

High-Value Giving

Horizon

Scan

September 2025



Good Futures Horizon Scan

Foreword

High-net-worth individuals (HNWI), generally defined as those with £1m+ in investable assets, occupy a small but disproportionately powerful corner of the UK's fundraising landscape. The wealthiest 1% of people in the UK collectively donate just under £8bn a year to charitable causes, and their influence stretches far beyond the size of their gifts. Yet this potential remains underexplored. Research suggests that wealthy Britons could give up to £2.8bn more each year if inspired and equipped to do so. And, if every millionaire in the UK donated just 1% of their assets, the sector would see a whopping extra £12bn in support. In other words, the size of the prize is vast.

But unlocking this additional wealth isn't easy. Today's wealth is concentrated in fewer hands, donor profiles often remain poorly understood and lacking in robust data, and engagement strategies are shaped by outdated stereotypes. Part of the problem lies in who we imagine when we talk about high-net-worth individuals.

The stereotype is stubborn: older, white, male, tied to institutions and legacy. The reality is rapidly diversifying. Women make up almost a third of the most generous donors (despite making up only 19% of the general HNW population), and Boomer women in particular are set to inherit vast sums in the short term as they outlive their spouses. Meanwhile, the Great Wealth Transfer means trillions will pass from Boomers to Millennials and Gen Z in the coming decades. These next-gen philanthropists bring different expectations: global, diverse, digitally fluent, less deferential to traditional models, with a focus on tackling systemic change. They are donors who want philanthropy to feel like identity, community, investment, and activism all at once.

'The wealthiest 1% of people in the UK collectively donate just under £8bn a year'

At the same time, next-gen donors increasingly see their giving as part of a broader spectrum of investible capital. Social impact investing, ESG-aligned portfolios, and blended finance models are competing for the same attention and funds as traditional charity. To harness this shift, charities will need to position themselves not only as causes worth supporting, but as partners in the wider impact economy.

'If every millionaire in the UK donated just 1% of their assets, the sector would see a whopping extra £12bn in support.'

Foreword

Hence, the reason we decided to pick HNW Giving as the topic for the next Good Futures Horizon Scan. This report aims to help you dive into the changing realities of the high-net-worth market today and mythbust those persistent stereotypes. We start by sizing and defining wealth, and by exploring how inheritance, intergenerational change, and women's growing financial power are reshaping the donor landscape. We then turn to motivations, looking at the causes high-value givers care about, the role of philanthropy in identity, and the growing emphasis on systemic change and redistribution. From there, we focus on what donors actually want: personalised luxury experiences, relationships built on trust and belonging, and stewardship that is transparent, flexible, and impact-driven. Finally, we explore new models of giving, from non-cash assets and social impact investment to decentralised, participatory models.

'Adapting to the next-gen philanthropist has the potential to unlock millions (if not billions) in new funding'

To tap into the opportunities presented by this changing donor landscape, we have to rethink who our high-net-worth audiences are, what they value, and how they want to give. Adapting to the next-gen philanthropist has the potential to unlock millions (if not billions) in new funding, and building lifelong partnerships with younger philanthropists.

With all that in mind, we hope that this Horizon Scan offers actionable insights for now, rather than later.



Eef Leurs
**Trend Consultant,
Good Innovation**

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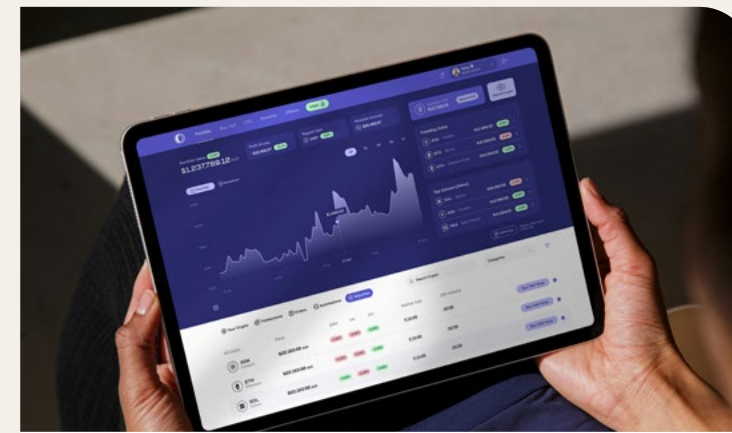
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The Next Gen Philanthropist

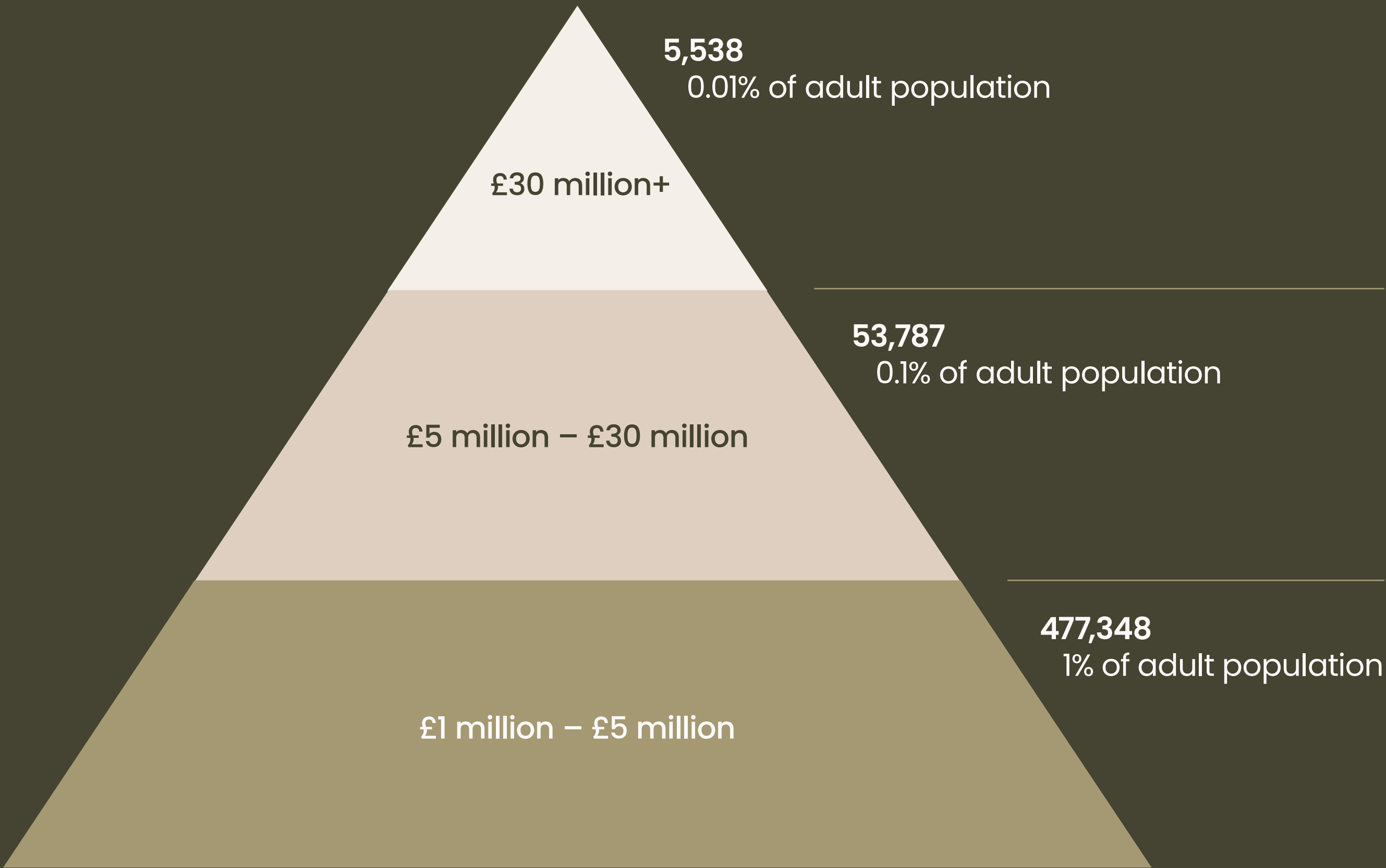


// Defining & Sizing Wealth

Around one percent of adults in the UK qualify as high-net-worth individuals (HNWIs), with at least £1 million in investable assets, excluding the value of their main home and their pensions. Within this small group sits a hierarchy of affluence. Around one in ten HNWIs are very-high-net-worth, holding between £5 million and £30 million. At the very top, just one percent of HNWIs qualify as ultra-high-net-worth, with assets of £30 million or more. When looking at HNWIs in the UK, we're looking at a total population of 536,673 people. That may seem like a vanishingly small number – but their combined investible assets are worth a whopping £2 trillion.

‘[HNWI’s] combined investible assets are worth a whopping £2 trillion.’

Distribution of Investable Assets Among HNWI



Source: Wealth-X, an Altrata company, 2024 via [Charities Aid Foundation – High Value Giving How the UK’s Wealthy Give](#)



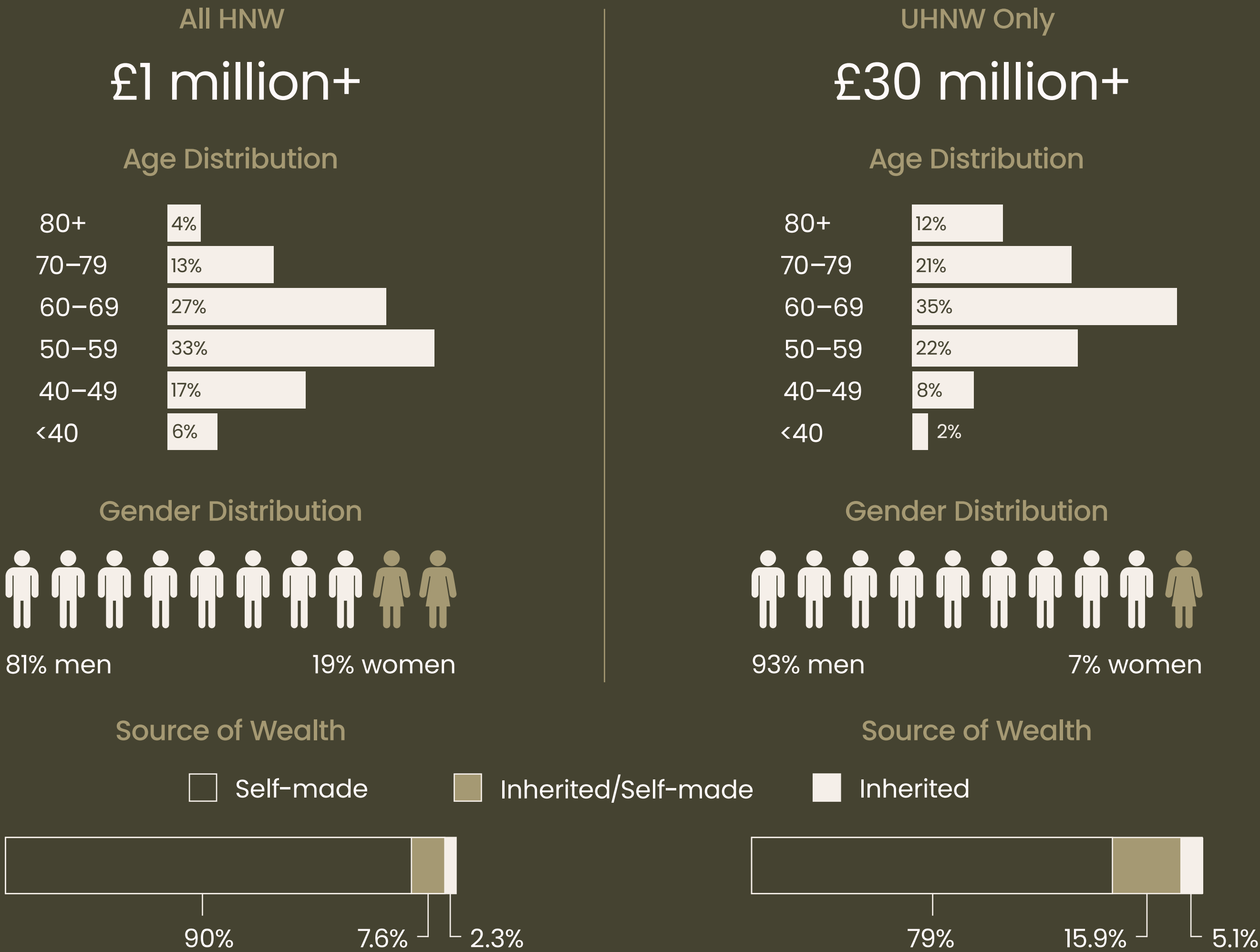
The Next Gen Philanthropist

In 2023, these HNWIs donated an estimated £7.76bn through philanthropy, equivalent to 0.4% of their collective investible assets. Meanwhile, the wider UK public donated an estimated £13.9bn, equivalent to 1.6% of their income. And there’s significant room for growth: if each of the UK’s millionaires were to donate just 1% of their investible assets, it’d mean an extra £12bn for the charity sector.

‘In 2023, these HNWIs donated an estimated £7.76bn through philanthropy’

So, let’s look at who comprises these HNWIs. The majority are men, yet women stand out among the most generous. While only 2 in 10 HNWIs are women, they make up three in ten of the highest givers. The average age of the most generous HNWIs is 63 years old, and geographically, wealth is concentrated in London and the South East. It’s worth noting that the distribution of giving does not always follow the same patterns, creating both opportunities and gaps for charities outside of the typical profile.

The Profile of People With £1M+ Investible Assets



Source: Charities Aid Foundation – High Value Giving How the UK’s Wealthy Give



The Next Gen Philanthropist

Whilst the majority of the UK's HNWIs are white, we're seeing **an increase in Asian British representation**, particularly British Indians, amongst HNWIs, while Black Britons and other BPOC demographics remain underrepresented. Meanwhile, wealth creation in the Global South is fueling a growing cohort of international philanthropists. Many bring a global outlook, shaped by diasporic ties and cross-border giving patterns, directing funds to causes that straddle development, equity, and humanitarian relief.

For all this promise, the picture is frustratingly incomplete. Current research and data on HNW giving is **patchy and fragmented**, often relying on inconsistent definitions or small sample sizes. Surveys tend to underestimate the true level of giving, overlook the activity of the ultra-wealthy altogether, or account only for income, rather than wealth. Effectively, we're lacking the right data in order to engage this audience. Without better data, the narrative that wealthy people are absent or ungenerous thrives unchecked. It skews public perception, risks alienating existing donors, and obscures the full potential of a market that could transform the sector if engaged effectively.

We can't improve what we can't measure. If we don't understand the size of this market, it weakens our ability to increase engagement in the future, and to create the best conditions for more philanthropic giving. What is clear is that the size of the prize is enormous, with plenty of room for growth. But without stronger data and deeper understanding, we risk missing the opportunity.

// A Note on Data

Please note that not all sources referenced throughout this report use the same definition of a high-net-worth individual (HNWI). While many define a high net worth as £1 million in investible assets (excluding primary residence and pensions), others define wealth differently, and some studies do not specify their criteria at all. This is a direct result of the patchy and fragmented data available in this field. For the purposes of this report, we have tried to remain consistent where possible, but please be aware that some of the sources we draw from may vary in their definitions.

// Donor Prospecting & AI

Where do you actually find high value donors? For years, charities have relied on wealth screening services, financial directories and social networks to identify prospects. The arrival of artificial intelligence changes the scale and speed of that work. AI can now mine vast amounts of data (think Companies House filings and property records to social media footprints) to flag potential major donors. The effective use of these tools means more efficient prospecting, lower research costs, and a larger pool of identified leads.

But is it ethical? AI prospecting sits in murky territory. Public data may be legally accessible, but does scraping it to build donor profiles cross a line? And at what point does due diligence become surveillance? There's also questions of accuracy and bias. Wealth signals are not always indicators of generosity, and LLMs trained on existing donor databases risk reinforcing the sector's historical blind spots, skewing prospect lists towards older, white, male donors while missing new wealth, diverse wealth and younger givers.



The Next Gen Philanthropist

// The Great Wealth Transfer

High-net-worth individuals are often imagined as older, male, white, and closely tied to traditional institutions. Of course, there is a kernel of truth to this: the average HNWI is more likely to align with this stereotype than not. But this is changing – philanthropy is entering a period of generational transition, with younger donors stepping into the spotlight. HNW Millennials and Gen Z are coming to the table, and they're bringing not just wealth, but new expectations and preferences for how they want to spend, invest, and be engaged.

Over the coming two to three decades, the UK stands at the threshold of what's being dubbed the Great Wealth Transfer. By 2040, Baby Boomers (born between 1946 and 1964), the wealthiest generational cohort in the UK, will account for **two thirds of all deaths**. As a result, a record **£5.5 trillion is set to be transferred between generations** as either inheritance or gifts.

‘Philanthropy is entering a period of generational transition’

This dramatic shift will reshape the financial landscape: Boomers currently control **over half of the nation's wealth**. Real estate, pensions and investments will cascade downward, with the **vast majority of these assets** going to people born after 1980. These younger audiences, primarily Millennials and Gen Z, are set to make up the next generation of philanthropists.

‘A record £5.5 trillion is set to be transferred between generations as either inheritance or gifts’

Inherited wealth has an enduring influence, as families focus on preserving and strategically managing assets across generations. Many of these families are actively succession planning, **to ensure the financial security of the generations that come after them**: 36% have formal succession plans in place, and 30% have implemented training or knowledge-sharing programmes to equip the next generation with relevant tools and insights.



The Next Gen Philanthropist



// Next Gen Philanthropists

Whilst the wealth transfer will drive a dramatic change in the profile of HNWI, younger wealthy donors already exist, through entrepreneurial drive and professional success. The good news: a whopping **88% of wealthy under-35s** already give to charity. And, HNWI in this age group were eight times more likely than those over 55 to have given over £2,000, and **63% of those surveyed** said they'd consider increasing their donations, compared to 13% of over-55s. And younger people were also more likely to donate larger sums, with 13% having donated **upwards of £10,000 in 2023**, compared to 1% of those aged 55 or over. And aside from their own wealth, young people are increasingly involved in their family's charitable decision making: **30% of HNWI**s actively involve their children in their giving strategies.

'76% of younger philanthropists want to forge their own path, and diverge from traditional family approaches'

There are risks to this transition. Many Millennials and Gen Z have delayed 'traditional' financial milestones, such as homeownership, and have been disproportionately affected by the cost of living crisis. When inheritance arrives, some of them may feel like **lottery winners**: suddenly wealthy, but inexperienced in managing large assets. Without preparation and clearly signposted guidance, there's a risk of disengagement from this cohort.

Crucially, these new philanthropists will not have the same habits, loyalties, or assumptions as their parents or grandparents – **76% of younger philanthropists** want to forge their own path, and diverge from traditional family approaches. Instead, their giving will be shaped by their own values, identities and lived experiences. The challenge now is to prepare for this changing face of wealth, or risk being caught off guard as the HNW donor base gets younger and more diverse. There's an opportunity to engage Next Gen philanthropists early on, and to forge lifelong philanthropic relationships with them – but only if we're committed to understanding the needs and preferences of this younger cohort.



The Next Gen Philanthropist

// Women and Wealth

Before the Wealth Transfer assets reach younger generations, they'll first flow to an often-overlooked demographic: **Boomer women**. Due to longer life expectancies, women in heterosexual marriages are set to inherit vast sums from their spouses, consolidating control over family wealth. In practice, this means they will not only manage their own accumulated assets, but also gain the final say over how the family nest egg is parcelled out. And crucially, women do not manage wealth in the same way as men. Research consistently shows that women are **more likely to direct funds toward charitable causes**, as well as prioritise long-term healthcare and intergenerational security.

'Failing to design for female HNWIs risks overlooking one of the most significant shifts in wealth and giving of the next generation'

This shift in financial control carries added weight when framed historically – many of these same women would have faced barriers to financial independence in their early years. It was only in 1975 that the **Sex Discrimination Act** made it illegal to discriminate against women in banking and finance, granting British women the right to apply for credit and loans without their husband's permission. Now, fifty years later, this generation of women will increasingly become primary wealth decision-makers.

More broadly, female HNWIs represent one of the **fastest-growing wealth segments** worldwide. Many bring different priorities and expectations to the table. Female donors tend to be **more values-driven**, seeking to fund causes with visible social impact, and they often look for alignment with equity, education, healthcare, and community welfare. They are also **more likely than men to prefer collaborative models of giving**, including networks and giving circles, where decision-making is shared and relationships are foregrounded.

The growing financial power of women, from widows inheriting family estates to entrepreneurs defining new wealth narratives, means that women will increasingly make up the HNW pool in the UK. Yet, women remain underrepresented in traditional models of high-value engagement. Failing to design for female HNWIs risks overlooking one of the most significant shifts in wealth and giving of the next generation.

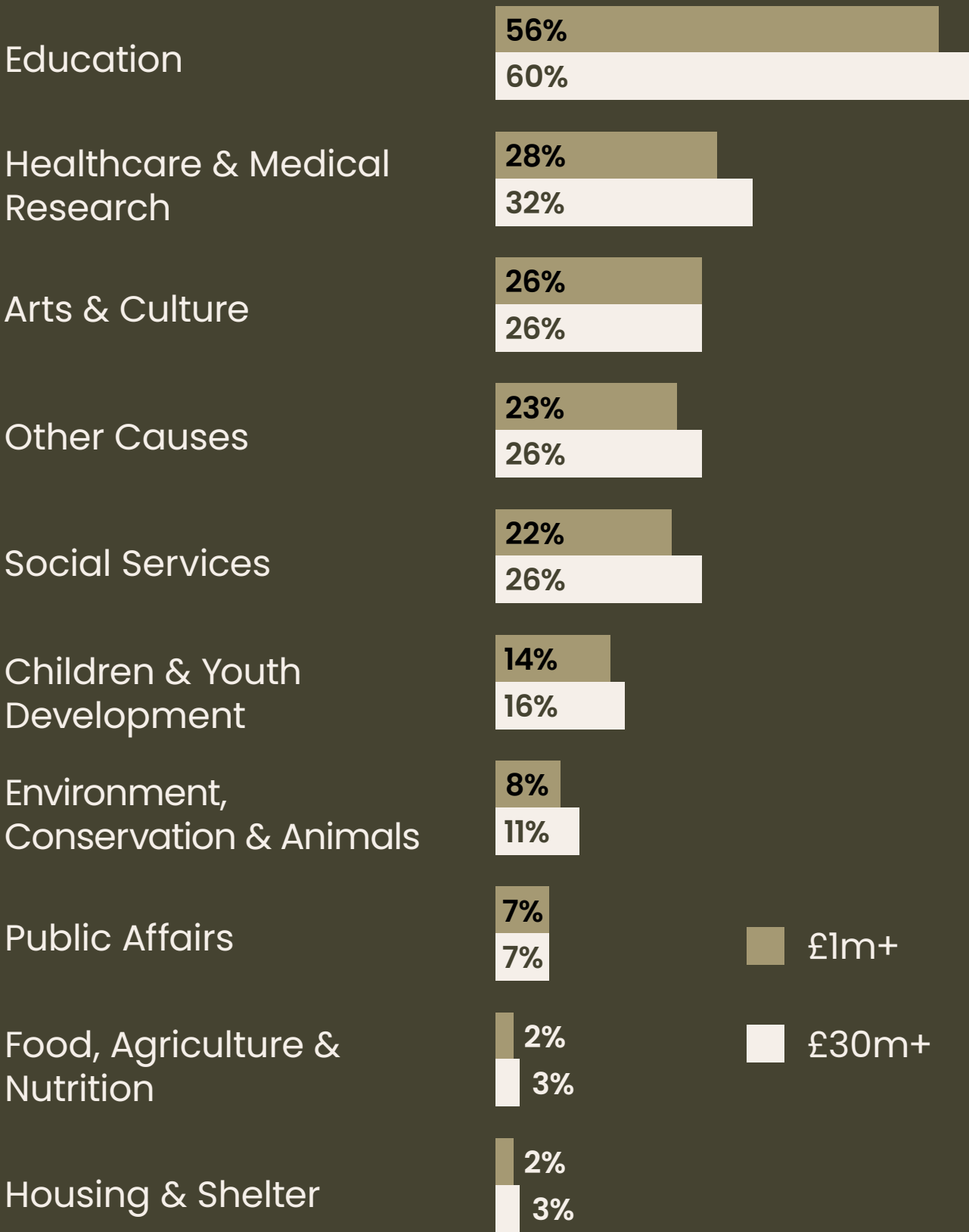


Why They Give



// Causes & Systemic Change

Causes Supported by Britain's Wealthiest 1%



Source: Wealth-X, an Altrata company, 2024 via [Charities Aid Foundation - High Value Giving How the UK's Wealthy Give](#)

There's a notable difference between the causes that high-net-worth donors back, compared to the wider public. Education dominates, with 56% of wealthy donors supporting it compared with just 4% of the general population. Healthcare and medical research also attract around a third of HNWIs, while arts and culture continue to receive steady patronage, particularly from older donors. Meanwhile, younger wealthy donors are beginning to disrupt these priorities. Millennials and Gen Z place far greater emphasis on climate action, social equity and global justice, and are increasingly aware of the interconnections between the climate crisis and social justice. They're a cohort that's likely to question what multi-generational inherited wealth means for our society, equality, and the environment.

'56% of wealthy donors [support education] compared with just 4% of the general population.'

'Wealthier donors are drawn to causes they see as creating structural or long-term change'

Essentially, wealthier donors (regardless of their age) are drawn to causes they see as creating structural or long-term change, rather than immediate relief. Education, research, and cultural institutions all fit that mould: they promise impact that lasts beyond the lifetime of a single gift. HNWI want to see their philanthropy change systems, influencing policy, driving research, and scaling solutions that tackle root causes rather than symptoms. Crucially, this means they're looking for organisations to demonstrate both short- and long-term impact and change.



Why They Give

// Wealth Redistribution

Focusing on systemic change opens up a particularly difficult question: what if the system that needs changing is the concentration of wealth itself? For a growing number of next-gen donors, philanthropy isn't about softening the edges of inequality, but about dismantling the privilege that produced it in the first place. These donors are **unpicking the legitimacy of inherited wealth**, and questioning the power structures within which they exist. They want to lead the charge by consciously dismantling their own role in the system, and shifting money back into the communities, movements, and systems that have historically been excluded from it. These younger donors favour approaches that hand over power, as well as resources (think participatory approaches and community-led funds).

'High-value donors want their philanthropy to dismantle the structures that create inequality in the first place'

High-value donors want their philanthropy to dismantle the structures that create inequality in the first place. Organisations that can't articulate how they drive systemic change will be overlooked. This means framing yourselves as systems-change organisations, rather than service providers. Donors are looking for partners who share their appetite for tackling root causes (whether that's through research, advocacy, redistribution, or structural reform) and who can convince them they have the tools and resources needed to successfully deliver this change.



Image source



Why They Give

// Philanthropy as Identity

Among affluent donors, the act of giving is **increasingly tied to personal branding**. Younger generations in particular have grown up in a culture of self-curation. These digital natives have been building their own personal brands on social media for years, presenting streamlined visions of their lifestyles and values in order to shape and project a narrative. On top of that, we're also living in an era of divisive politics and increasing polarisation, in which people are turning to **visual symbols and lifestyle choices** to showcase their values and community affiliations. The soap we stock at home, the tote bags we carry, the petitions we post online: all of these choices project a type of conscientious consumerism and virtue as a status symbol.

‘Millennials and Gen Z want their philanthropy to be fast, creative and designed to reflect their personal vision for the future’

In that context, philanthropic giving becomes part of a curated identity. From the causes these donors back to the scale of their gifts. Each of these contributes to the narrative about what kind of person they are, and what kind of legacy they want to leave in the world. Millennials and Gen Z want their philanthropy to be fast, creative, and designed to reflect their personal vision for the future. In the same way that a luxury watch can be a marker of success, a bold pledge or donation can now be a marker of status as well. It's a way of signalling taste, belonging, and leadership within a peer group of next gen philanthropists.

‘These donors are looking for co-authorship and -creation’

These donors are looking for co-authorship and -creation. They're looking for organisations that can help them shape their own philanthropic journey, envision themselves as the heroes in their own story, and drive impact that aligns with their values and vision for the future.



10

Case Studies



Making Money Make Change

The Making Money Make Change conference brings together 18–35-year-olds who are set to inherit millions (or even billions) and invites them to reimagine their role in systems change. Participants reflect on the origins of their family wealth, and are supported to move from guilt and inertia into action. Attendees are encouraged to commit to “spending down” their wealth, giving directly to justice movements and solidarity economies. By the end of one weekend, 35 participants pledged to redistribute \$9.2 million. The conference also provides coaching, legal support, and community connection to help participants navigate family resistance, trustee constraints, and their own internalised fear.

So What: Next-gen donors don’t just want to give, they want to dismantle the structures that made their wealth possible in the first place. These individuals are looking for transparency, trust, and long-term partnerships with systems change movements that are doing the hard work.



Marlene Engelhorn

In early 2025, fifty randomly selected Austrian citizens gathered to tackle wealth inequality, by redistributing €25 million. The money had been given by Marlene Engelhorn, a 32-year-old heiress to a pharmaceutical fortune, who had created the council (dubbed the Good Council for Redistribution) as a participatory experiment in democratic philanthropy. Council members were chosen by lottery, compensated fairly for their time, and given full autonomy to decide where the money would go, without input or influence from Engelhorn. Ultimately, the council funnelled the sum to over 80 different initiatives, from a nature conservation charity; to the Salzburg Philharmonic children’s programmes; to a counselling center for LGBTQIA+ youth.

So What: The Good Council for Redistribution shows a growing appetite amongst next-gen wealth holders for collective, participatory impact. These HNWIs want to build platforms for others to lead and create change. Where can your organisation support these donors in redistributing their wealth more democratically and effectively?



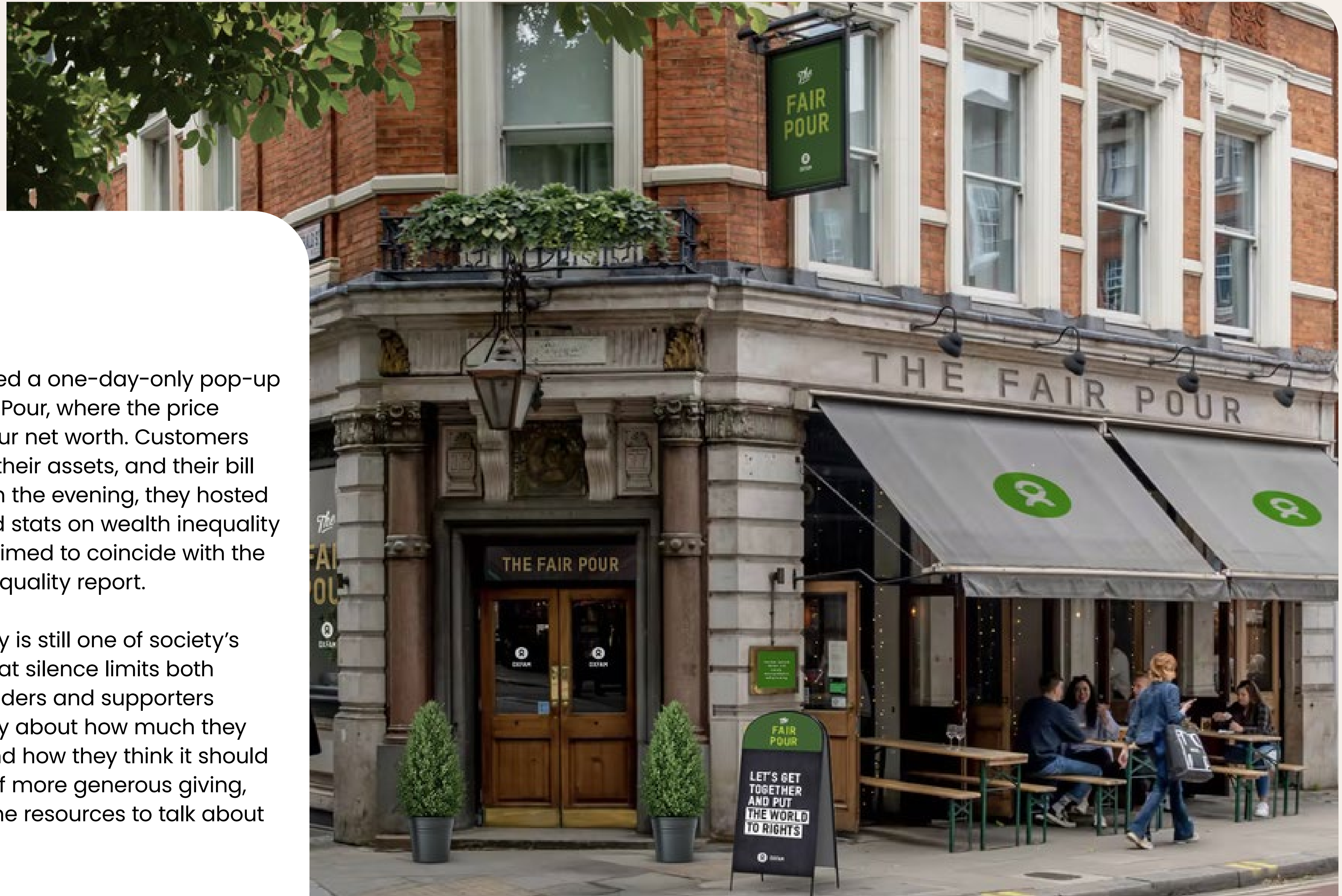
Case Studies



The Fair Pour

In January 2025, Oxfam opened a one-day-only pop-up pub in London called The Fair Pour, where the price of your drink depended on your net worth. Customers answered a short quiz about their assets, and their bill was calculated accordingly. In the evening, they hosted a pub quiz featuring facts and stats on wealth inequality in the UK. The activation was timed to coincide with the release of Oxfam's annual inequality report.

So What: Talking about money is still one of society's most powerful taboos, and that silence limits both giving and action. Donors, funders and supporters should be able to talk honestly about how much they have, how they came by it, and how they think it should be used. To create a culture of more generous giving, we first need to give people the resources to talk about what they have.



Open Conversations

Money is still one of the great taboos. Even among families, peers and trusted advisers, conversations about money, giving, and the responsibilities that come with wealth, are often left unspoken. That silence, unfortunately, extends to philanthropy, which intersects with other sensitive areas, like politics and religion. As a result, philanthropy can feel lonely, and donors are often unsure of where to turn for advice or guidance.

This is a missed opportunity. When these conversations do happen, they act as an accelerant. Donors who talk about their giving with friends, family or advisers are more likely to be inspired by what others have achieved, and to expand their own ambitions. Around a third of HNW donors say that they've been inspired by someone else's giving story in the past, and a quarter say that they'd like to hear from others who've managed to achieve serious impact through philanthropy. Sharing experiences makes philanthropy feel less lonely, sparks new ideas, and reinforces generosity as part of a wider culture rather than an individual choice. To put it simply: talking about money makes more money flow.

This is also where wealth advisers come in. Younger HNWI's are more inclined to seek financial advice than their older peers, with 78% of wealthy under-35s having already done so, compared with 61% of those over 55. That being said, there's still around 100,000 wealthy under-35s in the UK that currently lack any kind of financial advisory relationship, representing a significant gap (and opportunity) in engaging this cohort with philanthropy.

And philanthropy is a crucial factor in choosing to engage a wealth advisor: more than half of this younger cohort say they would be more likely to choose an adviser who also offers philanthropic guidance. Yet 1 in 5 financial advisers doesn't know how to support their clients with philanthropy, and only 5% of advisers feel 'very confident' in discussing philanthropy with their clients. Better awareness and training for advisers would help to ensure that some of the wealth set to pass between generations during the Great Wealth Transfer can find its way back to charities.

The silence around money and philanthropy is a barrier to growth. In order to unlock the full potential of high-value giving, we have to help normalise conversations about wealth and giving, within families and peer groups, as well as in partnership with advisers who are shaping the financial decisions of the next generation.

// Missed Conversations

Peers: Philanthropy often happens in isolation. Donors rarely talk about their giving with friends or networks, missing the chance to be inspired, or to inspire others.

Family: Conversations about wealth and responsibility remain taboo in many households. This silence risks passing on money without passing on values.

Advisers: While 78% of wealthy under-35s already seek financial advice, half would prefer advisers who also offer philanthropy guidance. Too often, that conversation never starts.



The Luxury Experience



The Luxury Experience

// Made For You

Luxury in philanthropy is not about gilded galas or engraved plaques. For high-net-worth donors, the true value lies in how the giving experience makes them feel: considered, cared for, and treated with precision. Just as craftsmanship and detail define luxury goods, the quality of a donor's experience signals the seriousness of the relationship. When done well, a touch of luxury adds meaning, enjoyment, and excitement to the HNW donor's relationship with you.

In our increasingly algorithmic age, personalisation has shifted from appreciated to expected, especially among discerning, high-net-worth donors. This cohort has come to expect the same seamless, intelligent tailoring in philanthropy as they do in luxury retail: from bespoke service on demand to personalised impact-trackers. Moreover, technological advances mean that highly tailored experiences are now a must-have. A whopping **73% of people** expect better personalisation thanks to technological advances.

Luxury industries can offer clues to what this looks like in practice. Affluent audiences tend to place a premium on exclusivity, quality, and craftsmanship. The same principles apply to philanthropy: a handwritten note, a bespoke impact-tracking dashboard, or a carefully chosen gift aligned with a donor's lifestyle elevates the gifting experience and adds a personal touch to the process. These HNW donors expect thoughtful, high-touch engagement that aligns the donor's personal narrative and values with the cause.

Advances in AI mean that charities now have easier access to personalisation, at scale. This technology could let you roll out customisation journeys to more HNW donors, while strengthening your relationships through improved stewardship or profile analysis. The catch is that this type of personalisation relies on having good data to back it up, as well as the proper technological infrastructure to maintain it.

Personalisation is how donors feel seen as people, not wallets. Invest in personalised, customisable donor journeys (and in the data to make them a reality), to avoid your giving experience feeling generic.

'Personalisation has shifted from appreciated to expected'

Of course, personalisation in high-value giving is not new. The best major gift fundraising has always depended on fundraisers cultivating deep, individual relationships with donors, enabling them to tailor bespoke opportunities. What's changing now is the scale and sophistication of what's possible. With AI-enabled CRMs and better data infrastructure, charities can build on that human approach by predicting preferences, managing relationships more effectively, making sure that no detail gets lost. Of course, this technology doesn't (and shouldn't) replace the fundraiser. It's there to maximise their ability to refine and sustain personalised pathways.



The Luxury Experience

// One of One

Exclusivity has always been central to luxury. For high-net-worth donors, what matters is not excess but access: the sense that their experience is rare, unrepeatable, and designed specifically for them. In retail, affluent consumers consistently favour bespoke over mass-market, with one-off moments carrying more prestige than anything that can be bought off the shelf.

Exclusivity in this context can be as (relatively) simple as a private field visit to see research in action, a closed-door conversation with leaders, or a tailored briefing that only a handful will ever hear. These are the experiences that deliver status, by making donors feel like insiders. Of course, exclusivity has to be managed carefully to avoid slipping into elitism. The art lies in curating access that feels special while staying true to organisational values. Exclusivity is not about opulence, but about signalling importance. Charities that can offer rare, insider experiences make donors feel their contribution is truly irreplaceable.

‘Rare experiences should reinforce, rather than distort, the organisation’s purpose’

There is, however, a risk. A focus on exclusivity could lead to the creation of fundraising opportunities that cater more to donor desires than to mission need, with initiatives that sit outside of core strategy. The challenge here is to avoid exclusivity becoming a distraction. Done well, rare experiences should reinforce, rather than distort, the organisation’s purpose.



Image source



The Luxury Experience

// Quiet Recognition

The rise of “quiet luxury” in fashion has its philanthropic mirror. High-net-worth donors are increasingly wary of ostentation, preferring recognition that privileges privacy over profile. They’re often seeking acknowledgment that feels discreet, tasteful, and aligned with a cultural shift towards **authenticity and restraint**. In luxury markets, we’re seeing the rise of so-called ‘stealth wealth’ – it’s all about affluence signalled through craftsmanship and understatement.

In philanthropy, this translates into private impact reports, low-key thank-you gestures, or intimate conversations that affirm significance without drawing unwanted attention. Recognition that feels discreet and authentic reassures donors that their gift is about impact, not profile. Allow your donors to make their own decisions about how and where they want to incorporate your partnership into their philanthropic storytelling.

‘High-net-worth donors are increasingly wary of ostentation’

// Values as Taste

For today’s affluent donors, values are the new status symbol. Just as luxury consumers now signal taste through ethical consumption (e.g. favouring sustainable fashion, regenerative travel, or brands with strong social commitments), wealthy givers increasingly expect their philanthropy to reflect their personal ethics. This shift reframes values not as an add-on but as **part of the aesthetic of luxury itself**, and ties into the rise of philanthropy as identity.

This, again, is mirrored in the luxury goods market: American Express has found that **‘brand values’ (68%)** is the second most influential factor when buying luxury goods, right after ‘high-quality products’ (78%). Sustainability (67%) rounds out the top three. This appetite translates directly into philanthropy: donors want sustainable practices, intersectional approaches, responsibly sourced gifts, and well-rounded impact narratives.

Values have become part of the taste economy, and alignment on ethics is a marker of sophistication. Showcase your value throughout every aspect of donor engagement, as well as the donation process.

// Epic Encounters

Experiential luxury is on the rise, surging **15% YOY in 2023**, outpacing goods of every kind. Specifically, these audiences are seeking out experiences that evoke awe, wonder, and perspective. This trend is all about encounters that reset their worldview, and curated journeys that feel restorative and rare. The trend towards quiet luxury is fuelling this pivot even further, with affluent audiences seeking status through unique, often nature-driven experiences rather than overt displays of wealth. There’s an opportunity to tap into purpose to deliver unique, awe-filled experiences that deepen connection to a cause.

‘Experiential luxury is on the rise’

To stand out in the experiential space, deliver experiences that are curated, rare, and awe-inducing, with the added prestige of impact, in order to deepen your audience’s connection to your mission, brand, and community.



Case Studies

Chipotle

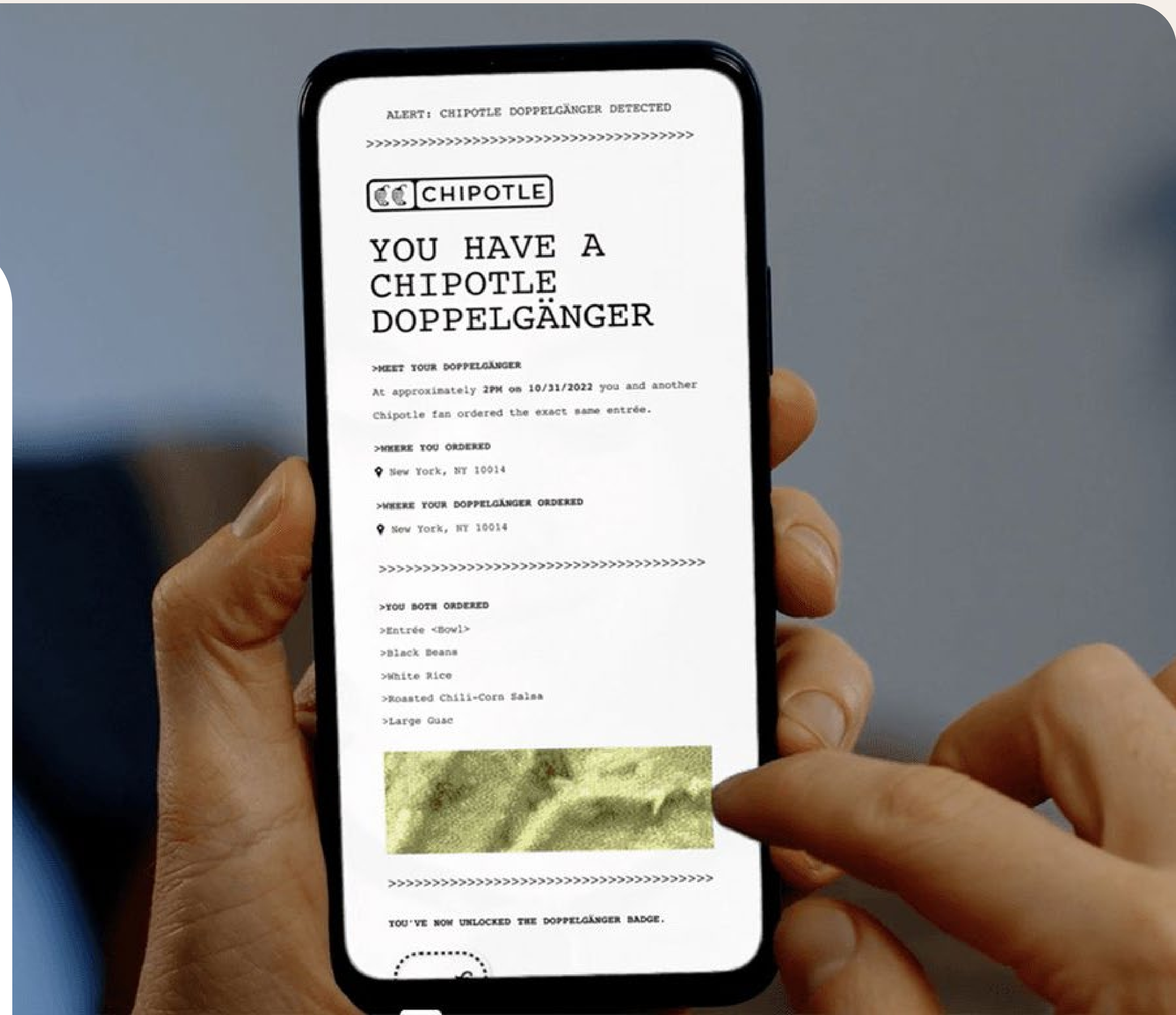


DOPPELGÄNGER

Chipotle

Chipotle's Doppelganger campaign added a playful twist to its loyalty programme by notifying customers when they happened to order the exact same meal, at the exact same time, as another customer somewhere else. When this occurred, both customers received an email highlighting the serendipity, turning a simple act of ordering into a moment of connection and delight.

So What: The campaign shows how data can be leveraged to create moments of joy and belonging. How can you transform a donor's routine action (e.g. a donation, a membership renewal, or an event sign-up) into a personalised experience that makes them feel part of something bigger?



Case Studies

MoMA

Museum of Modern Art

Museum of Modern Art

The Museum of Modern Art in New York runs a Patrons Programme that gives supporters exclusive access to the institution's inner world. Members are invited to behind-the-scenes conversations with curators, private tours of collections, and preview nights before exhibitions open to the public. These carefully curated experiences transform museum patronage into something more than philanthropy: they make supporters feel like insiders with privileged access to art and culture.

So What: MoMA's approach demonstrates how exclusivity can be leveraged to create a sense of belonging and status for donors. Offer your supporters access to spaces, stories, or experiences that aren't available to anyone else, making them feel not just thanked, but truly part of the inner circle.



Case Studies



Johnnie Walker

Johnnie Walker has launched a luxury platform, (Johnnie Walker Vault), offering clients bespoke whiskey blends created by Master Blender Dr. Emma Walker using exceptionally rare casks. Packages start at £50,000 and are paired with curated Scottish heritage experiences, blending craftsmanship, exclusivity, and cultural immersion. The Vault is a rarefied, highly personalised brand experience of status and story.

So What: The Vault shows how personalisation, exclusivity, and experiential luxury can converge to create offerings that feel both unique and aspirational. It's all about crafting immersive, tailored journeys that connect supporters to the heritage, culture, or community at the heart of your mission.



LVMH

In 2024, LVMH opened an environmental education centre near France's Rambouillet forest, designed to train 200,000 employees, collaborators, suppliers, schools, and members of the public by 2026. The programme blends immersive eco-training with topics such as circularity, traceability, biodiversity, and climate change engagement. By embedding environmental responsibility into its core operations, the luxury group is signalling to consumers that sustainability is central to what it means to buy and wear LVMH.

So What: Donors are shopping with their values, and they expect their giving to feel just as values-aligned, down to the details. Build moments of value-alignment into all of your pathways.



Case Studies



Loro Piana

Fashion house Loro Piana has built its reputation on craftsmanship and understated design, becoming a defining brand of “quiet luxury”. Its focus on discretion and refinement was later amplified by cultural moments like the TV show *Succession*, as shorthand for subtle wealth and influence. And while we might typically associate these types of brands with older, affluent audiences, prominent influencer personalities, such as The Gstaad Guy, are driving renewed relevance with younger generations.

So What: Loro Piana shows how discretion itself can become a marker of prestige. Not every donor wants their name on a wall or a table at a gala. Quiet recognition can deepen relationships with supporters who value privacy and authenticity over profile.



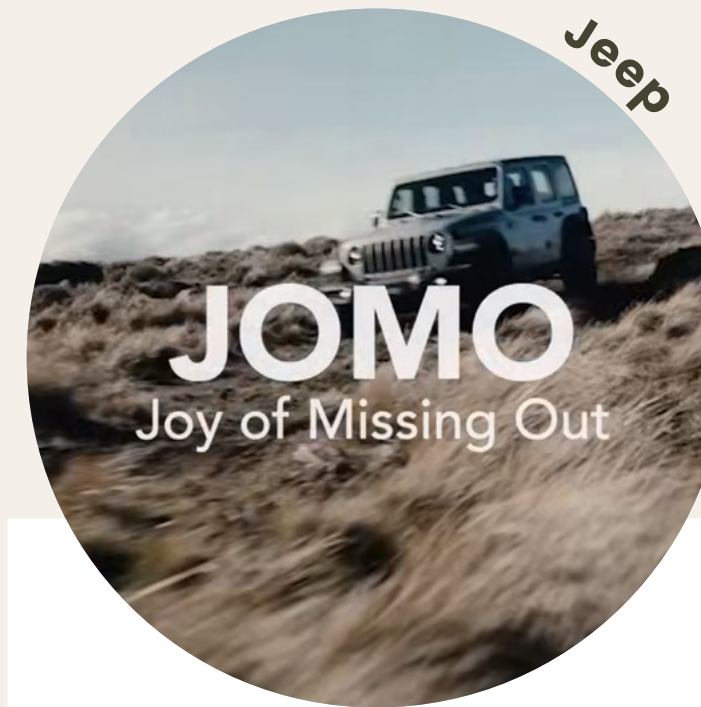
Case Studies



Singapore Airlines x Mandai Wildlife Group

Singapore Airlines Group partnered with Mandai Wildlife Group to integrate curated wildlife experiences into its travel offerings. The collaboration aims to boost inbound tourism while promoting conservation in Singapore, weaving encounters with nature and biodiversity into the luxury travel experience.

So What: Partnerships can elevate experiences by tying them directly to mission. In this case, pairing luxury travel with wildlife conservation. These experiences are both aspirational and purposeful, offering donors access to environments, expertise, or communities they couldn't reach alone.



Jeep

Jeep Argentina launched a new brand platform centred on JOMO (or the Joy of Missing Out) encouraging consumers to disconnect from digital distractions and reconnect with the natural world. The campaign reframes Jeep ownership as a lifestyle choice rooted in freedom, escape, and awe, with initiatives like Summer Seekers and Star Seekers designed to foster deeper connections with nature. By positioning disconnection as a luxury, Jeep taps into shifting consumer desires for meaning, space, and transcendence.

So What: We're seeing a growing appetite for awe and nature-based experiences. Where can you design donor experiences that prioritise reconnection with the natural world, turning support into opportunities for restoration, wonder, and perspective?



Case Studies



Reschio

Reschio, a family-owned estate in Umbria, has launched a series of creative retreats that immerse guests in ancient arts rooted in monastic traditions. Participants learn rare skills such as traditional calligraphy, longbow crafting, and flag throwing, taught by expert artisans. The retreats are designed to echo the Benedictine ethos of manual craft and reflection, positioning heritage craft as both luxury and restoration.

So What: Experiences rooted in tradition, skill, and reflection can become markers of prestige in a culture craving authenticity. An experience that combines heritage, learning, and immersion can be the height of timeless luxury within this context. Draw on your own heritage to create meaningful experiences for your HNW donors.



Community Building



Community Building

// Community

Your high-value audiences don't just want to sign a cheque. They want to belong, to both your process and your community. For many philanthropists, giving can be a gateway to a value-aligned community. This shift is clearest among younger and female donors – the typically underrepresented HNWI personas. For example, younger donors are **deeply networked and collaborative** in the way they discover and support causes. They learn about causes and strategies from their peers and enjoy sharing their own insights with their peers. Crucially, they believe that collaborating with peers makes them better donors, and extends their impact.

‘Younger donors are deeply networked and collaborative in the way they discover and support causes’

Research on giving circles underscores this: not only are these networks growing, with many of their members citing the value of shared decision-making and the mutual support rooted in collective identity. Interestingly, these communities skew heavily female, with **70% of their members being women**. For these personas, philanthropy is moving away from the solitary benefactor and towards collective models of impact. Patriarchal norms of top-down patronage are being replaced with shared responsibility, accountability, and collaboration.

So, if philanthropy is becoming a community act, then there's an opportunity for the sector to create spaces where those communities can form, grow, and thrive. Design connection-first propositions that prioritise relationships, both between your organisation and the donor, as well as donors themselves. Giving should feel like an invitation into something bigger than the self.





// Co-Creation

Part of building meaningful relationships with high-net-worth donors lies in moving from transactional engagement to genuine collaboration. Today's supporters don't want to be passive benefactors; they want to be partners in shaping the causes they support. For many, the appeal of giving is tied as much to influence and involvement as it is to impact. Research shows that **74% of next-gen donors** want a deeper relationship with the organisations they back, including access to inner workings and decision-making processes.

Co-creation offers charities a pathway into this new donor mindset. It begins with a simple principle: no one understands what your audience values better than the audience itself. By inviting donors into strategy discussions, programme design, or even campaign development, organisations tap into a cycle of reciprocal innovation where supporters feel invested not only in the outcomes, but in the journey that creates them. High value donors are looking for co-ownership, collective input, and genuine, long-lasting partnerships that serve both parties equally.

'Today's supporters don't want to be passive benefactors; they want to be partners in shaping the causes they support'

This approach also extends to how charities allow their supporters to speak on their behalf. In an era where authenticity resonates more than polished messaging, amplifying the voices of unofficial ambassadors can carry more weight than any scripted campaign. These donors want to tell their carefully-crafted impact, so give them the tools to do so.

'74% of next-gen donors want a deeper relationship with the organisations they back'



// Access & Belonging

Traditionally, to become a patron is to be invited into a world of access, stories and status: a community within a community, curated and rarefied. Younger donors in particular are signalling that philanthropy should feel like a lifestyle, not a transaction. Being a “patron of X” is shorthand for identity, affiliation and prestige.

‘Philanthropy should feel like a lifestyle, not a transaction’

Exclusivity is a key part of this equation. Research shows that **58% of wealthy Millennials** believe exclusivity adds value to their philanthropic experience, citing tailored communications, VIP events and insider access as core motivators. This is not about flash or spectacle, but thoughtful curation: access to stories and spaces the public never sees, intimate experiences that deepen connection, or behind-the-scenes encounters that make a contribution feel prized and powerful.

‘58% of wealthy Millennials believe exclusivity adds value to their philanthropic experience’

The rise of influencer-led philanthropy underscores this trend. Younger audiences are drawn to initiatives that offer exclusive content or access, often shared in digital-first ways that blend giving with social capital. Belonging to a cause is effectively a social currency, a way of signalling values, connections and identity to a wider circle.

Giving is a pathway into belonging. The organisations that can design prestige-driven experiences, with intimacy and genuine connection at their core, will convert HNW support into loyal partnerships. Failing to build those meaningful connections and communities means being seen as a service provider, rather than a potential partner – in a relationship economy, that distinction is crucial.



// Trustees

Trustee boards remain one of the most powerful yet under-leveraged spaces for engaging the next generation of philanthropists. Despite growing calls for diversity, the **median age of a charity trustee** in the UK is 65 to 69, and just **1% are under 30**. Similarly, only **8% of trustees are from BPOC backgrounds**, compared to 17% of the general population; and **more than half of UK charities** do not have a single BPOC woman on their board.

Next-gen philanthropists have the potential to bring to the table financial capital, lived experience, digital fluency, and networks that reach beyond traditional circles. For these donors, who are craving influence and community, the trustee role should be particularly attractive. It's an invitation to co-create strategy at high levels, and signals trust and authority. For the philanthropists, membership can build leadership skills and strengthen their philanthropic identity narrative. Yet, these benefits are often lost in translation – the way trusteeships are recruited for, communicated about, and presented doesn't connect with these next-gen HNWLs.

Recruiting younger, more diverse HNWLs means actively making space for young voices. It means rethinking recruitment pipelines, offering flexible governance models, and actively targeting high-potential next-gen philanthropists.



Case Studies



The Conduit

The Conduit is a private members' club in London, but not of the mahogany-and-martinis variety. Instead, it's been purpose-built for a new generation of wealth holders, entrepreneurs, philanthropists, and changemakers who want to invest in solving the world's toughest problems. The Conduit offers members a curated experience of regular events and training, collaborative workspaces, access to leading thinkers and innovators, and a peer network of people who are serious about social change.

So What: For high-value donors, the right peer group is powerful, offering inspiration, accountability, and a sense of shared purpose. Don't just show your audience what their money can do, but show them what they can become part of.



The Tiffany Circle

The Tiffany Circle is a network of female philanthropists aligned with the American Red Cross. It's a community that blends high-level giving with exclusive access, intimate briefings, and meaningful connection. Entrance to the circle requires a minimum donation of \$10,000, and the society has grown to over one thousand members.

So What: The Tiffany Circle is all about being part of a story, legacy, and shared ambition with others who see the world the same way. The right combination of status, substance, and community can transform donors into your biggest advocates.



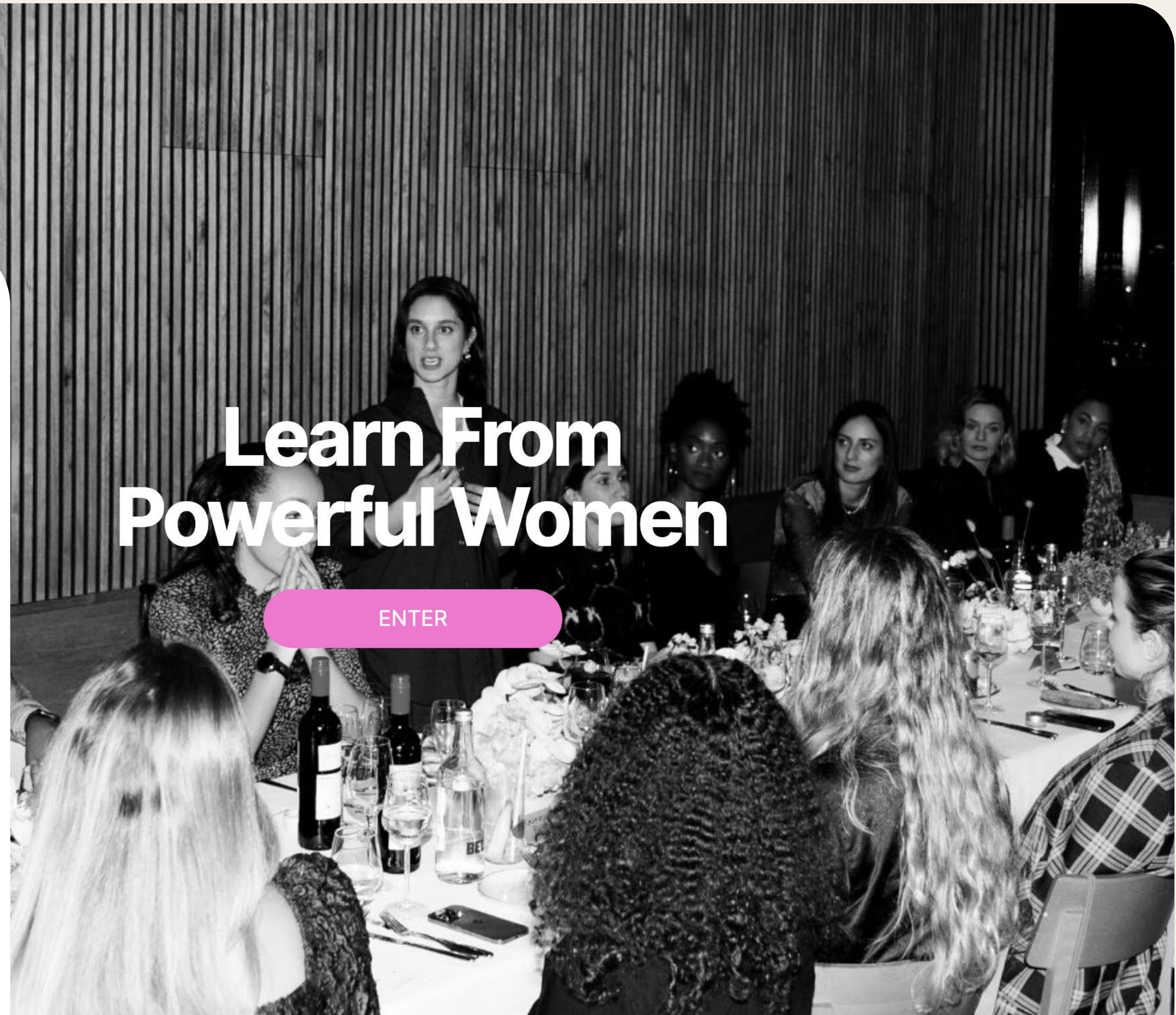
Case Studies



The Stack World

The Stack World began as a stylish London-based community for ambitious women in tech, but has since grown into something more expansive: a curated ecosystem for connection, capital, and change-making. Among its many branches is an emerging space for impact investing, where members can direct their wealth and energy into ventures that align with their values. The experience is designed to be intentionally boutique. Think Monday evening Zoom salons with curated themes, invitation-only weekends away, and accelerator programmes tailored for women-led businesses. Their ethos: Learn From Powerful Women.

So What: The Stack World embeds impact investment into a lifestyle of influence, curiosity, ambition, and shared growth. To engage the next generation of philanthropists, you may need to curate experiences, not just appeals.



Case Studies



The DO Lectures

Since 2008, The DO Lectures have invited the world's great doers and disruptors to speak at their farm. Each speaker is tasked with giving 'the talk of their life'. One that hasn't been done before, brings fresh ideas, and pure vulnerability. Held in an off-grid cowshed in Wales, the gatherings are intimate and deliberately analogue. Talks are filmed and shared freely online. The result? A collection of over 380 deeply human talks that have been watched more than 150 million times.

So What: In a landscape of polished conferences and curated donor events, DO shows that intimacy, honesty and shared vulnerability build deeper value than exclusivity alone. People are searching for stories that stir something inside them. An added bonus: shared impact stories like these have the power to influence and inspire other donors.



Case Studies



Selfridges

Luxury retailer Selfridges is reframing loyalty for the experience economy. Its updated Selfridges Unlocked programme, announced in February 2025, rewards not just spending, but presence. Members (called 'keyholders') earn points (or 'Keys') by attending in-store events, dining at restaurants, visiting the on-site cinema, or using concierge services. The highest tier, VSP (Very Selfridges Person), offers access to a private lounge, complimentary tailoring, and exclusive services. As of 2025, 1.3 million people were active keyholders.

So What: Selfridges shows how status can be earned through participation, not just purchasing. They're building a space where their buyers are recognised and awarded for their active participation in community.



Stewardship



Stewardship

// Always-On Transparency

For today's high-net-worth donors, trust is through immediacy. This cohort lives in a world of real-time dashboards and instant notifications already on social media and through work; they expect the same level of visibility from the organisations they support. 'Always-on transparency' means continuous access to data, updates, and insights, rather than just glossy highlights reels.

Digital stewardship tools are reshaping what this looks like in practice. Virtual briefings offer an insider's view of unfolding projects, while WhatsApp updates or personalised video content can give donors the sense of being in the room, even when they're thousands of miles away. These are small, human touches that communicate accountability and intimacy at the same time. The point is to show the process: the challenges faced, the pivots made, and the tangible difference a gift enables day by day. This expectation also reflects the cultural shift towards co-creation: next-gen philanthropists are less comfortable with one-way communication. They want to be treated as informed partners rather than distant benefactors.



// Impact

This cohort is motivated by a clear and compelling case for support, underpinned by evidence that their contribution is making a measurable, large-scale difference. Donors increasingly expect real-time updates, specific outcomes, and clarity on how their gift connects to wider transformation. High-value giving thrives in cultures where evidence of impact is part of the organisation’s DNA.

Crucially, these donors want to invest in systemic change, and therefore want to see both the micro and the macro impact. At the micro level, they want tangible proof that their individual gift has delivered change (think of a building completed, a programme launched, a life directly improved); whilst at the macro level, they want to understand how their support contributes to systemic shifts (e.g. influencing policy or scaling long-term solutions). If you can’t show donors the change their money is driving – both immediately and in the bigger picture – they’ll take their resources to organisations that can.

‘Authenticity carries more weight than perfection’

The challenge for charities is balancing honesty with inspiration. Impact reporting should, of course, highlight successes, but it also needs to acknowledge the setbacks and recalibrations. Authenticity carries more weight than perfection, and the willingness to admit when strategies are being refined can actually strengthen trust.

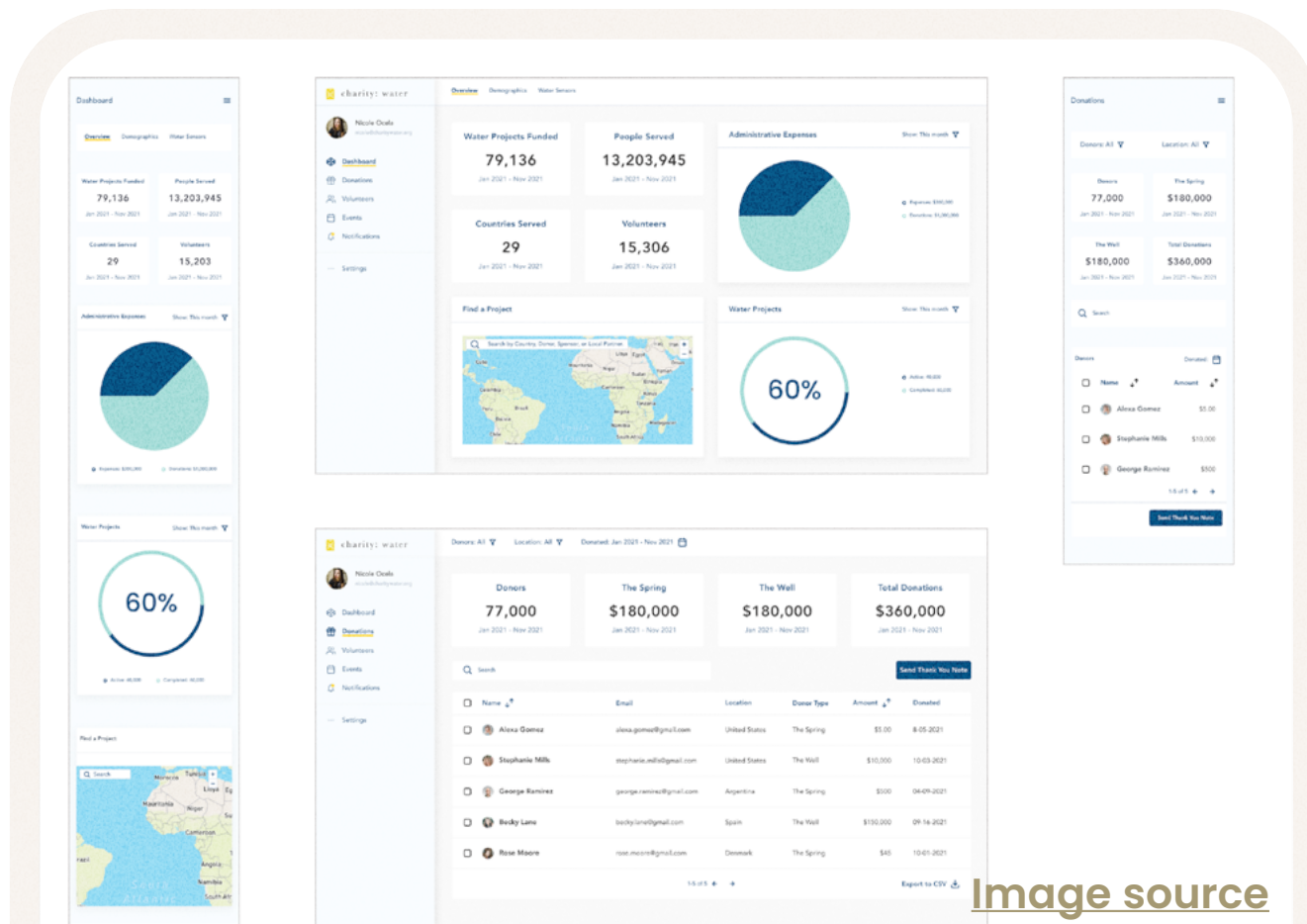


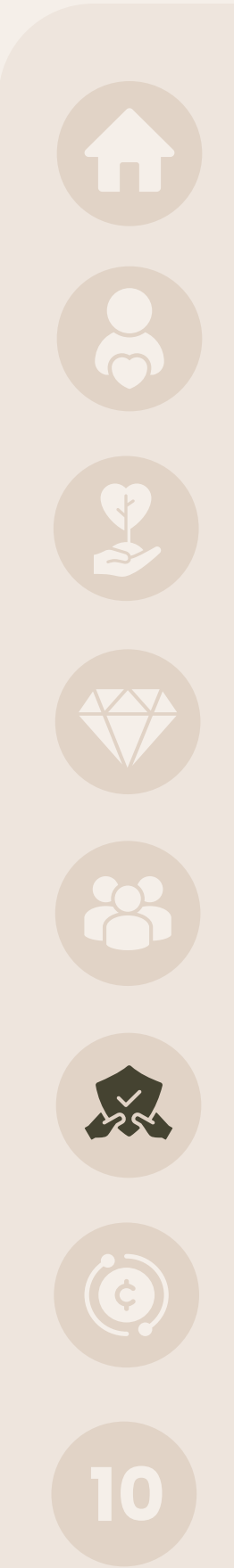
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// AI and Impact Tracking

Despite the proliferation of digital platforms, AI-powered tools in philanthropy remain rare. Only 6% of donors currently use AI for impact measurement or grant optimisation, but this is set to change dramatically in the next five years. Interest is already high: 60% of HNWI’s want AI tools to help research charitable causes, while 51% are interested in AI for tracking impact. Among donors under 40, those figures surge to 75% and 64% respectively.

AI has the potential to tackle some of philanthropy’s biggest pain points. 41% of donors cite difficulties tracking the effectiveness of donations, 35% struggle to find suitable giving opportunities, and 31% find it hard to manage multiple giving vehicles. Intelligent systems could provide real-time dashboards, automate reporting, and streamline portfolio management, making giving feel more informed and efficient.

With younger philanthropists showing the strongest appetite for AI-driven tools, charities that invest early in this space will gain a competitive edge. From transparency dashboards to personalised recommendations, AI can make stewardship seamless and impactful.



// Trust-Based Giving

If philanthropy is to drive meaningful change, the power balance between funders and charities must shift. Too often, donors, confident in their own success, dictate how money is spent, while organisations on the ground bend their strategies to fit prescriptive funding requirements. It's important for HNW donors to recognise and appreciate the expertise of charities and those 'on the ground'. Those closest to the issues are best placed to know what solutions are needed. For donors, this means embracing flexibility: long-term, unrestricted funding that empowers charities to adapt, innovate, and direct resources where they are most urgently required. This approach values operational costs and infrastructure as essential investments as well.

'The power balance between funders and charities must shift'

'Those closest to the issues are best placed to know what solutions are needed'

But if trust and flexibility are the holy grail, we are still some way from achieving them. Many charities admit to **tailoring their asks to what they believe donors want to hear**. Only **10% of organisations** report asking funders for salary support, and just 35% requested help with rising core costs. The fear of rejection and lack of open dialogue keeps vital needs hidden.

Yet, for donors committed to systemic change, this is the critical moment to align values with practice. Restricted funding limits agility and creativity; whilst unrestricted funding strengthens long-term capacity, sustainability, and authenticity.



Case Studies

Charity:Water



charity: water

Charity:Water

Charity:Water's supporters get access to personalised dashboards and GPS updates, allowing them to see exactly where their donations are going, down to the coordinates of the well they helped fund. In some cases, donors are given blockchain-verified digital assets or NFTs as proof of their patronage. These aren't gimmicks, but tangible tokens of accountability. The message is clear: your impact is real, trackable, and deeply personal.

So What: Trust is the new luxury. In a world where high-net-worth donors expect rigour, clarity, and return on impact, radical transparency is foundational. Through real-time reporting, impact becomes real, trackable, and deeply personal.

ShareTheMeal



ShareTheMeal

ShareTheMeal

ShareTheMeal, an initiative by the UN World Food Programme, is a flexible giving app. Through the platform, supporters can donate flexible amounts whenever they choose, with no commitment required. Each donation clearly shows how many meals it will provide, reinforcing the impact in real time. And, of course, for those seeking ongoing involvement, subscriptions offer a set-it-and-forget-it model.

So What: ShareTheMeal aims to build donor trust through clarity and control. Showing exactly what a donation achieves, even at small amounts, builds a stronger case for support at any level, including major gifts.



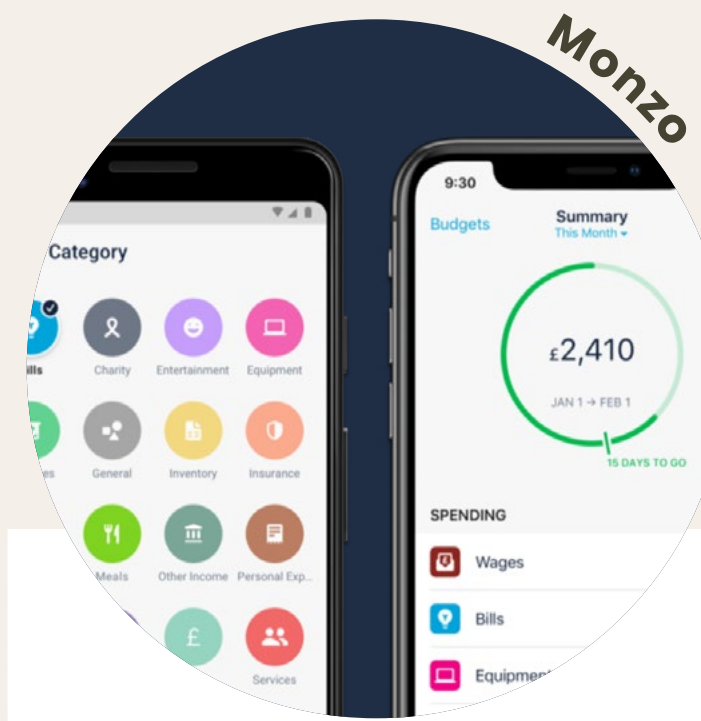
Case Studies



Givepact

Givepact is a social impact DAO (decentralised autonomous organisation) that funds proposals across a wide range of causes, from climate to community resilience. By using blockchain technology to govern how funds are allocated, proposals are voted on by the community and publicly tracked, ensuring full transparency in decision-making and delivery.

So What: Givepact's approach aims to remove the opacity often associated with large-scale giving by making every transaction visible, verifiable and community-owned. For high-value donors who want their giving to be transparent and democratised, models like this offer an alternative.



Monzo

One of digital bank Monzo's main selling points is intuitive, real-time spending reports that show users exactly where their money goes, broken down by category, merchant and month. Through clear design and playful nudges, Monzo helps people build awareness of their financial behaviours and make more conscious decisions about how they spend. This simple, user-first approach to transparency has helped Monzo earn deep loyalty from its user base, especially among younger generations seeking greater control over their finances.

So What: Monzo proves that transparency doesn't have to be dry or technical – it can be personal, visual and behaviour-changing. Charities and foundations can borrow this logic: give high-value supporters a beautiful, accessible way to see their impact in real time, and they'll feel more connected and empowered.



New Money, New Models



// Cutting Edge Giving

For next-gen philanthropists, giving is not about preserving legacy but about rewriting rules. These donors want to move quickly, think creatively, and give on their own terms. Traditional models – and the slow decision cycles and institutional deference that can come with them – can feel stale to a cohort raised on start-ups, side hustles and accessible investing. They are used to fast pivots and instant feedback, and they expect giving to feel just as dynamic.



But philanthropy can also be an arena for experimentation. This audience wants to fund bold ideas, test unproven models, and take risks that traditional donors may shy away from. Emerging HNW cohorts value experiences that **break away from legacy patterns**, with donors seeking to participate in ventures that feel alive, contemporary, and future-facing. This also means avoiding rigid, one-size-fits-all models. Donors want charities to meet them with a spectrum of giving options that reflect their assets, lifestyles, and values. Wealthy donors are actively looking for more diverse giving routes, but **too many charities still default to a narrow set of mechanisms**. The risk is that without this flexibility, creativity, and willingness to experiment, donors might turn towards social enterprises over charities.

The organisations that can design offers around disruption, creativity and cultural clout will stand out. Engaging younger high-value donors increasingly **requires fresh approaches**: testing new formats, offering digital-first touchpoints, and finding ways to make giving feel like an investment in innovation.



New Money, New Models

// Non-Cash Donations

Philanthropy is no longer confined to cash. As the landscape evolves, high-net-worth donors are increasingly looking to diversify their giving by leveraging the full breadth of their wealth portfolios. Anything from publicly traded securities to property, private equity interests, and even art are gaining traction as significant sources of philanthropic capital. More experimental avenues are also emerging, from cryptocurrency to NFTs, expanding the boundaries of what counts as donatable wealth.

The scale of this opportunity is significant. Around **84% of HNWI wealth in the UK** is held in non-cash assets, including 34% in funds and securities, 30% in property, and 18% in illiquid assets like private equity. Over the past two years, more than **half of wealthy donors** (57%) reported giving shares or property, and smaller but growing segments plan to donate hedge fund holdings (9%) or cryptocurrency (7%) in the coming year. If the UK's 20,000 individuals with a net worth above £10 million gave just 1.1% of their non-cash wealth (which would be in line with average giving levels) the additional value released would **exceed £1.8 billion**.

'Around 84% of HNWI wealth in the UK is held in non-cash assets'

Non-cash donations offer donors flexibility and efficiency. They allow supporters to use capital that might otherwise be locked away, often allowing for greater tax benefits while enabling charities to access larger sums than through cash alone. But there are challenges too. Accepting complex assets can involve significant administrative burdens, valuation hurdles, and liquidity risks. Property and private equity holdings, for example, can be difficult to transfer or sell, leaving charities holding illiquid assets they are not equipped to manage. These risks mean some organisations still shy away, even as donor appetite grows. Do the work to understand the giving mechanisms that work best for your donors, as well as for your organisation. Do you have, or want to develop, the capacity to accept non-cash assets?



New Money, New Models

// Social Impact Investing

Younger high-net-worth donors are increasingly unwilling to see philanthropy and investment as separate spheres. For them, money is capital, and capital must do double duty. It has to generate both social and financial return. This mindset is driving the rise of social impact investing, where donations are reframed as investments in a wider impact economy.

‘Money is capital, and capital must do double duty’

There is a notable generational divide when it comes to this. While only **34% of Baby Boomers** express interest in impact investing, that figure nearly doubles to 64% among Millennial millionaires. In the UK, more than **one in five under-35s** say that they’re interested in social investment or alternative ways of giving that blend social impact with financial returns. Philanthropy is becoming part of a **spectrum of capital allocation**, rather than a siloed act of charity.

This blurring of lines also reflects a cultural rebrand of philanthropy – younger donors **aren’t ‘philanthropists’**, but ‘givers’, ‘advocates’ and ‘change-makers’. They want to back ventures that feel entrepreneurial and future-facing (think ESG-aligned portfolios, climate funds, social enterprises), rather than contribute to models that feel extractive or outdated. This creates both opportunity and challenge for charities. On the one hand, it unlocks capital from investors who might never have seen themselves as traditional donors. On the other, it forces charities to compete with a growing number of private and hybrid vehicles that can promise both measurable impact and financial upside. So, how do you engage with the impact economy? Develop offers that feel bold and performance-driven, pulling inspiration from investment portfolios.

‘Younger donors aren’t ‘philanthropists’ but ‘givers’, ‘advocates’ and ‘change-makers’

// Unrestricted Core Funding

Of course, not every donor wants flashy initiatives or headline-grabbing announcements. What about the ones who want to fund the core pot? The case for unrestricted (or core) funding has strengthened in recent years – the pandemic (and the burdens it placed on the sector) led to an increase in donors loosening restrictions on funding. Unfortunately, post-pandemic, we’re **seeing a slow return to restricted giving**. Yet, core funding allows charities to allocate resources where they’re most needed, whether that’s investing in leadership development, adapting service delivery, or covering their essential overheads.

Offering unrestricted giving options, and crucially, articulating the clear impact they enable, lets your donors fuel the machinery that makes mission-driven work possible. It’s a statement of trust and partnership that deepens donor commitment, while strengthening organisational resilience.



Case Studies



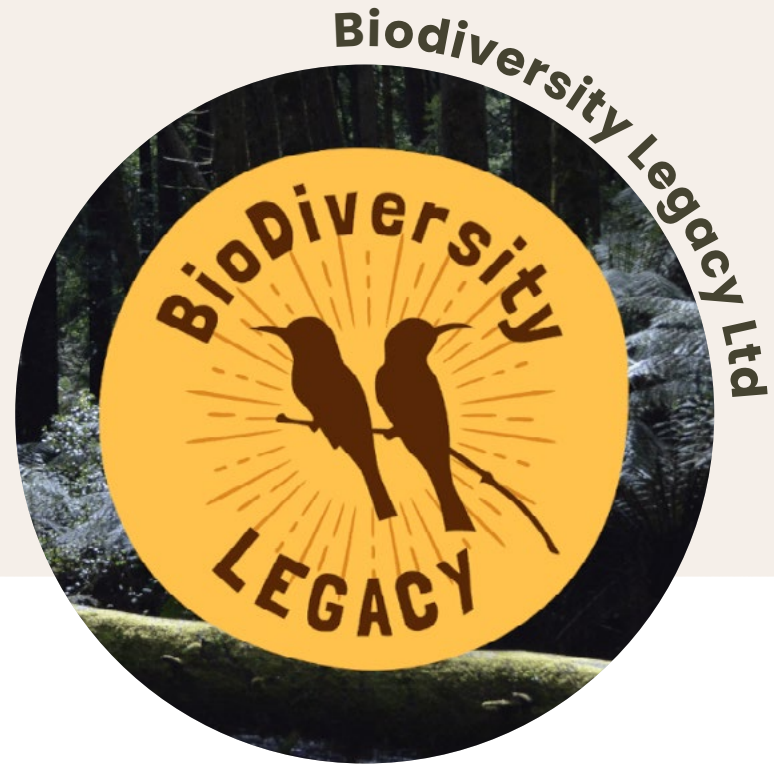
Esmée Fairbairn

The Esmée Fairbairn Foundation leverages a more equitable model of giving by shifting power directly to communities most affected by systemic injustice. Through its participatory funds, racially marginalised groups co-design and co-decide how £60,000 grants are distributed, specifically targeting nature restoration initiatives. This means the very communities who have been historically excluded from environmental decision-making are now driving how nature recovery intersects with racial justice.

So What: This isn't just about where the money goes, but rather about who gets to shape the future. Rather than dictating terms from the top, the Foundation supports a distributed model of leadership, where knowledge and lived experience are recognised as critical to long-term impact.



Case Studies



Biodiversity Legacy Ltd

A 69-acre old-growth habitat in New South Wales was recently at risk of redevelopment. A couple of committed environmentalists and philanthropics worked together to secure the land's permanent protection. The donors, Mark and Julie Mills, donated AUD\$1.5m to Biodiversity Legacy Ltd, an Australian not-for-profit that facilitates biodiversity protection and equitable land transfer. Those funds were directed to purchase of the land, and a safe-ownership structure was put in place to protect the land in perpetuity. The land will now also host Ned's Forest Education Program, a living laboratory for community-led conservation, monitoring, and learning.

So What: This is an example of high-value gifts that drive permanent stewardship. With the right partners, high-net-worth donors can turn their wealth into long-term infrastructure for nature, education and equity.



Endaoment

Endaoment is reimagining donor-advised funds for a decentralised future. Built entirely on the Ethereum blockchain, it allows crypto holders to give directly to verified charities with on-chain transparency baked into every step. Donors can contribute a range of digital assets, recommend grants, and track every transaction publicly. Where traditional donor-advised funds might feel opaque, with donors and recipients disconnected by process and paperwork, Endaoment gives users a frictionless and fully auditable experience while unlocking new capital from a generation of digital-native, high-net-worth individuals.

So What: As wealth changes form, so must the vehicles of giving. Crypto-native philanthropists expect the features of transparency, speed, and control that these new technologies offer them. Charities looking to future-proof their high-value strategies need to get fluent in the mechanics of digital asset giving. Get ready for the Web3 Donor.



Case Studies



Better Society Capital

Better Society Capital is a UK-based social impact investor, working to grow the amount of money invested in tackling social issues and inequalities. Since launching in 2012, they've channelled over £2.7 billion into more than 2,000 social enterprises and charities, primarily by backing and building social investment intermediaries. By using dormant bank accounts and other long-term capital, they focus on reshaping the financial system to make social impact part of how investment works. Their model supports scalable, sustainable funds with the goal of creating long-term, structural change.

So What: Better Society Capital shows how philanthropic capital can be used to build new markets and reshape investment norms. They've successfully unlocked catalytic capital, but the question begs: with HNWIs increasingly shifting their focus to investment as a means to doing good, how does your organisation fit into that ecosystem?



Toniic Network

The Toniic Network is a global community of high-net-worth individuals, family offices and foundations who are committed to aligning 100% of their investment portfolios with their values. Its members are building portfolios where every pound has a purpose. Rather than treating philanthropy and investment as separate silos, Toniic promotes total portfolio activation: using equity, debt, and philanthropic capital in harmony to drive social and environmental outcomes. Members get access to tools, peer support, and social impact investment opportunities. Toniic itself has also conducted research into the efficacy and benefits of 100% impact-aligned investment portfolios.

So What: High-value donors are moving beyond one-off gifts to rethinking how all their wealth can work for good. Charities that want to engage them will need to show how they fit into a broader vision of values-led wealth stewardship.



10 for 10

1

Redefining The HNWI

Don't assume wealth looks like an older, white, male banker. Younger donors, women, and more diverse philanthropists are stepping into wealth, with new expectations for how they want to give and be engaged. We're only expecting to see more of this: over the coming decades, trillions of pounds will move from Boomers to Millennials and Gen Z. Charities must be ready to engage both groups with strategies attuned to their values and decision-making styles.

2

Knowing Your Audience

Invest in ways to better understand your HNW donors. From their preferred donation mechanisms, their assets, approach to privacy, and preferred causes. Investing in strong data infrastructure to keep track of these insights will be key to helping you better tailor your donor pathways to your audience and build meaningful relationships.



10 for 10

3

Systemic

HNW donors, especially younger ones, are prioritising causes that aim to tackle root problems, rather than symptoms. They want organisations that act like system-changers, influencing policy, shifting culture, and addressing inequality at its core. The charities that position themselves as bold, structural actors will win trust; those that offer incrementalism risk losing favour with this audience.

4

Giving As Identity

For many HNWIs, giving is part of who they are. Philanthropy is tied to personal narrative, values, and brand. Donors want tools that let them build and share their own impact stories, in ways that align with their lifestyles and public personas. Giving has become a form of self-expression, a status symbol of values. Build the tools needed to help your donors construct their own narrative, whilst spotlighting you and your work in the process.



10 for 10

5

Community is King

Donors increasingly want giving to feel like belonging, whether that's to a giving circle, a network, or a movement. Spaces for collaboration, co-creation, and peer-to-peer inspiration are the key driving force of this. People energise one another, leading to higher giving, shared decision-making, and more democratic outcomes. Charities that create communities rather than transactions will have the power to embed donors more deeply in their mission.

6

Always-On Stewardship

Immediacy is key: dashboards, digital briefings, WhatsApp updates, and more. The more transparent the better. Always-on stewardship is all about maintaining honest, open dialogue that includes setbacks as well as successes.



10 for 10

7

Non-Cash Donations

The majority of HNWI wealth isn't in cash, but in shares, property, private equity, or art. Donors expect charities to handle these assets with sophistication and confidence. Do the work to understand the giving mechanisms that work best for you, and the assets you have the skills to accept in order to help guide your high-value fundraising.

8

The Luxury Experience

High-value giving should feel crafted, exclusive, and values-true. Whether through quiet recognition, intimate access, or experiences designed around their ethics, the donor journey is as important as the donation. Crucially, luxury doesn't have to mean splashing the cash on a gilded gala – it could be quieter, awe-filled moments that link your donors more personally to their impact.



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9

Investment Mindset

Next-gen donors increasingly view philanthropy as part of a broader capital spectrum. They want their money to do double duty: financial return and social impact. Social impact investing is growing fast, and charities that don't engage with the impact economy will be sidelined by funds and enterprises that do. The challenge is clear: can charities pitch themselves not just as causes but as investable vehicles for systemic change?

10

New Technologies

AI-powered giving is coming fast. Though adoption is still relatively low, interest is soaring, especially among under-40s who already use AI in other parts of their lives. From impact tracking and personalised stewardship to donor prospecting and portfolio management, AI promises to help address donor preferences in many different fields. Start experimenting and upskilling in this technology in order to build credibility and efficiency for engaging tech-native philanthropists.



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Contact Us

Want to discuss how you can use the horizon scan as an opportunity to innovate?

We're here to help.

Get in touch.

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