

SOCIAL LANDSCAPE 2018

The state of
charities and
social enterprises

August 2018

CONTENTS

Introduction	3
About this report	3
About CAF	3
About ACEVO	3
Key findings	4
Detailed findings	5
Key challenges faced	5
Challenges faced by geography	5
Demand for services	6
Most pressing challenges as a CEO	7
Future optimism	9
Future optimism by organisation size	10
Future optimism by geography	10
Future survival	10
The impact of Brexit on charities and their beneficiaries	11
Operational implications	12
New technologies and challenges	12
Collaboration	13
Financial actions	13
Cutbacks	14
Restructure and redirection	14
Operational implications by organisation size	14
Service focus: quality vs. quantity?	15
Importance of charities and their impact	15
Conclusions	17
Methodology	18
Notes on reporting	18
Appendix I: Respondent profile	19
How CAF helps charities	20

INTRODUCTION

About this report

This is the third year that Charities Aid Foundation (CAF) and the Association of Chief Executives of Voluntary Organisations (ACEVO) have produced the Social Landscape report. Our aim is to gain a unique insight into the voluntary sector from the perspective of its Chief Executives – to understand any challenges faced, and to assess the impact such challenges have on the sector's ability to meet the needs of its beneficiaries.

The research was conducted towards the end of 2017 amongst individuals who are members of ACEVO, ACOSVO, CO3 and also, CAF Bank customers.

For this year's report we augmented the quantitative survey data by conducting a focus group with eight leaders of small charities about their views on the charity landscape.

About CAF

At CAF we exist to make giving go further, so together we can transform more lives and communities around the world. We are a charity, a bank and champion for better giving, and for over 90 years we've been helping donors, companies, charities and social organisations make a bigger impact.

We also understand and influence the wider environment for charities and civil society across the UK and beyond via our research, policy and campaigns work.

We are CAF and we make giving count.

About ACEVO

ACEVO (Association of Chief Executives of Voluntary Organisations) is the Charity Leaders Network. Membership of ACEVO is open to charity and social enterprise chief executives, senior leaders, chairs and trustees. They provide support and representation for members through a range of networking and learning events; advice and development opportunities tailored to senior leadership roles; bespoke consultancy and solutions; and discounted professional services delivered by their partners.

KEY FINDINGS

Income generation and financial sustainability is still the key challenge faced and there is no indication that it will diminish. There has been a five-percentage point increase in the proportion of CEOs stating this as a top concern in 2017 compared to 2016, making it the highest level recorded to date (62%). For some charities this is intensified by falling funding and increasing demand for services.

Measuring and demonstrating impact was cited as a challenge for more than a fifth of charities, but this is an area that is being worked on. Furthermore, only one in three CEOs (35%) agree that charities are good at demonstrating the impact of their work to the public. However, showcasing the impact that charities have is one way that CEOs anticipate regaining some of the trust the public may have lost in recent years. To combat this, 80% are either currently introducing impact measurement, have done so in the past or plan to do so in the next twelve months.

A third of charities say that meeting demand for services is one of the top three challenges facing them, and demand is expected to increase further. 84% of organisations say that demand increased in the last twelve months and 86% expect it to increase in the next twelve months. This is almost the exact same picture as in 2016, indicating that there has been no let up in demand and that charities predictions of increased demand that we saw in 2016, appear to have been realised. Worryingly, amongst those who expect demand to increase, more than a quarter have little confidence they can meet this demand.

Despite the challenges faced, optimism is high and on the increase. There has been a significant increase in the proportion of CEOs who say that they are optimistic about the future of their organisations compared to 2016.

Political and economic uncertainty is causing concern, with a specific focus on Brexit. Nearly three quarters of charities say that they are pessimistic about the overall economic conditions and the majority believe Brexit will be negative both for themselves as a charity and for their beneficiaries.

Charity CEOs do not feel that the public understand charities, how they run and their importance in Britain today. When asked how to regain public trust, many felt that people do not understand charities operations, their impact and their importance within our communities.

DETAILED FINDINGS

Key challenges faced

The top challenge has remained unchanged since we started producing the Social Landscape report in 2015, namely 'generating more income/achieving financial stability'. Indeed, the level of those considering this a challenge reached its highest level in 2017 (62%), having fallen back slightly in 2016.

'Meeting demand for services' and a 'reduction in public / government funding' complete the top three challenges for charity CEOs in 2017 although both of these have decreased since 2016 in terms of the overall percentage considering these as pressing challenges.

Within the qualitative research conducted, these issues were also regarded as the most pressing challenges, with people mentioning that these can keep them up at night worrying about the effect they will have on the people that depend on them as charities.

Not within the top three but nonetheless of concern, 'raising awareness' of their charities or causes is a significant challenge for more than a fifth of organisations (22%), whilst 'measuring and demonstrating impact' is a top challenge for a similar number (21%).



Table 1 Which do you consider to be the three most pressing challenges facing your organisation?

Top three challenges	2017	2016	2015
1st	62% Generating more income /achieving financial sustainability	57% Generating more income /achieving financial sustainability	60% Generating more income /achieving financial sustainability
2nd	33% Meeting demand for services	36% Meeting demand for services	29% Reduction in public/ government funding
3rd	29% Reduction in public/ government funding	34% Reduction in public/ government funding	24% Insufficient resource

Challenges faced by geography

There are some striking and notable differences between England, Scotland and Northern Ireland when it comes to their most pressing challenges, although generating more income and achieving financial sustainability is the top challenge for all three nations. However key differences can be seen:

- Meeting demand for services is much more likely to be seen as a key issue in Northern Ireland (46%) compared to both England (30%) and Scotland (29%).
- CEOs in Scotland and Northern Ireland are more likely to cite a reduction in public / government funding as a key challenge (40% for both, compared to 20% in England).
- CEOs in Scotland are more likely to say that insufficient resource is a key challenge (25%) than those in England (14%).

However, CEOs in Scotland are much less likely to perceive certain aspects as key challenges. For example, reduced disposable income is a pressing challenge for 1 in 10 CEOs in England (10%) and Northern Ireland (11%), but just 1% of those in Scotland. They are also less likely to find increased competition across the sector as a key challenge (11%), compared to those in England (20%).

Raising awareness of a charity is perceived as much more of a challenge in England (28%) than Scotland (18%) or Northern Ireland (12%).

Demand for services

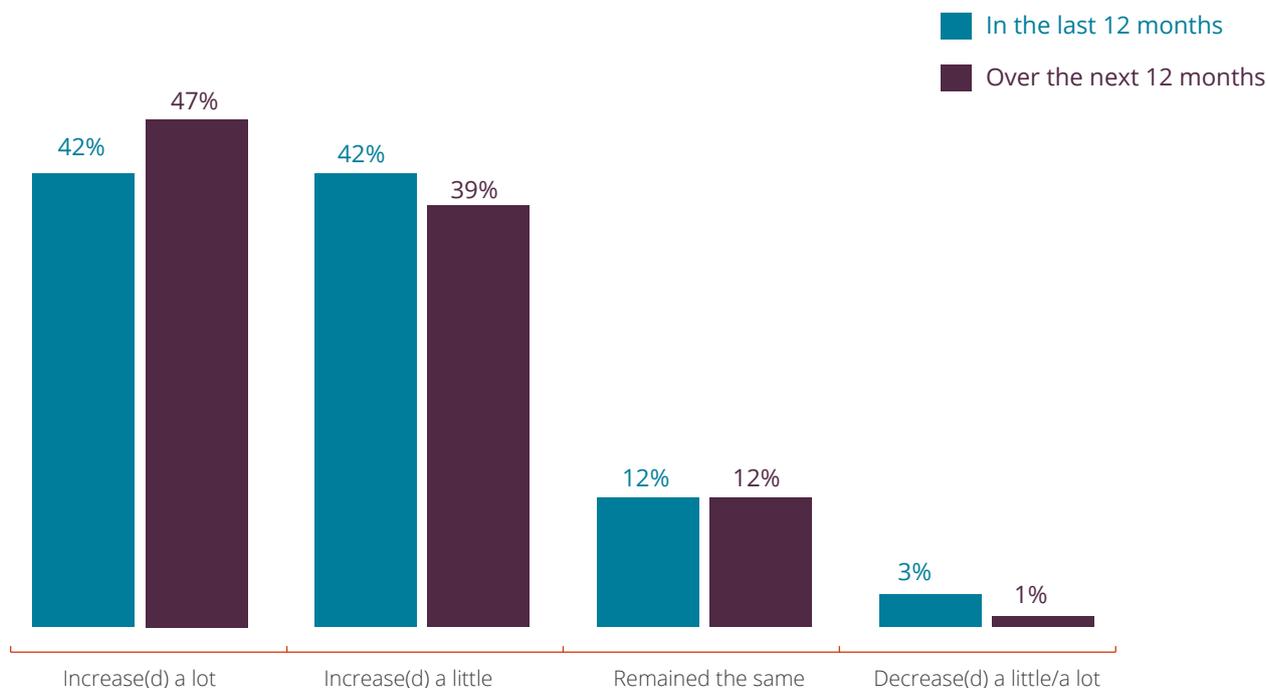
In 2017, meeting demand for services is in the top two challenges faced by CEOs, with a third (33%) saying it is a key issue.

When asked directly whether demand for their services had increased or decreased over the last 12 months, two out of five CEOs (42%) said it had increased 'a lot', whilst the same number said that demand increased a little. Overall therefore, 84% believed that demand for services had increased.

CEOs expect this trend to continue with 47% expecting demand to increase 'a lot' in the next 12 months, and a further 39% expecting it to increase a little. This is almost the exact same picture as we saw in last year's report, indicating that there is no let-up in demand and charities predictions of increased demand last year appear to have been realised. This is backed up by the qualitative research where there was a view that austerity measures had started to have a real impact in the previous 12 months in a way that they had not previously, and with more people needing the services that charities provide.



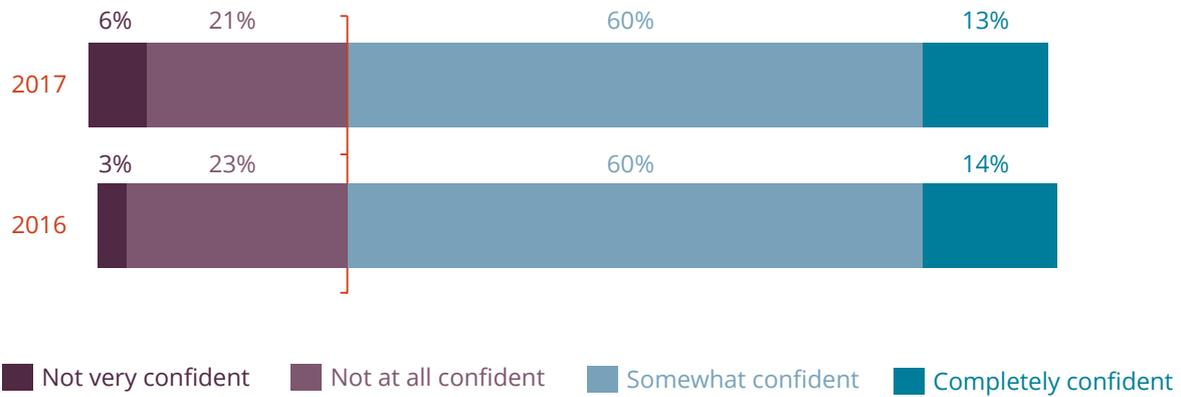
Figure 1: Change in demand for services in the last 12 months and over the next 12 months



Base: All CEOs who responded (n=460)

Amongst CEOs who anticipate an increase in demand for their organisation's services, confidence that they will be able to meet this demand is largely unchanged since the last report, with 73% feeling completely or somewhat confident. Just over a quarter (27%) have little or no confidence that their organisation will be able to do so. When this optimism for meeting demand was explored during the qualitative interviews, charity leaders were anxious to do whatever was necessary to ensure needs were met, and did not want to consider the possibility of not fulfilling their mission to beneficiaries.

Figure 2: Confidence in meeting increase in demand



Base: All CEOs who thought demand would increase 2017: (n=395) 2016: (n=349)

Most pressing challenges as a CEO

In order to explore the challenges that charities face in more detail, CEOs were asked what their own current and most pressing challenges were. Income generation, financial stability and funding were all frequently mentioned, indicating that the challenges which CEOs face are aligned with those that their organisations face.

One in seven CEOs said that they find recruiting, retaining and training appropriate and skilled staff one of their most pressing challenges. On top of this, one in eight find resourcing an issue, often closely linked to not having enough employees or volunteers to help alleviate the pressures.

Governance and Board organisation is proving a top challenge for 12% of CEOs. Many of these feel that Board members and trustees are holding the organisation back, that the Board is not sufficiently diverse or that they do not fully understand the specific challenges and needs of the charity.

Table 2 Current most pressing challenges and priorities as a CEO (open response coded into common themes/mentions)

		Some typical responses
Income generation and financial sustainability	28%	<i>Diversifying income for our charity.</i>
		<i>Financial sustainability for the organisation. In particular, generating sufficient income from public sector contracts to cover costs and pay staff what they deserve.</i>
		<i>Securing sufficient funds/donations to run the organisation.</i>
		<i>Reducing the degree of reliance on grant funding by generating more income through services that are sustainable.</i>
		<i>Generating new income streams to support service development and address gap areas.</i>
Funding	20%	<i>The annual funding merry-go-round.</i>
		<i>Ensuring funding is secured for the next 3 years at least.</i>
		<i>Funding – reduction in public sector funding of the sector.</i>
		<i>Lack of funding impacting on our ability to increase our reach and develop our services.</i>
Recruiting, retaining and training staff	14%	<i>Achieving full staffing and reducing use of agency through improved recruitment and retention.</i>
		<i>We require staff with a particular skill set which cannot easily be found amongst freelance staff, but our core funding is insufficient to support the number of staff we really need.</i>
		<i>I have three pressing challenges relating to people: sourcing appropriately skilled non-executive directors – recruiting talented staff for senior positions – attracting quality volunteers.</i>
Governance and organisation of the Board	12%	<i>Improving governance in order to develop the organisation.</i>
		<i>Governance – recruiting a Board which has the necessary skills, experience and diversity to oversee a major programme of development and growth.</i>
		<i>The most pressing challenges and priorities for me remain working with the Board to achieve the right balance between executive/non-executive responsibility.</i>
Resourcing	12%	<i>Securing enough resource to meet the strategic objectives led by our service users.</i>
		<i>Reductions in staff numbers leading to increased workload on me. Supporting other staff who also have increased workloads due to staff reductions.</i>
		<i>We have a severe lack of resource to match our ambition and we feel as if we are constantly fire-fighting!</i>
Strategy/future planning	9%	<i>Refreshing the organisation's strategy and achieving financial sustainability.</i>
		<i>Balancing future strategic planning with current operational needs.</i>
		<i>Producing a strategic plan.</i>
Meeting demand	6%	<i>The growth in demand for our services and how we satisfy that demand.</i>
		<i>Massive increase in demand for our service due to the disintegration of the welfare state.</i>
Legislation, regulation and policy	6%	<i>Dealing with regulations and the bureaucracy that goes with them eg pensions and increasing trustee Board with suitable candidates.</i>
		<i>Ensuring that we are compliant with regulations – eg GDPR and other data protection issues, ensuring IT systems and email are resilient and fit for purpose.</i>
Political and economic uncertainty	6%	<i>Brexit – the impact of loss of freedom of movement of people and goods. And the financial uncertainty in currency markets.</i>
		<i>Preparing for the impact of UK exit from Europe.</i>
Other	10%	

NB: only those with 5%+ charted above

Base: All CEOs who responded (n=434)

Future optimism

The majority of CEOs are optimistic about the future of their organisations, despite the challenges they face, and this grew between 2016 and 2017 (from 64% to 73%). However, optimism remains at lower levels than seen in 2015 when we reported that 82% felt optimistic.

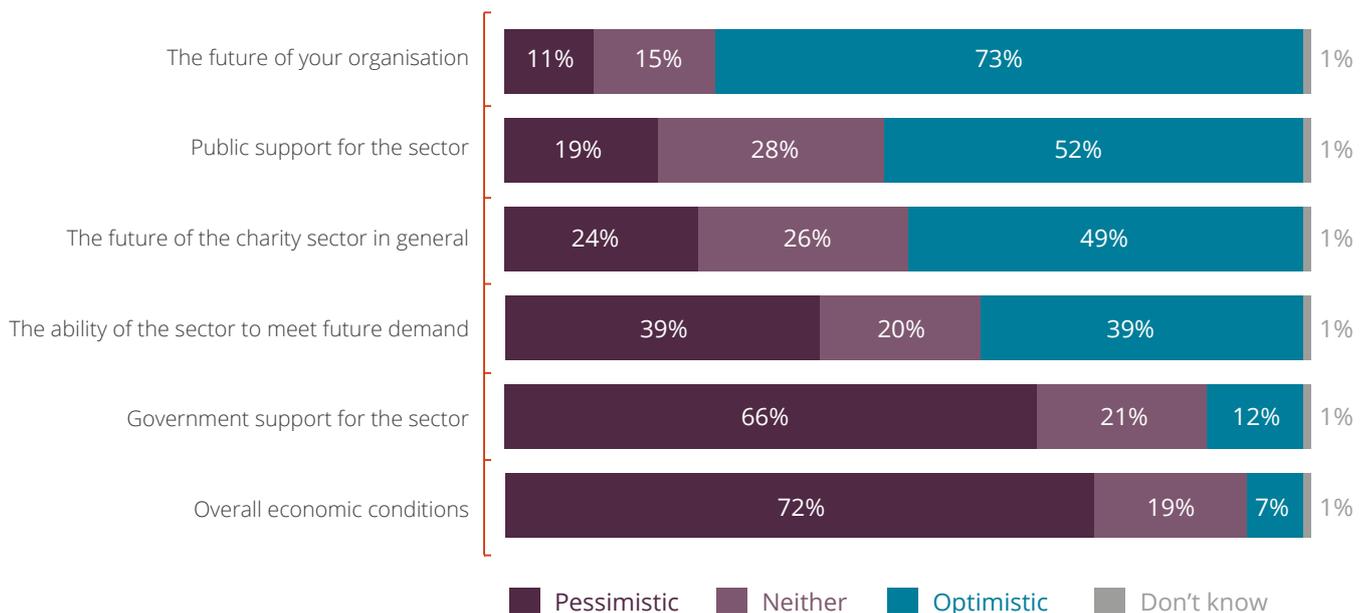
Optimism for the future of the charity sector in general, and public support for the sector are stable at around a half of CEOs interviewed feeling positive.

Pessimism however remains high around government support for the sector (also seen in the top challenges as a concern over public/government funding), and the overall economic conditions. Indeed, pessimism over economic conditions has seen an increase over the three years (up to 72% in 2017 from 68% in 2016 and 38% in 2015).

There is uncertainty among CEOs over whether the sector has the ability to meet future demand, with two in five optimistic about this, and two in five are pessimistic. This is not surprising, given the increased demand that charities have experienced and are anticipating over the next year.



Figure 3: How optimistic are you about...?



Base: All CEOs who responded (n=494)

Future optimism by organisation size

Those in larger organisations are much more likely to be optimistic about government support for the sector than those in small or medium companies (23% vs 11% and 10% respectively).

CEOs in smaller sized charities are also least optimistic about the future of their organisation, with 68% saying so, compared to 80% of medium sized charities and 77% of large charities.

Future optimism by geography

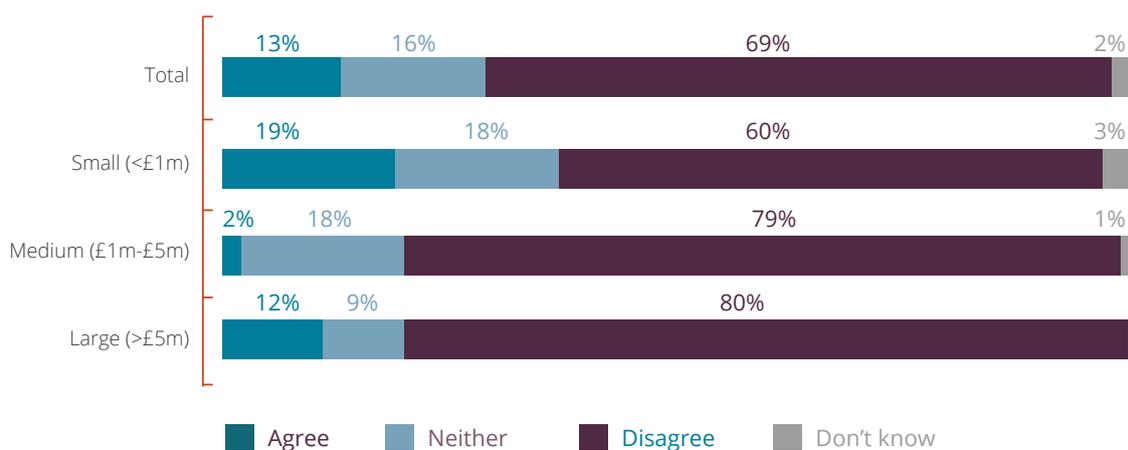
CEOs in Scotland have a far more optimistic outlook on the sector than England or Northern Ireland. Around half (51%) of CEOs in Scotland were optimistic about the ability of the sector to meet future demand, compared to just over a third of those in England and Northern Ireland (35% and 34% respectively). CEOs in Scotland are also more optimistic over the future of the charity sector in general (60%, compared to 49% for England and 39% for Northern Ireland).

More than a quarter (28%) of CEOs in Scotland say they are optimistic about support from the government, compared to just 6% and 9% for England and Northern Ireland respectively. CEOs in Scotland are also more optimistic about public support for the sector (63% optimistic, compared to 50% in England and just 43% in Northern Ireland).

Future survival

When asked how much they agree that their charity is 'struggling to survive', there has been a five percentage point drop since 2016 in the proportion of CEOs agreeing (from 18% to 13%). Although the level remains highest amongst smaller charities at 19%, this has decreased since 2016 (28%). This finding chimes with the qualitative research whereby there was a consensus that you just learn to get through situations in order to help the end beneficiary, however detrimental to the people working within the charities, and is quite often based on staff goodwill.

Figure 4: How strongly do you agree or disagree that your organisation/charity: is struggling to survive



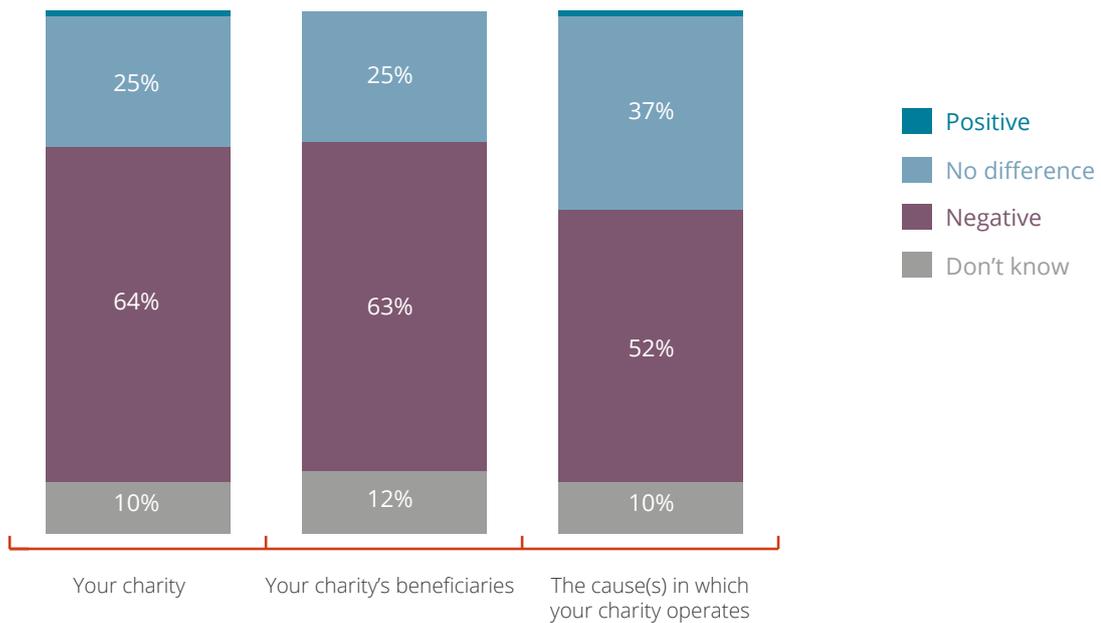
Base: All CEOs who responded (total = 452, small charities = 240, medium charities = 142, large charities = 68)

The impact of Brexit on charities and their beneficiaries

The majority of CEOs believe that the effect of Brexit will most likely be negative for both themselves as a charity and also their beneficiaries, with 64% saying it is negative for their charity and 63% for their beneficiaries. The causes in which their charity operates are seen as being less likely to be affected, with just 52% of CEOs feeling Brexit will have a negative impact, although just 1% think it will have a positive impact on their charity's cause area.



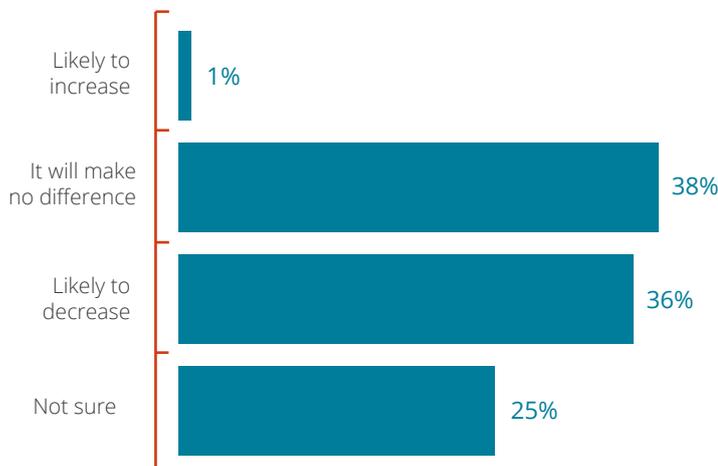
Figure 5: Do you think Brexit will be positive or negative for...



Base: All CEOs who responded (n=442)

In addition, over a third of CEOs anticipate that charitable donations to their charity will decrease as a result of Brexit, although a quarter are unsure what will happen. This may be contributing to concerns over funding, income generation and the economic climate which were explored earlier in the report.

Figure 6: How do you think Brexit will impact on donations to your charity?

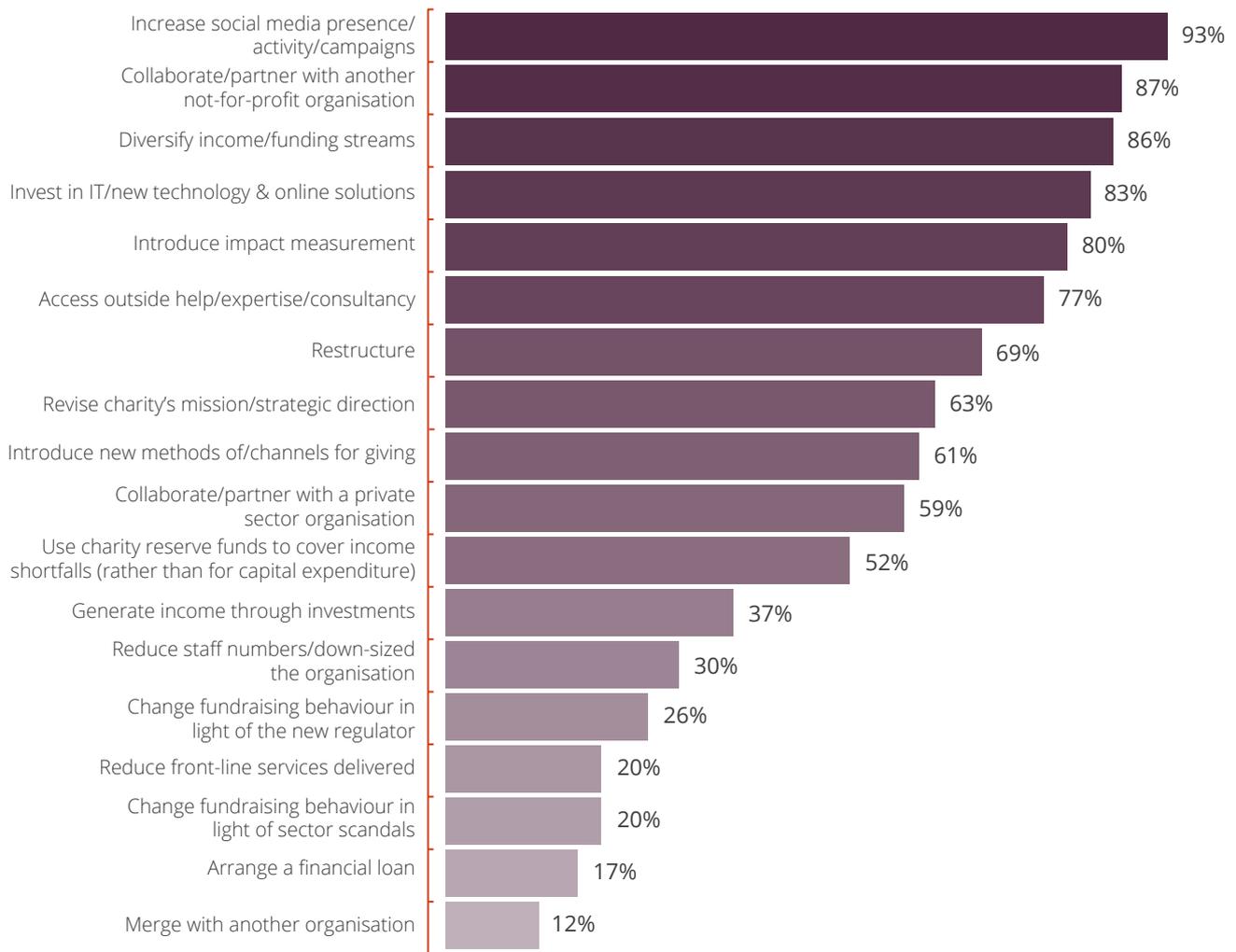


Base: All CEOs who responded (n=442)

Operational implications

To meet and address the challenges that they face, CEOs were asked whether their organisation had undertaken, or will undertake in the next 12 months, certain measures and activities. Of the 18 activities listed, more than half of CEOs said that they had or would be engaging in 11 of them, which supports the finding that more than nine out of ten CEOs agree that they are 'always looking at ways to improve their operations' (95%).

Figure 7: Which, if any, of the activities listed has your organisation done in the past, currently doing or will undertake in next 12 months?



Base: All CEOs who responded (n=461)

New technologies and channels

The vast majority (93%) of CEOs say that they have increased or will increase social media presence, activities and campaigns, a similar proportion to last year (94%).

IT investment is also a key priority, with 43% currently investing in new technologies and solutions, and a total of 83% having done so previously or planning to do so in the next 12 months. However, there is a noticeable gap between smaller and larger charities with around a fifth (21%) of smaller charities saying they do not have plans to invest in IT, compared to just 8% of medium sized charities and 6% of large charities. Additionally, 62% of

large charities say they are currently investing in technology, compared to just 34% of small charities. Nearly two thirds (65%) of CEOs say that they “use new technology and social media effectively” and yet less than a third (29%) of CEOs agree that charities are “using new technology effectively to increase giving” (a 3 percentage point decrease since the last report). This would indicate that they are using these sources but for most, not for fundraising.

Indeed, despite the investment in IT, just 30% of CEOs agree that their organisation is “increasingly adopting online fundraising”, with only 20% agreeing that their charity knows how to do online fundraising effectively. The skills gap between using technology effectively and fundraising online effectively is wide and charities could potentially benefit from more guidance in this area.

Collaboration

The majority of CEOs continue to state that they have collaborated or will collaborate or partner with other not-for-profit organisations, and over half with private sector organisations. However, this does not go as far as merging with another organisation, with just one in eight saying that they have or plan to merge with another organisation.

Financial actions

Financial concerns loom large for charity leaders, repeating the mood of last year’s Social Landscape report. Income generation is the most commonly stated challenge for charities and CEOs, and a high proportion (86%) say that they have or will be diversifying income and funding streams. For 61%, introducing new methods and channels of giving is one way to do this, although as noted above, technology and online fundraising are not widely being embraced.

Unfortunately for around half of CEOs, financial challenges are so acute that they either have or plan to use financial reserves to cover shortfalls.

Investing assets is a potential way of generating income, yet just over a third (37%) have invested in this way or plan to do so in the next year. Confidence in knowing how to invest could be preventing more charities from doing so, as only 27% of CEOs agree that their organisation “knows how to maximise income through investments”. A similar proportion (30%) say that they are likely to use investments to make resources go further in the future.

Larger charities are both more confident in maximising income through investments than smaller charities (53% and 16% respectively), and more likely to say they want to use investments to make resources go further in the future (40% compared to 23% of small charities).

Use of loans is even lower than investments, with just 17% saying that they have previously arranged a financial loan or intend to do so in the next year.

For charities, diversifying income streams which can provide them with financial sustainability are more appealing options, such as introducing new methods and channels for giving. A quarter (26%) have decided to change their fundraising behaviour in light of the new regulator.

Cutbacks

Nearly a third of CEOs (30%) say that they have had to or will have to reduce staff numbers or downsize their organisation, while a fifth say that they have or will reduce frontline services delivered. This must be of some concern given that 84% say they have seen demand for services increase in the last 12 months and 86% expect them to increase in the next 12 months.

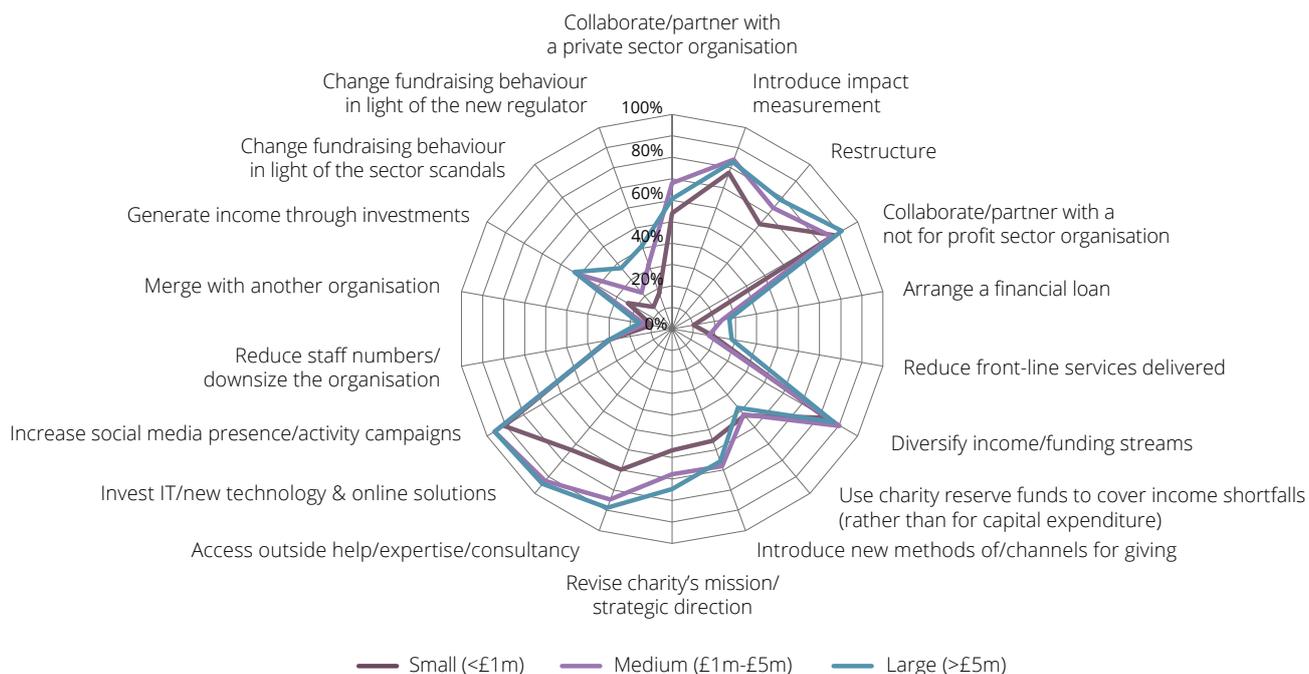
Restructure and redirection

Restructuring and revising strategy is common among charitable organisations. Over two thirds (69%) have already restructured or will restructure in the next 12 months and 63% say they have or will revise their mission or strategic direction.

Operational implications by organisation size

As highlighted already, there is once again a difference between the behaviours of small, medium and large charities.

Figure 8: Which, if any, of the activities listed has your organisation done in the past, currently doing or will undertake in next 12 months?



Base: All CEOs who responded (n=461)

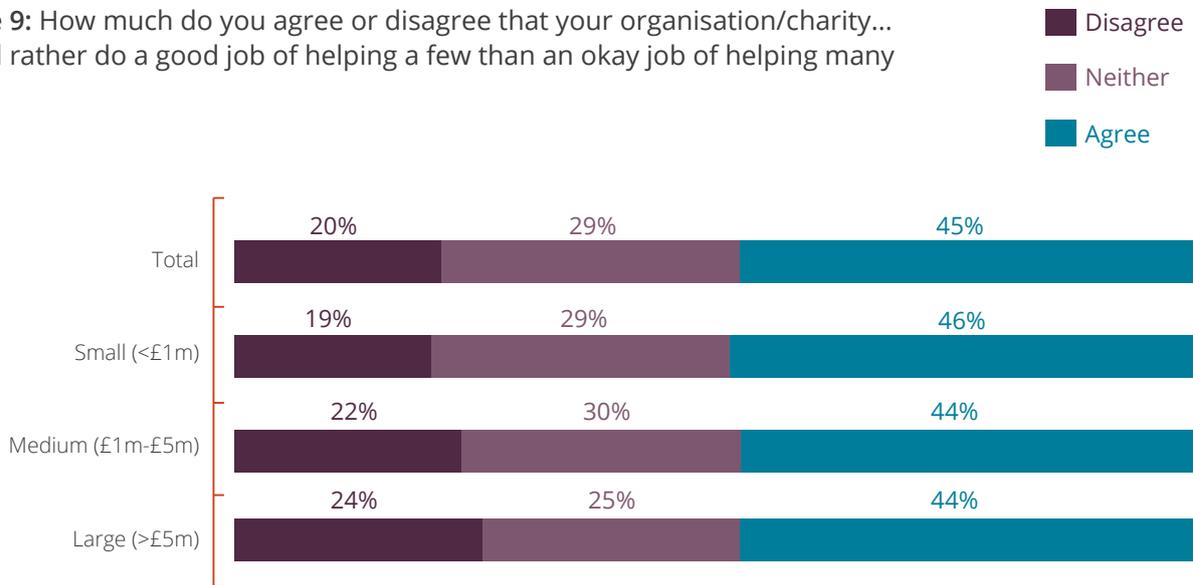
Smaller charities are less likely than others to arrange a financial loan, invest in IT, generate income through investments, access outside help/expertise/consultancy and revise their mission or strategic direction. They are also less likely than larger organisations to change their fundraising behaviour in light of both sector scandals and the new regulator.

Investment in IT and generating income through investments may not be an option for smaller charities due to financial constraints. Equally, without access to outside help, expertise or consultancy they may not be confident undertaking these types of investments.

Service focus: quality vs. quantity?

Nearly half of CEOs (45%) agree that their organisation would rather do a “good job” of helping a few than an “okay job” of helping many. However, almost half (49%) either disagreed or neither agreed nor disagreed with this showing that attitudes are relatively polarised. There is very little difference between charity size on this measure, indicating that CEOs across the board have similar views.

Figure 9: How much do you agree or disagree that your organisation/charity...
Would rather do a good job of helping a few than an okay job of helping many



Base: All CEOs who responded (total = 451, small charities = 239, medium charities = 142, large charities = 68)

Importance of charities and their impact

Over a third (35%) of CEOs agree that ‘charities are good at demonstrating the impact of their work to the public’. This is down slightly from 2016, but still an increase on the 2015 figure when it was just 23%. This reflects the introduction of impact measurement by more than a half of charities. Furthermore, around half also say that their organisation has ‘appropriate metrics in place for measuring success and impact’, possibly providing a boost. However, it should also be borne in mind that 37% of CEOs do not feel that charities are good at demonstrating their impact and this links to the fact that this is a top challenge for one in eight charities.



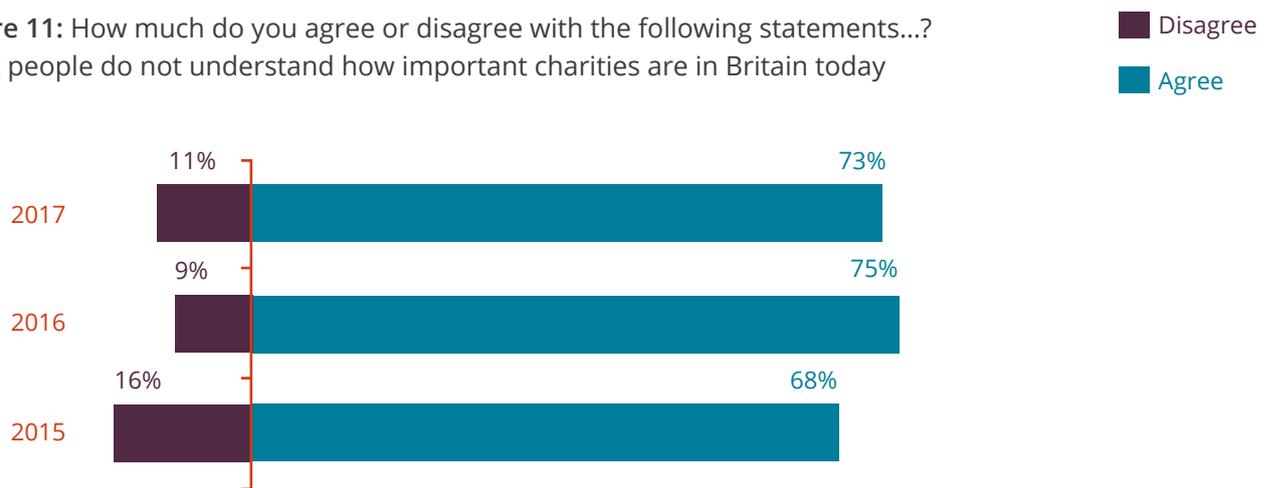
Figure 10: How much do you agree or disagree with the following statements...?
Charities are good at demonstrating the impact of their work to the public



Base: All CEOs who responded; 2017 (n=447), 2016 (n=402), 2015 (n=422)

Almost three quarters (73%) of CEOs feel that 'most people do not understand how important charities are in Britain today', reflecting the decreased levels we saw in 2016.

Figure 11: How much do you agree or disagree with the following statements...?
Most people do not understand how important charities are in Britain today



Base: All CEOs who responded; 2017 (n=447), 2016 (n=402), 2015 (n=422)

CONCLUSIONS

Social Landscape 2018 provides a picture of how charities are faring in the current climate and gives a snapshot into their expectations of the future. There were a number of changes since 2016, but there are also a number of areas where consistency over the years is apparent.

Challenges over income generation and financial sustainability, demand for services and a reduction in public and government funding remain at the forefront.

Charities continue to implement solutions to deal with their individual challenges. Financial challenges are being overcome by diversifying income streams, as well as implementing new technologies to provide a more efficient service. Charities are also focussing on their social media presence. Collaboration with other not-for-profit organisations is common and may be seen as a solution to help meet the increasing demands on their services by sharing resources.

Very few charities have complete confidence in meeting the increased demand for their services, but many feel at least somewhat confident. There has also been a reduction in those who describe their organisations as struggling to survive, indicating that there is resilience within the sector.

Technology investment continues, although some organisations could benefit from some guidance, support and training on how to best use this to increase giving.

Yet despite these challenges, CEOs remain positive about the future of their organisations.

This research reflects the political uncertainty during the period when charity leaders were surveyed late in 2017. Many charity leaders surveyed were uncertain about current economic and political climate, particularly with regards to Brexit. Most charity leaders in this survey felt pessimistic about Brexit and the majority felt it will have a negative impact on their charity, as well as on their beneficiaries. It will be interesting to track how that sentiment changes as the process of leaving the EU unfolds.

METHODOLOGY

The data in this report is based on questions that CAF asked Chief Executives as part of the ACEVO Pay and Equalities Survey 2017. The organisations interviewed consist predominantly of charities, but also include some social enterprises and other voluntary organisations. The latest survey was completed online over the period September to December 2017.

Results in this report are based on 494 respondents. The sample was drawn from CAF Bank customers and individual members of ACEVO, ACOSVO and CO3. Together, these bodies cover a good breadth of organisations from across the different parts of the charity world in England, Scotland, Wales and Northern Ireland, including smaller organisations.

We also spoke to 8 charity leaders within a focus group in February 2018 picking up on the questions we asked within the quantitative survey to understand more of the detail behind this.

Notes on reporting

For the sake of brevity, respondents are referred to throughout this report as 'voluntary sector organisations', 'organisations' or 'charities'.

In reporting by organisation size, we have adopted the following bands as used within the ACEVO Pay Survey 2018 report:

- Small <£1million (262 interviews)
- Medium £1million – £5million (155 interviews)
- Large >£5million (75 interviews)

In reporting by geographic area, due to small bases in individual regions we are reporting on nations:

- England (259 interviews)
- Scotland (115 interviews)
- Northern Ireland (114 interviews)

Due to the small base size in Wales (n=4) we are unable to report on this as a separate group.

Results are based on all responding per question, any 'no answers' having been removed from the data. Percentages may not always add exactly to 100% due to rounding.

APPENDIX I: RESPONDENT PROFILE

What was the total annual income of your organisation in the last tax year?		
	%	n
Less than £50,000	2%	10
£50,000 – £149,999	6%	31
£150,000 – £249,999	8%	39
£250,000 – £499,999	15%	75
£500,000 – £999,999	22%	107
£1m – £2.49m	19%	93
£2.5m – £4.99m	13%	62
£5m – £9.99m	7%	33
£10m – £14.99m	3%	15
£15m – under £24.99m	2%	11
£25m– under £50m	1%	7
£50m – £99m	1%	6
£100m+	1%	3
Don't know	0.4%	2
Base: 494		

Where is your head office located?		
	%	n
Scotland	23%	115
Wales	1%	4
Northern Ireland	23%	114
East Midlands	1%	6
Eastern Region	2%	11
South East	11%	54
London	19%	96
South West	6%	32
North East	1%	7
North West	3%	16
West Midlands	3%	16
Yorkshire and Humber	4%	21
None of the above	0.4%	2
Base: 494		

How many of the following does your organisation have?				
	Paid employees (whether full or part time)		Volunteers (excluding trustees), including at head office and in your network	
	%	n	%	n
None	1%	6	16%	81
1 to 9	28%	136	23%	114
10 to 19	20%	99	11%	53
20 to 49	21%	104	14%	68
50 to 99	13%	63	9%	46
100 to 199	9%	42	8%	40
200 to 499	4%	21	10%	49
500 to 999	2%	10	4%	18
1,000+	3%	13	5%	25
Base: 494				

HOW CAF HELPS CHARITIES

Charities can:

- Manage their day to day banking through our current and savings accounts or apply for secured loans via CAF Bank.
- Take control of their investment portfolio through the CAF Investment Account, the UK's only secure, digital trading platform for charities.
- Apply for short term funding through CAF Venturesome, our pioneering social investment arm.
- Fundraise with ease and speed online through CAF Donate.
- Reduce the burden of Gift Aid, as we can claim Gift Aid on donations made through CAF on their behalf.
- Receive guidance on all areas of governance, fundraising, finance and grant making through our team of experts.
- Reap the benefits of CAF's successful campaigning work to get real change to policy and celebrate the great work of the sector with #GivingTuesday.
- Grow knowledge and awareness of UK and international giving trends, through our ground-breaking research such as UK Giving and CAF World Giving Index.

Facts are correct as at April 2018

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

23/7/09 18

