Introduction

All over the world, women are coming together to address complicated and difficult issues that affect their own lives and the fabric of their communities. They are empowering themselves to speak out about issues that in the past were invisible or unspeakable—issues such as genital mutilation, reproductive rights, trafficking in women, and women's right to accessible and safe health care. Women have exciting ideas and programs, but time and time again they complain that they cannot raise the money for their programs. Empowered as some women are about raising difficult issues in their societies, we find that when it comes to raising money women feel disempowered.

Money is a difficult subject, apparently. On the one hand, we hear people say that "Money makes the world go round!" or "Money is power!" On the other hand, we hear that "Money is the root of all evil" or "Money cannot buy happiness." Perhaps all of these thoughts are true, in some sense. But our conflicting views about money may hold us back from going out and getting it—in order to implement the programs that we think are important, as we try to improve the situation of women in our societies.

In these few pages, we hope to share with you some thoughts about raising money and giving it away, including why we developed The Global Fund for Women and how we implemented our program. For those of you who seriously want to raise money and other resources for your programs, we would like to share some lessons learned, on the chance that they may be helpful to you. We also share lists of ideas and organizations that are possible sources of financial and other resources.

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As we begin, let me state clearly, in the words of Gandhi: "If the cause is right, the means will come." There are resources out there—in every community, however small and however poor. We must empower ourselves to gain access to those resources for our noble causes.

Anne Firth Murray
The Global Fund for Women
August 1995
Women, Money and Empowerment

Many readers of this booklet are attending the United Nations Fourth World Conference on Women, held in Beijing, China, in 1995. Somehow those who attended received the money to get to the meeting. Others were unable to raise the funds or chose to use the money they had for other activities. All of us are working in organizations that benefit women, and much of the time we wonder how we will raise money, either for the work of the organization or for individual activities, such as attending meetings. There never seems to be enough money for what we want to do!

One thing is true, however: there is money out there somewhere. Providing our own funds or having the ingenuity to figure out how to raise money to carry out a worthy program is empowering and very satisfying.

The following thoughts are offered in a spirit of empowerment. We think that "empowerment" is: having a vision, having a plan to carry out that vision, and knowing that the first steps can be taken toward following that plan.

Now, let's turn to some general thoughts about fundraising and how that process can be empowering.

First, remember Gandhi's thought: "If the cause is right, the means will come." In other words, the cause has to be right. If you plan to ask others (individual people, foundations, corporations, or other agencies) to pay for a trip to attend a meeting or to give you money for an activity, you need to know clearly why you should attend or why the activity should be carried out: What higher good will come from the project? What long-term benefit for the world will come from the implementation of the program? If you can answer these questions in your own mind, you will be empowered to move to the next "lesson."

The next lesson has to do with having a "product" that you feel proud to "sell." Is your group or organization well managed? Are your plans clear? Does the program or project make sense in terms of your overall goals? Do you have a group of people that provide advice, support, and critical thinking (a "board of directors or advisors")? Have you included in your group people who themselves may be affected by the work you do? If you can approach a potential funder with the solid knowledge that your cause makes sense and your organization (however small, nascent, and modest it may be) is
well managed and accountable, you will be empowered to move to the next "lesson."

This lesson can be expressed simply: "Ask and you shall receive!" If you ask enough people, institutions, and agencies (and if your cause is right and your group is well managed), you will raise money. If you don't ask, you will not receive. This may be very difficult in some cultures, and perhaps it is unfortunate, but we have found it to be true almost always. As Benjamin Franklin said: "I advise you to apply to all those whom you know will give something; next to those whom you are uncertain whether they will give anything or not, and show them the list of those who have given; and lastly, do not neglect those whom you are sure will give nothing, for in some of them you may be mistaken." In other words: if you want someone to donate money, ask for it! If your cause is worthy, the people you ask will want to be associated with it.

As you are asking others for money, ask yourself this question: Have I given money myself? (You may quickly answer: "Oh, but I give time and expertise!") Of course you do. You believe in this cause and so you are spending a lot of time on it. But it is very important that you give money yourself, however little, if you are asking others. That way, you can ask them for money with much greater credibility. When we become givers ourselves, we know how hard the choices about which group to support can be. By becoming a donor yourself, you equalize the relationship with other donors, and you begin to understand how a donor may feel when she or he is treated only as a source of money and not as a valued partner working toward a shared vision. Remember another thought: "We make a living by what we get. But we make a life by what we give." You are empowered by asking and by giving, and then you can move to the next "lesson."

The next lesson is very simple, too: Say "thank you!" and try to include the people who give to your cause in your activities. The donors now have become part of your cause. They are with you, not apart from you. They share your vision and are part of your group, a very important part. Thank them, include them, ask for support again, thank them again, and so on.

You will be empowered by the people who are donors to your cause, and they will be empowered by you and your group!
Lessons Learned

For those of you who seriously want to raise money for your programs, we would like to share some lessons learned, on the chance that they may be helpful to you. In the paragraphs that follow, we write about why and how we created the Global Fund for Women and about some of the things we learned as we raised money.

Why was the Global Fund created? The Global Fund for Women was created because groups of women, especially in poorer countries, are often bypassed in international development programs—partly because of traditional approaches to change and partly because women's groups are often unused to working within established structures. New women's groups were emerging at a very rapid rate all over the world, but women continued to be the poorest of the poor and left out of the centers of power. By creating a foundation that would give money to women's groups, we wanted to increase the ability of women to participate effectively in their societies. We knew that financial support for women's groups was insufficient and some groups of women were being left out altogether. For these reasons, we decided to raise money in order to give it to women's groups in a flexible way.

We began the Global Fund in June 1987 with a few hundred US dollars that we ourselves donated. The three founders of the Global Fund were not wealthy, so we had to obtain money from somewhere else to realize our dream.

How did we implement the program? Like most women creating a group, we began as volunteers. (Anne Firth Murray ran the organization for the first eighteen months as a volunteer while she worked full-time at another job.) We asked for help from friends and foundations.
We quickly learned that in order to raise money:

- We needed to be very clear about what we were trying to accomplish and how we would go about setting in place our program.

- We needed to clarify our values: What did we stand for? What did we believe in?

- We needed to clarify the roles of the various people involved: Who would be on our governing board and advisory council? Who would take leadership to speak for the organization? What processes would we follow to make decisions?

- We needed to put in place a logical and clear system of managing money so that if we were able to raise funds, we could be accountable to the donors.

We began to answer these questions, and people began to give us money so that we could give it away to women's groups.

Through processes that we tried to make open and "transparent", we developed structures and ways of operating that use some aspects of hierarchical systems while at the same time respecting the great importance of participation and consultation. We recognized that we needed to have someone who would take responsibility for the day-to-day operations of the organization, and we knew that we had to give that person freedom to be creative and responsible. At the same time, we knew that we needed a council of "wise women", our Board, who with commitment and caring would monitor the workings of the organization. We developed a list of beliefs that would guide our operations.

Over the years, many individuals and organizations have come to share our vision for a better world, and they have given money to The Global Fund. We have learned a great deal from these generous people.
What did we learn? Many of the lessons learned have been highlighted in the above paragraphs. A first lesson about fundraising, however, is this: In order to raise money, it is necessary to:

ASK for it. After you have asked and received, it is essential to THANK those who gave and try to INCLUDE them in your work. Then THANK them again, ASK again, THANK them, and so on. ("Ask and ye shall receive!")

In order to ask for money and/or other resources for one's program, it is necessary to have in place the following programmatic components:

- A clear vision of what one wants to do and why. ("If the cause is right, the means will come.")
- A clear and logical plan for how the vision will be achieved and who will play which roles in the organization.
- A clear and explainable idea of how much the program will cost and how the funds will be managed, as well as a commitment to excellent management and clear reporting procedures.
- A commitment to diversity in fundraising. Diversity is essential in all aspects of the work of an organization. Through diversity one learns and is able to gain access to different groups of people and therefore different funding sources. A fundraising plan must include goals for obtaining funding from several different sources (service clubs, membership, income producing activities, foundations, corporations, bake sales, government funders, etcetera). All activities are enhanced through diversity: Think of a garden, which can only be healthy and pest-free if there are many different kinds of plants. Think of personal investments, which need to be diversified to be stable over the long term.
- A commitment to treating all parts of the organization with equal respect and trust. This is a very important aspect of fundraising: the board, advisors, and staff of an organization are important. So are the "clients." Equally important are the donors and potential donors. The organization seeking money is like a bridge between a community of need (women) and a community with resources (donors). Donors must be treated as equals, just as the clients of an organization (to whom the service is being provided) must be treated as equals. For a
women's organization wanting to raise money, this approach, which embodies respect and caring, is of extreme importance.

Keep in mind that we are not raising money just for the sake of it. We are raising funds to change the world in positive ways. Therefore the way we do business is as important as what we do. We can treat one another well, raise money, and do good things!

Where is the Money?

Over the months, numerous women have participated in fundraising workshops with The Global Fund. When we asked them: "Where is the money?" they came up with many ideas, most of which are listed below. Remember when a famous bank robber was asked "Why do you rob banks?" he answered "Because that is where the money is!" We do not advise you to rob banks—certainly not! But if we want to raise money, let's go to where the money is!

- Fundraising Events Within Your Community
- Consult/Charge a Fee for Services
- Consult (get paid for your expertise)
- Write/sell publications
- Provide a service
- Sub-contract for the government or others
- Charge workshop fees
- Write for a fee (articles, etc.)
- Fundraising Ideas For Your Group
- Directly Ask for Money or In-Kind Donations
- Ask Individuals
- Ask Community Organizations
- Accept donated work (from attorneys, writers, etc.)
- Train volunteers to take on tasks
- Ask ten friends to each ask ten friends to donate $10
- Ask corporations to match the funds you raise
- Ask for free airline tickets
- Family Trusts/legacies/endowments
- Governmental Organizations
- UN and Related Agencies
- Organizations that Occasionally Fund Women's Groups
Where is the Money?

• Fundraising Events Within Your Community

• Fundraising Ideas For Your Group

• Ask Individuals

• Ask Community Organizations

• Governmental Organizations

• UN and Related Agencies

• Organizations that O Hassionally Fund Women's Groups

• Raising Money for a Small or Beginning Project

• Organizations that Give to Women's Groups
Fundraising Events Within Your Community

Auctions
Awards ceremonies
Bake sales
Bazaars
Beauty pageants
Benefit performances
Book luncheon/launching/event
Braai (barbecue) with a discussion about an issue with invitations to banks/other companies
Bridge contests
Bring/buy/sell
Candle sales
Casinos
Charity sales/jumble sale
Co-hosting events
Cocktail party/exhibition/art sale
Concerts
Crafts sales
Dances
Dinners
Fashion show
Harambee (women joining together to help each other/themselves)
Having a speaker "passing the hat"
Having an open house with a donation box
Marathons
Merry-go-round
Organizing dinners/lunches/selling seats at tables
Performing on the street
Raffles/Lotteries
Sponsored walks
Sports events with sponsors
Selling tickets for a theater play/dance/film
Street fairs/carnivals
Swimathon
Walks
Fundraising Ideas For Your Group

Direct mail
Dues/membership fees
Save money by more efficient management
Reduce unnecessary costs
Investment income
Magazine ads
Mortgage
Tax reduction/exemption
Business profit
Cause-related marketing
Challenge a donor to match the funds you raise
Percentage from credit cards
Real estate investments
Wills/bequests

Ask Individuals

Yourself
Friends
People who have given in the past
Politicians
Family members
Business people
The people you have served

Ask Community Organizations

Local churches and their affiliated organizations (YWCA, youth groups)
Local/national charities
Local/national businesses and corporations (ask for money as well as Service/product discounts or donations)
Local women's groups
Local service organizations (Kiwanis, Rotary, Soroptomists)
Local/national banks (borrow from banks/community savings, procure a Loan, revolving loan funds, accept donations from local banks)
Governmental Organizations

Your own federal/state/city government agencies
Local embassies (self-help fund/small project assistance programs)
EEC (European Economic Community)
Government development organizations
Peace Corps
AIDAB (Australia)
CIDA (Canada)
DANIDA (Denmark)
FINIDA (Finland)
NORAD (Norway)
ODA (UK)
SIDA (Sweden)
USAID (US)

UN and Related Agencies

PAHO (Pan–American Health Organization)
UNICEF (Children's Fund)
UNDP (Development Programme)
UNFPA (Fund for Population Activities)
UNESCO (Educational, Scientific & Cultural Organization)
WHO (World Health Organization)

Organizations that Occasionally Fund Women's Groups

Arab Council for Motherhood
ATT and other international corporations
Avina Ford
FPIA (Family Planning International Association) Foster Plans
IDRC (International Development Research Centre)
IWHC (International Women's Health Coalition)
Inter African
Inter American Parliament Group
Red Banner
Social Development Fund
Social Investment Fund
World Association Christian Committee
Raising Money for a Small or Beginning Project

When we begin a group or think of an important project—perhaps just with an idea and two or three other women—we may need a relatively small amount of money. This section describes some simple ways of raising small amounts of money to begin a group, raise money to attend a conference, or raise money to carry out a discrete project.

"There is no beginning too small!" You may have a vision for change or an idea, and you may have a small group dedicated to that vision. If so, begin to devise a plan, and then BEGIN! (In 1987, The Global Fund began with a vision and a plan; since that time, nearly 2,800 women's groups in 162 countries have received assistance totaling over 42 million US dollars.) We would be the first to agree that there is no beginning too small.

Let's imagine that we want to raise a relatively small amount of money to register our new group, get some printed letterhead paper, and hold a small planning meeting. Alternatively, perhaps our group wants to send one of our colleagues to an international meeting. Or, perhaps we want to set in place a membership campaign. Each of these activities will cost relatively little money (compared with establishing a group, a health clinic, or a university, for example); but we do need some resources to begin to implement our longer range plan in order to realize our vision.

In the following paragraphs, we suggest some ways to raise relatively small amounts of money. (We apologize for using "dollars" in our examples, but we did not want to list all currencies.)

- Give it yourself. This is the easiest way to raise money, if it is possible, and it is freeing and empowering to give, either for your own participation or for the participation of someone else. Remember this thought: "We make a living by what we get. But we make a life by what we give."

- List all of your friends who are interested in the possible event or project. Decide how much each of them can afford. Write to them personally and include a description of the activity. Tell them why it is important that the activity happen, and ask them to support you. Visit or phone those who do not respond within two weeks. If you are trying to raise $1,000, for example, you will need ten friends who could give $100 each, twenty friends who can give $50 each, or forty who can give $25 each. If you explain why the activity is important and
what higher good will come from it, it will be easy to ask. In other words, "If the cause is right, the means will come."

- Give part of the total (e.g., $100) and ask your friends to add to your donation for a total of $1,000. This is very effective because you are not asking them to do anything you haven't done. If you are not willing to support the effort (even in a very small way), why should anyone else do so? For that matter, why should a foundation or other agency support it if you are not willing to?

- Look around your house and find items that you are no longer using. Ask your friends to do the same. Have a sale and apply the proceeds to the project or program.

- With two or three friends, have a simple but delicious dinner at which you discuss women's situation in the world. Invite as many people as you know and ask them to donate $20 each. Explain to them how the proceeds will support women, since the activity for which you are raising money will further the cause of women.

- Host an informal party or a tea party. Invite as many people as you know, and during the festivities stop and talk about the situation of women in the world and why your activity is important. Ask people to donate $20 to $50 toward the activity. Leave a basket by the door, point it out, and let people know that their donation will benefit women because of your activity.

- Between the time you read this article and the time of the activity you are planning—perhaps a few months—either set aside a certain amount of money each month (in other words save money for this effort) or hold a dinner or party (such as those described in 5 and 6 above) each month. By the time of the activity, you could have enough money to begin it.

- Make a list of the businesses, churches, and/or clubs you visit in your community. Make an appointment with the head of the business, church, or club and explain why it is important for women in your community that the activity happen. Ask for a donation and offer to give a talk to their staff or membership when the activity takes place or is finished.

- Take a part-time job in addition to your present work for the next six months and set aside everything you earn toward your planned activity.
o Ask fifteen to twenty people to save all their coins at the end of each day for the next six months. You save yours too. Have a modest gathering to thank your friends and count the money at the end of a set period of time, say six months. If necessary, use one of the other methods to make up the difference toward the money you will need to put in placed the planned activity.

o Get a famous or popular person in your community to do a special event; ask a friend to host it in her house. Charge people $20 for the event, explaining the worthy cause to which the money will be applied.

o Start a "chain" dinner. Invite twelve people to a dinner and charge them $12 each. Get two people of the twelve you invited to invite twelve people to dinner and charge them $12 each; and two people from each of those two dinners to have twelve people at $12, and so on. Here's the income: Your dinner: ($12 x 12=$144); from your dinner: $12 x (12+12)=$288; from those dinners: $12x (12+12+12+12)=$576. Any number can be used, and your friends will like the idea of helping you start your planned activity for the sake of other women in the world.

One or a combination of these methods will raise money. After your successful fundraising efforts: thank all of those who gave; thank them again. When your planned activity begins to be underway, invite your supporters to a modest gathering, tell them about your successful activity and why it is important. Thank them again. They have now become part of your group: they share your vision. They are part of your network of empowerment.
Organizations that Give to Women's Groups

Groups that draw their financial and psychic strength from their own communities will have a greater chance of stability over time. Thus, the fundraising "tips" and suggestions that we have made in the previous pages have focused on raising money within your own community, from whatever source you can identify. We have also emphasized the importance of diversifying your fundraising.

Nevertheless, it is sometimes appropriate to request funds from organizations and agencies outside of your community. This section discusses approaching these kinds of groups. There is no "magic" in obtaining money from funding sources; doing it involves hard and steady work as well as clarity about your purposes and programs.

Before you write to any potential institutional funders, keep in mind some of the following thoughts:

- Remember that applying for money goes far beyond writing a proposal. Your organization–its management and financial systems–must be in excellent order so that you can express clearly what you do, how you do it, and why you do it.

- Work out your plans to meet your goals, including your goals for fundraising. Remember that your fundraising plan should be diversified. (Do not depend on foundations and international agencies. Find other sources within your community.)

- Now, you can think about writing to an organization that gives money. First, try to learn more about the organization you are writing to, including the name of the appropriate person to write to or a description of their current programs. (Because the programs and the staffs of these groups often change, we are unable to include that information.) When you first write, ask for the funding criteria and application guidelines.

- Ask yourself: Do the interests of the agency fit with our group's activities and goals? If you believe they do, write a letter of inquiry or a proposal following the application guidelines of the agency.

- After you have sent your proposal, follow up to make sure that your request arrived. Letters and proposals sometimes get lost in the mail. Write a short note providing up-to-date information, telephone, or visit, if that is convenient. Try to
establish a relationship with the contact person. This person will be interested in your work. Treat her/him as a partner in your joint venture.

- Keep in mind that the majority of proposals sent to foundations and other agencies will be turned down. Yours may be one of them. If you are turned down, don't feel bad. Write a nice letter thanking the funder for her/his time. Funders have limited resources, and they cannot provide support for all good projects. Even if you have been turned down, your good relationship with the potential donor will expand your network.

- If you receive a grant, thank the donor soon. Stay in regular contact with the donor and be prompt about sending back necessary documents and reports.

- Always meet deadlines. If you cannot send a report on time, write and explain why.

- Don't be shy about asking for funds again. Discuss with your contact person the best approach and timing about asking for another grant. Share your hopes and dreams with her/him.

- Remember that people at funding agencies are human beings. If they are treated just as a source of money, they will feel bad. They care, and they want and need to be treated with warmth and respect.

Finding financial support "outside" of your community has benefits and costs. On the one hand, the money may be needed for your worthy cause. On the other hand, even when people try hard to create a relationship of quality between donors and recipients, money sometimes can represent power, and existing differences between people may be accentuated by a relationship based on money. It is for this reason that we emphasize a diverse fundraising approach that puts at its center such values as caring, openness, and mutual respect.

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This handbook, written by Global Fund staff, explores key ideas about raising money to fund women's rights work. It is especially designed for first-time fundraisers and for women's groups in developing countries. The handbook captures the essence of the Global Fund's Women, Money, and Empowerment workshops, which were given for activists at the UN Fourth World Conference on Women in Beijing in 1995.