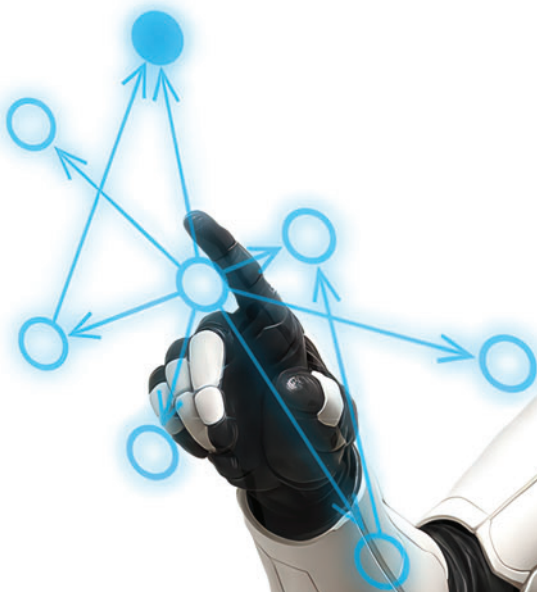


WISE GIVING™

GUIDE

B B B W I S E G I V I N G A L L I A N C E : F A L L 2 0 2 5

Charting a Future for Social Good





A Publication of the
BBB Wise Giving Alliance

The *Wise Giving Guide* is published three times a year to help donors make more informed giving decisions. This guide includes a compilation of the latest evaluation conclusions completed by the BBB Wise Giving Alliance.

If you would like to see a particular topic discussed in this guide, please email suggestions to

guide@give.org

or write to us at the address below.

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president's MESSAGE

Our cover story of this issue features a special event held in New York City on March 18, 2025. The gathering brought together charity leaders and innovators to explore the impact of Artificial Intelligence on the charitable sector. We are most grateful to GoFundMe for supporting this important program, and to The Salvation Army for generously providing the historic Centennial Memorial Temple as our venue. Built in 1929 to commemorate the 100th anniversary of founder William Booth's birth, the Temple offered an inspiring backdrop for the day's forward-looking conversations.

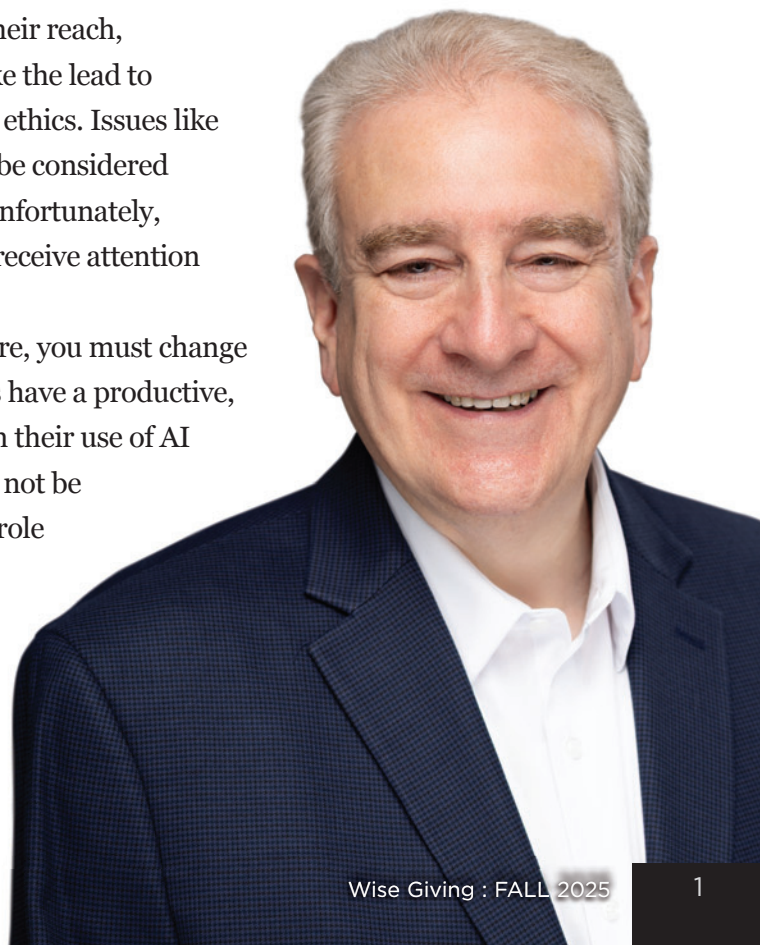
We also partnered with the California-based Institute for the Future to shape the program and tackle some of the most important shifts expected in the coming decade. The Institute began the program with an imaginative visit to the Uncanny Valley which served as the backdrop for its 10-year forecast.

While new technologies bring opportunities for charities to become more efficient, strengthen decision-making, and expand their reach, BBB Wise Giving Alliance also hopes that charities will take the lead to ensure these tools are used with the best of intentions and ethics. Issues like donor-privacy, appeal accuracy, and transparency should be considered proactively as AI is integrated into the work of charities. Unfortunately, experience has shown that accountability measures often receive attention only after problems and embarrassments have occurred.

Mark Twain once said, "If you want to change the future, you must change what you're doing in the present." Let's hope that charities have a productive, thoughtful, and respectful journey as they move forward in their use of AI technology. While the broader impact of AI on society will not be determined by charities alone, they do have an important role to play in harnessing its potential for social good.



Bennett M. Weiner,
President & CEO



Charting a Future for Social Good

Forecasting With Purpose

Earlier this year, the BBB Wise Giving Alliance (BBB WGA), in partnership with the Institute for the Future (ITFF), GoFundMe, and The Salvation Army, invited charity leaders to explore how forecasting tools and predictive insights might support their mission over the coming decade. The event, *The Ten-Year Forecast 2025-2035: Charting Your Future for Social Good*, was held in NYC, at the Salvation Army's Centennial Memorial Temple.

The starting point of the event was ITFF's 10-year forecast, intended to help people and communities anticipate future shocks and prepare for emerging socio-economic shifts with intentionality and purpose. Charity leaders were confronted with some of society's current and future drivers of change – chief among them Artificial Intelligence (AI). This is

a technology that is filled with potential and promise but can also have more nefarious effects, like misinformation, deepfakes, and algorithmic manipulation. How might we be mindful of our humanity as we integrate powerful new technologies into our social fabric? How can donors and charities use these innovations for collective good?

Amir Pasic, Eugene R. Tempel Dean and Professor of Philanthropic Studies, Indiana University Lilly Family School of Philanthropy, and Margaret Richardson, Chief Corporate Affairs Officer, GoFundMe, discuss their perspectives on AI and charities.



Colonel James Betts,
National Chief Secretary,
The Salvation Army

The Uncanny Valley

As described by Dylan Hendricks, Director of the Ten-Year Forecast at the Institute for the Future, the Uncanny Valley is that liminal state between the world we thought we knew and the one yet to emerge. The term “Uncanny Valley” was initially coined in 1970, when “...roboticist Masahiro Mori noticed something peculiar: as robots became more human-like, people's comfort with them increased - until suddenly it didn't. When robots appeared almost-but-not-quite human, people's response flipped from fascination to revulsion. Mori called this sharp drop in acceptance the Uncanny Valley phenomenon.”¹

1. <https://www.iftf.org/insights/ai-drive-through/>

A Journey Through the Uncanny Valley of



Nowadays, individuals and organizations can fall deep into the Uncanny Valley. You might be asked to speak with an AI recruiter, consider whether you would be willing to buy a housekeeping robot capable of babysitting your children, or engage with an AI companion to combat loneliness. Hendricks reminds us that the Uncanny Valley is not necessarily a place you go to on purpose, but a place you must journey through. "The thing about the uncanny valley is, nobody likes being in the valley... it's a place that you stumble into by accident on your way to somewhere else."

Yet, humans need not be mere participants, we can be agents of change. Marina Gorbis, Executive Director at the Institute for the Future reflected that "technologies don't come out of nowhere. Technologies are ultimately shaped by people, who decide what they invest in, [as well as the intent of developers, governments, and other social and cultural constraints.]"

Pictured from left to right: Cynthia Robot #1, Daniel Berkman (Musician), Dylan Hendricks (Director of the Ten-Year Forecast, Institute for the Future - IFTF), Art Taylor (Former President and CEO, BBB Wise Giving Alliance), Toshi Hoo (Director, Emerging Media Lab, IFTF), Nathalie Lopez (Community Research Manager, IFTF), Cynthia Robot #2.

IFTF's Forecast

IFTF explained that futurists arrive at a forecast through a process that combines research and imagination. As part of that process, they pay close attention to what they call "signals of change" and "drivers of change." A signal of change is a specific example that hints at how the future might be different. For example, a child who is comfortable chatting with an AI assistant might be a signal of change. Drivers of change are broader, long-term forces that will shape the next decade or more. You can think of them as being comprised of thousands of signals of change. For example, the fast emergence of AI technologies or the increase in the wealth gap.

While forecasting relies on signals and drivers, we must keep in mind that they are a result of collective action. So, signals and drivers are comprised of many individual choices and collective choices make up our future. Individuals and organizations will determine the arc of this coming decade. So, we are both participants in our future and creators of our future.

IFTF offered a performative and immersive experience designed to encourage charities to think through the opportunities and challenges of the AI and social transformations of the coming decade. We share their forecast and reflections here.²

FORECAST #1:

By 2035, there will be more AI bots than humans

What is it going to feel like to live in a world with more AI bots than humans? These won't just be chatbots. IFTF categorized them into (i) bots that work for you and are loyal to you (including assistants to help you manage mundane tasks, digital protectors, or a personal coach), (ii) bots that work with you on behalf of someone else (such as an AI colleague tracking company goals, a facilitator, or an automated regulator), (iii) bots that work on you for influence and control (including persuasive shopping assistants, social media algorithms, and political influence bots), or (iv) bots that work around you and with each other (such as delivery fleets or surveillance bots).

Which of these bots would you like to live around? And which would you rather live without? Which do you think are good for upcoming generations? And which will they choose?

FORECAST #2:

By 2035, AI will translate any idea between any language, discipline, or format

The second forecast stressed AI's transformative power in translation, not just for spoken language, but across disciplines or mediums. Generative AI, IFTF explained, is the most general-purpose translation technology yet conceived. It will accelerate the pace and scale of translation and progress. However, whenever we translate from one language, discipline, or medium to another, we lose some things and gain others. There will still be a need for human discernment and consensus.

As put by Dylan Hendricks of IFTF, "Transformational organizations will apply intention, discernment, and self-control to offer more holistic and personalized service..." The faster and cheaper methods will only take organizations so far. To be successful, charities will need to embed any AI tools with mission-aligned values and human oversight. Part of that implies thinking through the intentions behind the technology, where it is most useful, and when we should not use it.

FORECAST #3:

AI will transform our relationship with resources

AI systems demand excessive energy and infrastructure, but they also have the potential to design more resilient, resource-efficient systems. IFTF posed an uncanny series of questions: Will AI overburn our fragile infrastructure or help us design more adaptive and resilient systems? Will it accelerate scientific understanding or overwhelm us with misinformation? Will it usher in personal empowerment or lock us into cycles of hyper individual consumption? The answer, they said, was yes.

2. These forecast and a simulated scenario is available on IFTF's website at <https://www.iftf.org/insights/ai-drive-through/>

Reflections

Following the forecasts, a distinguished panel of nonprofit and philanthropic leaders weighed in on what these technological shifts mean for charities and civil society. Among the powerful takeaways were:

ACT AS AGENTS, NOT REACTORS

“It is not a future that is going to happen to us but one that we can shape,” said Amir Pasic of Indiana University, reminding us that we are not merely spectators of the AI revolution, but architects of it. Pasic noted that trends, however impersonal they can seem, are a result of collective action. Individual choices matter.

Donors and charity leaders should insist that AI tools be aligned with mission-driven values. They have a powerful role to play: looking for transparency, fairness, and human intent in their digital interactions and digital products. Human agency meets technology in boardrooms, campaign strategies, and funding decisions, making sure that human values are embedded in technology.

CULTIVATE HUMANITY

Colonel James Betts, National Chief Secretary of The Salvation Army, described himself as inherently an optimist and encouraged by some of the good that AI can bring. At the same time, he acknowledged wrestling with existential questions, including the “changing dynamics around issues of faith, and issues of truth, what it means to be human, and of the soul. As we are working with people, we look at how AI impacts - not only how we do our business and how we function as an organization - but how it impacts those that we serve and those we live alongside...” Colonel Betts is troubled by the year-by-year rise in homelessness and the fact that many people are unable to secure enough employment to meet the needs of their families. “What does it mean to be human as we lose opportunity to work?... How do we not lose sight of who a person is at its core?” Betts grounded the tech future in spiritual and existential terms. As we integrate AI into our social fabric, how do we preserve meaning, opportunity, and dignity?

Jane Wales, Vice President at the Aspen Institute emphasized that nonprofits form the bedrock of responsive, accountable civic life. As AI redraws the lines between civic, public, and private spheres, nonprofits must take agency in shaping how technology aligns with human dignity. “Civil society is democracy’s singular asset.”

LET US STEP INTO THE UNCANNY VALLEY NOT WITH FEAR, BUT WITH EMPATHY AND PURPOSE.

Margaret Richardson, Chief Corporate Affairs Officer with GoFundMe, reminded us that amid this technological revolution, we have a choice: to act in fear or to act with empathy. She proposes we cultivate empathy at scale. AI can spark understanding across different cultures and experiences or deepen existing divides, the choice rests in how we deploy it. “Something that makes us human is our desire to help. [...] The more we recognize how good it feels to be part of the solution... the more it can come back as a habit.”

Contributions and volunteering from individuals are powerful and can fuel the kind of responsible innovation that centers empathy and dignity over disruption. Charities can build AI systems that amplify empathy, equity, and accountability.

In the future, humans and machines will work symbiotically. It can be a symbiosis for good or for bad, depending on our collective choices. As Jane Wales of the Aspen Institute concludes: “The best of both [human and robot] will produce something remarkable.”

This is not to say that everyone has a similar level of influence over our shared future, but the fact remains that everyone has power over our shared future. When charities and donors enter the Uncanny Valley intentionally, guided by humanity, integrity, and empathy, we all win.

Q&A about BBB Wise Giving Alliance

Q *How is BBB WGA different from other charity evaluators?*

A BBB WGA and its predecessor organizations have reported on charities for over 100 years. We develop charity accountability standards and assess whether charities meet these standards. Our **standards-based approach** promotes good practices and comprehensive disclosure to potential donors so that they can make informed giving decisions. Our standards address governance, results reporting, finances, appeal accuracy, website disclosures, and more. Our financial review focuses more on the charity's audited financial statements than the IRS Form 990, to get a more complete picture. During the evaluation process, BBB Wise Giving Alliance individually corresponds with the charity, provides a report draft, and informs the charity how it can address any issue(s) found with the BBB Charity Standards.

Q *Does BBB WGA rate or grade charities?*

A No. Charities are not rated against one another. A BBB WGA evaluation concludes either that a charity meets all the standards or does not meet certain ones, for reasons described in the report. Whatever the conclusion, the report does not represent approval or disapproval of the organization or its cause. BBB WGA does not suggest that prospective contributors give, or not give, to any particular organization.

Q *How does the BBB WGA decide which charities to review?*

A Inquiries from the public about a particular national charity prompt a BBB WGA letter requesting that the charity file information for a review. These inquiries come to us directly, by mail, phone, e-mail, and in referrals from local Better Business Bureaus. In addition, charities may file information for a review on their own initiative. In either case, BBB WGA determines whether the charity is soliciting nationally before it requests information. ***There is no charge to charities for being evaluated.***

National Charity Seal Licensing Program



give.org

Watch for the seal in a charity's mailings, on its website, in newspaper and magazine advertisements, on TV, in public service announcements, and elsewhere. The seal means the national charity displaying it meets the comprehensive standards of the BBB Wise Giving Alliance.

Use of the seal is entirely voluntary. Not every national charity that meets the standards will choose to participate in the seal program. Participants sign a license agreement and pay a sliding-scale fee based on their total contributions in the past year. A national charity is eligible to apply for participation in the seal program only after an evaluation concludes that the charity meets standards. Licensing fees help BBB WGA cover its expenses.

Occasionally donors ask BBB WGA whether licensing fees influence the outcome of charity evaluations. The answer is no. Our analyst staff is very thorough for each evaluation completed. After a charity report is posted online that shows the organization meets all 20 standards, a separate marketing staff then contacts the charity to invite them to consider participating in the seal program. In addition to this separation of the analytical and licensing processes, BBB WGA ensures that seal participants are reviewed with the same frequency (every two years) as other national charities. Since the inception of the Accredited Charity Seal, about 9% of participating charities were dropped from the seal program as the charity either no longer met standards or did not provide requested updated information. BBB WGA's commitment to objectivity is unwavering. We know that the public's trust in our work is essential to our credibility.

BBB Standards for Charity Accountability

After a three-year period, drawing on independent research on donor expectations, professional and technical assistance from a variety of philanthropic experts, and numerous comments from donors and charities, the BBB Wise Giving Alliance issued the *Standards for Charity Accountability*.

The full text of the new standards, with a preface and an Implementation Guide describing how the Alliance applies them, is accessible on our website, www.give.org.

GOVERNANCE AND OVERSIGHT

The governing board has the ultimate oversight authority for any charitable organization. This section of the standards seeks to ensure that the volunteer board is active, independent and free of self-dealing. To meet these standards, the organization shall have:

- 1. A board of directors that provides adequate oversight of the charity's operations and its staff.** Indication of adequate oversight includes, but is not limited to, regularly scheduled appraisals of the CEO's performance, evidence of disbursement controls such as board approval of the budget and fund raising practices, establishment of a conflict of interest policy and establishment of accounting procedures sufficient to safeguard charity finances.
- 2. A board of directors with a minimum of five voting members.**
- 3. A minimum of three evenly spaced meetings per year of the full governing body with a majority in attendance, with face-to-face participation.** A conference call of the full board can substitute for one of the three meetings of the governing body. For all meetings, alternative modes of participation are acceptable for those with physical disabilities.
- 4. Not more than one or 10% (whichever is greater) directly or indirectly compensated person(s) serving as voting member(s) of the board. Compensated members shall not serve as the board's chair or treasurer.** *[Publicly soliciting churches and other houses of worship: see the Implementation Guide at www.give.org for further information about the application of this standard.]*
- 5. No transaction(s) in which any board or staff members have material conflicting interests with the charity resulting from any relationship or business affiliation.** Factors that will be considered when concluding whether or not a related party transaction constitutes a conflict of interest and if such a conflict is material, include, but are not limited to: any arm's length procedures established by the charity; the size of the transaction relative to like expenses of

the charity; whether the interested party participated in the board vote on the transaction; if competitive bids were sought and whether the transaction is one-time, recurring or ongoing.

MEASURING EFFECTIVENESS

An organization should regularly assess its effectiveness in achieving its mission. This section seeks to ensure that an organization has defined, measurable goals and objectives in place and a defined process in place to evaluate the success and impact of its program(s) in fulfilling the goals and objectives of the organization and that also identifies ways to address any deficiencies. To meet these standards, a charitable organization shall:

- 6. Have a board policy of assessing, no less than every two years, the organization's performance and effectiveness and of determining future actions required to achieve its mission.**
- 7. Submit to the organization's governing body, for its approval, a written report that outlines the results of the aforementioned performance and effectiveness assessment and recommendations for future actions.**

FINANCES

This section of the standards seeks to ensure that the charity spends its funds honestly, prudently and in accordance with statements made in fund raising appeals. To meet these standards, the charitable organization shall:

Please note that standards 8 and 9 have different denominators.

- 8. Spend at least 65% of its total expenses on program activities.**

Formula for Standard 8:

$$\frac{\text{Total Program Service Expenses}}{\text{Total Expenses}}$$
 should be at least **65%**

- 9. Spend no more than 35% of related contributions on fund raising. Related contributions include donations, legacies and other gifts received as a result of fund raising efforts.**

Formula for Standard 9:

$$\frac{\text{Total Fund Raising Expenses}}{\text{Total Related Contributions}}$$
 should be no more than **35%**

- 10. Avoid accumulating funds that could be used for current program activities. To meet this standard, the charity's unrestricted net assets available for use should not be more than three times the size of the past year's expenses or three times the size of the current year's budget, whichever is higher.** *[Meeting certain public disclosure requirements described in the Implementation Guide at www.give.org may enable a charity to satisfy this standard.]*

An organization that does not meet Standards 8, 9 and/or 10 may provide evidence to demonstrate that its use of funds is reasonable. The higher fund raising and administrative costs of a newly created organization, donor restrictions on the use of funds, exceptional bequests, a stigma associated with a cause and environmental or political events beyond an organization's control are among factors which may result in expenditures that are reasonable although they do not meet the financial measures cited in these standards.

11. Make available to all, on request, complete annual financial statements prepared in accordance with generally accepted accounting principles. When total annual gross income exceeds \$1,000,000, these statements should be audited in accordance with generally accepted auditing standards. For charities whose annual gross income is less than \$1,000,000, a review by a certified public accountant is sufficient to meet this standard. For charities whose annual gross income is less than \$250,000, an internally produced, complete financial statement is sufficient to meet this standard.

12. Include in the financial statements a breakdown of expenses (e.g., salaries, travel, postage, etc.) that shows what portion of these expenses was allocated to program, fund raising and administrative activities. If the charity has more than one major program category, the schedule should provide a breakdown for each category.

13. Accurately report the charity's expenses, including any joint cost allocations, in its financial statements. For example, audited or unaudited statements which inaccurately claim zero fund raising expenses or otherwise understate the amount a charity spends on fund raising, and/or overstate the amount it spends on programs will not meet this standard.

14. Have a board-approved annual budget for its current fiscal year, outlining projected expenses for major program activities, fund raising and administration.

FUND RAISING AND INFORMATIONAL MATERIALS

A fund raising appeal is often the only contact a donor has with a charity and may be the sole impetus for giving. This section of the standards seeks to ensure that a charity's representations to the public are accurate, complete and respectful. To meet these standards, the charitable organization shall:

15. Have solicitations and informational materials, distributed by any means, that are accurate, truthful and not misleading, both in whole and in part.

Appeals that omit a clear description of program(s) for which contributions are sought will not meet this standard.

A charity should also be able to substantiate that the timing and nature of its expenditures are in accordance with what is stated, expressed or implied in the charity's solicitations.

16. Have an annual report available to all, on request, that includes:

- (a) the organization's mission statement,
- (b) a summary of the past year's program service accomplishments,
- (c) a roster of the officers and members of the board of directors,
- (d) financial information that includes:
 - (i) total income in the past fiscal year,
 - (ii) expenses in the same program, fund raising and administrative categories as in the financial statements, and
 - (iii) ending net assets.

17. Include on any charity websites that solicit contributions, the same information that is recommended for annual reports, as well as the mailing address of the charity and electronic access to its most recent IRS Form 990.

18. Address privacy concerns of donors by

- (a) providing in written appeals, at least annually, a means (e.g., such as a check off box) for both new and continuing donors to inform the charity if they do not want their name and address shared outside the organization, and
- (b) providing a clear, prominent and easily accessible privacy policy on any of its websites that tells visitors
 - (i) what information, if any, is being collected about them by the charity and how this information will be used,
 - (ii) how to contact the charity to review personal information collected and request corrections,
 - (iii) how to inform the charity (e.g., a check off box) that the visitor does not wish his/her personal information to be shared outside the organization, and
 - (iv) what security measures the charity has in place to protect personal information.

19. Clearly disclose how the charity benefits from the sale of products or services (i.e., cause-related marketing) that state or imply that a charity will benefit from a consumer sale or transaction. Such promotions should disclose, at the point of solicitation:

- (a) the actual or anticipated portion of the purchase price that will benefit the charity (e.g., 5 cents will be contributed to abc charity for every xyz company product sold),
- (b) the duration of the campaign (e.g., the month of October),
- (c) any maximum or guaranteed minimum contribution amount (e.g., up to a maximum of \$200,000).

20. Respond promptly to and act on complaints brought to its attention by the BBB Wise Giving Alliance and/or local Better Business Bureaus about fund raising practices, privacy policy violations and/or other issues.

BBB Wise Giving Alliance
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Thanks for Your Support

Key support for the BBB Wise Giving Alliance comes from individuals like you. Your donations make possible the charity evaluations and wise giving publications you rely on. Thank you for your generosity and your shared interest in strengthening the accountability of the nation's charities. Give with confidence to charities and give generously.



give.org

Look for our Seal on charity websites and appeals as a quick and easy way to see that the charity has met the *BBB Standards for Charity Accountability*. National charities that meet the Standards have the option of participating in our seal program. Go to www.give.org for more details.

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