing. The app uses GPS tracking to track the runner's miles and makes a \$0.25 donation per mile ran or walked, and \$0.10 per each mile biked.

The app records the user's total miles tracked and total sessions, showing users their "streak," or the number of consecutive days they have used the app, on the main screen. Several big-name charities are listed as sponsors, such as St. Jude Children's Research Hospital and World Wildlife Fund. On the page with the exhaustive list of sponsors, users can see how much each charity has raised, and select the cause toward which they would like their miles to contribute. Users can work toward the same charity every day, or choose a different one every time they run.

After each session, runners are encouraged to share their achievement on social media, and they receive an email with the name of the specific corporate sponsor that donated on their behalf. This is part of the appeal for the sponsors involved. The marketing benefits go beyond the in-app advertisements.

A New Type of Runner's High

While the users themselves make no direct financial contribution to their charity of choice, they likely feel more satisfaction from taking physical action than they would from making a donation of the same quantity out-of-pocket. A four-mile run feels like more of an effort than a \$1 donation. Suddenly, the physical exertion of running becomes a sacrifice in service of more than just fitness; it's a sacrifice in service of people in

need. For this reason, Charity Miles is beneficial to the user as a motivational resource. Similar, in this sense, to StickK, it provides a psychological tool for users to continue working towards their goals. Now, the consequences of quitting are greater.

Beyond heightening the importance of accumulating miles, Charity Miles brings in a social aspect as well. A feature for teams allows a local group of people to count their miles toward a shared grand total. In this case, skipping a run would not only mean less money raised for a charity, but it also means letting a team down. This keeps a user accountable, while also making the process more enjoyable.

Furthermore, Charity Miles keeps an active social media presence. Its Instagram and Twitter feeds serve almost exclusively to shine a spotlight on people who are using the app and raising funds for their sponsors. While providing recognition for those who have donated their time and efforts through the app, these photos also provide continued motivation for those who need a worthy reason to get off the couch. Ultimately, Charity Miles improves both the experience of running and of giving to charity. Giving becomes more of a personal effort, and running becomes more of a significant success.

Donate a Photo

Social media platforms such as Facebook, Instagram, and Twitter are all free to use for a similar reason: they are helpful to advertisers. While for-profit companies make up the preponderance of social media advertisements, charity efforts can benefit from the same platforms and strategies. The Donate a Photo app, sponsored by big-name company Johnson & Johnson, launched in 2013 to turn sharing photographs on social media into the opportunity for raised funds and raised awareness.

Donating a photo requires only slightly more effort than posting a photo to social media as usual. Users upload a photo to the app before sharing, a process through which a frame is attached to the image. This frame includes Johnson & Johnson's name and designates the cause to which the money went (for example, "This photo helps a village get clean water"). The user chooses a charity from a variety of options, and can post a maximum of one photo per day, every day. For each photo, Johnson & Johnson donates one dollar to the chosen charity at no cost to the user.

Like Free Rice and Charity Miles, Donate a Photo depends on advertising to make the campaign profitable. Donate a Photo, however, does not depend on revenue from third-party ads, but rather benefits from advertising its corporate sponsor. As many times as a photo is donated, Johnson & Johnson's name gets proliferated alongside an implicit message: Johnson & Johnson cares about people and their families. For a company that mostly specializes in selling healthcare products and toiletries, this positive association is especially helpful.

The Donate a Photo website has a gallery of featured photos that have been donated, many of which feature children, families, wildlife, and landscapes. Here, photo donors are not only recognized for their choice to contribute, but also for the quality of their picture. At the time of writing, 3.61 million photos have been donated, 196,592 different people have contributed, and 178 different causes have been helped.

These numbers don't merely show that the campaign is largely popular, but also evidence an impressive donor retention metric. This means that the average donor has donated more than 18 photos. This retention rate makes sense: After a person has learned about the campaign, has used it and made a donation for free, and has probably received positive feedback from friends and followers online, it seems likely that this person will become a repeat user.

Organic Growth

Donate a Photo does not only advertise for Johnson & Johnson, but also for the app itself. The user's normal social media

audience becomes the audience for the ad. Then, as people like, comment on, and share the post, more people will see it. It is in this way that the app creates its audience and engagement organically. The users themselves become advertisers for the charities and their corporate sponsor. The app simply provides a tool to do so.

Social media lends itself to raising awareness as well as raising funds. While the audience is prompted to try the app themselves, they are also likely ask questions about the charity and do some research themselves. Since their friend cares about this cause, they are more likely to take a serious interest. Social media is key to maximizing on these relationships. Rather than simply inserting paid ads onto someone's feed, this app spreads awareness from friend to friend.

Charity Charge

Charity Charge, partnered in a co-brand card program with Mastercard and Commerce Bank, certainly is not the first to create an affinity card. The Charity Charge model, however, uses an especially effective method.

A standout feature of the card is that it donates at no extra cost to the user. Charity Charge reports on its website that 31 percent of Americans let their credit card rewards expire without using them. This results in about \$16 billion in available funds that credit card companies keep and add to their profits. In an effort to make use of these oft-forgotten dollars, the Charity Charge card provides an unlimited one percent cash back rate that is automatically donated to a user's charity of choice. Importantly, no amount of this cash back percentage is lost on extraneous costs and fees. Charity Charge guarantees that the entirety of that one percent is received by the user's chosen charity. Donations are tax deductible.

To apply for a card, a prospective user can either search for

their nonprofit or public school of choice on the Charity Charge website or browse featured nonprofits. The options include every registered 501(c)(3) in the United States, so eligible charities need not go to any effort to participate. The choices available to prospective donors are, naturally, extensive. A user can select a large organization with an international reach, such as United Way Worldwide, or they choose their local soup kitchen or the YMCA where they work out every week. This wide array of options lets the user personalize their experience of using the card. They can designate the funds for a big-name charity, or they can choose to keep the money in their community. The choice remains flexible even after the user has received the card. The designated charity can be changed at any time. Also, the user can choose up to three charities to benefit at once, thereby dividing the funds among multiple organizations.

Of course, the campaign is compatible toward those choosing to go cardless. The Charity Charge card is compatible with Apple Pay, Samsung Pay, and other popular mobile payment options. The Mastercard backing makes the Charity Charge card usable wherever Mastercard is accepted and comes with all of Mastercard's security features and additional benefits as well.

A Personalized Donation

In marketing for a credit card, building trust is crucial. This is one of the many benefits of Charity Charge's well-known partners. Since the Charity Charge card comes with all the features of a Mastercard, the user need not feel that they are missing out on any of the benefits of a mainstream credit card. The only sacrifice is the free points themselves.

Additionally, having the choice to dedicate the card to a favorite charity allows the user to have control. Since the user is almost guaranteed to find their favorite charity, choosing and using the card is even more of an emotionally resonant experience. A parent could choose to give to their child's public high school band or sports team with every purchase. A churchgoer could choose their place of worship. A pet owner could choose the animal shelter from which they adopted their dog.

Also, the Charity Charge name on the card comes with its own social benefits. The card has a distinct look that will likely draw attention to itself and start a conversation. Select charities are offered the option to put their logo on the card of a user who has chosen them. Charities, additionally, are likely to market for the card themselves by encouraging prospective donors to get the card.

Perhaps the most important element of the Charity Charge campaign is the overwhelming easiness of the entire experience. While the element of a no-cost donation decreases the tension toward giving, the nature of a credit card itself is especially given to encouraging repeat donations. The user only needs to be persuaded to make one decision: to get the card. After that, donations are automatic with each use. Without needing to be convinced, the user will donate with the regularity with which they normally make purchases. Giving becomes habitual. Charity Charge need not make strenuous efforts toward the upkeep of donor retention.

Between the trustworthiness of the company, the affordability of giving, and the campaign's near-guarantee that one-time

donors will become consistent donors, Charity Charge makes a convincing appeal toward people seeking a better use for their unused credit card rewards.

Ask Alex

One-on-one relationship building is ideal for donor acquisition, but communicating with all prospective donors personally is an impossible task. For some organizations, artificial intelligence or chatbots may be possible solutions.

This was the case for Cyrenians, a charity that helps the homeless as part of SCVO (Scottish Council for Voluntary Organisations). Cyrenians had already been maintaining an active online presence via Facebook, Instagram, Twitter, LinkedIn and YouTube. In April 2017, however, they took a step further in creating an interactive experience for people seeking to learn more about homelessness and to understand how people experience it on an individual level. Ask Alex was a chatbot, through which the fictional personality “Alex” described his experience in homelessness and answered questions through Facebook Messenger and through a website dedicated to the interface.

Alex, who was represented by a cartoon illustration of a young

man, did not share the exact story of any homeless Scottish youth in particular. His background, however, was based off of reality. Cyrenians synthesized a variety of case studies as reported by staff members who witnessed youth homelessness through their work. Alex's story was complete with an account of how he became homeless, his hopes for the future, and the details of his everyday life. Through the chatbot, participants could become better acquainted with the experience of homelessness, with the work that Cyrenians is doing, and with ways in which they can support the charity.

Alex worked against the stigmas placed upon homeless people by evidencing that homelessness was not his choice, and that he sought help in order to find a better future. Alex, like many homeless youth, faced trouble in his family life that drove him out of the house. He was designed to deal with questions that people would likely be uncomfortable or unwilling to ask a homeless person in real life. When Alex was faced with a question for which he was not prepared, he was designed to redirect the participant to outside resources. If a participant seemed interested in the cause, he would ask for an email address to which Cyrenians could send more information. While part of Alex's purpose was to encourage people to support Cyrenians, his designers also had in mind the possibility that other homeless youth may interact with Alex. In this case, Alex was supposed to provide them with the information they would need to feel more confident in reaching out for help.

Why One-On-One Works

A study done by Andreoni and Rao with the University of California, San Diego and The National Bureau of Economic Research found that communication heightens the empathy a giver feels for a recipient, therefore dramatically increasing altruistic behavior. People who directly expressed need were more likely to become recipients of generosity.

It's somewhat intuitive that one-on-one communication lends itself to relationship building and empathy, but personally reaching out to and interacting with thousands of personal donors is rarely practical. Cyrenians used Ask Alex to replicate these tangible encounters. Though a chatbot is not likely to be as impactful as interacting with a real person, it can serve several of the same purposes. It allows a prospective donor to lead the conversation and learn about the topics in which they are specifically interested without sifting through a lengthy FAQ page. The prospective donor can press into topics that interest them or move on from those that don't. They are given control.

In the case of homelessness, the artificiality of the bot yields a couple of benefits. Very few people who pass by a homeless person on the street will stop and ask questions. The chatbot creates the opportunity for privacy, therefore eliminating the fear of embarrassment or awkwardness. It provides a platform for skeptics to voice their doubts and seek education without the fear of a negative response. Unlike a real-life encounter, people are more likely to participate out of sheer curiosity. There is no commitment in reaching out to the bot—a participant can exit the conversation whenever they choose. Also, the sheer novelty

of the technology is itself an attraction. People who may not initially be interested in the cause may try out the interface just to see how it works and end up learning something along the way.

While it seems that no technology can ever fully replace the impact of a face-to-face encounter, chatbots and artificial intelligence take us a step closer. As they help organizations to acquire new donors, platforms such as Ask Alex serve an equally important purpose: educating those who are willing to ask.

hope lockers

Proximity London, an innovative marketing agency that has worked with big-name companies such as Disney, Volkswagen, and Ikea, created the “hope locker” in 2015. Ingeniously, this initiative makes choosing to make a donation easier than choosing not to.

The hope locker is not itself a locker, in fact, but a device that fits inside of one. Exchanging a small payment for the use of a locker is common practice at gyms and pools. As expected, a swimmer makes a one-pound deposit to use the hope locker. But then, once they have returned from their swim, the locker estimates the number of children who died from consuming dirty water during the time the swimmer spent in the pool.

The touch screen reads, “Swallow any water today? Don’t worry, nothing in this pool will kill you.” Then it might say, for example, “During your 27 minute swim, dirty water killed 27 children worldwide,” followed by the prompt, “Your £1 could give a child safe drinking water for 4 months.”

This is when the swimmer is presented with a choice: to donate the pound they already inserted, or to request the machine return their money. If they choose to donate, they are invited to enter their name and email address as the swirling, muddy water in the background of the screen flushes clear. If they don't donate, the water remains brown and murky.

Proximity London reports that, based on a trial period involving 12 lockers per site, the projected income over 12 months would be £110,800 per year.

Cash in Context

Our increasingly cashless society has brought a lot of charities to rethink their strategies for fundraising. Proximity London, however, found an opportunity in what is perhaps one of the few remaining places where cash is preferred to card: the locker room. Making a £1 deposit with a card seems unnecessary, should the option even be available. Even if they normally don't carry cash with them, people going to the pool are likely to pick up a pound or two on their way out the door.

The significance of using the pool locker room goes beyond the use of cash, however. The context of the pool is an especially appropriate place to make a plea for WaterAid. First of all, people are likely to be in a hurry in a locker room. While they stand in front of the locker, cold, wet, and eager to change back into their clothes, they may be more likely to donate their deposit simply for the sake of saving the few seconds it would take for the coin to be returned.

Also, the pairing of a water-related cause and a swimming pool is key. “Children are dying from a lack of clean water,” the machine seems to imply, “And you are, literally, swimming in it.” Without putting it into words, swimmers are made vividly aware of their privilege. Then, they are immediately given a way to act on that knowledge and, perhaps, to relieve some of the guilt.

Importantly, swimmers who don’t donate learn just as much through the experience as those who do. They have to wait through each progression of the screen just to get their money back. Regardless of whether or not they donate, the hope locker is an educational experience. It markets for WaterAid and for the cause of clean water itself.

Clearly, the hope locker makes donation easy. It takes just as much work to donate as it would to otherwise operate a locker, and asks for a small donation that the swimmer, in a sense, has already given away. Additionally, it makes the cause more tangible. While WaterAid can’t bring the suffering children to the donor, it maximizes on the context that is readily accessible: water. It makes people more mindful of a resource that they may take for granted.

New Story

New Story gained widespread media attention by partnering with construction technologies company ICON and pioneering a low-cost 3D printing system that builds houses for homeless people around the world. While these developments are undoubtedly exciting, New Story's innovation as a nonprofit goes beyond this technology itself. Co-founder and CEO Brett Hagler has a penchant for transparency, and with good reason; Murky financial practices are what makes many people leery of donating to charity.

New Story's approach is highly personal, as the company remains in communication with both the donors and the communities they are helping throughout the entire process. Before the houses are built, New Story engages with experts who are well acquainted with the specific community's needs. Then, the company consults the people receiving help as they design the house. New Story does not build individual homes but, rather, rebuilds communities. They create neighborhoods of homes that are nearby schools and work opportunities to encourage

social and economic growth. Local workers receive construction training and are hired to help build the homes. The company then remains in contact with the families helped, seeking data that informs future projects. At the time of writing, New Story has transformed 15 communities, which includes 1600 homes and over 6000 people in El Salvador, Haiti, Bolivia, and Mexico.

Total Transparency

New Story reports that a \$4000—\$6500 donation is sufficient to buy the materials and hire the local workers needed to build a new home. The printing process itself takes only 12—24 hours to complete. Donors can choose to give to a variety of different causes within the company, either putting the money toward building costs or covering credit card fees and other business operations. They can sponsor a specific family profiled on the website or invest in the continued development of the printing technology.

Much of New Story's financial information is available on its website, including forms from the IRS and an independent audit from 2016. A cost breakdown shows where each dollar of a \$6000 house is spent. Hagler's LinkedIn bio succinctly sums up New Story's transparent approach: "Donors digitally see exactly who needs help [and] 100% of their donation goes to building safe homes."

Aside from the data available to the public, New Story ensures that the donor actually sees the impact their money has made. Regardless of the amount given, each donor receives a video of the family helped moving in to their new home. In the video,

the family receives their keys and their home certificate, and then participates in a brief interview regarding the impact the new home has made.

Tangibility and Trust

A 2002 study by Sargeant and Lee for Henley Management College reports that “the level of public trust in the voluntary sector is low.” The authors identify four antecedents to donor trust, which include “attitude to philanthropy, organizational judgment, perceived role competence and delivered service quality.”

While a donor’s attitude toward philanthropy (their presuppositions about charities) cannot easily be changed, New Story clearly takes hold of the three remaining factors that a charity can control. New Story’s financial transparency improves organizational judgement by increasing what Sargeant and Lee identify as “the extent to which the donor believes their funds will be applied appropriately and in a manner consistent with the organization’s ethics.”

Secondly, New Story’s place on the cutting edge of 3D printing technology increases “perceived role competence,” which is “the degree to which the nonprofit has the necessary skills, abilities and knowledge for effective task performance.” There is photo and video proof available to the donor to show that New Story can and does create homes efficiently and inexpensively. Perhaps New Story’s most notable achievement, however, is its ability to provide proof of “service quality.” Sargeant and Lee emphasize that, because a donor rarely can experience the

result of their generosity, communication is key.

“Often the only interaction an individual might have with the sector is the communications that organizations initiate,” they write. “The sharing of meaningful and timely information...can lead to the development of trust.”

New Story’s video evidence provides this vital communication, and it reaps benefits beyond making the problem of homelessness feel immediate and real. It supplies the discourse that is needed to nurture donor trust.

Refuge U.K.

Of all the social media websites available for fundraising, YouTube isn't always the obvious choice. Facebook, for example, provides its Charitable Giving Tools. Instagram helps reach a younger crowd. Twitter capitalizes on the hashtag. What can YouTube do?

Refuge U.K., a British charity that supports women and children experiencing domestic violence, found a unique use for the platform. A 2012 video addressing violence against women and a 2015 video focused on children who witness abuse in their homes had a wide reach, both spreading awareness and raising funds.

“Don't Cover It Up”

In 2012, Refuge partnered with makeup artist and beauty vlogger Lauren Luke to create a video entitled “How to look your best the morning after.” In the video, which is just shy of two minutes long, Luke appears with faux bruises and cuts on her face, and

then proceeds to provide instructions on how to cover such signs of abuse with makeup. Then, she hears a bump outside her room and hurriedly shuts the camera off. The final seconds of the video show statistics, reporting that “65% of women who suffer domestic violence keep it hidden.”

The video was a success. At the time of writing, it has been viewed 2.7 million times. Refuge reports that the “Don’t Cover It Up” campaign received more than 550 pieces of media coverage worldwide, and that in the 48 hours after the video was uploaded, the Refuge website received as many visitors as it typically would in two weeks. The campaign won more than 20 national awards, they report, including the Charity Times Award for “Best Use of the Web.”

The success of the campaign goes beyond the size of its audience, as it attracted a relevant audience as well. The following on Luke’s makeup channel was largely made up of women, most of which were young. Teenage girls are surprisingly likely to have experienced domestic abuse, and they may experience it in the future. The video reached an audience that wasn’t necessarily seeking information, but one that may have needed it nonetheless.

#givethemrefuge

Naming them the “hidden survivors of domestic abuse,” Refuge reports that about 750,000 children in the U.K. witness domestic violence each year. In a 2012 video entitled “Refuge— #givethemrefuge” uploaded the day before Christmas Eve, a child unwraps her Christmas presents as the sound of a

man shouting and a loud slap comes through in the background. The video is shot to look like a home video, with the person behind the camera ushering the child out of the room at the end. The video was uploaded to YouTube, and then promoted on Facebook on Christmas Eve. According to Refuge, the campaign increased the organization's website hits by 1000% and increased donations by 89%.

The choice to upload the video before Christmas was helpful in a variety of ways. First of all, the end of the year is when many charities receive the bulk of their donations and can therefore better profit from their marketing efforts. Secondly, the timeliness of the Christmas-themed video made the issue seem more urgent. While domestic abuse is a continuing issue worldwide, Refuge focused on the issue at the micro level. The familiar scene of Christmas morning combined with the presence of violence in the home creates tension in what ought to be a safe and happy place. The choice to promote the video before Christmas implied that real-life scenes such as this could and would happen in the coming day. Help was needed urgently.

Because it can both show and tell, video as a medium creates tangibility. It especially suits the issue of domestic violence which, by its nature, is hard to watch. By giving the issue a face, Refuge was able to make the experience more emotionally resonant. While Refuge saw donations increase as the result of its campaigns, it also made its name known to potential victims of abuse who could then reach out for help. It shared stories that inspire empathy.

Extra Life

Not all of us are marathon runners. Extra Life, in a partnership with Children's Miracle Network (CMN) Hospitals, is an annual peer-to-peer fundraising campaign that has raised more than \$40 million for sick and injured kids since its inception in 2008. Participants aren't asked to perform great athletics feats, but, rather, to play video games.

To get involved, participants register an account and commit to play on the official Game Day or choose a different day or span of days over which to play 24 hours of video games. They can register as an individual or as part of a group, and can pay a surcharge for a "Platinum" membership. Each player receives an online fundraising page, on which their family and friends can "sponsor" their goal of raising at least \$100. Then, they can find a local CMN hospital to raise money for or give to the charity in general. On Game Day, participants are invited to play any game of their choosing, whether it be a video game or a real-life board game or sport.

The campaign is designed to nurture organic growth: Players share their fundraising pages on social media. Local guilds recruit players to join their group. Players can stream their gameplay on the internet using streaming service and Extra Life partner Twitch. While participating on the official Game Day is not required, players are encouraged to host parties, post on social media with #forthekids, or hold individual fundraisers on the date to join the community effort.

The Power of Peer-to-Peer

Peer-to-peer fundraising falls under the category of crowd-funding and uses many of the same strategies. The sense in which it differs, however, is the degree to which the giving is personalized. Participants don't direct their sponsors to CMN's website, but rather raise the funds on their own online page, where the amount of money received is tracked separately per the individual or group.

It is in this way that much of Extra Life's marketing happens organically. Rather than receiving a plea from a corporate administrator, prospective donors hear about the cause from a participating family member or friend, who evidently cares enough about the cause to get involved. This doubles the reasons for which people might give. They could care about the cause itself, or they could just want to support their friend, or both. Additionally, donors are more likely to trust an organization that someone they know was willing to form a sort of partnership with. While peer-to-peer can be a helpful strategy for smaller charities with limited marketing budgets, CMN hospitals still choose this method despite having a trusted name and a nation-

wide reach. Peer-to-peer works.

Part of this success comes from an increased level of accountability, which, in the case of Extra Life, evidences itself in multiple ways. Of course, the peer-to-peer method creates a feeling of accountability for the player's friends and family. They probably want to see their friend succeed, and the public nature of the donation makes giving more socially advantageous. Less obvious, perhaps, are the several incentives that persuade the participants themselves to make a donation. The player can choose to spend as little or as much on their effort as they want to. (An option that is especially helpful for the younger crowd that this project draws in.) Still, the player is encouraged to contribute toward their own goal.

First of all, when registering, the participant can choose to make a free account or to pay a surcharge for a "Platinum" membership that guarantees real-life prizes shipped to their house. Secondly, the minimum goal of \$100 forces the participant to put in a certain degree of effort toward raising the funds. They cannot simply set the bar at \$5 and hope to find one friend who is feeling generous. And because their progress is public, a certain social pressure is created. A player may donate to their own page just to get the ball rolling or to avoid the embarrassment of falling dramatically short of the goal. Each donation goes toward the player's own feeling of success.

Campaigns such as this show that one does not have to be particularly wealthy—or athletic—to make a significant impact for a charity. By reaching a somewhat untapped market of prospective donors and fundraisers, Extra Life makes it clear

than everyone has something to contribute.

PCI's Walk for Water

Organizing a race to benefit a cause is not a new concept. Some organizations, such as Project Concern International (PCI), however, have put a creative spin on the traditional 5K for charity. Rather than asking people to run, PCI's Walk for Water forces participants to empathize with the people they seek to benefit by almost literally walking a mile in their shoes.

PCI reports that about 2.1 billion people lack local access to safe water, and consequently are forced to walk up to six hours a day to find it while carrying vessels of water weighing up to 44 pounds. The charity, which is based in San Diego, held its 10th annual Walk for Water in 2018, in which participants walked a 5K, some carrying a five-gallon bucket of ocean water on their heads, to simulate the journey that some people have to take every day. The mission was to create awareness and raise funds for PCI's water and sanitation programs as well as its efforts to end worldwide poverty. The event boasted a variety of big-name sponsors, including Southwest Airlines, UPS, and Home Depot.

In a statement on PCI's website, president and CEO Carrie Hessler-Radelet states that empathy is key to the organization's efforts. Right away, the core purpose of the campaign is clear: to increase the tangibility of a far-away issue not only for spectators, but also for the people who participate themselves.

Location, location, location

The relevancy of hosting an event for a water-related cause in California was not lost on PCI. Alongside marketing for the annual race, the organization has simultaneously pushed a campaign for local water conservation. In 2017, PCI reported that the average Californian uses 88 gallons of water each day. As PCI shared the struggles of people who lack clean water, they shared practical tips for saving water at home, such as taking shorter showers and turning off faucets. For the 5K itself, participants draw their bucket of water from the ocean and then throw it back after completing the walk in an outward act of returning the water from the place that it came.

Californians, especially, are just a step closer to truly empathizing with those lacking clean water worldwide. Though they haven't likely been forced to go on long journeys to find water or to drink contaminated water to survive, water is still, often, a public concern. Frequent droughts have made it clear that water is not unlimited, and is therefore a precious resource. If the water situation in California is worthy of any concern, how much more should we worry about those whose clean water supply is not merely limited, but nonexistent?

It is in this sense that the tangibility of the cause feeds into the

feeling of accountability that it generates in participants. PCI made the water-related concerns in countries far away feel more immediate by implicitly comparing it to a local issue. This is the genius of Walk for Water: it not only raised awareness for two causes in one, but used them to market for each other.

The RoundUp App

At The RoundUp App, we bring the the four elements that spark generosity into one simple program. At the time of writing, over 350 nonprofits are using RoundUp to bring in an average donation of \$15-20 per donor, per month. In terms of easiness, the app serves both the donor and the nonprofit. Once a donor creates an account on the app, they never again have to do anything to maintain or change the system unless they want to. The user simply selects a nonprofit and links their bank account or card to the app. Then, the app will round each purchase up to the dollar, and donate the additional change to the donor's nonprofit of choice. This means the user doesn't have to make repeated donations manually and the nonprofit doesn't have to make repeated appeals for generosity.

25 Donors, 25 Days

Beginning in July of 2018, we challenged our partner nonprofits to acquire 25 donors in 25 days. Though they changed their approach along the way, Restoration Place Counseling (RPC)

completed the challenge successfully and emerged with some best practices for donor acquisition. RPC provides private mental health services to women who, otherwise, may not have been able to afford counseling. For RPC, this victory was a meaningful one.

Before having them transfer over to the RoundUp App, RPC had only six to seven consistent donors who gave through a different app, which also donated change. In conjunction with this switch, RPC brainstormed new incentives to encourage generosity. Every March, RPC holds its big signature fundraiser, which centers on the theme “Be the Change.” This year, the slogan took on an additional meaning. It called for donations of actual change and for personal accountability on the part of the individual. The RPC staff made bookmarks that said “Be the Change” on an attaching pendant and called on the services of a local crafter who made jewelry out of vintage silverware to make bracelets. Anyone who became a donor through RoundUp and convinced three more people to sign up would receive a bracelet as a meaningful reminder of their contribution to the cause. Unfortunately, this campaign resulted in a disappointing turnout.

“Only one person actually did this: [an RPC] board member,” says Founder and Executive Director Cindy Mondello. “Asking people to ask people to give money is a pretty big deal ... [We] didn’t feel like the bracelet was enough of an incentive.”

Changing the Plan

With this lesson in mind, they changed their approach for the better. Cindy began personally reaching out to prospective donors and telling them about the RoundUp challenge. Calling on prospective donors to help reach the goal proved to be more emotionally resonant than the bracelets and, therefore, more effective. 25 donors signed up, half of which had never given to RPC before. The other half chose to donate their change in addition to their other giving.

RPC marketed through email and social media during this time, but face to face interactions were by far the most effective. The key, Cindy explained, was telling people in person about the impact their donation would have and convincing people to sign up as she stood in front of them.

“There are a lot of times that people are giving to an organization, and they never hear from the organization again. I will continue to be in touch with my new donors,” Cindy adds. Keeping up a continued sense of accountability will be an ongoing effort.

RPC guarantees that each donation goes toward the hope for healing that shapes their mission. While donors don't see this healing before their own eyes, Cindy clearly communicates that their generosity helps to obtain the resources to make a real, tangible impact on their clients' mental health.

“We call our donors ‘Mountain Movers,’” she says. “They help us move the financial mountains so that our counselors can move the mental mountains in our community's lives.”

Conclusion

In this book, we've looked at 24 different nonprofits that brought something new to the world of fundraising in 24 different ways. Though each campaign was different—from reverse pickpockets, to dogs that carry credit card machines, to apps that let people donate for free—they share a commonality: they took risks. The essence of innovation is to be a frontrunner, and this makes trying something new all the more challenging. How do you know if an initiative will be effective unless it's been done before?

That's where this book finds its niche. We hope that, inspired by those who have taken risks before, you can inform the way you develop your own fundraising campaigns and get an idea of what works. If your fundraising idea includes our four elements that encourage generosity, we are all the more confident that it will be an effective one. We strongly believe that, with the right tools and some innovative thinking, nonprofits can acquire and retain donors at an unprecedented rate, therefore making a bigger impact on people in need.

It's been our distinct honor to examine and discuss some of the many nonprofits that save lives and change the world for the better every day. We thank you for coming along, and we wish you the best in your fundraising endeavors.