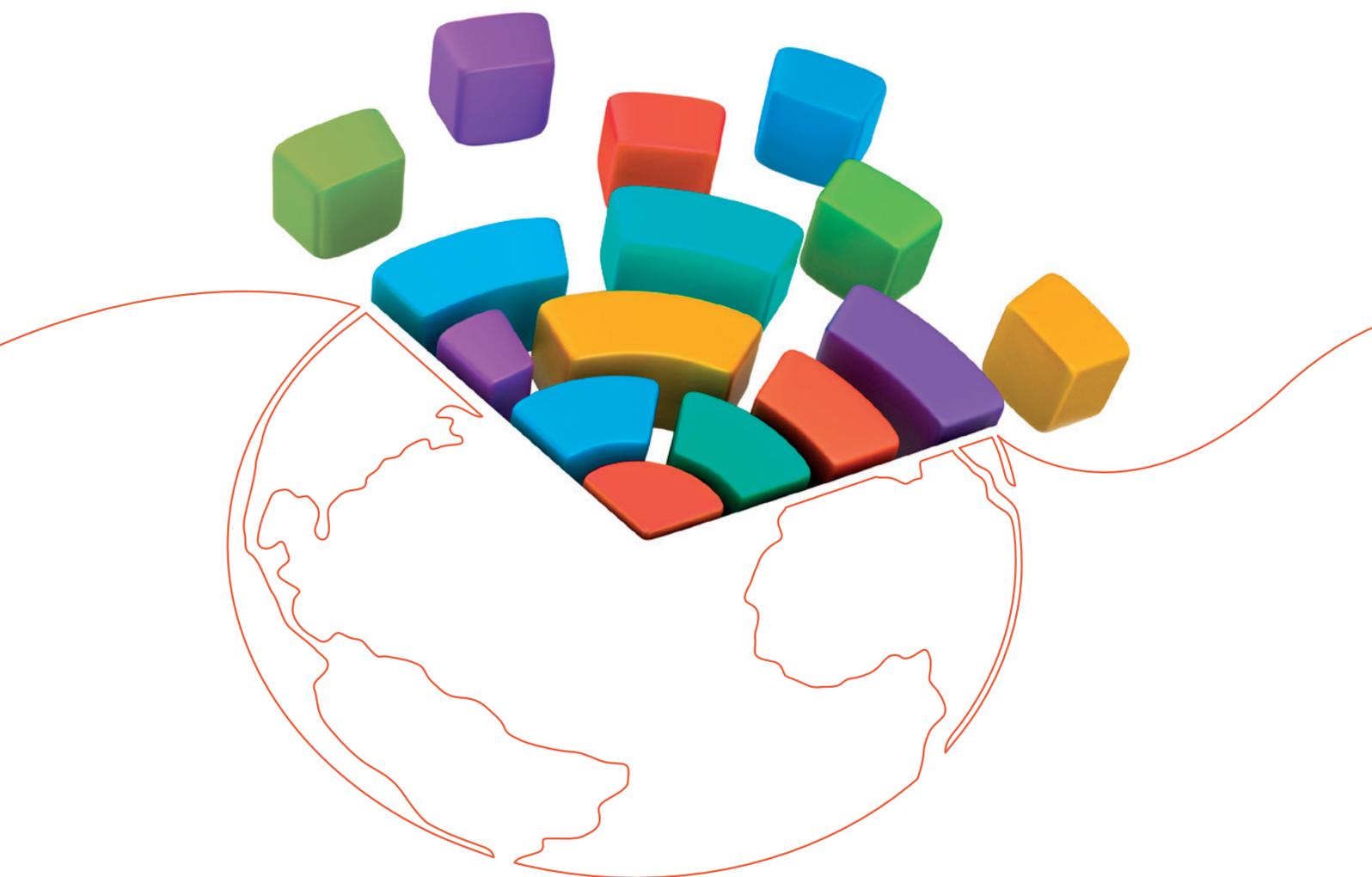


LAYING THE GROUNDWORK FOR GROWING GIVING:

A 2017 update to 'Unleashing the Potential of Global Philanthropy'

August 2017



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About Charities Aid Foundation (CAF)

Charities Aid Foundation (CAF) is a leading international civil society organisation (CSO). The CAF Global Alliance includes nine offices covering six continents which help people and businesses support charities in more than 100 countries worldwide. Our mission is to motivate society to give ever more effectively and help transform lives and communities around the world. We work to stimulate philanthropy, social investment and the effective use of charitable funds by offering a range of specialist financial services to charities and donors, and through advocating for a favourable public policy environment

For more information, please contact the report's author;

Adam Pickering

International Policy Manager,
Giving Thought
Charities Aid Foundation

apickering@cafonline.org

@a_pickering

Executive Summary

Civil society finds itself at an inflection point. The next decade will see billions of people elevated from poverty and the creation of a vast new population of aspirant middle class people in emerging economies in the Global South. If the right conditions are in place, these people could become the driving force behind a global upswing in the fortunes of civil society, helping it to address some of the most pressing issues of our age. This report details the enormous potential of that engagement and finds that by 2030, were the world's middle classes to dedicate just 0.5% of their spending to charitable causes it would amount to an astonishing \$319 billion per year for much needed causes. However, it also identifies a number of barriers that need to be overcome if we are not to waste this one-off opportunity. Finally, this report makes a series of recommendations for how this can be achieved.

Charities Aid Foundation's (CAF) Future World Giving (FWG) project, which ran from 2012 to 2016, attempted to build on existing and new research to identify what governments could do to encourage more people to give. The initial report of the project; *Unleashing the potential of Global Philanthropy*¹, focused on trying to quantify the scope for growing global philanthropy by looking at economic and demographic trends and projections. The report identified a gap in contemporary thinking about the potential for a growing middle class to engage in giving and fuel the development of locally founded, accountable and resourced civil society which could be key to sustainable and equitable development. This report provides an indepth update of that research and simultaneously launches a new campaign – Groundwork for Growing Giving – to develop the charitable infrastructure required to ensure mass engagement in charitable giving across the world. The project identifies the following key themes:

We have a one-off opportunity to create a global culture of giving

We are living through the greatest transition from poverty to relative affluence in history. Projections by the Brookings Institute suggest that up to 2.4 billion people could enter the middle classes globally by 2030 and that their spending could almost double from \$34 trillion to \$64 trillion over the same period. However, the future will be much brighter if this new upwardly mobile generation embrace a culture of giving. If this new aspirant middle class were to dedicate just 0.5% of their spending – about the same as people in the Republic of Korea and just over a third of what people in the USA give on average – to charitable causes it would generate an astonishing \$319 billion a year in funds for civil society organisations (CSOs).

The vast majority of this newly affluent population reside in fast growing middle and lower-middle income nations. However, whilst giving is growing in many of those countries, much more needs to be done to catalyse that growth and ensure that it is sustainable.

We need to focus on mass engagement in giving

Western countries with established civil societies enjoy high rates of giving at all levels of society. Indeed, in some cases, the least wealthy give away the highest proportion of their disposable income. This drives an expectation that the wealthy ought to give back. However, too often, we try to impose a top down approach when thinking about emerging economies in which we see the very wealthy as the obvious starting place to resource civil society. The reality is that, without a pervasive culture of giving, countries lack the necessary social contract to compel wealthy donors. The solution is to prioritise mass engagement. This also has the advantage of ensuring that civil society is reflective of society and locally trusted.

¹ Pickering, A. (2013) Future World Giving: Unlocking the Potential of Global Philanthropy. Charities Aid Foundation <https://www.cafonline.org/about-us/publications/2013-publications/future-world-giving>

Sustainable development cannot be achieved without building civil society support

Sustainable development cannot be achieved without a strong, vibrant and locally supported civil society that can expose abuse, hold politicians to account, drive better policymaking and provide a pressure gauge for the constructive release of social dissent. Building an inclusive culture of giving locally will not only help to resource the delivery of the sustainable development goals (SDGs), it will help ensure that the public are engaged in the process, provide an accountability mechanism and help to deliver on Goal 16: “Promote just, peaceful and inclusive societies.”²

We need to build trust in civil society to encourage giving

We are experiencing a global crisis in institutional trust. Civil society is both a victim of this trend and a crucial tool for addressing it. The way legal status is awarded to CSOs, the standard of regulation and the fairness, openness and ease of access to a regulated space for CSOs has a determinate impact of the level of public trust, and therefore engagement with civil society. The job of continuously pushing for improvements in this system whilst educating both CSOs and donors about governance is crucial. Increasing funding for this work, ideally through local charity and philanthropy support organisations, is therefore essential.

The independence of civil society needs to be buttressed by local support

Civil society can play an important role by acting as a ‘critical friend’ to government. However, without legal protection and carefully defined rights and freedoms for CSOs, there are no guarantees that governments both present and future will not act to quash criticism and silence civil society. As such, work must be undertaken both to build an understanding of the value of civil society’s voice for good governance, and to construct a legal framework that provides appropriate expectations, rights and obligations on both sides of the relationship. Whilst making this case is important, key to protecting civil society from attacks is simply increasing the level of committed local support of, and engagement with, CSOs than through any other measure.

More needs to be done to motivate and incentivise donors

Tax incentives or reliefs tell the public a story about what the state considers to be sufficiently in the public interest to be worth foregoing revenue on. For this reason, every country with a strong culture of giving offers tax incentives which help to encourage people to give money to charity. However, the way incentives are offered, the process for claiming them, the progressiveness of the system and its simplicity all have a bearing on the extent to which they motivate greater generosity over and above their cost to the state in lost revenue (price elasticity). As such, undertaking research, working with governments to improve incentive systems, offering services to make the process more straight forward, and educating donors and CSOs are all crucial to building a culture of giving.

² The Sustainable Development Goals are a set of 17 Goals and associated targets which build on the successes of the Millennium Development Goals, while including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace and justice, among other priorities.

International aid and philanthropy need to think local

Governments which are net providers of aid, as well as philanthropic funders, need to move beyond funding large international non-governmental organisations (INGOs) to operate or issues grants in the developing world. Indeed, even providing funding directly to domestic operational entities may not offer the maximum impact compared with an approach that results in domestic giving which increases with (and helps to boost) economic growth. As such, aid agencies should – both for optimal development outcomes and also greater value for taxpayer money and a longer-lasting legacy – look to fund activities which aim to improve the environment for giving. Upon ending aid to a particular country, aid agencies should aim to leave in place both an enabling legal environment through technical assistance, but also philanthropy infrastructure and charity support bodies that can continue this work. Transitional funding should be applied to ensure this takes place.

Key recommendations

This report makes a number of recommendations that aim to promote a global culture of giving. The following is a summary of our key recommendations:

International funders should;

1. Fund the expansion and retooling of infrastructure organisations
2. **Fund local organisations directly** to improve the accountability and efficiency of aid
3. Recognise the importance of **helping grantees to build sustainable domestic support** and fund accordingly

Governments should;

4. Make sure that civil society organisations are **regulated in a fair, consistent and open way**
5. **Make it easy for people to give** and offer incentives for giving where possible
6. **Promote civil society** as an independent voice in public life and **respect the right** of not-for-profit organisations to speak out on important issues

Civil society organisations should;

7. **Ensure good governance and be honest about impact** to build public trust in civil society organisations
8. Meaningfully **engage local communities in decision making** so civil society becomes locally owned
9. Recognise and **build on traditional forms of giving** to create organisations and a culture of giving that works to the strengths of the local context

CAF's Groundwork for Growing Giving campaign is focussed implementing these key recommendations. To find out more about the campaign, visit <https://www.cafonline.org/about-us/campaigns-and-public-affairs/groundwork-for-global-giving>

The polarity of wealth is changing

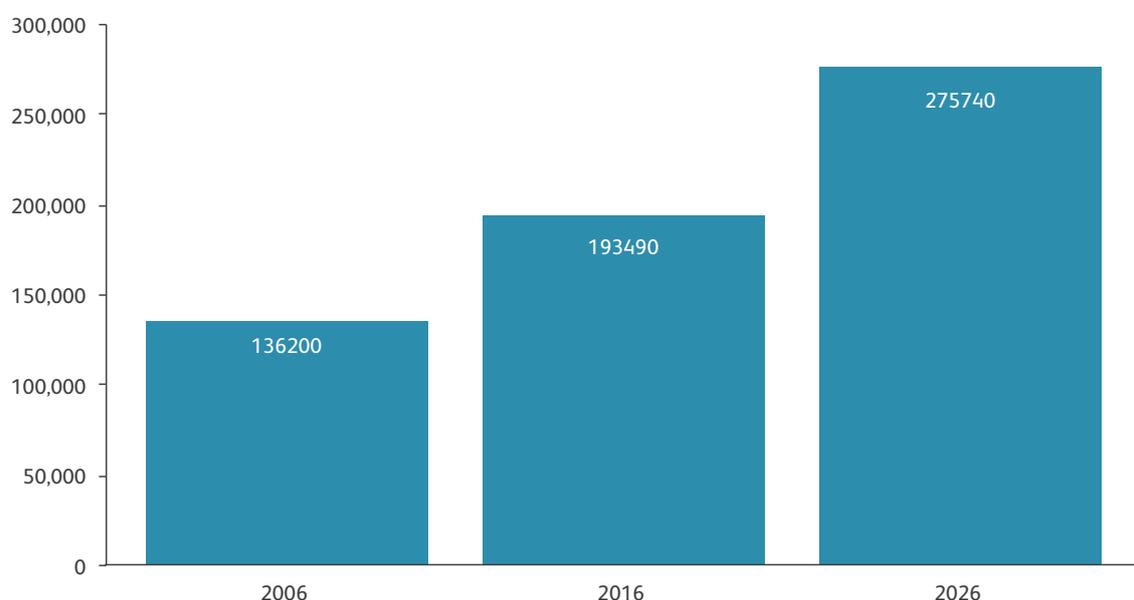
Six of the seven largest economies in the world by 2050 are projected to be nations currently seen as emerging economies, with China (projected to be 1st), India (2nd) and Indonesia (4th, and not currently in the top 10) turning the legacy of the 20th century economic order on its head.³ Indeed, according to PwC, key emerging markets (E7) could grow around twice as fast as key advanced economies (G7) on average.⁴

The story of global wealth creation is in perhaps its most compelling chapter yet. Over the past 40 years the world as a whole has become both wealthier and more equal; fuelled to a large extent by the rise of South East Asia as an economic power.

However, the story of inequality within nations is rather different. For much of the rich world, the first half of the 20th century saw the gap between rich and poor close, but since the 1980s the richest 1% has claimed a larger and larger share of GDP in countries such as the United States, United Kingdom, Canada, Ireland and Australia⁵ with the proportion of wealth residing in the “middle tier” actually shrinking from 62% to 45% over the past 40 years in the USA for example.⁶ Driven by global competition for investment, many emerging economies are taking advantage of their lower labour costs, leaner government and more permissive regulatory environments to offer generous tax breaks and low rates of taxation overall. This is leading to an explosion of wealth, but also fuelling inequality.

Between 2006 and 2016 the number of Ultra-high net worth individuals (UHNWIs)⁷ grew globally by 42%, from 136,200 to 193,490. This growth is set to be maintained, with Knight Frank estimating that between 2016 and 2026 the number of UHNWIs will grow by 43% to reach 275,740.⁸ Just eight men now own the same wealth as the 3.6 billion people who make up the poorest half of humanity.⁹

Fig 1 – UHNWI population worldwide



Source: Wealth Report 2017, Frank Knight.¹⁰

3 Price Waterhouse Cooper (2016) The World in 2050: The long view: how will the global economic order change by 2050. [Accessed June 2017] Available at: <https://www.pwc.com/gx/en/issues/economy/the-world-in-2050.html>

4 Price Waterhouse Cooper (2016) The World in 2050: The long view: how will the global economic order change by 2050. [Accessed June 2017] Available at: <https://www.pwc.com/gx/en/issues/economy/the-world-in-2050.html>

5 Roser, M (2017) – ‘Global Economic Inequality’. Published online at OurWorldInData.org. Retrieved from: <https://ourworldindata.org/global-economic-inequality> [Online Resource]

6 Pew Research Center (2012) Fewer, Poorer, Gloomier: The Lost Decade of the Middle Class

7 Ultra-High Net Worth Individuals are defined as having a net worth of in excess of \$30 billion.

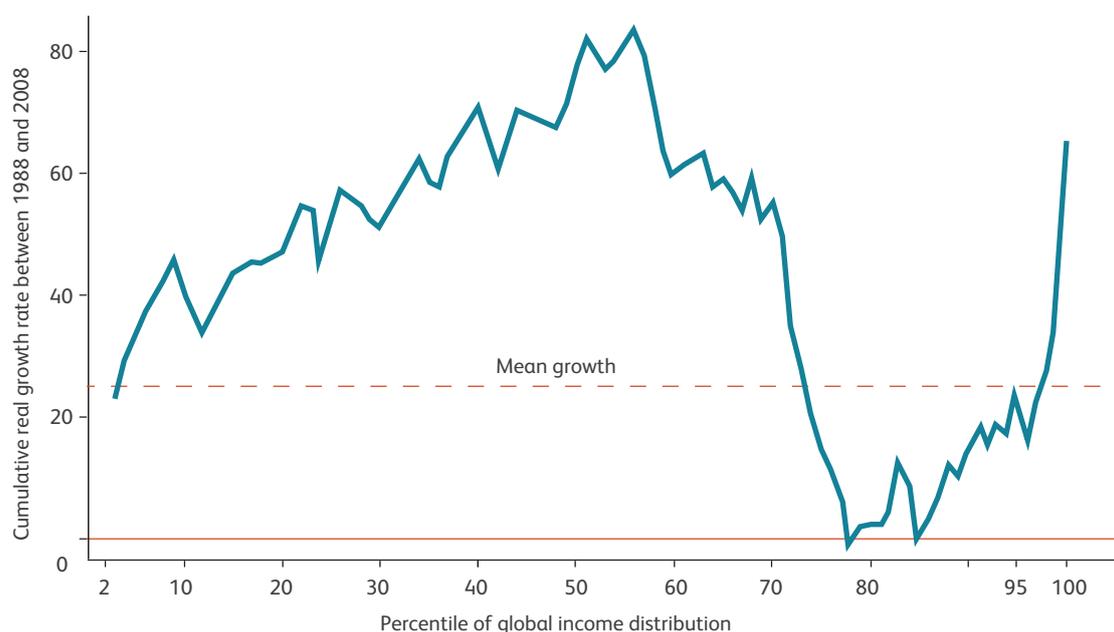
8 Frank Knight (2017) The Wealth Report: The global perspective on prime property and investment.

9 Oxfam (2017) 5 shocking facts about extreme global inequality and how to even it up. [Accessed June 2017] Available at: <https://www.oxfam.org/en/even-it/5-shocking-facts-about-extreme-global-inequality-and-how-even-it-davos#sthash.p0Km5cyS.dpuf>

10 Ibid

A historic trend for labour income to represent an ever smaller proportion of economic production compared to income from capital has been evident ever since comparative data became consistently available for many countries in the 1970s. Between 1975 and 2012, 42 of 59 countries analysed saw such a trend with only nine seeing an increase in the labour share of income.¹¹ Some economists, most prominently Thomas Piketty, have argued that this trend is likely to continue based on a historical analysis of capital performance which finds that capital overwhelmingly outperforms wider economic growth rates.¹² This has led normally economically liberal institutions to warn of the potential consequences of growing inequality. For instance, the International Monetary Fund has stated that inequality should be tackled not only because it is “ethically undesirable but also because the resulting growth may be low and unsustainable.”¹³

Fig 2 – Global income growth incidence curve, 1988 - 2008 (by percentile)



Graph taken from the work of Branko Milanovic¹⁴

However, while inequality is certainly a pressing issue, it should also be more widely recognised that the most striking story about global wealth creation in the world today is that of the rise of the middle classes. As Fig 2 shows, whilst the world’s upper-middle income population has seen incomes stagnate, those in the lower, and particularly in the middle percentiles have seen dramatic growth.

11 Karabarbounis, L & Neiman, Brent (2013) The Global Decline of the Labor Share. The Quarterly Journal of Economics (2014), 61-103, Oxford University Press.

12 T. Piketty (2014) Capital in the Twenty-First Century, Cambridge: Harvard University Press.

13 Ostry, J. D, Berg, A, and Tsangarides C. G, (2014) Redistribution, Inequality, and Growth, International Monetary Fund.

14 Milanovic, B (2015) Trends in global income inequality and their political implications [Lecture slides] LIS Center, Graduate School City University of New York

The rise of the middle classes

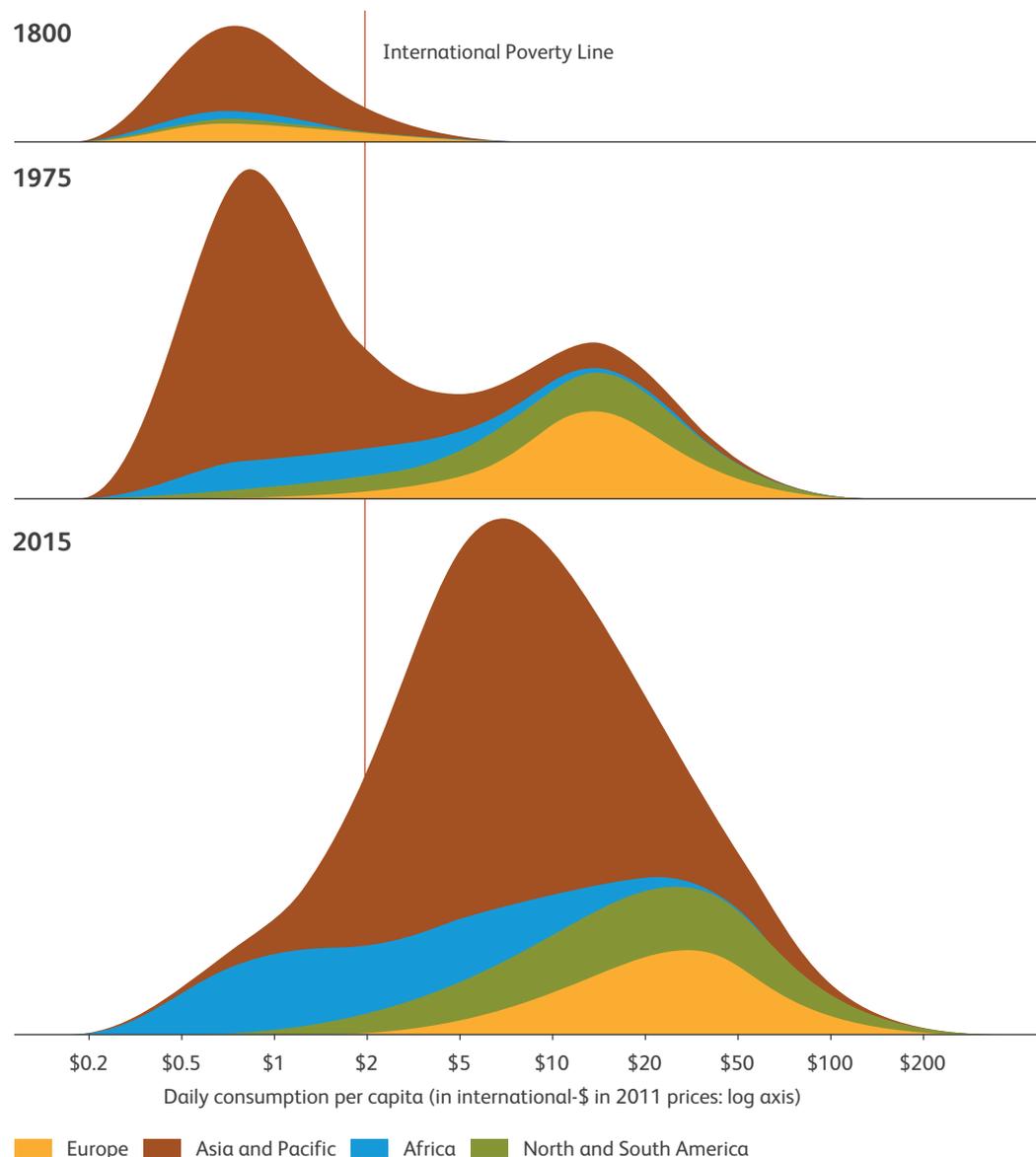
At the global scale, arguably the most striking story of the past 40 years is not that of globalisation, conflict or technological advance but of the raising of billions of people from below the poverty line to ultimately enter the middle classes. As demonstrated by Max Roser and One World in Data in Fig 3, the world has moved on from the “two humped” world of the 1970s and 1980s, which was characterised by a small breakaway subset of the population in the rich world experiencing rapid economic growth whilst the rump of the world’s population remained below the poverty line. By 2015, the world had returned to a single hump formation with wealth beginning more closely to fit normal distribution models. Strikingly, in the process of returning to normal wealth distribution, the whole world became wealthier with a huge amount of people entering the global middle classes.

Fig 3 – Global income distribution in 188, 1975 and 2010

Income is measured by adjusting for price changes over time and for price differences between countries (purchasing power parity (PPP) adjustment).

These estimates are based on reconstructed National Accounts and within-country inequality measures.

Non-market income (e.g. through home production such as subsistence farming) is taken into account.



Source: Gapminder. This data visualisation appears on the Our World In Data website.¹⁵

¹⁵ Roser, M. (2017) Global Economic Inequality. [Online] Available at: [OurWorldInData.org](https://ourworldindata.org/global-economic-inequality). Retrieved from: <https://ourworldindata.org/global-economic-inequality> [Online Resource]

This dramatic growth in middle class income has largely occurred in emerging economies rather than what has traditionally been thought of as Western or advanced economies – a distinction that will soon seem anachronistic (if it is not already).

CAF's 2013 report, *Unlocking the potential of global philanthropy*¹⁶, used projection data from a report by Homi Kharas¹⁷ on the likely growth in spending of middle class people by 2030 to estimate the potential value of charitable giving amongst that group were it to match the proportion given in certain countries today. Kharas's research works particularly well because it uses a definition of middle class that would neither include households considered to be rich in poor nations, nor those that would be seen as poor in rich nations.¹⁸ In 2017, Kharas published an update to his projection¹⁹ which allows us to follow suit.

Table 1 – Spending by the global middle class (PPP, constant 2011 billion \$ and shares)

	2015		2020		2025		2030	
	#	Share	#	Share	#	Share	#	Share
North America	6,174	18%	6,381	15%	6,558	13%	6,881	11%
Europe	10,920	31%	11,613	27%	12,159	23%	12,573	20%
Central and South America	2,931	8%	3,137	7%	3,397	7%	3,630	6%
Asia Pacific	12,332	35%	18,174	43%	26,519	51%	36,631	57%
Sub-Saharan Africa	915	3%	1,042	2%	1,295	2%	1,661	3%
Middle East and North Africa	1,541	4%	1,933	5%	2,306	4%	2,679	4%
World	34,814	100%	42,279	100%	52,234	100%	63,854	100%

Table 1 displays data from Homi Kharas's 2017 updated projections on the growth of middle class spending. It reveals that his 2010 projections have not only been met but actually exceeded with real values for 2015 in the new report almost meeting the 2020 projections in the 2010 research paper. As a result, the projection for global middle class spending by 2030 has been revised upwards from \$56 trillion to \$64 trillion – almost double what it was in 2015.

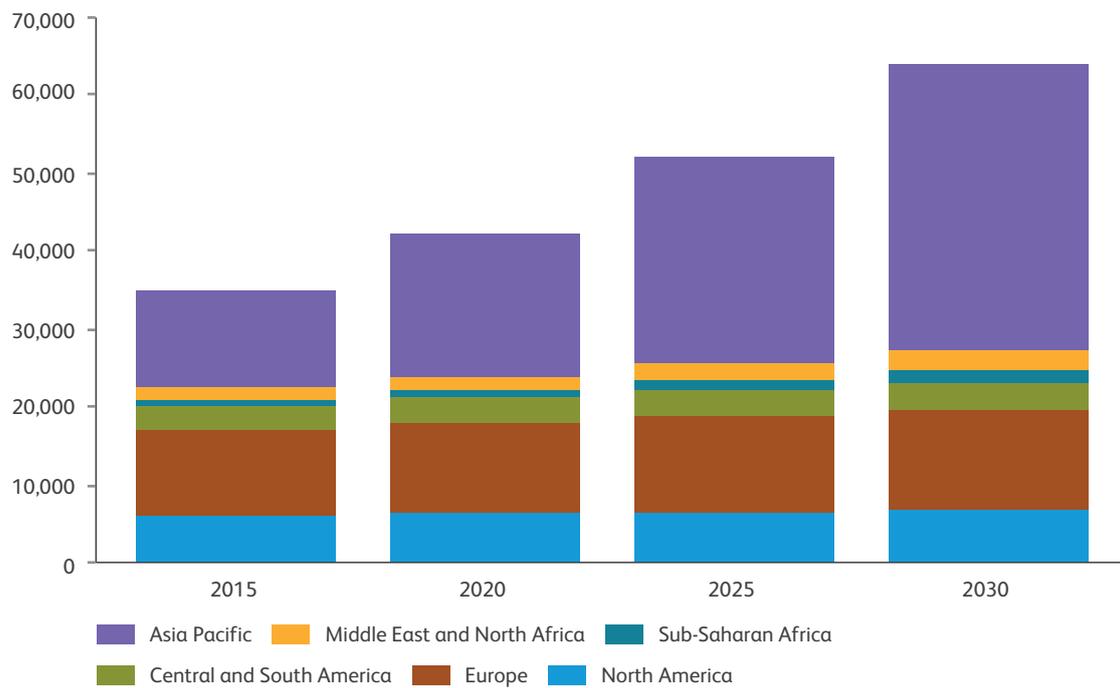
¹⁶ Pickering, A. (2013) Future World Giving: Unlocking the Potential of Global Philanthropy. Charities Aid Foundation <https://www.cafonline.org/about-us/publications/2013-publications/future-world-giving>

¹⁷ Kharas, H. (2010) Working Paper No. 285, The Emerging Middle Class in Developing Countries, OECD Development Centre

¹⁸ Middle class is defined in the 2010 research as households with daily per capita incomes of between USD10 and USD100 in PPP terms. This has been updated in the 2017 research to reflect inflation to USD11 and USD110 respectively.

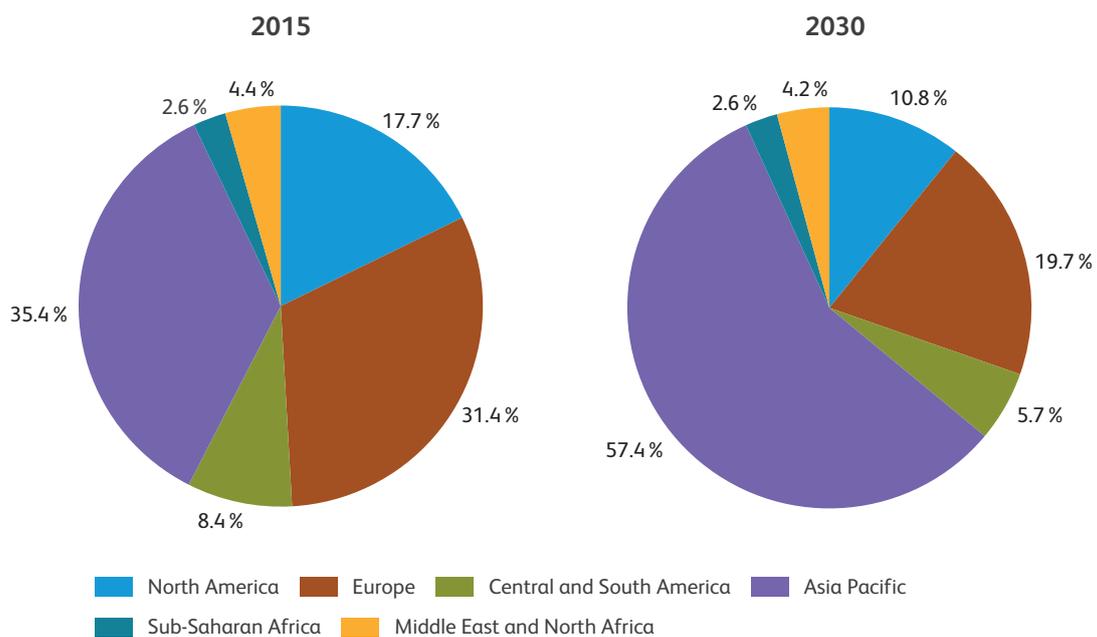
¹⁹ Kharas, H. (2017) The unprecedented expansion of the global middle class: an update. Brookings Institute.

Fig 4 – Projected growth of middle class spending in (\$billions)



As can clearly be seen in Fig 4 and Fig 5, a considerable amount of this new middle class wealth – 88% of it in fact – will be created in the Asia Pacific region. The rapid growth in wealth in the region, and China specifically, means that by 2015 it was home to 35% of the world’s middle class households. By 2030, it will be home to more than half (57%). We are experiencing a clear shift in the polarity of wealth from the North West to the South East as millions of people move from a lifestyle of subsistence to that of holding discretionary income.

Fig 5 – Location of middle class wealth

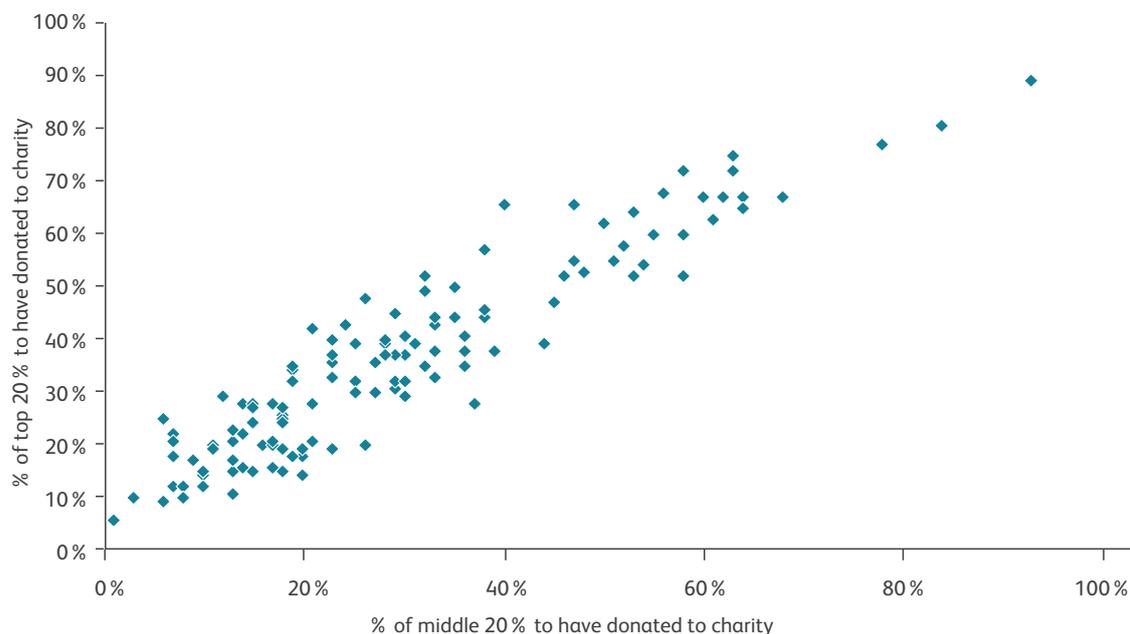


The importance of middle class giving

When thinking about motivating people in fast growing emerging economies to give, there is a tendency to focus on HNWI and UHNWIs. Assessing trends in HNWI giving is notoriously difficult. Firstly, many wealthy donors choose not to disclose their donations, meaning that data is only ever a snapshot of giving. Secondly, a small number of extremely large gifts can skew the dataset dramatically. For instance, the *Coutts Million Dollar Donor Report 2016* saw the total amount given in donations over \$1 million grow from \$894 million in 2014 to \$34 billion thanks to a pledge of \$32bn from HRH Prince Alwaleed Bin Talal Bin Abdulaziz Alsaud. Clearly then, trends in giving amongst this demographic should be looked at with some scepticism.²⁰ In spite of these methodological barriers, we can say with confidence that the philanthropy of the world's wealthiest citizens is both significant and has the capacity to be transformative in scale.

Targeting these wealthy individuals appears to be logical at first glance for a number of reasons. Firstly, in often very unequal societies, these people can be seen as low hanging fruit to the extent that a relatively small number of wealthy donors could yield large sums of philanthropic money. In addition, many would point to the history of philanthropy in countries with long established philanthropic traditions and the trailblazing captains of industry who popularised giving through public acts of generosity as the catalysts for creating cultures of giving. However, on closer inspection, it would seem that focussing energy solely on encouraging the wealthy to engage in philanthropy in emerging markets misses a key opportunity. Rather, the evidence seems to suggest that encouraging mass engagement in giving would provide the optimum outcome.

Fig 6 – Relationship between the proportion of middle and top quintiles by income distribution to have donated to charity in the past month.

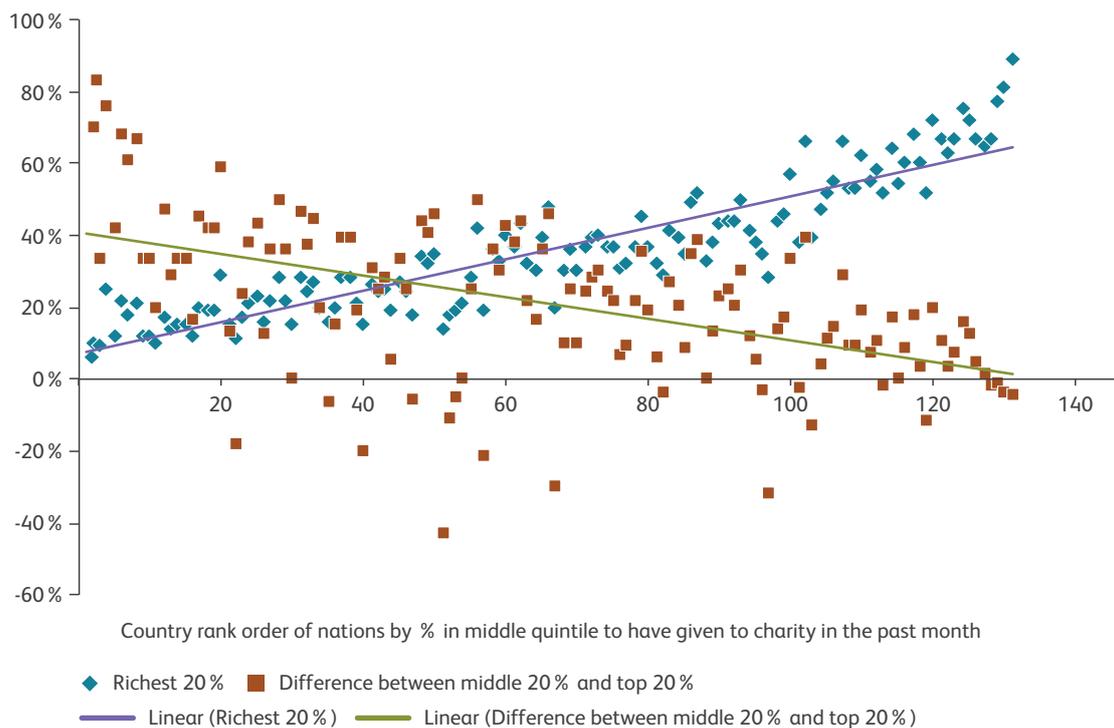


20 Coutts (2016) Million Dollar Donors Report 2016 [Online] Available at <http://philanthropy.coutts.com/>

Fig 6 displays data from 131 countries in the 2017 CAF World Giving Index on the proportion of people who stated that they had donated money to charity in the past month.²¹ Specifically, the graph shows a remarkable correlation (0.94) between the propensity to give of the people in the middle quintile and top quintiles for income. Though correlation is strong between all income groups, it is weaker between the top and bottom quintiles (0.83). It is not at all surprising to see a correlation here of course, given that even though there are likely to be differences between the willingness to give across the income spectrum in a given country, all live within the same country context, under the same laws, and with the same broad national traditions. This graph does however suggest two striking things:

1. Local context not only plays a very significant role in the likelihood that people will donate, it does so to a similar extent across the income spectrum.
2. Relatively few outliers and a very strong and significant correlation suggest that assumptions that a given initiative or policy change could have an isolated impact on the giving of one income group – at least in terms of these very broad groups – is questionable.

Fig 7 – Relationship between the gap in the proportion to have given money to charity in the past month between the middle and top quintile and giving amongst the top quintile.



21 Charities Aid Foundation (2016) 2016 World Giving Index [Online] Available at <https://www.cafonline.org/about-us/publications/2016-publications/caf-world-giving-index-2016>

Fig 7 plots the proportion of people in the top 20% of income distribution that have given to charity against the difference between their giving and that of the middle 20%. In this way we are able to see more clearly whether countries where the wealthy are far more likely to donate than people in the middle quintile of income distribution represent more or less generous societies. The graph, which will be surprising to many, shows that the greater the lead that the top 20% have over the middle 20% in their propensity to give, the less both groups give overall. Indeed, this relatively robust and negative correlation ($r=-0.21647$ and $p=0.006$ one tailed and 0.013 two tailed) shows that the countries where the rich give the most tend to be nations where the middle classes are just as likely, or even more likely to give. Strikingly, the three countries with the highest proportion of people in the top 20% of income distribution to have donated to charity in the past month (Myanmar 89%, Indonesia 81% and Malta 77%) are all countries where the middle quintile outperformed the top (by 4%, 4% and 1% respectively).

It is not possible to isolate causation in the relationship between the propensity people in middle and top quintiles by income distribution. On one hand, it could be that wealthier people influence an uptake in a wider culture of giving only when enough of that influential group become donors themselves – thus explaining the wider gap between income groups in the countries with low levels of engagement in giving. If this is true, it suggests that focussing on encouraging the wealthy to engage in philanthropy could be an effective way to encourage the whole population. However, there is another interesting and rarely proposed explanation: that the causation in fact runs the other way, and that increasing middle class giving represents a far more effective approach to boosting the overall culture of giving and encourages participation from wealthier people.

We can demonstrate that there are no examples of nations in which the top 20% of the income distribution are very likely to donate but those in the middle quintile are not: of the 19 countries where 60% or more of the top quintile have donated to charity in the past month, none see giving fall below 50% amongst people in the middle quintile. Whilst one could draw the conclusion that the wealthy are influencing those in the middle classes, one could equally conclude that the middle classes are creating through their giving a social expectation that with wealth comes the responsibility to give back. Certainly, the fact that it does not appear possible to motivate high levels of generosity amongst the wealthy without achieving similar or even higher levels of engagement amongst those near the median income at least suggests that such an explanation may have merit.

Quantifying the potential of middle class giving

Assessing the potential of middle class giving is of course problematic, but nonetheless important. Only by highlighting the scale of the opportunity for society, were we to create a suitably enabling environment to engage ordinary citizens in civil society, can we hope to motivate governments, philanthropic funders and companies to act. The financial strength of civil society represents only part of, and by no means the greatest part of its resources; volunteering, protesting, joining membership organisations and unions, expressing their views and participating in citizen journalism, grassroots movements and initiatives are all important measures. However, it is undeniable that a civil society which is able to address some of society's most pressing problems requires financial support.

In order to quantify the potential for global middle classes to fund the future expansion of civil society we simply need to take predictions of middle class spending by 2030 in the work of Homi Kharas (as detailed above) and assess how much money could be yielded were middle class people to increase the proportion of that spending that they dedicate to charitable giving. To illustrate this potential, we can use the charitable giving as a proportion of GDP in various other countries as benchmarks (though not a perfect proxy for middle class spending).

Table 2 – Potential annual values for global middle class giving if the proportion of income donated were to match that seen in nations today (PPP, constant 2011 billion \$ and shares)

	charitable giving as a proportion of GDP (%)	Total global middle class giving by 2030 if this proportion is matched (US\$ billions)
United States of America	1.44%	919
New Zealand	0.79%	504
Canada	0.77%	492
United Kingdom	0.54%	345
Republic of Korea	0.50%	319
Singapore	0.39%	249
India	0.37%	236
Russian Federation	0.34%	217
Italy	0.30%	192
Netherlands	0.30%	192
Australia	0.23%	147
Ireland	0.22%	140
Germany	0.17%	109
Sweden	0.16%	102
Austria	0.14%	89
Finland	0.13%	83
Japan	0.12%	77
France	0.11%	70
Norway	0.11%	70
Switzerland	0.09%	57
Spain	0.05%	32
Czech Republic	0.04%	26
Mexico	0.03%	19
China	0.03%	19

As Table 2 shows, were the vastly expanded global middle classes of 2030 to dedicate the same proportion of spending to charitable giving as the USA gives as a proportion of GDP (1.44%) then they would generate \$919 billion. Such a figure would be greater than the entire GDP of Turkey (\$857 billion), Netherlands (\$771 billion) or Saudi Arabia (\$646 billion) in 2016 according to the World Bank.²² Clearly, setting such a target for emerging economies would be extremely ambitious; but there are signs that the growth in middle classes in such countries is already leading to millions of new middle class donors. For instance, according to the 2016 *CAF World Giving Index*, although the proportion of people giving money to charitable organisations increased by only 0.3 per cent overall, the proportion of people giving to charity in emerging economies grew by 2.1 percentage points in 2015, having grown by 11 percentage points in 2014.

Looking for more conservative benchmarks, middle class giving at the levels seen in the UK (0.54%) would still yield \$345 billion per year which is more than double the record \$147 billion given in official development assistance (ODA) by all 35 members of the OECD.²³ Whilst such targets are clearly ambitious, they could well be achievable. India already sees charitable giving at 0.37% of GDP. Given the growth expected in its middle class spending power and assuming those people give at a similar level, it may well see charitable giving by the middle classes reach as much as \$40 billion even without extra effort to motivate increased giving.²⁴ However, it is clear that to reach this benchmark globally, huge changes must be put in place to encourage mass engagement in charitable giving by the emerging Chinese middle classes and other growing economies with similarly low levels of giving.

22 World Bank (2017) World Development Indicators database [Online] Accessed July 25th 2017. Available at <http://databank.worldbank.org/data/download/GDP.pdf>

23 OECD (2017) Development aid rises again in 2016 but flows to poorest countries dip. [Online] Accessed July 25th 2017; Available at <http://www.oecd.org/dac/development-aid-rises-again-in-2016-but-flows-to-poorest-countries-dip.htm>

24 Potential of Indian middle classed giving based on projected middle class consumption projections (in Kharas, M (2017) rather than spending.

The urgent need to drive a culture of giving

We have explored the potential of middle class giving to provide significant new resources for civil society. Whilst most people would intuitively agree that bringing about this positive outcome would be desirable it is necessary to make the case that it is crucial, particularly in the fast growing middle income economies where much of the new middle class wealth is being generated. As such, the case for creating an environment which enables mass engagement in giving can be articulated as the necessary response to five key challenges for civil society:

1. The weakening social contract

Emerging economies typically spend significantly lower proportions of GDP on social welfare than advanced economies, allowing for competitiveness and rapid growth. However, as these economies mature, it will become necessary to ensure that people have the services they need to maintain gains in productivity in order to stimulate further growth.

Almost all developed economies have seen state protection mature in the course of their journey to prosperity. Northern and Western European nations typically see some of the highest levels of welfare spending having matured as economies over a century ago. Whilst later developing but nonetheless advanced economies such as Japan, the USA and Australia generally have lower welfare spending as a proportion of GDP, they have nevertheless seen a dramatic expansion of the state over the past 50 years. Following this trend, more recently developed nations are seeing rapid increases. The proportion spent on welfare in Mexico and Turkey has doubled in the past 25 years and quadrupled in Korea in line with its remarkable economic progress over that period.²⁵

Despite this long-standing relationship between growth and welfare spending, increased competition for business and investment in a more globalised economy has seen governments become more reluctant to levy taxes on business that are commensurate with the need to advance social protection in areas which are synonymous with growth – such as pensions and old age care in line with increasing life expectancy and slowing birth rates. Globally, corporation tax rates have fallen by over 3 percentage points from 29.4% in 2003 to 24.3% in 2017, whilst individual income tax has stayed relatively flat.²⁶

For some, this breaking of the link between development and the increasing influence and size of the state is seen as positive, with low taxes fuelling competition and guarding against excessive centralised power. In this view, a smaller state can be complimented by a more open and influential civil society fuelled by a flowering of charitable giving and philanthropy. However, whilst such an outcome might be desirable – and the United States with its relatively limited social protection coverage and world leading charitable sector can be proffered as an exemplar – it is far from clear that private philanthropy necessarily thrives to fill gaps left by the state.

Gross Domestic Philanthropy, a CAF report on the link between state spending and giving, finds no correlation between government spending, income tax or corporation tax and the proportion of GDP spent by individuals across a sample of countries representing over half of the world's population and 75% of the global economy.²⁷

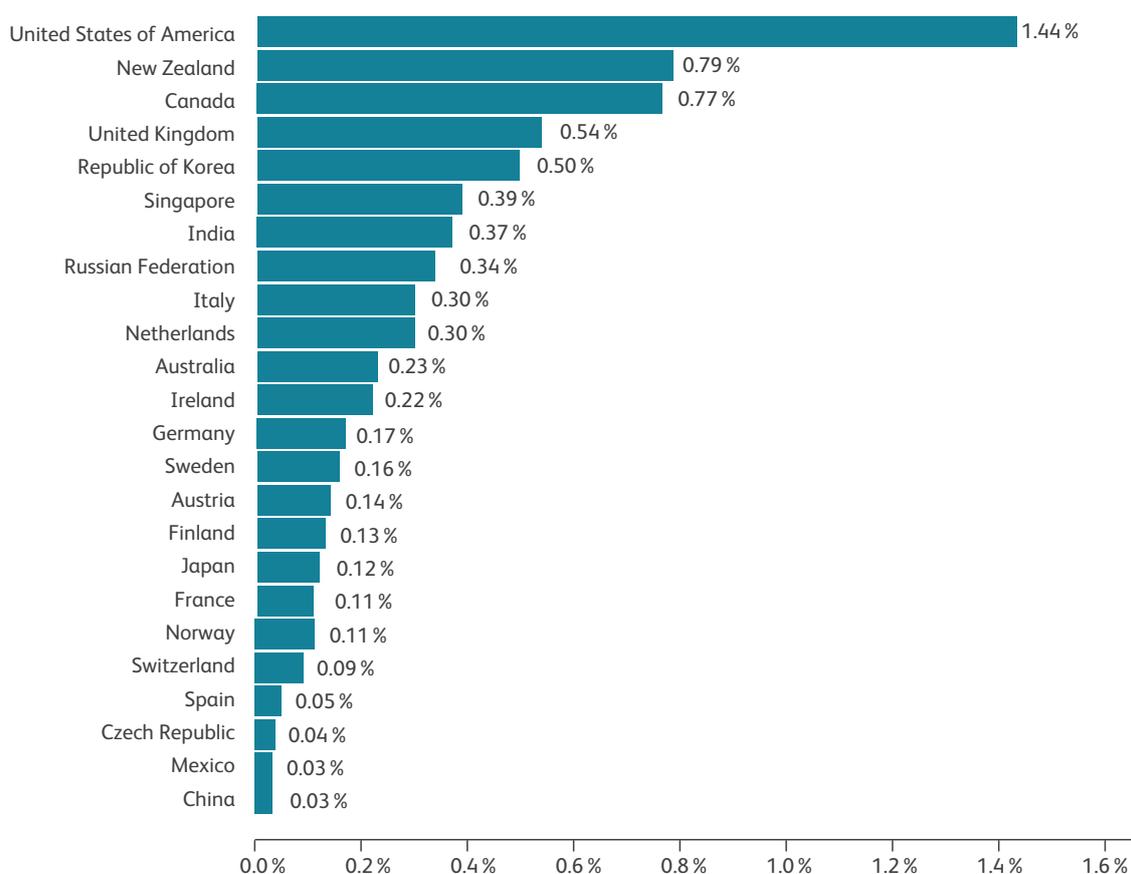
25 OECD (2016) Social expenditure update 2016: Social spending stays at historically high levels in many OECD countries.

26 KPMG (2017) Corporate tax rates table [Online] Accessed on 22 June 2017.

Available at <https://home.kpmg.com/xx/en/home/services/tax/tax-tools-and-resources/tax-rates-online/corporate-tax-rates-table.html>

27 <https://www.cafonline.org/about-us/publications/2016-publications/gross-domestic-philanthropy>

Fig 8 – Charitable giving in selected nations as a proportion of GDP



Source: Gross Domestic Philanthropy: an international analysis of GDP, tax and giving

Given that emerging economies are limiting taxation in order to create an attractive investment climate in an ever more competitive global market it is clear that philanthropy and civil society are going to have to play an important role in augmenting state welfare provision. The fact that we can demonstrate that such a growth in philanthropic giving is by no means inevitable means that we must act now to ensure that emerging economies create an enabling environment for philanthropy and civil society to thrive.

2. The Sustainable Development Goals (SDGs)

Indeed, there is increasingly a global consensus that philanthropy will have to play a key role if the world is to deliver on its collective promises as set out in the SDGs. The financing agreement on the SDGs expanded to responsibility for delivering, and also funding the goals to other sectors including philanthropy by recognising “philanthropic donors’ flexibility and capacity for innovation and taking risks, and their ability to leverage additional funds through multi-stakeholder partnerships.”²⁸ However, in order to generate a meaningful contribution to the \$1.4 trillion that is estimated will be required²⁹ whilst also helping to deliver “peaceful and inclusive societies” and “build effective, accountable and inclusive institutions” through growing local engagement in civil society, the world is going to have to act now to create an enabling environment for the advancement of a culture of giving.

²⁸ United Nations (2015) Resolution adopted by the General Assembly on 25 September 2015. Addis Abbaba. Seventieth session Agenda items 15 and 116

²⁹ Schmidt-Traub, G. (2015) Investment Needs to Achieve the Sustainable Development Goals. Sustainable Development Solutions Network. SDSN Working Paper Version 2.

Over and above the amount of resources that philanthropy must contribute if it is to fund delivery of the SDGs, the development of a strong domestic culture of giving and mass engagement in civil society should be seen as not only a vital accountability framework for the delivery of the goals, but as a way of engaging communities in the process and also as an outcome in and of itself. That is to say: a vibrant and pluralistic civil society resourced through the generosity and engagement of the public is not only an integral part of delivering Goal 17 (“Revitalize the global partnership for sustainable development”), but also other goals and in particular Goal 16 (“Promote just, peaceful and inclusive societies”).³⁰

3. The changing face of aid

Increasing charitable contributions to help deliver on the promises of the SDGs will be particularly important in middle income countries.³¹ Though government contributions to official development assistance are at an historic high, Disaster Assistance Committee (DAC) countries only committed aid equalling 0.32% of Gross National Income (GNI) in aid to developing nations in 2016.³² With growing calls for more of this aid to go to the world’s poorest countries, and with ODA likely to transition from middle income to lower income economies in the coming years, civil society is likely to face a significant shortfall.

In addition, it is becoming increasingly accepted that for development to be achieved, we are going to have to do more to ensure the creation of strong, dynamic and resilient local organisations. Data on this is not widely available but according to CIVICUS, out of the \$166 billion spent on ODA by OECD-DAC countries in 2013, only 13%, or \$21 billion, went to civil society. Even this picture hides the real problem for Southern-based organisations which are often only recipients of grants from larger international NGOs (INGOs). Indeed, estimates from 2011 suggest that Southern-based organisations receive as little as 1% of ODA directly.³³ Given the volatility in aid budgets, the inefficiency of sub-granting, increasing legal barriers to INGOs in some countries and falling trust in institutions globally, it is crucial that we build in-country resources for domestic civil society organisations that can then be responsive to and directed by local needs.

4. The closing space for civil society

The second half of the 20th century saw the breakneck acceleration of civil society across borders and into new markets. As democracy spread, so did a culture of giving. However, with the advent of the internet and the popularisation of ideas of rights and freedoms spread, the power of mass public engagement in civil society to challenge those impeding progress has increasingly led to an anti-civil society backlash.

According to data from the International Center for Not-for-profit Law, between 2004 and 2010, more than fifty countries considered or enacted measures restricting civil society. This trend, known now as the ‘closing’ or ‘shrinking space for civil society’ accelerated and globalised between 2012 and 2015 with “more than ninety laws constraining the freedoms of association or assembly [having] been proposed or enacted”. It has only slowed of late because there is now reduced room for further constriction.³⁴

30 United Nations (2015) Transforming our world: the 2030 Agenda for Sustainable Development. Resolution adopted by the General Assembly on 25 September 2015. Seventieth session, Agenda items 15 and 116

31 Middle income (lower-middle and upper-middle) are classifications of economic development as defined by the World Bank in: World Bank Country and Lending Groups: Country Classification (2017) World Bank [Online] Retrieved 26 July 2017. Available at: <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups>

32 OECD (2017) Development aid rises again in 2016 but flows to poorest countries dip. [Online] Accessed July 25th 2017; Available at <http://www.oecd.org/dac/development-aid-rises-again-in-2016-but-flows-to-poorest-countries-dip.htm>

33 CIVICUS (2015) State of Civil Society Report [Online] Accessed July 27th 2017. Available at: <http://www.civicus.org/images/StateOfCivilSocietyFullReport2015.pdf>

34 Rutzen, D. (2015) Aid Barriers and the Rise of Philanthropic Protectionism, International Journal of Not-for-Profit Law / vol. 17, no. 1

Governments should see the value of an independent civil society (and implement the recommendations of our report, *Enabling an Independent Not-for-profit Sector*), and it is vital that more is done by global institutions and governments to challenge those nations who undermine the rights of freedom and association and constrain civil society. But we should also be focussing on ensuring that civil society is so well supported that it *cannot* be suppressed. It is no coincidence that laws which restrict the rights of civil society are more often defeated (and less likely to be proposed) in nations where donors give generously to and engage with CSOs. To defend civil society we need to first build domestic support for it.

5. *The global crisis in institutional trust*

We are experiencing a global crisis in trust. According to the Edelman Trust Barometer, trust has fallen in government, business, the media and “NGOs” simultaneously whilst the overall level of trust in institutions has fallen in 21 of the 28 nations covered by the research.³⁵ Though NGOs are on average the most trusted of these four institutional forms, only trust in the media has fallen faster and NGOs are now less trusted than business in 11 of the 28 countries.

The recent rise in populist and nationalist politics has been evident not only in the US elections and the UK’s decision to leave the European Union but across the planet. From the rise of Rodrigo Duterte in the Philippines to the increasingly authoritarian leadership of Recep Tayyip Erdoğan in Turkey, we are seeing a global shift in attitudes which threatens to reverse the hard-fought gains in terms of pluralism and tolerance that civil society has played such a major part in securing. At the heart of this trend is distrust of elites and institutions amongst the public; and civil society must address both the causes and the symptoms.

As such, it is crucial that we are able to engage with a new generation of young people who are dissatisfied with entrenched inequality and a perception – real or otherwise – of misgovernance and corruption. Engagement in civil society offers people both the opportunity to address these problems and provides a pressure gauge through which they can channel social dissent. It also offers a medium through which society can challenge factors such as ‘fake news’ and the division of online society into ‘echo chambers’ in which damaging untruths can permeate unchallenged by a polarised audience.

³⁵ Edelman (2017) 2017 Edelman Trust Barometer: Global Results [Online] Retrieved 28th July 2017. Available at: <http://www.edelman.com/global-results/>

Recommendations for growing mass engagement in giving to CSOs

International funders should;

1. Fund the expansion and retooling of infrastructure organisations

Our overarching recommendation is that funders, governments and fellow civil society actors should champion the role of and increase funding to infrastructure organisations as this compliments all further recommendations.

Creating an environment which encourages the growth of a culture of giving that augments and solidifies economic development is a task that can only be accomplished with the cooperation of governments and the private sector due to their scale and influence. However, civil society is far from powerless. Aside from earning public trust and support through their effective and responsive operation, civil society can organise into institutions that provide crucial services for donors and CSOs upon which the sector can flourish. CAF believes that by undertaking the following activities, these “infrastructure organisations” can help to create the Groundwork for Growing Giving;

■ Fundraising portals & validation

People and organisations are more generous when the process of giving is simple and convenient and when they have confidence in the system. By listing only validated charities, automating reporting, integrating with social media and facilitating mobile giving, fundraising portals improve the donor experience. Whilst such portals are increasingly crucial for driving donations in countries with a developed philanthropic market, they could be even more so in newly middle income countries, where trust in charities may be low but where access to financial services through mobile technology is widespread.

■ Governance

If charitable giving is to grow sustainably, governance standards will have to improve to keep pace with donor expectations. As such, organisations which provide guidance and education on governance as well as representation for trustees are important for maintaining trust in the sector.

■ Research

The CAF World Giving Index provides some insight into public engagement in acts of generosity around the world, but it is not a substitute for comprehensive national data on trends in charitable giving and wider sector trends. The fact that the Index is currently the only data source for participation rates in giving in many countries is a barrier to policy development both for government and for the sector itself. Funding should be available for national research and the results made publicly available.

■ Donor services

Like any market, philanthropy thrives when needs are catered for and the user experience is improved by a ranged of tailored choices and services. This is as true for ordinary working people who give a small amount every month as it is for major donors or large multinational companies. CSOs in the UK provide a wide range of services for donors, many of which are supported by a favourable legal environment. For instance, CAF provides charity accounts and trusts that allow donors to distribute funds from a central point without need to duplicate the administrative burden. Like other organisations, we provide advisory services to help donors plan their giving to ensure it is as effective as possible and we help donors and organisations manage grant programmes. Such services are vital to improving both the donor experience and the efficacy of their giving.

■ **Representation**

All industries benefit from being able to pool their knowledge and influence. Membership bodies and associations enable CSOs to speak in a united voice to government. This benefits CSOs as it allows them to have greater influence. However, it also greatly benefits government too. Faced with trying to engage CSOs in policy development, governments often struggle to reach smaller organisations that don't always have the time or policy expertise to provide useful insight despite their unparalleled access to communities and understanding of the issues and services which affect them. To this end, funding the capacity building of organisations that can represent CSOs and speak on their behalf could greatly improve communication between the sectors and improve levels of mutual trust.

■ **Standards**

It is crucial that regulations are sufficiently robust to protect donors against malpractice and thus safeguard the reputation of the charitable sector. However, overregulation can stifle growth in a sector which needs to be agile in order to respond to the needs of beneficiaries. It is also true that increased bureaucracy can be damaging to the 'warm glow' that donors get from giving. Furthermore, increased compliance requirements for CSOs can create a barrier to entry for those wishing to set up small local organisations and can create significant financial overheads for others. As such, a best case scenario is for CSOs to come together and create and popularise their own standards and principles to augment regulation.

2. Fund local organisations directly to improve the accountability and efficiency of aid

Whilst large western headquartered organisations are doing important work, the fact that in 2011 it was estimated that only 1% of global official development assistance from governments was granted directly to Southern-based non profits suggests more needs to be done to balance the market. The prominence of large international CSOs in the civil societies of many emerging markets threatens to create a sense that institutional civil society itself is a foreign concept. Without a dedicated approach to helping to build up locally trusted forms of civil society that already enjoy public engagement, we risk crowding it out. By funding local CSOs and movements directly, and ensuring that we are allowing priorities to be set by locals, we can not only ensure the building of future trust and engagement in civil society, but also increased effectiveness. "We have moved to an era in which global partnerships are most effective when they create an environment that allows the general public to contribute to solving problems. The partnerships that inspire movements of hundreds of thousands of people advocating, educating, and fundraising for one end goal are the new recipe for sustainable solutions."³⁶

3. Recognise the importance of helping grantees to build sustainable domestic support and fund accordingly

In addition to funding locally owned and directed CSOs, funders should consider earmarking funds to be used to develop support from and engagement with the local community. This should go further than merely helping to ensure that beneficiaries are represented and should have as its goal the developing of a support base that will ensure the organisation continues to grow and thrive long after the funding ends. Such funding should be seen as helping to ensure organisational resilience against financial but also political stresses. Many are now recognising that the best defence against attempts to close the space for critical voices in civil society is to build a wide base of supporters.

³⁶ Gore, E and Ford, K. (2012) Joe Public: The Most Important Partner in International Philanthropy, Georgetown Journal of International Affairs, Summer/Fall 2012, pp.31-37.

Governments should;

4. Make sure that civil society organisations are regulated in a fair, consistent and open way

CSOs are not immune to the current trend of falling trust in institutions. It is crucial that this trend is not only abated but reversed if we are to ensure that the billions of people entering the middle classes in the next generation are able to enjoy the benefits of engaging in and giving to a vibrant and effective civil society. However, in line with the findings of our report *Building Trust in Charitable Giving*, we call on governments not to attempt to manufacture trust through heavy-handed policies, but to create an environment in which CSOs can earn the trust of future donors.³⁷

Whilst the report makes many recommendations, there are some crucial areas where governments should focus. Firstly, allowing a wide range of public benefit causes under which organisations providing a public good can (but are not mandated to) register can help CSOs to differentiate themselves from other institutional forms. By offering tax benefits and official legal status in exchange for the submission of information on finances and activities which is proportionate and not overly burdensome, CSOs can telegraph their trustworthiness to the public. It is however crucial that the process for registering and receiving status is open to all and that the process is transparent. Finally, fair, open and consistent regulation can help to improve standards in the sector and minimise the donors perception of risk. Ensuring that regulators act independently and in the interests of donors and CSOs is thus crucial.

5. Make it easy for people to give and offer incentives for giving where possible

Tax incentives have been shown to positively influence both the value and the frequency of donations around the world. A meta-analysis of 138 studies comprising a combined sample size of over 1.4 million people found that the weighted price elasticity (responsiveness of donors to incentives) for charitable giving (in the United States at least) was -1.11. This effectively means that adding an extra 1 per cent in the value of incentives offered would result in an increase in donation size of 1.11 per cent.³⁸ In addition, a report CAF produced with Nexus and McDermott Will & Emory, which analysed tax incentives in 193 nations, found that people in countries which offered tax incentives for giving were 12 percentage points (33 per cent) more likely than those that offer no incentives (21 per cent) to have made a donation in the past month. In addition, we found that more generous incentives generally lead to higher donor responsiveness.³⁹

Whilst the fact that no incentives are offered to individual donors in 34% of countries should be a primary concern for governments seeking to encourage mass engagement in giving, ensuring that where they are offered, incentives are designed be as effective as possible is also crucial. In analysing in depth the incentive systems of 26 key nations our 2016 report *Donation States: An international comparison of the tax treatment of donations* identified a number of recommendations which we believe governments should aspire to meeting.⁴⁰ Essentially, we found that as well as making sure that incentives are generous, they should ensure that they are easy to claim, equally available across charitable causes and simple to understand to ensure that people from all walks of life are encouraged to give to the widest range of good causes possible.

37 Pickering, A (2014) *Future World Giving: Building Trust in Charitable Giving*. Charities Aid Foundation

38 Pelozo, J. & Steel, P. (2006) *The Price Elasticity of Charitable Contributions: A Meta Analysis*. *Journal of Public Policy & Marketing*. Vol. 24, No. 2 pp 260-373.

39 Quick, E, Kruse, T. A, Pickering, A. (2014) *Rules to Give By: A Global Philanthropy Legal Environment Index*. Nexus, McDermott, Will & Emory and Charities Aid Foundation (CAF).

40 Pickering, A (2016) *Donation States: An international comparison of the tax treatment of donations*. Charities Aid Foundation.

Available at: <https://www.cafonline.org/about-us/publications/2016-publications/donation-states-an-international-comparison-of-the-tax-treatment-of-donations>

6. Promote civil society as an independent voice in public life and respect the right of not-for-profit organisations to speak out on important issues

Governments should recognise that enabling CSOs to criticise and influence policy adds legitimacy to the State, drives improvement in standards of governance and turns civic disagreement and discord into constructive public debate. Indeed, the world has agreed to prioritise promoting just, peaceful and inclusive societies and specifically the development of effective, accountable and transparent institutions at all levels (target 16.6) ensuring responsive, inclusive, participatory and representative decision-making at all levels (16.7) as part of the SDGs and civil society must necessarily have a role for this to be achievable.⁴¹

Though the advocacy and campaigning of CSOs is crucial and should be protected, it is also true that such activities must be covered by rules in order to protect the sector from being used by those with vested interests to lobby for their own gain or on behalf of a political candidate or party. Our report, *Enabling an Independent Not-for-profit Sector* sets out a number of clear recommendations that strike a balance between empowering CSOs to speak out whilst protecting against abuses.⁴²

Civil society organisations should;

7. Ensure good governance and be honest about impact to build public trust in civil society organisations

Civil society cannot rely on others to create an environment in which more people engage in giving, it must lead by example. In order to challenge negative narratives about poor governance and ineffective programmes, CSOs must actively demonstrate that they are false by being transparent about their successes and failures and then showing that they can learn from both.

Developing good governance practices and demonstrating impact can present significant barriers to organisations and writ large across the whole sector, they can hold back the development of trust in CSOs generally. This is because many organisations lack the financial resources to pay for training for trustees and staff or the time to measure and report impact. Unfortunately, without improving in these areas, organisations will fail to access sustainable resources as donor expectations on governance and impact are not met. As such, more funding needs to be made available and more services ought to be offered that can help CSOs to address this issue.

8. Meaningfully engage local communities in decision making so civil society becomes locally owned

Funding for social good in some of the world's poorest nations inevitably relies heavily on foreign donors. Whether work on the ground is conducted by INGOs or local CSOs, there is a danger that accountability will flow upwards to the source of funding. With massive long term growth forecast for many developing economies, governments should be holding INGOs to account for the extent to which they are engaging beneficiaries – who may one day be donors themselves – in civil society. All CSOs are encouraged to engage beneficiaries to aid impact measurement and to identify improvements in service delivery. However, funders should consider this local engagement to have an even more important role; building trust and interest in civil society and giving and cementing a sense that civil society is locally directed and owned.

⁴¹ United Nations (2015) Transforming our world: the 2030 Agenda for Sustainable Development. Resolution adopted by the General Assembly on 25 September 2015. Seventieth session, Agenda items 15 and 116

⁴² Pickering, A (2014) Future World Giving: Enabling an Independent Not-for-profit Sector. Charities Aid Foundation

The advantages of such engagement are well documented with participatory decision making being associated not only with an increased sense of trust and legitimacy but also with improved outcomes for programmes.⁴³ Funders may want to consider different models of local involvement, ranging from simple outreach programmes to advanced participatory decision making systems that allow local priorities to be fed into larger planning apparatus. Indeed, funders could seek to take advantage of local solutions to engagement like the Panchayat system in India.

9. Recognise and build on traditional forms of giving to create organisations and a culture of giving that works to the strengths of the local context

The CAF World Giving Index has consistently shown that economic development is far from being a reliable predictor of the level of public engagement giving. Indeed, in terms of the proportion of people giving money to charity, volunteering or simply helping a stranger on average per month, the most generous country in the world is Myanmar, a lower middle income country with a history of repression and conflict.⁴⁴ In many countries our task is not the building of a culture of giving but rather the development of institutions within civil society which can augment the forms of civil society that already exist.

Take the case of South Africa for example where CAF is fortunate enough to have a presence on the ground through CAF Southern Africa. Our research found that a remarkable 94% of respondents gave goods, 85% donated money and 56% volunteered for charitable causes in the past three months. However, it also found that of the 64% of people who gave to “organisations”, only 16% gave to “NPOs/NGOs”. Strikingly, 37% of organisational donors gave to self-help groups and 42% gave to stokvels. It has been estimated that as much as half of the adult population in South Africa is a member of a stokvel and that they have a combined worth of R25 billion (US\$2 billion). If not directly “charitable”, the service that they provide without profit to members – by connecting communities, promoting solidarity and offering an alternative financial services industry for those not served by private sector banks – certainly amount to charitable outcomes. It could be possible to work within a local context to build on such traditional models to deliver CSOs which are locally grounded and trusted. This potential is highlighted in Kenya by Akiba Mashinani Trust (AMT), the financing facility for the Kenya Federation of Slumdwellers – who’s leaders were awarded the inaugural Olga Alexeeva Memorial Prize in 2013.⁴⁵ Comprising more than 700 community savings schemes consisting of 300,000 people, it is able to use some of its members’ money to invest in larger projects such as building homes.

Taken together, these recommendations represent the Groundwork for Growing Giving that if implemented could help to give civil society the capacity and resources it needs to deliver sustainable development that works for everyone.

43 Page,S, E (2008) *The Difference: How the Power of Diversity Creates Better Groups, Firms, Schools, and Societies* (New Edition). Princeton University Press

44 Charities Aid Foundation (2016) 2016 World Giving Index [Online] Available at <https://www.cafonline.org/about-us/publications/2016-publications/caf-world-giving-index-2016>

45 The Olga Alexeeva Memorial Prize is awarded by Alliance Magazine to individuals who have demonstrated remarkable leadership, creativity and results in developing philanthropy for progressive social change in an emerging market country or countries. Information can be found at: <http://www.alliancemagazine.org/olga-alexeeva-memorial-prize/>

Charities Aid Foundation

25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA UK

T: +44 (0)3000 123 000
E: research@cafonline.org
W: www.cafonline.org

Registered charity number 268389

CAF Charities Aid
Foundation