



The Future of Fundraising: Digital Giving, AI, Securities & Legacy Gifts

Mary Barroll: Hi, I'm Mary Barroll. In this episode of CharityVillage Connects, we explore the changing landscape of Canadian philanthropy and new trends in fundraising, by diving into the data from the 2026 CanadaHelps Giving Report and investigating how nonprofits can reimagine giving, strengthen donor relationships, and build resilience for the years ahead.

But first, here's a word from our partner.

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SFX: Office sounds

Mary: Welcome to CharityVillageConnects. I'm your host Mary Barroll.

SFX: Hummingbird flying and tone

That's the sound of a Hummingbird pollinating our world and making it a better place. The Hummingbird is CharityVillage's logo because we strive – like the industrious Hummingbird – to make connections across the nonprofit sector and help make positive change.

We'll offer insight that will help you make sense of your life as a nonprofit professional, make connections to help navigate challenges and support your organization to deliver on its mission.

Mary Barroll: As Canada's nonprofit sector navigates 2026, organizations are facing growing pressure from economic uncertainty, affordability challenges, and rising demand for services. The 2026 CanadaHelps Giving Report found that more than two-thirds of charities are seeing increased demand for services, amid staffing shortages and financial uncertainty, even while donations continue to decline. At the same time, significant demographic shifts are reshaping the donor landscape, concentrating giving among a

smaller pool of supporters and accelerating changes in how Canadians choose to give. Together, these trends are forcing nonprofits to rethink traditional fundraising approaches and find new ways to achieve greater impact with fewer resources.

In response, fundraisers are adapting. From the renewed interest in legacy giving and the rapid growth of gifts of securities, to the adoption of AI, and digital engagement tools, organizations are rethinking how they build sustainable revenue and deepen donor relationships. These shifts aren't just changing how funds are raised—they're reshaping the future of philanthropy itself.

In this episode of CharityVillage Connects, we'll take a deep dive into how the future of fundraising is being transformed and explore the trends, technologies, and strategies to help nonprofits navigate this new reality and prepare for what's next.

Deepa Chaudhary: I end up working with tons of executive directors and they're always stressed and worried and they're looking for where will they get the money for the next project?

Allen Davidov: What tools can we give to charities, of any size, that could allow them to engage with donors that best represent their cause?

Julie Fiorini: We've referred to it in the past as the giving gap, where we need to do a much better job engaging younger households in the whole philanthropic journey, trying to improve generosity.

Wen-Chih O'Connell: Donors today are discovering causes on social feeds, in live streams, or even while checking out online.

Kelly Cole: Legacy giving discussions have been happening, but I think that they're just on the significant rise. The shift is more donors having these conversations earlier on.

Alain Mootoo: Our vision with AI is to equip our fundraisers with more actionable information and tools, so they can raise more funds, build stronger relationships, and create better experiences for our donors.

SFX News buzz

News clip

<https://youtu.be/z1CaddMCd6c?si=hhR6EreEYemVF5ea>

The impact of helping others and Giving Tuesday, CTV News, December 2025

“According to CanadaHelps, just 22% of Canadians account for half of all giving. And how have Canadians giving trends changed over the years? What we know is, it is tough economic times out there. That's very clear. So, what we're seeing is there are fewer Canadians giving to charities these days, partially because of the economic climate that

we're in. But those who have the ability to give are actually stepping up to give more.”

Mary Barroll: The CanadaHelps 2026 Giving Report, published this spring, is revealing significant shifts in how Canadians are giving. As a definitive resource for understanding charitable donations in Canada, the annual Giving Report provides organizations and policymakers with essential data. The good news in this year’s report? Online giving is seeing growth, with CanadaHelps having its strongest year since the pandemic, and with online donations on the platform up by 10% (or \$47 million) from last year. We spoke to CanadaHelps’ General Manager, Donor Services & Brand Marketing, Julie Fiorini, to get a deeper understanding of this data.

Julie Fiorini: This will be CanadaHelps 9th edition of the Giving Report. Year after year, those that work in the charitable sector have really come to rely on this report as foundational because we take a look at the annual online giving trends, which combines CanadaHelps platform data with broader sectoral insights, to really give those of us who work in the sector, a data driven view of how giving is evolving. It’s really intended to help charities really understand what is changing, where to focus and how best to reach donors more effectively and build long-term support.

One of the most significant findings is that donations through CanadaHelps actually reached \$529 million in 2025. So, that is up 10% from the previous year. So, that in itself is quite an improvement.

Mary Barroll: This 10% growth in online donations *is* a breakthrough, but it obscures a disconcerting trend that the nonprofit sector calls the “giving gap”: revenue may be up, but donor participation is narrowing. Julie Fiorini says that giving is becoming increasingly concentrated among a smaller group of wealthy and older donors and the broad, community-wide participation of middle-income Canadians, that has historically sustained the work done by charities and nonprofits, is gradually dwindling. The concentration of donors among the wealthy, amidst the decline in the number of donors overall, has been a worrisome trend for many years.

Julie Fiorini: The long-term trend is holding. So, fewer donors are giving overall, and giving definitely seems to remain concentrated among older, more higher net worth individuals.

Mary Barroll: According to the 2026 Giving Report, less than 0.5% of donors drove over 16% of all giving, with donations of securities. Donors making large cash gifts also increased significantly, with 40% more donors giving less than \$1,000 and 100% more donors giving \$10,000 or more. In contrast, donations under \$100 declined by 17%. And although the report shows an increase in online giving, it follows familiar and troubling trends.

Julie Fiorini: While we have seen online donor participation on CanadaHelps rise by about 1% in 2025, that growth is still very concentrated among a very narrow group of

donors, which are mainly older and higher net worth individuals. I would say that that's definitely a trouble spot. We've referred to it in the past as the giving gap, where we need to do a much better job engaging younger households, in the whole philanthropic journey, trying to improve generosity.

Mary Barroll: The reason why this concentration of donors among older Canadians is troubling is obvious. The sector faces an aging out of its donor base, as the Boomers pass away. But there may be a glimmer of hope. According to the CanadaHelps report, older, wealthier donors are still doing most of the giving but, after years of overall declining donor participation, early signs of broader participation are emerging. 2025 saw a modest 1% increase. This growth was concentrated among three groups: 5% from senior donors, 5% from wealthy families and 9% from urban mix households—representing a younger, more diverse segment, concentrated outside the downtown cores of major cities.

The report highlights some significant geographic shifts, with downtown donors—historically among the highest-participating segments—declining in share, while participation grew in mid-sized cities and outer urban regions. These changes reflect affordability pressures, such as the rising costs of food and housing, which disproportionately affect where younger households now live.

SFX: News buzz

News clip

<https://www.youtube.com/watch?v=KRR2QBDchgA>

Housing affordability 'a big concern' for younger Canadians: StatCan, CTV News, May 2026

“A Stats Canada report released this morning says housing affordability is a big concern for younger Canadians and home ownership rates have been declining for 15 years.”

News clip

<https://www.youtube.com/watch?v=23reagA7uUc>

“New data shows the number of youths between the ages of 15 and 24 without a job has been on the rise in Canada. Three years ago, the youth unemployment rate was just over 9%. Now, in April of this year, it's over 14%.”

News clip

<https://globalnews.ca/video/11091548/cost-of-living-impacting-youth-mental-health>

Cost of living impacting youth mental health, Global News, March 2025

“Across Canada, the issues of rising inflation and costs of living are top of mind for many. And according to a new poll, it's especially become a concern for young people. The big message from it is the Canadian public really recognizes how much tougher things have got for young people.”

Mary Barroll: If there is a widening giving gap with a donor pool that's increasingly concentrated among older and wealthier individuals, it's hardly surprising. All Canadians have been seriously impacted by the increasing cost of living, rising unemployment, precarious work and the housing crisis in today's challenging economy, but it's widely agreed that Canada's young people are bearing the brunt of it. But while Millennials and Gen-Z aren't leading donations, that doesn't mean they don't give to causes they care about.

Wen-Chih O'Connell: Our Future of Giving research showed that younger donors aren't less generous, they're differently generous.

Mary Barroll: That's Wen-Chih O'Connell, the Executive Director of PayPal Giving Fund Canada, a Canadian charity that enables charitable giving online by partnering with tech companies such as PayPal, Facebook, GoFundMe, and others, without charging donors or charities for its services. PayPal Giving Fund published a report called *The Future of Giving: Beyond the Selfie: Unveiling Philanthropic Trends Among Canada's Generation Z and Millennial Donors*. It found that what younger donors want is transparency, mobile-friendly platforms, and some form of engagement beyond just giving money. For nonprofits looking to bridge that giving gap and appeal to younger donors, Wen-Chih O'Connell names some of the most important shifts organizations should be making now.

Wen-Chih O'Connell: They want transparency, proof of impact, mobile-first tools, and meaningful ways to engage beyond giving money. And these younger generations will be the main donors going into the not-so-distant future, as that transfer of wealth continues and these younger generations come into their prime earning years. So, there are a few shifts charities really need to make if they haven't already.

First, design everything for mobile. Gen Z overwhelmingly donates on their phone. Our data showed that they prefer to give on platforms like Instagram and GoFundMe, and Millennials are primarily using Facebook when they are giving, all of which are already mobile optimized, so it's easy for charities who can't do it themselves to leverage platforms where it's already built in.

Second, communicate impact quickly and consistently. This generation wants to know what their support actually achieves, not just a report out once a year, but throughout the year. And as you're posting your impact stories on social, which many charities are already doing, add that donate button that's available on platforms like Instagram, as an example, where people can support your charity with a gift, right at the moment they're inspired to, due to the impact message of your post.

Third, give them meaningful ways to participate, through volunteering, board service, or advisory roles. Our survey respondents said they're looking for ways to contribute ideas, leadership, and advocacy, not just dollars. This engagement will also help to develop loyalty for when they have the money to give financially, and advocacy to grow your audience and pool of potential donors through their networks.

And finally, lead with transparency. You earn trust by being open about finances, outcomes, and even your learnings and adjustments, as you go. Giving donors confidence in the safety and security of the systems used to process donations also helps with that trust factor, which is something charities can leverage with PayPal and PayPal Giving Fund. Individually, these don't have to be heavy lifts, but together they create a very strong foundation for potentially lifelong donor relationships with younger generations.

SFX: News buzz

Media clip

<https://www.instagram.com/reel/DL5NF5sP9vR/>

@givingtuesday

“57% of traffic to fundraising campaign pages comes from social media, so let’s make sure you’re ready for it.”

Mary Barroll: As noted in the 2026 CanadaHelps Giving Report, nonprofits need to meet donors where they are and increasingly, this means going online. Julie Fiorini says it’s not enough to understand the importance of online giving, but learning how online giving is evolving from the transactional donation to a deeper emotional connection.

Julie Fiorini: What we are seeing at CanadaHelps is that online giving is not just growing. We would classify it as shifting. The emerging signals would indicate that there are deeper relationships forging with individuals and charities, which is absolutely the path for charities to take. Giving is so personal and it is very much relationship based so, understanding that those who do give are very loyal to the charities that they’re supporting is not a surprise. And these new pathways to things like monthly or recurring gifts, as well as securities giving, would indicate that there are folks out there who want to make an impact and clearly they are feeling like they can do so by giving to charities that can prove the impact that they make with that monthly gift, that sustainable revenue that can really enable them to drive forward their missions and their programs and services. So, just to summarize that, I would say the pattern is that there’s a shifting of behaviour happening.

Mary Barroll: Wen-Chih O’Connell agrees, and emphasizes that it’s not enough to facilitate digital giving on your charity’s website, she says charities and nonprofits need to embed digital giving functionality on all their online platforms, live streams and social media channels, as part of their core fundraising strategy.

Wen-Chih O’Connell: Charities need to stop treating digital giving as a side project, or nice to-do. In the same way you’d plan around major gifts or events, charities need to be thoughtful about how they’re showing up digitally to donors, and how much friction that’s being put in front of their donors online. Consider including these platform-native opportunities in the organization’s core fundraising strategy. So, in addition to what a

charity may already be doing, on their website or other owned digital pages, make sure to think about using the embedded giving tools on these platforms to expand reach, reduce friction, and help meet supporters where they already are. Using these tools should be part of a charity's core strategy. It's where donors already are, and it's where generosity is happening in real time.

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Mary Barroll: Wen-Chih O'Connell says, in this era of the digital firehose of data and endless scroll feeds, it's critical for charities to engage donors at the very moment they see a cause they care about – especially younger ones.

Wen-Chih O'Connell: Donors today are discovering causes on social feeds, in livestreams or even while checking out online. And when the giving experience is right there, built into the platform they're already using, they're far more likely to act. There's data showing that sending donors to an off-site donation form, requiring extra clicks, or opening a new page, decreases donation form views and negatively impacts conversion for donors to actually make their donation.

PayPal Giving Fund has already done the work to integrate those giving opportunities into these popular online platforms that millions of people use every day. By offering giving tools built directly into platforms like Facebook, Instagram, GoFundMe, or the PayPal app, donors are far more likely to act because the experience is intuitive, secure, and familiar in the apps they're already spending time. This is especially true for younger donors, who expect seamless, mobile-first experiences, and don't want to click away to a separate website.

Mary Barroll: Given the financial challenges that young Canadians are facing in today's troubled economy, it may seem futile to focus too much on Millennials and Gen Z as a fruitful source of revenues for the charitable sector, but that, economists say, is short sighted. While they may be struggling financially now, experts say that is about to change – in a very big way. The young “have nots” are on the verge of, or are already, receiving a massive windfall.

SFX: News buzz

News clip

<https://www.youtube.com/watch?v=aRBRs7AsuAs>

The Impact of Canada's 'Jackpot Generation', The Social CTV, June 2025

“Over the next two years, Baby Boomers will pass a reported \$1Trillion down to their heirs, who, in most cases, are their Millennial children. And this intergenerational transfer of wealth is expected to be the largest in Canadian history, and its recipients are being called the Jackpot Generation.”

Mary Barroll: CanadaHelps has been tracking this history making transfer of wealth from the Boomers to the younger generations for years and this phenomenon is having some surprising impacts on traditional methods of charitable donations, like planned giving, often referred to as “legacy giving”, which is when an individual makes a charitable bequest in their will. Here’s Julie Fiorini to explain.

Julie Fiorini: As we know, there's major intergenerational wealth transfer underway. We've heard about it. It's happening. So we know that that's definitely a factor. At the same time, though, younger donors, everything we're hearing about how they prioritize their giving behavior. We are seeing that they are increasingly values driven and thinking longer term about their impact. What is surprising about this research is that the stereotype about planned giving is changing because it was always seen as something that was relegated to the older, wealthier donors, only something that they would think about. But now the data clearly shows that younger people are not only interested, they're likely to include a charitable gift in their will. So, I would say for organizations, it really requires a shift to start thinking about normalizing that conversation about legacy and impact with younger donors. Don't just hold it for those that are in the older demographics and think about how to reframe planned giving as values driven because younger donors, they are not motivated by tax strategies. Even the research CanadaHelps has done would indicate younger donors are motivated by purpose, by purpose, identity, and the kind of world they want to leave behind, quite frankly. So, for charities, it would be very important to integrate the planned giving discussion into regular donor communications.

Keep it as simple and accessible as possible, and really play the long game because it's all about relationships and trust.

Mary Barroll: CanadaHelps partners with Environics Analytics, a leading data, analytics, and consumer insight company to produce *The Giving Report*. Allen Davidov, Senior Vice President and Practice Leader at Environics Analytics says all the research shows that we may be in a golden era of wealth transfer, right at this moment, and he believes that Canadian charities should seize it.

Allen Davidov: Wealth transfer, we've been talking about that for quite some time. The Boomer generation is getting older, some of them are passing away, and their wealth is being transferred. And we're seeing more and more with that happening. And it's no longer it's going to happen in a couple years, you have to get ready for it. It's no longer, you know, in some horizon, it's already here. So, I would say is that I think charities should really look at themselves and see how are we engaging both with younger generations but also with the generation that we want to have our charity in their will. So, what does that look like and how do we educate people to put their will together and the importance of that, as another step, as well. So, we're seeing that in the Giving report, there's a shift happening with donors. And I think we're going to continue to see that.

SFX: News buzz

News clip:

<https://globalnews.ca/video/10599819/legacy-giving-at-the-stollery-childrens-hospital>
Legacy Giving At Stollery Children's Hospital, Global News, July 2024

“Your legacy is one the most impactful decisions in your lifetime. A chance to ensure your values are carried into the future. Legacy giving is really about leaving a gift in your will, it's a chance to leave a legacy after life and a chance to affect the future health of children and other charities, of course.”

Mary Barroll: Although Millennial and Gen Z donors are increasingly interested in planned giving, and should be a critical priority for charities seeking long-term sustainability, organizations still need to be attentive to the other end of the donor spectrum. Simultaneously with the ongoing intergenerational transfer of wealth, another notable trend is taking place – a significant increase in planned giving. As the Canadian population ages and more individuals begin formalizing their estate plans, conversations around legacy giving are becoming increasingly prominent. Kelly Cole is President and CEO of Sunnybrook Foundation and leads the foundation team to align fundraising strategies with Sunnybrook's priority initiatives, building connection between the community and the hospital to facilitate donor investment. Kelly Cole explains that the increase in the younger generation's new found interest in planned giving may be influenced by their Boomer parents. She says many older donors are having legacy giving discussions with their children, engaging the younger generation in conversations about why giving back is meaningful to them.

Kelly Cole: Legacy giving discussions have been happening but I think they're just on the significant rise. And what's very true to any legacy giving discussion is, it is a very personal decision by an individual or by a family around how they want to impact the future, beyond their lifetime, and giving back into that generation.

More parents are having conversations with their kids about their philanthropy, engaging them in their estate plans. We certainly encourage our donors to have those conversations with their families, to share what they want to accomplish, what their gifts are that they're setting out, so that, as family members come into us working through the gifts with them, after the donor has passed away, they're very aware of what was of interest and what they were trying to accomplish. And so, some of those conversations are bringing us, into that Millennial conversation.

Mary Barroll: Kelly Cole has noticed a shift in how donors are approaching their estate planning and long-term philanthropy.

Kelly Cole: I think the shift is more donors having these conversations earlier on. And more in-depth conversation, you know, maybe a bit more complexity and sure, there are donors that are going to include say, a list of three charities in their wills. What we're seeing in trends is that people are having the conversation earlier and that they're having

the conversation in greater depth.

Mary Barroll: Kelly Cole says that part of what is driving these earlier conversations is the fact that insurers, financial planners and fundraisers are thinking strategically about engaging with legacy giving and the potential generational transfer of wealth it offers.

Kelly Cole: What's driving that is that transformation of wealth that's happening. And you see it across the sector, not just in charitable sector, but if you think about the implications of the insurance industry or financial planning, more people are doing financial planning and those professionals are driving some of this conversation. At the same time, there's growth in the number of charities, the size of charities, the amount of money that they raise each year. And as they try to increase their revenue flow back to their organization, they're giving consideration to what am I currently doing in legacy giving and planned giving in my program, back in the office? And how do I do more of that? And so, I think you're seeing a lot of organizations seeing the potential. It's compounded by the professionals having those conversations. With the engagement of professionals and financial planning and tax planning, those sorts of things, individuals are looking at what are the different types of gift vehicles, and which one would be best for my estate, for my family, giving all considerations to what they want to accomplish through their estate plans. And so, oftentimes, we get into conversations around blended gifts. So, they're thinking about what gift do they want to make now? And would, say, a gift of securities make sense? How does that become a tax advantage now, versus when my estate is eventually going to be realized? Do I want to consider life insurance or a donor advised fund? All of those start to come into play, as part of the conversations. They can become very complex, but I think that the core at the start of all of it is really, where do they want to have impact within the charity or within the cause that they're trying to have impact on.

Mary Barroll: When it comes to younger family members being involved in the conversations about making gifts, Kelly Cole offers some insight into what values younger Canadian donors hold dear. According to her, they are looking for transparency and they want to have an impact.

Kelly Cole: Certainly Millennials, they're different in their values. They're very transparent or want a great amount of transparency. They're thinking about the world and the kind of world they want to leave behind and where they want to have impact. And all of that drives them to think about their philanthropy. And I oftentimes don't distinguish, say, a legacy discussion from a regular gift discussion. Maybe it's a major gift or an annual gift, but really just talking to them about their philanthropy and thinking about what do they want to accomplish with these gifts? And what's the best gift vehicle. What are they trying to accomplish today? But then, how do they start to think about the future?

I'll just give one example. We had a young Millennial named Tyler. His father came through Sunnybrook, had care, and he wanted to go on and do something that had an impact in the area where his father received care and was really thinking about future

generations and how to give back. Where can I have impact? And this becomes a bit more of a lifelong conversation that you have with those charities that you're closest with.

Mary Barroll: The implications of that shift in donors, from Boomer to Millennials and Gen Z, go beyond estate planning. As donors' expectations and giving habits evolve, charities should rethink how they are building relationships across generations. For Allen Davidov, the organizations that will thrive in this new landscape are the ones that will broaden their focus—engaging supporters earlier, educating them about the many ways they can contribute, and creating pathways for long-term philanthropic involvement.

Allen Davidov: I would say to charities, it's no longer just focusing on the wealthy or the older donors, but look at how are you engaging with all of the different groups that are meaningful to your charity and have those discussions with them and educate them on the different channels and ways they can give to you. So, whether it's putting your name in their will, whether it's giving you through DAFs or gifts of securities, whatever it may be.

Mary Barroll: The Giving Report's findings highlight the growing impact of specialized giving vehicles such as securities donations. Just a few thousand donors, exactly 3,894, have shifted to online giving, through gifts of securities through CanadaHelps' website — that's less than 0.5% of the total—but it amounted to more than \$83 million dollars in securities, accounting for 16% of all donations on CanadaHelps. While the median securities donation in 2025 was about \$9,500 dollars, the value of gifts in securities ranged from under \$1000 to more than \$2 million dollars. Here's Julie Fiorini to explain.

Julie Fiorini: Where we're seeing the most growth is with gifts of securities, where those who have the means and who have the desire, if you want to put it that way, to reduce their taxable burden or capital gains, they want to give directly to charity and realize those gains and the tax benefits.

So, what I would say there, and this is a shameless plug for CanadaHelps, we really can step in to support charities that just don't have the means or the know-how to do this. CanadaHelps can make the process of giving gifts of securities simple, fast and accessible, both for donors as well as charities. We offer the opportunity to make the donation, in just a few simple steps. CanadaHelps handle the tax receipt, the sale of securities, as well as the distribution of all the proceeds. Of course, less our small transaction fee to the selected charity. For charities, this actually requires little to no administrative work.

So, we handle all the technical and financial aspects and essentially disperse the funds as soon as they are available. For any charities that are interested in learning more, we have how to increase your fundraising with securities donations, a guide on our site.

I would say one of the main messages is really think about how to diversify how you're engaging donors. The days of relying on the annual one time gifts like those days are over. You need to think about investing in more longer term methods of giving, such as

converting one time donors into monthly donors and if they have the financial means and the potential, converting them into securities donors, as well. With securities in particular, as I mentioned, CanadaHelps can enable that in a very simple way, even something as simple as integrating a digital form on your charity's website, which would enable them to receive gifts of securities right away. And also, at the same time, help educate donors on how giving directly to charity, through gifts of securities, will really help them eliminate capital gains tax and maximize their impact.

Mary Barroll: Another key trend highlighted by the 2026 Giving Report is that Canadian donors are increasingly prioritizing their own communities with local and regional organizations now being the largest cause area on CanadaHelps.org, with donations nearly tripling since 2019. In 2025 alone, giving to local causes reached \$121.8 million, an 11% increase over the previous year. A few sectors, which saw double-digit growth in 2025, include environmental causes, animal protection causes, social services, and arts and culture.

Julie Fiorini:

When we looked at data from calendar year 2025, we found that local and regional charities, health organizations and educational charities combined, so, those three categories of charitable giving, accounted for roughly 60% of all donations processed on CanadaHelps in 2025. And of those three categories, local and regional organizations remains the largest cause area, which shows that donors really continue to prioritize impact in their communities close to home. So, in fact, donations reached over \$121 million in 2025, for local and regional organizations, growing roughly 11% over the previous year.

And just to drill into some of those stats further, what we found too, because we get this question a lot, how are environmental charities, for example, doing? There was actually a notable increase in 2025 as well. 13% increase in funding for both environment and animal related causes, which again, signals that climate change remains a top of mind issue, especially for younger donors. And the other interesting cause area that we saw growth in was arts and culture. This sector saw a very healthy 12% growth, which to us really indicates a return to supporting community vibrancy and more shared in-person experiences.

Mary Barroll: In order to really make sense of these findings, it's necessary to better understand the donors behind these contributions. To help charities translate these donor trends into effective fundraising strategies, Environics Analytics launched a new donor activation toolkit for the sector. Allen Davidov says the toolkit is intended to be a companion to the Giving Report, to help organizations move from insight to action, by outlining who donors are, how they consume media, and what motivates them. It also includes step-by-step activation strategies across paid media, social, and digital channels.

Allen Davidov: We created this tool because we heard from a lot of people that they're

using the insights to help their organization set a strategy about engagement, about engaging with their donors, engaging with new potential prospects, that have interest in their cause, and want to get behind them. So, we wanted to build something that was super easy for anyone to use and really engage with donors. And the simplest way to do that is we've, over the years, highlighted different personas or different types of donors, donors, through our segmentation work through PRIZM. And what we thought would be great, what other sectors use our data, is actually go purchase media based on that.

Mary Barroll: To help organizations move beyond broad demographics, the Environics Analytics PRIZM® Segment Explorer details 67 different segments for the 16.5 million households or approximately 41 million people of Canada, making it easier to pinpoint donors who specifically align with a cause. To name a few of the 67, Segment 1 is “the A-List,” consisting of “very wealthy, cosmopolitan, middle-aged and older families and couples,” Segment 3 is “Asian sophisticates” describing “high-income, middle-aged, urban fringe families, primarily of Asian descent.” Segment 31 names the culturally diverse, middle-income city dwellers, the “Metro Melting Pot”, and so on. Allen Davidov explains how the PRIZM segments can lead organizations to purchasing the right media campaigns for their mission.

Allen Davidov: So, a very simple thing any charity can do, whether you're looking at a \$50 campaign or a \$100 campaign or a \$1,000 campaign, you could take one of the donor segments, the one that resonates the most with your charity, the one that you're trying to go and talk to, and then actually go into your Meta account, and if it's on Facebook or Instagram, when you get into your seat, you can actually go purchase, based on a PRIZM segment, on that same donor segment, that's found in the Giving Report. So, it's as simple as that. Instead of going to do it, based on demographics and say, as an example, women 35 to 54, household income is 100K, education, blah, blah, blah, and you keep on clicking those things on Facebook or Meta, you can very easily just bring in that PRIZM segment 7, that's the one I wanna purchase on because that's what I saw in the Giving Report. That's the one that best aligns with my charity. And that's the really simple way to sort of activate on that.

We wanted to make sure that any charity can do what the larger charities are doing. What a lot of for-profit organizations are now doing is activating based on the data that they actually know are the insights for their organization. So, pulling that string from research all the way through activation and then measuring on top of that.

Mary Barroll: The toolkit operates by turning this knowledge of donor personas or so called “segments” into measurable donor engagement. Allen Davidov explains what measurable data looks like and what metrics organizations can track, when they tailor outreach by persona.

Allen Davidov: It's seeing how well you've done. Did you reach the right people? Did you get gifts from people that you actually tried to reach out to and ask them for money? When I'm looking at measurables, when somebody makes a donation, maybe putting in

a questionnaire, just a simple question to say, how did you hear about us? Was it social media, was it TV, was it, whatever, maybe different channels, and start to see, are these people coming in and making donations based on where you spent your time and energy and money. We typically always measure things based on how much money we've raised, but now there's a great way to look at it from the perspective of, I've tried to reach people. Did those people actually engage with my cause and actually make a donation? And then, looking at your website or your donation tool to see how far did people go along in actually making that donation. So, did I drive the right people to my website and then, did they take that action, would be two very simple measures that you can start to take, to see, are you attracting the people that you're trying to reach out to.

Mary Barroll: If talk of slicing and dicing all this data seems intimidating or overwhelming, for small and mid-sized charities with limited resources who may be wondering what new fundraising strategies to try first, Allen Davidov has this advice: Start small, and do some testing.

Allen Davidov: I would say take a look at the donors that are in the Giving report. I know a lot of smaller charities and medium-sized charities, look at the Giving report as guidance, in terms of who's giving to healthcare or who's giving to my cause, environment, whatever it may be. And they start to look at how are my donors changing? Where's the opportunities for me, and they start to implement different strategies. So, one of the things I would say is a good opportunity to take some of that information and test out, in a very small campaign on a digital space, whether it's db360, whether it's in Google, Google Ads, whether it's in the Meta space or Twitter, X. Start using some of the little funds that you have, on a week to week, month to month basis, whether it's \$25, \$50, and just test a message, test a campaign, see how that sort of works. If I put \$100 towards a LinkedIn ad for my charity, because that's where some of my donors are now sitting, how do people respond to it? Do they like it or do they actually give to it? If I'm doing the same thing in Meta, are people liking it, hearting it, making comments, or are they actually going to my website and making a donation?

So, I would start testing little bits like that, over the next little while, and then putting it into other parts of my charity, in terms of some of my fundraising appeals. So, if I'm sending a direct response campaign, have a QR code associated there that people can go online and give a gift as well. And then test how that did. And send out a social media message at the same time and test how that did. So constantly keep on testing little bits and pieces to see how people are coming in, and are people moving towards a particular message, in a particular media.

SFX: sounds of typing on keyboard

Mary Barroll: This kind of testing can reveal more than just which communication channels perform best—it can also provide insight into who is responding. As charities analyze where engagement is coming from and how supporters prefer to interact, they're confronting the changing donor landscape. New generations are entering philanthropy

with different expectations, habits, and motivations. Allen Davidov says this makes it increasingly important for organizations to understand how to connect with tomorrow's donors.

Allen Davidov: How do you engage younger donors? And for the longest time, we've had younger donors engage with coming out to an event or talking about our causes, but actually not giving to our causes. So, start to test that message to see, if you can tell a story and educate them on how \$5 plus another \$5 and another \$5 can actually make an impact and see where that goes. And as we start to get into wealth transfer, and that golden era of wealth transfer, which we're seeing in our donation data as well, that younger folks are getting inheritance a little bit sooner because their parents or their grandparents want to see them buy a house or people, obviously through illness and whatnot, are passing away and passing along their wealth. There's an opportunity, if you've engaged with those younger groups, now they're inheriting some money, there's an opportunity then, to say, engage with us in a different way. You've come out to our events, you've helped move our cause, when it comes to the different digital spaces, and talk about whether it's breast cancer, whether it is the environment or poverty, housing or food insecurity, but now make a donation of \$5 a month and keep on educating them what that \$5 a month can actually do.

Mary Barroll: That sounds encouraging but does this strategy really work, on the ground, in the real world? Allen Davidov gives an example of a recent campaign.

Allen Davidov: I can share an anonymous example. Last week, we were working with a partner, a national partner, who decided to test out the donor activation toolkit and the applications of it. So, they were going to run a regular campaign, with a certain amount of money, and then they had a very small amount that they could test. It was an A-B test. And in running this campaign, the dollars were about 10 to 1.

So, regular campaign, they spent \$10, for the donor activation toolkit, they would spend a dollar. And the results, just after one week, were outstanding. What we found was the activation toolkit, in the process, outperformed the regular campaign two to one, in terms of the donors that were coming to their website and clicking through their campaign. So, two to one. And again, we're talking about 10 to one, in dollars. So, it outperformed it significantly. And then, the second part that was quite interesting is that the people that were coming through, that they were tracking through the donor activation toolkit were 40% more likely to click through, make a donation than those coming through the regular route. So, the regular route, they would come in, they would look, not spend very much time and they would exit. Some of them would make a donation, some of them wouldn't. But through the toolkit, 40% were more likely to actually click through, and they were tracking it right through the funnel and actually make a donation, which is incredible because again, they're spending \$10 to one, in terms of their A-B test, and it's outperforming, in week one, significantly. And this is a national charity, so they have the opportunity to do that. But that's the example that smaller charities can start to think about, when they're looking to reach their donors, that I'm reaching the exact people that

are best connected to my charity and spending the right monies, on those people that they will actually take an action. So, super excited about this and really excited about more charities of all sizes trying out the donor activation toolkit.

SFX: News buzz

Media clip:

<https://www.youtube.com/watch?v=2vW4e-CFjSQ>

Exploring personal stories on World Storytelling Day, CTV News, March 2026

“Unsinkable, a national storytelling organization founded by Olympic champion Silken Laumen helps lead storytelling initiatives across Canada that create space for people to share their stories and realize that they're not alone. Everything that we focus on when it comes to personal storytelling is this value of our lived experience. The things that we've been through have so much meaning and we have an opportunity as individuals who've struggled through challenges, who have overcome different scenarios in our life, to be able to inspire someone else who may be just one step or two steps behind us. So, really seeing ourselves and our stories as this opportunity to give other people a light forward in the dark.”

Mary Barroll: As organizations work to engage donors across different generations and communication channels, effective and authentic storytelling remains one of the most powerful tools for cutting through the noise. For charities and nonprofits, stories help turn a mission into something personal and relatable, allowing donors to see the real-world impact of their support. Kelly Cole shares what particular storytelling methods she finds effective, particularly in the context of discussing legacy gifts.

Kelly Cole: I think the very authentic real-life stories are the most effective. And demonstrating both what a gift looks like when the individual is first making the legacy commitment. And so, giving those examples of here is a particular individual that has decided to include Sunnybrook in their will. And here's their story and why, and people can start to see themselves in those stories. Equally, we want to be able to demonstrate the impact that those gifts have on the organization, show our gratitude to those donors that came before us and say, thanks to this individual, we are very fortunate and now this is the impact that they're having on the organization. Just a really interesting example, most recently in December, there was a woman that went through several years of cancer care at Sunnybrook and had included Sunnybrook in her will. And she had spent time with her family talking about what she wanted to accomplish through her gift.

And she was an individual that always wanted to have hope, wanted to know that there was something else we could try, that there was another care pathway, did not want to get to a point where there was no hope that was left. And so, this was really critically important to her and her health journey. And she wanted her gift to reflect that value that she held so closely to her. And her family have come together, with her estate gift, and the family's also contributing. And they are supporting ongoing research around precision

oncology and how to personalize oncology care for individuals. And it's just really a lovely story and it shows the individuals that are maybe considering this way of giving, it shows how to engage your family in the conversation, how to think about what was really important to her and how that came out in the gift, but then how the institution reflected and understood that, what she was trying to accomplish and brought that to life, in the actual designation and the output of the gift, and we're kind of early days working through all of that with her. It's just a great story to be able to share.

Mary Barroll: Stories like these don't emerge by accident. Behind every meaningful gift is a personal connection, a set of values or a life experience that has shaped a donor's desire to give back. As Kelly Cole explains, for fundraisers, uncovering those motivations requires more than simply discussing donations. It starts with understanding the individual's journey, listening carefully to their experiences, and discovering what matters most to them.

Kelly Cole: It really does start with listening and just probing and understanding. Tell me what your Sunnybrook story is. Tell me how your family was involved and impacted. Tell me about some of the people that that you received care from and those individuals will end up talking about, obviously the physicians that they saw, but also the nursing staff, the individuals that provided rehab, etc. And so, it starts to tell you what they hold near and dear to their hearts.

Mary Barroll: Understanding what matters most to donors has always been at the heart of effective fundraising. That insight has traditionally come through conversations, relationships, and careful listening. But as organizations look to engage more supporters with limited resources, Kelly Cole tells us there is an increasing turn towards data and technology to help identify patterns, anticipate donor interests, and focus their outreach where it can have the greatest impact.

Kelly Cole: We are certainly seeing a greater emphasis on how do we think about maximizing our resources? How do we target into a group of individuals that we know are more likely to consider legacy giving? And so, right now that's all data analytics. You know, it comes into play in how we reach out to potential donors or how we try to engage people with the organization. But I think you're going to see that continue to evolve even more and it'll become an AI generated type of activity.

Mary Barroll: Indeed, many nonprofits have begun using AI to connect to donors and any discussion about new trends in fundraising would be remiss if it didn't include an examination of how organizations are using artificial intelligence for donor engagement. For the CAMH Foundation, using AI to create individualized donor campaigns was a game changer and delivered huge value, beyond increasing efficiency and productivity. According to Alain Mootoo, the Chief Operating Officer of the CAMH Foundation, the most valuable aspect of AI was the ability to personalize donor communication to better target specific audiences and improve fundraising.

Alain Mootoo: There's always pressure to do more with less. But we've been intentional about not looking at AI purely through the lens of efficiency. Instead, we're asking, where can AI actually add meaningful value to our work? To do that, we focused on identifying a small number of AI use cases that we can go deep on rather than experimenting everywhere, all at once. For each use case, we try to evaluate it through a value chain lens, by asking a few key questions: What's the problem we're trying to solve? What data do we have that suggests AI could help? Are there credible AI solutions available that we could adopt? What outputs can AI generate that would create value for us? And then, what workflow changes and business outcomes would we expect to see if we implemented AI?

One strong example of this for us was around our donor content development. Our team produces a lot of reports, proposals, and donor stories. And it's quite a labour-intensive process. It can be very time-consuming to adapt that content for different audiences. Our staff wanted to continue to make communications more personalized without increasing their workload. We adopted Chat GPT as the most safe and practical tool for us, at this point. And we adjusted our workflow so that staff could review and refine AI-generated drafts, rather than creating them in multiple formats, in a manual way. And I would say the results have been very meaningful. We've seen about a 43% reduction in manual effort, while actually improving how targeted our donor communications are. What's been helpful for us is to not approach this purely looking at efficiency. We found efficiency, but it's really helping us rethink how the work gets done, not just how to do it faster.

If you think about CAMH Foundation, we have about 50,000 donors. So we have at the transformational level, at the major gift level, at the mid level, then we have the mass space. So they're very different ways of communicating. Then we communicate with people around women's mental health, men's mental health, youth wellness, corporate wellness. So, there many different audiences that we're approaching, and we have to understand those audiences very well and communicate around their primary need, which is very nuanced.

So when it comes to thinking about use cases, we really go back to sort of the most strategic level. So, why are we thinking about AI? So, we're a fundraising organization. So, ultimately, we're here to raise more money for our cause. When we think about AI, we start by asking, where is fundraising not being fully optimized? And where are our teams slowed down by inefficiencies? So, our vision with AI is to equip our fundraisers with more actionable information and tools so they can raise more funds, build stronger relationships, and create better experiences for our donors. So, a big part of that is improving how we understand our donor communities, who they are today and who they might be in the future and how we design meaningful journeys and experiences for them.

Fundraising is also very complex, so donors' priorities are evolving, research and care breakthroughs are moving quickly, and all of this is happening in a very dynamic, political, social, economic and cultural context. So for us, when we think about AI use cases, we think about those that will help our teams move into action faster and navigate

complexity more efficiently and effectively.

Mary Barroll: While many organizations, like the CAMH Foundation, are already using data analytics and AI to better understand and engage potential donors, some experts see artificial intelligence as a revolutionary and transformative tool that will profoundly change philanthropy and the nonprofit sector. Deepa Chaudhary is the founder of GrantOrb, the largest AI-powered platform to discover, write and win grants in Canada. She agrees that one of AI's greatest areas of promise for nonprofits is in fundraising – deepening connection with donors and attracting new ones, especially those who were previously beyond the reach of traditional fundraising, and to do so in exponentially greater numbers and variants.

Deepa Chaudhary: We are entering an era of micro-outreach because AI is such an amazing technology. For instance, you can create your PowerPoint presentations, not just in English, but you can do it in 100 other languages. So, if you are in a demographic that has people of three different ethnicities, you can target them in their languages. You can create micro campaigns for each individual, if you know what the preferences are, because it literally takes seconds to create. And when you are able to generate things in seconds, and in any language, knowing the preferences and tastes, then we are talking about micro, super-individualized campaigns.

Mary Barroll: Deepa Chaudhary thinks that beyond helping nonprofits target their outreach more effectively, AI has the potential to level the playing field, giving smaller organizations access to capabilities that were once reserved only for large fundraising teams and well-resourced institutions.

Deepa Chaudhary: It's democratizing fundraising. That's the number one takeaway because everybody now has this same capacity. Doesn't matter what your size is. As long as you have access to AI, you can accelerate. You have this super capacity, super power with you that you didn't have before and now you have it. So, your size doesn't matter. You could be a small, frontline organization, and you can compete with a like a nonprofit with a team of 100 people.

The biggest offering that AI has to give is that it levels the playing field. Everybody now has access to this super intelligence. And the widening of the gap only comes between organizations that are either using AI or not using AI.

Mary Barroll: If AI can free nonprofit leaders to spend more time building relationships, the next question is how those relationships themselves might evolve. As artificial intelligence becomes more sophisticated, Wen-Chih O'Connell believes its greatest fundraising impact will come not just from increasing efficiency, but from helping organizations better understand donor behavior, anticipate needs, and create more relevant and meaningful experiences for supporters.

Wen-Chih O'Connell: I expect the biggest changes will be in how we hyper-personalize

donor journeys, showing people the right story, at the right time, in the right channels, and in predicting things like when a donor might lapse, who's ready for monthly giving, or where there's emerging generosity around a crisis or an issue.

Mary Barroll: As some nonprofits turn to AI to assist them in personalizing messaging to engage donors more effectively, Allen Davidov suggests that the use of AI is only as effective as the quality of your data.

Allen Davidov: We're having a lot of great discussions, with charities of all different sizes, when it comes to AI. And the discussions usually start with, and really important to look at, what data do you have? What are the insights that you have? Not necessarily just your CRM, but just insights about the donors you're trying to reach. Because AI is only as good as the data inputs that you give it, or the prompts that you give it.

So, understanding your persona of donors, the type of donors you have, what their values are, and the messaging that would resonate is great inputs into an AI to say, we want to create this campaign, utilizing this type of insight. These are our donors and this is how we want to reach them. And here's a prompt in terms of how I want to craft the message, which is our typical message. And I want to slightly change it for LinkedIn. I want to slightly change it for Facebook.

AI is a great tool for that and it enhances your message and allows any charity to elevate how it's engaging with their donors and what does that messaging look like and how simple that messaging could be, so it can resonate. But it always starts with what data do you have? What are those insights and how do you feed the AI the proper data? And how do you use that output in your advertising, in your PR, in your communications, whatever you're trying to do.

Mary Barroll: Yet for all the attention on technology, Deepa Chaudhary, argues that AI's greatest value isn't automation for its own sake. Instead, she sees it as a way to remove administrative burdens and create more time for the work that matters most—building relationships, strengthening communities, and connecting with donors on a human level.

Deepa Chaudhary: AI makes us more human because, right now, most of the nonprofits, I end up working with tons of executive directors and they're always stressed and worried, where will they get the money for the next project? And all they are doing is sitting and writing grant proposals. Now, it takes a lot of time away from the mission, from forming relationships with your community, from forming relationships with potential donors. AI actually frees us to do all of that because now we can outsource the task of actually doing the stuff, like putting things on paper to AI. And literally, things get done in seconds. What used to take hours and hours and days and weeks and months of work now gets done in microseconds. And so, it really frees us to be more human, to devote more time for relationships, to have one-on-one interactions, not just with donors, with the communities, be in our communities.

SFX: Sounds of crowd

Mary Barroll: As we've heard throughout this episode, nonprofits will need to update their fundraising strategies to address a shifting landscape, where revenue is increasing but the pool of active contributors is shrinking. To bridge the giving gap, organizations may need to invest in digital technologies and mobile-centered platforms that are better at engaging younger, values-driven donors. Legacy giving and gifts of securities continue to grow in importance, while authentic storytelling that emphasizes emotional connections remains vital to benefiting from the current intergenerational transfer of wealth.

Artificial intelligence is also increasingly becoming a transformative tool that could facilitate the task of personalizing the donor experience. Ultimately, an organization's long-term success depends on its ability to combine data-driven innovation with personal, trusted human relationships.

As we close this episode, we asked each of our guests to share their final thoughts — and their advice for how nonprofits can play the long game in the fundraising landscape, as it evolves.

Wen-Chih O'Connell: Future-proofing isn't about predicting trends, right? It's about building the muscle to adapt quickly, learn continuously, and meet donors where they choose to engage. The organizations that embrace continuous learning and flexibility now will be the ones that succeed in the next decade of giving.

Deepa Chaudhary: I think this is the biggest opportunity, in front of us, because it helps us accelerate. It helps us get rid of all the distractions that are there between us and doing the mission work because we can outsource every little thing to AI and move fast. We have big challenges to solve. We can't afford to use our old ways to approach new problems. We need speed. We need to execute fast.

Alain Mootoo: Given that AI is still an emerging technology, we're focusing on credible, established providers that are making meaningful investments in continuous improvement. We also put a lot of responsibility on ourselves and our staff. So, that policy framework for AI, staff training around the expectation that AI is here to support us, not replace us. There is a requirement for human oversight, critical thinking, judgment, especially when we're dealing with important areas like hiring, performance management and communications.

Kelly Cole: Some of the real core fundamentals to this type of giving, these are personal relationships, they're trusted relationships, they take time, they take a lot of listening, it's understanding what's important, what the donor values, the impact that they want to have, and then, how do we bring the institution to them in a way that aligns up to what they're hoping to accomplish in their philanthropy?

Julie Fiorini: The biggest shift is definitely in concentration. So, in other words, fewer donors giving more often through different giving channels such as gifts of securities. At the same time, new donors seem to be emerging in different places through different entry points. But digital is now central to that donor journey. Digital has to be foundational to the work that charities do. They need to really focus on accessibility, flexibility and relevance. So, in other words, meeting donors where they are and making it super easy to engage at any level.

Allen Davidov: Outside of just age, Canada's donors are changing and they're looking to engage with charities and help fill that gap that's not provided by government or other sort of corporations. So, charities and leaders should really be thinking about the different channels that people are giving, whether it's DAFs or gifts of security or other things, and how do I also educate my donors about the importance of giving through those kind of things. Canadians are really good at heart. I think we've shown up when needed most, we still give to charities, we still support when asked. But sometimes it's a matter of just educating us on all the importance of different and new channels to give to charities.

Mary Barroll: If there's one message that emerged throughout this conversation, it's that the future of fundraising won't be defined by any single technology, giving vehicle, or demographic trend. It will belong to organizations that are willing to evolve — embracing new tools and new ways of engaging donors while staying grounded in the trust and relationships that have always driven philanthropy.

Canada's donor landscape is changing. People are giving through new channels, discovering causes in different ways, and expecting more personalized experiences. Yet one thing remains constant: Canadians still care deeply about the causes and communities they support. The challenge for nonprofits is not simply to keep pace with change, but to meet it with adaptability and with purpose. Because in the end, the organizations that will thrive are those that combine innovation with humanity, using new tools to deepen the connections that inspire people to give.

Thank you to all our guests for their keen insight and wise advice. Be sure to visit our website and our show notes for more information on the resources, reports and programs mentioned in this episode.

If you'd like to hear more of what our guests have to say, check out our full video interviews on our website. CharityVillage is proud to be the Canadian source for nonprofit news, employment services, crowd funding, e-learning, HR resources and tools, and so much more. Please take a moment to check out our website at charityvillage.com. We love to receive your feedback about our podcast and your ideas for stories you'd like to hear about, so please follow us, like and comment, wherever you get your podcasts.

Theme music

In the next episode of *CharityVillage Connects*, we'll be looking at the federal government's

Spring Economic Statement and what it could mean for Canada's nonprofit sector. We'll unpack the key takeaways and explore what they signal for the months ahead, when it comes to government spending priorities and tax policy, and the federal government's approach to housing, labour, infrastructure, and long-term economic planning.

We'll also look at the bigger questions behind the numbers: Where does the nonprofit sector fit in the federal government's economic vision? What opportunities or risks should organizations be watching out for? And how can sector leaders understand and respond to policy choices that may shape funding, regulation, service delivery, and community wellbeing across Canada?

That's in our next episode of CharityVillage Connects. I'm Mary Barroll. Thanks for listening.

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