# Death by a thousand cuts

## How other actors are displacing charities from giving, asking for support, and providing help

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# Contents



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# Foreword 1 – I'm already seeing the change that disintermediation causes

**Paula Attfield**
CEO, ST (Stephen Thomas Ltd) – Rogare Associate Member

Charities have long played a central role in enabling people to act on their desire to help others. For decades, the traditional charity model has provided a structured and trusted way of connecting donors, resources, and beneficiaries to deliver meaningful impact. That model remains important. But it now operates within a broader and increasingly complex ecosystem.

As this white paper shows, a growing range of actors, including digital platforms, companies, governments, and individuals, are engaging in activities that overlap with, complement, or sometimes replace roles traditionally fulfilled by charities and fundraisers. These developments are often described as disintermediation, where intermediaries are bypassed in relationships of giving, asking, and service delivery.

From my perspective working across the sector, this shift is already being felt in very practical ways. The pathways through which people choose to give, engage, and support causes are becoming more varied, and in many cases less centred on traditional organisational structures than they once were. This is not a simple or one-dimensional change.

In some cases, these developments may broaden participation, create more immediate connections, and open up new ways for people to support causes they care about. In others, they raise important questions about effectiveness, accountability, coordination, and whether support is reaching those most in need.

One of the challenges, until now, has been the lack of a shared way to understand what is happening in practice. Disintermediation is often discussed narrowly, particularly in relation to crowdfunding, when in reality it reflects a much wider set of changes across the sector. From a practitioner perspective, this lack of clarity is a problem, as it is not always clear what has changed, where control sits, or how relationships with donors and beneficiaries are evolving.

This is where this paper makes a valuable contribution. By setting out a clear typology, it offers a structured way to understand how charities are being affected across giving, fundraising, and service delivery. It brings greater precision to what has, until now, often been a diffuse and loosely defined discussion.

Importantly, the intent of this work is not to determine whether these changes are inherently beneficial or harmful. Rather, it provides a foundation for more informed discussion, recognising both the opportunities presented by new forms of prosocial action and the potential risks associated with the fragmentation or displacement of established systems.

At the centre of these considerations are the people and communities that charitable activity seeks to support. These developments ultimately need to be considered in terms of their ability to deliver effective, equitable, and sustained outcomes for those beneficiaries.

Seen in that light, this typology represents an important first step. It provides a clearer view of a changing landscape, and a shared language to explore it. The next phase of the work will be equally important in helping the sector understand why these shifts are occurring, what consequences they may have, and how charities might respond.

# Foreword 2 – Disintermediation is one of the biggest threats charities face

**Ian MacQuillin**
Director, Rogare – The Fundraising Think Thank

One of the very first project ideas Rogare identified when we formed in 2014 was the threat posed to charities through so-called 'disintermediation' – people cutting out the 'middleman' charity and giving directly to people in need – though we never got it off the ground then.

But the importance of this issue hasn't gone away, and if anything has amplified. More and more actors are appearing who do the things that charities have traditionally done, and more and more people seem to actively avoid going through charities when they want to act prosocially.

Companies deliver services, often enabled through ethical shopping. People make microloans directly to entrepreneurs in the Global South so they can work their way out of hardship. Neither of these examples (and there are many more in this white paper) requires a charity to act as a vehicle for prosocial action.

Looking ahead a decade, if the majority of giving were disintermediated in a way that provided money directly to beneficiaries, would this be in the best interests of people who currently rely on the services provided by charities? If services were provided by for-profit companies (even if they *are* social enterprises), would more people receive a better quality of help than if people donated their money to charities who then provided those services. And perhaps these *are* much better alternatives for all stakeholders than the traditional charity model. They are often celebrated as such because they 'democratise' philanthropy.

In the UK, one of the Chartered Institute of Fundraising's strategic pillars is to grow giving.

But what the move towards a 'democratised' disintermediation of charities tells us is that giving could be substantially grown, without any of that growth ever going near a charity bank account. Yet it is entirely possible that this would not be the best option for people in need, and that some of the options that displace charities provide less effective solutions, and may even cause harm.

And if that is the case, then charities need to reclaim their position as the most effective and efficient channels though which people who want to help can provide that help for those who need it.

That's what this project sets out to do, and you can find out more details about it on p11 and p51. We want to find out how charities can 'reintermediate' into the processes and relationships from which they are currently being cut out (while fully recognising that charities have no right to claim this space, that it has to be demonstrated and earned, and that in some, possibly many, cases, alternative ways of helping might indeed be the best ways).

To find the way back in, you first have to know *why* you've been cut out, and you also have to know *what* you've been cut out of.  That's where this first output from our disintermediation project comes in, considerably expanding the typology of disintermediation that the initial project team devised, and which was published in the *Journal of Philanthropy and Marketing* in 2023. This expanded version has been a group endeavour with contributions from many members of Rogare's Critical Fundraising Network (and is an exemplar of our model to co-create new knowledge by crowdsourcing ideas and insights).







# Foreword 3 – The first step in mapping how charities can reclaim lost ground

**Dr Rita Kottasz**
Associate professor, Kingston University Business School

For many years my research at Kingston University has focused on the nonprofit sector, mostly on donor psychology and giving behaviour, driven by a personal belief in the nonprofit cause and a wish to help a sector whose resources are so often stretched thin.

When I began working with Ian MacQuillin at Rogare in 2019, we were struck by the same observation: charities were being bypassed in more and more ways, yet the sector had no shared understanding or language for what was happening. Crowdfunding was talked about as if it were the whole story. And it isn't.

The 'traditional charity model' (see p14) rests on a straightforward proposition. Donors give money to charities, and those charities convert that money into help for the beneficiaries who need it. These activities operate under regulatory frameworks designed to protect everyone involved. That model still matters.

But it is no longer the only way social purpose gets done. Governments, digital platforms, companies, social enterprises, citizen fundraisers and even other charities working to different philosophical remits have all seeped into spaces charities once occupied as a matter of course. People who want to do good increasingly expect immediacy, impact, transparency and accountability. Those are good things.

But what we do not yet understand well enough is *why* they back some new prosocial initiatives organised and run by these other actors – commercial entities, governments, communities and individuals.

Before we can ask whether this re-shaping of the social purpose landscape is a good thing, we have to map it. That is what this white paper does. Our typology distinguishes full bypass, fundraising function bypass and service delivery bypass, each with its own subtypes and examples drawn from practice. It is descriptive, not judgemental.

We are not saying the growing market for social purpose is a bad thing. In a world of poverty, climate change and inequality, the appetite to help may well need many providers. But donation income is under pressure across parts of the traditional charity sector, and it is reasonable to ask whether some of that money is simply going elsewhere, i.e. to crowdfunding platforms, to direct giving, to alternative services, to actors who believe they are better placed to serve the public good.

Should we accept a shrinking third sector when nonprofit mission and expertise still have so much to offer? Or is the right response to welcome more providers, precisely because the demand for help has never been greater? We need the map before we can begin to answer them.

The beneficiaries we care most about are not donors but the people at the end of the pipeline – those who depend on well-coordinated, professionally-managed help. If charities are displaced by actors who cannot match their expertise or their safeguards, the risk to those people is real. If charities can understand where they have been cut out, and why, they can think far more clearly about what must change.

This expanded typology is the necessary first step. You cannot plan a route until you have a map.

# tl;dr (executive summary)

- 'Disintermediation' describes the process by which intermediaries are cut out of transactional relationships. The idea was conceived in the 1990s in relation to digital services, such as being able to make music directly available to consumers through a streaming service rather than the intermediary of a record company (p10).

- **We have used this idea to describe a typology of all the ways that other actors are cutting charities out of giving money to good causes, asking for support, and delivering services.**

- Because some of the disintermediating actors are themselves incorporated as charities, this typology describes the disintermediation of what we have termed the 'traditional charity model':

  *Financial resources acquired from donors are transferred to beneficiaries via (mediated by) some form of voluntary organisation, which converts that financial resource into products and services that can be accessed by beneficiaries (see p14.)*

- **This paper describes three Types of disintermediation, each with its own subtypes and examples of each. These are listed on p7.**

- Further to this, we have also described variants of disintermediation (p13):
  - **Displacement –** occurs when one intermediary replaces another (i.e. alternative actors step into a 'doing good' role)
  - **Decentralisation –** involves distributing functions away from central control
  - **Democratisation –** opening up philanthropic participation to broader actors.

  We have coded each subtype of disintermediation according to which of these forms of disintermediation is relevant:

  Green = we are quite confident it occurs

  Red = we are quite confident it doesn't occur

  Amber = we are not sure or it may or may not do, depending on context

  White out of black = we don't think it's relevant.

- **Type Bi disintermediation is predicated on fundraising that is initiated and conducted outside the control of charities' established, formal fundraising functions. Because we believe the term 'volunteer' does not capture the scope of what the people engaged in Type B activities do, we have come up with the terms 'citizen fundraiser' and 'citizen fundraising' (see p24):**

  *Citizen fundraising is when people who are not members of the fundraising profession take ownership of the use of the methods and techniques of professional fundraising to raise money to help people in need or to further a good cause, but do so without involving a traditional charity in organising or conducting their fundraising efforts (even though they may ultimately donate the money they raise to a traditional charity). A citizen fundraiser is therefore someone who conducts citizen fundraising.*

- Key to understanding whether a charity has been cut out, particularly in relation to Type B, is whether it retains control of any relationship – whether the charity has the ability to shape the donor experience, messaging, and follow-up. If it cannot, then it has been cut out of fundraising, even if it ultimately receives any money raised (pp48-49).
  - We present a graphic that illustrates these issues of control on p49.
  - Some activities lie on a spectrum between disintermediation and outsourcing (see p30). ❻





# The typology of charity disintermediation

### Type A – Donor-to-recipient giving; charity displaced from giving processes

#### Type Ai – Other entities displace charities in the traditional charity model
- Ai-a) Microlending
- Ai-b) Loose network giving circles
- Ai-c) Influencer-inspired philanthropy

#### Type Aii – Direct support to specific individuals
- Aii-a) Crowdfunding
- Aii-b) Social media
- Aii-c) Remittances
- Aii-d) Grants to individuals to perform acts of kindness

### Type B – Bypassing professional charity fundraising

#### Type Bi – 'Citizen' fundraisers/fundraising
- Bi-a) Crowdfunding
- Bi-b) Community fundraising

#### Type Bii – Commercial organisations/entities displace charity fundraisers
- Bii-a) Crowdfunding platforms
- Bii-b) Charity checkouts/point of sale donations
- Bii-c) Personal giving apps
- Bii-d) Shopping websites
- Bii-e) Charity voucher schemes
- Bii-f) Community chests and united funds
- Bii-g) Workplace giving
- Bii-h) In-memory giving and tribute funds
- Bii-j)* Solicitors and charitable bequests

#### Type Biii – Philanthropy advisors

#### Type Biv – Donor advised funds

#### Type Bv – Giving circles

### Type C – Alternative ways of providing aid to people in need

#### Type Ci – Companies
- Ci-a) Social enterprises
- Ci-b) Company charitable foundations
- Ci-c) For-profit service delivery
- Ci-d) For-profit company marketing-as-service delivery
- Ci-e) Corporate social responsibility
- Ci-f) Companies ask for donations to fund their commercial activity

#### Type Cii – State provision of services

#### Type Ciii – Alternative voluntary civic action
- Ciii-a) Citizen aid
- Ciii-b) Mutual aid
- Ciii-c) Actionism

**Footnotes and endnotes**

This paper contains both footnotes and endnotes.

Footnotes (denoted with *) contain supplementary information

Endnotes (denoted by a number) link to a source URL (e.g. a press release or company page) that we didn't think was worth including in the (very substantial) reference section.

* There's no Bii-i to avoid confusion with Type Biii.

# Introduction
# Is disintermediation an existential threat to charities?

In February 2022, Russia launched an invasion of Ukraine. As often happens at times of natural, civil or military emergencies, people wanted to help the victims of those emergencies. The way they often help in such situations is by giving money, and sometimes goods, to charities, which is what they did in response to the situation in Ukraine.*

But giving to charity was not the only way people channelled their money into Ukraine. One idea that emerged on social media was for people to book a room in Ukraine on Airbnb, but not take up the booking, meaning the room's owners (the perceived beneficiary) would receive the booking fee (Fong 2022; Mukherjee and Gelb 2022). Money was transferred directly to perceived victims of the war, but without first going through – mediated by – a traditional charity, such as DEC's members* or their local partners. It was estimated that in just a single week, 434,000 rooms were booked, transferring £15 million to the hosts (Fong 2022).

This is just one example of how the landscape for charities is undergoing rapid change as donors, volunteers and supporters of charitable causes increasingly bypass traditional nonprofit organisations in their quest to do good. In other words, they aim to help directly without the use of a 'middleman' charity – a phenomenon known as 'disintermediation', which sees charities bypassed in terms of giving, asking for support, and delivering services.

And while disintermediated charity work is not entirely new, and people have long directly helped others in their community (Davies 2019, and see p13), digital transformation and the rise of peer-to-peer platforms have unlocked new ways for people to give to the causes they care about without using a charity as the middleman (Niles, Kottasz and Wymer 2023). Peer-to-peer campaigns (where individuals fundraise directly on behalf of causes) account for over a quarter of all online charitable transactions, with 76 per cent of donations going to individual volunteer fundraisers' pages rather than directly to organisations (Cippolini et al 2018, p22).

The emergence and popularity of these new philanthropic ventures and channels is not necessarily a bad thing; it may mean that philanthropic endeavour seeps into new untapped markets or simply evolves and operates in different ways. Yet the trend to disintermediate charities poses a disruptive challenge to the voluntary sector's conventional role as the trusted intermediary between donors and beneficiaries (Niles 2023). It's perhaps not an overstatement to say that disintermediation represents an existential threat to the nonprofit sector.

Take the Airbnb Ukraine initiative. That funds were not transferred through (mediated by) a charity was reason for celebrating this initiative as an example of the 'democratisation' of philanthropy, with some in the nonprofit sector arguing that giving did not need to be mediated by charities and their fixed fundraising processes and techniques. They went further by saying that giving *ought* not be done this way, and the democratisation of giving – as exemplified by the Ukraine/Airbnb initiative – allowed "generosity to find a way", in spite of the barrier that mediated fundraising imposes on such generosity.** (see p8)

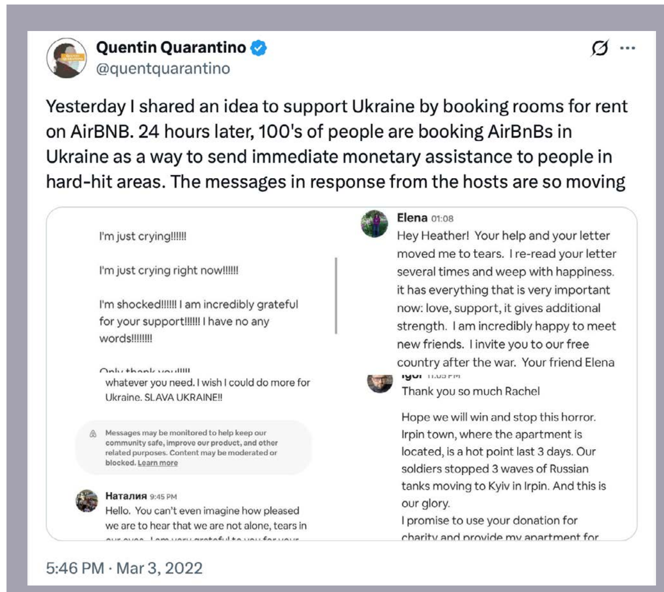
* In the UK, the Disasters Emergency Committee (DEC) – a consortium of 15 British aid charities – swiftly launched an appeal for funds. In just four days, the appeal topped £100m (US$5129 million/€118m) (May 2022a). A month later at the start of April 2022, it had reached £260m (US$549m/€500m) (May 2022b). Exactly two years after its launch, the DEC appeal had raised £426m (US$335m/€305m), which enabled member charities and their partners in countries neighbouring Ukraine to provide help to 6.9 million people. https://www.dec.org.uk/appeal/ukraine-humanitarian-appeal.

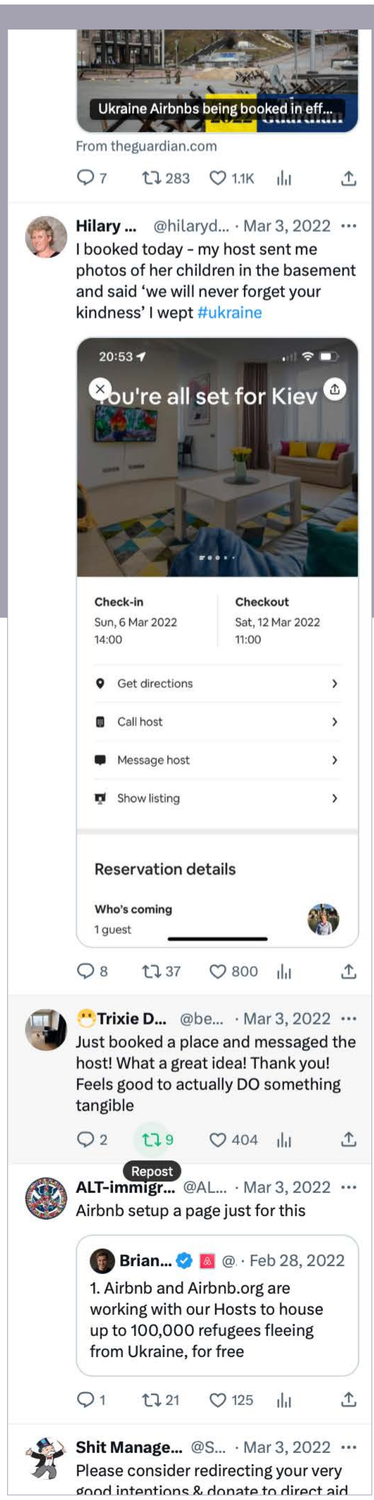
** (See p8) The claims and arguments included here were made by various people on LinkedIn. We've decided it would not be appropriate to attribute these comments, since their authors might have made more considered suggestions had they realised they would appear in a white paper four years later. Having said that, you can find these types of arguments in Fong (2022).










The Airbnb-Ukraine initiative was the brainchild of influencer Tommy Marcus (aka Quentin Quarantino). Many celebrated this as a 'democratisation' of giving. But others pointed out the potential downsides, and some recommended giving via charities instead (see the last Tweet in the image).

It was also argued that giving this way is better than giving in response to an ask made by a professional fundraiser, because it is "100 per cent efficient" (see Fong 2022 for the source of this quote), i.e. all the cash transfer (none is 'wasted' on high overhead costs) goes to the intended beneficiary, who can use that cash/aid as they want, rather than in the way a nonprofit might want them to use it. It's worth noting that the campaign's founder, influencer Tommy Marcus (under the name Quentin Quarantino), said giving via Airbnb should be done in conjunction with giving to charities (Jones 2022).

Even though the Airbnb initiative had many fans, others were not so convinced. One travel industry commentator pointed out that some of the transferred money would not have gone to individual Ukrainians, but to professional management companies outside of Ukraine (Schaal 2022). If so, then this type of giving would not have necessarily been '100 per cent' efficient".

Yet even if claims about 100 per cent *efficiency* were true, there were no guarantees about the *effectiveness* of donating via Airbnb in ensuring that people who most needed help received it (Mukherjee and Gelb 2022). After all, not all Ukrainians had spare rooms they could rent via Airbnb.

In fact, giving via Airbnb could have caused harm

> *'Some say that giving ought to be done in a democratised way – as exemplified by the Ukraine/Airbnb initiative – as this allows "generosity to find a way", in spite of the barrier that mediated fundraising imposes on such generosity.'*

by flooding a wartime economy with cash, possibly leading to inflation on basic products, thus making a bad economic situation worse (ibid) – a potential harmful consequence that many who welcomed this initiative did not consider.

In 2022, Rogare commenced a project to explore the issue of disintermediated giving (see p11 for an overview). The most important and overriding matter is that social ills are fixed and people who need help receive it. It doesn't really matter how those objectives are achieved, and if the best solutions come from people lending money directly to other people, or from companies providing services, then so be it.

However, if those are not the best solutions, and it transpires that charities should retain the role they currently perform, then we need to find out how nonprofit organisations can reintermediate themselves into the processes they have been cut out of. This is our ultimate and core objective of this project – to identify and recommend a roadmap for charity reintermediation.

This first requires understanding four things:

1. What have charities been cut out of?
2. How have charities been cut out of those things?
3. Why have charities been cut out of those things?
4. What is the threat or harm, if any, of charities being cut out of those things?

But we immediately hit a snag – there was no clear answer to the first two questions, because there was no definition of what disintermediation in the charity sector is – and it's often conflated with crowdfunding on digital platforms (see p15). This lack of definitional clarity made it very difficult to tackle the other two questions. So we set about providing those definitions, which led us to develop a typology of charity disintermediation, which was published in the *Journal of Philanthropy and Marketing* (MacQuillin, Kottasz, Locilento and Gallaiford 2023).

What we found was that we had to cast our net far wider than just the disintermediation of 'giving', because disintermediation of fundraising (i.e. asking) and service delivery were also occurring.

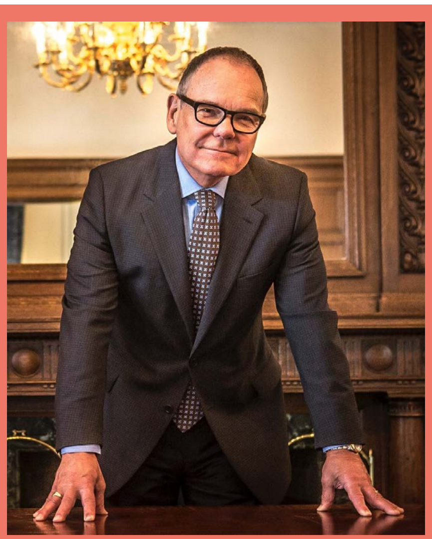
This white paper contains a revised and updated version of this typology, presented for the first time for a practitioner (rather than academic) audience. It retains the structure of the original typology with three main Types and nine subtypes:

**Type A – Donor-to-recipient giving: charities are cut out of the giving process**
Type Ai – Other entities displace charities
Type Aii – Direct support to specific individuals
**Type B – Charities' fundraising functions are bypassed**
Type Bi – Fundraising by 'citizen fundraisers'
Type Bii – Commercial organisations displace charity fundraisers
Type Biii – Philanthropy advisors replace fundraisers as stewards of donor relationships and meaning-making
Type Biv – Donor advised funds
Type Bv – Giving circles
**Type C – Alternative ways of providing aid to people in need**
Type Ci – Companies
Type Cii – The state
Type Ciii – Alternative voluntary civic action.

We've expanded the typology considerably, with many more variants and examples for Types A and B, fleshed out the ideas that philanthropy advisors are a type of disintermediation, and created three new subtypes for Type C.

We had originally planned to explore how disintermediation of charities takes place at a geopolitical level, whereby Southern NGOs displace Northern NGOs. This was something we mooted in the *Journal of Philanthropy* paper as a possible Type D. But we decided it was taking too much work at this stage, so we will put this into a supplemental paper at a later date.

And, as we consulted on the paper, it became clear that artificial intelligence is also a major factor that we need to factor in at some stage. But that was a bigger job than we could do at this time, so this, again, is something we will return to.



## What is disintermediation?

Put simply, 'disintermediation' – a term that was coined by Canadian business IT expert Donald Tapscott (above) in 1996 as one of his "12 themes of the new economy" – refers to the elimination, or cutting out, of 'middleman' agents in business transactions through the use of digital networks. Examples of this are (Tapscott 2015, p66):

- Musicians making and selling music without the need for intermediary record companies, by uploading directly to streaming platforms
- People booking holidays through platforms such as Airbnb, without needing to go through a travel agent
- Authors self-publishing their own books and citizen journalists publishing their own blogs, without requiring a commercial publisher to accept them for publication
- Manufacturers selling through online marketplaces such as Etsy, without having to secure a commercial distributor.

In other words, producers can sell directly to their consumers, and customers can buy directly from producers. The challenge for those who have been cut out is to use the new technology in ways that will create new value for customers, and that make themselves relevant again in the commercial transaction/exchange (ibid, p68, p234).

Does this definition transfer directly to the nonprofit sector? See p12.

## The Rogare project on disintermediation

Our project aims to identify how and why charities are being 'disintermediated' (cut out) from the roles they have traditionally performed.

And, having done that, to explore whether disintermediation is:

- A good thing, because it enables more help to be provided to more of those who need it, in a more effective and efficient way, or…
- A bad thing, because of problems and challenges that have not yet been fully identified and considered.

Most likely is that different types of disintermediation will have both beneficial and harmful outcomes. But either way, charities will need to think about how they can – and whether they even ought to – reintermediate into the processes from which they are being displaced.

There are four phases to this project:

**Phase 1** describes how charities are disintermediated and what they are disintermediated from. We tackle this through our typology, which is presented in this white paper.

**Phase 2** explores the reasons why people might prefer to help directly, and identifies the motivations and reasons that stakeholders cut charities out of philanthropic processes (see p51 for our initial ideas). We aim to publish a paper on this towards the end of the Northern hemisphere autumn/fall of 2026.

**Phase 3** examines the regulatory and ethical issues that emerge as disintermediation of giving, asking and service delivery becomes more widespread, with a discussion paper published before the end of 2026.

**Phase 4** will enlist the input of the fundraising profession in identifying the ways that charities could reintermediate. Throughout 2027, we intend to arrange a series of webinars, seminars and roundtables – based on our ideas from the first three phases – to get the input of practitioners. The Chartered Institute of Fundraising in the UK has committed to work with us on Phase 4, and we will be looking for other partners. Our aim then is to produce a toolkit for reintermediation towards the end of 2027 or early in 2028.

# What is disintermediation in the nonprofit sector?

Whereas disintermediation in the commercial sector eliminates a middleman from an exchange between producer and consumer, the nonprofit sector is characterised by non-transactional transfers rather than business exchanges. Rather than consumers who exchange money for a good or service (as in the commercial sector), in their place are donors. Donors don't buy a good or service for themselves through an exchange; instead they *transfer* their resources to a charity/nonprofit so that this organisation can provide a services to its beneficiaries (Marion 1994, pp54-55; Fischer 2000, p122; Bajde 2013, p9; MacQuillin 2016). So, in a nonprofit context, a charity would be eliminated/cut out from a transfer between beneficiary and donor, allowing donors to give directly to beneficiaries.

But what is meant by charity? Some organisations that facilitate direct giving to beneficiaries are themselves charities. We have based the typology on the idea that it is 'traditional charities' that are being disintermediated. You'll need to check out p14 for an explanation of 'the traditional charity model' before reading on.

There are two places (loci) where nonprofits could be cut out (disintermediated) from the transfer process of the traditional charity model.

The first place is in the market for resource *acquisition* (Sargeant 2008), between donor and beneficiary, with disintermediation allowing donors to give directly to beneficiaries. Put another way, beneficiaries can acquire their own resources, because charities are cut out from the giving process.

The second place where charities could be cut out is less obvious. It's elimination from the market for resource *allocation* (Sargeant 2008), between charity and beneficiary. Under the traditional charity model, nonprofits provide services directly to their beneficiaries. But other types of organisations could provide these services, thus disintermediating (entirely displacing) charities from service delivery. In fact, there is a long history of this. At the end of the 19th Century, the British state began to displace charities in the provision of health, welfare and education for the poor (Bishop and Green 2008, p26). And we are more and more seeing companies step into the service delivery space which would normally have been met by charities (see Type Ci, starting on p35).

Any organisation that provides services will almost certainly need to raise the money that enables it to do this (which in the case of state welfare provision would be through taxation). This suggests that if an organisation disintermediates a charity from service provision, this is likely to be accompanied by at least an element of disintermediated giving/asking.

It's also worth pointing out that little giving can be completely disintermediated in the old sense of decentralised alms giving or similar (see p13). The only way this happens in a modern context is if a donor literally puts money in the hands of someone in need, such as giving money to a homeless person. In almost all other cases, some kind of intermediary is needed to make the donation happen. This can be a postal service or internet provider, a platform designed to distribute donations directly to beneficiaries (such as GiveDirectly or GoFundMe)* or a 'traditional charity' (see p14).

So, while other intermediaries are involved in the giving process, we consider that any giving that goes through them counts as disintermediation *if* a traditional charity has been cut out of the process. In other words, what is relevant is that a charity has been replaced by a different kind of intermediary.

And one further point, some of these intermediaries – the microlending platform Kiva, for example – are incorporated as charities. But Kiva does not follow the 'traditional charity model' – intentionally and deliberately so (Bajde 2013; Schwittay 2019). So, these types of intermediary still disintermediate (by displacement) 'traditional charities' and thus meet our criteria for disintermediation.

* In some cases (e.g. GoFundMe, DonorsChoose, Kiva), donors choose which beneficiaries receive their financial donations; in other cases (e.g. Give Directly) the platform selects the recipients.





TYPOLOGY OF NONPROFIT DISINTERMEDIATION

# Variants of charity disinteremdiation

The typology describes how charities are being disintermediated from giving, asking for donations, and service delivery. However, there are different ways that this disintermediation can take place (rather alliteratively, all beginning with the letter 'D').

- **Displacement** – occurs when one intermediary replaces another (i.e. alternative actors step into a 'doing good' role).
- **Decentralisation** – involves distributing functions away from central control. Prior to the emergence of an organised voluntary sector, 'charity' followed a non-hierarchical, non-centralised structure: for example, alms giving, which is giving directly to beneficiaries, was the original state for charitable giving (Davies 2019). However, giving this way this has limitations, including lack of impact, power imbalances and trust (ibid, pp29, 30-31, 60-61). In a process that lasted 200 years or more, these issues were overcome by charities becoming more centralised, so that they could, for example, ensure many people received help, not just recipients of direct alms giving. However, as *Philanthropisms* podcaster Rhodri Davies points out, towards the end of the last century, people started to look at whether this centralisation could be reversed, but in a way that did not suffer from the limitations of older direct giving models (ibid, p29) – for example, INGOs transferring their decision-making to the people in the Global South (our putative Type D disintermediation, which we have postponed until later in this project).
- **Democratisation** – refers to opening up philanthropic participation to broader actors, for example, enabling anyone to set up crowdfunding campaigns or give directly to causes without organisational gatekeepers.

However, it is important to keep in mind that just because some form of displacement, decentralisation or democratisation has happened in giving, asking, or service delivery, that does not mean that charities have been disintermediated from the process. For example, crowdfunding done by volunteers is decentralised fundraising, but as this is often done under the auspices of charities' fundraising functions, charities are not disintermediated (see pp15-17 for more on crowdfunding).

We have coded each subtype of disintermediation according to which of these variants of disintermediation we think is relevant:

Green = we are quite confident it occurs

Red = we are quite confident it doesn't occur

Amber = we are not sure or it may or may not do, depending on context

White out of black = we don't think it's relevant.

These are, of course, just our interpretations and we could be wrong about any of them.

*'Whereas disintermediation in the commercial sector eliminates a middleman from an exchange between producer and consumer, the nonprofit sector is characterised by non-transactional transfers rather than business exchanges. Donors don't buy a good or service for themselves through an exchange (as do consumers). Instead they transfer their resources to a charity/nonprofit so that this organisation can provide a services to its beneficiaries'*

# 'Traditional charity model'

Our typology is predicated on the disintermediation of what we describe as 'traditional charities'.

'Traditional charities' – those that adopt the 'traditional charity model' – embody the "voluntary impulse", having often been established by individuals, families or community groups to fill a social need or put right something that is wrong in society, and are then resourced and funded through philanthropy, i.e. voluntary giving (Prochaska, 1988, pp8-9).

'Traditional charities' in the UK that are rooted in the 'voluntary impulse' include the Bible Society (founded 1804), NSPCC (1884), Oxfam (1942) and World Wildlife Fund (1961) (ibid, p12). And while most organisations that adopt the traditional charity model – voluntary impulse funded by philanthropy – are legally incorporated as charities, not all are (parts of Greenpeace and Friends of the Earth in the UK, for example).

These types of voluntary organisations have been described as 'two organisations in one' or as running 'two separate operations' (Sargeant 2008; Saxton and Guild 2010; Fiennes 2012; MacQuillin 2018).

There's one 'organisation' that acquires resources (usually via fundraising). And there's a second 'organisation' that allocates those resources (by providing products and services to beneficiaries) (Sargeant 2008). The voluntary organisation converts the resources it acquires through fundraising and philanthropy into the products and services it then allocates to beneficiaries and service users (Fiennes 2012, pp46-49; MacQuillin 2018; Chapman et al 2022). It's this process that we call the 'traditional charity model'.

But it is not only charities (legally incorporated as such) that employ the traditional charity model. We've already mentioned household name nonprofits Greenpeace and Friends of the Earth. It is also used, in the UK, by community amateur sports clubs (CASC) and some types of nonprofit community interest companies (CIC) (for more on CICs, see subtype Ci-a on p44).

So, to reiterate: in the 'traditional charity model', financial resources acquired from donors (having often been solicited by fundraisers) are transferred to beneficiaries via (mediated by) some form of voluntary organisation, which converts that financial resource into products and services that can be accessed by beneficiaries. Whenever we use the term 'charity' from this point in this white paper, it is to refer to organisations that adopt the traditional charity model. ❻

**'Traditional charity model'**

*Financial resources acquired from donors are transferred to beneficiaries via (mediated by) some form of voluntary organisation, which converts that financial resource into products and services that can be accessed by beneficiaries.*





# A primer on crowdfunding

Crowdfunding platforms are now a staple of many charities' fundraising operations (so this is democratised, but nonetheless centralised).

But individuals will also use these same platforms to raise money for charities outside of charities' formal fundraising functions. In such cases, fundraising is decentralised, but the charity is not necessarily disintermediated, although its fundraising may have been – see subtype Bii-a on p26.

Crowdfunding platforms are so prevalent that it is tempting to think that this is the predominant mechanism by which charities are disintermediated, and much of the scholarship on nonprofit disintermediation does indeed focus on crowdfunding. However…

- While all crowdfunding is decentralised giving…
- Not all crowdfunding displaces charities in giving, and…
- Not all disintermediated giving is done via crowdfunding.

## What is crowdfunding?

Scholars have defined crowdfunding in different ways. But at the core of each is that it involves raising money directly from individual members of a large target public audience, each of whom gives a relatively small amount, typically online (Belleflamme et al. 2014; Argo et al 2020, p17; Mayer 2022, p1376, pp1381-82). ❻

## Purpose of crowdfunding

Crowdfunding originally became popular as a way for "consumer-investors" to support incubator businesses and entrepreneurial ventures (Van Wingerden and Ryan 2011, p5). Its utility quickly transferred to the support of underfunded creative arts ventures through sites such as Kickstarter, Indiegogo and Sellaband. Later, it began to be used to raise funds for health care matters, in response to national tragedies, and other prosocial causes (Berliner and Kenworthy 2017, p235). It has also been used to support prosocial projects such as journalism and sports clubs (Van Wingerden and Ryan 2011, p6). ❻

## Who is involved in crowdfunding?

There are usually up to five sets of parties involved in a crowdfunding campaign or project (Mayer 2022, p1382):

1. the creator of the campaign
2. an online platform
3. a third-party payment processor
4. funders/donors
5. a beneficiary or recipient of funds (who could be the same as the creator of the campaign). ❻

## Direct vs indirect crowdfunding

**Direct crowdfunding** is aimed directly at the crowd – literally asking a large group of people for donations face-to-face, such a church collection or whip-round at a charity event (Belleflamme et al 2011, p26).

**Indirect crowdfunding** uses a platform – such as Indiegogo or Kickstarter – that acts as an intermediary between the funder and the producer (ibid). ❻

Next page: Four models of crowdfunding, research into crowdfunding, and historical examples

## Four models of crowdfunding

Researchers have described four core models of crowdfunding:

- Lending
- Equity
- Reward
- Donation
  - Charitable (a subtype of donation).

With the first three, money is given in return for a reward, such as a signed book or prototype gadget. But with donation crowdfunding, the donor expects nothing in return for their donation because donation platforms "adhere to the logic of charitable giving". (Alegre and Moleskis 2019, p276; Shneor, Zhao and Flåten 2020, p2; Mayer 2022, p1383).

Lending and equity models are considered to be investment models of financing (in that backers expect to be repaid for their investment). Reward and donation are non-investment (no repayment is expected; in reward crowdfunding, the reward, such as signed art, is often worth less than the contribution) (Shneor, Zhao and Flåten 2020, p2). Reward and donation models are the two most usually recognised by the public (Shneor 2020, p26).

Donation crowdfunding is not the same as charitable giving or charitable crowdfunding. That's because the word 'donation' describes a characteristic of the transaction – that the funder does not expect anything in return (Mayer 2022, p1383). But it does not relate to nor describe anything about the recipient of the donation, which could be journalism, sports clubs, software development (Van Wingerden and Ryan 2011, p6), social care, or scientific research (Salido-Andres 2021, p294), and not just charities. Platforms such as Patreon and Substack are designed specifically to allow creators to crowdfund support for their work through donations and then showcase that work.

Donation crowdfunding is a "new type of philanthropy" (Salido-Andres 2019, p289; Zhao and Shneor 2020, p147), but separate to and larger than charitable crowdfundraising (see below).

### Charitable crowdfunding

Charitable crowdfunding is a subtype of donation crowdfunding. Unlike donation crowdfunding, charitable crowdfunding *is* defined by whom receives donations. Charitable crowdfunding can be conducted for (Mayer 2022, p1381):

1) charitable organisations
2) one or more specific individuals in need
3) a cause.

However, it has been argued that crowdfunding for a cause collapses into one of the other two, because a cause has to have a designated recipient for the donation – an individual or an organisation (ibid, p1390, p1395).

## Research into crowdfunding

Most research – in both commercial and nonprofit contexts – has looked into either the factors that influence the success or failure of crowdfunded projects/campaigns, or the characteristics and behaviours of crowdfunders (Salido-Andres et al 2021, p291). Reviewing and exploring this research is beyond the purview of this Rogare project. But anyone who wants to find out more should check out two comprehensive literature reviews – Alegre and Moleskis (2019) and Salido-Andres et al (2021).

Much less scholarship has considered the regulatory/legal issues (Mayer 2022, p1384) or the ethics of crowdfunding, so little that there is a "void" in our understanding of this matter (Shneor and Torjesen 2020, pp162-163; Salido-Andres et al 2021, p291; Figueroa-Armijos and Berns 2022, p388). This is something we will consider in Phase 3 (see p11 and p51). And there has been little investigation into the impact of crowdfunding on beneficiaries (Salido-Andres et al 2021, p299).

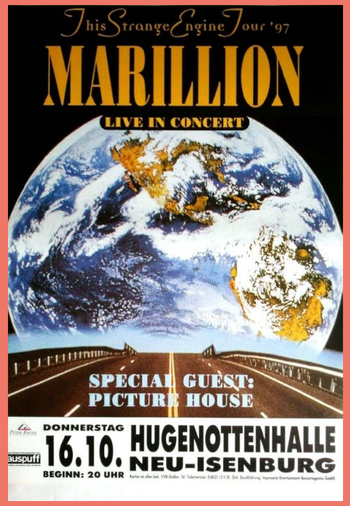
Finally, most research into charitable crowdfunding considers charities as promoters of crowdfunding campaigns (ibid, p294). These studies are therefore in the context of crowdfunding as decentralised, but not disintermediated, giving.







## Crowdfunding through history

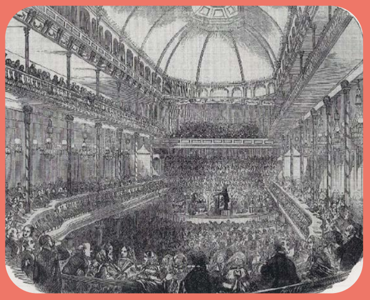



Online crowdfunding platforms are a new innovation. The act of crowdfunding (a term coined in 2006 by American entrepreneur Michael Sullivan)[1] is not, and people have been raising money from their peers for centuries. We're not aware of a dedicated history of crowdfunding, but here are a few examples.

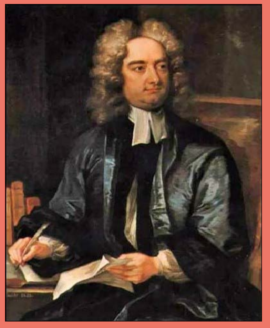
**1997** – rock group Marillion fund their tour this year through an email campaign to their fanbase.[2]


**1976** – the movie *Manthan* – telling the story of dairy co-operatives in the Indian state of Gujarat – is funded by 500,000 dairy farmers who contribute two rupees each.[3]


**1885** – newspaperman Joseph Pulitzer runs an ad campaign in his papers to fund the construction of the pedestal for the Statue of Liberty.[4]



**1857** – having fallen on hard times, friends and supporters of Crimean War nurse Mary Seacole stage a benefit concert for her – in fact, a four day military festival (left).[5] This isn't a million miles away from Twesitval – see subtype Bi-b on p25.



**1788** – a member of the British aristocracy crowdfunds £20 (that's well over £1,500/US$1,800/€1,700 at today's values) to buy goods and supplies for a woman and child being transported to Australia.[6]

**1720** – Founded and initially financed by writer Jonathan Swift (right), the Irish Loan Funds are an early form microlending (subtype Ai-a, p21) to "poor industrious tradesmen". They were in operation until the 1920s.[7]

**Eleventh century** – communities brew and sell ale to raise money for people who have fallen on hard times. Also an early example of mutual aid (subtype Ciii-b).[8]

- You'll find further historical examples by clicking on the links in endnotes 1-8.

# The typology of charity disintermediation



* There's no Bii-i to avoid confusion with Type Biii.





# Type A
# Donor-to-recipient giving: charity displaced from giving processes

**Definition of Type A**

The entire traditional charity model is displaced and supporters give aid or money directly to the intended beneficiaries or recipients. In other words, the donor-to-beneficiary link is direct, with no charity intermediary (which does not mean that there isn't some other kind of intermediary taking the place of the charity). The typology divides into Type Ai and Type Aii based on who facilitates the exchange.

## Type Ai – other entities displace charities in the traditional charity model

**Description** – A different type of entity (not a traditional charity) enables direct support to beneficiaries.

**Ai-a) Microlending** allows investors to make small loans to people who are seeking financial support for their business or enterprise. While such loans will often be to local businesses and have nothing to do with charitable giving, some forms of microlending have been set up specifically to support entrepreneurs in the developing world/Global South.

Kiva is perhaps the exemplar of microlending (Knudsen and Nielsen 2013, p612). Other providers are Opportunity International[9] and Zidisha[10] (both US registered charities).

Microloans are lending crowdfunding rather than donation crowdfunding (see p16) because the loan comes with the expectation that it will be repaid, even though the loan might be 'repaid forward' to a new project rather than the original investor.

Lendwithcare[11] is a microlending site that is run by the aid charity Care International. This presents an interesting case of Type Ai, because although a traditional charity has not been disintermediated (in fact, it is running it), the traditional charity *model* has been.

Microlending sites are, of course, intermediaries between lender and beneficiary, and Kiva uses further microfinance intermediaries on the ground to disburse funds to recipients (Roodman 2009; Bajde 2013, p13; Schwittay 2019, p1,929).

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**Ai-b Loose Network Giving Circles** – are one type of giving circle described in Angela Eikenberry's (2006) typology (see p34 for more information on giving circles). Loose Networks often give money or make in-kind gifts directly to people in need (Eikenberry 2006, p521), for example to help pay utility bills, rent or medical prescriptions (Eikenberry et al 2009, p13). Moreover, as members will raise funds through community events such as potluck dinners, they also act a citizen fundraisers (see p24). If they did their own fundraising this way for traditional charities, this would also be type Bi-b disintermediation.

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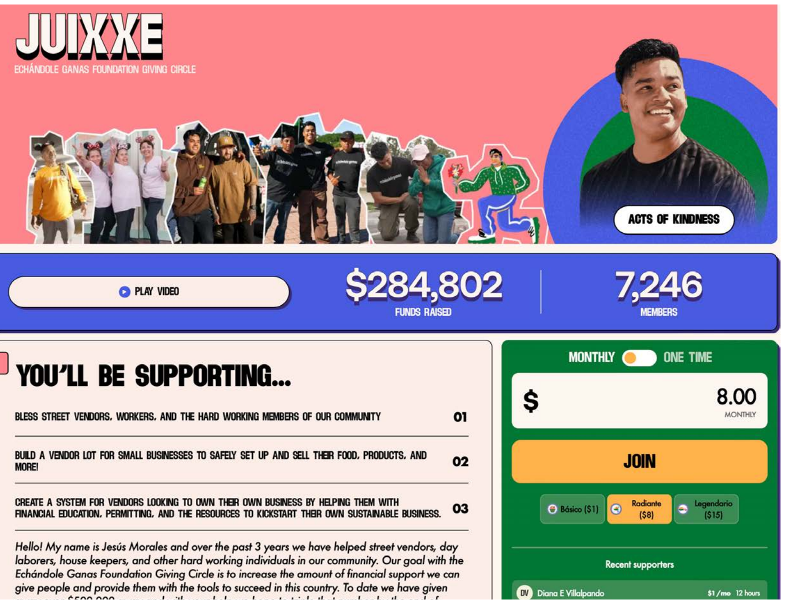


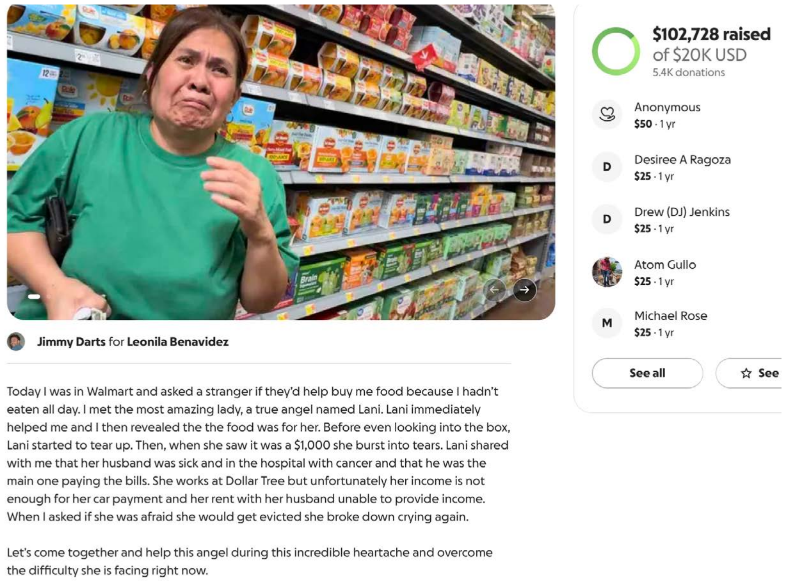


Jesús Morales (Juixxe, top left), Jimmy Kellogg (Jimmy Darts, above) and Jimmy Donaldson (Mr Beat, left) are examples of how influencers are disrupting traditional models of giving and philanthropy.

**Ai-c) Influencer-inspired philanthropy** – Social media influencers such as Jimmy Darts (Jimmy Kellogg), Juixxe (Jesús Morales) and the earlier MO of MrBeast (Jimmy Donaldson) have given money directly to people.

When they do this they are involved in decentralised direct giving. This is the model of alms giving, except while some recipients are in need – sometimes they are helped with grocery bills or rent, and Juixxe specifically helps street vendors – others are rewarded for displaying random acts of kindness (these are videoed and posted to social media, and have spawned a copycat sub-genre on Tik-Tok), or for no reason at all (Melas 2022; Davies 2024; Hernandes 2024).

On this reading it doesn't appear to fit within the Ai category and might better sit within Aii (because the influencer is providing direct support to individuals). But what does make this a candidate for Type Ai disintermediation is when influencers crowdfundraise from their followers for the money they intend to give away (Melas 2022).

And sometimes being featured in one of Jimmy Darts' videos can catalyse further giving. In one case, Jimmy Darts created a GoFundMe page for a woman he featured in a video, after he found out her husband was in hospital with cancer. The page raised US$100,000 (Huamani 2024). Juixxe also set up a GoFundMe page that raised US$97,000 for an elderly street vendor in Los Angeles (Herndandez 2024). These can be seen as organised fundraising by citizen fundraisers (see p24) that directs donors towards Type Aii disintermediation.

Mr Beast has established a charitable foundation – Beast Philanthropy[12] – that operates according to the traditional charity model: donations to the foundation are used to deliver services.

Juixxe has also set up his own registered charitable foundation – the Echándole Ganas Foundation Giving Circle[13] – through which donors can help vendors develop their own business (while these are donations rather than loans, the rationale behind them is not too dissimilar to the likes of Kiva). Jiuxxe's foundation is arguably a clearer case of Type Ai disintermediation than is Beast Philanthropy. ❻

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## Type Aii – direct support to specific individuals

**Description** – In contrast to Type Ai, Type Aii is individual-driven, with donors giving directly to appeals that have been set up (most likely by citizen fundraisers – see p24) to help specific individuals (who are often the people who have set up the appeal).

Type Aii giving refers mostly, but not exclusively, to activity occurring on donation-based crowdfunding and peer-to-peer platforms, where people routinely raise money for medical expenses, disaster relief, or community projects without involving any registered charity. With Type Aii disintermediation, the person setting up the appeal is often the beneficiary as they are raising money for themselves (Mayer 2022, p1382), often for medical expenses (ibid, p1392). With Type Aii that happens via crowdfunding, even though traditional charities have been disintermediated, this still falls within the definition of 'charitable crowdfunding', (see p16) which encompasses donating to one or more specific individuals in need (ibid, p1,381, p1,390).

**Aii-a) Crowdfunding** – When asked to envisage disintermediation in the nonprofit sector, many people think about crowdfunding, with good reason. For example, GoFundMe has enabled more than US$30 billion in donations since 2010 (half of this raised only since 2021), with the majority directed toward individuals (Tremayne-Pengelly 2024). Because this is the most researched part of the disintermediation universe, we are not spending a huge amount of space on it. When platforms such as JustGiving and GoFundMe are used to fundraise for a charitable organisations, then, by definition, the charity is not disintermediated from the giving process. However, such giving may qualify as Type B disintermediation if the charity is cut out of the asking process. ❻

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DECENTRALISATION

DEMOCRATISATION

**Aii-b) Social media** – On social media sites such as TikTok, personal pleas for help can go viral, resulting in strangers sending money or supplies directly to an individual featured in a video (often via linked payment apps or Amazon wishlists) (Drenten 2020). ❻

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DECENTRALISATION

DEMOCRATISATION

### How do we know charities are displaced through Type A disintermediation?

How can we know that when someone donates to a crowdfunding appeal to, say, provide for their medical care, a charity has been displaced from helping that same person. Perhaps they were never going to be a beneficiary of a charity (and how could we ever prove the counterfactual position that a charity would have helped them had they not run their own crowdfunding appeal?).

If they were not going to be helped by a traditional charity, can we really say that a traditional charity was disintermediated from the process, if it was unlikely to have been part of the process to start with?

Or, is it enough to say that because Type A is designed to displace charities, then that is enough to qualify all Type A as disintermediation as a category, even though we can never know for sure if a charity has been displaced in any particular case?

We are flagging this philosophical question, but not trying to answer it at this stage.

**Aii-c) Remittances** are a form of direct personal transfers sent by migrants to their families and friends in their countries of origin (Pharaoh and McKenzie 2013; Dyvik 2025). On aggregate these transfer amount are often much larger for many countries in the Global South, such as Gambia and India. For example, in 2022, global remittances exceeded US$600 billion, vastly outpacing total charitable giving (Dyvik 2025).

Since these funds go directly to individuals rather than through institutional intermediaries, and represent a crucial and sometimes dominant source of people's income at the national level, can they really be regarded as having cut out charities? Probably. An in-depth study on remittances leaving the UK reported that remitters don't always know who their direct beneficiaries will be or how the funds they remit will be spent, and sometimes trust intermediaries to distribute funds on their behalf (Pharaoh and McKenzie 2013).

These intermediaries are candidates for Type Bii, and possibly Type Ai, disintermediation. That report declares that its findings "present a challenge to traditional models for giving in the UK, and approaches to its measurement [that] do not include direct giving to needy communities, groups or individual people" (ibid).

The case is increasingly being made that remittances are instances of genuine philanthropy that deliver genuine solutions to social ills (Munyaka 2025; Zori 2025), and the Hudson Institute in the USA includes remittances in its Index of Global Philanthropy (Hudson Institute 2011), even though not everyone thinks this is a sensible idea (Clemens 2007).

Remittances thus not only seem to be a clear candidate for disintermediation of traditional charities, but also for the disintermediation of Northern INGOs (something we intended to include in this iteration of the typology, but have postponed until a later phase). ❻

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Drop Dead Generous is a form of actionism (subtype Ciii-c) that funds 'infectious generosity'. You can see some examples of infected generosity on p45).

**Aii-d) Grants to individuals to perform acts of kindness** – Drop Dead Generous is a "global experiment in generosity" that is inspired by the idea of 'infectious generosity', as devised and promoted by Chris Anderson, the founder of TED.[14]

Drop Dead Generous is making grants of US$500 to a thousand people to allow them to perform acts of prosocial beneficence ("acts of kindness" as they dub them),[15] particularly those that fall under the category of 'actionism' (a particular form of alternative civic voluntary action – see subtype Ciii-c, p45).

This differs from Type Ai-b influencer philanthropy as grants are made to individuals to deliver acts of kindness whereas under Type Ai-b it is the influencer that performs the acts of kindness. See subtype Ciii-c for examples of acts of kindness funded through Drop Dead Generous. ❻

DISPLACEMENT

DECENTRALISATION

DEMOCRATISATION







# Type B
# Bypassing professional charity fundraising

### Definition of Type B

The charity's fundraising function is disintermediated by displacement, and donations arrive at the charity outside the control of the fundraising efforts of its own fundraising function.* There are five subtypes of Type B. In all five subtypes, the charity is the beneficiary of funds but not the driver of the ask.

## Type Bi – 'Citizen' fundraisers/fundraising

**Description** – Individuals act as independent fundraisers (in a voluntary capacity) who organise collections or campaigns in aid of a charity, without the charity's formal involvement, or even knowledge. We are terming such fundraisers as 'citizen fundraisers' – see p24 for our rationale for this. A classic example is a supporter setting up a crowdfunding page (for example, on JustGiving) or running a community event to raise money on behalf of a charity, entirely on their own initiative.


**Bi-a) Crowdfunding** – The proliferation of online crowdfunding and fundraising platforms (e.g., JustGiving, GoFundMe, or Facebook Fundraisers) has facilitated the potential for Type Bi disintermediation, where individuals have agency to raise funds for charities they support. Meta reports that fundraisers on Facebook and Instagram have raised more than US$7 billion for nonprofits since digital donations went live in 2013 (Attwa 2023). Similarly, events such as charity runs (see Bi-b, p25) or tribute funds (see Bii-h, p30) are often initiated and promoted by supporters rather than the charities themselves.

When crowdfunding is integrated into the charity's fundraising function,* giving and fundraising using the platform is decentralised, but not disintermediated. A notably successful example of Type Bi through crowdfunding occurred during the Covid-19 pandemic when 99-year-old British army veteran Captain Sir Tom Moore (he was knighted for his fundraising efforts) raised more than £30 million for NHS charities by walking laps of his garden (Wade et al 2022), breaking JustGiving's record for money raised in a single campaign (Cooney 2020).** Captain Moore's fundraising efforts span the boundary with another possible form of Bi disintermediation – community fundraising (Bii-b, p25). ❻

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

* By the 'fundraising function of a traditional NPO/charity', we mean all fundraising that is planned, budgeted and executed by or 'on-behalf of' the charity, and the charity has full control over when and how the fundraising takes place, or does not take place if it so chooses (even though it may choose to outsource some of this to, for example, telephone or direct marketing agencies - see p30).

** The Captain Moore story did not end well, with controversy surrounding the charity – which that bore his name – that was subsequently set up by his daughter. This was the subject of allegations of financial mismanagement and eventually forced to close after losing £100,000 of assets (Hargrave 2022; Harle 2025).

# What/who are 'citizen fundraisers'?

What should we call those people who run crowdfunding campaigns for charities, or other forms of fundraising that might have little and sometimes no charity involvement?

As they are doing this voluntarily, and are not paid professional fundraisers, then it seems sensible (and obvious) to call them 'volunteer fundraisers'.

And yet we run into definitional confusion here, because there are many ways to volunteer as a fundraiser for a charity that do not involve, nor come close to, any form of disintermediation – for example, by selling charity lottery tickets door-to-door in your street. So 'volunteer' doesn't quite capture the essence of what those people who decide to take fundraising into their own hands, without involving a charity, are doing.

They have previously been referred to as 'free agents' – "individuals working outside of an organisation to organise, mobilise, raise funds and communicate with constituents" (Kanter and Fine 2010, p15).

The UK's Fundraising Regulator uses the term 'in-aid-of' volunteers to describe those doing the 'free agent' role, which it distinguishes from 'on-behalf-of' volunteers, who are part of a nonprofit's volunteer programme, and so fall within the control of a charity's fundraising function, whereas in-aid-of volunteers do not.[16]

What we need is a term that clearly describes not only what free-agent/in-aid-of volunteers do, but also why they do it, while putting daylight between them and traditional 'on-behalf-of' volunteers.

The term we propose is 'citizen fundraisers', adapting this from 'citizen journalists' – nonprofessionals without formal training who report on events outside of the remit of the mainstream/legacy media, often (perhaps usually) online or via social media (Kivak 2025).

Jay Rosen (2008), professor of journalism at New York University, describes citizen journalism as being: *"When the people formerly known as the audience employ the press tools they have in their possession to inform one another."*

Citizen journalism is an appropriate model for citizen fundraising because citizen journalism is recognised as a form of disintermediation, cutting out the middleman of traditional media outlets.

We could easily adapt Jay Rosen's description of citizen journalism to fundraising: *"When the people formerly known as charity donors employ the fundraising tools they have in their possession to raise money to help one another or other people."*

This is our proposed conceptualisation of citizen fundraising/fundraisers:

*Citizen fundraising is when people who are not members of the fundraising profession take ownership of the use of the methods and techniques of professional fundraising to raise money to help people in need or to further a good cause, but do so without involving a traditional charity in organising or conducting their fundraising efforts (even though they may ultimately donate the money they raise to a traditional charity). A citizen fundraiser is therefore someone who conducts citizen fundraising.*

## 'Citizen fundraising'

*Citizen fundraising is when people who are not members of the fundraising profession take ownership of the use of the methods and techniques of professional fundraising to raise money to help people in need or to further a good cause, but do so without involving a traditional charity in organising or conducting their fundraising efforts (even though they may ultimately donate the money they raise to a traditional charity). A citizen fundraiser is therefore someone who conducts citizen fundraising.*

'Volunteer' implies participation within a system. It assumes alignment, oversight, and some degree of integration into a charity's operations. 'Citizen fundraiser', by contrast, describes individuals who operate outside that system and exercise autonomy over the fundraising process. The distinction is not semantic; it reflects a shift in where agency resides.

Citizen fundraisers are not just helping charities raise money, they are deciding to raise money on their own terms, using tools that were previously the domain of professional fundraisers. This introduces both opportunity and risk. It expands the reach of fundraising but also fragments control, messaging, and accountability.

A further reason we propose this new concept is that it severs the link between nonprofessional fundraising and charities: citizen fundraising is not necessarily linked to charity or charitable causes, whereas the term volunteer is – it is someone who is working for a nonprofit in a voluntary capacity. But someone raising money on crowdfunding platforms to fund the medical costs of a relative, or a new art project, is not a 'volunteer' in that sense, as:

a) they have no connection to a charity, so they are not 'volunteering' for a charity, and

b) they may, in some scenarios, actually receive some kind of remuneration, such as through Patreon, for example. It is possible for citizen fundraisers to earn money from fundraising without being members of the fundraising profession, in the same way that citizen journalists can earn money without being members of the journalism profession. This new terminology therefore reflects the fact that some citizen fundraisers may earn money from their activities, something that is definitionally prohibited for volunteers.

The concept of citizen fundraiser is therefore consciously used to expand nonprofessional fundraising practice beyond that done 'in aid of' or 'on behalf of' charities (whether or not they are paid or unpaid for their fundraising efforts).

**Bi-b) Community fundraising** forms a core part of many charities' fundraising functions, and in most cases this type of fundraising (such as bake sales and challenge events) will be democratised and decentralised, but the charity is not displaced from fundraising.

However it is not inconceivable that they could shift from decentralisation to disintermediation by displacement, if the charity for which funds are being raised is not only absent from execution but also from awareness, consent, or influence. A useful test is whether the charity has the ability to shape the donor experience, messaging, and follow-up. If the organisation cannot influence these elements, then it is effectively removed from the fundraising function, even if it ultimately receives the funds. This distinction is important because the issue is not decentralisation itself, but the loss of visibility and control over how fundraising is conducted and how donor relationships are managed (see also p30 on the outsourcing-disintermediation spectrum).

Because the structure, ask and donor experience were entirely outside the control of any beneficiary charity, Twestival is an example of community fundraising run by 'citizen fundraisers' (see p24) that meets the definition of Type Bi disintermediation. Twestival was a Twitter-based global series of fundraising events established by London-based Canadian marketing executive Amanda Rose (Kanter and Fine 2010, pp16-17), which raised US$1.84m for 312 charities between 2009 and its last annual event in 2013 (Sharman 2014).

DISPLACEMENT

DECENTRALISATION

DEMOCRATISATION

## 2.2 Type Bii – commercial organisations/entities displace charity fundraisers

**Description –** Another organisation (usually, but not always, a commercial provider) sets itself up as an alternative fundraising channel, often positioning itself against the methods used by charities as part of their fundraising function, particularly direct marketing fundraising, such as street and telephone fundraising. Since in many cases, Type Bii is usually via some form of online platform or digital app, it meets Tapscott's (2015) classic definition of digital disintermediation (see p10).

While charities can register to receive funds raised by Type Bii organisations, they have very limited, and often no, control over the fundraising operation, instead being passive recipients. This is a necessary condition for Type Bii disintermediation. Where charities can shape the experience, data and ask, the Type Bii organisation is better thought of as an outsourced fundraising supplier rather than a disintermediator (see p30).

Organisations offering Type Bii displacement of a charity's fundraising function will sometimes present it as a more ethical alternative to that of organised, centralised fundraising. This is something we will further explore in a later output from Phase 3 this project.*

**Bii-a) Crowdfunding platforms** have already appeared twice this typology:

- Aii – when they are used by donors to give directly to people in need
- Bi – when citizen fundraisers use them to set up appeals to support charities or other causes.

In 2025, GoFundMe set up 1.4 million donation pages for nonprofits in the USA without asking those nonprofits for their consent to do so, or even telling them that they had set up the pages (Sierra 2025).

This was a complete form of disintermediation of fundraising that meant charities had no control over fundraising in their name, even though their name and brand was being used for that fundraising, or even been aware fundraising was being done in their name. It was extremely likely that donors to those pages would have assumed that these pages had been authorised by relevant charities.

The rationale for this appears to have been to simplify the donation process for donors by ensuring that any search for a nonprofit would yield an immediate giving opportunity (we'll look at reasons for disintermediation in greater depth in Phase 2 of this project).

GoFundMe reversed this policy following a backlash, and only pages that have been verified by the relevant charity will now be live, and those that are not verified will be removed.[17] Nonetheless, California's Attorney General wrote (in a letter co-signed by the Attorneys General of 22 other states – see p27) to GoFundMe in March 2026 requiring the platform to provide evidence of the new safeguards it had put in place.[18] There is further analysis of the control issues brought to the fore in this GoFundMe case on p49.

When and if crowdfunding platforms do what GoFundMe did, which is to remove the control that charities have over their own pages, they shift from Type Bi into the territory of Type Bii disintermediation, where a commercial organisation assumes control over a nonprofit's fundraising function. ❻

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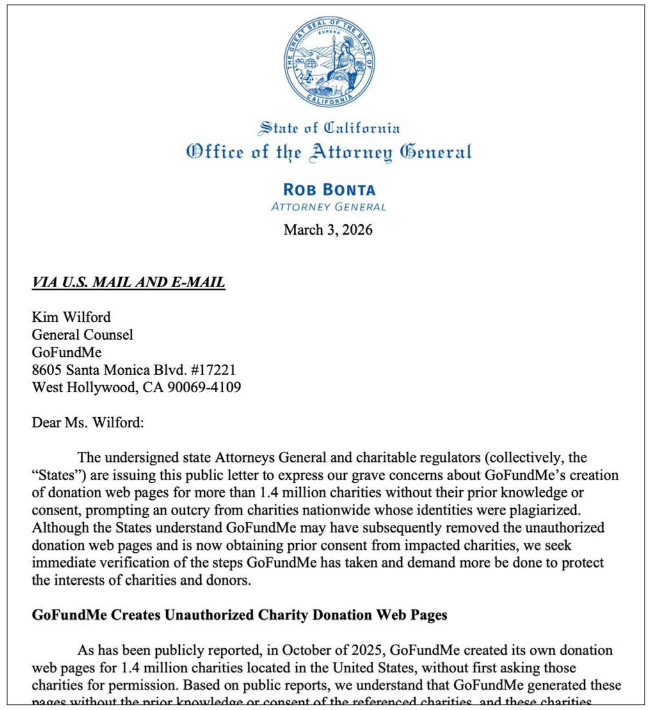
* We've already touched on this in the *Journal of Philanthropy and Marketing* paper that initially described our typology (MacQuillin et al 2023). For an example, see Mason (2011), which describes how easyfundraising "sparked a spat with" the UK's Public Fundraising Regulatory Association over the shopping website's claimed ethical superiority to face-to-face fundraising. See p11 and p51 for an overview of what Phase 3 entails.





TYPOLOGY OF NONPROFIT DISINTERMEDIATION



State of California
Office of the Attorney General

ROB BONTA
ATTORNEY GENERAL

March 3, 2026

***VIA U.S. MAIL AND E-MAIL***

Kim Wilford
General Counsel
GoFundMe
8605 Santa Monica Blvd. #17221
West Hollywood, CA 90069-4109

Dear Ms. Wilford:

The undersigned state Attorneys General and charitable regulators (collectively, the "States") are issuing this public letter to express our grave concerns about GoFundMe's creation of donation web pages for more than 1.4 million charities without their prior knowledge or consent, prompting an outcry from charities nationwide whose identities were plagiarized. Although the States understand GoFundMe may have subsequently removed the unauthorized donation web pages and is now obtaining prior consent from impacted charities, we seek immediate verification of the steps GoFundMe has taken and demand more be done to protect the interests of charities and donors.

**GoFundMe Creates Unauthorized Charity Donation Web Pages**

As has been publicly reported, in October of 2025, GoFundMe created its own donation web pages for 1.4 million charities located in the United States, without first asking those charities for permission. Based on public reports, we understand that GoFundMe generated these

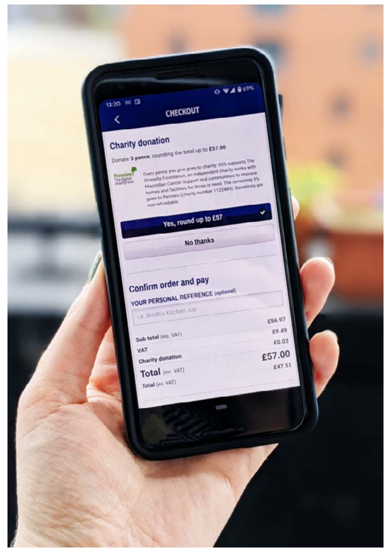
*'When and if crowdfunding platforms do what GoFundMe did, which is to remove the control that charities have over their own pages, they shift from Type Bi into the territory of Type Bii disintermediation, where a commercial organisation assumes control over a nonprofit's fundraising function.'* ❻

The letter from the Attorney General of California to GoFundMe, requiring the crowdfunding platform to provide evidence of the safeguards it had put in place to ensure it did not create pages without the consent of nonprofit organisations.

**Bii-b) Charity checkouts/point of sale donations** encompass the various ways customers can make donations (often quite small – known as 'microdonations) as they complete a purchase. For example, RoundUp[19] and Pennies[20] both offer customers the option of rounding up their bill, with the extra amount being donated to charity.

In the USA, charity checkouts have raised US£4.21 billion over 30 years (Faseur and de Bock 2025), while Pennies alone says it has processed more than 230 million microdonations, raising more than £55 million for more than 1,000 charities (May 2024). By 2024, nearly 42 per cent of UK consumers were aware of such micro-donations (up from 35 per cent in 2022) and 46 per cent had made a microdonation, reflecting quick adoption (ibid).

When charity checkouts are being used to make an ask for a particular charity – as many are (Faseur and de Bock 2025) – they probably won't qualify as disintermediation, though this all depends on the level of control and input focal charities have. This raises the question of where to draw the line between outsourced and disintermediated fundraising (see p30).



Charity checkouts allow shoppers to make microdonations when they buy goods. One provider – Pennies – says it has processed more than 230 million such donations.

In a review of the academic research into charity checkouts, Belgian scholars Tina Faseur and Tine de Bock (ibid) describe several potential downsides of charity checkouts, one of which is that nonprofits often have to relinquish control over the ask. They also set out a research agenda for charity checkouts. It would be helpful if future research could determine the degree to which charities are disintermediated through these point-of-sale asks. ❻

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

**Bii-c) Personal giving apps**, such as Toucan Giving,[21] allow donors to give anonymously to a portfolio of charities, and to regularly switch them, without those charities ever having access to donors' data. Toucan tells its users that it will never share their data with charities, pointing out this means charities will not be able to cold call donors to ask for further donations.[22] However, Toucan also provides online tools for charities to manage giving, and partners with JustGiving to allow charities to incorporate contactless donations into their JustGiving accounts,[23] so it would also appear to offer an outsourced control over a nonprofit's fundraising function (see p30).

**Bii-d) Shopping websites** – with platforms such as easyfundraising[24] and amazonsmile (which announced is closure early in 2023),[25] companies make a donation every time a customer makes a purchase, (so customers do not make a donation themselves and thus are not truly donors).

**Bii-e) Charity vouchers schemes**[26] – allow donors to buy a voucher, often as a gift, that can then be redeemed as a donation to a charity, either via the voucher provider's website or directly with the charity. If redeemed via the provider, charities are not involved in any part of making the ask or receiving the donation.

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

**Bii-f) Community chests and united funds** emerged in the 19th century as a way for charities to consolidate their fundraising efforts through a federated entity that would fundraise on behalf of all of them, often through workplace giving (Lee 2016). Community chests evolved into 'united funds' and eventually into the biggest of these, United Way (see Bf-g on workplace giving, p29).

While ostensibly charities are not disintermediated – because they have set up and run the community chest as an umbrella for their joint fundraising – some of the issues and challenges that have ensued are indicative of charities having been cut out of at least part of the process.

These include issues around how funds raised are distributed among member organisations, and whether donors ought to be able to direct the money they give to a designated charity (Lee 2016). The process for charities being eligible for these funds varies widely. Sometimes they are asked to apply, sometimes the community chest/united fund simply chooses them, sometimes donors are asked to nominate them.

And, in some cases, the charities are asked to provide or even present a fundraising 'pitch', so they are still, in a way, doing their own fundraising and simply gaining access to a broader audience of prospective donors via their participation.

So, it is a genuinely moot point whether community chests should be classed as a form of Bii disintermediation. They are perhaps best understood as early or proto forms of disintermediation rather than pure examples of Type Bii.

They are structurally important because they represent one of the first institutional models where control over the fundraising ask is centralised outside individual charities and where allocation decisions are partially removed from both donors and recipient organizations (see pp48-49). However, they differ from modern Type Bii actors in a critical way in that they were originally created by charities collectively rather than introduced as external fundraising alternatives.

The case for including them within Type Bii can be strengthened by framing them as a form of 'federated disintermediation', in which charities voluntarily cede some control in exchange for efficiency, coordination, and scale.

Over time, however, these systems evolved to produce many of the same dynamics seen in modern disintermediation – donor choice becomes constrained, individual charities lose visibility, and allocation authority shifts toward the intermediary. In that sense, community chests sit at the boundary between collaboration and displacement and illustrate that disintermediation is not purely a modern, digital phenomenon.

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION





**Bii-g) Workplace giving** – It is arguable that some forms of employee giving could be considered to be forms of disintermediation if they are done in a way that excludes charities. Whether payroll giving is classified as disintermediation depends on whether charities have access to donors and/or whether the payroll giving organisation acts as a firewall between donor and charity.

In the UK, charities do have such access, so payroll giving companies are functioning like any other outsourced fundraising provider (p30). However, this is not the case in the USA, where commercial employee giving organisations control donor data.

United Way is perhaps the oldest example of Type Bii disintermediation, having been founded in Denver, Colorado, in 1887. United Way[27] – a US registered charity – raises money through workplace giving to be distributed among its member nonprofits. But only 25 per cent of donations made to United Way are restricted to a designated recipient organisation (United Way decides how to allocate the other 75 per cent), and recipient charities do not receive data from donors who did not restrict their donation. United Way thus disintermediates charities from some forms of fundraising (while interposing itself as a new intermediary) but not others. And there has been criticism of coercion in persuading employees to sign up to payroll giving to United Way.*

United Way is also historically significant – it is one of the earliest large-scale examples of fundraising disintermediation, and serves as a precursor to many modern platforms that aggregate and redistribute giving.

Benevity is probably the dominant workplace giving provider globally. Every donation made through Benevity is, as a matter of law, received not by the chosen charity but by a partner donor advised fund foundation (in the UK, the UK Online Giving Foundation), which holds "full legal ownership and control of, and exercises discretion and variance power over" the funds and issues the donor's tax receipt.[28] Member charities are paid in a single monthly aggregated, fee-netted, unrestricted disbursement. Donor identity is anonymous unless the donor opts in, and even where it is shared, Benevity instructs charities that the donor "does not inherently consent to solicitation for further donations".[29]

Which charities appear in any employee's search is, in turn, governed by Benevity's in-house vetting and by each corporate client's confidential eligibility configuration. In most cases the donor's preferred charity *does* receive the cash, but the platform and foundation between them control the legal gift, the receipt, the timing, the fees, the visibility, and the donor relationship.

Payroll giving in the USA and UK thus seem to be fundamentally different, with UK payroll giving being more a form of outsourcing, and its analogue in the USA closer to the disintermediation end of the spectrum.

For the record, we do not consider the type of employee fundraising that takes place as a part of a charity-corporate partnership to be disintermediated. In these types of partnership, the charity has a relationship with its corporate partner; the partner company then works with its own employees to deliver the partnership, but the charity is not disintermediated from it.

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

* And this is notwithstanding the many other criticisms that have been directed at United Way, such as crowding out other entities from workplace giving by monopolising the market (Lee 2016).

**Bii-h) In-memory giving and tribute funds** – Somewhere between 50 and 90 per cent of funerals in the UK feature a collection in remembrance of a charity that was special to the deceased (Legacy Foresight 2018). Tribute funds are a more formalised type of in-memory giving (Routley, Hudson and Sargeant 2013). Examples include MuchLoved,[30] Love2Donate[31] and MemoryGiving,[32] all of which allow both friends and relatives of the deceased, as well as funeral directors, to create fundraising pages on behalf of any UK registered charity. Some tribute fund providers do not pass on donors' details to charities, citing data protection laws; donors are asked for permission to pass their details to recipient charities, but Love2Donate reports that almost all donors withhold this permission.[33]

Tribute funds encompass elements of Type Bi and Bii disintermediation: Bi because it is funeral directors and friends/relatives who conduct fundraising as citizen fundraisers; and that this is done on a commercial digital platform, which is typical of Bii.

A report by the UK's Legacy Foresight in 2018 found that funeral directors play a negligible role in choosing the charity, asking for donations, and passing money on to the chosen charity. However, many funeral directors have their own independent relationships with charities (particularly hospices), as part of which they often stage their own fundraising events and activities. At this point, they become community fundraisers, and the question is whether they are doing this 'on-behalf-of' (as part of a charity's fundraising) or 'in-aid-of'/free agents (independently of the charity) – see Type Bi-b for more on community fundraising that cuts out the fundraising function. ❸

**Bii-j) Solicitors and charitable bequests** – Solicitors advise people making their wills about leaving legacies, and in the UK are encouraged to do so by Remember a Charity, the body that promotes awareness of charitable bequests. It's therefore theoretically possible that solicitors could displace fundraisers when advising legators. If they did, the advice they provided would extend beyond the legal advice for how to include a charity in a will, to proffering advice about to which charity the bequest should be made. This would position solicitors in similar territory to philanthropic advisors (see Type Biii).

However, Remember a Charity has little concern that this is happening in the UK. We have no information on whether this happens in other countries – though 20 years ago, estate planning attorneys in the USA were being "increasingly urged" to add advising on charitable giving to their portfolios (Ostrander 2007, p365). So we have include this as a theoretically possible, rather than actual, variant of Type Bii. ❸

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

### Disintermediated or outsourced fundraising?

Disintermediated fundraising is when a different entity displaces all or part of a charity's fundraising function. Charities also regularly outsource their fundraising, for example, to a direct marketing or face-to-face/direct dialogue agency. While for some types of outsourced fundraising – e.g. telephone and F2F/DD – the person-to-person ask is outsourced, the whole process remains under the control of the charity's fundraising function.

Is there a clear demarcation between outsourced fundraising and disintermediated fundraising? Or is there more of a spectrum, with fundraising that is unequivocally outsourced at one end (such as to a DM agency), and fundraising that is clearly disintermediated at the other, such as citizen fundraising through social media? And is there a point somewhere in the middle where the line between outsourcing and disintermediation becomes blurred? For example, charity checkouts (p26) could qualify as outsourced or disintermediated fundraising, depending on how they are operationalised, and could conceivably exhibit elements of both at the same time, while payroll giving is probably outsourced in the UK and possibly closer to disintermediation in the USA (p29). And as we have seen, in 2025, GoFundMe crossed the line from outsourced to disintermediated (see p26 and p49).

The most useful way to distinguish these scenarios is to ask who owns the donor relationship. If the charity can build and maintain that relationship, the model remains closer to outsourcing. If the external party controls that relationship, then disintermediation is occurring. ❸





## Type Biii – Philanthropy advisors

**Description** – Philanthropy advisors can displace or reposition fundraisers as stewards of donors' giving relationships and as interpreters of the meaning that derives from those relationships.

Philanthropy advisors are consultants who support individuals, families, and foundations in developing and implementing effective philanthropic strategies to maximise their charitable impact. Their role aligns with our definition of Type Bii, in which another organisation, usually but not always a commercial provider, sets itself up as an alternative to fundraising that is organised and run by a charity's fundraising function, albeit in a more personalised and high-touch manner. But is it sufficiently different to warrant its own subtype? We think it is.

Philanthropy advisors generally work on behalf of donors and are remunerated by donors or donor-side institutions, rather than charities. In doing so, they perform functions that overlap with those traditionally undertaken by major gift fundraisers in stewarding giving relationships with donors (Koshy 2026), and can therefore disintermediate those fundraisers through displacement. Rather than disintermediating a fundraising channel, as Type Bii typically does, Type Biii can cut charities out of building and stewarding relationships with donors by moving elements of this stewardship process to a parallel track outside the control of charities.

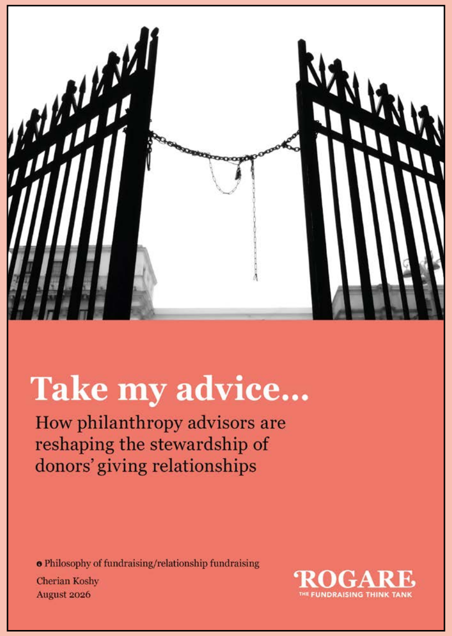
But this is more than the functional displacement of aspects of donor stewardship. It can also reallocate authority and meaning-making from the charity to the advisor. Advisors do not merely manage relationships. They can shape:

- how donors define impact
- what counts as evidence
- which organisations are even considered.

This can shift charities from being partners in meaning-making to being options in a curated portfolio:

*"Philanthropy advisors can displace charities from serving as the primary interpreters and stewards of donor intent, inserting themselves as the central locus of decision-making, relationship management, and impact evaluation."* (Koshy 2026.)

Professional philanthropic advice can therefore introduce a new level of intermediation between fundraisers and donors, with advisors sometimes acting as gatekeepers to donor relationships. In some cases, charities that benefit from donations made by donors working with philanthropic advisors did not previously have a direct relationship with the donor. The advisor conducts the vetting and research, and the first the charity may know of the donor is when the cheque arrives. ❸




Rogare has more fully considered the implications of the disintermediation that results from philanthropy advice in a preliminary paper by Critical Fundraising Network member Cherian Koshy (2026), which is available on our website – https://www.rogare.net/disintermediation.

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## 2.4 Type Biv – Donor advised funds

**Description** – Donor advised funds (DAFs) are charitable giving accounts where donors contribute assets, receive an immediate tax deduction, and then recommend grants to charities over time, with the fund sponsor managing the assets (Heist et al 2023). They arguably represent one of the most structurally significant forms of disintermediation in the modern philanthropic ecosystem: DAFs do not simply mediate giving, they restructure it by separating the economic, emotional, and relational components of generosity into different moments and actors.

DAFs are products that are often recommended by professional philanthropy advisors (Type Biii, p31), but are also sold as off-the-shelf products by organisation (both companies and charities) such as Benevity, Fidelity, Chapel & York, and Charities Aid Foundation (among others), as well as community foundations.

The tax relief for donors comes when setting up and putting money into the DAF, but not when grants are made to charities from the DAF. As a result, billions of dollars sit in DAFs instead of reaching charities and their beneficiaries (Biagi and Hefter 2023). This is because DAFs separate the moment of tax optimisation (when money enters the DAF) from the moment of charitable allocation (when grants are made). This has several consequences:

- weakens urgency in charitable distribution
- disrupts the emotional reinforcement loop that sustains giving behaviour
- reduces direct engagement between donor and charity at the point of decision.

Just as with the disintermediation (displacement) that results from philanthropic advice, DAFs limit the ability of fundraisers to build relationships with donors – partial, if not complete, anonymity is common – with fundraisers having to engage in "detective work" to identify the donors behind each DAF (Heist et al 2025).

In fact, it may often be the DAF sponsor – the organisation running the DAF on behalf of the philanthropist – that decides which charities receive grants, rather than the philanthropist themself. In effect, the donor has outsourced their charitable giving to the DAF sponsor/philanthropic advisor. In some cases, allocation is heavily guided or constrained, donors rely on default portfolios or recommendations, and effective control shifts from donor to institution. This introduces a second layer of disintermediation, where both charities and sometimes donors themselves are partially removed from decision making.

Unlike other types (particularly philanthropy advisors, but also many forms of Bii), DAFs don't just disintermediate relationships, they also displace time itself in the giving process: they allow donors to delay decisions, outsource future intent, and create distance between identity and action.

Finally, money sitting in DAFs ('languishing' would be an appropriate word) earns management fees for the DAF providers (Biagi and Hefter 2003).

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION







*'Giving circles seem to span the boundary of disintermediation and the traditional charity model in a way that is difficult to incorporate into this typology. They display some elements of disintermediation, yet mostly seem to be plugged firmly into the traditional charity model, albeit a different way to engage with this model as part of the 'new philanthropy' that emerged at the turn of the century, which saw donors demand more control over their giving.'*

## Bv – Giving Circles

**Description** – Giving circles are groups of people who pool their resources and then give them away, usually to traditional charities (see p34 for more information on giving circles). Yet the way they operate can, and often does, exclude fundraisers – either by design or default – from asking for donations and stewarding donors: many giving circles are "not interested in being sought after" and will not accept unsolicited approaches from charities (Eikenberry 2006, p147; 2010, p270).

And they will also actively prohibit or strongly discourage fundraisers making approaches to the individual members of the giving circle (Eikenberry 2008, p147; Ray 2013, pp166, 184). Many fundraisers in Eikenberry's 2008 study – originally undertaken for the Association of Fundraising Professionals – reported that it was "impossible" to connect with members of giving circles.

A typology of giving circles in the USA is set out on p34. A different typology has been described for giving circles in the UK (Eikenberry and Breeze 2015), with two of the six types (both of which were rare or absent in the USA – at least when the typology was devised a decade ago) exhibiting traits of disintermediation.

**Broker** groups are 'matchmakers' who put donors in touch with potential recipient organisations, thus forming an intermediary between fundraisers and donors. For example, one such group – Giving What We Can (which is part of the Effective Altruism movement) – asks people to pledge a percentage of their income to support charities that are judged as most effective under the Effective Altruism scoresheet.[34]

**Live Crowd Funding** (LCF) groups host 'speed dating'/'beauty parade' style events at which selected charities – which have been nominated and chosen by the circle's members – pitch to the group. One of the best-known LCF groups is The Funding Network, which was formed in London in 2002.[35] Shortly after its founding, TFN marketed itself to its members by saying it would "protect" them from being "pestered" by charities, by keeping their members' details confidential* (Eikenberry 2010, p270). This mirrors the language used by some commercial fundraising providers (see Type Bii).

Finally, many giving circles give through donor advised funds (Bearman et al 2005, p121; Eikenberry 2006, p527; Carboni et al 2018, p6) – DAFs being a subtype (Biv) in our typology.

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

* We don't know if The Funding Network still uses this message as a selling point.

# The boundary-spanning case of giving circles

Giving circles – which have been described as a cross between a book club and investment group (Eikenberry 2006, p517) – are groups of individuals who pool their resources and then decide where and how to give them away, as well as educating their members about philanthropy and engaging them in volunteering, and providing a social dimension (Eikenberry 2006, pp524-525; 2008, p142).

Giving circles seem to span the boundary of disintermediation and the traditional charity model in a way that is difficult to incorporate into this typology. They display some elements of disintermediation (see Ai-b and Bv), yet mostly seem to be plugged firmly into the traditional charity model, albeit a different way to engage with this model as part of the 'new philanthropy' that emerged at the turn of the century, which saw donors demand more control over their giving (Eikenberry 2006, p57).

Research shows that giving circles bring many benefits for both donors and nonprofits (which reinforces that this is a funding route into the traditional charity model), and also highlight that fundraisers generally have good relationships with giving circles (e.g. Eikenberry 2008, 2015; Eikenberry and Breeze 2015; John 2017). Some of this research also highlights the challenges face fundraisers when working with giving circles. This also includes issues of donor control (Ostrander 2007; Eikenberry 2008, p147). While this is not in itself either a necessary or sufficient condition of disintermediation, control has emerged as an important factor in demarcating disintermediated forms and relationship from those in which charities have not been cut out (see pp48-49).*

We have included giving circles at two loci in the typology – Ai-b (p19) and Bv (p33) – and you can find more details and our rationale for inclusion in those sections of this white paper.

## Typology of giving circles

The person who has done the most research into giving circles (she did her PhD on this subject) is renowned American scholar Angela Eieknberry, director of the School of Public Policy at Connecticut University.**

In 2006,Eikenberry devised a typology of giving circles (Eikenberry 2006, pp520-522; Eikenberry et al 2009, pp11-15):

- **Small groups** – Between five and 25 (average number is 15) members, each contributing between $50 and $500, all of whom vote on who should receive funds.
- **Loose networks** – fluctuating numbers of between two and 140 (who are mostly women), each contributing between $25 and $35 (though there is no required minimum contribution, as there is with the other two types of giving circle), with ad hoc funding decisions made by a core group or by consensus (see Ai-b on p19).
- **Formal organisations** – can contain up to 500 members and are often incorporated as formal nonprofit organisations or charities. Members contribute up to $5,700, and funding decisions are taken by a committee or vote. Formal networks also often require involvement with the recipient charity as part of their funding agreement.

Giving circles – which are independent of any one charity – are not the same thing as donor circles, which are networks/groups of donors to a particular charity that are organised and administered by that charity, and so are part of that charity's fundraising function.

* Giving circles also have a preference for funding smaller, more disruptive and non-mainstream charities (Eikenberry 2015, p13). This preferences is enacted within the traditional charity model (those smaller, non-mainstream charities are still traditional charities). Nonetheless, it gives an insight that giving circles are about doing things differently according to the donors' preferences.

** There's surprisingly little research and scholarship on this subject, and probably more than half of it has been written or co-written by Angela Eikenberry.





# Type C
# Alternative ways of providing aid to those in need

**Definition of Type C**
Type C disintermediation refers to cases where a charity's service provision role is bypassed and aid is provided to those who need it through some other type of entity.

In traditional charities, nonprofits don't just raise money, they also spend those funds on programmes, delivering goods or services to beneficiaries. In a Type C scenario, providing aid to those in need is taken over by some other entity. Crucially, this is not just raising money (Type B) and not just getting money to beneficiaries (Type A), but replacing the charity in actually meeting the need. However, if alternative providers are to deliver services, they need the financial resources to be able to do that, and so it is possible (and perhaps probable), that they may have to secure that resource, which could then also lead to Type B and Type A displacement of charities.

There are three subtypes depending on the type of entity providing aid: Ci – companies; Cii – the state; Ciii – alternative voluntary civic action.

## Type Ci – Companies

**Description** – Companies are increasingly providing the kind of service that would once have been the preserve of voluntary sector organisations. Danish professor of business and management Domen Bajde (2013) refers to this as the "marketisation of philanthropy".

**Ci-a) Social enterprises** – Entrepreneurship focused on social missions (Bajde 2013, p4) takes many forms of incorporation. These include B-Corps and, in the UK, community interest companies (CICs). The rationale behind the B-Corp movement is to "create a new sector of the economy that uses the power of business to solve social and environmental problems" (Marquis, Klaber and Thomason 2011, p1). By 2016, there were more than 1,700 B-Corp in more than 50 countries (Whitman 2016). Ten years later in 2026, the figure stands at 10,300 B-Corps in 163 industries in 103 countries.[36]

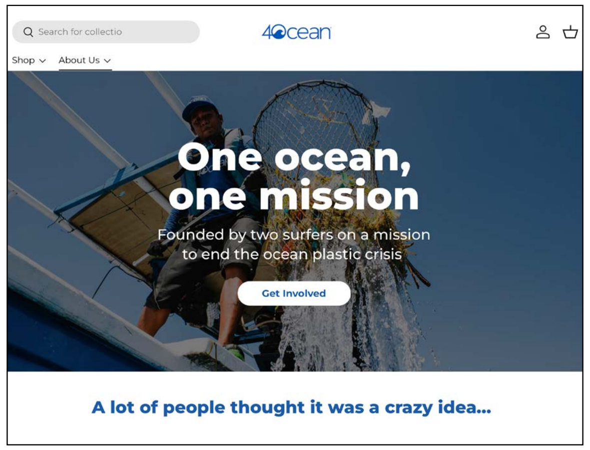
Social enterprises often work with charities in ways that don't cut them out of service delivery. For example, clothing firm Patagonia (a B-Corp), donates profits to more than 700 charities,* while fellow B-Corp Ben and Jerry's forgoes the franchise fee for nonprofits that want to run one of their shops (Whitman 2016). These types of partnership are more in line with traditional corporate social responsibility.

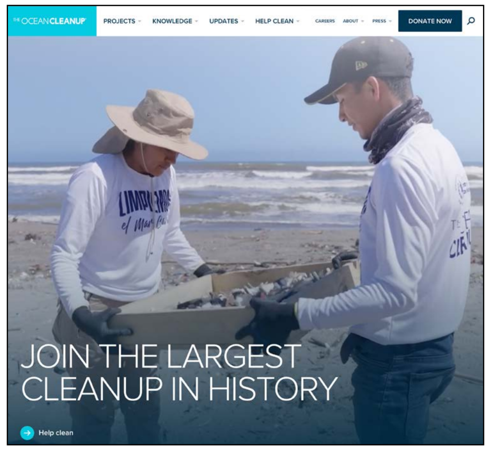
However, there are other times when social enterprises clearly deliver the services that we would expect a nonprofit to do. An example is the 'buy one, give one' model developed by TOMS Shoes (a B-Corp), where the company provides a pair of shoes to children in need for each pair bought by a customer (Marquis and Park 2014).

Similarly, not only does environmental B-Corp 4Ocean tackle the cause of cleaning up the oceans in a similar way as would a charity such as Surfers Against Sewage or the Dutch nonprofit The Ocean Cleanup, but their

* In September 2022, Patagonia's founder, Yvon Chouinard, transferred ownership of the company new a newly-created foundation to tackle climate change (Davies 2022).

Which one is the charity? One of these webpages belongs to a charity and one to a social enterprise company. Not easy to tell which is which, is it?




branding also makes them look like charities. So, many social enterprises are not only disintermediating charities, but actively competing in a very similar space with them for donors/customers. That charities are in competition with for-profit companies (which is what social enterprises, at the end of the day, still are) has been described a fact of life that is not going to go away (Emmett 2019, p5).

Something to think about here is the same philosophical question we encountered with Type Aii giving (see box on p21). Even though there are traditional charities that provides shoes for people – for example Shoe Aid[37] or Sal's Shoes[38] – and that


Would the recipient of a pair of shoes that comes via the TOMS offer have received a pair from a charity such as Shoe Aid anyway?

TOMS Shoes does what these charities do, how can we know that one of these charities was actually cut out of service delivery in any single instance? Perhaps the people who receive footwear via TOMS shoes were unlikely to have gotten them from a traditional charity.

Many CICs in the UK are set up to ape charity service delivery – such as supporting veterans and young people. When they do this, they are fully adopting the traditional charity model, even though they are not charities. Paid fundraisers working for these types of CICs have increasingly been subject to regulatory scrutiny in the UK, particularly in their use of rag/clothing collections or direct dialogue street fundraisers, which attract a disproportionate number (more than 10 per cent) of complaints to the Fundraising Regulator.[39] This is a matter we'll return to in Phase 3 when we further consider the regulatory and ethical issues of charity disintermediation.

Most of the examples of disintermediation by companies in this section are all fairly recent (the oldest dates from the 1990s). But there is a history of companies performing roles done by charities that warrants further exploration.

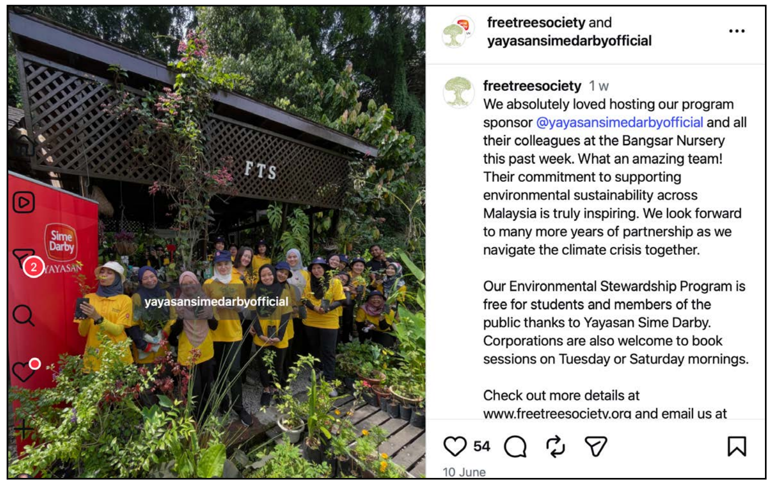
One classic example is the hair product company established by noted Afro-American philanthropist Madam CJ Walker in the second half of the 19th Century. Walker's travelling sales agents were required to learn about philanthropy as part of their training and induction, and then to actively raise money and support the community in the places they visited when selling the company's products, so this could also have been a form of Type B disintermediation (Jones 2023b). ❻

DISPLACEMENT DECENTRALISATION DEMOCRATISATION








While some charitable foundations act as grantmakers to traditional charities, others – such as Timpson in the UK and Yayasan Sime Darby in Malaysia – also deliver services.

**Ci-b) Company charitable foundations –** Companies are more and more setting up their own charities and charitable foundations (Coleman 2013). These are, of course, incorporated as charities. But they do not meet our criteria for the 'traditional charity model', because there is a sole funder of the foundation – the parent company – and so other types of donors are not able to take part in the process that transfers their resources to beneficiaries via intermediary charities.

Some corporate foundations will be grantmaking bodies funding other charities (such as the Wellcome Trust and the Greggs Foundation,[40] both in the UK). In these cases, no type of disintermediation occurs, and the foundations take the role of the donor in the traditional charity model.

But some company charities will directly provide services. For example, the Arla Foundation in Denmark (the charitable arm of Arla Foods), runs 'food camps' at which children learn about healthy eating and how to prepare meals (Corporate Citizenship 2014).

The charitable arm of the Malaysian multi-national Sime Darby – Yayasan Sime Darby – delivers its own projects in Malaysia and abroad, often involving staff from its parent corporation as volunteers (ibid) (see also Ci-e on corporate social responsibility).

In the UK, high street shoe repair chain Timpson runs a programme to employ ex-offenders and, through the company's charitable foundation, runs training academies at prisons to help inmates back into work on their release.[41]

With such cases as the Arla Foundation, Yayasan Sime Darby, and Timpson, traditional charities are, in theory, cut out of service delivery (even though we may not be able to ascertain if they have been in any single case). And because these foundations also have to fund that service delivery work, this might require cannibalising money that was otherwise earmarked for traditional charities in the form of grants. This Type C disintermediation thus has the principles of both Type A and Type B embedded within it.

Some company charitable foundations practice specific Type Ai disintermediation. For example the Whole Planet Foundation provides microloans in the same way that Kiva does, as well as making grants to and partnering with charities (Resteghini 2016). ❻

DISPLACEMENT DECENTRALISATION DEMOCRATISATION

❻ *'Many CICs in the UK are set up to ape charity service delivery – such as supporting veterans and young people. When they do this, they are fully adopting the traditional charity model, even though they are not charities.'*

**Ci-c) For-profit service delivery** – Companies often deliver services. They can be paid to deliver them on a contract, or they can deliver them as part of a philanthropic initiative.

As long ago as 1996, Lockheed Martin Information Management Systems "sent shockwaves through the nonprofit community" when it was revealed this division of the defence giant was preparing a bid for the management of the $563 million welfare operations in Texas (Ryan 1999). As an article in the *Harvard Business Review* said (ibid):

*"The entry of a player like Lockheed Martin into the new welfare-to-work arena would further blur the lines between the nonprofit, for-profit, and public sectors. Lockheed Martin was moving out from behind the scenes – where it had designed computer systems to help public agencies administer government programs – and treading on nonprofit turf."*

Although that particular bid fell through, by 1999, Lockheed Martin IMS had won more than 20 contracts

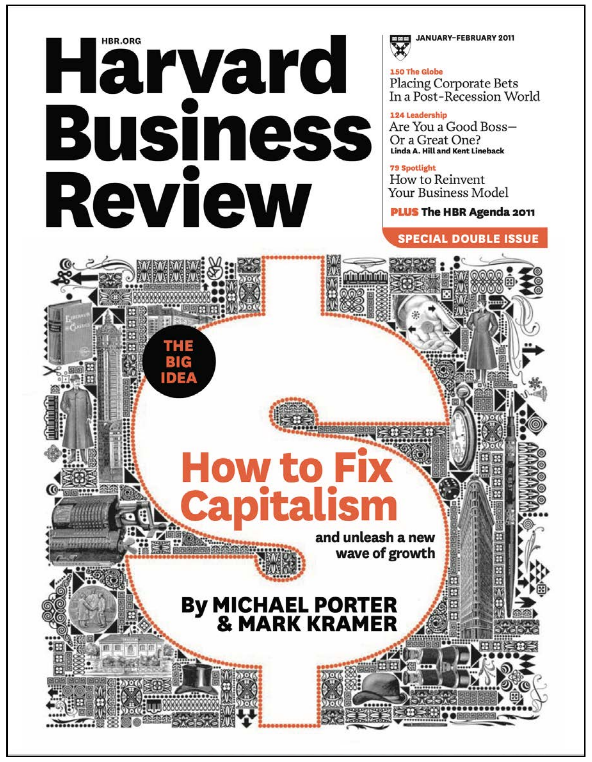
LOCKHEED MARTIN

to provide four states with case management, skills training, and job placement assistance – "the same kinds of services that government agencies had contracted to nonprofits for years" (ibid).

Not only is charity competition with for profits a "fact of life that will not go away" (Emmett 2019, p5), it has been for at least 30 years.

In the UK, the number of government and local contracts – for services such as integrated community care – that have been won by voluntary organisations is fewer than five per cent, and the number of voluntary organisations that have won at least one contract has been steadily declining (Hayes 2025). NCVO's lead on policy and public affairs, Rebecca Young, told *Civil Society* the barriers imposed by the "burdensome tendering processes and short-term, underfunded contracts" were leading many charities to withdraw from public service delivery altogether (ibid). (See also s3.2, Type Cii – disintermediation by the state, on p42.)

Rather than 'treading on nonprofits' turf' for their own commercial value, companies often aim to




create social value through what two of the most influential thinkers on corporate social responsibility, professor Michael E. Porter of Harvard University, and his business partner and academic colleague Mark R. Kramer, term "strategic philanthropy, which they propose in a seminal article in the *Harvard Business Review* (Porter and Kramer 2011a).

Porter and Kramer propose something they call 'shared social value': "Policies and operating practices that enhance the competitiveness of a company while simultaneously advancing the economic and social conditions in the communities in which it operates." (Ibid p67).

Companies will often do this in partnership with charities. But Porter and Kramer recognise that shared value "blurs the line" (ibid, pp67-68) between commercial and nonprofit organisations. Their notion of shared value does not require a partnership with a nonprofit organisation in order to be realised, as many of the examples in their article attest. And certainly, many (but by no means all) of the companies creating shared value will be social enterprises rather than purely profit-making companies.

Perhaps the exemplar of shared value creation is the Cisco Networking Academy (see case study on p39). Any global nonprofit would surely have been proud to





## Case study: Cisco Networking Academy

In the late-90s, Cisco – the leading producer of router and networking equipment – was poised to take advantage of the burgeoning use of the Internet. But there was a factor limiting how far and how fast Cisco could grow to take advantage of this – a lack of qualified network administrators (one estimate was that there were one million unfilled IT jobs globally).

Cisco decided to do something about this through philanthropy, beginning with donations of networking equipment to schools near its California HQ and then expanding to other schools. Because teachers lacked skills to manage networks, Cisco engineers set up a volunteer training programme for staff. When students began to attend, company executives realised they could turn this into an online distance learning programme to train and certify students in network administration – this was the Networking Academy, founded in 1997.

On the suggestion of US Department of Education, Cisco began to target schools in 'empowerment zones'. By 2002, CISCO had invested US$150 million and had begun working with the UN to expand its outreach to developing countries. By 2011, Cisco had

Cisco Networking Academy students in Brazil. Most of them will get a job in the tech industry.

established 10,000 academies – in every US state and 165 countries, with more than four million students passing through them. Half of all the 750,000 students considered 'Cisco certification ready' found a job in the IT industry.

By the time of its 25th anniversary in 2022, there were academies in 190 countries, training 17.5 million people, of whom 95 per cent attributed the training they received at a Cisco academy to getting a job. That same year, Cisco set out its goal to train 25 million people by 2035.

- The information in this is box is drawn from Porter and Kramer (2002, 2011b) and a Cisco press release available here – https://newsroom.cisco.com/c/r/newsroom/en/us/a/y2022/m10/cisco-networking-academy-25th-anniversary.html#

have achieved what Cisco has accomplished over the last three decades.

This type of strategic philanthropy is definitely self-serving, aimed at improving the competitiveness of the company practising it (Porter and Kramer 2002, p61). Even so, the shared value created "expands the pool" of economic and social value (Porter and Kramer 2011a, p65), a pool that competitors can also dip into – not all the 97 million people who have passed through the Cisco academies have got jobs with Cisco.

The question is whether charities are in any way displaced or cut out when companies expand the pool of social value. In the Cisco case, it would seem absolutely not, and Cisco filled a gap that no-one else (nonprofit, government or corporate) was addressing. In other cases, traditional charities could well be cut out (see p43).

DISPLACEMENT

DECENTRALISATION

DEMOCRATISATION

*'Perhaps the exemplar of shared value creation is the Cisco Networking Academy. Any global nonprofit would surely have been proud to have achieved what Cisco has accomplished over the last three decades.'*



**Ci-d) For-profit company marketing-as-service delivery** – Whereas social enterprises are established in order to address social issues (but are allowed to make a profit for shareholders in so doing), for profit companies often run prosocial and for-purpose initiatives as part of their for-profit operation. These campaigns often make the for-profits appear like social enterprises, and by extension, like charities.

Two examples are Kenco's 'Coffee vs Gangs' campaign in 2014 and 2019's 'Nature Needs Heroes' campaign by Timberland.

As the *Little Black Book* website reported, Timberland's campaign was an opportunity for the shoe and clothing brand to "create a real tangible 'greening movement'…establishing Timberland as the go-to brand for urbanite Nature Heroes".

Under Kenco's 'Coffee vs Gangs' initiative, 20 young Hondurans who were vulnerable to gang influence were offered the skills and support to become coffee growers. The advertising around the campaign then followed the stories of these 20 young people. It was part of the 'Coffee Made Happy' initiative of Kenco's parent company, Mondolez International, which was aiming to develop the next generation of coffee farmers (Kemp 2014).

Mondolez's Martine Andreasen told *Campaign* magazine: "We are trying not to do things that are just a badging exercise. It's about trying to do what is right. Consumers are looking for brands that are there for a reason, linked to a real purpose." (Ibid.)

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

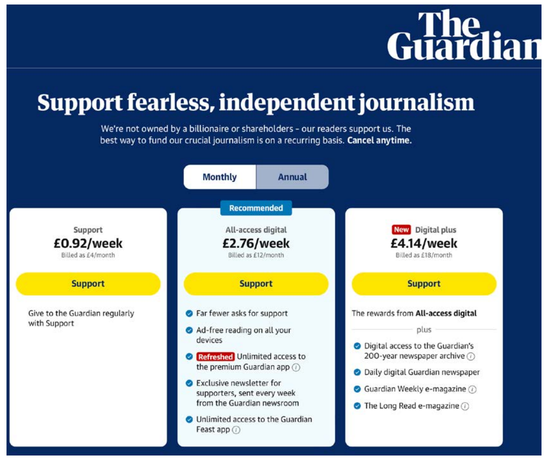
*"We are trying not to do things that are just a badging exercise. It's about trying to do what is right. Consumers are looking for brands that are there for a reason, linked to a real purpose."*

**Ci-e) Corporate social responsibility (CSR)** is an established part of many companies' ethos and practice, and welcomed by the charities that benefit from their CSR programmes. By definition, when CSR is delivered in partnership with charities, then charities are not disintermediated. However, if companies fulfil their CSR mandate without partnering a charity – such as building a school or funding clean water installations through its own teams – then this could have displaced a traditional charity from doing that (but again, a traditional charity might never have sunk that particular drinking water well).

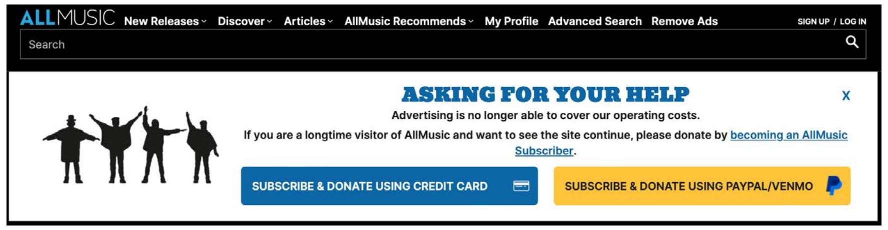
DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION








More and more companies are asking for 'donations' to fund what used to be a purely commercial offering. *The Guardian* newspaper in the UK has turned this into a sizable income stream.




**Ci-f) Companies ask for donations to fund their commercial activity** – Companies normally make money by selling products or services to customers; don't make products the customers want to buy, and the company will go out of business. Over the past few years, some companies have been asking their customers to donate money to their commercial enterprise (and use established fundraising techniques to do so).

For example, in 2016, the UK's *Guardian* newspaper began mixing member subscriptions with a pure donation model (currently an ask of £4 per month).

Within two years, the paper had 570,000 regular supporters with a further 375,00 making a one-off donation in the 2017-18 financial year,[42] with reader-derived income being worth more than advertising revenue (Mayhew 2018). *The Guardian* had a record fundraising year in 2023, raising £2.2 million from its US readers.[43] By 2025, there were more than 1.3 million supporters worldwide.[44] Other journalism outputs – such as Voxeurop – also employ donation models.[45]

Mozilla Firefox also its customers for donations (though the company is owned by the Mozilla Foundation),[46] and music streaming platform AllMusic is currently (as of May 2026) asking its users to "donate by becoming a subscriber" because advertising revenue can no longer cover its operating costs. The language is interesting because a model of customer transaction – 'subscription' – is being presented as an act of voluntary prosociality.

In other words, they are using the language of charities. Once you click on the link, the messaging is only about the subscription and all mention of a donation is dropped.[47]

As we previously mentioned in the section on crowdfunding (see pp15-16), it is already well established that journalism and tech innovation are two causes that attract donation crowdfunding, so perhaps it is not surprising to see more mainstream fundraising techniques used by commercial actors.

This is a curious case of disintermediation that might not actually be disintermediation at all. The things commercial companies are fundraising for – journalism and tech development – are probably not charitable objectives in many countries, and so it is unlikely a traditional charity has been replaced.

So perhaps it just feels like it ought to be classed as charity disintermediation, because companies are using charity fundraising methods to fund commercial activity.

However, there could be clear cases where this would displace charities. For example, a commercial company that outcompeted a charity to win a service delivery contract (see Type Ci-c, pp38-39, and pp42-43) might then ask for donations to help deliver that service. We are not aware of this happening, but it is far from being beyond the realm of possibility. It therefore seems prudent to include this within the typology for the event that examples pop up.

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

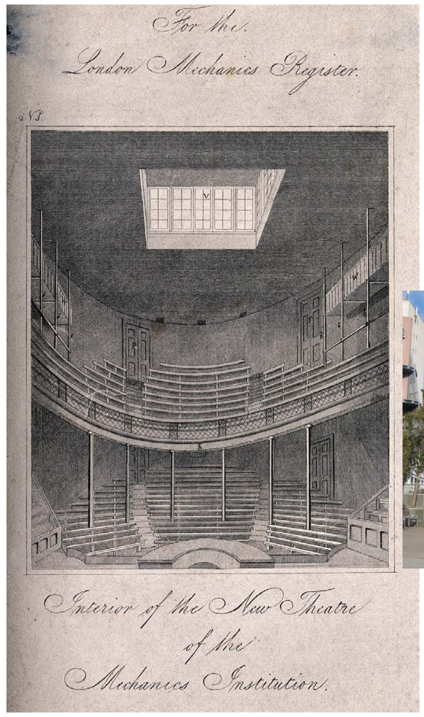
## Type Cii – State provision of services

**Description** – States often engage in service delivery that, were it not delivered by the state, would probably be done by a charity or nonprofit – things such as health, education, welfare (which is what benevolent societies do), the arts, and environmental protection.

Different countries will draw the border between what it is appropriate for the state to deliver and what should be left to other actors. There will be times when that line is redrawn in a different place.

As touched upon on p13, in the late 19th century, the British state began replacing charities in the provision of health, education and welfare. Effectively, the service delivery roles of some charities had been nationalised.

It wasn't just the obvious examples of health, welfare and education where the British state stepped in. For example, the 1850 Public Libraries Act empowered local government to provide free lending libraries, which quickly replaced 'subscription' libraries. While some of these were run by private members' clubs, others had been set up at 'mechanics' institutes', which were colleges for working men to learn about technical issues, which were often funded through the traditional charity model.[48]




Many local authority-run libraries in the UK began life as mechanics' institutes, funded according to the traditional charity model. Ironically, charities are now taking over libraries because many councils can't afford to run them. The Leeds Mechanics' Institute (far right) is now the city's museum.

State encroachment on charity territory was strongly protested by the umbrella body Charity Organisation Society (COS), which argued the state had no right doing these things, which, it argued, should be left to charities and philanthropy (Bishop and Green 2008, p26).

The COS's objection was an ideological one that was based on evaluation of individual circumstances, so that tailored aid could be provided. Opposition didn't only extended to the state (including state-funded universal pensions), but also other charities such as the Salvation Army, whose relief efforts COS considered to be 'indiscriminate' – the argument being that such an approach would diminish personal responsibility to better oneself (a case of the 'undeserving' poor).[49]

Ironically, the COS may be belatedly getting its wish in some niches. With local government finances in the UK under such strain, many council-run libraries are now being taken over by charities.

However, if anything, charities are becoming more involved in supplementing and supporting the state in delivering aid, with the state providing a safety net for charities in a symbiotic relationship (Lambie-Mumford and Silvasti 2020).





Nonetheless, as we highlighted in the section on for-profit service delivery (Ci-c, pp38-39), voluntary organisations are often out-competed by commercial companies, while government contracts to charities in the UK often don't cover the full cost of delivery (Clay et al 2024).

When this happens, the charity is present in the chain but structurally unable to operate the traditional charity model (fundraising cannot make up the gap indefinitely). The end state is the same as disintermediation – the traditional charity model collapses, even if no other actor has actually 'replaced' the charity.

Sometimes though, the state relinquishes service provision. The Resolution on the Rights of the Child, adopted by the UN General Assembly in 2019, commits states to phase out state-run orphanages in favour of resourcing family- and community-based care initiatives (United Nations 2019, s35g).

Rather than position themselves an alternative service provider, some states have introduced restrictive legislation/regulation that is designed to bring charities' activities under state control.

For example, both Slovakia and Hungary have enacted laws that impose financial and bureaucratic barriers on those NGOs that receive foreign funding (Alemanno 2025), part of a global trend that has seen more than 50 countries implement so-called 'foreign agent' laws (Gichuki 2025).


The Nicaraguan Red Cross was disbanded by the Nicaraguan government in 2023.

In 2023, the Nicaraguan government dissolved the Nicaraguan Red Cross and replaced it with a new Red Cross organisation that is attached to the ministry of health. It's just one of 3,000 NPOs shut down by the government since 2018 (Fadul 2023).

Since the state has no obligation to replace the services of the displaced charities (especially if they are INGOs), this may not be a cut and dried example of charity disintermediation by the state.

But there is a least the potential to take over charities' functions as a way to control them, as the Nicaraguan Red Cross example demonstrates. ❻

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

❻ *'Rather than position themselves an alternative service provider, some states have introduced restrictive legislation/ regulation that is designed to bring charities' activities under state control. Slovakia and Hungary have enacted laws that impose financial and bureaucratic barriers on those NGOs that receive foreign funding.'*

## Type Ciii – alternative voluntary civic action

**Description** – The traditional charity model is not the only way that people can deliver services through civic action. Alternative forms of civic voluntary action are when people organise to help other people in need. For the purpose of this typology, the focus is on service delivery and the help that is provided, not that they are volunteering (see p51) outside of formal charity structures. This type of help has been described as 'citizen aid' (Fechter 2015; Fechter and Schwittay 2019). A key factor is not the form of incorporation of any such community group, but whether it eschews the process of soliciting donations in order to fund services for people in need. It is possible, and permitted under the typology, that such groups might be constituted as charities – and many are, and many of those actually do adopt the traditional charity model (Fechter and Schwittay 2019). These have been described as GINGOs – grassroots INGOs (Appe and Schnable 2019).

As they grow and start to help more people, some alternative forms of civic action may become more formalised in their charity structure and operation by allowing people to make traditional monetary donations, a path taken by some mutual aid groups.[50] This moves them much close to the traditional charity model. It therefore seems likely that there is a point where mutual aid shifts from cutting out the traditional charity model to taking it on board. Even though some may now operate the traditional charity model, such groups still represent decentralised and democratised giving and helping.

Types of services delivered through alternative voluntary civic action include:[51]

- food banks and community fridges
- bulk buying co-operatives – to pool financial resources to get better deals
- shopping for people who can't get out
- tool libraries where people can borrow tools they can't afford or don't need to buy.

To deliver services, funds are required, and so Type Ciii disintermediation is extremely likely to overlap with both forms of Type A and Type Bi disintermediation. In some case, a group might be funded by a single person – similar to how charitable foundations (Ci-b) might be funded by a single company.

**Ciii-a) Citizen aid** happens when people organise to help people in other communities, often in different countries. Citizen aid is an analogue or parallel of INGO and state development aid (and has sometimes been referred to as 'DIY foreign aid'), this concept having been devised by scholars in that field (Fechter 2015; Fechter and Schwittay 2019).

It's also called 'everyday humanitarianism' (Green 2021): *"Some Westerners go backpacking, are shocked to see abject levels of poverty and decide to 'do something about it'. They start teaching English to local children, and raise funds for materials among their friends and families back home. And just like that, a new private development initiative is born."*

One citizen aider describes himself as a "batman figure [who is] 'saving those who can't be saved' through formal poverty-reduction schemes" (ibid).

The first quote illustrates the crossover with Types A and Bi, with many citizen aiders also needing to be citizen fundraisers as well. However, the term 'volunteer' doesn't do justice to the role citizen aiders/fundraisers perform, and while some do this voluntarily, others use their own funds, and others are paid (Fechter and Schwittay 2019) – though it is possible that those being paid are actually working for GINGOs.

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION



TYPOLOGY OF NONPROFIT DISINTERMEDIATION

**Ciii-b) Mutual aid** occurs when "people with a problem in living or a common experience come together on a voluntary and equal basis to share their experiential knowledge, and to provide and receive informal social support" (Nelson et al 1998). Essentially community members come together to help each other, as opposed to citizen aid, which is individuals helping those of a different community (mutual aid is arguably a subset of citizen aid).

Mutual aid has been described as being different to charity by being reciprocal rather than hierarchical – there's no 'helper' and no 'helped', and "everyone gives what they can and takes what they need" (Goldstein 2025); and rooted in "horizontal" support and solidarity rather than top-down charity, often intentionally avoiding traditional nonprofit structures (Mould et al 2024). Citizen aid by contrast has been criticised for reproducing many of the perceived challenges of development aid (Appe and Schnable 2019), and introducing some of their own, which we'll return to in Phase 3 of this project (pp p11 and p51).

Mutual aid is far from a new phenomenon. Early examples are mediaeval craft guilds and the friendly and fraternity societies (which provide insurance for members) that started to be formed in the 19th century. Marginalised communities have frequently resorted to mutual aid, which also saw a resurgence during the Covid-19 Pandemic (Mould et al 2022; Hanson et al 2024).

The urge to help people in need by providing 'stuff' rather than cash, particularly when affected by a sudden incident or disaster, has a long history – kippers, blankets, comic books, and lorry loads of apples are all historical examples of mutual aid outside of formal charity structures (Jones 2023a).



Food banks in the UK (Cromer in Norfolk, with volunteers Linda and David Baldwin) and USA (Boston, MA, staffed by the US Marine Corps).

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

**Ciii-c) Actionism** – Whereas an 'activist' might campaign for change, an 'actionist' will take direct action to make that change happen. Whereas an activist is raising awareness of an issue, an actionist will look for solutions (Rickards 2024). Whereas activism is about challenging the system, actionism is about "co-creating change", and, it is argued, fills the space between volunteering and activism (Davies 2025).[52]

Actionism shares many characteristics with citizen aid and mutual aid (in fact the distinctions between all three do feel a bit arbitrary). And many of the projects described on actionism.org would sit perfectly well in the Ciii-b mutual aid category, for example, repair cafés. So while all three Ciii variants involve collective community/citizen action, actionism perhaps gives more space for individual activity.

To that end, Actionism has a dedicated funder in Drop Dead Generous (See Type Ai-c, p22) that provides US$500 grants for small actionism projects. These have included:[53]

- a London GP hiring an ice cream truck for her local mosque during Ramadan as a gesture of welcome
- giving a talented busker a day in a professional recording studio
- hiding surprise gifts in library books, shop shelves, and gym changing rooms
- providing fresh produce boxes to the neediest customers of a fruit and veg street vendor.

DISPLACEMENT | DECENTRALISATION | DEMOCRATISATION

# The typology of charity disintermediation

### Type A – Donor-to-recipient giving; charity displaced from giving processes

### Type Ai – Other entities displace charities in the traditional charity model
- Ai-a) Microlending
- Ai-b) Loose network giving circles
- Ai-c) Influencer-inspired philanthropy

### Type Aii – Direct support to specific individuals
- Aii-a) Crowdfunding
- Aii-b) Social media
- Aii-c) Remittances
- Aii-d) Grants to individuals to perform acts of kindness

### Type B – Bypassing professional charity fundraising

### Type Bi – 'Citizen' fundraisers/fundraising
- Bi-a) Crowdfunding
- Bi-b) Community fundraising

### Type Bii – Commercial organisations/entities displace charity fundraisers
- Bii-a) Crowdfunding platforms
- Bii-b) Charity checkouts/point of sale donations
- Bii-c) Personal giving apps
- Bii-d) Shopping websites
- Bii-e) Charity voucher schemes
- Bii-f) Community chests and united funds
- Bii-g) Workplace giving
- Bii-h) In-memory giving and tribute funds
- Bii-j)* Solicitors and charitable bequests

### Type Biii – Philanthropy advisors

### Type Biv – Donor advised funds

### Type Bv – Giving circles

### Type C – Alternative ways of providing aid to people in need

### Type Ci – Companies
- Ci-a) Social enterprises
- Ci-b) Company charitable foundations
- Ci-c) For-profit service delivery
- Ci-d) For-profit company marketing-as-service delivery
- Ci-e) Corporate social responsibility
- Ci-f) Companies ask for donations to fund their commercial activity

### Type Cii – State provision of services

### Type Ciii – Alternative voluntary civic action
- Ciii-a) Citizen aid
- Ciii-b) Mutual aid
- Ciii-c) Actionism

* There's no Bii-i to avoid confusion with Type Biii.





| What is disintermediated? | Who is doing the disintermediating? | | |
|---|---|---|---|
| | Alternative organisational models | Individuals | Commercial fundraising and philanthropy products and services |
| Giving through the traditional charity model | Ai (e.g. microlending) (Bi, Ci, Ciii) | Aii (e.g. crowdfunding donors) | Biii (philanthropy advisors) Biv (DAFs) |
| Asking by the Charity's/NPO's fundraising function | NA | Bi (citizen fundraisers) Bv (giving circles) | Bii (commercial fundraisers) Biii (philanthropy advisors) Biv (DAFs) |
| Helping people through service provision | Ci (companies) Cii (the state) Ciii (alternative civic action) | Ciii (citizen aiders/ mutual aid/ actionists) | NA |

**Figure 1** The typology of disintermediation in the charity sector, showing what is being disintermediated and who is doing the disintermediation. Types Ci and Ciii are shown in brackets in the top left box, since the disintermediation of service provision (bottom row) almost certainly requires the raising of resources to provide these services. Similarly, Type Bi also appears in brackets in the top left as some forms of Ai disintermediation (for example by influencers) also require asking for money as citizen fundraisers.

**Figure 2** A supplementary view of the typology, starting with who is disintermediating (rows) and mapping what charity functions they bypass (columns).

| Who is disintermediating? | What are charities cut out of? | | | |
|---|---|---|---|---|
| | Fundraising | Donor stewardship | Direct giving/ resource transfer | Service provision |
| Companies | Ci-f (companies ask for donations) Ci-b (company foundations) | Rare/NA | Ai (e.g. microlending platforms, etc.) | Ci (social enterprises, CSR, for-profit service delivery, etc.) |
| State | Taxation replaces charity fundraising (different model) | NA | NA | Cii (state provision of services) |
| Alternative civic action | Ciii (resource raising with civic networks) | NA | Cii (mutual aid) | Ciii (mutual aid, citizen aid, actionism) |
| Individuals | Bi (citizen fundraisers) | Bv (giving circles) | Aii (crowdfunding remittances, direct grants to individuals, etc/) | Ciii-a (citizen aiders) Cii-b (actionists) |
| Commercial philanthropy products and services | Bii (platforms, workplace giving, checkouts etc.) | Biii (philanthropy advisors) Biv (DAFs) | NA | NA |

# Who controls the relationship with donors?

Figures 1 and 2 on p47 present simple graphical representations of the typology based on what is being cut out and who is doing the cutting out. There is another way we can think about this typology – The notion of 'control', and who has it, and ideas that has come up repeatedly in this white paper:

- Citizen fundraising (see p24) is a repositioning of control, ownership and agency over and in the fundraising process.

- Philanthropy advisors (Biii) take control of stewardship of, and meaning-making in, donor relationships, displacing major gift fundraisers by replicating what they do. Recent research by the Chartered Institute of Fundraising (2026) has revealed a "fundamental barrier to giving" in the requirements of both philanthropy advisors and DAF providers for due diligence and impact reporting by charities before they will refer a charity to their clients. That donors exert what might be inappropriate or excessive control over philanthropic relationships – particularly those mediated by philanthropic advisors (Biii), DAFs, (Biv) and giving circles (Bv) – is an argument that has been made for almost 20 years (Ostrander 2007).

- Many forms of commercial fundraising offerings (Type Bii) control and own the relationship with donors, some even going so far as to use this as selling point to potential customers ('we don't give charities access to your data, so no more cold calls from them').

Further to this, some of the cases of Type Bii disintermediation – where a commercial company displaces a charity's fundraising function – will sometimes be classed as disintermediation but at other times that same offering will not, because the charity maintains a degree of control, in which case the fundraising has been outsourced. A good example of this is the GoFundMe case described under Type Bii-a.

Reiterating the point we made when considering some types of community fundraising (Bi-b), and in the section on the disintermediation-outsourcing spectrum (p30), the test for disintermediation is whether the charity has the ability to shape the donor experience, messaging, and follow-up. If it cannot, then it has been cut out of fundraising, even if it ultimately receives some or all of money raised.

To represent this control issue, Figure 3 on p49 maps every type and subtype on two simple, practitioner-friendly axes:

- Governance control – who has structural control over relationships and decisions (horizontal axis)
- Stakeholder power – who makes the decisions (vertical axis).

### Governance control

On the right sits the traditional charity in full control of every link – ask, donor data, relationship, service delivery. On the left is full disintermediation – e.g. a donor gives directly to a beneficiary with no charity involvement at all; a company provides services to people in need.

In between sit three hybrid positions:

- modular (charity plugged into a standardised process)
- relational (negotiated partnership with mutual dependence)
- captive (charity dependent on a disintermediating actor that sets the terms).

These five positions are based on the global value chain governance framework (Gereffi, Humphrey and Sturgeon 2005), originally developed to describe who holds power along commercial supply chains, but mapping surprisingly cleanly onto charity contexts once you swap 'buyer' and 'supplier' for 'donor' and 'charity'.

### Stakeholder power – who makes the decisions

At the top of the vertical axis, the charity holds decision rights over what is asked, who receives it, and how the relationship is built. At the bottom, the disintermediating actor is fully empowered and the charity has no voice. In between sit:







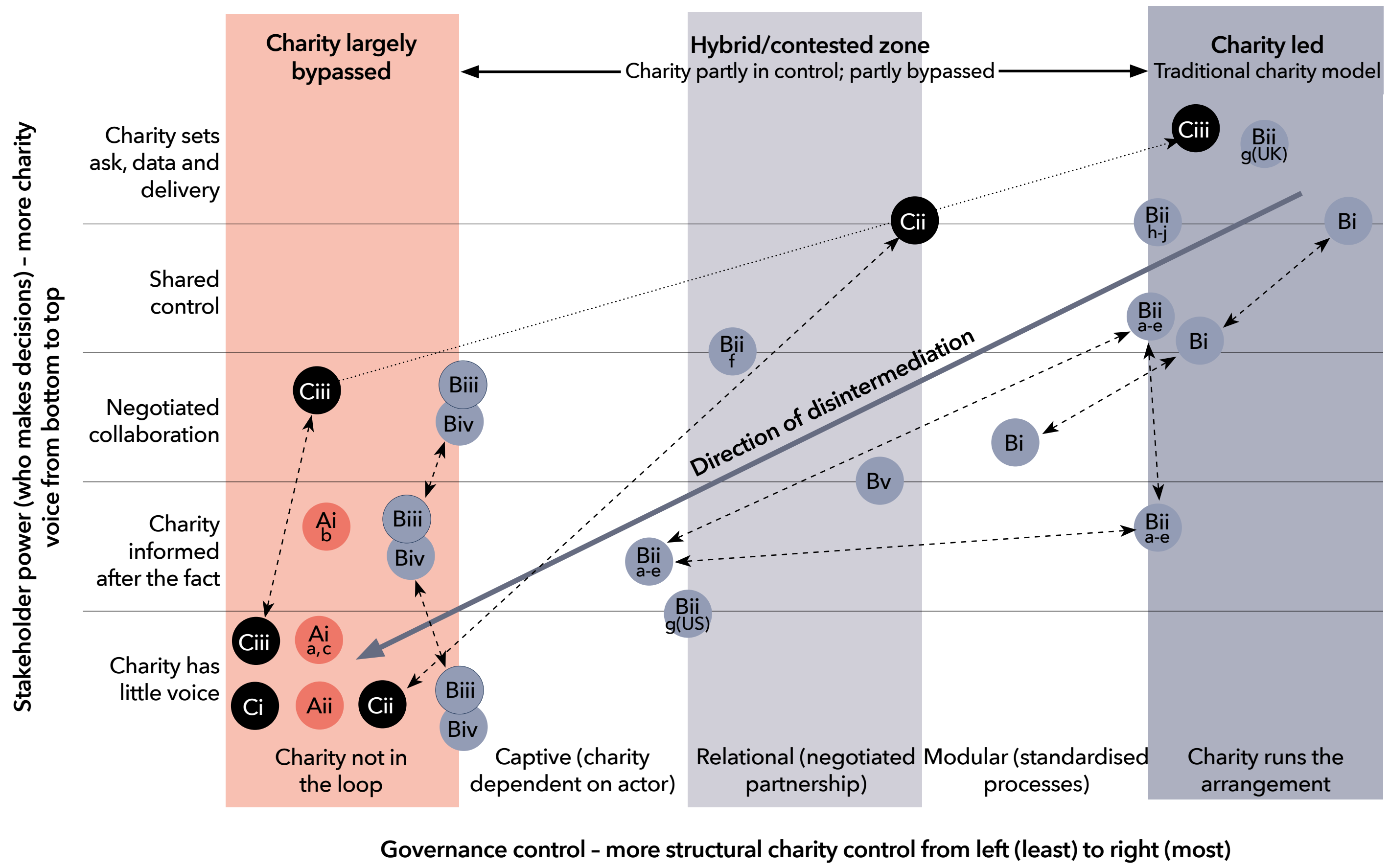



**Figure 3.** Who holds power and exerts control over disintermediation. Governance control runs horizontally (more charity structural control to the right); stakeholder power runs vertically (more charity voice towards the top). See text on pp48-49 for explanation. Each coloured dot on the map corresponds to a disintermediation type or subtype (refer to p46 for identification). Some types of straddle boundaries, while others occur in more than one place depending on context (full explanations are in the relevant entries for each type/subtype). These are linked by dashed lines. For example, the state can work with charities to deliver services or cut them out entirely; crowdfunding platforms can sometimes exclude charities from their standardised processes. The dotted line linking Ciii in the 'negotiated collaboration' column to 'charity led' indicates that some forms of alternative civic action eventually embrace the traditional charity model.

- charity informed after the fact
- negotiated collaboration
- shared control.

These positions are adapted from the IAP2 Spectrum of Public Participation — a standard tool for mapping who has a real say in a process.[54]

A visual like this has two practical uses for fundraisers. First, it gives a vocabulary for where *your* charity actually sits on a given channel – are you on a modular relationship with a peer-to-peer platform, or has it become captive? Second, it helps identify the direction of drift: relationships rarely move up and to the right without active intervention; they tend to drift down and to the left unless charities push back. Using Figure 3 we can read the GoFundMe (Bii-a) episode (see p26) in several ways at once.

- Operationally, it was driven by a frictionless giving logic – platform growth depends on 'inventory completeness', and donors expect to be able to search for *any* nonprofit and give immediately.

- From a control perspective, it is best described as platform-driven appropriation of the fundraising function: the platform unilaterally assumed functions – brand use, stewardship, donor communications, data custody – that the charity had neither authorised nor could easily reclaim.

- The deeper issue is the stewardship gap that results when donor data sits on the platform rather than with the charity – giving becomes transactional rather than relational, and the charity cannot identify who gave, let alone thank, cultivate or upgrade them.

# Summary and next steps

This white paper is the culmination of the first phase of the collaboration between Rogare and Kingston University Business School to help charities reclaim the ground in the processes and relationships from which other actors are cutting them out.

This first phase answers the question of *how* charities are being cut out and displaced, by presenting an expanded version of the typology of nonprofit disintermediation that was first published in the *Journal of Philanthropy and Marketing* in 2023.

Some of the disintermediating actors are themselves incorporated and registered as charities and nonprofits, so the typology does not describe the disintermediation of a specific form of incorporation, but rather a model of helping, which we refer to as the 'traditional charity model:

***Financial resources acquired from donors are transferred to beneficiaries via (mediated by) some form of voluntary organisation, which converts that financial resource into products and services that can be accessed by beneficiaries.***

The typology shows how traditional charities are cut out from the process of giving to good causes and people in need, asking for support, and providing aid and help. The typology describes three main types and nine subtypes. These are:

**Type A – Donor-to-recipient giving: charities are cut out of the giving process** – the traditional charity/NPO is disintermediated, and donations of money are given by the donor directly to the beneficiary/recipient.
Type Ai – disintermediation of traditional charities by a different entity, e.g. a microlending site such as Kiva.
Type Aii – direct support to specific individuals, often through crowdfunding platforms such as GoFundMe.

**Type B – the charity/NPO fundraising function is disintermediated,** and donations arrive at the charity outside the control of its functional fundraising efforts.
Type Bi – individuals (citizen fundraisers) set up fundraising (very likely via crowdfunding platforms) often without the knowledge or consent of the charity in whose aid they are raising funds.
Type Bii – another organisation (usually, but not always, a commercial provider) sets itself up as an alternative to fundraising organised and run by a charity's fundraising function.
Type Biii – philanthropy advisors act as gatekeepers to and stewards of donor relationships.
Type Biv – donor advised funds.
Bv – giving circles, which span the boundary with the traditional charity model.

**Type C – Alternative ways of providing aid to people in need** – the charity's service provision is disintermediated, not just raising money (Type B) and getting money to beneficiaries (Type A), with help provided to people in need by:
Type Ci – companies
Type Cii – the state
Type Ciii – alternative civic voluntary action.

We also found that the term 'volunteer' doesn't encompass all the activities (nor, probably, motivations, which we'll return to in Phase 2) for which people who are not members of the fundraising profession engage in activities that displace charities, and so we have adopted the terms 'citizen fundraiser' and 'citizen fundraising':

*Citizen fundraising is when people who are not members of the fundraising profession take ownership of the use of the methods and techniques of professional fundraising to raise money to help people in need or to further a good cause, but do so without involving a traditional charity in organising or conducting their fundraising efforts (even though they may ultimately donate the money they raise to a traditional charity). A citizen fundraiser is therefore someone who conducts citizen fundraising.*

Various forms of disintermediation can result in charities losing control over their relationships with donors and decision-making processes within those relationships. How much of an issue, challenge or problem this is will be something we explore in subsequent phases of this project.





**Armed with the most comprehensive (to date) understanding of how other actors cut out charities, our next steps are:**

**Phase 2) Why are charities being cut out?**
What are the motivations and rationales of the various actors who are doing the cutting out. We have already made considerable progress on this paper, for which we have identified six putative a priori reasons why actors might want to bypass charities. These are that actors:

1. Genuinely believe this is the best way to help
2. *Get a better experience by helping this way*
3. Gain and own a sense of agency and control
4. *Have ideological views about charities, and that the chosen form of disintermediation is superior (ideologically and/or morally) to the traditional charity model*
5. Gain a competitive advantage
6. *Experience inertia – they do it because everyone else is doing it, or they just don't think about doing something else instead, e.g. they were asked by a citizen fundraiser to give to an oversubscribed crowdfunding appeal, and so they gave to it.*

We are aiming to publish this second paper in the Northern hemisphere fall/autumn 2026.

**Phase 3) What harms result from the cutting out of charities?**
Phase 3 explores the ethical and regulatory implications of disintermediation. Armed with our ideas about how and why charities are cut out, we will now consider what harms result from this, and how (if at all) those harms can be mitigated. Much of this work was done for the original typology, but removed from the paper published in the *Journal of Philanthropy and Marketing*. We hope to publish by the end of 2026.

**Phase 4) How can charities reintermediate**?
Having considered *how* charities are cut out, *why* they are cut out, and the harms that result from this, the key step now is to brainstorm ways that charities can 'reintermediate' – get themselves back into the processes and relationships from which they have been cut out, by adding the value that is missing from those disintermediated relationships.

We're intending to do this throughout 2027 (using the outputs from Phases 1, 2, and 3 as the foundation) through webinars, symposia, roundtables etc, facilitated by CIoF in the UK, and other partners we hope to bring on board. Based on the insights gleaned from these activities, we'll be looking to produce a toolkit for reintermediation towards the end of 2027 or early in 2028.

## Further possible expansion of the typology

**North v South** – As part of the localisation movement, there is a concerted push for NGOs from the Global South to take over the functions of Northern INGOs. We mooted this in the *JPM* paper and had originally intended to include it this expanded typology. However, it didn't quite fit this format, so we will look at publishing this as a standalone supplement. Some of the ideas we considered for this possible type of disintermediation survive in this paper in the form of remittances (subtype Aii-c) and when states bring in restrictive legislation to control INGOs (see Type Cii).

**AI** – An early draft of the expanded typology included AI as a method by which charities could be cut out from service delivery (especially by providing advice). The input from the Rogare network showed that AI intersects throughout the typology. So we will incorporate AI into this project as something that influences all other disintermediation types.

**Activism and campaigning** – In describing actionism in subtype Ciii-c, we contrasted it with 'activism'. Along with campaigning, activism is a form of activity that seeks to change the policy environment for the better rather than provide direct help. It's a moot point whether the way people get involved in activism really does cut out charities from being the main vehicle for this, or whether charities are – and have always been – just one way among many (such as joining a political party) that people can be activists.

Why isn't **volunteering** in the typology? Volunteering is not specifically included, principally because it is the means to the end of giving (Type A), asking (Type B) and helping (Type C), but not the end itself. Yes, all three types may require unpaid people who are not members of a relevant profession to deliver them. But in doing this, the volunteering role is subsumed within the disintermediated activity.

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# Afterword – We need to show how fundraisers add value

**Ceri Edwards**
Executive director of engagement, Chartered Institute of Fundraising

The landscape in which people give, fundraise and act for good is changing rapidly. This important first phase of research from Rogare and Kingston University gives us a clearer language for understanding that change and, crucially, for deciding how the fundraising profession should respond.

First, we need to rethink how charities engage with people who take greater ownership of fundraising themselves. The paper's concept of the 'citizen fundraiser' is helpful precisely because it describes something distinct from a traditional volunteer role: people using fundraising methods independently of a charity's own fundraising function, even where the money may ultimately support that charity. The evidence on peer-to-peer giving illustrates how much activity now takes place through individual fundraising pages rather than charities' own channels. That creates opportunity, but it can also leave charities with limited visibility of, or influence over, the supporter experience.

The answer is not to constrain people's initiative. It is to build better routes into a charity's mission: clear and proportionate onboarding, accessible tools and advice, appropriate safeguards, and stewardship that recognises citizen fundraisers as valued partners. If charities make engagement slow, difficult or controlling, people will go around them. But if they offer support and a compelling sense of shared purpose, they have a much stronger chance of building lasting relationships.

Second, charities need to be far more deliberate about control. As the mapping on pp48-49 shows, relationships with platforms, payroll giving providers, philanthropy advisers and donor advised funds are not neutral. They determine who shapes the ask, who holds supporter data, who communicates with supporters, and whether a charity can thank, steward and develop those relationships. These questions need to be addressed at the outset through robust due diligence, clear agreements and an honest assessment of where power sits. The Chartered Institute of Fundraising will work with Rogare and other partners to turn this analysis into practical guidance that helps charities ask the right questions before entering such arrangements.

Third, we need to make a stronger public case for the value that charities and professional fundraising add. The claim that direct giving is '100 per cent efficient', discussed through the Airbnb-Ukraine example, confuses the absence of visible overheads with evidence of effectiveness. Speed and immediacy matter, but so do reach, equity, coordination, safeguarding and sustained impact. Professional infrastructure is not money diverted from a cause; it helps ensure that generosity reaches the right people, is used responsibly and achieves more over time.

This is why championing fundraising and growing giving are central to the Chartered Institute's long-term strategy. We should welcome new ways for people to act generously, while being clear-eyed about the risks of fragmented relationships, weakened accountability and charities losing the ability to understand and engage their supporters. The challenge is not to defend every existing model. It is to demonstrate where charities and professional fundraisers add distinctive value, and to adapt where they do not.

We look forward to continuing this work with Rogare in Phase 4, planned for 2027. I encourage our members to take part. If charities are to re-enter relationships from which they have been displaced, that route must be shaped by the people doing this work every day.







# Glossary

**Charitable crowdfunding**
A subset of donation crowdfunding, defined by who receives the donation – a charitable organisation or one or more specific organisations.

**Citizen fundraiser/fundraising**
Fundraising conducted by people who are not members of the fundraising profession, defined as: *Citizen fundraising is when people who are not members of the fundraising profession take ownership of the use of the methods and techniques of professional fundraising to raise money to help people in need or to further a good cause, but do so without involving a traditional charity in organising or conducting their fundraising efforts (even though they may ultimately donate the money they raise to a traditional charity). A citizen fundraiser is therefore someone who conducts citizen fundraising*.

**Crowdfunding**
Raising money directly from individual members of a large target public audience, each of whom gives a relatively small amount, typically online.

**Decentralisation**
A form of disintermediation that distributes functions – particularly fundraising – away from a nonprofit's central control; for example, community fundraising done by citizen fundraisers.

**Democratisation**
A form of disintermediation that opens up philanthropic participation to broader actors.

**Disintermediation**
Cutting out a middleman from the transactional relationship between a producer and a customer/consumer.

**Disintermediation (in the nonprofit sector)**
Cutting traditional charities out of the processes of giving to good causes, asking for support, and helping people in need.

**Displacement**
A form of disintermediation that occurs when one intermediary replaces another (i.e. alternative actors step into a 'doing good' role).

**Donation crowdfunding**
Giving via crowdfunding where there is no expectation that the giver will get anything in return for the gift. While this can be for charitable causes (see charitable crowdfunding), it can also be for non-charitable causes, such as to crowdfund a new art project.

**Fundraising function (of a traditional charity)**
All fundraising that is planned, budgeted and executed by or 'on-behalf of' the charity, and over which the charity has full control when and how the fundraising takes place, or does not take place if it so chooses.

**Lending crowdfunding**
Investing in projects that are raising money online for which backers expect to be repaid.

**Intermediary**
Any actor that is needed to service or mediate a relationship between two parties (producers/consumers and donors/beneficiaries). For example, Kiva is an intermediary between microlenders and the people who receive loans; crowdfunding platforms are intermediaries between donors and people for whom the appeal is run. Traditional charities are intermediaries between donors and beneficiaries. Fundraisers are often perceived as intermediaries between donors and charities.

**Microlending**
Making small loans to people, usually through an online platform, to help them work their way out of adversity.

**Reintermediation**
The process of reclaiming a place in the relationship from which one actor has been cut out by a different actor. For this Rogare project, we want to consider how charities can reintermediate.

**Traditional charities/traditional charity model**
The model of charity that is disintermediated in the typology, defined as: *Financial resources acquired from donors are transferred to beneficiaries via (mediated by) some form of voluntary organisation, which converts that financial resource into products and services that can be accessed by beneficiaries*.

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# Endnotes

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# Contributors

This Rogare white paper is a huge group endeavour.

The original project team comprised:

- **Neil Gallaiford**** – former ceo, Stephen Thomas Ltd (Canada)
- **Tum Kazunga** – ceo, Build It International (UK)
- **Rita Kottasz*** – associate professor of marketing, Kingston University Business School (UK)
- **Juniper Locilento**** – ceo, National Arts Centre Foundation (Canada)
- **Ian MacQuillin*** – director, Rogare – The Fundraising Think Tank (UK)
- **Meredith Niles*** – former chair, SOFII (UK)

The paper in the *Journal of Philanthropy and Marketing* describing the first iteration of the typology (MacQuilllin et at 2023) was written by Ian, Rita, Juniper and Neil, with input from Tum and Meredith.

***Cherian Koshy** – vice president, Kindsight (USA) – then delivered a working paper on how philanthropy advisors might be included within the typology. We have published this as a standalone paper (Koshy 2026) and incorporated the key points into this paper.

This white paper was initially drafted by Rita and Ian, and in expanding the typology, the following have provided their insights:

- **Caioleann Appleby**** (head of fundraising, Irish Cancer Society – Ireland) – Type Ci
- **Lucinda Frostick** (director, Remember a Charity – UK) – Type Bii
- **Heather Hill*** (president, Chapel & York – USA) – Types Bii, Biii & Biv
- **Marina Jones*** (executive director, development and public affairs, English National Opera – UK) – historical examples
- **Cherian Koshy*** (vice president, Kindsight – USA) – Types Bi, Bii, Biii & Biv
- **Hannah Kowszun*** (consultant – UK) – Types Ai, Cii and Ciii
- **Anthony Petchel*** (strategic planner, Mission Trajectory – USA) – Type Bi
- **Lesley Ray*** (executive manager, philanthropy, Mater Foundation – Australia) – Type Bv
- **Claire Routley*** (consultancy director, Legacy Futures – UK) – Type Bii
- **Emma-Louise Singh** (co-director, Nova Fundraising – UK) – Types Aii, Ci and Ciii
- **Phil Slocombe*** (head of business support and development, Nottinghamshire Wildlife Trust – UK) – Type Bii
- **Channing Walbridge*** (trusts and foundation manager, Positive East – UK) – Types Cii and Ciii
- **Andrew Watt*** (senior principal, Accordant – UK) – Type Ci.

**Cherian Koshy*** and **Anthony Petchel*** made significant contributions to the conceptualisation of citizen fundraising/fundraisers.

Further to this, **Cherian Koshy*** and **June Yu Steward*** (Creagivity – Australia) provided insights on how AI might disintermediate charities. We have decided to return to AI later in this project.

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All Rogare's reports, research and other outputs are available free of charge to the fundraising profession. We think it is important that people should be able to access all the ideas coming out of Rogare, and we are able to give you this access through the ongoing generous support of our Associate Members. Details of all our projects can be found on the Rogare website – www.rogare.net

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Strategic and creative agency (Ireland)
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**Giving Architects**
Creative agency (NZ)
https://www.givingarchitects.com

**Stephen Thomas**
Full-service fundraising agency (Canada)
https://stephenthomas.ca

**GoalBusters**
Fundraising consultancy (USA)
https://www.goalbusters.net

**Fundraiser in the Room**
Fundraising consultancy (UK)
https://www.fundraiserintheroom.co.uk

**Chell Perkins**
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