

Private
Bank

Future giving

Engaging the next generation



Foreword

Whether you have had an established vehicle for your family's philanthropy for some time, or you are just starting out on our own giving journey, one of the questions you may seek help to answer sooner or later is: "What is the best way to involve our children, or others in our family, in our giving activities? And at what stage in their development should we start that conversation with them?"

Alternatively you may find yourself being asked by a family member to support their giving or charitable activity and feel you need advice on how to respond. These questions come up more and more in our conversations with clients.

We hope that this short pamphlet on the topic of **Engaging the Next Generation** will give you a framework to use that will prepare you to have the conversation with your children at the right time, and give you the confidence, knowledge and resources to do so.

Emma Turner

Director, Philanthropy Service,
Barclays

Involving your family in giving

Involving
your family
in giving

Why

Widens their horizons

Helps them to develop
their social conscience

Helps them to learn the
value of money

How

Encourage them to build their
own knowledge and networks

Encourage personal choice

Let them take responsibility
for one specific cause

Match their role to areas
of their interest

Have them work with peers
in their own age

Support them
to experiment

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How will you build philanthropy
into the DNA of your own family?

Section 1

Getting started

Reflecting on your own philanthropy

Before you initiate conversations about giving activities with your children or other young family members, you might start simply by reflecting a little on your own experience. You could consider:

- How you personally got started, and what motivated you to give (when and to whom)?
- How has your giving developed or changed over time or through different phases of your life up to the present?
- What are the most important lessons you have learned along the way?
- What has been most rewarding about your experiences, and why did it feel like that?
- Which gifts do you think have had the most impact on the recipient(s), and how did that impact get measured and the results relayed to you?
- Do you feel you made any mistakes along the way?

You might also consider how different the context of your children is from yours in the past and what impact that has on the way they learn about charitable giving. For example, social media must be a driver for their learning now in a way that it never was for you.

This review of your own philanthropy and of your giving record and its goals and motivations may help you decide what to share from your own story when you start a conversation with your children.

Considering when to start

Many clients ask “When is the best time or age to start the conversation with our children or young adults about giving to charitable causes?” Our view is that it is never too early to start discussing this topic, but a few additional pointers may help you to decide when the time is right:

- You may wish to consider carefully how the ideas and concepts you want to discuss with the next generation (and the language you use as you do so) will match up with their current level of development or maturity. If they are very young, for example, do they yet show an ability both to understand, and to empathise with, the needs of others? You will no doubt know the characters of your own children or other family members well, and what they can cope with and at what age.
- If they are older, for example in their teens, would your encouragement for them to take up giving activities of some kind fit with the demands on their time taken up by school and other external and social activities?
- You will probably have a sense whatever their age of their own interests – for example key hobbies, sports, animals, fashion, books, music etc. – so using some of those areas of interest as links to the start of their giving or money-raising activities may be a great idea.
- As a parent, if you involve them in outward-looking giving early on, you will need to consider how much time and availability you have to oversee those activities, and in the process to ensure that their experience is a positive one and that they remain safe at all times.

Undertaking some research

It might be worth doing a small amount of research before you start the giving conversation with your children, not least so that you can give them some examples of events or activities taking place in their own neighbourhood or local area. That might include information on which charities are based or operating nearby and what they do. It might mean telling them about campaigns or events planned or taking place in the future. Have your children had any exposure to these charities or causes so far, and do they have any familiarity with them?

A little research online in your own area will probably bring up a whole range of causes being supported by others in your community. Some of these may be working in fields that are a good match for your children's interests, or their ideas and goals may be designed to appeal to young people and to spark their interest and imagination.

It is not our intention that these suggestions become a blueprint for how you conduct conversations with your own children or other next generation family. They are intended simply to get you thinking about where to start – how you to choose to do that, and whether you make small steps along the way with your kids at regular intervals, or attempt to engage them more actively at a particular time in their development, is of course entirely up to you. Everyone's approach will be different.

What will trigger a response of compassion, or spark the interest of your children or young people?

Section 2

Stages of giving in a child's life

Age Group: 5 – 9

Your aim at this stage of your child's life is probably as simple as helping him or her to become aware of the idea of giving – whether by talking about how you or others do it and around what type of causes you and others give to; or by giving your children exposure to the occasions and events in life which are likely to make them think of giving, or that trigger a response of compassion from them or spark their interest.

In these early years your goal may be to foster a willingness to consider others less well off than your own family, or to participate in activities which can help those in need directly, or which require some simple fund-raising activities. Those activities are likely to be undertaken locally, within the comfort zone of the child's day-to-day life; and most probably they will be done with close family or friends, or within the context of their school.

Some suggested activities

- Introduce your child to stories about giving, whether these are told by you, or by others in person, in books or online.
- Run a simple pocket money scheme for the children in your family to encourage them to spend a third, save a third, and give away a third. Help them to choose the recipients of their gifts carefully based on their own wishes.

- Run a family garage sale or a coffee morning for a charitable cause and have the children participate (e.g. giving away some toys or clothes or making cakes or lemonade than can be sold at low prices).
- Take children to charitable events and fund-raisers like fêtes, jumble sales, concerts or boot sales. Explain to them what/who the event supports and let them see for themselves how others raise money.
- Support your local care home, church, hospice, hospital, food bank or lifeboat service. Consider taking your children to visit on open days and encourage them to take small things to offer as gifts.
- Ask your children if they wish to contribute very small sums from pocket money to emergency relief campaigns that you yourself are supporting.
- Explain how charity shops work and encourage your children to buy small items from them.
- Encourage them to sponsor in a small way, relatives and friends undertaking charity challenges.
- Suggest that they share their experiences with friends at school.

It is worth observing that in this age group all activities your children engage in will need to be tightly supervised by you as parents or guardians.

Resources

A few resources that may be helpful to you for this age group include:

- www.threejars.com: a site where children can consider spending, saving and giving
- www.onehen.org: a site which is a learning facility for children and discusses “how one small loan made a very big difference”
- www.freerice.com: a site where children can “play online and learn how to feed the hungry”
- www.cainesarcade.com: a site which fosters creativity and tells the story of a boy called Caine who built a cardboard games arcade

A book called: **Change the World for a Fiver: We Are What We Do**, by Anon; which claims to meet the needs of “everyday” philanthropists.

Age Group: 10 – 16

In this age group you will probably be looking to your children to start designing or planning their own small scale charitable initiatives, particularly if they have been introduced to giving activities when younger. These initiatives may be undertaken with friends at school, or in the neighbourhood (for example children they have met at choir or sports practice, or at events related to their hobbies). They may extend to fund-raising online for specific causes, through social media channels or giving sites.

Some suggested activities

- Encourage them to participate in, or initiate, school-related charity events and fund-raisers.
- Help them to articulate the needs of the group or charity they wish to support, and to be able to explain it to others.
- Discuss with them any cause they have told you they are interested in; perhaps inviting them to do some research and come back to you for a further discussion about how they could help.
- Consider giving them some seed money for the beginning of a fund for a cause they like, to prompt them to get something started.
- Challenge them to fund-raise to match a gift that you are giving, explaining why you'd like them to participate. If they are reluctant, ask them to come up with a different approach of their own, or some activity that might help the cause in a new way (e.g. communicating to others in their circle about it, and spreading knowledge rather than fund-raising).

- When they engage in fund-raising for a cause of their own, offer to match a given target with a donation of your own.
- Identify those in your own network who might be able to help them with ideas, activities, fund-raising, connections of their own. Introduce them, or take them to visit these contacts.

At this stage you will still want to be actively engaged with your children's activities. If a school initiative is running, then make sure you know what the goals are, connect with the teachers if appropriate, and simply monitor your child's activities at arm's length. But if on the other hand your children or young family members are initiating their own activities, you will want to ensure that you supervise more directly, especially if those activities involve interaction with strangers online or in person. Either way you will no doubt want to remain available to offer advice and guidance, and be on hand for more significant intervention if and when obstacles or tricky circumstances arise.

In summary, steering and navigating for this age group will remain important even though you will wish to strike a balance between, on the one hand letting them design and carry out their own plans with some independence, and on the other, with giving them closer guidance.

Resources

- www.kidsinsport.com: a site which raises funds to help children 'without the means' to take part in sports on a regular basis
- www.watsi.org: a site raising funds for surgery for patients around the world, many of whom are kids
- www.wildlifetrusts.org: a site where you can donate to a local wildlife trust, or adopt a species
- www.charitychoice.co.uk: a site where you can identify charities working in a field of your interest
- www.do-it.org: a site which helps you find volunteering opportunities in your local area
- www.exponentphilanthropy.org: a site that has a Teen Philanthropy Café section introducing young people to strategic philanthropy through a series of useful guides

An illustrated book entitled: **One Hen: How One Small Loan Made a Big Difference**, by Katie Smith Milway. This book introduces the world of micro-finance to children in an engaging way.

“The results of philanthropy are
always beyond calculation”

Mary Ritter Beard

“Our philanthropy programme promotes the values of kindness, courage and respect”

Daniel Gill
Director of Social Impact, Dragon School

Section 3

Case study: Growing philanthropy leaders at school

In this section we take the opportunity to describe for you some elements of the well-established philanthropy and social impact programme run by the Dragon School in Oxford – a leading independent day and boarding school with some 820 pupils across the Pre-Prep (ages 4-7) and the Prep School (ages 8-13). We hope that this will help you consider the ways in which a school can motivate children to become involved in giving, and by doing so support the development of the philanthropy leaders of the future.

To provide us with the information in this section we interviewed Daniel Gill, a teacher at the Dragon since 1995 and Director of Social Impact there since 2007, who leads the Philanthropy Programme for the School. Daniel kindly gave us his time to convey how the Programme has been developed over the last 20 years.

The goals of the Dragon Philanthropy programme

Daniel began by explaining the motivation behind setting up a philanthropy programme in a school environment. “When I moved from Westminster School to the Dragon in 1995, I had recently taken a party of 15 to 17 year-old pupils to work with some of the street children of Kolkata who were in the care of Future Hope, a local charity. The seeds were sown there and I developed an ambition to establish a social impact programme that had global, national and local focus. Schools such as ours must nurture better leaders and my goal was really to enable some of the leaders of the future to acquire an understanding of how to give intelligently, effectively and compassionately”.

Over the last 20 years Daniel and a small team of other teachers have continually developed the philanthropy programme at the Dragon. Today the School states the aims of the programme to be:

- Promoting the values of kindness, courage and respect.
- Educating children for global competence and inspiring compassion through the curriculum.
- Developing social literacy: an awareness of the UN’s Sustainable Development Goals relating to global, national and local issues, and the terminology used to describe them.

- Teaching how to recognise personal and community resources and give intelligently and effectively.
- Developing application of technology: coding, research, and building resources for charities.
- Developing awareness of the value of networks and how to collaborate.
- Building their interest and sense of responsibility for social entrepreneurship.
- Developing knowledge of Micro Finance.

The teachers on the philanthropy programme now dedicate significant amounts of personal as well as School time to it. Together they involve 60 children a week in one initiative or another, which usually lasts for half a term or a whole term. In practice this means that in each school year approximately half the School's pupils have some personal exposure to the programme through the various social and environmental initiatives set in motion often by the children themselves.

The philanthropy activities at The Dragon

Below we describe a few of the giving, fund-raising or entrepreneurial activities organised at the Dragon. Hopefully these will generate ideas that your own children or their class at school can use or adapt.

Schoolwide fund-raising activities: The Dragon runs a major programme designed to raise funds across the School. The programme raises around £30,000 per year. It begins with a whole-School vote to choose the charitable sectors the children wish to support for the year. This is done by using the “Button-o -meter”, where every child (including the Pre-Prep children as young as four) is given a button to drop into a container representing one of ten charitable sectors identified by the Social Impact Team. This exposes the pupils to a wide range of charitable sectors, while also effectively allowing the children to decide for themselves which type of cause they are motivated to support during the coming year.

When the selections have been made by all pupils the three causes with the highest button score become the causes to be supported that year by the whole School. Pupils in years 3 to 8 then become responsible for fundraising:

- Year 8 pupils design and deliver their own charity challenge and make use of social media to run their own fund-raising campaign.
- Year 7 pupils take part in the Governors’ Challenge, a challenge set by the Governors to bring together enterprise and philanthropy. They provide £5 to any child wishing to set up and grow a pop up business or service. Investment returns achieved can be as high as £10,000+.

- Year 6 take on the ‘Swim the Channel’ challenge, testing their fitness and teamwork levels by attempting to swim the equivalent of the English Channel in the shortest time possible.
- Year 5 plan and host the annual D Block Fayre.
- Year 4 pupils take part in an arts and crafts exhibition aiming to sell articles.
- Pre-Prep pupils participate in ‘Make Your Money Grow’ (a microfinance project) and organise and host a Harvest Sale and a Cake Sale.
 - Reception children host a Sharing Tea.
 - Year 1 children design and sell greetings cards.
 - Year 2 children host a Gratitude Café.
 - All children understand they are Changemakers and each child at the Pre Prep votes for a Social and an Eco impact representative for their class to act as the pupil voice.

Pop-up markets and sales: The children regularly conduct sales or pop up markets where they are encouraged to gather together or make items that can be sold for as little as 20p – often these sales can raise over a thousand pounds.

The School hosts an annual Christmas Sale which brings the whole School community together and as part of which pupils volunteer to become a Dragon Sale Philanthropist with their own stall, providing they can convince the Sale organisers that their idea for merchandise is a good one!

The profits from this Sale are generally in the region of £100,000 to be distributed largely to charities supporting families and children selected by pupils via two routes. The first route sees funds allocated to charities voted for by each Form group, while an additional sum is awarded to charities championed by individual pupils who make a personal pitch to the Sale Committee. 50 or so pupils each year learn how to persuade a donor how to part with their funds.

Social enterprise Café Dragon: This is a pupil-led initiative to source and sell coffee to support the education of coffee-growers' children. It is a social enterprise that was set up in 2012 by year 7 and 8 pupils. From the outset the children involved in this venture have been encouraged to get involved in every aspect of it. Initially they sourced coffee from a cooperative in the Dominican Republic and arranged to have the beans roasted in the UK by an artisan roaster based on Exmoor. They then went on to create a brand logo for the coffee, designed its packaging and wrote the story that appears on the pack.

The first Dragon sale of the coffee generated an amazing £941 of profit which was sent back to a school in the Dominican Republic.

Subsequently the children have also introduced a tea product and, from their own beehives, a honey known as Dragon Nectar. Other pupils produce 'Scaly Scribblers' a comic by children for children with all profits donated to charities.

Although evidently only a small group of children can be involved at this level, for those who are it has been a great way for them to understand how to start and run a small social enterprise.

Building partnerships between Dragon and other schools and organisations

To extend its interest in social impact, the Dragon's programme has also focused on building partnerships with other schools in Oxford, especially the three schools of the Blackbird Academy Trust. These partnerships are very much based on delivering mutual benefit for all, and the schools regularly engage in various shared learning opportunities across the City. These include an initiative with Oxford Philharmonica involving the children from these and other local primary schools working with international musicians to produce an annual concert at the Dragon. A Singing Day for year 3 pupils is organised annually to bring children from local schools across the community together.

The Dragon also shares knowledge and information with other schools through the Ashoka Network. In 2014 the school was invited to become the first Ashoka Changemaker School and now participates in a bi-annual international conference to exchange ideas and experience. The Dragon collaborated with The BIG Give to develop the Philanthropy in Schools Programme now used by dozens of schools across the country.

Taking children on overseas trips

Daniel describes how this initiative started: “As a teacher I had observed a tricky disconnect for children, between being taught about and trying to understand, the poverty and deprivation of children living far away on other continents, and yet not being able to see the reality of what it meant in terms of their day to day lives. So I wanted to give our children some exposure to that reality”.

As a result Daniel set up and ran trips taking groups of pupils overseas to see how other children live in very different circumstances from those they enjoy. In 1995, at the time of the Rugby World Cup in South Africa, the Dragon took a group to visit townships in Cape Town and Soweto, to play with the children there and to distribute donated sports kit. Another trip took a large group of pupils and parents to the Favelas of Rio de Janeiro to connect with charities working with vulnerable children.

As Daniel sums up: “The idea was to take our pupils to visit charities and meet local children, knowing that the experience of seeing for themselves children living in challenging environments would light the fuse of philanthropy for them. And it worked. At the start I realised it was important just to give children opportunities to engage with each other, i.e. simply playing and communicating together, as even without a common language they find a way. What I found was that when you give them that experience, then their natural kindness, empathy and concern emerges and respect towards each other grows. Once the door is opened they take care of the rest”.

The School community learnt enormously from these trips. Firstly the team understood that continuity and legacy are important – maintaining the personal contact the children make during these trips is key. So after each trip, the Dragon invited groups of children from the places visited to come back to the UK to visit. Daniel comments: “The impact of this experience on the lives of children we had played with in their neighbourhood was beyond measure”. Another insight was that no outcomes are guaranteed and it was not easy to predict which children would engage and in what area.

Daniel comments: “The impact of these trips was long-term. They instilled an ethic into the children early, which we saw come to fruition over many years. Later I saw some of them move into their own charitable work, responding to an element of what they had seen or heard earlier. For example, a former pupil who went with Daniel to Soweto aged 12, later set up a Cape Town charity called Waves for Change, which has won many awards.

In another case, when a London Professor of Drama saw us on our trip to the Favelas, he invited us to collaborate to bring the group Afro Reggae, whose project we had been fortunate to work with in Rio, to the UK. Fresh from opening a concert for The Rolling Stones on Copacabana beach, they gave a workshop and concert in Oxford where Dragon pupils and children in the care of Oxford Social Services rocked the town hall making music together.

So as you see, the outcomes of our philanthropy programme are frequently unexpected or surprising”.

“Unless his heart beats with
the heartbeat of mankind,
we have failed...”

Skipper Lynam,
Headmaster of the Dragon School, 1908

For young adults it is all about helping them to learn under their own steam, and within their own peer group

Section 4

Involving young adults of 17–25 in giving

At this stage of their lives young adults obviously have many competing demands on their time – from completing final school exams, to making applications for, and attending, training colleges or university, to finding jobs and building out their own networks of friends and activities. They are also becoming more independent of their family and other adults, often living with other young people for the first time, and developing their own personal interests.

They may have been exposed to giving through school initiatives or as a result of their own networks and experiences (for example, participating in fund-raising sporting challenges or making donations in support of family members or friends). But whether or not they have, they are likely now to wish to develop their own approach to giving, working with their own age group, and taking less direction from family. So making the shift to help them learn under their own steam, and enabling them to take their own initiative and decisions, becomes the key focus.

One of the best ways to help them to get started (or remain involved) in giving at this age is to encourage them to consider giving opportunities that are linked to their own interests and hobbies (for example to sport, or conservation or to the environment or to their political or social views and interests). Another is to suggest to them that they join networks where they can find like-minded young people who want to make some kind of difference. Getting involved in networks and with charities can be done in a number of ways – whether participating in fund-raising, giving directly or working in groups or giving circles where young people offer their time and skills.

One interesting UK network that can involve young working professionals in philanthropy is called BeMORE. Through this organisation young professionals form a group with 10 others, to contribute some of their own money or earnings to a shared pot (usually £1000 each over the period of a year). During that year the group discusses a wide range of causes and ways to have impact, ultimately deciding who and how they want to help. Then with the help and advice of an experienced philanthropist mentor, the group conducts research and seeks out charities that meet its chosen criteria, exploring how to have some tangible impact on the lives of others.

After careful consideration, and possibly additional fund-raising, they agree on a project to fund with a specific charity, then they donate the money they have in their pot, and subsequently they monitor the impact of the donation made. Once the giving year is completed, the group is then invited to share their experiences with friends and to invite them to join a similar group. They also have an opportunity to remain in the BeMORE community by attending their events or becoming mentors.

Finally, it is worth pointing out to the young adults in your family that involvement in philanthropy can also assist with the development of their chosen career. Skills they may learn (for instance from working in a team or group environment around a specific cause; or conducting research on charities and making decisions on giving criteria) can provide them with useful experience that may be valued by their current or future employers.

Resources for young givers and philanthropists

Networks

The Funding Network (known as TFN), holds regular live crowd-funding events where members and guests engage with innovative charitable projects, hearing pitches from the charities themselves, posing questions in response and ultimately deciding whether to donate any money (however small or large the scale of their gift). TFN also runs a youth network called **Young Funding Network (YFN)** that meets for ticketed events, with live music and a bar, and presentations from some key projects. In this case the ticket cost then turns into the donation. See the website: www.thefundingnetwork.org.uk

www.beyondme.org: this network enables charities to benefit from a growing movement of generous professionals.

www.change.org: a site where anyone can start a petition on something they feel strongly about and then leverage the communication of that cause by accessing the organisation's network.

www.vinspired.com: a site where young people can find volunteering opportunities.

Books

The Most Good You Can Do—How Effective Altruism Is Changing Ideas About Living

It Ain't What You Give, It's The Way That You Give It: Making Charitable Donations That Get Results, by Caroline Fiennes. This book is for donors who are new to the world of giving and want practical advice on how to give effectively.

The Shed That Fed A Million Children, by Magnus MacFarlane-Barrow. This is a story of an African teen's dream "to have enough food and to go to school one day" made reality for a million of the world's poorest children.

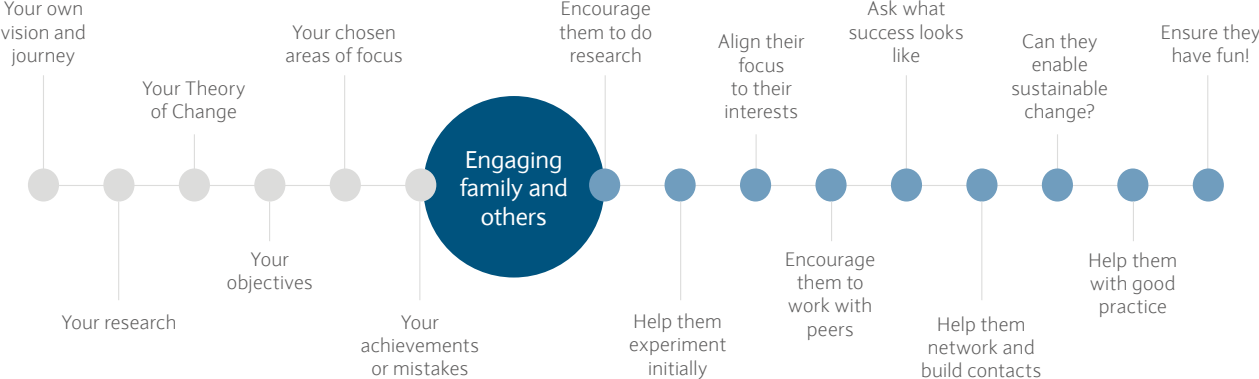
The Essence of Strategic Giving: A Practical Guide for Donors and Fundraisers, by Peter Frumkin. This is a practical guide on the complexities of large-scale giving.

Doing Good Better: Effective Altruism and a Radical New Way to Make a Difference. This book introduces "Effective Altruism", a movement gathering pace among a younger generation that encourages spending, investing, volunteering, working and giving with the singular aim to do the most good for the most people.

Rambam's Ladder: A Meditation on Generosity and Why It Is Necessary to Give, by Julie Salamon. This is a modern meditation on the giving impulse through the study of Rambam's Ladder, a hierarchy of giving that begins with gifting begrudgingly and peaks when a gift enables self-sufficiency.

Charity and Philanthropy for Dummies by Karl T. Muth, Michael T.S. Lindenmayer, and John Kluge. This is a philanthropy primer providing practical activities and suggestions for how to get involved in giving.

The philanthropy journey



“We have been really impressed by the engagement of our young people in our philanthropy programme”

Paddy Walker and Tania Slowe,
Joint Managing Directors, J. Leon

Section 5

Case study: The philanthropy programme of a multi-generation family office

Paddy Walker and Tania Slowe are the joint Managing Directors of J. Leon, a fourth generation Family Office based in North London. The group's principal asset class is commercial property. Leon also invests globally in private equity as well as in equities and other asset classes through a quoted authorised unit trust.

It is alongside the business of this Family Office that Paddy and Tania now run a substantial family philanthropy programme. Paddy kindly agreed to give us a detailed interview on the history, governance and focus of their philanthropy programme, and to explain particularly how all the young adults and teenagers in the family are involved. We are pleased to be able to share this with you.

Could you describe for us the history of your family's giving?

Yes, and it is worth saying that the history is very important.

The first generation of my father-in-law's family were Jewish Russian who came to England in the very late nineteenth century. Once settled in London, the family's second generation developed their parent's small tobacco manufacturing operation into a substantial chain of branded retail shops which specialised in selling cigars.

Tania's maternal line is also important. In 1956, during the uprising against Soviet rule in Hungary, Tania's mother, then aged only sixteen, fled from Budapest and walked to Vienna which was at the time receiving Jewish refugees.

The experience of these early generations of the family has strongly shaped and informed what we do now. It also informs what we do in our business. The group is ungeared, global in perspective and invests half of its balance sheet in real estate as owning land has always been important to those who have been displaced.

At a high level how would you sum up what your giving is about?

The philanthropy effort is owned by the family. After two buy-backs, the group's shareholding is quite focussed and we are able to communicate the Philanthropy Council's activities and achievements to the current and next generation of shareholders. Our ethos is to run the group's investment portfolio as well as we can and use some of the surpluses so created to fund the family's charitable activities.

The aim here is to give. We use the same principles that guide our selection of money managers in the family's business to guide how we run our charitable portfolio. We look for best-of-breed managers in those charity sectors that we support and then back them with long-term, unrestricted grants. Good governance is also a key requisite here. Finally, we are interested in the impact we can achieve from that commitment but are also very happy and well positioned to take on more risk in what we support and the issues we can tackle. We also care about legacy and, to a degree, about creating a footprint. And we try to make sure each of our charity collaborations is properly accretive, adding value or fuelling growth in some way – whether it extends the scope and reach of a charity's impact, or improves staff skills and knowledge, or builds greater capacity for the future.

What principles underpin your choices?

We take from our investment portfolio the key principle of diversification in how we run our giving programme. While we have quite a tight group in the causes that we support, we are still happy to back a range of charity sizes and types of impact (be that service impact or more difficult to quantify advocacy impact). We're getting better at understanding the quite narrow silos where we work. We do not accept unsolicited approaches and always undertake both the identification and due diligence of these charities in house using our own resources. We rely on trusted colleagues (either from other family offices, from professionals or from charities where we have been involved) to help us vet these future relationships.

We usually give to charities with revenues of between £3m and £7m, tending to commit to charities at a turning point just in front of major growth or some other important milestone in their development. By example, they may have a model which is working well, is proven and they are ready to extend it to the next stage or to a different geography. And we clearly look for charities that are well managed and likely to be able both to weather setbacks and capitalise on opportunities.

We usually fund each charity for an initial period of three years. We find we are drawn more to advocacy rather than service charities because we believe that these organisations are capable of securing greater levels of change. So a principle of “possible boots for everyone not a pair of boots for one party” is attractive to us. And we know that finding funding for advocacy and policy change is typically very difficult. We tend not to fund any causes or charities that are faith-based.

We are also rather unusual in that all the money we give is provided on an unrestricted basis. We're very happy to pay to keep the lights on at the organisation. This seems an obvious approach to us. If you trust the organisation's management, then give that management proper resource to let it create impact. And we don't burden our grantees with much reporting; but we do request regular meetings which allow us to build close relationships, gain insight into their activities and monitor progress, and also to seek new ways of helping them through governance ideas, introductions and other suggested collaborations. Sometimes we might help the team set up a development board.

Finally, it is also high up our agenda to engage our own next generation in our business **and** in our philanthropy. It's clear that our philanthropic activities interest them. We therefore feel that we need to identify and operate in fields that will inspire and interest our young people as well as cater directly to some of their personal choices. An example is useful here. In 2016 we started a new environmental silo to our giving based solely on feedback (and useful guidance) from our incoming 5th generation.

How do you manage your giving and involve your young people in that process?

We made a decision early in our process not to employ an outside secretariat or other resource to run the family's philanthropy activities. Very deliberately we manage it ourselves, remaining as hands-on as possible. A formal Family Council therefore manages our programme and is comprised of four members of the family's fourth generation. Currently we are funding 16 charities, and each member of the Council will oversee our relationship with a number of these.

This Council meets four times a year and we really think that our programme benefits from our taking time before committing to new charity partners. We source all leads ourselves, have a champion on the Council for each relationship and are properly long-term in our approach, both with the management teams we back but also the verticals or themes that we are supporting. The model has made sure that all of our family shareholders are engaged in the initiative. Between them they span three generations: there are four people in the 3rd generation of family between the ages of 77 and 83; seven in the 4th generation in their mid-life years; and five young adults of the 5th generation who are aged between 21 and 23. Following behind are those in their teens and there are five additional under-16s in this cohort who will become shareholders when they reach 18.

We also run what we call the Family Voucher System, which serves as a way of giving our young family members involvement and interest in our giving. It was inspired by, and adapted from, an existing system being run by a Scottish family office. Here is how the voucher system works:

- Every year a portion of money is allocated to all shareholders and family members to give to a charity of their choice.
- A meaningful pot is allocated to each shareholder over the age of 18; and under-18s receive their own smaller grant (depending on the wishes of their parents) to give away.
- The big caveat here is that to be allowed to give the money away the young people must demonstrate some engagement with the charity, and its underlying aims/objectives, and usually must have visited the charity.
- All family members attend a Family Forum event and many will use that platform to present and explain their choices about who they would like to fund with their pot.

Every two years we run a weekend Family Forum event with all the family shareholders present (who now number sixteen). At this event we report briefly on the group's investment performance but, increasingly of interest to those present, we drill down in some detail on the outcomes of our charitable giving and hear presentations from family members on charities and verticals that interest them. Given the fact that our young adults have a lot going on in their lives there is some marshalling required to get the recipients to research their interests, select a charity and engage with it. Tania chairs our Council and spends a lot of time with them supporting them to do all that. We both spend some 25 per cent of our time on the Philanthropy Council's programme.

What fields or causes is your giving in?

When we started we had a focus on four areas of cause: NEETS,¹ aspirational education, criminal justice and Human Rights. Early on we also ran a really interesting impact project on the Deonar waste tips in Mumbai but, in consideration of the family's history, we have decided to work less abroad and to focus primarily on charities that are based in the UK and undertake their work in the UK.

Over the eight or so years we've been running the initiative, our list of causes has unsurprisingly evolved and we have added some new ones to the original set, and in so doing, we have subtly altered our priorities. But the clustering and core of our giving has remained remarkably stable. We are also able to choose quite niche causes that interest us as a family. We campaign, for instance, against the use of certain weapon systems, in particular the deployment of autonomous weapons. We support various charities and think tanks that campaign for meaningful human control in lethal engagements. The premise here is that you cannot cede the decision to kill to a computer algorithm.

¹NEET: Means young people who are "Not in Education, Employment or Training"

You must have the human as part of the kill chain, certainly in the selection of targets. The upshot here is that mathematical algorithms cannot influence life or death choices and humans must remain in control. We fund activities in the UN's Convention on Weapons on this subject and we are one of few grant givers (along with the state of Norway) looking at research and advocacy on this topic. In addition, as an adjunct we also fund the process of identifying and counting civilian casualties in wars.

Another area of cause that has been added to our list is homelessness. We now fund **Nightstop** (through Depaul UK) which runs a model that provides one night's crisis accommodation for 16 – 25 year olds. In 2016, families provided nearly 15,000 'night-stays' across the UK for young in crisis, providing them with a safe bed, a meal and bathroom. During the 24 hours while the young person is hosted, the charity works behind the scenes to help them get access to the support they need in other areas. This system is now working in 33 towns in the UK.

We have also started to fund the wider context of mental health through the excellent **Place2Be** and **The Prince's Foundation**.

We like using a leverage model to extend the value of our funding, so we do work in partnership with other foundations, other family offices and, indeed, other families on some of our portfolio of charities and causes. This has included partnership arrangements with Barrow Cadbury Foundation on social inclusion (**British Future**) and organised hate (**Hope not Hate**), and working with St Giles Trust by matching Barrow Cadbury's funding on their **SOS/Gang Mediation** programme.

Today we would describe our giving focus to external audiences like this:

- Supporting the most vulnerable and marginalised people in society and ensuring that people live free from violence, persecution and abuse.
- Providing opportunities for disadvantaged young people in the UK to fulfil their potential.
- Human rights and other targeted advocacy.
- Promoting integration and social opportunity in Britain.

It is worth noting that each field or area of our giving has support from family members that cuts across all the generations. We don't tend to find that one field is popular amongst only one generation.

How strong is the voice of the young people in your system?

We have been really impressed with their engagement. I mentioned, for instance, that the work we now undertake in our environmental silo through Human Rights Watch, Client Earth, Canopy and Cool Earth was initiated by that 5th generation. Their suggestion that we fund in this area resulted first in the Council hiring an expert to consider our model, review the sector and then write us a report identifying possible collaborations. Out of this was created a 'Learning Portfolio' of environmental charities to allow the Council to gain experience in the sector.

Do you ever engage anyone else to help you?

Yes. And this is a really important component of the model. For the last few years we have employed New Philanthropy Capital (NPC) to support us. I mentioned at the outset that we are keen on governance and we originally mandated them to help us construct our own philanthropy constitution. This is a formal, detailed document that captures our ethos and sets out our methodology. Now we use NPC in a variety of ways to assess potential grantees, to conduct research on our behalf and to evaluate the impact of some of the charities we fund. Once a year we have a formal review process with NPC who look at the risk level in our portfolio and also assess the split of our giving between frontline services versus policy influencing and advocacy.

One of the most helpful tips that NPC gave us originally was to start a learning portfolio – to put our toe in the water in several areas. The process of doing that was useful to us in building our knowledge. Over time we have narrowed down our choices in some fields and added others in, or we have found that some gifts in more adjunct fields have been wrapped into other core areas of our giving.

Personally what do you and Tania find rewarding about your own involvement in this programme?

We think we have a good model. It works for us. We think that we create more impact than the dollars we have thus far committed. We think that we occasionally achieve a result where 'one-plus-one-equals-four' in our philanthropy portfolio. Two Council members are family members who are not involved in the management of the group's business and the Council gives us all an opportunity to work together, see each other and do cool stuff in unloved sectors. We think we are able to make a difference on direct behalf of the wider family. And the whole initiative has been a wonderful family glue. We talk about it and think about it. The people aspect is very rewarding, both in terms of the extraordinary charity teams that we are able to back and, of course, the ultimate recipients of Leon's grants.

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