



Inspiring Philanthropy and Investing for Impact

# MAGAZINE

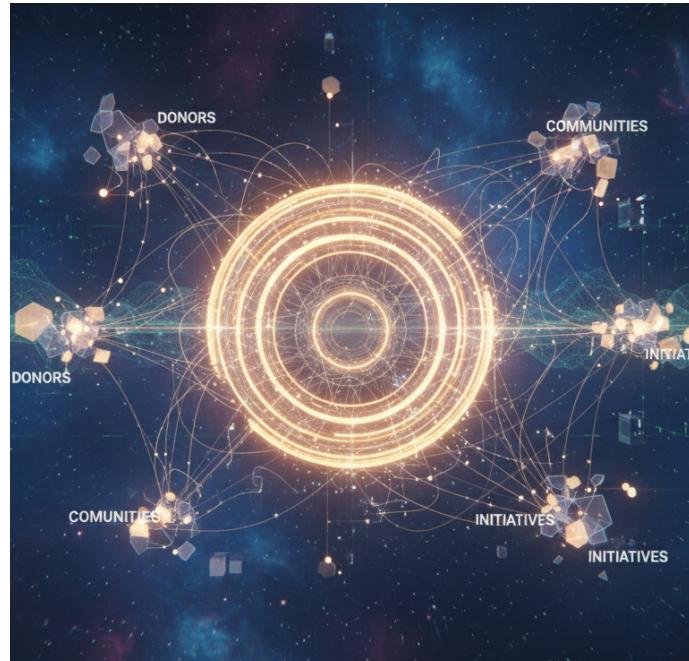
## CRYPTO FOR GOOD: HOW EMERGING TECHNOLOGIES ARE TRANSFORMING PHILANTHROPY AND IMPACT INVESTING

THE SECOND ISSUE OF  
A TWO-PART SERIES

Where Technology Meets Purpose: Building the Transparent, Intelligent Infrastructure of Global Impact



EDITORIAL: HOW INVESTMENT IN TECHNOLOGY IS HELPING THE CHARITY SECTOR BRING LIFECHANGING IMPACT



BLYNDEYE.WORLD: REIMAGINING CONSCIOUS PHILANTHROPY THROUGH THE DIGITAL FLYWHEEL



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Chad Richardson introduces a visionary intelligence system that helps philanthropy “see itself”—revealing blind spots, mapping impact, and aligning global efforts through AI, blockchain and immersive design. This transformative piece shows how ethical technology can shift giving from fragmented to coherent. A must-read for funders seeking deeper insight, coordination, and systems-level impact.



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Sarah Gammoh explains how AI is revolutionising charity discovery, making funding more transparent, equitable, and informed. Through Charizone's Atlas platform, she reveals how intelligent systems surface hidden, high-impact organisations and empower smarter giving. A compelling read for funders who want to direct resources where they matter most—and ensure no good work goes unseen.



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Chris Turner explores how blockchain brings radical transparency and community-led governance to global development. With examples from Zambia to Kenya, he illustrates how decentralised models empower locals, attract impact capital, and reduce corruption. A powerful read for anyone seeking innovative, accountable alternatives to traditional aid and financial systems.



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## Ethics, Efficiency and Efficacy: AI Advances for Grantmakers

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Maria Toone explores how AI can rebalance power, improve accessibility, and strengthen ethics across grantmaking. From automated due diligence to multilingual applications and real-time readiness checks, she demonstrates how technology frees funders to build trust-based relationships. A compelling read for anyone seeking a more equitable, efficient funding ecosystem.



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Robert Westrope introduces a visionary “civic operating system” combining AI, embedded finance and radical transparency to mobilise trillions in global purpose-driven capital. This bold piece reimagines philanthropy as an intelligent, interconnected ecosystem capable of compounding learning and impact. A must-read for leaders shaping the next era of collective action.



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## Attesting Capacity: The Missing Infrastructure of Impact

Austin Wade Smith

Austin Wade Smith explains why capacity—not just funding—determines whether impact lasts. He introduces attestations as a breakthrough for real-time, verifiable trust between communities and funders. This article reframes reporting, validation, and governance for a regenerative future. Ideal for innovators building the digital infrastructure of a more equitable impact economy.



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## Turning Timber into Currency: How Built by Nature Is Unlocking the Value of Construction-Stored Carbon

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Paul King showcases how Construction-Stored Carbon (CSC) credits are transforming timber buildings into revenue-generating climate assets. Through pioneering pilots and policy influence, Built by Nature and partners are reshaping markets and accelerating sustainable construction. A dynamic read for investors, developers, and climate leaders ready to monetise carbon-positive design.

## 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.

### Centre of Excellence

- Training for professional wealth and finance advisors: bespoke CPD Certified and CISI Endorsed training courses including eLearning and in person training, providing training across the spectrum of capital from impact investing to philanthropy designed to enhance an advisor's ability to support their clients on their values-based journey.
- 23 Impact: The new platform to enable online networking opportunities.
- Events: a comprehensive programme of self-certified CPD events, including networking among professional advisors, philanthropists and impact investors.
- Podcasts: focused on philanthropy, impact investing, and sustainability.
- Training for major donor and corporate fundraisers: bespoke CPD self-certified training for high-value fundraisers working with (U)HNWI, to help them understand the role of their professional advisors and to strengthen professional relationships that will transform their fundraising.

### Publications and Research

- Developing our 'body of knowledge'
- How-to best practice guides
- Technical content and analysis
- Market research and 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

**Chief Executive and Editor:** John Pepin

**Co-Editors:** Rachele Menditto, Director, Communications and Relationships and Morgan Axinn Cattai, Director, Membership and Development

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.

Our means for realising our vision includes thought leadership and sharing intelligence, events, CPD Certified CISI Endorsed training, 23 Impact, podcasts, bespoke networking opportunities, campaigning, publications including a magazine, and resources for advisors and other stakeholders.

Our stakeholders also include philanthropists, impact investors, trusts and foundations, and charities and social enterprises.

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[www.facebook.com/PhilanthropyImpact](https://www.facebook.com/PhilanthropyImpact)

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.

Please contact the Editor at [editor@philanthropy-impact.org](mailto:editor@philanthropy-impact.org) ©2024 Philanthropy Impact.

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BECOME PART OF THE EVER GROWING  
PHILANTHROPY IMPACT NETWORK BY  
BECOMING A CORPORATE MEMBER TODAY.



## COME AND JOIN PHILANTHROPY IMPACT TODAY:

### FOR SUPPORT

Philanthropy Impact offers guidance to support your clients through the challenges faced in their philanthropy and impact/ESG investment journey.

We offer a programme of training and educational events.

We support your team to ensure you are offering your clients a high quality service for philanthropy and impact/ESG investment advice to help them achieve their goals and ambitions.

### TO ACCESS

As a Philanthropy Impact member, you will have access to an active network of professional advisors to (U)HNWI including private client advisors, wealth managers, private bankers, tax and legal advisors, as well as philanthropists, impact/ESG investors, and charities and trusts.

Benefits include free access to networking events both online and face to face and priority to present at events.

### TO DEVELOP

Our extensive resource hub will give you the skills and knowledge to develop your client service offer, empowering you to have values based conversations with your clients and support them on their philanthropic and impact/ESG investment journey.

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 ENGAGE

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

As a member you will improve your firm's visibility in the philanthropy and impact/ESG investing space by being featured on our website and through various platforms.

We give you a space to share your best practice experience, innovations and learnings with others in the network.

### OUR REACH

Our audience continues to grow daily. Current numbers are:

- **6,500+** active on our contact list
- **15,700+** CEO connections on LinkedIn
- **11,000+** connections on PI LinkedIn page
- Over **50 countries** across Europe, Asia, North America and Latin America

### JOIN US TO:

- Expand Your Professional Network
- Stay Informed and Educated
- Enhance Your Visibility
- Join a Supportive Community

Get in touch with the team today to learn more:

E: [membership@philanthropy-impact.org](mailto:membership@philanthropy-impact.org)

# EDITORIAL

# HOW INVESTMENT IN TECHNOLOGY IS HELPING THE CHARITY SECTOR BRING LIFECHANGING IMPACT

CHARLOTTE HILL OBE

**A**cross the charity sector, investment in technology is already playing a huge part in supporting the work of many incredible organisations, including my own area of food rescue. The case studies that follow in this issue offer an impressive insight into the myriad of ways technology, from AI to blockchain and crypto, is offering game-changing solutions, with opportunities for collaboration and learning.

As CEO of The Felix Project, I am excited about the opportunities especially after it was recently announced that The Felix Project and FareShare will merge to form a stronger, unified charity in 2026. By bringing together the two organisations' food partners, volunteers, resources, and expertise, and harnessing the power of tech, we aim reach more people with more food.

Every year millions of tonnes of good to eat food is going to waste, but food redistribution charities like The Felix Project, FareShare, The Bread-and-Butter Thing and City Harvest are working hard to rescue some of that food and get it to people in need across the UK.

FareShare is already leading the way in using innovation and tech to tackle food waste at scale.

The charity is currently part of an AI trial that could stop the equivalent of 1.5 million meals from going to waste every year. The technology, which has already reduced food waste by 87 percent in one of Nestle's factories, provides real-time monitoring and insights into food waste at manufacturing sites. This means potential good-to-eat food waste can be identified faster and redistributed to local charities. Bringing this tool to the UK is a major step forward, and the new merged charity will be at the forefront of making it happen.

This is not the only ambitious use of technology in food redistribution. Ten years ago, FareShare Go was created – using an app which gives food partners including KFC, Asda, and Nando's the ability to get end-of-day food directly to local charities. Being able to collect from retailers means charities can get the food they need before it becomes waste. It harnesses the power of tech to empower businesses and local communities to move fast, be reactive and take control of food waste in their area. Last year a third of the incredible 148 million meals FareShare provided was from FareShare Go.



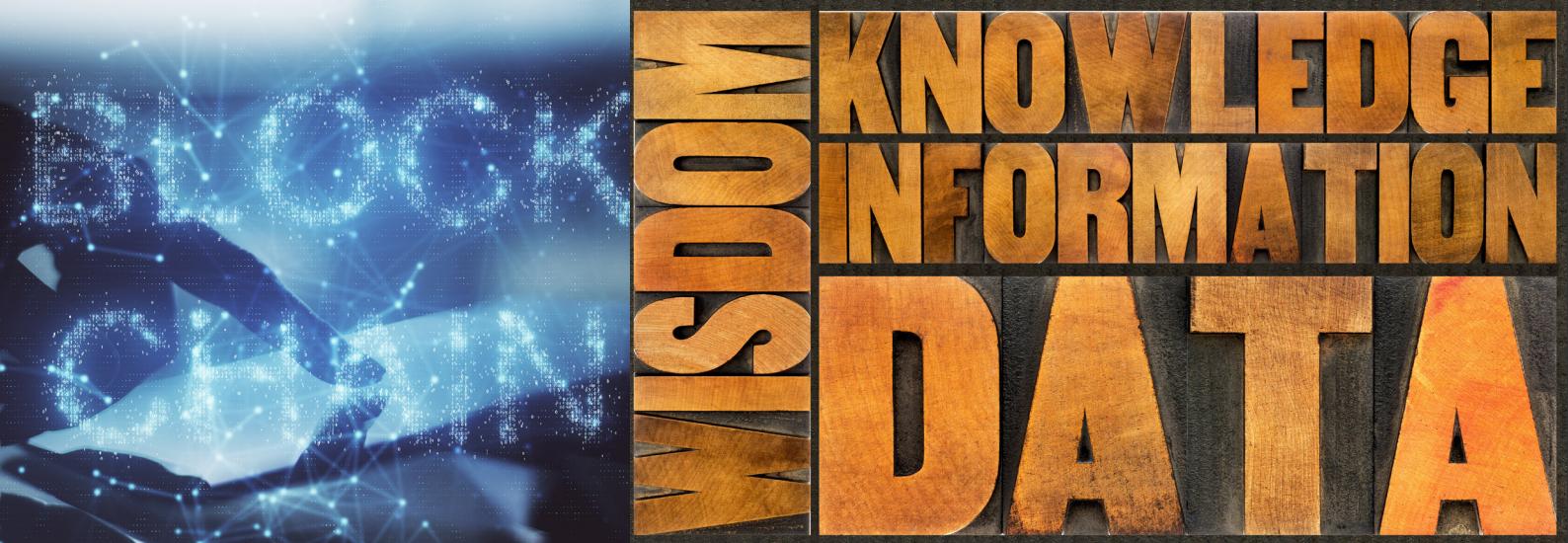
At Felix and FareShare we know that logistics are far from dull – they are the difference between delivering food to feed people or allowing it to go to waste. Recent investment in a new, innovative Warehouse Management System allows us to get more food to the 8,000 organisations we serve. The real-time updates it offers help us track fresh cabbages from the fields of Lincolnshire to community kitchens across the UK and surplus cereal from manufacturers in Wiltshire to schools from the north of Scotland to the tip of Cornwall.

There is so much we in the charity sector can learn from one another when it comes to investment innovation, the following examples showcase some of the very best, harnessing technology for good. ■



CHARLOTTE HILL OBE

Charlotte Hill OBE became CEO of the Felix Project in January 2022. Previously Charlotte was the Chief Executive of Step Up To Serve, the organisation that coordinated the #iwill campaign, from 2014 to 2020. From 2010 to 2014 she was the Chief Executive of UK Youth. She started her career working in Parliament for Rt. Hon. Harriet Harman QC MP, before moving to the NSPCC. She was ordained into the Order of the British Empire for services to young people in 2019.



# BLYNDEYE.WORLD: REIMAGINING CONSCIOUS PHILANTHROPY THROUGH THE DIGITAL FLYWHEEL

CHAD RICHARDSON - [WWW.LAWTONLIGHTHOUSE.COM](http://WWW.LAWTONLIGHTHOUSE.COM)

**P**hilanthropy has always been an act of care, a moral expression of humanity's responsibility to heal and regenerate. Yet despite vast resources and good intentions, global giving often remains fragmented. Capital moves faster than understanding and data outruns meaning. Thousands of initiatives work in isolation, each noble in purpose but disconnected in effect. Generosity is abundant, but coherence is rare.

To move beyond this fragmentation, philanthropy must evolve in both scale and consciousness. It needs ways to see itself as a whole — to understand how individual efforts interact within a shared system. Blyndeye.world emerges in this context as a reflective architecture designed to illuminate what philanthropy has overlooked and to restore perception to the practice of giving. It is not a platform for fundraising but a diagnostic layer that helps funders and institutions visualise relationships, redundancies, and opportunities within their ecosystems.

By combining artificial intelligence, blockchain verification, immersive storytelling, and spatial cognition, Blyndeye.world functions as a

'conscience engine': a living intelligence system that listens to, maps, and reveals where philanthropy has gone blind. Rather than measuring success only in outputs, it asks what coherence looks like — how efforts align, reinforce, or unintentionally cancel one another out.

The need for this approach stems from philanthropy's structural blind spots. Projects are often short-term and reactive; accountability frameworks still count activities more than alignment or long-term outcomes. Even as the United Nations Sustainable Development Goals and the OECD's Global Action on Financing for Sustainable Development promote integration, most of the sector still operates through silos. What remains missing is an intelligence architecture capable of perceiving across those silos and translating intention into coordinated global impact.

At the heart of Blyndeye.world lies the Digital Philanthropy Flywheel, a regenerative feedback loop designed to move philanthropy from data to wisdom. The flywheel illustrates how listening, learning, and reflection create continuous ethical motion across the giving ecosystem. It begins

with collecting diverse financial, environmental, and social data not to predict outcomes, but to understand context. Artificial intelligence is used to listen: identifying patterns of imbalance, duplication or neglect that might otherwise stay hidden.

*"IN PRACTICE, BLYNDEYE. WORLD DOES NOT REPLACE EXISTING PHILANTHROPIC STRUCTURES; IT AUGMENTS THEM WITH A DEEPER LAYER OF PERCEPTION."*

These insights are then visualised through Thortspace, a 3D cognitive environment where relationships among donors, recipients and causes can be seen and explored. Complexity becomes coherence; decision-makers can observe systems rather than fragments. Within this shared space, dialogue forms the next movement of the flywheel. Stakeholders reflect together on what the data reveals, engaging in ethical discussions about duplication, bias, and opportunity.



From dialogue, the system moves into alignment. Blockchain-based verification mechanisms and smart contracts allow funding to adapt dynamically as priorities evolve, linking capital to measurable results. The final motion of the flywheel is feedback: verified outcomes return to the network, informing future strategy and reinforcing learning. With every cycle, the ecosystem grows more self-aware and effective.

In practice, Blyndeye.world does not replace existing philanthropic structures; it augments them with a deeper layer of perception. Traditional philanthropy, often managed through spreadsheets and reports, fragments understanding. A reflective system built on listening, visualisation, and feedback can transform those fragments into a connected picture of global giving. The result is a digital twin of philanthropy itself — part neural network, part conscience map — revealing how flows of capital, trust, and empathy intersect.

Ethics, in this model, functions as technology. Artificial intelligence is deployed not to optimise efficiency but to highlight imbalance. Blockchain becomes a tool for accountability, converting trust from assumption into verifiable evidence. Immersive storytelling reconnects data with meaning, ensuring that behind every metric remains a human narrative. Even privacy and data sovereignty are treated as ethical design features: communities retain control of their information while contributing to shared insight. The aim is not control but coherence — embedding humility into systems and reflection into decision-making.

This philosophy aligns with broader global movements modernising philanthropy's infrastructure. Networks

such as the [WINGS Alliance](#), [Philea \(Philanthropy Europe Association\)](#), [UNDP Accelerator Labs](#), and the [World Economic Forum's UpLink](#) platform are already advancing open data, collaboration, and participatory innovation. Blyndeye.world complements these efforts by adding a reflective and visual dimension. It also connects with The Most Important Plans for the Planet (MIPP) — a meta-framework aligning investment and action with the SDGs — and with [Care4Most](#), which builds collaboration through compassion and relational design. Together, they form an integrated ecosystem where action, ethics, and awareness coexist.

The Digital Flywheel at the centre of this approach is more than a technical process; it represents a new way of thinking about philanthropy itself. It encourages a shift from reporting to reflection, from competition to coordination, and from fragmented generosity to coherent impact. Technology here does not replace empathy; it amplifies it. Data becomes not a deluge but a lens for understanding.

As global challenges grow more complex — from climate resilience to digital ethics — the ability to perceive interconnection will define philanthropy's effectiveness. Blyndeye.world offers a model for how giving can evolve in this age of systems thinking: by using digital tools to awaken moral intelligence. The next revolution in philanthropy will not be driven by wealth or efficiency but by awareness, by humanity's capacity to listen deeply and act coherently. When philanthropy learns to hear itself and the world it serves, coherence replaces chaos, and giving becomes not just transactional but transformational. ■



**CHAD RICHARDSON**

Chad Richardson is a systems entrepreneur and ecosystem architect dedicated to bridging economic opportunity with regenerative development. Born into a family of entrepreneurs, Chad cultivated a lifelong commitment to innovation, resilience and service. His early career spanned nearly a decade in accounting across public and private sectors. Today, as CEO and Co-Founder of Lawton Lighthouse, Chad leads efforts to redesign global systems through equity-centred, community-led innovation. His work champions "equality through empowerment," blending financial inclusion, systems leadership, and coalition-building across sectors and borders.

**"AT CHARIZONE, WE SEE INTELLIGENT GIVING AS THE NEXT CHAPTER IN PHILANTHROPY'S STORY: WHERE HUMAN COMPASSION MEETS TECHNOLOGICAL PRECISION."**



# WE CAN'T FUND WHAT WE CAN'T SEE

## How AI Is Making Philanthropy Smarter and Fairer: A Case Study

SARAH GAMMOH - [WWW.CHARIZONE.CO.UK](http://WWW.CHARIZONE.CO.UK)

In an age where we ask AI for everything, from dinner recommendations to investment advice, it's no surprise that funders are beginning to ask the same question of technology: Can it help me find the right charity to support?

The short answer is yes, but only when used with care. Technology will never replace human compassion; it can, however, help it reach further. Artificial intelligence (AI) and data analytics are beginning to reshape how philanthropy operates by offering more clarity, precision, and scale to decision-making.

We are entering a new era of intelligent giving, where data becomes a tool for understanding rather than a barrier to it. Funders and advisors can now draw on data-driven insight to make decisions that are more informed, equitable, and transparent.

At Charizone, we are committed to harnessing technology for social good. This year, our work has focused on how AI can make charity discovery smarter and fairer, helping every organisation, not just the most visible, be seen, understood, and supported.

### THE VISIBILITY CHALLENGE

Despite the abundance of data available, finding the right charity is one of the greatest challenges in philanthropy. In England and Wales alone, more than 170,000 registered charities work across a vast range of issues and communities. It is a landscape full of possibility, but it can be hard to navigate.

Information that could guide better decisions is scattered across multiple sources. Financial data, impact statements and activity reports are gathered for accountability, not discovery. The result is that funders often see only a partial picture. The largest and best-known charities stand out, while smaller, effective organisations are easily overlooked.

This imbalance limits innovation and restricts funding diversity. Many smaller charities, often rooted in their communities and driving local change, struggle to be found by funders who would value their work. The problem is not the lack of data but the lack of understanding within it. AI can help by connecting that information, revealing patterns and relationships that were previously invisible.

### HOW AI TRANSFORMS DISCOVERY

AI is helping funders navigate the charity landscape. By analysing large volumes of information, it turns isolated facts into insight. What once required hours of manual research can now be achieved in moments, with results that are broader, deeper and more precise.

At Charizone we have developed Atlas, a platform designed to help funders move from information to understanding. Atlas aggregates data from multiple reliable sources and applies AI models that interpret meaning, not just keywords. This makes it possible to see the whole landscape, explore organisations, compare missions, and find those that align with your strategy and values.

### 'RECOMMENDED FOR YOU'-FOR-GOOD

One of our newest features is 'Similar Charities'. It uses natural language processing to help funders discover organisations they might otherwise miss. It analyses structured data such as size, location and beneficiaries alongside unstructured data like mission statements and activity descriptions. This information is then represented as semantic embeddings, which capture meaning rather than surface language.

This approach replaces simple categorisation with contextual understanding. Instead of returning results for 'charities in education', AI can surface 'organisations improving access to early learning for disadvantaged children'. It recognises meaning and intent, not just words. Funders can uncover



effective charities that match their priorities, including those smaller and less visible, but no less impactful.

AI is also changing how philanthropy works at a strategic level. It offers scale, allowing funders to analyse thousands of organisations quickly. It adds precision, matching results to values and goals. And it brings insight, showing how different parts of the sector connect and where support can make the most impact.

When used well, AI gives philanthropy a wider lens and a steadier hand. It helps funders see beyond familiarity, discover new partners, and direct resources where they can do the greatest good.

## RESPONSIBLE AI AND SETTING STANDARDS FOR DIGITAL PHILANTHROPY

As AI becomes part of philanthropy's daily practice, the challenge is not what it can do but how to use it responsibly. The technology is powerful, but without care it can unintentionally repeat the same biases that already exist in the system. Responsible innovation means using AI to strengthen fairness and trust, not to replace human judgment.

At Charizone, our approach to AI is built on three principles: context, transparency and human oversight. Context ensures that insights are grounded in reliable, relevant data. Transparency helps funders understand why certain results appear and builds trust in the process. Human oversight ensures that technology remains a partner in insight, not a substitute for decision-making.

The sector also needs clear standards for ethical technology. Reliable data, algorithmic fairness, interoperability,

and privacy must all be integral to how philanthropy uses digital tools. With these safeguards in place, AI becomes a tool for understanding rather than complexity.

The aim is not automation but augmentation that is using AI to amplify human intelligence, empathy, and purpose. Technology should give funders the confidence to make informed choices while keeping their values at the heart of every decision.

## THE FUTURE OF INTELLIGENT GIVING

The future of philanthropy will depend not on how much data we collect, but on how we use it to make wiser, fairer choices. AI can help us see the social landscape more clearly, revealing connections and opportunities that were once hidden. But technology alone is not the answer. Real progress happens when human judgment and machine intelligence work together.

In this emerging landscape, discovery will no longer depend on visibility or scale. Intelligent systems can help funders find organisations that share their goals and values, creating the foundation for stronger, long-term relationships built on trust and shared purpose.

At Charizone, we see intelligent giving as the next chapter in philanthropy's story: where human compassion meets technological precision. By embracing innovation while holding fast to fairness and trust, we can build a more transparent and inclusive culture of giving.

When generosity is powered by understanding, giving becomes not just an act of kindness but a catalyst for lasting change. ■



SARAH GAMMOH

Sarah Gammoh is the Founder and CEO of Charizone, an innovative data and technology platform transforming how funders understand and engage with the UK charity sector. Through Atlas, its flagship data platform and tailored research, Charizone turns complex information into clear, actionable insights that support smarter funding decisions, strategic planning and continuous learning. Driven by a mission to bring greater clarity and transparency to the sector, Sarah and the team are helping to build trust and amplify impact across the philanthropic landscape.



# LEARN WITH US

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

### eLearning

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)*



Inspiring Philanthropy and Investing for Impact



### 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 Value Major 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](mailto:training@philanthropy-impact.org)



# FROM ANTICIPATORY ACTION TO ECONOMIC GROWTH: HOW WEB3 IS REWIRING HUMANITARIAN AID AND FINANCIAL SERVICES IN EMERGING MARKETS

SCOTT ONDER AND KENNETH KOU - [WWW.MERCYCORPSVENTURES.COM](http://WWW.MERCYCORPSVENTURES.COM)

**"Every \$1 spent on anticipatory blockchain-powered aid in Kenya saves \$7 in avoided losses." - United Nations**

In the Horn of Africa, pastoralist communities live or die by the rains. When drought strikes, livestock perish, food prices soar and households spiral into debt. For decades, humanitarian assistance has arrived only after the crisis has hit — slow, costly and too late.

In 2024, Diva Technologies, Shamba Network, and Fortune Credit joined forces to change that. Using stablecoins, satellite vegetation data, and blockchain-based smart contracts, financial aid was automatically released before climate disaster struck. Anticipatory action delivers a 7x ROI compared to traditional (reactive) aid due to avoided losses. What's more,

stablecoin-powered aid unlocked faster delivery and lower transaction costs, giving the beneficiaries more time and money to prepare for the disaster.

## WHY LEGACY RAILS ARE BREAKING

Traditional humanitarian transfers run on fragile infrastructure: correspondent banks, money service providers and cash-in-transit operations. These channels are slow, expensive, risk-prone, and opaque, often consuming 20% of value in fees and spreads. In many emerging markets, local entrepreneurs face similar barriers — unable to access USD

**75%**

REDUCTION IN TRANSACTION COSTS

**90%**

REDUCTION IN PAYMENT SETTLEMENT TIME

**83**

NPS SCORE FOR PARTICIPATING DONORS



**62%**

USED FUNDS TO PURCHASE FOOD FOR THEMSELVES AND THEIR FAMILIES



**53%**

REPORTED IMPROVED ABILITY TO MEET A MAJOR UNEXPECTED EXPENSE

**“**

*Before participating in the program, we had previously slept for two days without food. On receipt of the funds, I went and bought food for my family.*

PASTORALIST  
KAJIADO COUNTY



**"WEB3 IS NOT ONLY DELIVERING INNOVATION IN HUMANITARIAN AID. BEYOND CRISIS RESPONSE, WEB3 IS RAPIDLY EMERGING AS A LIFELINE FOR SMALL BUSINESSES..."**

accounts, affordable cross-border payments or global trade opportunities.

## THE WEB3 ADVANTAGE

Web3 infrastructure can deliver what legacy rails cannot:

- Minutes, not days — near-instant settlement
- 2% fees, not 20% — substantial cost reductions
- No bank dependency — resilient in conflict or sanctioned contexts
- End-to-end traceability — immutable audit trails for donors and regulators
- Programmable aid — automatic disbursement when verifiable conditions are met

Web3 greybeards have heard this hype since Satoshi's whitepaper in 2008 - that emerging markets will be the major beneficiary of blockchain's cheap, borderless transactions. The hype has seldom been realised, but finally the tide is turning.

## HUMANITARIAN AID, REIMAGINED

In recent years, a series of initiatives have begun to demonstrate how Web3 can address the systemic weaknesses of traditional humanitarian aid. These are not just theoretical exercises; they represent real-world interventions that have already improved speed, transparency, and cost-efficiency for vulnerable communities.

In some of the world's most challenging conflict zones, Web3 tools are bridging access gaps that would have been

insurmountable with legacy systems. In a conflict-affected country, after a recent military coup, many traditional aid channels collapsed overnight as banks came under the control of the junta. By leveraging USDC stablecoins sent directly to secure digital wallets, local NGOs could bypass these compromised channels, ensuring funds reached intended recipients without interception. Aid transfer times were reduced by 75% and resulted in cost savings of 10.8%, enabling aid agencies to reach 12% more users. Over a million US dollars have now been processed through this corridor.

In Syria, where sanctions and currency volatility can paralyse the flow of aid, farmers are using stablecoin payments to purchase seeds and fertilisers in time for planting season, preserving livelihoods. And in Afghanistan, a combination

## EVALUATION RESULTS

### Improves Safety, Saves Time & Cost

- ✓ **75% faster** to send funds to partners & cash out compared to current processes
- ✓ **Reduced counterparty risk: Sole chain of custody & full traceability** when transferring funds, compared to using 3-4 intermediaries
- ✓ **Saves at least 10 – 11%** in transfer costs
- ✓ **Safer & more discreet** for local partners at risk of surveillance by hostile authorities
- ✓ **Biggest challenges:**
  - ✓ Mainly internal processes, **not the technology**
  - ✓ Tech partner requires investment/capital to **expand cash out points, business support functions & geographic coverage**
  - ✓ **Could save more cost** by using a dynamic exchange rate



of HesabPay's wallet technology and satellite-connected community hubs allowed funds to be delivered to remote mountain villages without the dangerous, expensive process of trucking in physical cash — a process often subject to theft or extortion.

These examples share a critical common thread: the ability to operate in contexts where conventional rails either do not exist or are actively hostile to aid delivery. This is where Web3 doesn't just match traditional systems, it vastly outperforms them.

## FROM AID TO AGENCY

Web3 is not only delivering innovation in humanitarian aid. Beyond crisis response, Web3 is rapidly emerging as a lifeline for small businesses and entrepreneurs locked out of the global economy. A new suite of blockchain-powered financial services is emerging to provide tailored, accessible inclusive financial products at low-cost to historically underserved communities.

For example, across sub-Saharan Africa, only 3 percent of farmers purchase crop insurance due to expensive premiums, low payouts, slow claims settlements and opaque processes. Kenya's ACRE

Africa and Etherisc partnered to launch smart contracts that automated weather index insurance payouts for 17,000 farmers, reducing payout times from 45 days to 24 hours and increasing coverage rates by 27 percent. Over half of the farmers experienced an increased trust in insurance, while 40 percent of participants reported that smart contract insurance improved their quality of life. Women in particular benefited from the digital platform, making it easier for them to interact with their insurance policy without needing to speak to a sales rep.

In Cameroon, low-income individuals are typically shut out of yield-bearing savings products. Their only options offer no protection from inflation, and can be illiquid, negative-yielding and high risk. Ejara has changed this paradigm - by purchasing government bonds, then tokenising and fractionalising them on-chain, high-yield savings products are now accessible through their mobile app for as low as \$2. Half of the 11,000 initial users were accessing a savings product for the first time ever, and 66 percent reported better financial discipline and planning.

REasy is empowering African micro, small, and medium enterprises to bypass the punitive costs and delays

of traditional cross-border payments. Instead of losing up to 20 percent of a transaction's value to currency exchange fees or waiting weeks for funds to clear, merchants can now settle payments to overseas suppliers in minutes using stablecoins. Over \$5 million USD has now been processed through this corridor. This efficiency doesn't just save money, it frees up working capital that can be reinvested in inventory, marketing, or hiring.

In a similar vein, Onboard is unlocking new opportunities for African freelancers, e-commerce sellers, and import-export businesses. By offering USD-denominated accounts, debit cards, and fast cross-border transfer capabilities, Onboard allows users to tap directly into global trade flows. For a fashion retailer in Lagos sourcing fabric from Turkey or a software developer in Nairobi serving clients in Europe, this means the ability to get paid promptly in a stable currency and spend those earnings internationally without costly conversion hurdles.

Together, these platforms illustrate the second half of the Web3 story: not just keeping people afloat during crises, but equipping them to thrive in the global marketplace. Whether it's a rural shopkeeper in Yaoundé securing stock

**11,490**

INDIVIDUALS REACHED

**46%** 

FIRST-TIME ACCESS

**\$245k**

TOTAL VALUE SAVED



**66%**

OF USERS WHO SAVED MORE THAN ONCE  
REPORTED AN IMPROVEMENT IN THEIR  
SAVINGS EXPERIENCE (BETTER FINANCIAL  
DISCIPLINE & PLANNING)



**52%**

OF REGISTERED USERS REPORTED HAVING  
MORE CONTROL OVER THEIR FINANCES

**“***Ejara offers us the opportunity to access certain markets that were once closed to the middle class. Now, we are increasingly realizing that achieving a certain financial independence is not a myth.*

TECH-SAVVY USER  
AGE 25-34



# CRYPTO

from overseas or a young entrepreneur in Nairobi scaling an online business, Web3 is collapsing the distance between local ambition and global opportunity.

## WHAT IT WILL TAKE TO SCALE

The aforementioned companies are reaching tens of thousands of users, processing hundreds of thousands of dollars in transactions. But this remains a small drop in the bucket of the global financial system, and in reaching the 1.4 billion unbanked individuals in the world. Scaling these solutions will require:

- Policy & Regulation — engage governments to embed compliant Web3 rails in formal finance.
- On/Off-Ramps — invest in local cash-in/cash-out networks.
- Partnerships — integrate with mobile money, fintechs and local merchants.
- Safeguards — ensure privacy, security and user protection in volatile contexts.
- We look forward to supporting web3 entrepreneurs and builders as they redesign the financial system to be more inclusive and open for everyone.
- For philanthropists, HNWIs, and institutional investors, Web3 in emerging markets delivers dual impact:
- Immediate ROI — lower costs, faster delivery, better targeting.
- Long-term inclusion — lasting access to savings, credit, insurance and global trade.

The past decade's crypto hype is giving way to something quieter but far more profound: Web3 as the connective tissue between humanitarian response and inclusive economic growth. The opportunity is here to fund not just aid, but the rails of a new global economy. ■



**SCOTT ONDER & KENNETH KOU**

Scott Onder and Kenneth Kou lead the Crypto For Good Fund at Mercy Corps Ventures. The Crypto For Good Fund provides equity-free funding to launch and test innovative, impactful web3 products in emerging markets, with a focus on financial inclusion and climate resilience. At Mercy Corps, Scott is the Chief Investment Officer and Kenneth serves as the Head of the Venture Lab.



# CAN BLOCKCHAIN SUCCEED WHERE AID AND BANKS HAVE FAILED?

CHRIS TURNER - [WWW.KULA.COM](http://WWW.KULA.COM)

**D**eveloping countries have relied on a patchwork blanket of foreign aid, international non-government organisations (NGOs), and commercial banks to fund vital infrastructure for too long. These mechanisms, though sometimes beneficial, often operate at a sluggish pace that's weighed down by bureaucratic constraints or hindered by misaligned incentives.

As global institutions adjust their priorities and in some cases reduce their support, communities in low and middle-income regions face an urgent need for funding models that are always transparent and built to innovate.

Blockchain technology, commonly associated with cryptocurrencies and decentralised finance (DeFi), can offer a potential pathway for those seeking alternative routes to sustainable and transparent capital.

Rather than limiting its use to speculative trading, a growing segment of the blockchain community envisions applications that promote local empowerment, accountability, and social impact that endures for generations to come.

The underlying idea is straightforward: when transactions and decisions are transparent and recorded in real time, corruption and 'middleman' inefficiencies are drastically less likely to derail desperately needed development.

## TRANSPARENCY ABOVE ALL ELSE

Traditional development financing often falls short due to opaque procurement practices and unreliable oversight. This leaves room for funds to be misallocated, particularly when distant donors or large organisations have limited insight into what the locals truly need.

In March 2024, the World Bank estimated that about 20 percent of foreign aid is lost to corruption yearly, and roughly 30 percent of aid never reaches its intended recipients. This is simply not acceptable.

Blockchain's distributed ledger can remedy this weakness by requiring every transaction to be traced and verified. When applied to development projects, it becomes significantly easier to track where the money goes, how it is spent, and ultimately, what it accomplishes.

The shift in clarity between legacy development funding practices and the potential of blockchain tech is clear. It carries significant implications for project sponsors and recipients alike.

For example, government officials can benefit from blockchain's transparency by showing constituents and international partners that budgets are allocated according to clear, immutable records. Meanwhile, donors get a front-row seat to how their contributions make a difference in real time, reducing the reliance on outdated bureaucratic hierarchies and opting for blockchain-based systems that promise efficient, nimble outcomes.

## LOCAL OVERSIGHT VIA GOVERNANCE TOKENISATION

One emerging concept that exceeds the simple tokenisation of physical assets (like farmland, mineral deposits, or infra) is the tokenisation of governance structures themselves.

Tokenised governance allows multiple stakeholders to have a voice in how projects unfold, an approach that the decentralised investment platform Kula can apply to great effect for locals-first development.

Digital assets that confer voting rights rather than mere speculative value, give local communities, investors, and operational teams the right to have a say in decisions that affect them, from funding allocations to choosing contractors.

Because these votes are cast on-chain, the whole process begins and remains publicly visible to anyone who wishes to audit or engage. This structure discourages unilateral decision-making and ensures the prioritisation of dialogue among all parties who stand to be affected by the outcomes.



In 2022, Kula collaborated with local leadership in Zambia to bring a limestone concession under blockchain-based oversight as its first Regional Decentralised Autonomous Organisation (DAO). Kula's DAO system combines a central governance DAO, which allocates capital and sets oversight, with independent RegionalDAOs that manage specific local projects using their own tokens. That same partnership led to identifying a new water source, directly benefiting the local community and catalysing agricultural development.

Reinforced by tokenised governance tokens, community representatives can rest assured that their voices are heard, whether it's a simple concern or a proposal to make changes. This avoids the all-too-common scenario where outside investors dictate the terms, and the local communities live with the consequences.

Similar pilots have been established in Nepal and Kenya. They encompass varying industries via transparent and decentralised governance. Under conventional models, such projects would likely suffer from limited accountability or conflicting interests.

Tokenised governance aims to realign incentives by making it clear how each and every dollar (or token) is spent, who benefits, and why.

## THE BLUEPRINT FOR COMMUNITY-LED CAPITAL

With agencies like USAID scaling back in certain sectors and the World Bank's priorities changing, many developing nations face a funding vacuum. Private capital from global powers can fill this space, but it often arrives with strings attached or is misaligned with genuine local needs.

There is clear evidence that foreign aid and foreign direct investment to developing countries have declined. In Africa, total foreign aid receipts fell from around \$64.8 billion in 2021 to \$60 billion in 2023, including less than \$20 billion from the United States. This US contribution fell further in 2024 to \$12.7 billion.

Where traditional channels of funding and development fail, blockchain transparency can help local communities succeed. There is also a clear appetite among impact investors for blockchain-led solutions. Since Kula launched its \$KULA token in April, momentum has accelerated with institutional and retail interest, enlarging their online community. Even before

launch, Kula had raised more than \$17.5 million from angel investors and began several live projects, underscoring demand for new forms of impact investment.

Kula continues to build on this momentum by showing they can meet high regulatory standards, with KULA VASP Limited being registered as a VASP in Mauritius with the Financial Services Commission (FSC) under the VAITOS Act 2021.

## INVESTING IN A BETTER FUTURE

No single solution can resolve the long-standing inefficiencies of development funding, but blockchain-powered governance has the power to move toward a more equitable, result-driven, and collaborative outcome.

If pilots like those developed by Kula in East Africa and beyond continue to strive toward tangible improvements, like new water systems or cleaner energy initiatives, decentralised models might soon completely change how projects are financed and managed worldwide.

For areas too often overlooked or hampered by outdated processes, the promise of transparent, community-led capital through tokenised governance sets the path to a more sustainable and inclusive future of growth and innovation by the people, for the people. ■



**CHRIS TURNER**

Chris Turner has more than two decades of experience consulting with major multilateral aid agencies in Asia, Africa and the Middle East. Wholly committed to the integration of emerging technologies as solutions to solve some of the world's most pressing issues, Chris is a co-founder of Kula, a decentralised impact investment firm that transforms overlooked assets into shared prosperity and thriving communities. By tokenising real-world assets, Kula aims to provide opportunity, transparency and financial sovereignty to historically excluded communities.



# AGENTIC AI – HELPING NGOS DELIVER WHERE IT MATTERS: A CASE STUDY

CHRISTIAN MEYER – [WWW.MZNINTERNATIONAL.COM](http://WWW.MZNINTERNATIONAL.COM)

The social impact sector operates in a world marked by poly-crisis. Slow-onset disasters such as climate breakdown now reinforce and accelerate rapid-onset emergencies. Protracted conflicts, fragile political systems, environmental degradation, and widespread economic precarity intersect, creating cascading crises and multiplying human vulnerability.

Foundations and philanthropists are stepping up, yet even the most generous grants remain a proverbial drop on the hot stone. Needs expand faster than resources. At the same time, the global consensus around the rules-based international order is under strain. Pressure on democratic institutions, rising authoritarianism and eroding global cooperation all limit our collective capacity to respond. As resources tighten and the humanitarian financing gap widens, the sector faces a difficult truth: in this environment, every organisation working for social good must run as efficiently and effectively as possible.

But the work required to be efficient has itself become burdensome. Securing the right mix of funds, complying with donor reporting requirements, generating credible impact evidence and coordinating across fragmented systems all consume time and human capital. Valuable hours that should be dedicated to communities are instead spent in administrative gravity. Costs rise, teams stretch thin, and mission focus risks dilution.

Agentic AI offers a practical response. But not the kind of AI tools that are largely commercially viable and marketed en masse. The sector does not need more impressive chatbots or clever drafting assistants. We require less flashy and more useful technology: tools designed to act as proactive teammates that execute structured tasks, run workflows end to end, escalate exceptions, and integrate securely into mission delivery. Crucially, this must be done with strict data protection safeguards. NGOs handle vulnerable personal data and sensitive programmatic information, so AI systems

must operate with rigorous security, data minimisation and full organisational control over how and where information is processed.

This is not theoretical. In our work at MzN International, we have built and deployed Digital Teammates tailored for NGOs and social enterprises. They automate a meaningful share of the administrative cycle and have reduced fundraising and reporting workloads across multiple pilots, freeing scarce human capacity for mission-critical activity. The value is not in novelty. It lies in disciplined execution and repeatability that bends the cost curve of doing good.

*"AGENTIC AI OFFERS A PRACTICAL RESPONSE. BUT NOT THE KIND OF AI TOOLS THAT ARE LARGELY COMMERCIALY VIABLE AND MARKETED EN MASSE."*

Yet enthusiasm must be balanced with caution. AI can lower barriers and accelerate delivery, but misuse or poor governance erodes trust. Data must be handled responsibly, systems must remain transparent, and humans must review outputs. AI should support judgement, not replace it. Organisations require clear guardrails: data minimisation by design, human approval for external outputs, and named responsibility for safe use. This protects both beneficiaries and institutional credibility.

Philanthropists and institutional funders have a role here too. Supporting core digital capacity, rather than one-off technology pilots, is a strategic investment. Funding AI capability in grantees is not about automation for its own sake. It is about ensuring scarce resources reach communities faster and more



**“IN A HOT, CROWDED, AND INCREASINGLY VOLATILE WORLD, WE MUST FAVOUR LESS FLASHY TECHNOLOGY AND MORE DOING WHAT MATTERS.”**

reliably, particularly where crises compound and institutions are weak. Funders already request transparency and accountability. Well-structured AI systems make these easier to evidence, not harder.

The question is not whether AI is a threat or a silver bullet. It is whether we use it with discipline and purpose to meet the scale of our shared challenges. Efficiency is not a managerial aspiration. It is a moral obligation in a world where every diverted pound and delayed hour carries consequences for real lives.

In a hot, crowded, and increasingly volatile world, we must favour less flashy technology and more doing what matters. Agentic AI, applied with humility, safeguards and a relentless focus on mission, is a practical step toward that goal. It does not replace the human courage and compassion at the heart of social impact. It strengthens it, by ensuring more of our limited resources reach those who need them most. ■



### CHRISTIAN MEYER ZU NATRUP

Christian is the founder and managing director of MzN International. Christian is a governance reform and organisational change expert, specialising in digital transformation and making non-profit organisations financially sustainable. At MzN International, he leads on consulting and training work across 20 countries. Christian holds a postgraduate degree in international relations and is a qualified chartered accountant with more than 10 years of experience working in emerging economies and fragile contexts. He continues with research in areas relating to development and aid. In 2015, together with Dr. Adrian Flint from the University of Bristol, Christian developed the concept of beneficiary-led aid.



# FROM CLICKS TO CLEAN WATER: WHEN GLOBAL MOVEMENTS AND MODERN GIVING COMBINE: A CASE STUDY

JENNIE YORK - [WWW.WATERAID.ORG](http://WWW.WATERAID.ORG)

In a world awash with causes competing for attention, the challenge facing modern philanthropy isn't scarcity of generosity, it's relevance. And to reach the next generation of givers, we must meet them where they are: online, engaged and deeply invested in purpose-driven, organic storytelling.

In August, WaterAid was announced as the global partner of #TeamWater, a bold new creator-powered campaign with YouTube sensations MrBeast and Mark Rober to bring clean water to 2 million people. #TeamWater shows how Gen Z and Millennial Philanthropists are using technology to drive social change: by harnessing content creators with a combined reach of 3 billion subscribers, the initiative raised over \$40 million (£30 million) in just 31 days<sup>1</sup>.

Nearly one in ten people around the world don't have clean water close to home and extreme weather patterns are making the situation worse. Change starts with water. Clean water means women don't waste time walking long distances for water, girls can go to school, hospitals can give good care and communities can thrive. It means people can break free from poverty and build the lives they want, with dignity.

For philanthropists, foundations and their advisors who are looking to create long-term sustainable change, access to clean water, decent sanitation and hygiene can have a transformative impact on issues from education to gender to health. And to address this problem, we need to harness powerful partnerships.

Ofcom recently announced YouTube has become the UK's second most-watched media service and MrBeast – who has almost 450 million YouTube subscribers – is the world's most

watched content creator<sup>2</sup>. We were thrilled that he and Mark Rober chose to use their global platforms to launch a campaign that not only funds clean water projects but tells a deeper story about human potential: how lives can be transformed with something as simple as clean water and how a generation of young people can be inspired on a major global issue.

At WaterAid, we're proud to have more than 40 years of experience working to ensure communities can access clean water, good hygiene and decent toilets. By partnering with us, #TeamWater ensures technical expertise, accountability and sustainability – crucially working hand-in-hand with communities - to turn donations into long-term infrastructure and community resilience.

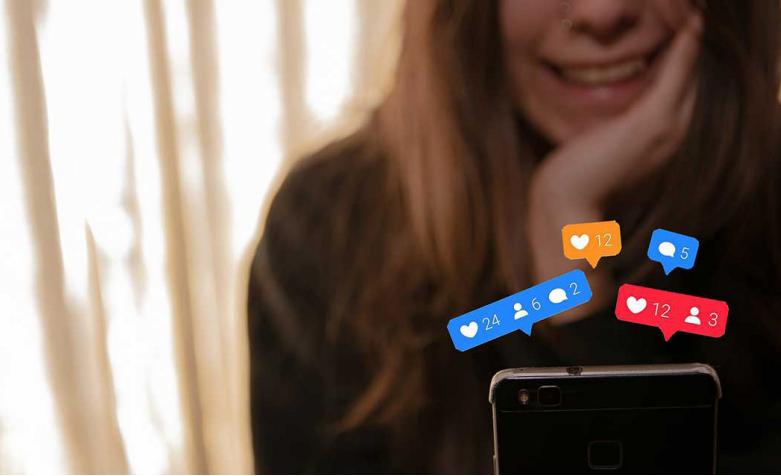
As the landscape of philanthropy evolves, our hope is that this fusion of influence and implementation represents a new model for giving. One where globally-recognised names open the door and proven, and trusted organisations who can and will deliver, walk the path through. So, what can #TeamWater tell us about the future of strategic giving and impact investing?

## 1. Visibility drives scale and issues awareness

While it certainly still has a place, gone are the days when philanthropy happened only behind closed doors. Today's most successful campaigns harness the power of online public momentum, because giving is contagious. MrBeast's ability to attract over 400 million subscribers hasn't just raised funds; it raised awareness. Storytelling is at the heart of content creation, and was a powerful component of the campaign – with each creator creating videos in their own style, that spoke best to their audience. It got people talking about the

<sup>1</sup> Available at [#TeamWater](#), accessed October 2025

<sup>2</sup> Publication available at [Tuning into YouTube: UK's media habits revealed](#), accessed October 2025



water crisis in a way no annual report alone ever could, and it reaches a new generation of givers.

Therefore, if you really care about a cause, make it your mission to raise awareness of the issues it is solving. Bring in both business and personal networks, sharing with them the value and impact that can be had in driving change together.

## 2. Trusted partnerships deliver impact

For philanthropists who want their giving to be as effective as it is ambitious, working with credible partners is now a non-negotiable, and #TeamWater shows how this can work in practice. WaterAid's track record of delivering high-impact programmes in more than 22 countries is a safeguard against waste, inefficiency and duplication and ensures impact. Trust-based philanthropy, where change makers trust us to be the expert partner, yields greater impact. And when visibility is high, scrutiny is too - and philanthropists need to be sure their name is associated with results, not just rhetoric.

## 3. Young people are the future of giving

Today's young audiences expect more from brands, leaders, and the causes they support. They want action, transparency and authenticity. #TeamWater bridges the gap between digital engagement and global development, showing that with the right approach, the world's biggest problems can be tackled in a way that resonates with younger generations. We've seen this with MrBeast and Mark Rober's previous campaigns, #TeamTrees and #TeamSeas, which raised \$50 million combined.

For philanthropists and impact investors, this arguably presents a powerful opportunity: to not only fund solutions but to co-create them with a generation that brings energy, innovation and a digital-first mindset. Additionally, with the great transference of wealth already in motion, now is the time to bring your children into your philanthropy to educate them on fundamentals of good grant making and the importance of having impact on a systemic level.

## 4. Giving legacy is enhanced by relevance

Giving is no longer just about writing a cheque, it's about systemic change, problem solving and future proofing. When philanthropy is aligned with movements that are culturally relevant, publicly supported and professionally executed, they build legacies that outlast any single donation. For #TeamWater, that legacy is already in motion. Funds raised will support clean water systems across multiple countries, ensuring that communities have access to water not just today, but for generations to come.

The future of giving will belong to those who can bring the world with them. We need more than generosity; we need bold partnerships, ideas, trusted delivery and propositions that capture the hearts and minds of audiences. We no longer need to choose between rigour and reach; we can, and must, do both. ■



**JENNIE YORK**

Jennie York is Executive Director of Communications and Fundraising at WaterAid UK, a leading international non-profit organisation dedicated to improving access to clean water, sanitation and hygiene across the globe. Jennie has played a key role in driving the organisation's mission forward, both in the UK and Globally as part of her responsibilities as Global Lead for Communications and Fundraising, contributing her expertise in strategic development, income generation and brand growth. This stems from a background in international development and a passion for social justice, shaped by her belief in amplifying local voices to create sustainable and equitable solutions. Prior to her current role, she held various leadership positions within WaterAid and other prominent NGOs, working within the non-profit sector for 20 years.

*"WHILST MANY FOUNDATIONS OFFER OPEN INVITATIONS, APPLICATION SUCCESS DEPENDS ON WELL-EVIDENCED, WELL-WRITTEN SUBMISSIONS. UNFORTUNATELY, MANY ORGANISATIONS LACK THE TIME OR FUNDS TO PUT TOGETHER STRONG APPLICATIONS..."*



# ETHICS, EFFICIENCY AND EFFICACY: AI ADVANCES FOR GRANTMAKERS A CASE STUDY

MARIA TOONE - [WWW.PLINTH.ORG.UK](http://WWW.PLINTH.ORG.UK)

**T**he increasing use of AI has raised new ethical questions in the grantmaking sector. Foundations are concerned about how AI implementation might affect their organisational integrity. Whilst discussions typically focus on data protection, bias, AI decision-making, and sustainability (see below answers to FAQs) these concerns often overshadow a more nuanced conversation: how can AI lead to positive ethical advances in grantmaking?

At Plinth, we've been exploring this question alongside the 30+ funders who use our AI Grant Management Tool. To learn first-hand about the grantmaker experience, we launched our own mini foundation and gathered around 80 people from across the sector to discuss what an ideal foundation would look like. Two major ethical issues emerged: power imbalances and inaccessibility.

## POWER IMBALANCES

The grantmaker-grantee relationship is fraught with power imbalances. Grantmakers have huge influence over the charitable sector's income and which organisations receive financial security. This is true now more than ever, as the public have declined as an income source to 25 percent, from 54 percent in 2020/21.

Grantmakers must ensure their funding goes towards worthwhile projects; however, from the charities we spoke to, this is often done in a way which is onerous and inflexible. Grants are offered on a project basis, but inevitably projects evolve or more pressing needs emerge. Yet charities face funding withdrawal if KPIs aren't met. What they want is a collaborative approach, flexibility and personal relationships.

How can we rebalance this power dynamic? We believe collaboration and flexibility are achievable if grantmakers have the bandwidth. However, recent years have seen tremendous pressure on grantmaking organisations. According to the ACF's

most recent report, applications have increased significantly, in some cases by 100-400%. With the explosion of AI-generated grant applications, staff are overstretched, spending hours sifting through generic, often ineligible applications.

Plinth believes the solution lies in building capacity. We've built AI Grant Management tools that conduct due diligence checks, assess eligibility, and generate bespoke feedback for every applicant. Our partners report the tool saves approximately 50-75 percent in admin time, enabling grantmakers to step into real, personal relationships with grantees.

By alleviating strain on grant managers, this power dynamic can be rebalanced to enable more open communication. When staff are freed from computer screens, technology paradoxically creates time for human connection. We'd love to see a grantmaking sector which responds quickly to pressing needs rather than leaving charities waiting for months.

## INACCESSIBILITY

Whilst many foundations offer open invitations, application success depends on well-evidenced, well-written submissions. Unfortunately, many organisations lack the time or funds to put together strong applications — often those who need funding most. Small and micro-organisations receive only 4 percent of the sector's income despite comprising 80 percent of the sector. Super-major organisations (income over £100 million) received a higher share of their income from the voluntary sector (23 percent) of which a significant proportion is grants.

Our foundation launch revealed that organisations repeatedly struggling for funding include small organisations, CICs, those awaiting charitable status, and faith groups — all regularly unable to apply for mainstream funding. To apply for charitable status, organisations must have at least £5,000 in annual income. According to NCVO, in 2020, 15,000 UK organisations had £0 income, accounting for 9 percent of the sector. The



most difficult funding to secure is what's needed to get organisations off the ground: salaries, core operational costs, and unrestricted funding.

From a funder's perspective, charitable status and significant income provide automatic due diligence, ensuring trust in where money goes. Yet we want opportunities for small organisations meeting new pressing needs to diversify funding distribution beyond legacy charities.

Plinth is addressing this in two ways. Firstly, we make our basic CRM available free to anyone. The CRM gathers data on charitable activities and automates impact measurement, helping small organisations make their case to funders.

Secondly, we're making the applicant experience seamless using AI. Applicants can upload previous grant applications into Plinth forms, and AI adapts answers to suit new questions—eliminating the need to employ grant writers for multiple applications. We've created an AI website review checker providing real-time feedback on funding readiness. We've also enabled translation, allowing people to apply in their own language with automatic translation back to English for funders.

## A HOPEFUL APPROACH TO AI

Amidst doom and gloom surrounding the AI revolution, we're trying to have a more hopeful attitude at Plinth. Whilst recognising AI's negative ethical implications, we're making the case that AI can be used for good, not just for technological advances but ethical

ones too. AI improves efficiency and enables insights so funds can be used more effectively. In the charity sector, we want to help people spend less time finding funding and more time providing frontline impact.

Using our tools, we hope grantmakers can balance the dial: become partners instead of distributors, be accessible rather than gatekeepers, and act with speed to become organisations relied upon for immediate help. Whilst negative ethical impacts of AI should be considered, the positive ethical opportunity needs greater attention.

## FAQS

Is it data safe when using AI? If you're using the paid or pro version, most AI companies offer the option to turn off their ability to access your data and use it to train large language models. To guarantee data safety, it's best to contact the AI company directly to agree on a data protection agreement. At Plinth, we have individual agreements with all AI companies we use to ensure data is protected.

Is AI biased? Yes. AI is inherently biased and it's virtually impossible to remove this completely. Therefore, it's important to use AI to surface information rather than delegating decision-making to AI. At Plinth, we've pre-programmed the AI to ask focussed questions that generate accurate results and deliver reliable information, rather than opinions.

Will AI take jobs? It will almost certainly replace some jobs, but if stewarded correctly, we hope it will transform

**"AT PLINTH, WE'VE PRE-PROGRAMMED THE AI TO ASK FOCUSED QUESTIONS THAT GENERATE ACCURATE RESULTS AND DELIVER RELIABLE INFORMATION, RATHER THAN OPINIONS."**



**MARIA TOONE**

Maria Toone works for Plinth, an AI powered platform for charities and grantmakers, in the partnerships team. She has over 5 years of experience in the charity sector in volunteering, fundraising and recently, as a Trustee. Maria graduated from the University of Cambridge in 2024 with a First in Theology, Religion and Philosophy of Religion.

them to be more creative. This is why a human-in-the-loop approach is important, where humans use technology as a tool to assist in processes. We hope to see upskilling across all sectors so workers can maximise capacity with AI rather than being replaced entirely.

What about the environment? AI is 500-1,000 times more efficient than two years ago. An average query uses 0.34Wh—roughly 0.5 seconds of a kettle boiling. AI is usually better for the environment than reading on a laptop screen. For our sector, time saved on admin through platforms like Plinth is actually more energy efficient, as without it, admin tasks can take hours or even days, consuming far more energy. ■

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**"STAKE2CARE LETS ETHEREUM HOLDERS STAKE ETH VIA A SIMPLE INTERFACE AND DONATE THE STAKING REWARDS TO MSF WHILE KEEPING OWNERSHIP OF THEIR CRYPTO CURRENCY."**

# DOCTORS WITHOUT BORDERS/MÉDECINS SANS FRONTIÈRES (MSF) AND BLOCKCHAIN PHILANTHROPY: EXPERIMENTING AT THE INTERSECTION OF CRYPTO, ART AND HUMANITARIANISM – A CASE STUDY

MARIO STEPHAN – [WWW.MSF.ORG](http://WWW.MSF.ORG)

**D**octors Without Borders/Médecins Sans Frontières (MSF) has quietly become one of the large humanitarian organisations experimenting with blockchain-enabled fundraising. Rather than turning blockchain into a buzzword, MSF has launched two concrete, donor-facing initiatives out of its Geneva hub — Stake2Care and Art4Care — that aim to bring new audiences, new funding models and new forms of engagement to life-saving medical work. As MSF's Head of Philanthropy Diversification and Impact, it has been important for me to carry the messages that first and foremost, we aim to reach out to a demographic and parts of civil societies we do not reach today, and that with blockchain younger generations can already be financial supporters.

## WHAT ARE OUR PROJECTS ABOUT?

Stake2Care lets Ethereum holders stake ETH via a simple interface and donate the staking rewards to MSF while keeping ownership of their crypto currency. In practice a donor swaps ETH for an msfETH token (pegged 1:1),

stakes through a platform like Lido, and the rewards — not the principal — flow to MSF. The model reframes giving: donors can “co-create wealth” with MSF by redirecting yield rather than liquidating assets: This design preserves donor flexibility while generating a predictable revenue stream tied to on-chain rewards.

Meanwhile, Art4Care leverages generative art and NFTs: artists collaborate with MSF to release mission-driven collections where a fixed share of proceeds supports emergency operations. The project deliberately markets itself to the creative and Web3 communities, translating field stories into digital artworks and collectible tokens that carry an explicit, measurable philanthropic outcome. We started this initiative with the digital and generative artist Rvig through a first collection: Field Impact, sold on the Artblocks platform, giving MSF the possibility to engage with supporters who are younger, tech-native and outside traditional philanthropy networks.

These tools can diversify income without replacing conventional

philanthropy — and they emphasise transparency, donor control, and compliance as project design priorities: A logical step to build a bridge between a cause, such as the one MSF champions and the web3 community at large. From strengths and responsible design choices to challenges and caveats. While Stake2Care gives donors back their capital while donating yield — a product that reduces the psychological barrier of “locking up” assets for charity — Art4Care transforms field stories into tangible creative objects, increasing empathy and creating secondary markets where some ongoing value can continue to support our organisation. Using public blockchains also makes the flow of funds auditable in principle and we position this as a trust-enhancer, even if on-chain transparency must be balanced with privacy and security considerations.

At MSF, these innovations are treated as strategic investments in future resilience, but are not without trade-offs. Crypto markets are volatile; projects must carefully manage operational, legal and reputational risk (e.g., regulatory compliance across jurisdictions, tax treatment



of tokens, AML/KYC requirements). Staking protocols and NFT platforms bring technical risks (smart contract bugs, custody concerns, marketplace dynamics) that MSF must mitigate through partners and rigorous due diligence. And there's an ethical dimension: translating human suffering into digital collectibles requires sensitive curation so that our patients are respected, not commodified.

This is why in my public engagements and when seizing communications opportunities, I make a point of explaining our reasoning and safeguards. Pushing this logic further, MSF is now building a social-storytelling hub entitled Stories of Care to connect the digital initiatives back to field impact and real patient stories, a deliberate step to anchor innovation in humanitarian purpose rather than pure "tech" fascination.

## EARLY SIGNALS AND WHAT TO WATCH

So far the projects read as pilot-grade but credible: they are public, productised and tied to established platforms ([Lido](#), [Art Blocks](#)) rather than experimental one-offs. Today we have surpassed the US\$1 million equivalent in our Stake2Care vault (generating interest for MSF) and at the time of writing have sold 54 editions of the Field Impact collection, of which 60 percent of the proceeds have been automatically deposited in our wallet. We are conscious that key metrics to watch will be net funds generated versus cost of engagement, donor retention and demographics as

well as secondary-market behaviour for NFTs and how we will continue to balance on-chain transparency with all considerations pertaining to our patients and communities we serve. Positive early coverage and interest have been nevertheless heart-warming and suggest momentum, but long-term impact, especially for our financial and institutional independence, will depend on scale and prudent governance. These projects are also not set in time and will continue to evolve, potentially incorporating further technological prowess (AI anyone?) and will expand the actual offering like Stake2Care for instance, who will soon offer a stablecoin option.

MSF's Stake2Care and Art4Care illustrate a pragmatic, mission-centred approach to emerging technology: use blockchain where it measurably helps fundraising, diversify donor pools, and keep the humanitarian imperative front and centre. We will continue advocating for careful rollout and with public-facing storytelling and we clearly signal that we intend to experiment responsibly: not to chase novelty, but to explore whether crypto and digital art can help and enable us to sustain independent medical aid in an increasingly complex funding landscape. ■



**MARIO STEPHAN**

Mario Stephan is currently Médecins Sans Frontières (MSF)'s Head of Philanthropy Diversification and Impact based out of Geneva, Switzerland. He brings more 20 years of experience in the Aid sector, with more than half of it dedicated to philanthropy and building partnerships. Mario first got involved with MSF in 2009 and leads MSF's Web3 strategy from Geneva.

Mario's experience encompasses a wide variety of roles, from field work to leadership and executive roles, with several international organisations. In the course of his career, Mario has lived and worked in the Democratic Republic of the Congo, Kenya, Afghanistan, Somalia, Egypt and the UAE. Mario also held regional positions covering eastern and southern Africa, the MENA region and the Gulf. In the years leading to his present appointment, Mario was the founding director of Arabian Perspectives, a consultancy firm providing expertise and knowledge on the Arab World to the relief and development sectors and the Executive Director for Doctors Without Borders/Médecins Sans Frontières (MSF)'s UAE regional office from 2018 to 2022.

Since 2013, Mario has been involved in different governance roles, from regular member to secretary to chairman. He also joined advisory boards of Gulf universities and foundations, bridging the gap with the Aid & Relief sector.

Mario speaks Arabic, English, French and Spanish and holds a Master's degree in Management and Business Administration from the KEDGE business school (Bordeaux, France), a professional trainer accreditation from the Chartered Institute of Environmental Health (London, United Kingdom), and Mentor accreditation at Senior Practitioner Level by the European Mentoring and Coaching Council (EMCC).

*"DESPISE ITS SCALE, PHILANTHROPY STILL FUNCTIONS AS A PRE-DIGITAL ECONOMY. EACH INSTITUTION DESIGNS ITS OWN DILIGENCE, METRICS AND THEORY OF CHANGE."*



# AI FOR GOOD: UNITEDPEOPLES REBUILDS TRUST IN PHILANTHROPY THROUGH A CIVIC OPERATING SYSTEM: A CASE STUDY

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**T**rust in philanthropy is wearing thin. Billions move through foundations, family offices and donor-advised funds every year, yet too little is likely to change for those who need progress most. Bureaucracy, duplication and opacity have become structural. Beneficiaries are disillusioned; donors are impatient. Philanthropy was built on compassion, but it has yet to master coherence. The challenge for the decade ahead will not be generosity, but intelligence.

## THE INTELLIGENCE GAP

Despite its scale, philanthropy still functions as a pre-digital economy. Each institution designs its own diligence, metrics and theory of change. Lessons seldom compound. Reporting remains retrospective, and impact largely anecdotal. What the sector lacks, and will soon have to build, is what every other complex system already possesses: an operating system — a shared infrastructure for knowledge, accountability and coordination.

Other sectors have solved similar problems. Logistics, health, energy and finance depend on interoperable data and real-time feedback loops. They have learned to learn. Philanthropy must do the same. Without transparency, trust will continue to wither; without shared learning, effectiveness will remain stalled.

## THE WEALTH TRANSITION

The economics of giving are shifting faster than the structures that support them. Over the next two decades, an estimated £5 trillion in the UK alone — and many tens of trillions globally

— will pass to younger generations. These inheritors will be digital natives who expect real-time data, measurable impact and ethical coherence. They will neither accept opacity nor equate good intent with good design.

At the same time, the world is entering the largest expansion of private wealth in history. The mass-affluent — households with net worth between roughly US \$100 000 and \$1 million — already hold more than half of global financial assets. Collectively, this 'Silent Giant' commands influence measured in trillions of dollars, yet its potential to drive systemic change remains scattered across isolated acts of generosity and consumption.

Mobilising even a fraction of that wealth toward coordinated civic purpose could redefine the future. Enter UnitedPeoples (UP), a civic operating system designed to align people, capital and purpose at scale with simple yet profoundly powerful promise: to do better, be better, while doing good. UnitedPeoples unites citizens, philanthropic leaders, social innovators, and change makers around the world behind a shared mission, to secure an Age of Thriving by 2035. At its heart lies NAVi, an AI-powered guide built not to replace human conscience, but to amplify it.

To get there, UP will provide the infrastructure that transforms individual contributions into systemic change. It operates through a network of GlobalCircles, which are action hubs in key domains, BrandedCircles which are collaborations with companies, NGOs, universities etc and LocalCircles, which are community-level initiatives. Together, they form a scaffolding that amplifies purpose and connects global ambition to local action.



By 2035, UnitedPeoples projects that 100 million members – around 7 percent of the Silent Giant – will collectively steward between US \$60 trillion and US \$130 trillion in wealth. Redirecting only one to two per cent of that pool each year through transparent, low-friction, embedded-finance mechanisms would mobilise US \$600 billion to US \$2 trillion annually for measurable social, environmental and civic outcomes. These figures mark the minimum viable scale required to shift humanity's trajectory within a single decade.

## WHY AI FOR GOOD WILL MATTER

Artificial intelligence will make such mobilisation possible, but only if designed for human agency, not automation. AI for Good will use computation to amplify judgement, not replace it. Algorithms will map duplication, match resources to needs, and surface learning from thousands of projects that would otherwise remain unconnected. What will matter is who governs that intelligence and how transparently it operates.

## A CIVIC OPERATING SYSTEM FOR GIVING

UnitedPeoples, a Netherlands-based public-benefit foundation, has architected a civic operating system, a digital and organisational framework connecting people, capital and purpose at scale. The goal is not another fundraising platform, but the wiring that will let the philanthropic ecosystem function intelligently and accountably. Its Moonshot is to assure an Age of Thriving by 2035.

At its core will sit NAVi, an AI-driven guide helping participants find partners, surface prior knowledge and make better decisions. NAVi's reasoning will be bounded by the UP Tenets – principles of equality, dignity, accountability and sustainability – and shaped by the Appreciative Collaborative Exploration (ACE) methodology, which structures engagement around discovery, aspiration, refinement and empowerment. The architecture will ensure that ethics constrain computation, not the reverse.

## EMBEDDED FINANCE: PHILANTHROPY'S FUTURE BLOODSTREAM

If NAVi will provide the brain, embedded finance will supply the bloodstream. Today's philanthropic capital moves episodically – proposal, grant, report, repeat.

Embedded finance will replace that rhythm with continuous, programmable flows. Every contribution, large or small, will move through transparent rails that record its purpose and outcome in real time.

This design will turn giving from a one-off act into a living relationship. Donors and beneficiaries will share a single view of how resources are used, what milestones are met and what lessons emerge. Verification will no longer be an audit; it will be automatic.

Embedded finance will also dissolve the divide between charitable grants and impact-investment capital. Grants, recoverable loans and blended-finance instruments will coexist within a single civic ledger. Micro-transactions will accumulate into macro-impact; local projects will connect to global portfolios. For advisers, it will mean lower diligence costs and integrated reporting; for clients, continuous proof of purpose; for regulators, transparent oversight without bureaucracy.

## RADICAL VISIBILITY AND CLOSED-LOOP INTELLIGENCE

Within this civic operating system, every project and outcome will be visible to those entitled to see it. Advisors will benchmark performance instantly; participants will understand where their work fits; policymakers will perceive collective progress rather than isolated anecdotes. Philanthropy's opacity will give way to radical visibility, the same transformation banking underwent when transactions became traceable in real time.

Because every action will be digitally linked to outcomes, the system will generate closed-loop intelligence: continuous feedback from millions of peer-supported projects, captured, analysed and reapplied across the network. This living dataset will create a historic opportunity to reduce risk and optimise return – financial, social and reputational alike.

Patterns of success and failure will become statistically meaningful. Early-warning signals will flag where interventions stall. Proven approaches will replicate quickly across geographies. Over time, this compounding intelligence will give philanthropy and impact investors a dynamic equivalent of actuarial science: a predictive understanding of what works, where and why.

## COMPLEMENTING EXISTING FRAMEWORKS

This model will complement, not compete with, existing measurement standards. Frameworks such as the UN Sustainable Development Goals, GIIN IRIS+ taxonomy and ESG regimes rely on accurate, comparable data. The civic operating system will make such comparability routine. Where current systems measure impact after the fact, UP's architecture will measure it as it happens. The result will not be more metrics but better ones—alive to context and time.

## ETHICS BY DESIGN

Trust in AI cannot be assumed. UP's governance will embed explainability, bias auditing and privacy by design. Every algorithmic process will be open to independent review; every data pathway will comply with European GDPR standards. A standing ethics council will monitor implementation continuously. By institutionalising accountability, UP will show that technology and transparency can reinforce one another rather than collide.

UP expects to close initial financing in Q1 2026, enabling deployment of the platform and its first operational pilots by Q4 2026. These pilots will test continuous transparency, automated reporting and adviser-integrated funding flows. The open-architecture design will allow institutions to connect their own tools and data, forming a distributed ecosystem rather than a proprietary hub.

## SCALE WITH PURPOSE

The longer horizon will be necessarily audacious because the crises we face are equally so. By 2035, UP intends to have engaged 100 million members supporting 12 million active Projects across 15 Global Circles, from Health & Wellness to Sustainability, Climate & Food, and 2 million LocalCircles operating in communities worldwide. The ambition is driven not by vanity but by imperative. Global challenges such as climate instability, democratic fragility and inequality are systemic and therefore solvable only through systemic, global collaboration.

Philanthropy already operates across borders, but its impact channels remain fragmented. A civic operating system for giving would align the globalisation of wealth with a globalisation of responsibility, mobilising the Silent Giant's resources through infrastructure built for trust. As closed-loop intelligence refines models of success, each new participant would strengthen the network's predictive power, lowering risk and improving efficiency. In place of uncertainty, philanthropy could become a field of measurable learning and compounding impact.

## A NEW SOCIAL CONTRACT FOR GIVING

If realised, this model will redefine the relationship between donors and beneficiaries. Donors will become participants in shared outcomes; advisers will interpret evidence rather than



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file paperwork; recipients will gain agency and visibility. The asymmetry that has long defined philanthropy will dissolve into a web of mutual accountability.

For advisers, the implications will be profound. Their role will shift from reactive compliance to proactive design helping clients channel capital through intelligent systems that learn and improve. For family offices and next-generation philanthropists, it will offer an answer to a question already being asked: how will we know our giving works?

UP will stand within a broader movement linking technology, ethics and civic purpose. From digital-public-goods registries to tokenised climate assets, innovators will embed transparency and accountability into capital itself. What will distinguish the UP approach is its holistic ambition: AI for human flourishing, finance for equitable prosperity, governance for shared trust. It will be both technological and cultural, a fusion of computation and conscience.

## REBUILDING TRUST

Philanthropy's legitimacy will depend on trust, and trust will depend on transparency that people can see, verify and believe. Rebuilding it will require more than better storytelling; it will demand systems that make honesty automatic and collaboration effortless.

AI, guided by ethics and continuous oversight, will provide the means. Embedded finance will provide the mechanism. Closed-loop intelligence will supply the learning engine that improves performance and amplifies trust for all. The civic operating system will bind them into an architecture of accountability capable of mobilising the Silent Giant's wealth toward collective thriving.

If humanity is to navigate the next decade with hope intact, the sector that channels conscience will need to act with the same coherence it demands of markets. AI for Good will not be rhetoric, it will be design: the infrastructure of a future in which philanthropy once again earns, and keeps, the world's trust. ■

*"WHAT ATTESTATIONS PROVIDE IS A LIVING SYSTEM OF TRUST. VERIFIED CLAIMS CAN FLOW BACK UPWARD TO FUNDERS AND ADVISORS IN AN ONGOING AND PROGRESSIVE MANNER, RATHER THAN ONCE A YEAR..."*



# ATTESTING CAPACITY: THE MISSING INFRASTRUCTURE OF IMPACT

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Over the past few years, Web3 and digital finance have brought real progress in how impact funding moves. Participatory grant rounds, quadratic funding and DAOs have made resource allocation more transparent and efficient while removing intermediaries with potential incentives for corruption. While under-reported in comparison to crypto's reputation for speculation and asset creation, these systems have improved the mechanics of giving, opening the door for more inclusive and rapid flows of capital.

Yet allocation alone cannot ensure outcomes. When communities lack the capacity to steward investment whether that investment takes the form of money, data, or computing power it often reinforces the assumptions of those who give rather than strengthening the capacity of those who act and thus produce impact. Even the most well-intentioned funding can destabilise local systems if the receiving community cannot coordinate its use with integrity. Capacity, in this sense, is defined as the ability to steward not just ecosystems but data and investment as well. It includes the ability to make informed collective decisions about how capital, data, and digital infrastructure are governed and used. Strengthening this form of readiness is essential if investment is to support long-term autonomy rather than dependency, and blockchains can be good tools to aid in this purpose.

## FROM DOCUMENTS TO ATTESTATIONS

Philanthropy has long relied on documents to prove impact. Reports arrive as PDFs attached to emails, filled with photographs, tables, and narrative summaries. Each is self-contained, written in a different format, and disconnected from the next. The result is a world of information that cannot be compared, aggregated, or verified in real time. It is proof by attachment and leads to high levels of data siloing and fragmentation.

The alternative is not more data but a better way to validate it. Instead of static documents that close the loop, we can use attestations, signed records with structured provenance and validation. An attestation is a modular statement of fact: who asserted it, what it describes, how it was checked, and when it was recorded. Multiple attestations can describe evidence, governance decisions, or ecological outcomes. Together they form a network of validated claims that update continuously as new information appears.

What attestations provide is a living system of trust. Verified claims can flow back upward to funders and advisors in an ongoing and progressive manner, rather than once a year through a final report. This allows impact information to circulate through philanthropic systems in a way that complements and reciprocates the movement of capital.

Regen Foundation's application creates structured systems for these impact attestations to be registered. Our work focuses on the infrastructures that let communities publish and maintain verified claims about their own governance, consent and results. These records do not replace culture or context; they make them visible and durable.

## ANCHORED ATTESTATIONS AND THE CLAIMS ENGINE

At the technical level, an attestation is a signed statement anchored to a ledger that links evidence with verification. Each one answers the basic questions of accountability: who asserted it, what state it describes, how it was verified, and when it was recorded.

In the Ethereum Attestation Service (EAS), for example, each attestation is a lightweight on-chain record that can reference an external dataset, timestamp, or governance event. It is not a token or transaction but a durable public proof that a statement about the world was made and signed by a known party.

Regen Foundation's work on the Claims Engine extends this same logic to ecological and social domains. It provides schemas for composing attestations into claims: anchored records about impact, events, or outcomes that can be validated through transparent methods. A claim might describe the current state of a

mangrove restoration site, a collective budgeting decision, or a verified instance of free, prior, and informed consent. Together, these claims create a ledger of both state — what exists — and capacity — who can act.

Attestations also make validation programmable. Each schema can specify who or what actors are authorised to validate data and by what means: subject-matter experts, accredited verification and validation bodies, peer review panels, or participatory guarantee systems. This allows the level of rigour to scale with the significance of the claim being made. A minor operational update might be peer-verified locally, while a high-stakes ecological outcome could require expert audit and cryptographic confirmation.

Because attestations are nested by design, they can express fine-grained or expansive scopes of impact. A single claim can represent a data point, a project, or an entire portfolio, with each level inheriting the validation logic of the layers beneath it. This programmable granularity allows funders to trace how local evidence aggregates into systemic outcomes without flattening context, nor alienating those doing the good work.

Together, these features transform impact reporting from a narrative exercise into a verifiable, distributed knowledge system. Communities can publish durable, evidence-backed statements that funders can query and trust while retaining local control over meaning and method.

## VALIDATION AS A COMMONS

In traditional impact markets, validation and verification are commercial services. Third-party bodies sell trust through audits and proprietary standards. This model tends to incentivise centralisation, opacity, and high cost. Digital public infrastructure allows a different approach. While outsourced credibility will always have relevance, in programmable and distributed validation systems like those enabled through attestation frameworks, multiple actors such as local councils, technical experts, funders, and auditors can validate outcomes together through shared schemas. Validation becomes a commons of accountability rather than a gatekeeping industry. In their ability to create commons where previously

there were closed proprietary models, distributed public infrastructure like blockchains have the potential to do a lot of good.

Trust is incrementally established through visibility rather than gatekeeping.

## SIGNAL THAT FLOWS IN BOTH DIRECTIONS

Philanthropy has long moved in one direction. Decisions and capital flow from the top down. Regenerative systems need signal that moves both ways. Funds and mandates must reach those doing the work, while verified information about impact and capacity must travel back to the institutions that allocate resources. The goal is not inversion but reciprocity.

Attestations can be understood as the building blocks that make this possible. When communities publish anchored claims about their governance and results, those claims become trusted signals that inform philanthropic and policy decisions. Each record updates a shared understanding of what is true and who can act on it. Institutions gain a clearer, real-time picture of both state and capacity, grounded in the voices of those producing the outcomes.

Regen Foundation has tested this approach for the past five years across five continents. These trials show that when governance and results are verifiable, funders can engage with greater confidence and lower overhead. The infrastructure of trust becomes collaborative rather than extractive.

## INVESTING IN THE INFRASTRUCTURE OF TRUST

Attesting capacity is not a technical novelty but a foundation for a more equitable impact economy. For philanthropic organisations and foundations, this approach offers new opportunities:

- Lower due-diligence costs through transparent, reusable attestations of governance and outcome
- Empowered local decision-making by supporting the systems that let communities verify and share their own impact



**AUSTIN WADE SMITH**

Austin Wade Smith - (they/them, aka AWS) is the Executive Director of Regen Foundation and co-founder of River Computer. Trained as a plant ecologist and architect (MIT '16) with a focus on software design, they create digital public infrastructure aligning coordination, accounting, and governance with reciprocity between people and planet. When not publishing, their current work builds oracle systems for validated claims of environmental intervention and impact accounting. They advise public and private institutions on alignment between emerging technology, policy and finance with ecological regeneration. They teach climate justice, design, and computation at universities in New York and enjoy making kites.

- Improved portfolio integrity through real-time, verifiable data pipelines that strengthen reporting to boards and auditors
- Greater collaboration by linking verified claims across projects and regions in common frameworks

## ALLOCATION AND ATTESTATION, TOGETHER

Innovation in funding addresses how resources move. Innovation in attestation addresses how trusted information moves. When both advance together, investment becomes a tighter, higher fidelity loop, that enfranchises rather than alienates both sides. Communities can prove their capacity, and donors can align with confidence. Impact becomes not only measurable but mutual.

The next evolution of philanthropy will not depend on giving more, but on giving with greater fidelity to reality. That fidelity begins with the ability to verify not just outcomes but the capacity that makes them possible. Regen Foundation invites partners to help build that missing infrastructure of impact, one attestation at a time. ■



**"TIMBER CONSTRUCTION IS POISED TO BECOME MORE COMPETITIVE OVER TIME, THANKS TO ITS RENEWABLE NATURE, UPCOMING REGULATORY MEASURES LIKE THE EU'S CARBON TAX IN 2030..."**

# TURNING TIMBER INTO CURRENCY: HOW BUILT BY NATURE IS UNLOCKING THE VALUE OF CONSTRUCTION-STORED CARBON

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**T**imber construction is a powerful climate solution, but cost still holds it back. Built by Nature (BbN) is helping change that by supporting new financial opportunities.

One of them is Construction Stored Carbon (CSC) credits. These credits turn the carbon stored in timber buildings into real economic value. They are now being traded and used in new projects, inspiring others to explore them as a way to cut costs and strengthen bids. The result: turning buildings into carbon sinks is no longer just a climate ambition. It is becoming a viable business strategy.

## THE CHALLENGE: TIMBER'S COST BARRIER

Despite growing awareness of timber's environmental benefits, higher costs compared to conventional practices using concrete and steel remain a major obstacle to widespread adoption. In Built by Nature's annual Frontrunner surveys, cost has consistently ranked as the number one barrier to scaling timber construction across all our networks.

Timber construction is poised to become more competitive over time, thanks to its renewable nature, upcoming regulatory measures like the EU's carbon tax in 2030 and

increasing demand for healthier living environments. In the short term, financial instruments such as CSC credits are likely to serve as key incentives, helping to make timber more attractive to investors and developers.

Current carbon accounting frameworks often fail to recognise the long-term carbon storage potential of timber. As timber building expert Pablo van der Lught explains: "CO<sub>2</sub> storage in timber is not yet properly included in the LCA methodology. It gets cancelled out by the assumption that wood is burned at the end of life." This means that even buildings that store thousands of tonnes of carbon are not rewarded for doing so. Without a mechanism to reflect this value, timber remains at a disadvantage, not because it lacks climate impact, but because that impact is not yet monetised or valued in policy and procurement.

## BUILT BY NATURE'S ENABLING ROLE

To address this economic barrier, Built by Nature took targeted action. In 2022, BbN funded Climate Cleanup to develop a new metric: Construction Stored Carbon (CSC). This initiative aimed to quantify and certify the carbon stored in biobased construction materials, creating a credible and transparent system for carbon accounting<sup>1</sup>. "The funding was pivotal in launching the initiative," says Sacha Brons of Climate Cleanup. "It enabled the creation

of a robust methodology for carbon accounting in timber construction."

At the same time, European policymakers reached out to Built by Nature to feed-in relevant evidence on CSC credits for the development of the Carbon Removal Certification Framework (CRCF), ensuring that construction-stored carbon would be recognised in future regulatory systems.

## WHAT HAPPENED: BREAKTHROUGHS AND OUTPUTS

One of the first practical applications of CSC credits at the building level was realised through a collaboration between Ballast Nedam Development and Climate Cleanup. Their Natuurhuisje project, a climate-positive home built primarily from straw, became a pilot for certifying and trading CSC credits<sup>2</sup>. Onno Dwars, CEO of Ballast Nedam: "a financial incentive for CO<sub>2</sub> storage has the potential to spark a revolution in the construction and real estate sector. I believe the sector could become a CO<sub>2</sub> vacuum cleaner for Dutch society<sup>3</sup>."

In 2025, Climate Cleanup applied their methodology in collaboration with German CLT producer DERIX Group, helping them to become the first timber manufacturer to certify and trade CSC credits at the product level<sup>4</sup>.

<sup>1</sup> Construction Stored Carbon - Climate Cleanup

<sup>2</sup> Launch of International CO<sub>2</sub> Trading & 2023-12-01 - Persbericht CO<sub>2</sub> opslaan in klimaatpositieve natuurvriendelijke bouw \_SB\_RBo.docx

<sup>3</sup> 2023-12-01 - Persbericht CO<sub>2</sub> opslaan in klimaatpositieve natuurvriendelijke bouw \_SB\_RBo.docx

<sup>4</sup> DERIX Enters Emissions Trading 1,169 Carbon Credits in the Account - DERIX GmbH



Their prefabricated timber components, supported by a take-back guarantee and tracked through digital twins, provide the traceability and reliability needed to verify long-term carbon storage.

Markus Steppler, Managing Director of DERIX explains that, as pioneers in circular construction, this was the logical next step to give their sustainability story a financial dimension. DERIX now produces up to 50,000 credits per year and uses them strategically in negotiations, not primarily for profit but to strengthen their market position.

According to the 2024 Dutch report Marktonderzoek Nederlandse Carbon Credits, CSC credits currently trade in the range of €83–€125, depending on the platform (ONCRA or SNK). This places them above most international forestry offsets (often around €20) and in line with regulated EU ETS allowances (€77–€100). For DERIX, this translates to a potential annual value of €4.15 million to €6.25 million, assuming current voluntary market prices. Ballast Nedam recently auctioned one of their Natuurhuisje CSC credits during Dutch real estate fair PROVADA, selling it for €3,000.

DERIX is currently collaborating with contractors to incorporate CSC credits into tender submissions for mixed-use developments in the Netherlands. These credits are being included at no extra cost, with the aim of offering a distinctive added value. The expectation is that stakeholders will increasingly recognise their financial and environmental significance over time.

## WHAT CHANGED: MARKET AND POLICY MOMENTUM

“We are not interested in holding the credits,” says Markus Steppler. “We are interested in convincing stakeholders like developers, investors and asset owners. Sometimes we share the credits

project-wise, or even give them all to the owner.” This approach is already beginning to influence procurement strategies. Interest in timber construction is growing rapidly, as it now presents a clear business case, not only for its environmental benefits but also for its emerging financial value.

According to the 2024 report Marktonderzoek Nederlandse Carbon Credits, 32 percent of surveyed organisations, ranging from local governments and companies to educational institutions and housing corporations, expect to purchase carbon credits in the coming years, and another 38 percent are considering it. Among large companies, this figure rises to 59 percent. One example: recently, Dutch developer Timpaan launched a dedicated internal carbon credit fund linked to their biobased portfolio.

Current uptake of CSC credits is still modest. Platforms like ONCRA and SNK have sold a combined total of around 22,000 credits since their inception, a small fraction of their available supply. This reflects a key barrier: the lack of a standardised and trusted market.

On the policy front, Climate Cleanup and Built by Nature have become recognised contributors to the EU’s Carbon Removal Certification Framework (CRCF). “We’re now seen as an expert in the process,” says Brons. “International standards are essential for scaling and credibility.” BbN took part in two consultation sessions with the EU Commission’s expert panel, and delivered a webinar on CSC and the potential for EU wide recognition which was attended by 109 actors from across the value-chain throughout Europe.

## CONCLUSION: BUILT BY NATURE’S IMPACT

The emergence of CSC credits signals a turning point in the timber transition. What began as a funding initiative to



PAUL KING

Paul King joined Built by Nature as CEO in September 2023. He had served as Managing Director, Sustainability and Social Impact, Lendlease Europe, since February 2015.

Previously he was the founding CEO of the UK Green Building Council, May 2007 – January 2015. Before that he worked for WWF-UK as Director of Campaigns, Campaign Director for WWF’s One Million Sustainable Homes campaign and co-founder of One Planet Living.

Paul was a Director of BeOnsite, a not-for-profit organisation that supports people furthest from work into sustained employment and a Design Council Expert Specialist in the areas of sustainability and net zero carbon. Between February 2017 and February 2023, he was a trustee and Vice Chair of the Board of Centre for London, the city’s only dedicated think tank.

Paul was Chairman of the public/private sector Zero Carbon Hub 2008 – 2016 and a member of the Zero Carbon Homes 2016 Task Force, established by the UK Government to translate the zero carbon homes policy ambition into reality. He was a member of the UK Government’s Green Construction Board and Chair of its Buildings Working Group. He was also a member of the Low Carbon Construction IGT, Sustainable Buildings Task Group, Code for Sustainable Homes Steering Group and the Egan Review of Skills for Sustainable Communities, all commissioned by the UK Government. On an international level, he was a member of the Board of the World Green Building Council and Chair of the WorldGBC Europe Network 2007 – 2014.

support methodology development has grown into a functioning mechanism, although still in very early adoption stage. Built by Nature’s role - connecting actors, enabling innovation, and amplifying impact - has helped turn a promising idea into a practical tool for transformation. Turning construction stored carbon into financial assets with great potential value is no longer just a thought experiment. It is happening now.

<sup>5</sup> [open.overheid.nl/documenten/3572f477-aa90-47e4-a9d5-e4ade8ff9efd/file](https://open.overheid.nl/documenten/3572f477-aa90-47e4-a9d5-e4ade8ff9efd/file)

<sup>6</sup> [Carbon Credits - Ballast Nedam Development](https://www.ballastnedam.com/en/carbon-credits)

<sup>7</sup> [Timpaan lanceert als eerste ontwikkelaar een eigen Carbon Credit Fonds • Timpaan](https://www.timpaan.nl/nieuws/timpaan-lanceert-eerste-ontwikkelaar-eigen-carbon-credit-fonds-timpaan)



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