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Philanthropy Impact

Inspiring Philanthropy and Investing for Impact

MAGAZINE

CRYPTO FOR GOOD: HOW EMERGING TECHNOLOGIES ARE TRANSFORMING PHILANTHROPY AND IMPACT INVESTING

THE FIRST ISSUE OF A TWO-PART SERIES
PART 2 WILL BE RELEASED IN JANUARY AND WILL FEATURE A RANGE OF CASE STUDIES

Where tech-enabled solutions and catalytic capital ignite new possibilities for global impact

EDITORIAL – A CHALLENGE FOR CHARITIES IN THE AGE OF AI

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PHILANTHROPY IMPACT

Philanthropy Impact is a capacity building non-profit organisation at the intersection between philanthropy, social investment, ESG and impact investment. Our mission is to increase the flow of capital for good.

We are a membership network creating opportunities to increase and improve impact/ESG investing, social investment and philanthropy.

We achieve this by building the will and capacity of professional advisors (private client advisors, wealth management, private banking, tax and legal sectors) to support their (U)HNW private clients on their impact investment and philanthropic journey.

We serve as a conduit to valuable professional and other networks providing opportunities for private client professional advisors across the spectrum of capital to network with other advisors building relationships creating opportunities to work together, to gain referrals, and to achieve growth.

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- How-to best practice guides
- Technical content and analysis
- Market research nd case studies
- Philanthropy Impact Magazine

Philanthropy Impact Public Affairs

- Advocacy: lobbying for policies and regulations that encourage philanthropic giving and
impact investment
- Engagement with government and key policy stakeholders

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The purpose of the magazine is to share information about philanthropy and impact investment in a domestic and international context. We welcome articles and other forms of contribution, and we reserve the right to amend them.

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Philanthropy Impact members automatically receive our online magazine subscription and are able to access information from many of our partners at a discounted rate.

TO ENGANGE

Philanthropy Impact members can actively engage in topic discussions and by providing content for our newsletter and contributing to our magazine.

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EDITORIAL

A CHALLENGE FOR CHARITIES IN THE AGE OF AI

LUCY RHODES – BATES WELLS

"If computers get too powerful, we can organize them into committees. That'll do them in." **(Unknown)**

This autumn, I returned to the office after maternity leave and was struck by how quickly technology — particularly AI—had evolved in my absence. When I left, around 35 percent of charities were using AI for certain tasks[1]. Today, that figure has jumped to 76 percent, though most are still in the exploratory or pilot phase[2].

Ask five people what impact AI will have on humanity and you'll likely get five different answers ranging from "overhyped" to "existential threat". Wherever you stand in this debate, it's clear that AI and other emerging technologies are already influencing the charity sector in a variety of ways.

- **Cryptocurrency** has opened up a new frontier for fundraising, enabling charities to tap into (typically younger) donors who prefer giving digital assets and track funds on a blockchain to show donors how their money is being used.
- **Virtual reality** is increasingly being used to create immersive experiences that educate and build empathy among donors and help service users. Think Amnesty International transporting you to the war-torn streets of Aleppo or a children's hospice providing virtual tours to ease a child's fears before their stay.
- **Many charities** are creating efficiencies by using AI for day-to-day tasks like minute-taking. It is also being used for relational fundraising at scale by helping charities to predict which stories will resonate with their everyday donors and personalise communications with them. Some of the larger charities are using AI in service delivery. For example, AI is helping GiveDirectly to anticipate natural disasters and deliver cash payments before disaster strikes. Full Fact uses AI monitors public debate to detect potential misinformation. A charity close to my heart, Parkinson's UK, is using AI to identify treatments and to help with early detection and management of Parkinson's. The list goes on.

Alongside exciting developments and opportunities, there is growing debate about the legal and regulatory risks posed by emerging technologies. At the heart of many concerns — data privacy, accuracy, bias, and the loss of the "human touch" — is the issue of trust. Without trust, charities cannot raise funds, engage beneficiaries or attract staff and volunteers. Given the sector is often held to high ethical standards, it's no surprise that many charities are treading carefully as they explore new technologies.

When I ask charity trustees what is preventing their charities from adopting new technologies, many say that a key barrier is finding the time and resources to look into them. Trustees have ultimate responsibility for the operations of their charity and so play a critical role in overseeing its use of technology, both as a matter of strategy and ensuring appropriate policies are in place to mitigate risks. Establishing a digital working group or advisory committee can be an effective way of creating more headspace, as well as bringing in digital skills and expertise. However, trustees will still need to engage with how the tools are being used by the charity in order to retain proper oversight.

Responsible and thoughtful adoption of new technologies is essential, but the sector cannot afford to fall behind. Emerging technologies offer potential efficiencies and innovations that could prove critical for many charities navigating today's challenging financial landscape. And as awareness grows of AI's dark side, it's clear that charities and philanthropists will have a unique role to play – identifying emerging harms, supporting affected communities and steering the technology in a way which serves the public interest. ■

LUCY RHODES – PARTNER, CHARITY & SOCIAL ENTERPRISE, BATES WELLS

Lucy is recognised in Chambers UK and Legal 500 for her advice to charities and social enterprises on all aspects of charity law and practice and to philanthropists, including individuals, families and businesses, on their giving.

[1] *Charity Digital Skills report 2023, published by Zoe Amar Digital*
[2] *Charity Digital Skills report 2025, published by Zoe Amar Digital*

CRYPTO FOR GOOD: A BRIGHT LIGHT IN A TIGHT FUNDING LANDSCAPE

SEAN KIERNAN – WWW.GREENGAGE.CO

It has been a difficult few years for charitable funding. Rising interest rates, tighter fiscal conditions, and the aftershocks of inflation have all left many donors more cautious and many charities facing reduced inflows. In that context, the rise of crypto giving stands out as one of the few genuine bright spots in the global philanthropic landscape.

What began as a niche experiment has become a meaningful channel for capital formation and deployment. In 2024, total crypto donations through The Giving Block (essentially a widget that can plug into charity websites to help them accept donations) have passed one billion dollars. The average gift size reached almost $11,000, up from around $2,000 the year before. Fidelity Charitable, one of the largest donor-advised funds in the world, accepted nearly $700 million in crypto last year, compared with less than $50 million the year prior. And when war broke out in Ukraine, more than $70 million in digital assets reached government addresses and NGOs within weeks.

These figures are not simply a curiosity within the digital asset ecosystem. They represent something structural: a new flow of capital that is increasingly countercyclical to traditional giving patterns. At a time when institutional grants and endowments are under strain, crypto donors are emerging as a fresh source of liquidity and optimism. Their giving is often global, immediate, and unmediated by the friction that can slow traditional pipelines.

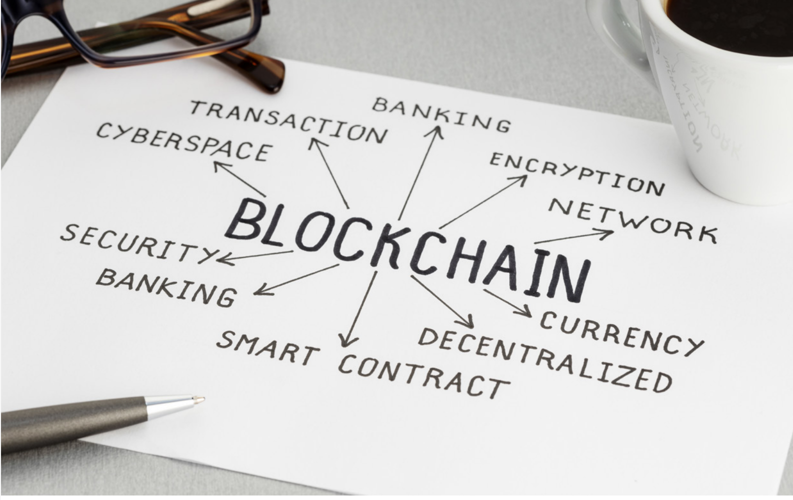
The appeal of blockchain-based philanthropy is that it combines transparency with immediacy. Donors can track the movement of funds, confirm that commitments have been met and, crucially, see impact in real time. Smart contracts allow for donations to be released once agreed outcomes are verified. The ledger becomes not just a record but a mechanism for trust. For a sector where accountability and efficiency matter deeply, that is a genuine innovation.

What makes this moment interesting is not just the scale of donations but their intent. The early era of crypto giving was defined by novelty - individuals and firms in what is now a $4 trillion digital asset class demonstrating that their wealth could also do good. What we are seeing now is maturity. These donors are strategic. Many are part of a younger generation of wealth holders who view philanthropy as an extension of their investment philosophy. They expect measurable results, global reach and a direct connection between contribution and outcome.

In many cases, they are also bringing new communities into the fold. Crypto networks have shown a remarkable ability to mobilise around urgent causes, from disaster relief to refugee support. During the early months of the war in Ukraine, these networks proved what digital coordination could achieve when purpose met technology. The funds did not replace traditional humanitarian aid; they supplemented it, reaching places and people more quickly than most expected possible.

"THE RISE OF CRYPTO GIVING ALSO SIGNALS SOMETHING BROADER ABOUT THE PSYCHOLOGY OF WEALTH IN THIS DECADE."

There are challenges, of course. Volatility, compliance and valuation remain live issues. But the broader direction is encouraging. More than seventy percent of the largest charities in the United States now accept digital asset donations and the infrastructure supporting this market is becoming more professional. Custody, conversion and compliance



services are improving rapidly with many recognisable institutional names coming online with ‘crypto friendly’ services including the likes of Fidelity, Zodia (Standard Chartered), and Komainu (Nomura) as well as increasingly institutional natively digital asset firms such as Coinbase and the likes of Archax in the UK. What was once experimental is now becoming integrated into traditional financial services.

The rise of crypto giving also signals something broader about the psychology of wealth in this decade. The world’s financial system is fragmenting along technological and regional lines and in that fragmentation individuals are looking for ways to reassert agency to see their capital create visible, traceable outcomes. Blockchain technology offers that bridge. It does not require belief in intermediaries; it offers proof through design. The technology itself is increasingly cutting through into addressing not just the aforementioned charitable giving funding gaps through the rise of a new asset class, but is also capable of addressing real world frictions. For example, USD stablecoins now account for ~2 per cent of global dollar flows and can facilitate real-time payments in dollar equivalents between emerging markets in ways that reduce considerable costs and frictions for receipt of funds and facilitation of trade.

The story of crypto for good is, in the end, not just about innovation. It is about resilience. In a year when funding has tightened and uncertainty has grown, digital assets have opened a new channel of generosity. That channel is faster, more transparent, and increasingly substantial. It will not solve the sector’s financial pressures on its own, but it is providing something the broader economy has struggled to deliver: momentum.

If the first decade of crypto was about proving that digital assets could create wealth, the next may prove they can sustain generosity. And in a world that could use a few more bright lights, that is reason enough to pay attention.

“THE STORY OF CRYPTO FOR GOOD IS, IN THE END, NOT JUST ABOUT INNOVATION. IT IS ABOUT RESILIENCE.”

SEAN KIERNAN

Sean Kiernan is the founder and CEO of Greengage, a UK and Abu Dhabi-based fintech which enables ‘crypto friendly’ accounts and a private credit lending and yield platform, on which the flagship product is facilitating wholesale bitcoin-backed loans. He founded Greengage after working at the first bank in the world to offer crypto products to clients, Falcon Private Bank, where he served as the COO and Interim CEO of the London operation until leaving to establish Greengage. Prior to that he held management positions at Clariden Leu, a division of Credit Suisse, and Zurich Financial Services. Mr. Kiernan has an MBA from the University of St. Gallen and a BSc from Georgetown University.

"IN THE UK, DONATIONS OF ANY ASSET CLASS WITH SIGNIFICANT GAINS CAN BE BENEFICIAL FROM A TAX PERSPECTIVE FOR THE INDIVIDUAL DONOR AND RECIPIENT CHARITY."

CRYPTO FOR GOOD

HARRIET KWARTENG – KPMG

Historically, crypto was seen as a risky investment with negative, even shady, connotations. Fifteen years ago, advisors used references to crypto in conversations with private clients to illustrate a rogue investment strategy, and it was not uncommon to hear in meetings: "trust structures can be used to protect assets and avoid next gens putting everything into… [pause for dramatic effect]… crypto".

Comments like this in 2025 would hold much less sway and indeed, a crypto investment worth $100 in 2010 would be worth approximately $36.5 million today.

These historic connotations still linger with high-profile cases such as the dramatic collapse of FDX and imprisonment of Sam Bankman-Fried. But these isolated cases aside, crypto is now recognised as a more mainstream asset class which is held by investors as part of a balanced portfolio. It is therefore not surprising that crypto is increasingly starting to form part of the philanthropy strategies of our private and corporate clients. This is driving a growing client need for appropriate tax and legal advice in this area as well as an understanding of the associated risks and guardrails. Advisors must recognise and respond to this reality or risk themselves becoming the joke of an opening paragraph 15 years hence.

CRYPTO DOING GOOD

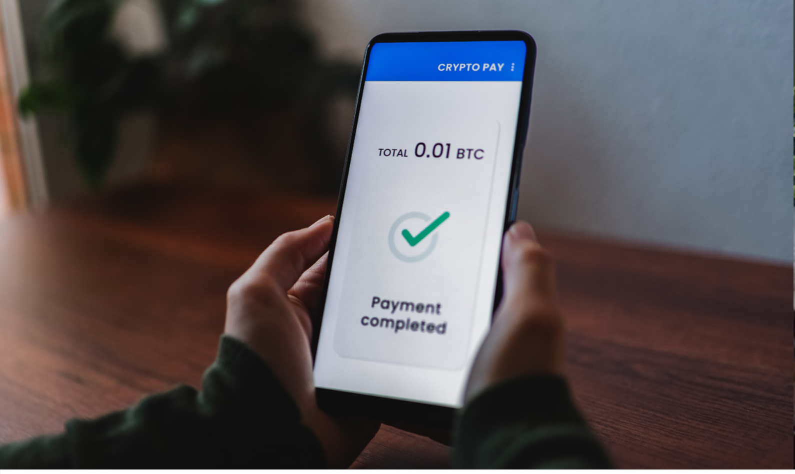
In the UK, donations of any asset class with significant gains can be beneficial from a tax perspective for the individual donor and recipient charity. Given the increase in the value of crypto over the last decade, we are seeing our private philanthropists regularly reviewing their crypto assets as potential asset classes to donate direct to charities (whether this is to their private charitable foundation, donor advised fund or final recipient charities). Blockchain technology is more transparent than ever before and donations from an individual's wallet to a charity or third-party wallet can be tracked at the time of the donation. If the charity is implementing blockchain-based tracking, this can offer donors the oversight and reporting they may wish for on how end funds are used by the organisation. Proper tax advice should be taken ahead of any proposed donation (and in the relevant jurisdictions for cross-border transactions) to avoid any pitfalls.

As evidence of crypto entering into its institutional phase, I have recently advised a crypto market maker to set up and fund a UK charitable foundation that supports international charitable activities with the overall purpose of using frontier technology to solve societal problems and has gone from strength to strength over the last few years.

RISK MANAGEMENT ISSUES

The following risks should be considered within the context of a robust philanthropy strategy

- **Value volatility:** Given the relative extreme volatility of crypto as an asset class, the number one consideration for donors will most likely be: at what cycle am I donating/liquidating this asset? Robust investment and tax advice should therefore be obtained in advance.
- **Robust governance:** Charitable organisations should review their own internal processes so that they are clear on the exit strategy of receiving crypto donations and should, for each donation, be able to assess whether a short or long term exit strategy is taken. In certain cases, a short term exit may be appropriate and charity trustees should be mindful of their legal duties and responsibilities in respect of their financial controls and document their decision making at the time. Where a decision is made by charities to hold crypto assets for the long term is taken, trustees should be aware of their wider investment duties and risk appetite considering extreme fluctuations in value and delegate asset management where appropriate.
- **Regulatory landscape:** Crypto is a prime example of where the regulation lags behind the evolution of the products and for those charities or DAFs who receive crypto assets in lieu, any long-term exit should be considered in light of these regulations and trustees' exposure to risk.



- **Ethical and reputational considerations:** Considering donations of crypto can be made anonymously, the appropriate safeguards within the charity/DAF should be put in place.

WHAT MIGHT WE SEE NEXT?

Emerging technologies including cryptocurrency are increasingly transforming philanthropy and impact investing by offering new tools and approaches to address social and environmental challenges. They are becoming more central to the strategies of personal and corporate philanthropists and the fact that we are seeing hedge funds that offer specific products to manage crypto assets on behalf of charities demonstrates the evolving market for products and services and one which I will be watching with interest.

However, as with the emerging technology sector, there is a strong underlying need for expert tax, legal and regulatory advice, and philanthropy is no different. The advisory market needs to similarly evolve to help philanthropists maximise giving and mitigate risk, and recipient charities do the most good with donations received.

HARRIET KWARTENG

Harriet is a Director and solicitor who supports UK and international clients on the succession of their personal and business wealth.

With a background in charity law, Harriet works with clients who wish to give something back to society through philanthropy.

Prior to qualifying into law, Harriet worked at Christie's Geneva, and UBS Investment Bank in New York. She is fluent in French.

Harriet is ranked as "up and coming" in Chambers HNW 2025 as "a very strong adviser, who works excellently to deliver an incredible service". She is a member of the Society of Trust and Estate Practitioners and a former committee member of the STEP Business Families Special Interest Group.

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We offer a range of different training courses, designed to enhance your skills and support your professional development.

Browse the list and find the one that best suits you and your needs.

FOR PROFESSIONAL ADVISORS

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Philanthropy Impact's eLearning module 'Purpose-Driven Advising: Mastering Impact and Values-Based Wealth Management' is designed to help professional advisors understand the importance of supporting clients on their values based impact investing and philanthropic journey. Register for the course here or try the free taster.

IN-PERSON

Our in-person training is designed specifically for professional advisors to (U)HNW private clients to expand their expertise in the dynamic fields of impact investing and philanthropic advising and to make them aware of major drivers for providing this support to clients – to meet:

- *The growing client demand from GEN Z, millennials and women of wealth*
- *Regulatory issues (having values based discussions with clients to manage risks associated with Consumer Duty and customer centricity)*

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IN-HOUSE TAILORED TRAINING

Philanthropy Impact's in-house bespoke training is designed to:

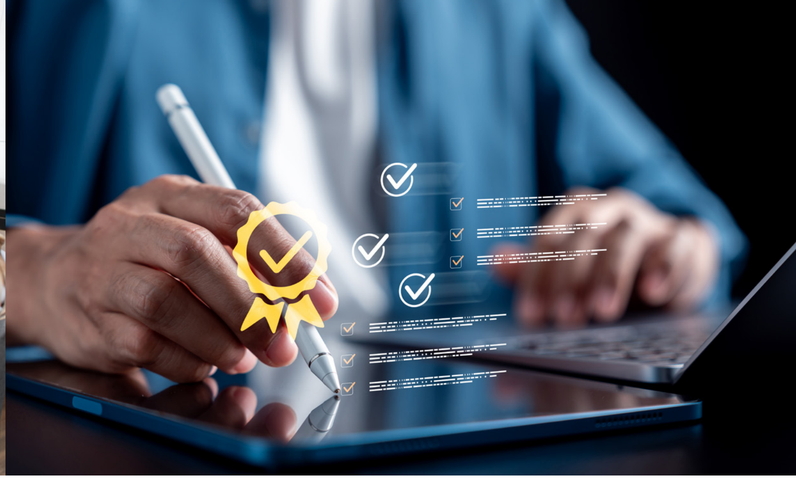
- *Reflect a firm's needs, helping and services currently offered so making it applicable them to achieve their business outcomes more efficiently*
- *Effectively fit the products to a firm*

It creates an opportunity to learn in a familiar environment and interact with colleagues in a way that is conducive to effective learning. Training can be highly tailored to a clients needs.

FOR HIGH VALUE MAJOR DONOR FUNDRAISERS

The purpose of the training for High ValueMajor Donor Fundraisers is to inform and educate fundraisers who work with (U)HNWI, to understand the role of private client professional advisors (private client advisors, wealth management, private banking, independent financial advice, tax and legal sectors, and family offices) to (U)HNWI; and how to strengthen professional relationships that will transform their fundraising.

For further information, please visit our training page or contact: training@philanthropy-impact.org



BALANCING INNOVATION WITH COMPLIANCE: HOW EMERGING TECHNOLOGIES ARE TRANSFORMING PHILANTHROPY

JANINE CUBBON – WWW.SUNTERA.COM

In today's rapidly evolving landscape, developments in artificial intelligence (AI) and automated technologies can be revolutionary for trustees, presenting opportunities to access new investment markets and pursing diverse philanthropic ambitions.

Those opportunities are considerable – allowing for greater alignment with strategy, improving operational performance, and facilitating real-time valuations.

The real challenge for trustees, however, is balancing innovation with compliance. Technology developments are fast-paced – firms are increasingly exploring and integrating AI-enhanced tools within their existing platforms to improve efficiency and decision-making.

Against that backdrop, keeping up with the pace of change and maintaining momentum without being overwhelmed or compromising standards are key to any strategy, philanthropic or otherwise.

TRANSPARENCY AND ACCOUNTABILITY

When it comes to philanthropy, the stakes are increasingly high and offshore trustees face growing pressure to demonstrate transparency, impact and accountability in the management of philanthropic funds.Technologies including AI can significantly enhance how trustees manage and disburse funds for philanthropic purposes, in a number of ways:

Adopting well-researched technologies offers trustees the opportunity to move from acting as fund stewards to becoming innovative leaders in global giving. Blockchain technology, for instance, allows secure, immutable ledgers of transactions, providing trustees with the ability to record each disbursement, ensuring a clear audit trail.

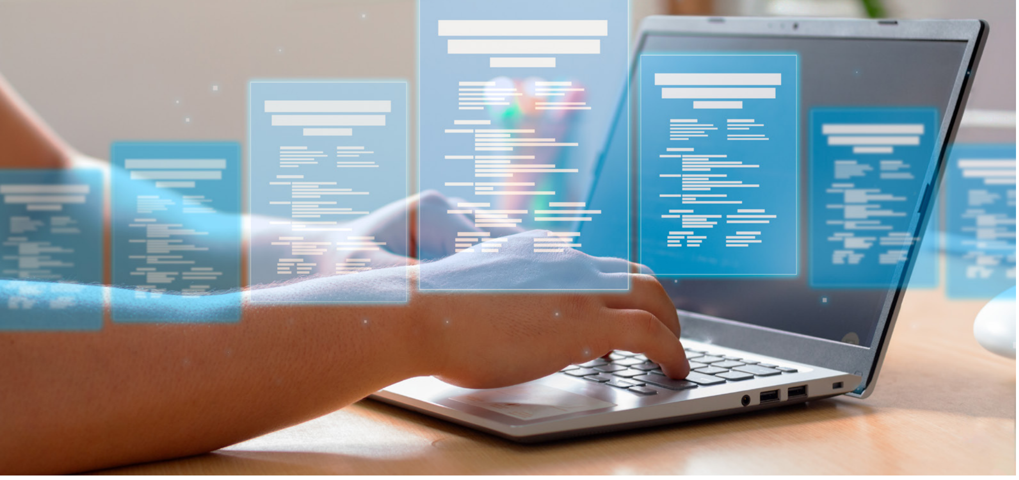
Trustees can also benefit from the use of smart contracts when making distributions, ensuring that funds are only released when predefined conditions are met. For example, a payment could only be released to a charity under the terms of a smart contract when specific milestones have been met. Trustees can then evidence that funds have been used as intended to stakeholders, including beneficiaries and regulators, in turn enhancing trust and confidence between trustee and beneficiaries.

On the other hand, while transparency is crucial for regulatory compliance, there is also a need to respect the discretion and privacy of donors and beneficiaries. Organisations should strive to find a balance that embraces the potential of technology whilst also satisfying regulatory demands without undermining the emotive and personal aspects of philanthropy.

DUE DILIGENCE AND IMPACT ASSESSMENT

AI has considerable potential application when it comes to due diligence, empowering trustees to perform faster, smarter due diligence exercises.

Its application at on-boarding of new client relationships is increasingly commonplace, for example, allowing what could be a time-consuming and sometimes overwhelming exercise to run efficiently and in line with regulation, mitigating risks for trustees whilst enhancing the engagement experience for clients.



"EDUCATING BOTH TRUSTEES AND FAMILIES ABOUT THE BENEFITS AND IMPLICATIONS OF ADOPTING NEW TECHNOLOGIES CAN BE VERY HELPFUL."

AI tools can also be used by trustees involved in philanthropic ventures, allowing them to analyse mass quantities of unorganised and organised data on charities, across multiple jurisdictions and sectors, and considering various factors such as social and environmental impact, trustworthiness, and verification of legitimacy.

CAUTION IS KEY

These are just a few examples of how AI and automation can provide trustees with considerable opportunities in the philanthropic space; but caution is key. As always, there are challenges and issues that any trustee must consider, and balancing the benefits of innovation with compliance obligations is vital.

Perhaps the biggest challenge revolves around regulatory uncertainty, with many jurisdictions still lacking clear regulation or frameworks. In such circumstances, trustees can unknowingly breach tax or compliance laws, especially in a cross-border context. Using technologies is not an excuse for such breaches.

In addition, advances in technological innovation have not been universal and some regions lack access to a required infrastructure or may be at enhanced risk of attack or fraud.

Further, the risk of cybersecurity threat continues to increase as processes and procedures become more and more digital in nature, with the use of digital platforms acting as a target for hackers and cyber criminals. Particularly where philanthropic activity can involve sensitive or personal information, breaches of data can be catastrophic.

Finally, implementing emerging technologies can be expensive and require specialist expertise. In particular in the philanthropy sector, where efficiencies are key, this can often be a major barrier when it comes to digital adoption.

PRACTICAL STEPS

There are a number of practical steps trustees can take, however, to address these challenges, to enable a balanced approach towards the adoption of technology in the philanthropic sector and robust standards of compliance.

- **Governance frameworks:** Establishing strong governance frameworks and/or parameters is essential. These frameworks help ensure that technology can be targeted to support specific philanthropic activities or goals, aligned with both regulatory requirements.
- **Stakeholder education:** Educating both trustees and families about the benefits and implications of adopting new technologies can be very helpful. This includes addressing concerns about increased scrutiny and ensuring all parties are comfortable with the tools being used.
- **Focusing on practical risks:** Rather than only discussing the seemingly limitless potential of technology, focusing on practical issues such as regulatory uncertainty, cybersecurity, and costs can be helpful. Addressing these risks head-on can make the adoption of technology more manageable and less overwhelming.
- **Continuous dialogue:** Maintaining open communication with all stakeholders, including regulators, clients, and families, can also ensure that evolving expectations are met and that a trustee, and its underlying clients, can adapt to new regulatory or technological developments.

All this will require an element of agility and adaptability, and an understanding that efficiencies may not always be seen immediately. However, the opportunities to support philanthropic strategies through the adoption of AI, blockchain and automated technologies are real and powerful and should not be ignored.

The philanthropic sector has a real opportunity to balance regulatory and compliance demands by using technology to enhance transparency and impact, building robust governance, educating stakeholders, and maintaining a focus on both compliance and the core mission of social good.

JANINE CUBBON – DIRECTOR, HEAD OF PRIVATE WEALTH – ISLE OF MAN

Janine is a Director of Suntera (IOM) Limited and leads the Isle of Man-based Trust and Private Wealth team, who support a broad range of global clients. Janine is responsible for the provision of trust and company administration services for a large number of private and professional clients worldwide. Her focus is to help people individually or collectively within groups, both personal and professional, to build solutions to support and achieve their private wealth ambitions in a responsible and trusted way. She is a qualified Chartered Secretary, a member of the Society of Trust and Estate Practitioners and has been with the company since 2003.

WEB3 FOR GOOD: WHY CHARITIES MUST EVOLVE FROM DONATION-DEPENDENT TO DIGITAL-EMPOWERED

LAVINIA OSBOURNE – WWW.WOMENINBLOCKCHAINTALKS.COM

Charities are in crisis, a sector at breaking point. Demand for their services is surging while funding, staff, and leadership capacity continue to fall behind. According to Civil Society (2024), charity leaders describe the sector as "unhealthy", facing relentless pressure from growing community needs, rising costs, and post-pandemic fatigue. Another commentary by Ayoola Bandele warned that "leaders are breaking in the middle" — mid-level managers and directors are carrying the burden of operational and emotional strain without the resources to innovate or adapt.

This unsustainable model exposes a truth we can no longer avoid: the traditional charity paradigm dependent on donations, grant cycles, and sporadic funding is no longer fit for purpose. In a world transformed by digital technology, charities must evolve from donation-dependent to digital-empowered.

Philanthropy has always been about people helping people. But the tools for doing so have changed. The same technologies revolutionising finance, communication, and entrepreneurship — Web3, blockchain, and artificial intelligence — now offer charities a once-in-a-generation opportunity: to diversify revenue, build transparency, and re-imagine their social missions for the future of work.

FROM CRISIS MANAGEMENT TO FUTURE READINESS

Across every sector, digital transformation is redefining how value is created. Yet many charities remain locked in a cycle of survival — raising funds to deliver services, with little capacity to explore innovation. But what if technology could make them less dependent on fundraising altogether?

Philanthropy Impact's Autumn 2025 theme, Crypto for Good, highlights exactly this shift. Web3 tools — decentralised networks that distribute ownership, governance, and value — are enabling new models of giving. Blockchain platforms already allow donors to track impact in real time, while smart contracts automate accountability. Digital assets are being used to fund global causes with unprecedented transparency and efficiency.

Yet beyond donations, the opportunity is far greater: to re-frame charities as knowledge-based innovators.

Every charity is a reservoir of lived experience, sector insight, and community trust — resources that can be turned into scaleable, digital impact products. Through blockchain-enabled transparency and AI-assisted content creation, charities can train models on their expertise to deliver advisory tools, data dashboards, or learning programmes. This is more than digital transformation; it's economic empowerment for the third sector.

The private sector has embraced this mindset through entrepreneurship and innovation. The charity sector can and must do the same, not to become commercial for profit's sake, but to sustain their mission in a digital economy.

WEB3: THE NEXT LAYER OF TRUST AND TRANSPARENCY

Trust is philanthropy's most valuable currency and blockchain technology is reshaping how it is built and maintained. At its core, Web3 is about decentralised trust. Every donation, transaction, or action can be verified on a public ledger, reducing administrative costs and eliminating opacity in grant reporting.

Consider the potential of impact-linked smart contracts — programmable agreements that release funds only when outcomes are verified. This model turns donations into performance-based investments, aligning charity impact with

donor expectations. Similarly, tokenisation, which is converting digital proof of impact or engagement into transferable tokens, allows for new forms of recognition and engagement.

Imagine volunteers earning ‘impact tokens’ for their hours, redeemable for learning opportunities or governance votes within a decentralised community fund. Or charities pooling such tokens into Decentralised Autonomous Organisations (DAOs), enabling democratic decision-making and micro-granting among beneficiaries.

This is not theoretical. From UNICEF’s CryptoFund to grassroots DAOs funding climate action, Web3-driven philanthropy is already showing how decentralisation enhances both efficiency and trust. The next step is to bring these models into the mainstream, empowering traditional charities to adopt, adapt, and lead within this digital impact economy.

THE DUAL-ENGINE MODEL: PURPOSE AND PROFIT IN HARMONY

To thrive in the digital age, charities need a dual-engine model. Engine One is a charitable mission, focused on service delivery and social impact. Engine Two is commercial innovation, powered by digital tools and entrepreneurial thinking.

This model allows organisations to maintain their values while generating sustainable income. For instance, a health charity could use blockchain to develop a decentralised data-sharing platform for research partners, creating licensing revenue while accelerating innovation. An education charity could tokenise its training resources, creating accessible, peer-to-peer learning ecosystems that sustain themselves through microtransactions.

These hybrid models are not a deviation from purpose, they are an evolution of it. By embracing entrepreneurial principles charities can fund their missions through innovation rather than dependency. The result is greater autonomy, resilience, and reach.

AI AND THE POWER OF ‘VIBE CODING’

Artificial intelligence offers charities an entirely new dimension of empowerment and what I call ‘vibe coding’. This refers to the process of using AI no-code platforms such as Bolt.new, Lovable, or Claude AI to translate a charity’s values, knowledge, and lived experience into scaleable digital assets built in a day.

Through vibe coding, a charity can rapidly prototype what I call an MVA — a Minimal Viable Asset which is a simple AI-powered tool, product or experience that expresses its mission digitally. This could be an interactive chatbot trained on a charity’s expertise, a bias audit tool based on lived experience or an automated training assistant built from years of community insights.

These no-code tools allow charities to experiment without major technical or financial barriers, testing their ideas, gathering feedback, and scaling only when viable as a commercial product.

Imagine an environmental NGO building a prototype AI app that helps schools track their carbon footprint using its field data, or a mental health charity developing an AI-powered mentor for teens, trained on its counsellors’ wisdom? Vibe coding transforms charities from passive service providers into agile digital creators able to turn knowledge into assets, and assets into impact.

This is not about chasing technology for its own sake, but using it to expand reach, enhance service delivery and create new, ethical income streams that sustain their work.

HYPOTHETICAL CASE MODELS: THE FUTURE IN PRACTICE

Each of the three examples below combines a clear mission with tech-enabled innovation, turning community knowledge into community capital. None replace the charitable heart, they strengthen it through sustainability and digital reach.

- **The Knowledge Hub Charity**
  A mental health organisation digitises its decades of training content and case data into an AI-powered learning hub for employers and schools. Subscriptions generate recurring income while extending access to mental health literacy worldwide.
- **The DAO for Local Impact**
  A community-led foundation launches a DAO that tokenises volunteer hours into governance votes. Participants decide, via smart contract, which local projects receive micro-grants. This model boosts transparency, inclusion and ownership.
- **The Regenerative Marketplace**
  An environmental NGO creates a blockchain platform where ‘impact tokens’ correspond to verified tree-planting or clean-up actions. Corporates buy these tokens as verifiable offsets, generating ongoing funds for field programmes.

"THE FUTURE OF PHILANTHROPY ISN'T ABOUT CHASING TRENDS, IT'S ABOUT STAYING RELEVANT TO A CHANGING WORLD."

A CALL TO ACTION FOR FORWARD-THINKING CHARITY LEADERS

The future of philanthropy isn't about chasing trends, it's about staying relevant to a changing world. Web3 and AI are not threats, they are enablers of mission-driven evolution. To lead in this new era, charity leaders must:

- Invest in digital literacy — understand the basics of Web3, AI, and data ethics.
- Partner with innovators — collaborate with entrepreneurs, developers, and Web3 communities to co-create solutions.
- Pilot, then scale — start with a single digital use case and expand through learning.
- Embed innovation in culture — train staff to think like digital creators, not just service deliverers.

The greatest risk for charities today is not experimenting — it is staying still. As younger generations demand transparency, impact, and participation, charities that embrace digital tools will attract not only funding, but also trust, relevance and longevity.

Innovation isn't the opposite of compassion, it's how we keep compassion alive in a changing world. ■

LAVINIA OSBOURNE

Lavinia Osbourne is a pioneering Web3 entrepreneur and futurist. As founder of Women in Blockchain Talks and Unbiasfy, she advocates for inclusive innovation at the intersection of blockchain, AI, and social impact. Named a LinkedIn Top Voice in Tech & Innovation, she empowers diverse communities to use emerging technologies for equality and sustainable change.

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> *"THE CONVERSATION QUICKLY MOVED BEYOND TECHNOLOGY TO FOCUS ON WHAT REALLY DRIVES SUCCESS: COLLABORATION, SHARED ACCOUNTABILITY AND AN UNDERSTANDING OF LOCAL CONTEXT."*

CONNECTING GLOBAL IMPACT WITH LOCAL ACTION THROUGH BLOCKCHAIN: FROM TRANSPARENCY TO TRUST IN A DIGITAL AGE OF COLLABORATION

DR LOUISA RICHMOND-COGGAN[1] – LRC WILDLIFE CONSERVATION CONSULTING

Across the world's impact sectors, from charity to agriculture and conservation, trust remains the foundation of meaningful change. Yet the systems that support this work still struggle to provide the transparency and accountability that trust requires. Data are fragmented, money flows are hard to follow and impact is often difficult to verify. For sectors that are heavily reliant on philanthropic support, these weaknesses can undermine confidence and slow progress on the ground.

At the London Blockchain Conference 2025, I brought together five experts from philanthropy, agriculture, carbon markets and conservation to explore how blockchain could connect global impact with local action and directly benefit the communities delivering change. The conversation quickly moved beyond technology to focus on what really drives success: collaboration, shared accountability and an understanding of local context.

What emerged from that discussion were clear insights into how blockchain can strengthen systems of trust, overcome barriers to adoption and create the conditions where innovation genuinely supports people and the planet.

STRENGTHENING TRUST AND TRANSPARENCY

The panel agreed that blockchain's real opportunity lies in building trust through participation. James McBreen, Senior Programme Manager at the Technology and Innovation for Conservation, IUCN Centre for Conservation Action and Tech4Nature Partnership Lead, opened the discussion by stressing that digital opportunity begins with co-design, good governance and locally led demand. *"Technology must be shaped around the people who will use it, not imposed from the top down,"* he said. When people can see, share and verify the data that describes their work, relationships shift from assumption to collaboration. Transparency matters only when it includes those who create the value being recorded.

Genevieve Leveille, founder and CEO of AgriLedger, illustrated this in practice. By enabling smallholder farmers to record and share accurate product data, transparency became a route to fairness. In one initiative, earnings rose from $0.90 to $7.50 per dozen because buyers could verify quality and origin. Irfon Watkins, Co-Founder and CEO of DOVU, described a similar principle in environmental markets where local and Indigenous communities use verified biodiversity and carbon data to access payments that reflect their stewardship of nature. Both demonstrated how transparent data can open access to new markets and ensure value creation is fairly recognised and shared.

The conversation also showed that transparency can reshape financial systems themselves. Joshua Rees, the Full Stack Developer at Philanthrify, focuses on rebuilding trust within existing donor structures through verifiable flows of funds, while Ismael Dainehine, Co-Founder and CEO of EverGive, takes a more radical approach. His model uses Bitcoin as a reserve asset, allowing donations to be held and grown rather than spent immediately. By separating the funding engine from short-term project cycles, he aims to give charities a more stable financial foundation and reduce dependence on continual fundraising. Together, these perspectives showed that trust and participation are most powerful when technology reflects the priorities and capacities of those it seeks to support.

[1] *Moderator, London Blockchain Conference 2025 "Blockchain: Connecting Global Impact with Local Action for a Sustainable Future"*

BRIDGING INNOVATION AND ADOPTION

Although the potential of blockchain is widely recognised, the panel agreed that translating innovation into practice remains the hardest task. These obstacles are rarely technical. They are structural, cultural and human.

James highlighted that readiness, inclusion and shared governance are the real foundations of digital transformation. Without them, technology risks widening the gap it hopes to close. Genevieve and Irfon echoed this view from their respective fields. They warned that technology built for one context can fail in another if local infrastructure and digital literacy are not in place. Irfon added a more immediate perspective from the field, explaining that people want to know not about blockchains but about reliable access to funding. “The biggest challenge,” he said, “is to stop talking about blockchain. People care about how quickly you can get cash to them.”

Ismael described how many charities still operate in short cycles of giving and spending, leaving little room for the long-term financial planning that a Bitcoin-backed reserve could support. “Shifting that mindset,” he said, “is as important as developing the technology itself”. Joshua pointed to the regulatory and ethical challenges of data permanence, noting that blockchain’s immutability must be reconciled with privacy laws such as the right to be forgotten.

Across all of these examples, the lesson was clear. Innovation cannot be detached from context. Technology succeeds only when the governance, culture and capacity to use it already exist within the systems it is meant to improve.

COLLABORATION, GOVERNANCE AND SHARED BENEFIT

A critical insight was that technology alone does not create progress. Successful innovation depends on the environment that surrounds it, the relationships it enables and the rules that guide its use. Collaboration emerged as the factor that determines whether projects endure.

James explained that enabling environments are built through good governance, rights-based approaches and local capacity to adapt and lead. His perspective provided the framework that linked many of the examples shared by the other speakers. Joshua and Ismael both highlighted the importance of trust between funders and recipients. For Philanthrify, this means transparent, verifiable reporting that strengthens relationships within the current funding system. For EverGive, it means redesigning the system itself so that charitable organisations can operate with long-term financial independence through Bitcoin reserves that generate stability over time.

Genevieve and Irfon emphasised that the same principle applies in production and environmental markets. AgriLedger and DOVU both rely on partnerships with local cooperatives, community groups and data custodians who co-design how technology is used and how benefits are shared. Their experiences show that innovation is only sustainable when value, data and decision-making power are held and governed by the communities themselves, with trust and accountability at the centre of every system designed to support them.

DR LOUISA RICHMOND-COGGAN

Dr Louisa Richmond-Coggan is the Founder and Principal Consultant of LRC Wildlife Conservation Consulting. With over 20 years of international conservation experience, she works at the intersection of conservation, technology and innovation, supporting global-to-local initiatives with NGOs and partners that explore how digital tools can enhance transparency, accountability and inclusion in conservation action to drive impact at scale. She continues to collaborate across sectors to bridge the gap between conservation practice and emerging technologies such as blockchain, artificial intelligence and the Internet of Things.

Across all contributions, collaboration emerged as the condition that makes technology work and the reason that successful projects last. In turn, digital systems achieve real impact when trust and governance are designed into them from the start.

FROM GLOBAL INNOVATION TO LOCAL IMPACT

Across every perspective, the panel agreed that building trust is not a technical exercise but a human one. Systems succeed when they invest as much in relationships, skills and governance as they do in digital tools. For practitioners across philanthropy, business, finance and civil society, several shared lessons emerged.

Trust has become the new currency of impact. Transparency matters only when it strengthens accountability and allows everyone, from donors to community members, to see how decisions are made and resources are used. Readiness must come before deployment, with infrastructure, digital literacy and governance frameworks in place before technology is introduced. Collaboration is non-negotiable. The projects that succeed are built together, shaped by those who depend on them and supported by those with the resources to help them grow.

These insights show that blockchain is as much about connection as it is about change. In some cases, it strengthens existing systems by improving transparency and accountability, while in others, it replaces outdated processes altogether, creating digital foundations where none existed before. Its purpose is to connect resources, knowledge and accountability in ways that strengthen local priorities. Innovation succeeds when it starts with context and ends with community. By combining global innovation with local leadership, blockchain can help build trust and collaboration that enables communities and organisations to thrive.

ARTISANAL MINING – A STRATEGIC OPPORTUNITY FOR VALUE AND IMPACT

ROB KARPATI – WWW.BLENDED.CAPITAL

There is a meaningful risk that the mining industry will not be able to deliver the critical minerals that are needed between now and 2050 in order to transition to low-carbon based energies while supplying the material needs of AI/tech and growing populations. These minerals, including copper, lithium, cobalt and rare earths, have the potential of derailing energy, economic and even military security if supply gaps impede downstream industry. Mining is a geopolitical focus given the strategic importance of secure supply, with US-China-EU and others vying to lock-in dominant mining and refining positions. China has a strong competitive edge in many of these minerals, controlling 90 percent of global rare earths supply, 73 percent of cobalt, 68 percent of nickel and meaningful portions of other minerals that include copper and lithium.

Estimates vary on how much investment is needed to align the capacity of the global industry with demand projections. Wood MacKenzie has estimated that copper alone requires $23 billion in investment annually over the next 30 years. Projections for investment requirements across all critical minerals range in the $200 billion+/year basis, with figures like $2.4 trillion of cumulative investment requirements being often quoted.

Even as the industry is facing growth opportunities that require globally significant amount of capital, net new investment in mining that supports exploration and the build of large mining initiatives has been flat, or even declining. Investors are concerned about traditional risks in mining - cost, price, exploration - along with a variety of emergent risks that include political, geopolitical, ESG and community conflict. The bottom line is that gaps in investment will translate into gaps in supply, putting broad economies at risk. The cycle time for operationalising a large new mining project from scratch is often in the 15-20 year range, meaning that today's gaps in investment already equate to significant supply gaps after 2040.

THE FIT OF ARTISANAL MINING

Artisanal mining (ASM) is a potentially strategic lever for bridging supply gaps in a relatively low capital intensity manner. There are 45 million of these miners working in close to 100 countries.

As context, a subset of these small-scale artisanal miners produce most critical minerals in largely informal low-tech ways. Productivity of ASM is limited by lack of accessible technology, which requires capital that these miners have not historically been able to access. These miners also intersect with large scale miners, both as early indicators for exploration and as cohabitants of mining land concessions that are often shared.

Professionalisation of these miners, which includes governance enablement, a focus on capacity, equipping, training and transitioning to good practices and redefining value chains in formal ways increases productivity directly while de-risking large mining operations found on inherently shared lands. Financial, social, environmental and economic outcomes all improve as professionalised practices increase production, improve lives, environmental oversight and regional economies as gains multiply.

THE ROLE OF TECHNOLOGY – A BLOCKCHAIN-BASED INVESTMENT MARKETPLACE

Mining and impact investors have traditionally faced barriers to entry in the artisanal mining sector. ASM is often composed of small informal operations, where robust governance is lacking. Social and environmental concerns that range from child labour through to polluted rivers are often central to narratives. For an investor to make informed choices in the sector, transparency and ease of engagement with miners, where common 'language' drives dialogue, is necessary but has been historically lacking.

Today's technology is opening doors for this engagement in ways that will result in targeting at-scale capital toward scaled professionalisation over time.

The Blended Capital Group, Capitals Hub Canada and Veridicor are combining to operationalise a digital marketplace that will democratise access to capital for artisanal mining. This marketplace is blockchain-based and centres around the notion of tokenised assets, where diverse investors participate in specific opportunities in a blended manner. A regulated blockchain-based environment underlaid by stablecoin architecture provides a controlled backbone for ensuring integrity. Blockchain and tokenisation are just a start though.

ASM professionalisation creates a combination of financial value with social, environmental and economic impacts. This points to a series of asset classes that need to be defined and combined when outlining what specific professionalisation initiatives look like. Asset classes can range from purely financial – increased value through increased production – through to a variety of impact areas that conceptually include the elimination of child labour, poverty alleviation, reduced environmental contamination through improved practices and mercury elimination and broader economic benefits that derive from the construction of new infrastructure like roads or modular solar power near mines and broader economic gains resulting from small scale processing facilities near mines that contribute to increased local value add and resultant growth and development. Defining and incorporating asset classes into specific investment opportunities, especially when combined with key performance indicators that outline expectations, becomes the basis for common 'language' between miners and investors in ways that facilitate choices. This concept extends further, with ground-level validation and traceability of minerals from miners to refiners serving as important controls for ensuring that expectations on various asset classes are being delivered against.

Barriers to entry can be further removed by today's technology through scaling. A regional program that professionalises thousands or tens of thousands of miners in ways that improve the dignity and productivity of work along with broader environmental and economic impacts, requires significant investment, often in the +/-$100 range. Scaling opportunities so that individual investors combine into a blended capital pool makes it easier to connect disparate sources of capital with specific ground-level opportunities. Sustainability bonds are a natural instrument for delivering this capital, where asset classes and investors combine toward common value and impact through targeted application.

Artisanal mining is a strategic opportunity for bridging looming critical minerals supply gaps. Millions of these miners produce a variety of these minerals in informal low-tech ways. Investment that professionalises ASM, which includes transitions to formality along with improved practices and equipment, increases productivity while improving the social, environmental and economic realities of miners, neighbouring communities and broader regional economies. Although there have been barriers for investor engagement in the past, today's technology – blockchain, tokenisation, asset class and KPI integration – opens doors for investor participation that unlocks the positive potential of the large sector.

ROB KARPATI

Rob Karpati is a long-term Finance leader. Focusing on strategic transformation and on global process optimisation over 35+ years, Rob has developed a capability for integrating complex end-to-end ecosystems in ways that optimise cross-stakeholder value. Using Finance as a business improvement activator, Rob has worked cross-culturally and cross-regionally in bringing together diverse stakeholders toward common perspectives.

Rob has a strong belief in a balanced approach across multiple stakeholders, valuing the concept that sustainable development requires win/win outcomes that engage various corporate, regulatory and community stakeholders in specific aligned collaboration. Solutions that bring long-term mutually equitable value are critical for sustainable development in his mind.

As a Partner at The Blended Capital Group, Rob is currently focused on transforming the global artisanal mining sector in order to reimagine financial, social, environmental and economic value given the inherent potential of the 45 million person sector.

“RESEARCH CONSISTENTLY SHOWS THAT CLIENTS, PARTICULARLY NEXT-GENERATION WEALTH HOLDERS, WANT THEIR ADVISERS TO PROVIDE GUIDANCE ON CHARITABLE GIVING...”

CLOSING THE GAP BETWEEN INVESTING AND GIVING: HOW DIGITAL WEALTH PLATFORMS CAN NORMALISE PHILANTHROPY

GEORGIE MURRIN – WWW.GLOBALRETURNSPROJECT.EARTH

In the UK, the worlds of investing and philanthropy have been treated as adjacent but separate tracks. Typically, clients have built portfolios with their advisers and if motivated to do so, have pursued charitable giving through pathways outside of their financial adviser’s purview. This separation has meant that philanthropy is seldom considered a normal part of financial planning, despite the rapidly growing demand for values-aligned investment strategies.

Emerging technologies in wealth advice are beginning to dissolve this divide. Just as digital platforms have lowered barriers to sustainable and impact investing, they are now making it possible to integrate philanthropy directly into client portfolios, treating charitable giving as a form of strategic asset allocation rather than an afterthought.

In 2023, the Global Returns Project partnered with Fundment, an award-winning adviser platform, a partnership which pioneered the integration of climate philanthropy into an investment platform. For the first time in the UK, advisers will be able to offer clients the option to both invest and donate within the same system.

This innovation directly addresses the barriers that have long held back philanthropic giving. Research consistently shows that clients, particularly next-generation wealth holders, want their advisers to provide guidance on charitable giving, and many express frustrations that the advice they receive is limited to investment options alone. Pro Bono Economics (2024) finds that while around half of Great Britain’s 5.8 million affluent individual’s access financial advice, only 8 percent receive any guidance on their giving. Likewise, CAF (2023) reports that just 28 percent of advisers ask about philanthropy during their initial client fact-find. At the same time, most financial institutions are not structurally equipped to offer philanthropy services in-house.

Across thousands of conversations with financial advice firms, the Global Returns Project has found that technology poses a key barrier to improving these statistics. Financial advisers are accustomed to handling asset allocation decisions on behalf of their clients, facilitated via the firm’s choice of investment platform. Until now, however, client desires around charitable giving could not be similarly facilitated. Platforms, typically, have not had the in-built functionality to facilitate client instructions in philanthropic allocations of capital, meaning that even if advisers did have conversations about charitable giving with clients, it would be up to the client to make those donations themselves at a later date. This process adds unnecessary friction to the donation process and removes it from the asset allocation decision, solidifying that barrier between investment and philanthropy discussions.

The Fundment partnership changes this dynamic. Financial advisers using the Fundment platform have a simpler solution for handling client philanthropy, similar to any other client decision.

Work remains to continue developing the partnership for ease of use and efficiency. But our aspiration with Fundment is that, once a client informs a Fundment-using adviser of their desire to give charitably, that adviser can process that decision as a simple ‘charitable giving’ withdrawal from the Fundment system, with client consent. Further down the line, one could imagine developing tools allowing for further options and flexibility.

The reporting options also becomes exciting via charities prepared for these technological integrations. Every six months, for example, donors to the Global Returns Project receive transparent impact reporting: from trees planted, to carbon sequestered, to marine ecosystems protected, clients can see in tangible terms the environmental benefit of their

"THE OPPORTUNITY TO SCALE IS ENORMOUS, WITH DIGITAL DESIGN MAKING IT POSSIBLE TO REACH DONORS AT THE SAME PACE AND EFFICIENCY WITH WHICH THEY ALREADY MANAGE THEIR INVESTMENTS."

contributions. This closes the feedback loop, providing the same clarity and accountability that investors expect from their other investments via reporting and monitoring via a platform.

The Fundment case study demonstrates how digital innovation can dismantle some of the most persistent obstacles to philanthropy. By considering how donation options can be incorporated directly into the platforms already used for portfolio management, technology makes giving as efficient and straightforward as investing.

This partnership also promotes trust by allowing impact data and charitable track records to be presented with the same clarity and rigour as financial products. Just as importantly, once integrated into investment platforms, philanthropic opportunities can be normalised across entire client bases, creating the potential for a cultural shift in how giving is perceived as part of the wealth management experience.

In time, this model could expand beyond climate-related giving, creating a broader marketplace where philanthropy is seamlessly available within the same financial systems that already manage trillions in client assets. The opportunity to scale is enormous, with digital design making it possible to reach donors at the same pace and efficiency with which they already manage their investments.

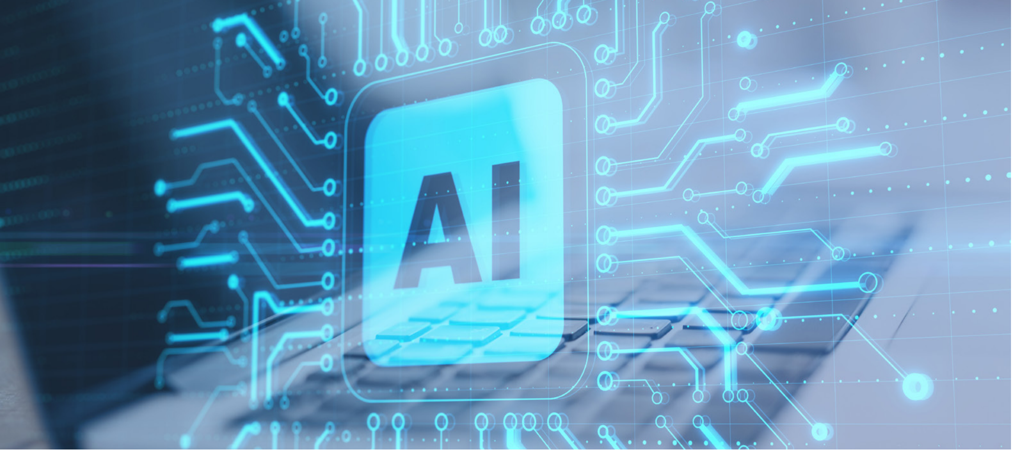
REDEFINING WEALTH ADVISORY

Technology is enabling a quiet but profound cultural shift. By making philanthropy as easy and 'investable' as sustainable funds, advisers can reposition charitable giving as a natural part of wealth stewardship. This is not simply about client convenience, it is about redefining what responsible wealth management looks like in an era of planetary and social crises.

Platforms like Fundment point towards a future where philanthropy, sustainable investing, and financial planning are no longer siloed. Instead, they become mutually reinforcing, driving both financial returns and social impact. For financial adviser professionals, this evolution opens a new frontier in advisory services: one where technology supports not only the growth of wealth but also the support of climate and nature projects worldwide and other philanthropic endeavours.

GEORGIE MURRIN

Georgie Murrin is the Strategic Relationship Manager at the Global Returns Project. She is currently pursuing an MSc in Sustainable Urban Development at the University of Oxford and holds a First-Class MA (Hons) in Sustainable Development from the University of St Andrews. Before joining the Global Returns Project, she worked as an ESG Analyst at an impact-focused platform.



> "BY COMBINING GENERATIVE AI WITH CURATED DATA AND HUMAN EXPERTISE, AURA TRANSFORMS THOUSANDS OF ACADEMIC AND FIELD SOURCES..."

DESIGNING FOR RESILIENCE: HOW AI IS SHAPING SMARTER STRATEGIES IN FRAGILE MARKETS

PAYEL FARASAT – WWW.FINCA.ORG

Amid a world of compounding crises from health and climate shocks to inflation spikes and political unrest, smart money is no longer chasing prediction; it's funding preparedness. For philanthropy and impact investing, that means a new imperative: backing what lasts as much as what grows.

Traditional due diligence tools were built for relatively stable markets. But in fragile and frontier economies, where volatility is the norm, capital needs to be more adaptive. It must be designed for the daily turbulence that entrepreneurs, founders, and communities navigate. That's where smart technologies like artificial intelligence (AI) are quietly transforming the game.

In addition to the innovations mentioned later in the article, one developed by FINCA — a global non-profit with deep roots in financial inclusion and a mission to end poverty — is an AI-powered system known as AuRA (Automated Research Assistant). Created in collaboration with Amazon Web Services (AWS), AuRA was designed to rapidly synthesise academic research and generate evidence-based insights.

By combining generative AI with curated data and human expertise, AuRA transforms thousands of academic and field sources into structured impact pathways in hours, not months. Researchers input key questions such as 'what are the effects of microfinance on women's household resilience?' and AuRA produces themes, models and evidence frameworks that show where and how catalytic capital can create lasting value.

When AuRA works in tandem with FINCA's AI-driven Customer Voice (CV) platform, which captures clients' lived realities in their own words, languages, and emotional registers, the result is richer, more grounded insights that traditional frameworks often miss. Together, these AI systems provide a fuller understanding of what helps people build their own pathways out of poverty, the obstacles that hold them back, and the forces that allow them to navigate through crisis after crisis.

For philanthropic actors and family offices working in frontier markets, this application of AI holds profound potential. In contexts where instability, political upheavals, or natural disasters can erase progress overnight, resilience is becoming the new currency of impact.

Using AI-enabled tools like AuRA and the CV platform allows funders to:

- Center resilience and depth of impact — not just scale — as key investment criteria.
- Spot early warning signals by looking beyond financial metrics to contextual and emotional data.
- Design better post-investment support that reflects the full operating environment of entrepreneurs, including household and community dynamics.

This approach is already advancing decision-making at FINCA Ventures, FINCA's impact investing arm focused on inclusive finance, agriculture, and health across Sub-Saharan Africa. By overlaying AI-generated insights with founder-level data, the team can tailor support strategies more precisely and allocate scarce capital where it can do the most good. Such learnings close the divide between resilience theory and practice.

AI tools do not and should not replace human judgment. Instead, they augment it by amplifying evidence and exposing blind spots. AuRA is trained on data prioritising women's empowerment, poverty reduction, and under-represented geographies, rather than the datasets that typically shape AI models. And FINCA's CV platform was designed with cultural sensitivity at its core to surface voices from populations often overlooked or misrepresented in traditional data collection.

Yet like any technology, AI carries its own risks. Algorithms can

"BY TURNING QUALITATIVE STORIES INTO QUANTITATIVE INSIGHT, AI BRINGS CLARITY TO COMPLEXITY..."

unintentionally reinforce bias or flatten contextual nuance if not continually monitored and retrained. Data scarcity in low-income markets and under-represented communities can also limit representativeness, while over-reliance on automated insights may obscure the lived experience and judgment that humans bring. Responsible use of AI therefore demands ongoing human oversight, transparency in methodology, and ethical guardrails that keep equity and not just efficiency at the centre.

AI-driven resilience design is not limited to FINCA. Across the impact ecosystem, funders are experimenting with ways to integrate intelligence, ethics, and inclusivity:

- Weaverbirds uses conversational AI via WhatsApp to gather community feedback in local languages.
- 60 Decibels has built Signal, an AI-enabled global feedback system that captures and compares voice-based impact data across sectors.
- The Agency Fund, working with the Center for Global Development, is creating open frameworks to assess whether AI-enabled programs deliver equitable, contextually grounded outcomes.

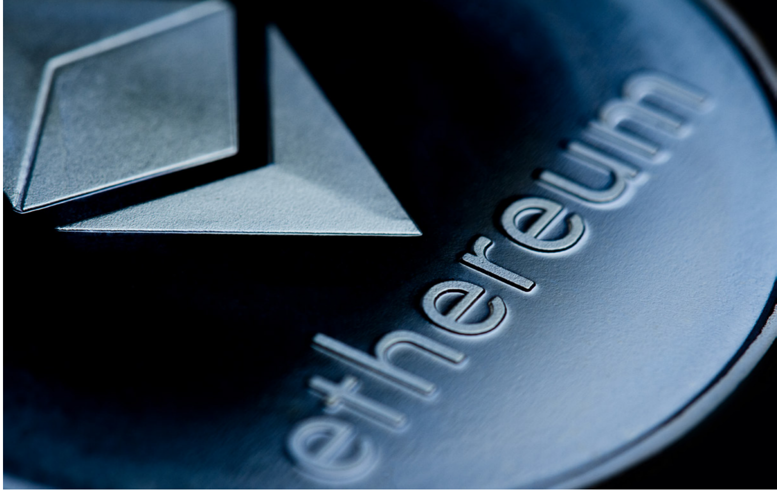
Together, these innovations illustrate how AI is bridging the gap between what capital assumes and what reality delivers. By turning qualitative stories into quantitative insight, AI brings clarity to complexity, enabling funders to keep pace with environments where resilience is not a static outcome but a living, adaptive system.

For philanthropy and catalytic-capital providers, this represents a new mandate: to design funding systems that listen faster, learn deeper, and respond smarter — anchored in evidence, ethics, and empathy. Done well, AI becomes a powerful conduit for this transformation, drawing us closer to humanity while giving voice to those most affected by volatility and reorienting capital toward what truly endures.

PAYEL FARASAT – MSCFA, CLC

Payel Farasat is an advisor, strategist, and storyteller working at the intersection of capital, technology and global resilience. She currently serves as Chief Growth Advisor to FINCA International and FINCA Ventures advancing inclusive finance, climate resilience and health equity across emerging markets. Payel brings two decades of experience spanning public markets, private equity, institutional finance, nonprofit innovation and early-stage investing – with a focus on designing catalytic capital vehicles that centre human dignity and systems change.

"IMPACT STAKING WAS NOT BORN IN A LABORATORY. IT WAS SHAPED BY FIELDWORK AND BY CONVERSATIONS WITH THOSE WHO ALREADY MEASURE IMPACT USING DATA..."



IMPACT STAKING: A NEW WAY TO FUND WHAT MATTERS

JAYDEEP KORDE – WWW.LAUNCHNODES.COM

I feel very fortunate to have married my wife. One aspect of that good fortune was that, despite being a simple bloke working in IT, I had the chance to witness her humanitarian work in Central Asia, Eastern Europe, West Africa and for the past 6 years East Africa, where I now live and where the idea first took hold.

I saw good people doing honest work: teachers in underfunded schools, health workers keeping communities alive, small organisations struggling to hold back the tide of poverty. What I also saw was exhaustion not from the work itself, but from the way it was funded. Each project lived or died on the mood of a donor or the length of a grant cycle. When the money stopped, the work stopped.

It was there that Impact Staking began to form as a question rather than a theory: could we build a system where donors keep their capital, yet the work continues?

That question became a working model built on the Ethereum network, using existing staking infrastructure to direct a portion of staking rewards to verified social impact projects. The principal stays with the donor. Only the rewards, the proof of work done by the network, are shared.

The result is a quiet revolution: a stream of funding that never needs to be refilled.

THE TROUBLE WITH GIVING

Charity is necessary, but it struggles with efficiency. In the modern age of international development, noble intentions have met heavy machinery. We have built an industry of short horizons and vast reports, endless monitoring and the same projects revived under new names.

Despite decades of aid, inequality endures. The problem is not compassion but structure. Traditional giving demands the surrender of capital, and so it cannot persist. Once the gift is spent, the relationship ends.

Impact Staking changes this logic. Instead of giving away capital, donors give up a portion of yield. Their funds stay productive, earning rewards on the Ethereum network, and a chosen share of those rewards is passed directly to a social project. The flow is automatic, transparent, and verifiable on chain.

It turns a finite donation into a continuous act. Will Ruddick at Grassroots Economics describes it perfectly: *"We do not need to re-invent generosity, we just need to give it rails."*

BRIDGING TECHNOLOGY AND HUMAN WORK

Impact Staking was not born in a laboratory. It was shaped by fieldwork and by conversations with those who already measure impact using data: UNICEF Giga, connecting schools to the internet; GiveDirectly, proving the dignity of unconditional cash transfers; and Treedom, recording the growth of forests tree by tree.

Each of these partners generates clear evidence of change and numbers that speak for themselves. Impact Staking builds upon that ethic. Every publisher publishes their impact data that explains how staking rewards are used and how results are measured. The price of ETH, the yield, the outcomes on the ground all are linked for anyone to see. The quality of this impact data supports decision making for donors and those doing the work.

In that sense, Impact Staking is not a crypto product at all. It is a bridge: a meeting point between decentralised finance and the quiet, persistent labour of social good.

A SHIFT IN THE DONOR'S MIND

To give is to let go, but in this model one need not let go entirely. The donor sacrifices the opportunity cost of yield, not the asset itself. We think this subtle change could rewire the psychology of philanthropy.

Donors can act for the long term, sustaining projects that need decades, not months, to bear fruit. Implementing partners, no longer chained to the next funding round, can design with patience and adapt with evidence.

Governments and agencies have long spoken of 'innovation funding' flexible grants that allow risk and learning. Impact Staking automates that principle. The blockchain does the work of the grant officer: funds move only when conditions are met, data is transparent, and waste becomes harder to hide.

FROM STAKING TO LENDING: STABLECOIN FOR IMPACT

Out of the same thinking came Stablecoin for Impact (SFI), a sister product using the decentralised lending platform Aave. Here, stablecoins such as USDC are deposited into a lending pool. The capital remains untouched, but the yield on that lending goes to social projects chosen by the donor without the price risk of a volatile asset.

This approach of stablecoins favours stability over speculation. It suits institutional donors, corporate treasuries, and foundations that seek predictable returns with measurable social outcomes.

Our first partnership with the GSR Foundation channels yield from $25,000 USDC into UNICEF Giga's work connecting schools to the internet. It is modest in scale but radical in design: regulated capital participating in DeFi, audited, transparent, and directed at funding school connectivity.

WHY INSTITUTIONS MATTER

Institutions lend weight to ideals. When organisations like the GSR Foundation engage they bring more than money, they bring standards. Their involvement assures regulators, auditors, and trustees that blockchain mechanisms can coexist with responsible governance.

Institutional donors also bridge two dialects: the language of finance and the language of impact. They help design the reporting and compliance structures that allow new technologies to fit inside familiar frameworks. Without them, innovation remains marginal; with them, it becomes credible.

TOWARDS PERPETUAL FUNDING

The larger aim of Impact Staking is not to decorate philanthropy with crypto gloss, but to rebuild its foundation. It asks: what if doing good were not an act of loss, but of continuity and commitment?

JAYDEEP KORDE

Jaydeep Korde is the founder and CEO of Launchnodes, a global blockchain infrastructure company making Ethereum staking accessible to institutions and individuals. A pioneer of Impact Staking, he is redefining staking as a mechanism to fund social and environmental good, channeling blockchain yields toward projects that address climate, inequality, and infrastructure challenges. With a background in cloud computing, software architecture, and financial systems, Jaydeep combines deep technical insight with a mission-driven approach - positioning Launchnodes at the intersection of decentralised finance, infrastructure innovation, and social impact.

If staking rewards and lending yields can fund education, healthcare, and environmental recovery, then the economic machinery of the internet itself begins to serve humanity. Funding no longer depends on a gala or a budget cycle; it flows as long as the network runs.

In East Africa, where the first sketches of this idea were made, such a model could mean that a school's internet bill or a community clinic's electricity is paid not once, but forever from a small stream of yield sustaining essential work.

This is not utopian. It is practical, testable, and already live.

Impact Staking and Stablecoin for Impact mark a shift in how we think about generosity. They do not ask for more money; they ask for better logic.

By letting capital keep working while its yield funds social progress, they create a perpetual motion for good, transparent, measurable, and perpetual impact.

As we continue to work with institutional partners and multi-laterals and social enterprises, the ambition remains simple: to make the everyday operation of finance an act of service.

In a world where attention is scarce and goodwill often fleeting, Impact Staking stands for a quieter promise that the money we already have, if used wisely, can go on working for humanity long after we stop.

"BLUE CARBON REFERS TO THE BIOLOGICAL CARBON STORED IN COASTAL AND MARINE ECOSYSTEMS, INCLUDING MANGROVES, SEA GRASSES AND SALT MARSHES."

BLUE CARBON GOLD: BRINGING THE VALUE OF NATURE ON-CHAIN

IAN CHOO – WWW.BLUECARBONGOLD.IO

2025 was a landmark year for tokenised assets, with many financial institutions showing interest in bringing all sorts of Real World Asset (RWA) projects on-chain. Yet, challenges still remain for many projects in articulating the core logic and value of bringing many assets on-chain, especially if such assets (particularly gold and real estate) have established alternatives for investors to gain exposure. On the other hand, many 'Web3-native' and crypto-related projects have had a challenging time articulating the intrinsic value of their instruments beyond speculative value, algorithmic scarcity and short term hype cycles from launch. Often as the initial hype dies down, many see the value of their token instruments tend towards zero.

NATURE: AS GOOD AS GOLD

Recognising the need for virtuous, long-term assets on chain, BCGold breaks new ground in financial innovation. It combines the intrinsic value of Natural Capital assets with the promise of efficient, low cost settlement and enhanced token liquidity options enabled by Web3 technologies. BCGold has developed an innovative, Web-3 native model for giving project backers access to streams of high quality, VERRA-certified Blue Carbon credits according to the VM033 methodology.

BLUE CARBON - VERRA CERTIFIED CREDITS, WITH THE HIGHEST PREMIUMS

Blue Carbon credits fetch some of the highest premiums per ton in Voluntary Carbon markets. In aggregate, the current voluntary carbon credit market in recent years is oversupplied, with diverse projects of varying quality fetching closer to $15 per ton. In contrast to the "average" credit, Blue Carbon credits have consistently fetched above US$25+ (highest quality credits currently fetch close to US$45 per ton), with most historical credits purchased consistently by high quality corporate and institutional buyers. Based just on articulated net-zero commitments, long term forecasts up to 2030+ suggest a consistent gap in demand and supply that will likely benefit high quality projects most.

What explains this premium that buyers are willing to pay for Blue Carbon? The answer lies in their roles and significant ecosystem service benefits beyond just carbon storage, including serving as habitats for some of the most biodiverse ecosystems on the planet.

WHY ARE BLUE CARBON ECOSYSTEMS IMPORTANT AND VALUED?

Blue Carbon refers to the biological carbon stored in coastal and marine ecosystems, including mangroves, sea grasses and salt marshes. They are common in countries around the equatorial region, including countries such as Costa Rica, Kenya, Tanzania, Myanmar, and Indonesia. Beyond their role as stores of biological, nature-based carbon, mangrove-based blue carbon ecosystems also provide a whole host of other ecosystem services - including natural habitats for fish, shrimp, birds, which in turn provides sustainable livelihoods for local communities. In addition, the natural coastal barriers that mangroves provide prevent shoreline receding and protect communities from flooding.

Mangroves are also among the most efficient biological assets and carbon stores in the natural world, capturing CO_2 up to 10x faster than terrestrial forests, and storing up to 5x more per hectare. This rapid biological growth owes itself to the natural biology of these species, as well as the tropical conditions around the equatorial regions in which they grow. From planting, newly-restored mangroves typically take up to 3-4 years to reach the growth stage, then sequester the most carbon from years 4 till 25+. These years also produce the most VERRA certified credits.

Despite their important roles in many communities and ecosystems, mangroves have been deforested, typically due to the interaction of a number of economic, social and environmental factors that result in their degradation. The restoration of deforested mangroves offer opportunities to fully re-capture and regenerate these ecosystems, with all the associated benefits.

WORKING WITH MANGROVE RESTORATION PIONEERS VLINDER

BCGold works with Vlinder, a pioneer Austrian Blue Carbon focused asset manager that partners with local communities and organisations to restore mangroves. Vlinder has already restored

more than 1,600 hectares of mangroves in Africa and Asia, planted over 5 million trees, and supported more than 3,000 livelihoods, with 35,000 hectares in the pipeline for future restoration. They have recently won WWF's Bankable Nature Solution of the Year award.

Vlinder's Papariko Project (VCS 3660) has recently become Kenya's first verified Blue Carbon initiative on Verra, and has been co-designed with local communities, partners and stakeholders to restore 1,500 hectares of degraded mangrove areas in Kwale, Tana River and Kilifi counties of Kenya, enhancing climate resilience and creating economic opportunities for local communities. BCGold's initial raise will be channelled towards scaling Vlinder's current greenfield pipeline in Kenya, and later in other similar projects in Africa and Asia.

SCALING A BLUE CARBON "INDEX" ENABLES DIVERSIFICATION, LIQUIDITY

Backing 'greenfield' mangrove restoration projects has been historically challenging for a variety of reasons. A 'typical' mangrove restoration project is 500-1500+hectares, costing up to US$5 million, majority channelled into development, planting and certification costs. Greenfield projects also tend to take up to 3-4 years before the first credits are produced, with project developers and backers exposed to a variety of upfront, project-specific risks in execution. BCGold's unique token 'pool' model is designed to make backing a variety of Blue Carbon projects easy and transparent using an 'indexing' approach, which allows backers to gain exposure to a whole array of projects using just a single BCGold token instrument and in the process diversifying risks, and improving scalability and token liquidity.

IAN CHOO

Ian Choo is the Co-founder of Blue Carbon Gold, a Web3 native Real World Asset (RWA) company focused on backing high quality Blue Carbon and mangrove regeneration projects. Passionate about impact and sustainability, he is convinced that Nature is the next necessary frontier of financial innovation. Ian previously founded Ekofolio, a mission-driven Web3 fintech company pioneering investing in Forests and Nature-based assets, which was later acquired in 2022. He holds an MSc (Global Politics) from the London School of Economics (LSE), and attended IESE and Harvard Business School.

"IT CHALLENGES INVESTORS TO MOVE BEYOND SUPERFICIAL ESG METRICS AND INSTEAD EVALUATE THEIR PORTFOLIOS THROUGH A MORAL LENS..."

REIMAGINING STRATEGIC GIVING: ANCHORING WEALTH STEWARDSHIP IN CATHOLIC SOCIAL TEACHING

THOMAS FITZGERALD O'CONNOR – WWW.DARBLAYWEALTH.COM

The commodification of ESG by the investment industry has hollowed out its ethical core. What began as a movement to align capital with values has too often devolved into a marketing exercise, leaving families and advisors searching for a more enduring framework, one that integrates purpose, discernment and community into the heart of financial strategy.

Catholic Social Teaching (CST) offers such a framework. Rooted in principles of human dignity, solidarity, subsidiarity and the common good, CST provides a moral compass for navigating the complexities of modern finance. Three key documents Rerum Novarum, Mensuram Bonam, and Render Unto Caesar offer timely guidance for reimagining strategic giving in a way that is both ethically coherent and practically effective.

Rerum Novarum, Pope Leo XIII's seminal 1891 encyclical, laid the groundwork for CST's engagement with economic life. It affirms the dignity of work, the rights of property and the responsibilities of wealth. Crucially, it calls for a just distribution of resources and the active participation of all in economic decision-making. For advisors and their clients, Rerum Novarum provides a framework for understanding wealth not as an end in itself, but as a means of promoting human flourishing. It invites financial professionals to see their role as stewards facilitators of justice, solidarity, and the common good.

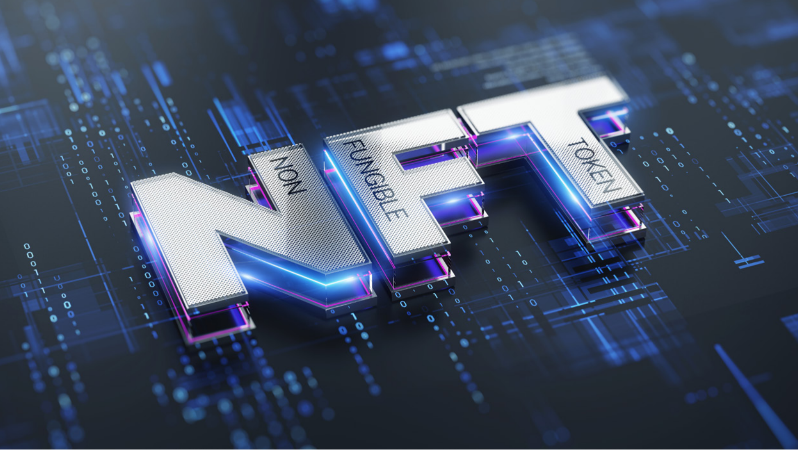
Mensuram Bonam, published by the Vatican's Dicastery for Promoting Integral Human Development, builds on this foundation by offering a theological and practical guide to faith-consistent investing. It challenges investors to move beyond superficial ESG metrics and instead evaluate their portfolios through a moral lens: do these investments promote life, dignity, and sustainability? Are they complicit in harm or exploitation? Increasingly, AI-driven tools are being used to screen for ethical misalignments and suggest alternatives that better reflect these values.

Render Unto Caesar, issued by the Catholic Bishops' Conference of England and Wales, complements this vision by emphasising the moral dimensions of taxation and financial planning. It advocates for a bottom-up approach to economic life one where families, civil society and institutions collaborate to uphold human dignity. Strategic giving, in this context, is not a discretionary act but a moral obligation rooted in solidarity and stewardship.

In the UK, this vision is supported using tax efficient wrappers such as ISA, EIS and Donor Advised Funds (DAFs). Platforms like Stewardship, CAF, and The Good Exchange enable families to give tax-efficiently while maintaining strategic oversight. These structures empower individuals to make decisions locally and personally, in line with their values and community needs.

This model resonates strongly with younger generations. Gen Z and Millennial philanthropists are reshaping the giving landscape in the UK. These digital natives expect immediacy, transparency and agency. They are turning to platforms such as GivePenny, Benevity, and JustGiving, which allow real-time tracking of donations, direct engagement with causes and collaborative giving. While blockchain-based models like DAOs (Decentralised Autonomous Organisations) are still emerging, initiatives such as Giveth and Gitcoin Grants are exploring pooled giving and collective decision-making, offering radically transparent alternatives to traditional foundations.

For advisors, this evolution demands a shift in mindset. The role is no longer confined to financial optimisation it now includes ethical guidance, strategic formation, and intergenerational dialogue. Advisors must help families navigate emerging technologies, understand their implications, and integrate them into coherent, values-aligned strategies. This includes



exploring the potential of NFTs for legacy recognition, digital identity solutions for secure and inclusive giving, and the implications of CBDCs (Central Bank Digital Currencies) for efficient philanthropic transactions.

As the FCA continues to refine its approach to ESG disclosures, crypto assets and digital advice platforms, it is essential that tech-enabled giving structures comply with both financial regulations and moral standards. Blended strategies, combining multiple investment managers and platforms, can help families maintain ethical integrity while achieving financial resilience.

Ultimately, the future of strategic giving will be shaped not just by innovation, but by intention. By anchoring wealth stewardship in Catholic Social Teaching, families can build legacies of service, engage younger generations in meaningful conversations about purpose, and contribute to systemic change through targeted, measurable philanthropy. In doing so, they redefine what it means to be wealthy not just in assets, but in impact. ■

THOMAS FITZGERALD O'CONNOR

Thomas Fitzgerald O'Connor is a Senior Investment Consultant with over 20 years' experience advising high-net-worth individuals, families and trustees. He has worked across a range of private banking, wealth management and investment advisory institutions in the UK and internationally, developing expertise in strategic financial planning, ethical investment consultancy and philanthropic structuring.

A Chartered Fellow of the CISI and a Green & Sustainable Finance Professional, Thomas is known for integrating Catholic Social Teaching into wealth stewardship. His approach draws on foundational documents such as Rerum Novarum, Mensuram Bonam, and Render Unto Caesar, offering clients a coherent framework for aligning financial decisions with moral purpose.

He also contributes to governance and advisory roles within charitable, professional and faith-based organisations, with a focus on finance, audit and investment oversight.

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