



INSIDE GIVING

# Building financial resilience through times of change

**CAF**  
Charities Aid Foundation

**Ashling Cashmore**  
Head of Impact and Advisory



June 2025

The Sports Trust

£15.4  
BILLIO  
N

ESTIMATED TOTAL DONATED BY THE PUBLIC IN 2024.

£72

Mean amount donated in  
past four weeks

£28

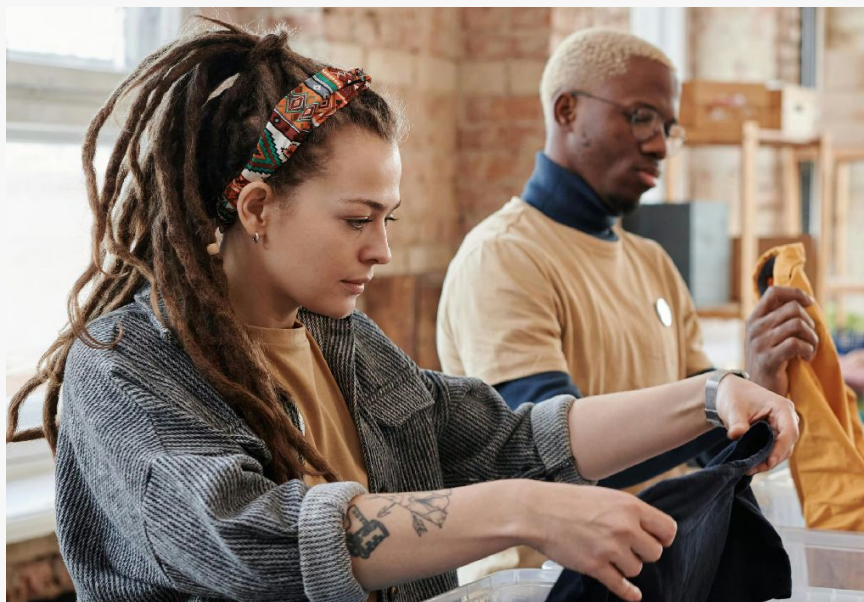
Median amount donated  
in past four weeks

A stylized illustration of a diverse group of people, including men, women, and children of various ages and ethnicities, shown in profile or three-quarter view. The group is composed of individuals with different hair colors (red, brown, black, blonde), skin tones (light, medium, dark), and clothing (blue, orange, yellow, blue, green). Some individuals are wearing hats (red beanie, yellow hard hat) or glasses. The illustration is set against a plain white background.

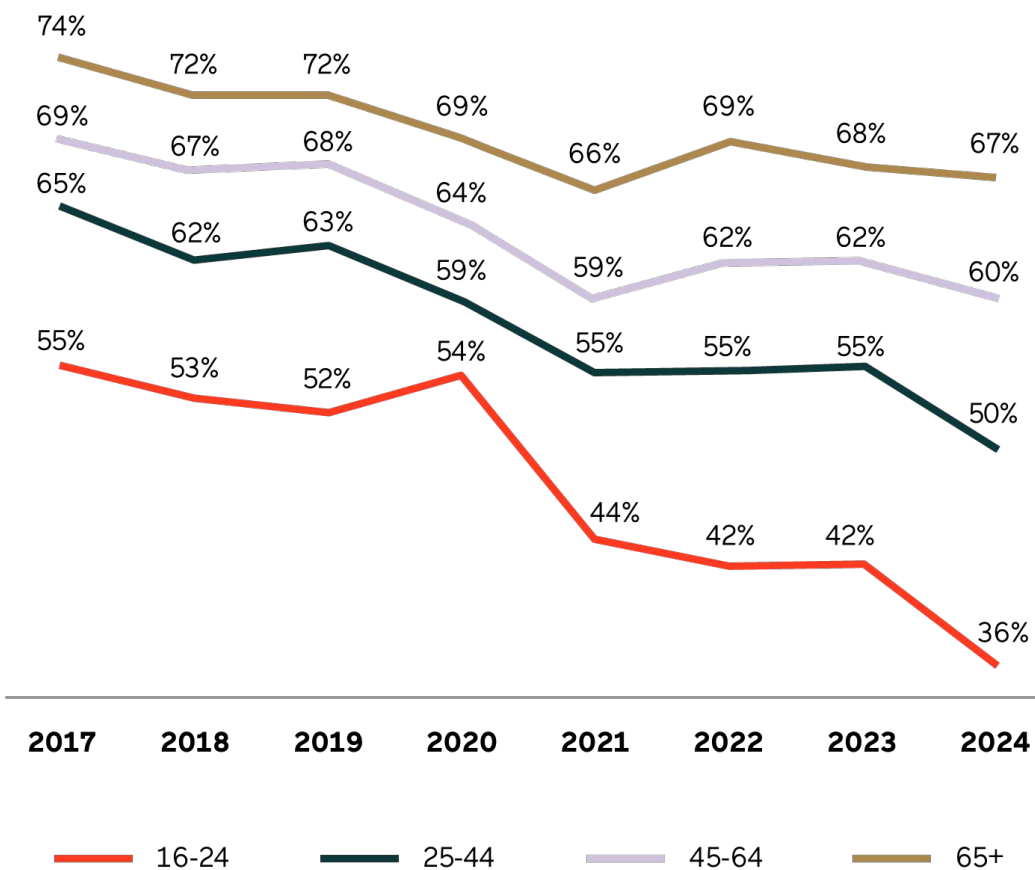


- Donated to charity
- Sponsored someone for charity
- Combined donated or sponsored

Only a third of  
young people give  
to charity.



Proportion of people who donated and/or sponsored in the past 12 months, shown by age

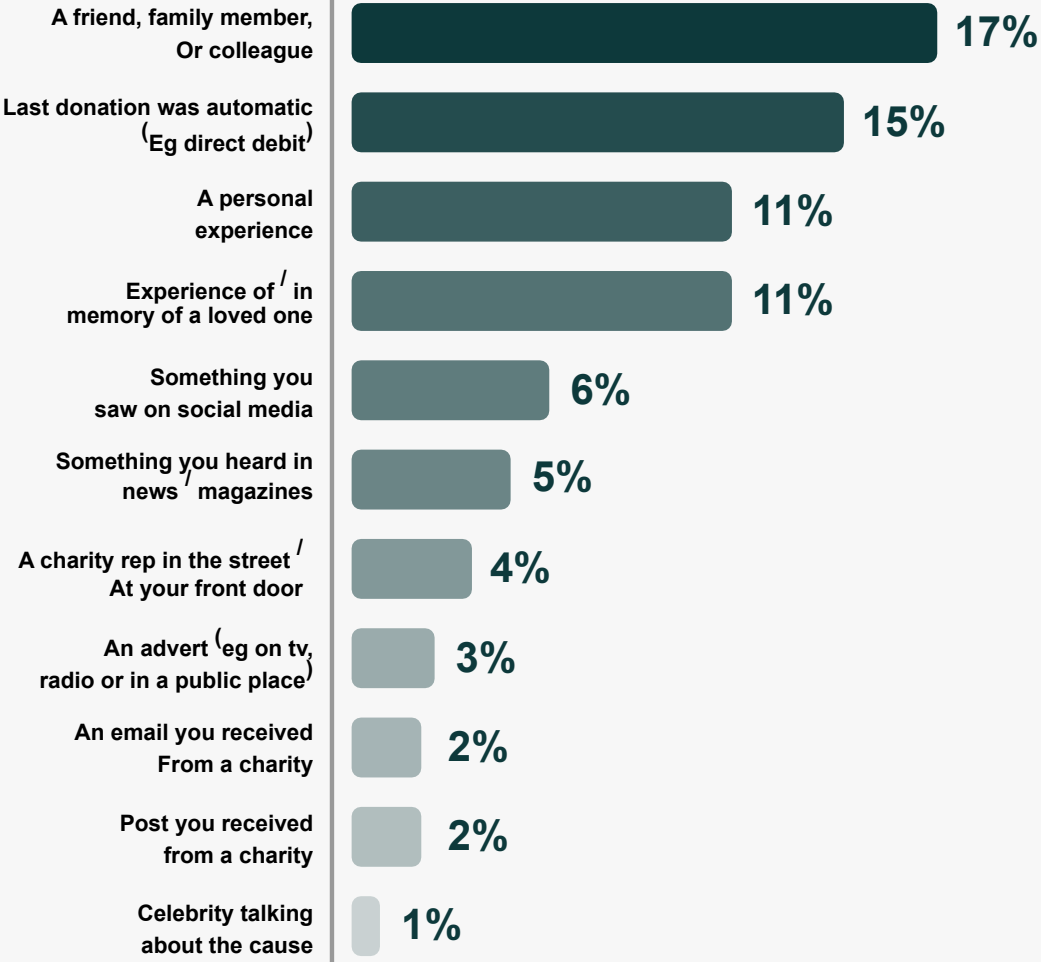




Most commonly,  
donations are  
prompted by  
someone we know.

Milton Keynes YMCA

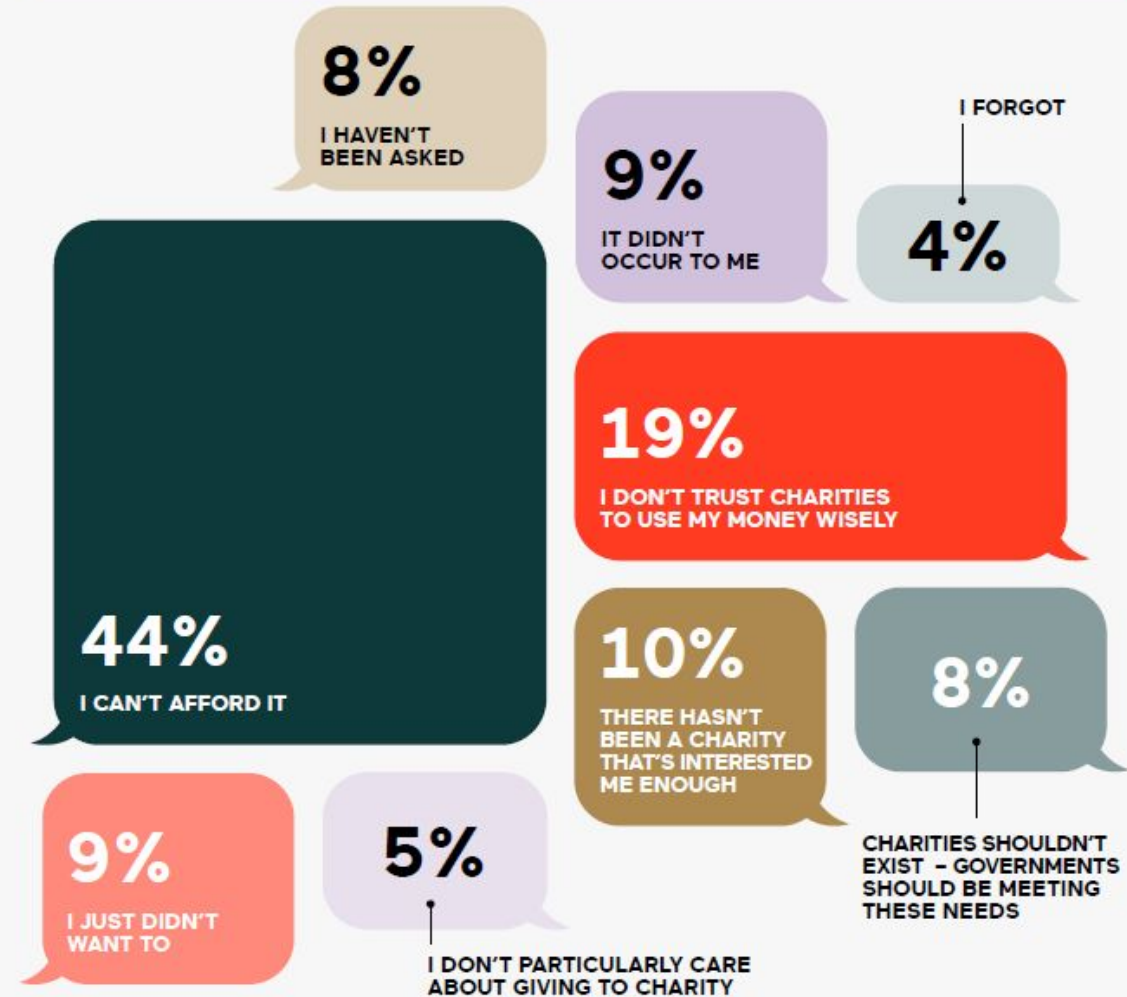
Did any of the following prompt your last  
donation?





Reasons for not donating include affordability, lack of trust, and a lack of interest.

#### Main reasons for not donating to charity in the last 12 months



**£15.4BN**

## SHOWN BY DONATION TYPE

Estimated total  
amount donated  
by each method.

Base: All respondents who  
donated in the past four weeks  
and reported their donation  
amount, N=4,275.

**£2.68BN**

DIRECT DEBIT / STANDING ORDER

**£1.84BN**

CHARITY'S OWN WEBSITE OR APP

**£1.7BN**

BUYING GOODS

**£1.63BN**

MEMBERSHIP FEES /  
SUBSCRIPTIONS

**£1.57BN**

FUNDRAISING WEBSITE OR APP

**£1.04BN**

A CROWDFUNDER

**£951M**

AT A FUNDRAISING EVENT

**£1.11BN**

A CHARITY LOTTERY OR DRAW

**£746M**

SOCIAL MEDIA

**£577M**

IN A COLLECTION  
BUCKET OR TIN

**£514M**

RAFFLE TICKET

**£319M**

OVER THE  
PHONE

**£528M**

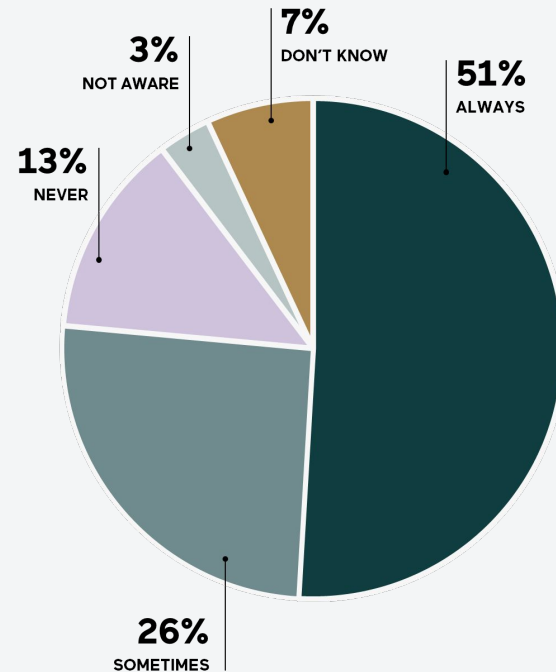
OTHER

**£222M**

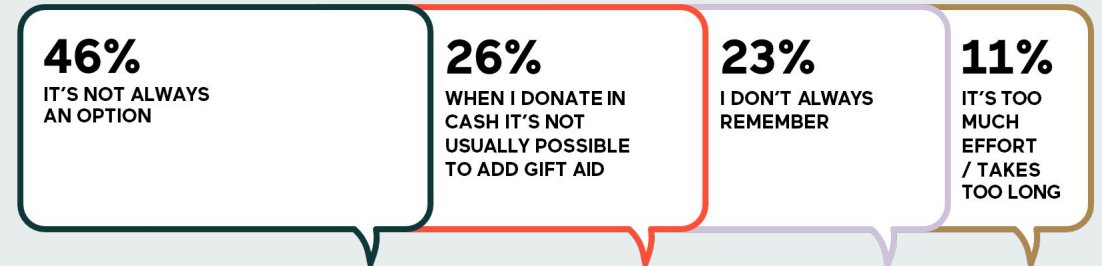
IN-GAME DONATION

# While most donors are aware of Gift Aid, many are not maximising its potential.

Percentage of donors adding Gift Aid in the past 12 months



Reasons for only using Gift Aid 'sometimes'





**“WE HELP CHARITIES TO  
STRENGTHEN THEIR RESILIENCE  
AND DO MORE OF THEIR LIFE  
CHANGING WORK”**

One CAF Strategic Plan (2025-2028)

**By resilience** we mean the ability to recover and learn from setbacks and be prepared for potential challenges and opportunities...

# CAF'S 6 CHARACTERISTICS OF CHARITY

## RESILIENCE

### PURPOSE

Understanding what your purpose is, and just as importantly what it isn't.



### FINANCIALLY AND OPERATIONALLY FIT

Being financially and operationally fit with sufficient income from a diverse range of sources.



### EVIDENCING IMPACT

The ability to identify and communicate the need that you meet, and the impact you have.



### PEOPLE AND CULTURE

Prioritising staff development and wellbeing, being led by effective leadership – where trustees and executives take time to talk about the bigger picture and ensuring inclusive practices throughout.



### WELL NETWORKED

Being well networked and able to get support from working in partnership with others.



### EXTERNAL AWARENESS

Having an awareness of the political, economic, local and national context they work in, regularly horizon scanning for challenges, threats and opportunities.



## FINANCIALLY AND OPERATIONALLY FIT

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### Features of a financially & operationally fit charity:

- Strategic planning capacity
- Sufficient & flexible funding
- Range of secure income streams
- Effective fundraising & donor retention approach
- Efficient budget management
- Strong governance & financial oversight
- Robust & proportional reserves

### Building your financial & operational strength:

- Collaborate for success
- Start with a breakdown of your finances
- Evaluate your operations
- Be open and transparent
- Remember small steps can make a big difference



CHARITY RESILIENCE CALCULATOR

# HOW RESILIENT IS YOUR CHARITY?

GET STARTED >



A resilience calculator developed for, and with, charities like yours



CHARITIES AID FOUNDATION

CAF BANK

PERSONAL GIVING

CORPORATE GIVING

SERVICES FOR CHARITIES

INSIGHTS

ABOUT US

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SERVICES FOR CHARITIES

RESOURCES FOR CHARITIES

CHARITY RESILIENCE CALCULATOR

CHARITY RESILIENCE CALCULATOR

HOW RESILIENT IS YOUR CHARITY?

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# THANK YOU

Ashling Cashmore, Head of Impact and Advisory