

## *Community Link Foundation: An Historical Perspective*

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### *Preface: The Purpose of this Historical Review*

The Community Link Foundation (CLF) proposes to create a new funding system for the charitable sector. This overview provides historical background for the Community Link project, showing how it responds to current needs in light of long-term trends affecting the sector as a whole. CLF, it argues, has the potential to help existing nonprofit structures negotiate the new realities facing the charitable sector today.

The historic argument for CLF is described in four parts.

Part One describes the *Current Circumstance* of non profits' access to contributed support -donations. It describes why new vehicles for seeking and deriving charitable support are being pursued by the American charitable community, arguing that significant new sources of unrestricted operating funds are needed.

Part Two briefly describes the *History of Structural Innovation* in the charitable sector in the United States. Innovation in technique and approach to raising charitable dollars has been central to the success of the charitable sector. However, it has been the better part of a century since the founding of many of the great philanthropic foundations and structures of the industrial age. A new wave of innovation is needed, and new techniques are being explored by entrepreneurial nonprofits and foundations.

Part Three examines how a number of new efforts *Link Consumer Behavior and Charitable Giving*. There is sufficient reason to believe that this arena of experimentation holds significant promise for exponential growth.

The fourth part of this overview describes how the Community Link Foundation and its efforts *Capture Historic Trends* in support of the charitable sector's need for unrestricted operating capital. CLF arises at the confluence of a number of developments in the history of philanthropy, in enterprise organization, in the larger economy, in technology, and in the

wave of fundamental cultural change that has accompanied the rise of the Internet. The time is ripe for a new wave of structural change. CLF's delivery system can provide the engine for innovation in the charitable sector as a whole, and will be a source of innovation in its own right.

### *Current Circumstance:*

#### *A Conceptual Analysis of Charitable Giving*

In the face of increasing operational, economic and competitive challenges America's charitable non-profits find themselves, at the beginning of the 21<sup>st</sup> century, in need of innovative means of developing new resources and sources of support. Nonprofit structures and organizational practices have remained relatively static, even as changing circumstances have increased the need for nonprofits and the social services they provide.

#### **The Changing Nonprofit Landscape**

By many measures, the nonprofit sector itself seems to be a booming success. The number and range of organizations qualified as charitable non-profits continues to grow at an almost exponential rate. However, pressure on the sector is increasing, especially on the general operating funds nonprofits need to survive. Part of this pressure comes because donors are targeting their donations. A significant number of new-generation donors and grant makers restrict their gifts to particular issues or causes, instead of trusting large nonprofits to allocate contributed dollars wisely and effectively (Murphy 2003). Frequently, individuals and foundations are specific in their exclusion of operating support, judging administrative overhead to be wasteful of charitable dollars.

A larger issue is long-term structural stasis and decline in some of the sector's major institutions. The net result of these trends is a looming crisis for general operating funds, with resulting pressure on the sustainability of nonprofit organizations.

Despite growth in absolute terms, revenues for non-profits are flat in terms of the percentage of overall wealth. Reports of gross receipts from all sources supporting the nonprofit sector reveal significant year-to-year,

decade-to-decade and era-to-era increases. Yet, the percentage of both GDP and personal income going to freely contributed gifts for non-profits has remained stubbornly stuck within a very narrow and modest range. The same is true of gifts from the corporate sector. When controlled for inflation, the amount of contributions measured in real terms has remained almost static for almost a half a century (Giving 2008).

Within that static share, two sources of donations in particular – federated models like the United Way and traditional religious organizations – are actually in decline. These two systems within the nonprofit sector have formed a significant part of infrastructure support. Federated models have been an important historical source of regular and dependable support for core nonprofits in many communities. These models have experienced real declines in absolute dollar contributions, reduction in distributed operating support grants, and real marketplace challenges. At the same time, traditional community leadership structures have been turning away from federated models to an unprecedented degree (Cohen 2003).

Giving to religious organizations is in decline as well. This trend is particularly worrisome because religious organizations still represent by far the largest single group recipient of giving. Moreover, congregations are an essential part of the nonprofit infrastructure, providing and sustaining a basic network of belonging and care as well as the “ground troops” of other charitable enterprises in American communities. Studies of generational shifts in affiliation, attendance and spiritual practice suggest that “religious giving” will likely continue a downward trend.

Unfortunately, even as giving to traditional institutions has declined, social need has not. Indeed, the first decade of the 21<sup>st</sup> century has seen an acceleration in social need, as income imbalance, middle class decline, barriers to health care, and increasing debt burden challenge an increasing share of American families. In this context, the call for the charitable sector’s good works is even in higher demand. At the same time, the decline of government’s role as source of support and caretaker at all levels has shifted ever-greater burdens to the sector (Grnbjerg & Salamon 2008). This pressure cuts across all elements of the sector, including basic social services, health care, education, the arts, and economic development (Egan 2008).

## **The Role of Donations**

Is it possible that the concern about declines in traditional forms of support might be overstated? After all, the vast majority of financial inputs for the nonprofit sector overall are derived from program, membership and fee income (Raymond 2001). This would seem to mitigate concerns about the declines in freely given individual contributions to sector organizations.

Over time, however, the contributed dollar has proven its role as a core component for the charitable sector. Donated funds have been a mainstay of its general operating support. The contributed dollar allows the sector to provide essential services that the government will not provide, and which could not be delivered profitably by the commercial sector. Donations provide the ongoing general funding philanthropic organizations require to sustain their operations and grow over time.

The case for the contributed dollar and its centrality becomes clearer if we focus on smaller nonprofits, as measured by budget size. Such organizations make up the vast majority of the sector as a whole. The largest number of these is substantially dependent on contributed dollars for economic vitality (Giving USA 2007). Setting aside the major grantmaking foundations established by individuals of great wealth, even the largest of the organizations and “nonprofit systems” in the sector were born at small scale and with limited capacity . The lifecycle of organizations in the sector and the evolutionary paths traveled by such organizations are not all that dissimilar from the paths traveled by other enterprise systems (Burlingame 2004). Since the contributed dollar is especially important for smaller organizations, it provides crucial support for the cycle of renewal in the sector as a whole.

The contributed dollar also plays a disproportionate role in fostering innovation within the nonprofit sector. Historically, smaller organizations have been the “seedbeds” of historical innovation and experimentation in American culture – this is as true of nonprofits groups as it is of for-profit enterprises (Grant and Crutchfield 2007). Because of this role, the contributed dollar has served as an essential source of “venture capital” for innovation, experimentation and model building in the charitable sector.

Contributions give nonprofit organizations the freedom to find solutions outside of the various constraints on both governmental and commercial activity.

### *History of Structural Innovation*

#### *Searching for New Answers: The Trendline of Innovation*

The early 20<sup>th</sup> century was a period of almost unprecedented innovation in American philanthropy. It was, after all, in this era (especially the first two decades of the century) that the modern nonprofit organization, national charitable federations, private foundations, united way and community chest giving mechanisms, community foundations, and other innovative forms took shape and became rooted in American communities. These structures and forms created the footings and framework of the charitable sector which came to grow so dramatically from the inter-war years through the end of the 20<sup>th</sup> century. The scope and scale of the sector has changed, but organizational fundamentals have remained within the broad outlines laid out in this period (Cutlip 1990).

These advances came about in conjunction with major transitions in economic, cultural and community systems. They accompanied the explosion in the wealth of individual Americans and the communities in which they lived (Cutlip 1990). New forms of industrial, technological and institutional organization were taking root; a wave of innovation was felt in finance, industrial production, service and communication. The charitable sector's own creativity was connected to the sweeping changes and powerful forces present in other sectors of the society (Cutlip 1990). The concept of the endowed foundation established in perpetuity, building on Benjamin Franklin's early model, resulted in capturing the vast wealth of individual capitalists in the early century. The rise of national hierarchical nonprofit organizations with state and regional divisions paralleled the industrial production model.

Two primary engines drove the growth in support for the nonprofit sector, both reflecting fundamental social shifts occurring in the first half of the 20<sup>th</sup> century. The first shift was the growth in the number of individuals capable of and willing to support charitable causes with their own dollars. This growth tracked the explosion in the middle classes of the country and the

amazing increase in privately held wealth which accompanied the new century's advance. The second shift was the interest on the part of the government at all levels in becoming a partner with and investing in the sector and its work. This shift tracked the growth in the size, power and resources of the government, especially after the 1920's.

Both the society and the sector would be confronted and changed by the great wars and economic crises of the first half of the 20th century. It was in response to these misfortunes that the charitable sector was most thoroughly challenged, realized performance at great collective scale (for the first time), and became a more permanent and significant part of the American fabric beyond houses of worship, hospitals and higher education (Cutlip 1990).

Over the course of the last century, government's interest and impact on the sector has been defined and mediated by varying levels of legislative and executive activism. New arenas of special concern and focus have arisen (e.g. civil rights, economic development, early childhood education, etc.) in which the sector has played a major role. Great and lasting contributions to society in the form of "Big Bird" in children's television, the virtual elimination of polio through the Salk Vaccine, and support for the civil rights of minorities exemplify this period. By any quantitative measures the sector has grown consistently, hardly ever experiencing a net decline in relative size from decade to decade.

As the 21<sup>st</sup> century began, the charitable sector found itself the inheritor of this 20<sup>th</sup> century tradition, yet faced by a new set of challenges. The sector is beginning to respond to these challenges with a new wave of innovation. It is too early to tell whether this wave will reshape the sector as fundamentally as the innovations of the industrial age, but these innovations are central to our story.

Innovation and change in the last 20 years has been driven by technology and the consumer and capital cultures that have grown up around technological change. Much of the innovative energy in the charitable sector has arisen in a kind of nervous flirtation between non-profit culture and technology-driven capitalism.

Signs of this flirtation abound. In 1997, Hauser Center leaders Christine Letts, William Ryan and Allen Grossman published a seminal article, "Virtuous Capital: What Foundations Can learn From Venture Capitalists"

in the *Harvard Business Review* (Letts 1997), proposing a creative adaptation of venture capitalism's model of investment and collaboration. The piece sparked an ongoing debate in the sector. Although it produced little in the way of substantive innovation (perhaps in part because venture capitalists looked less masterful after the Internet bubble burst) (Chang, 2004), it cleared the way for more discussion of market-driven innovation in the nonprofit sector as a whole.

The appetite for structural innovation can clearly be seen in recent issues of the *Stanford Social Innovation Review*. Ideas currently under discussion or already in practice include new types of public and private "bonds" to raise money for capital development, new initiatives such as the Nonprofit Finance Fund (NFF) (Miller 2005), and new types of "B" corporations lying somewhere between for-profit enterprise and charitable entities qualified by the IRS (Caudill 2003). Debate ranges from "new standards" and expectations for nonprofits as successful technology entrepreneurs enter the sector, to ways to leverage the profit motive in the drive to solve our most obdurate social problems (Lantos 2001; Moir 2001).

And yet, even as 2008 has continued the inevitable march of time toward the close of the first decade of the 21<sup>st</sup> century, the charitable sector remains without the kind of innovation which created and lifted its contemporary practice a hundred years ago. This would be well and good if an increasing share of needs were being met, problems were being solved and initiatives mounted responding to the challenges and tenor of the time. But they are not. Is there anything that can lift practice, or at least point to such a possibility on the horizon? And what can be done especially with regard to the prospect of opening up new means and methods to draw additional and substantial financial resources into the charitable sector?

Three potentially compelling and imaginative innovations in particular show the promise of substantial impact. At their core, each of these innovations is rooted in an effort to connect the practices and habits of the modern investor and consumer to social need.

These three new approaches are micro-financing, social enterprise, and embedded giving. Over the last several years the world of philanthropy and charity has been abuzz with dialogue, debate, reporting and analysis about these approaches. Many new "experiments" utilizing the approaches have been initiated (Raja and Nandhini 2006).

Micro-financing has probably received the greatest amount of public attention, especially after the Nobel Prize was awarded to one of its earliest exponents and practitioners, the founder of the Grameen Bank. Social enterprise has blossomed as an idea and practice with especially deep roots in the high tech community. Its most recent, and sometimes controversial, expression has been found in competing efforts to provide tech/net access and computing power to the poor and the developing world (Wallace 2008).

The most widespread of the new practices is embedded giving -- “the increasingly common practice of building a philanthropic gift into another, unrelated, financial transaction. For example, rounding up your phone bill to make a gift to charity. Or using your own grocery bag and donating the nickel that the store gives you to a local homeless shelter...” . Embedded giving has already been responsible for moving very substantial amounts of contributions to charitable and community causes (Bernholz 2007), as demonstrated by the early experience of the (Product) RED campaign, which raises funds for the GLOBAL FUND to Fight Aids, Tuberculosis and Malaria. In its first year the RED campaign has raised more than 50 million dollars (Global 2007). Some reports suggest that up to a quarter of all American retail establishments engaged in some form of embedded giving during the 2007 holiday giving season.

Embedded giving is a good example of the new and nervous relationship between the nonprofit and for-profit sectors. There is frequently a strong tie between embedded-giving programs and “cause related marketing”; a commercial enterprise will try to grow its business by tapping into the good feelings and emotional ties engendered by a chosen charitable cause. By association, the enterprise hopes to drive business, loyalty and positive reputation, as well as moving dollars toward recipient charitable organizations (Waters 2008).

The close relationship between for-profit and charitable interests implied in the embedded-giving model is not without controversy. How to protect the integrity and sanctity of the charitable donation in the context of a retail purchase experience? Issues of clarity, transparency, honesty and care have been raised and have led, in some cases, to state and federal legislative attention (Tagaki 2008). Despite these controversies, the powerful drivers behind embedded giving make it one of the most promising recent innovations in nonprofit fundraising. The challenge is to discover

mechanisms and structures that will take advantage of the full promise of the idea while maximizing the prospect of giving to good causes by individuals, families and corporations.

If mechanisms and structures evolve to take natural advantage of and converge with other social, economic and behavioral trends in positive and effective ways, embedded giving models may create a philanthropic breakthrough.. This breakthrough could be as significant as the structural innovations of the early 20<sup>th</sup> century, growing support for America's independent charitable and nonprofit sector.

### *Linking Consumer Behavior and Charitable Giving Potential*

One area which has seen significant innovation in recent years is the creation of new financial instruments, services and products with implications for the non-profit sector. American banking and financial services companies have linked their services to consumers and customers through products facilitating philanthropy and personal "cause related" transaction driven giving. Two primary methods to accomplish this linkage have focused on different market segments for financial services, one on very high-end customers and one on a broader segment of the overall consumer market.

At the high end, an increasing number of financial service companies have developed "in house" donor-advised fund products. These products have made it easy for customers to access and utilize such funds as alternatives to establishing private foundations, individual charitable trusts or relationships with the traditional providers of such services (community foundations, Jewish welfare foundations, etc.). The first of these, the Fidelity Gift Fund, has become one of the most successful new charitable entities in the nation (measured by net growth in assets) and has been followed by many copycat efforts (Graddy and Morgan, 2006). The growth of these funds has been truly remarkable when compared, for instance, to community foundations. It took almost three-quarters of a century for the largest community foundation to grow to 1 billion dollars in assets. It took less than a decade for such growth to occur in a single gift fund, with some now reporting up to a billion dollars in new asset flows each year (Fidelity 2007). These new gift funds have aggregated a significant amount of wealth, distributed many millions of dollars annually, and promise to continue growing apace in the years ahead, although it is still not clear whether the funds have created new flows of

dollars to charitable causes, or simply provided a new channel for the same overall dollar amount (Blum 2002).

The commercial gift funds exhibit some of the advantages of linking charitable gift mechanisms to powerful commercial enterprise. These enterprises have considerable marketing muscle, frequent interaction with customer/consumer/clients, access to the latest technological tools for consumer use, unlimited geographic operational scope, and ease of use. They also have a bias toward customer service and “making it easy” which have given them a favorable market position.

At the same time that gift funds were finding favor, financial services institutions also started to promote the practice of “transaction driven” giving linked to the utilization of debit and credit cards. These products have the potential to reach a much larger slice of the consumer market and build on well-established rewards models. As marketers try to address more niches and consumer preferences, they have supplemented traditional rewards programs – rebates, airline miles and the like – with rewards directed to nonprofits.

The exact mechanisms employed by transaction-driven programs vary. Some are linked to the “rounding up” practiced by retail merchants at the checkout line in the era of cash and personal check payment. Over time the practice has evolved, so that the consumer who uses a credit/debit card can experience rounding up, cause designation, “percentage of purchase giving” and the like, with enhanced donation capability through “branded” credit/debit cards related to a particular merchant, retailer, or service provider (Seville 2008). There has been, in fact, a modest but significant proliferation of programs linking credit/debit card uses with charitable causes over the last four years especially.

Both the programs that offer direct personal financial benefit to card users and the newer efforts linking users to charitable causes reflect four central facts of the credit/debit card industry.

#1. The credit/debit card industry has become fully committed to a kind of “micro-casting”, (or micro-marketing), slicing and dicing its consumer base and trying to find the motivating appeals and card attributes that will move consumer loyalty, use and affiliation.

#2. An increasing share of total economic transactions by individuals and households (as well as business and non profit enterprises) has been driven through credit/debit card systems (Federal Reserve 2007).

#3. Financial services organizations, credit/debit card providers and related industries are especially interested in capturing the business of two very powerful demographic groups of customers. These groups are “new” consumers just entering the marketplace, and middle-and upper-middle class customers, both bringing considerable buying power and transaction volume to card companies (Boyer 2008). Younger users, in particular, are moving to cards and away from cash. Customers with greater purchasing power can reduce default rates and increase overall transaction fees and interest earnings for the bank.

#4. The charitable sector seems to have “discovered” the possibility that significant flows of contributions can be acquired through artful partnership and cross-promotion with financial services industry organizations, including credit/debit card programs. This “discovery” reflects the ongoing and growing need for contributed income derived from any possible and reasonable source in the face of mounting need, sector competition for resources, and relative stagnation in traditional sources of support.

These trends combined suggest that the linkages between charitable giving and consumer card use are ripe for additional experimentation, innovation and expansion.

### *Capturing Historic Trends: Community Link*

We have traced through several trends so far in this paper. Fundraising for nonprofits, like the nonprofits themselves, is limited by the fact that many of the essential structures of the charitable sector as a whole date from a wave of innovation that occurred at the beginning of the last century. The organizational principles for this wave of innovation were grounded in the for-profit economy of the time, and so were appropriate for an industrial economy. Since that time, we have experienced two profound transitions: from the industrial age to an age driven by information, and through the information age to a new period dominated by the Internet.

Seen in this light, it is perhaps no surprise that fund-raising strategies and nonprofit structures that were appropriate to earlier periods are beginning to lose their momentum. The industrial age perceived consumers and producers as a dichotomy, and the information age learned to manipulate consumer actions through a data-driven understanding of consumer behavior. In the Internet age, these concepts have begun to merge. A blogger is both a consumer and a producer of information; a Web site can both publish its own information and aggregate information from other sites, and in a pattern of market behavior that is neither predictable nor yet fully understood. Marketing is becoming more and more ad hoc, as offerings are generated on the fly based on data streams that derive preference patterns directly from consumers' online activity.

In this Internet world, “consumers” are beginning to see themselves as active shapers of the environment in which they operate as economic entities. They create their own encyclopedias, make and post their own videos, and tag information instead of trusting classification to librarians. They buy and sell land in virtual worlds on behalf of characters and avatars that occupy a kind of middle ground between reality and fiction. Information now comes via interactive media rather than in the static form of books, newspapers or magazines.

It is hardly a surprise that the citizens of this new world are turning away from federated models of giving. This is a workforce in which it is not unusual for a job-seeker to turn down offers from companies because they block instant messaging. How can such independent thinkers be expected to participate in a management-mandated giving campaign? On the religious side, the traditional “mainstream” denominations are losing ground to congregations that engage, in essence, in niche marketing – tweaking religious services to particular tastes and preference groups. There is a post-industrial spirit to the Internet age, and industrial-era nonprofit structures look increasingly out of place in it.

This is a situation to which Community Link is ideally suited. We have seen that embedded giving has gained wide acceptance, despite real questions about some of its aspects and its transparency. Community Link might be thought of as a kind of absolutely transparent, generalized embedded giving; with a Community Link card, every purchase (and potentially every payment or transaction) includes an embedded gift, and every cent is tracked on a Web site. The world of the blogger is one of radical individual choice and

control, a far cry from the choice-limiting approaches of the industrial age, which sought to acquire and hold customers. Community Link allows its cardholders to choose exactly how their donations are allocated, to see exactly what is happening with them, to change them, to cut them off instantly. It places *power* in the hands of consumers. In doing this, Community Link seeks to strengthen communities, bringing money that flows out of them now (in the form of interchange payments) back into them, to strengthen them by providing operating funds for the organizations that help communities sustain themselves.

We have seen that the charitable sector is in need of a new wave of innovation, on a par with the great general-purpose foundations of the early part of the last century. Because it changes the source of contributions from a rising middle class to the purchasing power generated within the consumer economy as a whole, Community Link fundamentally changes the rules of the game. And it changes those rules within the broad outlines of the shifts we are seeing as a post-information age arises. The post-information age retains and builds upon many of the features of the information age, just as the information age retained and built upon many of the features of the industrial age that preceded it. But these new ages do more than retain traces of the past; they transform these traces and make them their own. Information-age industry understands its own nature more thoroughly than industrial-age industry, because information-age industry understands that every act of physical manufacture involves the creation, preservation and transformation of information as well. In just this way, the post-information age is changing the structures of the information age, taking advantage of its strengths while rapidly moving beyond its limitations.

Community Link is a child of the post-information age. It is grounded in a great information-age invention, the credit card and the computerized interchange system that makes the credit card possible. This invention completed the transformation of currency into information. But, thanks to the power of the Internet, Community Link goes beyond the limitations of the information-age implementation of the credit card. With Community Link, every purchase or payment – a huge slice of overall economic activity – can be transformed into an act of giving.

Transformational innovation requires an investment both of funding and of faith. Henry Ford's innovations in developing the assembly line, and in

paying workers a wage that allowed them the financial wherewithal to purchase a car was radical - until it became standard.

Bill Gates' idea that a computer could be placed on every desk in every office and home was absurdly optimistic. The technology didn't even exist at the personal computer level – until it did.

Through a decade of investment and careful innovation, CommunityLink takes advantage of historic trends, cutting edge technology, consumer behavior, and banking systems already in place in order to transform the funding of nonprofit organizations. Like the investors in Ford's assembly line and Gates' personal computers, there is an opportunity to launch innovation in our critical charitable sector.

This is why Community Link may be the first truly transformational innovation of the Internet age in the charitable sector. The funding Community Link provides will be the fuel that allows the charitable sector to heal the sick, succor the spirit, and strengthen the vulnerable. The tools now exist to release the energy within that fuel; we need only to use them in a new way to create a new and better society for us all.

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