Relational Fundraising Playbook

Transforming Donor Engagement for Long-term Sustainability

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Introduction

Frantic. That's the word that best describes how millions of people who work at nonprofits feel every day. And exhausted. There is too little time to do the work, and no matter how hard we try, there is still too much to do. We are perpetually under-resourced.

Transactional fundraising is both a cause and effect of these feelings. The one-size-fits-all letters, emails, and text messages are dehumanizing for both staff and donors. The cost is high, the response rates are low, and the result is a turnstile of donors who come and go in a minute. This approach has outlived its usefulness. This playbook outlines a new approach that costs less and aligns more closely with nonprofit values such as treating donors with respect and dignity.

Too many organizations are just one lost grant or one dissatisfied or disinterested major donor away from imploding. This is particularly true with the current, and anticipated, elimination of federal grants that are creating enormous financial pain and risks for nonprofits. Growing a large, stable foundation of everyday donors—those giving less than $500 a year—has never been more important for nonprofit sustainability.

For too long, organizations have been treating everyday donors as if they were ATM machines. At Every.org, we believe that every donor deserves to feel like they gave a million bucks! The aim is to make donors feel connected to your organization and cause—and to remember how great they felt when they first gave—so they give again.
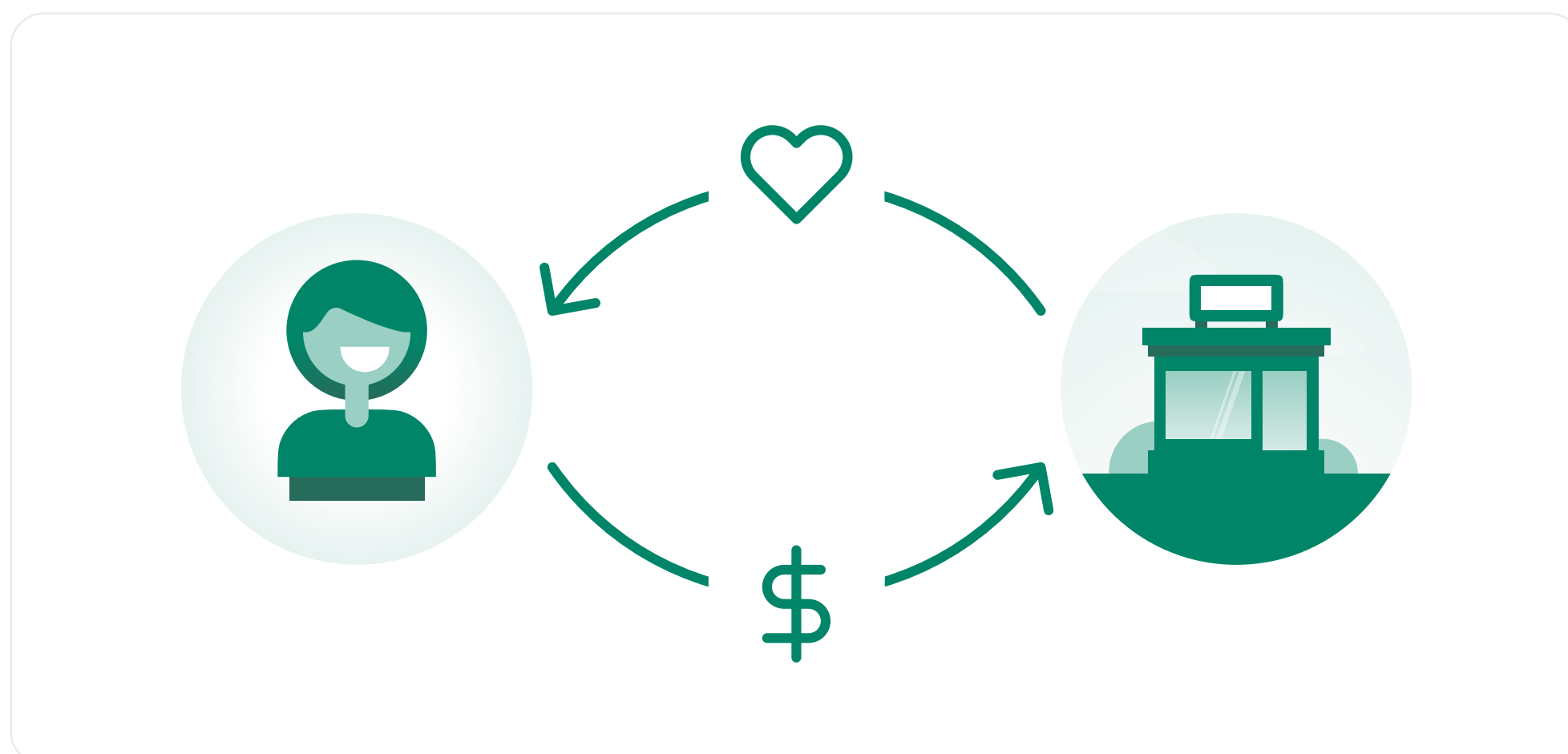
Introduction

It may seem impossible to create a deep, personal experience for everyday donors in the same way you do for major donors, but it isn't. Relational fundraising at scale enables you to build relationships with donors at every level and weather any storm. And it is possible for organizations of any size. Success requires a new mindset and new habits, plus the smart, responsible use of artificial intelligence tools.

This playbook outlines how and why transactional fundraising harms your organization, explains relational fundraising at scale, and provides guidance on how to get started.

The materials and ideas presented here were created and tested by Every.org during an experimental bootcamp implemented in the summer of 2024 with nine nonprofit organizations. The purpose of the bootcamp was to introduce the concepts of relational fundraising and encourage each organization to design its own experiment to listen to and engage with donors in new ways.

This playbook will touch on the use of AI for fundraising. To go deeper and learn how to incorporate AI into their organization strategically, responsibly, and effectively, we encourage readers to follow Beth Kanter's work.

About Every.org

Every.org is a tech-for-good nonprofit that simplifies modern fundraising for charitable organizations of all sizes. We envision a world overflowing with generosity and joy, where every person is empowered to create meaningful change.

Every.org enables every organization to accept any payment method, including cryptocurrency, stocks, Venmo, mobile payments, and credit cards. We do not charge any setup or direct fees, and we do not sell any donor data. We are supported by charitable foundations and optional microdonations from donors.

About the bootcamp

The team that designed and led the bootcamp included Allison Fine, Karissa Sparks, and Franceska Rolda of Every.org; Dana Britto of Cultivar Consulting, LLC; and renowned technology and fundraising experts Beth Kanter and Rhea Wong. This effort was funded with generous support from the Fidelity Charitable® Catalyst Fund.

Nearly 100 organizations applied to participate in the bootcamp. The organizations were interested in ways to improve their engagement with existing donors and increase the likelihood that these donors would donate again.

The following nine nonprofit organizations were selected from a competitive process from almost one hundred applicants.
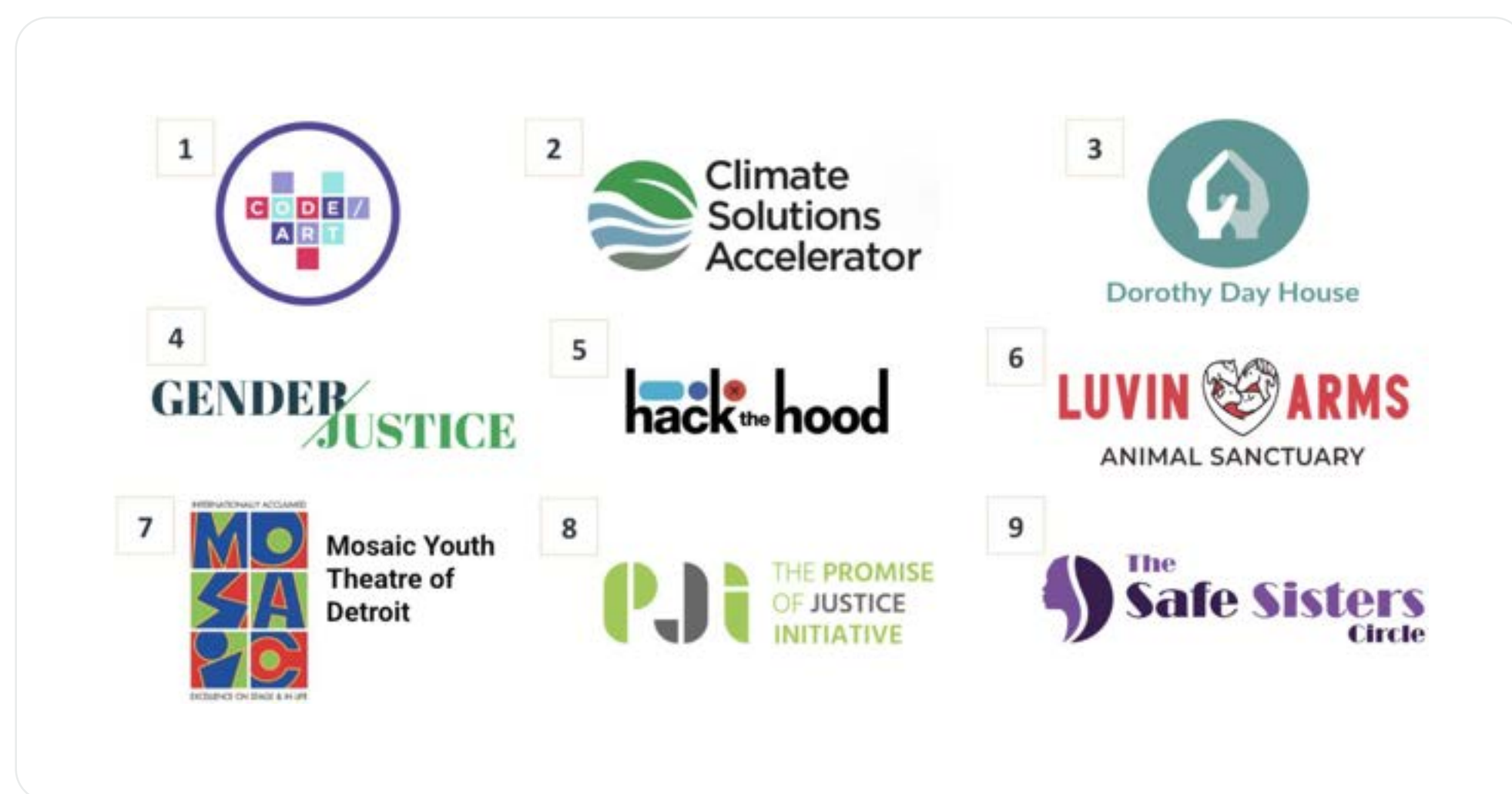
The 3-month bootcamp consisted of four webinars and up to four hours of group coaching. At the end of the bootcamp, each organization identified a specific relational fundraising experiment they would implement.

Let's begin with an overview of why a shift in fundraising from transactional to relational approaches is desperately needed.

Decline in Everyday Donors

In the year 2000, nearly 60% of American households gave charitable donations. Today, slightly more than 40% give annually.

This drastic drop-off is often obscured because while the number of donating households has decreased, the total amount of charitable giving has continued to rise due to increased giving from wealthier donors.

According to the Fundraising Effectiveness Project in Q3 2024:

> *The decline in donor numbers is largely driven by low participation from the smallest donor size group (under $100), which saw a -12.4% year-over-year (YOY) decrease...*

Relying more heavily on major donors is dangerous for organizations because it:

1. Creates significant financial risk when too much dependence is placed on a few individual donors who can change their priorities and interests without warning.

2. Increases competition for donations from a very small pool of donors.

3. Allows organizational priorities to be influenced and contorted by the interests of major donors.

Ironically, the greater the focus on major donors, the less time organizations have to spend with everyday donors, creating a vicious downward spiral in which these donors quickly come and go, feeling unappreciated or over-solicited.

Transactional Fundraising Approaches

Transactional fundraising approaches date back decades to the advent of direct mail for low-dollar fundraising. This approach focused on gathering enormous mailing lists and sending out cold solicitations to people based on some affiliation—perhaps they had purchased an item, subscribed to a magazine, or lived in a particular zip code that made them more likely to donate.

This spray-and-pray approach to donor acquisition proved to be very expensive. However, the rationale was that money lost on donor acquisition would be recovered when new donors renewed their contributions. Unfortunately, as discussed below, donors do not stay long enough to make back the initial investment in acquisition. The immediate loss of the vast majority of donors creates a cycle of frantic requests for donations. This created the turnstile of transactional fundraising.

The key characteristics of transactional fundraising are:

1. Lack of Personalization: Many nonprofits rely on generic, one-size-fits-all communication strategies, which fail to resonate with individual donors. Personalized outreach, based on donor preferences, giving history, and motivations, has been shown to improve donor engagement. However, implementing such strategies often requires better tools and data management.

2. Inadequate Donor Recognition: Studies show that personalized engagement and storytelling can significantly increase donor retention rates. The Fundraising Effectiveness Project reports that first-time donors who receive timely and personalized follow-ups are 20-30% more likely to give again within a year. Yet, this most often doesn't happen. A tax receipt isn't a thank-you.

3. Not Enough Focus on Recurring Giving: Monthly giving programs provide nonprofits with steady, predictable revenue, yet many organizations fail to promote them effectively.

4. Not Measuring What Really Matters: Transactional fundraising emphasizes revenue per campaign and cost per acquisition—metrics that focus on what donors do, rather than how they feel. Unless and until we ask donors why a cause is important to them, how they want to be involved, and treat them like full human beings rather than ATM machines, we will continue to spin the transactional turnstile.

A Failed Fundraising Attempt

One nonprofit actually tried to use transactional fundraising as a motivation for donors to give in an email solicitation:

> "Millions of people read [organization's] groundbreaking investigative journalism. Many of them come back again and again to read our latest blockbuster scoop.
>
> **And yet only 1 percent of our readers ever make a donation, and that's a problem.**
>
> It means we have fewer resources to pursue the award-winning investigative journalism for which we're known. Fewer reporters to chase down leads. Fewer researchers to dig through the enormous amounts of data leaked to us by whistleblowers."
>
> **But it also means we have to ask for money a lot more often."**

" *"The problem, according to this organization, is that not enough donors are giving when we ask. So, we're going to keep asking."* "

This highlights a core issue with transactional fundraising: the Leaky Bucket Problem.

The Leaky Bucket Problem

The belief that donor acquisition costs will be recouped over time is a myth. In reality, donor retention rates reveal a troubling trend:

- Only **19% of first-year donors** give again.

- Fewer than **50% of second-year donors** continue giving in year three.

We call this cycle of constantly acquiring donors, quickly losing them, and scrambling to replace them the **Leaky Bucket.** It forces nonprofits into a never-ending pursuit of new donors just to sustain revenue, leading to financial instability and long-term fundraising challenges.

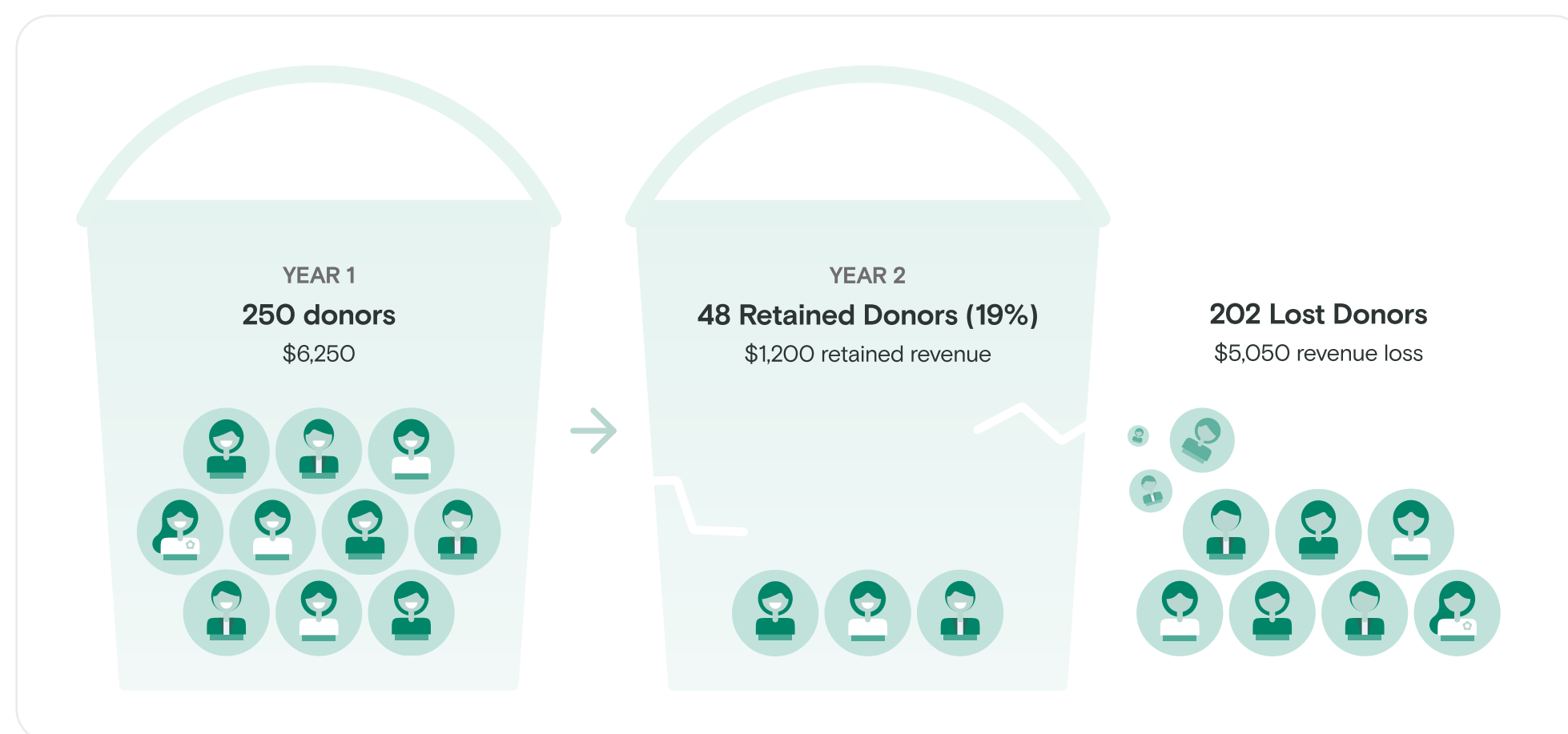**The Cost of the Leaky Bucket**

Let's break down the financial impact:

Year 1
- 250 donors give $25 each.
- Total revenue: $6,250

Year 2
- With a 19% retention rate, only 48 donors remain.
- Year 2 revenue: 48 donors × $25 = $1,200

Revenue Loss
- $6,250 - $1,200 = $5,050 lost in just one year.

The Leaky Bucket Problem

On top of this, acquiring new donors is 10 to 20 times more expensive than retaining existing ones. Loyal donors provide greater lifetime value, increase contributions over time, and engage more deeply in an organization's mission.

The Leaky Bucket Ripple Effects

The Leaky Bucket has many ramifications within organizations. It contributes to the high burnout rates of development staff (who average 18 months on the job.) The constant solicitations contribute to correlating trust in nonprofits. Four in ten people have lost trust in nonprofits in the last few years. And this trust declines with each generation: 67% of Baby Boomers trust nonprofits, while only 46% of Gen Z adults do.

Perhaps most damaging for organizations, donors who leave rarely return. Reactivation rates for lapsed donors are just 4%—and declining.

In addition, there is also the emotional toll for staff members sending out solicitations that an overwhelming number of people will ignore, or worse, hate.

By focusing on relationships rather than one-time transactions, nonprofits can improve retention, deepen engagement, and build long-term financial sustainability.

Relational Fundraising at Scale

Relational fundraising prioritizes genuine connection and communication with donors over efficiency. It's both a mindset and a practice that views donors as full human beings rather than just sources of revenue.

Some of our bootcamp participants were overwhelmed with the idea of being relational with everyday donors. There were simply too many donors and their time was too scarce, to consider talking to thousands of donors. To be clear, we are not talking about taking every donor out to lunch, we are not talking about never asking for donations again, we are not talking about never having campaigns.

GiveDirectly provides unconditional cash transfers to families in dire need. Their emergency response campaign after the LA wildfires in January 2025 was enormously successful (https://www.givedirectly.org/lafires/?utm_source=home.) They raised over $2 million dollars to support families displaced by the fires. Instead of sending out another solicitation, GiveDirectly traced donations to specific zip codes and reported to donors exactly where their donations went. The response from donors was immediate and heartfelt:

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> *"This email was amazing! I practically cried when I read about specific individuals and families receiving cash money in short order (quickly). Thank you to whomever created this email and thank you to GiveDirectly. Keep up the good work!"*

> "We give to charity because we are blessed and can afford to, but sometimes it feels like it is just going into the ether and we have no knowledge of how our donation is helping. Hearing about the actual person who was helped by our donation, meant the world to me because it let me know our giving is making a difference. Thanks for letting me know."

> "Thank you for following up to let me know where the funds I donated were spent. That's not a typical experience and made me even more happy that I was able to donate."

> "I like the fact that our small contribution went to one family, added to contributions from others of course to make up their $3500. It made what we decided to do, after comparing possibilities, feel more intelligent and concrete."

Unlike traditional fundraising approaches, which reserve personal engagement for major donors, relational fundraising at scale ensures that every donor feels valued—regardless of the size of their contribution. This approach recognizes that donors are more than financial supporters; they are potential advocates, ambassadors, and collaborators.

Many nonprofit staff worry that building relationships with thousands of donors is impossible. This is where Artificial Intelligence (AI) tools become a game-changer.

It may seem counterintuitive, but when used responsibly, AI makes fundraising more personal, not less. AI can:

- Customize outreach based on donor preferences and history.

- Ensure timely, thoughtful communication.

- Free up staff time to engage in real conversations with donors.

Relational Fundraising at Scale

By embracing relational fundraising and leveraging AI strategically, nonprofits can break free from the transactional hamster wheel—building stronger donor relationships and securing long-term sustainability. Here is an example of a nonprofit building a stronger relationship with its everyday donors.

MAZON: A Jewish Response to Hunger is an American organization fighting to end hunger among people of all faiths and backgrounds. MAZON worked with Dataro, a company that uses AI and business intelligence to aid nonprofits in fundraising efforts, to use AI to better personalize appeals to their 30,000+ donors and identify the right messages at the right time to activate them.

✉ Letters sent	**−10%**	↓
$ Revenue	**+21%**	↑
🎁 Average Gift Size	**+23%**	↑

MAZON's first campaign results in 2024.

In their first campaign, MAZON increased appeal revenue by 23% year-over-year while sending 10% fewer letters. Despite reaching out to fewer donors, MAZON's 2024 appeal saw more donors give and achieved a 21% increase in average gift size compared to previous appeals.

Here is a comparison of the key attributes of transactional versus relational fundraising at scale.

Relational Fundraising at Scale

Characteristic	Transactional	Relational
General approach to donors	One-size-fits all	Personalized, donor-centric
Communications	"We need you to fund us today!"	How would you like to be involved?
Voice	"We are uniquely qualified to do this work."	"Let's figure out how to do this work together."
Donors generally feel	Ignored and overlooked	Appreciated and thanked
A new donor becomes	The target of renewal solicitations	An active participant who is asked how they want to participate and helps shape development efforts.
Organizational culture is	Panicked	Generative and supportive

Relational fundraising is more than a set of tools. It begins with a mindset, a reset of assumptions, and then a set of practices. Let's explore how to get started as relational fundraisers.

Getting started as Relational Fundraisers

Mindset. Organizational leadership is required because prioritizing relational fundraising means stopping doing things that may still appear to be "successful" to others. Yes, money still comes in from direct mail, but at what cost? That cost includes the opportunity cost of not building relationships with people.

Being relational means asking donors what they think and want rather than making assumptions and broadcasting messages and requests at them. This may seem obvious, but if you take a hard look at your development efforts, it is likely that you are most often telling donors what to do rather than asking them what they want to do. Think of the difference between looking at open rates alone to determine the success of an impact report versus using the data and asking a sample of donors whether they read the current impact and annual reports and want more of that kind of information. Or asking new donors what information they want and how often. Or starting a conversation with supporters about what kind of in-person event the organization should host this year. These are not heavy lifts for staff. But they do require a different approach to fundraising where staff are in conversation with donors about what they want, and getting out into the world to listen first, act second.

Reset. After centering the interests and needs of donors, organizations need to rethink their approach to fundraising.

The first step begins in the boardroom revisiting the measures used to define "success." Boards are often a main driver of transactional fundraising because of their focus on "cash-in-the-door." This fuels the leaky bucket's non-stop requests for contributions. Long-term organizational success in relational fundraising rests on the ability of boards of directors to move beyond immediate financial metrics to donor retention rates and more qualitative measures of donor satisfaction.

Rather than mainly tracking cash in the door, organizations should be laser focused on donor retention rates. How many donors made a second gift? Why? The second question requires actually asking donors why they renewed, a habit most organizations are not in. There are a host of qualitative measures organizations can use to assess their "stickiness" with donors, but there is one simple question that all organizations should be asking: How do we make you feel as a donor?

Then it is staff's turn to pivot away from transactional fundraising towards something more empathetic and human. In fact, we can call this taking the "human test." Put all of your organization's development practices and efforts on the metaphorical table and consider how they make an individual donor feel. For instance:

Getting started as Relational Fundraisers

> *When and how are we telling versus asking?*
>
> *Is our language accessible and understandable by people who aren't in the trenches doing the work every day?*
>
> *Are donors invited to participate in more ways than making a financial contribution?*

Practice. Becoming relational fundraisers is going to take time and practice. Practice is required by crafting discrete experiments that include being in conversation with donors, speaking "with" them not "at" them. It requires holding the panic at bay and not asking for donations as frequently. It means potentially hearing that donors do not like your current communications or don't find your efforts compelling enough to give again.

Here are relational fundraising practices your organization can adopt:

1. **Find your "hero's journey" story.** Every organization has a "why," however, the leaky bucket creates an internal cacophony where the why is often drowned out in favor of the "how." The "how" creates fundraising appeals that are about the organization's needs, such as furniture, computers, or additional staff, rather than the donors' interests. Yes, these are real needs, but they aren't compelling reasons for donors to give. There is a compelling, emotional story somewhere in your organization, a foundational one, that you need to tell over and over again. This is a story that your supporters will tell other people. You can build on it over time, but this is the foundation for creating a stickiness with donors that goes far beyond what you need. Generative AI tools like ChatGPT can be a huge help in turning data and processes into stories.

2. **Thanking donors at scale.** Everyone wants a genuine thank you for their contribution. Tools like Loom can be used to create personalized video thank you messages for donors, especially first-time donors or major gift donors. AI can be used to customize thank you messages online for donors. But, organizations can also ask volunteers, particularly board members, to pick up the phone and call and thank donors. One organization in our bootcamp uses an hour before board meetings to have board members call individual donors and thank them for their donation. This is a terrific task for volunteers who are uncomfortable asking for donations.

Getting started as Relational Fundraisers

3. **Call ten donors a month.** That's it. Just randomly call ten everyday donors each month and ask them how they are, why they give to your organization, how they are made to feel as donors, and what they want in the future.

4. **Replace five solicitations with stories in your annual fundraising plan.** Stop asking in every communication! Stop using every event, every news story, every outreach as an excuse to raise money. No one wants to be asked all the time. What people want are great stories, this is what will stick with them and what they can share with other people. Providing a laundry list of your needs is not the same thing as a story about what difference you're making in the world.

5. **Create giving circles. Giving circles are groups of people all interested in supporting a single, or multiple, causes.** Grapevine is an online platform that enables individuals to create their own giving circles in minutes. They also provide step-by-step instructions for nonprofits to create local giving circles for their supporters. They can get to know one another, share their passion for the cause, and match each other's donations. Grapevine has terrific resources for nonprofits to create their own giving circles. In addition, organizations can create online communities that develop into real connections between supporters. Mighty Networks is an online platform that increases connections and conversations between donors.

6. **Focus on sustainers.** Donors who give to your organization on a regular basis, say, monthly, are your greatest source of organizational stability, regardless of the amount of the donation. It enables organizations to plan longer term when they have a reliable base of donors. Every.org makes it very easy for organizations to ask for recurring donations. The Zig Software Foundation, an organization dedicated to promoting and protecting the Zig programming language, hosted a fundraiser on Every.org in 2024 that focused entirely on asking donors to become monthly sustainers (https://www.every.org/zig-software-foundation-inc/f/help-zig-stay-indepe). They quickly raised over $65,000. But that's just the first donation. These donors have pledged to continue giving over and again, providing an ongoing source of income for the organization.

7. **Personalize donor appeals by leveraging predictive analytics built into AI-powered fundraising software.** DonorsChoose.org, an online crowdfunding platform for teachers, has implemented AI to help better match teachers' project proposals with potential donors. By leveraging machine learning algorithms, the platform analyzes project descriptions, donor preferences, and past donation history to make personalized project recommendations to donors. This AI-driven matching system has increased the efficiency and effectiveness of fundraising for educational initiatives.

Getting started as Relational Fundraisers

8. **Optimize messaging and timing.** AI-driven email marketing tools can analyze donor interaction patterns to determine the optimal times to send appeals. Individual nonprofits do not need to use these tools directly, they are increasingly incorporated into general fundraising software. UNICEF using AI to refine messaging for different cultural contexts. The system identified various languages and imagery that resonated with individual donors to create a more personalized experience that increased donations overseas.

9. **Using AI chatbots for donor engagement.** Nonprofits like the Children's Miracle Network use AI chatbots to provide real-time interaction with donors and supporters. These bots answer FAQs, assist with donations, and share personalized impact stories, freeing up staff to focus on high priority tasks. The Trevor Project uses bots to train volunteer counselors. Please note, these bots do NOT replace fundraising staff; they provide real-time assistance, anytime, to donors, and augment in-person touches by development staff.

10. **Use predictive analytics for donor retention.** Predictive analytics tools analyze donor databases to identify supporters at risk of lapsing. More and more fundraising customer relationship management (CRM)software products are integrating predictive analytics features into their CRMs or you can use standalone apps from companies like Dataro, Boodle.AI, and Kinder. Wesleyan University created an alumni platform for engagement, communication, and donor cultivation with Gravyty, a software product that uses AI to craft targeted communications for nonprofits. In just one year, Wesleyan's alumni platform welcomed over 1,800 new users. 74% of these new users have returned to visit the platform, consistently engaging with the university, other alumni, and current students.

11. **Spread out the work.** There is a core group of donors who support your organization who you want to turn into ambassadors and fundraisers on your behalf. They have their own networks of friends and potential donors they can reach out to, saving your organization an enormous amount of time and money. Board members of the Washington Heights Community Choir create fundraisers on Every.org every year. All of the members can see each other's fundraisers, creating a sense of community and accountability among board members who can see each other's fundraisers on the platform.

More on AI and Relational Fundraising

The aim of using AI organizationally isn't to automate everything, but to find a balance between technology and humans. This balance is called "co-intelligence." It is critically important that organizations have to stay deeply human-centered when using AI. This means ensuring that there is constant human oversight of the technology and end users internally and externally are being asked if automation is helping or hurting their efforts to stay in touch with people.

By integrating AI into relational fundraising strategies, nonprofits can enhance efficiency while maintaining the personal touch necessary to build enduring donor relationships. This balanced approach ensures that the technology does what it does best, while people do what they do best.

The ultimate return on investment for using AI this way isn't to go faster but to free up staff time to spend more time with people, doing the things that only people can do, like building community, telling stories and problem-solving. We call this the "dividend of time."

AI allows fundraisers to spend less time on rote tasks and more time building genuine relationships with donors at every level of giving. For example, AI-powered tools can segment donor databases, predict giving patterns, and personalize communications, enabling organizations to engage donors at the right time with relevant messaging.

Perseverance is required because it is going to take some time and a lot of practice to create new fundraising norms and integrate the use of new tools. Donor retention rates are unlikely to shoot up, but rather climb slowly as the organization shifts gears. Leadership must stay steady in continuing to practice new ways of fundraising, to stay open and curious about what can be learned from the experiments, and to want to treat donors well, as full human beings, even when the financial pressure is on. An experimental mindset will be needed to continue to practice and learn and iterate relational fundraising efforts.

Start Your Relational Fundraising Journey Today

Here are steps for starting or strengthening your relational fundraising efforts:

1. **Do the math.** How many new donors are making a second donation? How much does it cost to renew versus acquire a new donor? If it isn't already, make donor retention a part of your regular fundraising measurement reports.

2. **Add donor retention rates to the board agenda.** Unless your board is monitoring and discussing donor retention rates it will not become a top priority for your organization. It doesn't matter what the initial retention rate is, it only matters where you are going.

3. **Create a donor journey map.** Map every donor's ideal journey from acquisition through the second year of retention. Lay out every donor touchpoint on your (perhaps metaphorical) conference table and put yourself in your donors' shoes. What are you telling donors and how are you making them feel? Are you telling compelling stories or listing your needs? Are you asking more than you're sharing? Are you opening yourselves up for conversation and input? Make sure you actually use feedback from donors to answer these questions

4. **Stop doing one transactional thing.** Becoming relational with donors requires your organization to stop doing transactional things that you have always done. Maybe it's the telemarketing you've always done that brings in a little bit of cash each year, but infuriates donors in the process. Or maybe it's taking a break from asking for a donation in every communication (how does that make you feel as a person?)

5. **Create one relational fundraising experiment.** Identify one way to change the dynamics between your organization and your donors. It can be as simple as calling a small number of people and asking them how you make them feel as donors. Or having board members call and thank donors before or after board meetings. Pick one thing, limit the scope, try it, and then try it again.

Conclusion

By embracing relational fundraising, organizations can move beyond transactional interactions to cultivate meaningful connections with their donors. This shift requires a change in mindset, a willingness to experiment, and a commitment to prioritizing donor needs and feedback. By focusing on storytelling, personalized communication, and genuine engagement, nonprofits can build stronger relationships that lead to increased donor retention and long-term sustainability. While integrating AI can enhance these efforts, it's crucial to maintain a human-centered approach, ensuring technology serves to amplify, not replace, genuine human connection. Ultimately, the journey towards relational fundraising is an ongoing process of learning, adaptation, and perseverance, but the rewards of building a truly engaged and supportive donor community are well worth the effort.

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