



RESOURCE MOBILISATION GUIDANCE NOTE FOR CARITAS AFRICA MEMBER ORGANISATIONS

**RETHINKING FUNDRAISING
MODELS IN AFRICA REGION**

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This Resource Mobilisation Guidance Note is the result of reflections on the challenge of resource mobilisation in Africa. It incorporates input from various stakeholders, including the President of Caritas Africa, Msgr. Pierre Cibambo. National Caritas Organisations, and funding partners who implement programmes on the continent. The production of this document was funded by the Caritas Internationalis General Secretariat. It was authored by Mr. Mike Muchilwa, a fundraising strategist with extensive experience in resource mobilization, social enterprise and strategic business planning. The Guidance note aims to support the Regional Executive Secretariat in reviewing its resource mobilisation strategies. Our overall goal is to work alongside member organisations as they develop their fundraising strategies based on the key lessons outlined in this guidance note.

Caritas organisations in Africa require sufficient resources to continue providing humanitarian, development, and peace services to the communities they serve. They rely on financial and technical support from Caritas Internationalis Member organisations in other regions, such as America, Asia, Oceania, and Europe, to support their staff salaries and project activities. However, it is evident that Caritas organisations in Africa struggle to achieve organizational development and financial resilience due to inadequate funding to meet their own needs

and those of the community. It is not uncommon to find National Caritas organisations with only one staff member who relies on support from staff in other commissions within the bishops' conferences. While National Caritas organisations should play a crucial role in facilitating, coordinating, and representing the diocesan Caritas, many lack the necessary staff, skills, systems, and resources to fulfill their mandate. Similar challenges are observed at the diocesan level.

Caritas Africa recognizes that resource mobilisation requires specific skills, innovative approaches, digitalization of processes, and adequate resources to address the high levels of poverty in different parts of the continent. This guidance note provides valuable insights into the challenges faced by Caritas organisations, drawing on rich data. It also highlights lessons learned from successful Caritas organisations in areas such as real estate, campaigns, and partnerships with the private sector. The guidance note further emphasizes ethical considerations and proposes innovative fundraising approaches.

We hope that this document will inspire Caritas Africa member organisations to learn from the experiences within our network and to reconsider their current fundraising models. We sincerely thank you for your commitment and invaluable contributions to this guidance note.

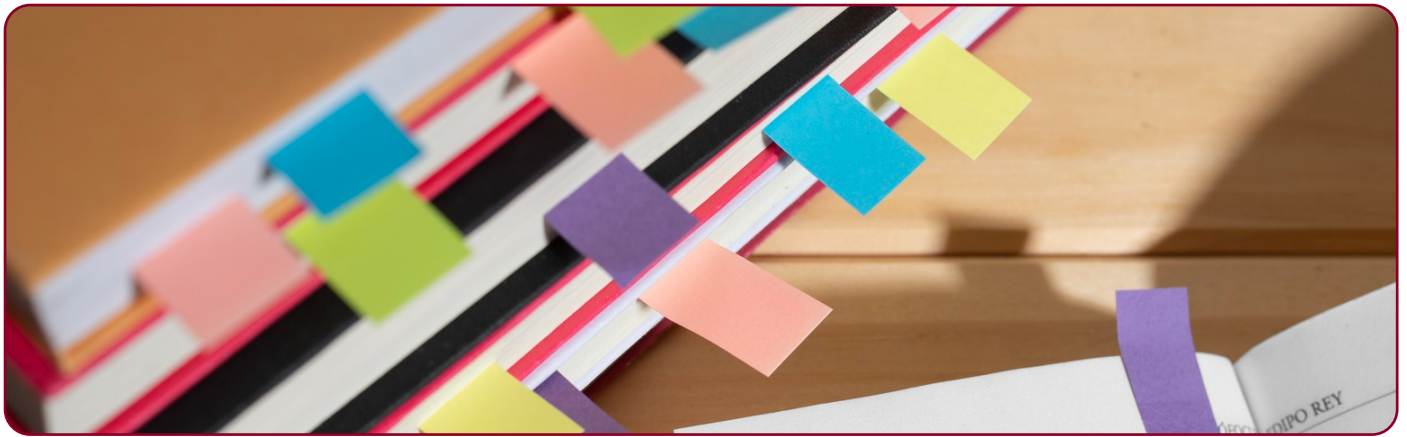


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Executive Summary

Caritas Africa is present in 46 countries in African countries and adjacent island states in the Atlantic and Indian Oceans. The role of the region is coordination of the network, harmonisation of network activities, representation in governance bodies of Caritas Internationalis and international fora and capacity strengthening. It has Member Organisations (MOs) on country level that focus on human development, peace building and economic justice.

Resource mobilisation is challenging for the majority of national Caritas in Africa. The extent of the challenge is captured by the number of Caritas which have either become dormant or are barely active. There are various reasons for this state of affairs. One is the overall challenging environment in which development funding has generally been declining.

Furthermore, the Caritas organisations are all fighting for the same donors, be it the diocesan Caritas, national Caritas, Caritas Africa, Caritas Internationalis and the western Caritas organisations. Some of these donors will not give to the Caritas twice as they consider them to be part of the same movement. This makes it very difficult to mobilise funds with those in Africa being at a disadvantage. The poor resource mobilisation capacity is a key contributing factor to the weak financial base that many of these member organisations are plagued with. National Caritas have lean and mean teams that carry out the operations and program work. They do not have a dedicated resource mobilisation officer and fundraising is carried out by the directors and staff.

There is huge pressure on the directors to secure funded projects in order to cater for their operational and program costs. The prevailing perception that there is a lot of money in the west and the Caritas should focus on this funding adds to the pressure. Other than the Caritas Day held in some countries coupled with emergency appeals, there are hardly any efforts made to mobilise funds locally in the majority of national Caritas. When this funding dries up, the result is the dormancy or relative inactivity of the national Caritas.

Bishops and priests play a fundamental role in mobilising the faithful amongst others in society in supporting fundraising activities. Where they are actively involved, national and diocesan Caritas mobilise significant funds. Where they are less

enthusiastic, the returns are significantly lower. One challenge is that the level of support depends on the bishops under whom they work. The nature of support, management and leadership style varies from one bishop to another and this has a great influence on the performance of the various Caritas, whether on diocesan or national level. Few bishops really understand Caritas and really own it as the social pastoral arm of the church. This has contributed to the varied support that it receives.

One challenge is that many in the church hierarchy believe that the national Caritas should mobilise funds from external western rather than internal donors. The perception that the church hierarchy and community members have of Caritas as rich does not help matters. Many in the church hierarchy believe that the congregations or the faithful are 'poor' and cannot support the needs of the diocese as well as the work of the Caritas. The feeling that by mobilising resources from the faithful, Caritas will reduce the amount available for their other activities is pervasive and acts as a key bottleneck to resource mobilisation. Changing this perception is key to increasing the ability of Caritas, both national and diocesan in mobilising resources from within and outside the church.

High staff turnover is a significant challenge to the National Caritas. The end of projects means that the organisations lose their field staff. This also affects the office staff who depend on projects to support their activities. The loss of staff pushes the organisation back to its default settings forcing it to start rebuilding its capacity from scratch.

The low salaries offered to Caritas staff often undermines its ability to attract or maintain the best staff. Yet this is a serious dilemma for Bishops as the salaries are comparatively higher than those serving in the other arms of the church. Balancing between these competing situations often means that there will be disappointments.

The solution adopted by many Bishops and the church hierarchy is to let the National Caritas mobilise funds to pay for their own salaries. Without consistent project funding however, this is not sustainable. The national Caritas operate like other NGOs meaning that their sustainability is wanting as long as they continue to depend on external donors, largely through project funding. With the finite resources that the Bishops

Conference and many diocese face, this situation will prevail as long as a projectised model, with its higher operating costs, continues to be the main operating model.

Poor visibility and branding has further weakened the appeal of the National Caritas. Communication tends to be poor and many have no dedicated websites or social media presence. Poor visibility undermines the ability of the National Caritas to effectively secure funding.

Despite the heavy reliance on projects, there are other means in which some national Caritas at the national level are raising funds locally. Well organised, the Caritas days can mobilise significant amounts of funds for the diocesan and national Caritas. They however need support and goodwill from the church hierarchy, especially bishops and priests if they are to achieve their full potential. Appeals have generally been effective in mobilising funds for emergencies. They often benefit from the media attention on the disaster or subject of the appeal. Where land is available, real estate can be a good source of income. Examples of national Caritas with their own real estate assets include Rwanda, Namibia and Mozambique. These assets include office space and conference facilities that can be used to generate income. This ensures that the organisation is able to meet its costs even without projects. At national and diocesan level, some Caritas are engaged in social enterprise activities. They include guest houses, wedding facilities, restaurants, catering, accommodation facilities, car hire and agribusiness. Social enterprises however need to be managed by staff with an entrepreneurial mindset, necessitating training in enterprise and business skills. Corporate fundraising is another poorly tapped resource mobilisation activity.

However, there are some Caritas organisations that doing well. Many of them are independently registered. These Caritas tend to have strong organisation policies, systems and internal controls that inspire donor confidence. They have high credibility arising from a good track record of project implementation and impact. Resource mobilisation is done through consortiums with other local and international partners. Some of the staff have been trained on

resource mobilisation. Other national Caritas that are doing relatively well have developed alternative approaches of resource mobilisation. They run social enterprises that lease out vehicles, for example. Some Caritas rent out office space or provide training and accommodation facilities. The progress towards diversifying their resource base is slowly increasing their financial stability.

The national Caritas appreciate the need to pay fees to Caritas Africa and Caritas Internationalis. The amounts charged are generally considered to be reasonable. Issues of delayed payment are caused by financial difficulties. The national Caritas that have their fees paid from incomes such as collections from the Caritas Day or real estate are more likely to pay their fees on time. The same goes for those that whose fees are paid for by the Bishops Conference. Those that do not have these options often experience payment backlogs. The issue of value for money however differs from one country to the other. National Caritas are more willing to pay fees where they see a return to the investment made. The feeling amongst many national Caritas is that there is little value for money especially during and after the Covid-19 pandemic when many of the services went on-line. There is a feeling that those who report to Caritas Africa and Caritas Internationalis, pay their dues and maintain regular communication benefit more from capacity building and programming.

The common strategy of mobilising funds for Caritas work is projects and this will likely prevail for the next few years. While it is important to support the work, the increasing declining sources of income internationally demands an increasing focus on domestic resource mobilisation. It is evident that national and diocesan Caritas can mobilise more resources that they are currently doing. The key stumbling blocks are internal rather than external. It will also be important to relook at the operating models so that they are capable of being sustainably supported by local resources. The image of Caritas as a rich organisation that is there to help communities will need to change. In order to enhance the resource mobilisation potential of the national Caritas, the Guidance Note makes the following recommendations:

- ▶ Strengthen the understanding of the church hierarchy, especially the Bishops of the importance that Caritas plays as the social pastoral arm of the Church. Efforts need to be made to increase the ownership of Caritas, not only by the Church Hierarchy but the communities as well.
- ▶ Change the perception and image of Caritas from one that is perceived to be rich and well-endowed with resources to one that need the support of the communities to fulfil its mission and mandate. The perceived high salaries and expensive cars are the envy of many in other arms of the church and the community and this undermines its ability to mobilise resources.
- ▶ Change the nature of engagement between the national Caritas and the wider society. Communities believe that Caritas is there to help them rather than empower them. They expect to receive rather than give. This undermines the ability of Caritas to secure their financial support.
- ▶ Adopt more sustainable operating models that free the national Caritas from the challenges of project based funding. There are opportunities to leverage on its religious roots and call for service to support more sustainable Caritas.
- ▶ Sensitise the church hierarchy on the importance of domestic resource mobilization in supporting the work of the national Caritas. The attitude about the national Caritas relying solely on projects needs to change.
- ▶ Strengthen the Caritas Day through improved promotion and sensitization of Christians amongst others about its value while encouraging increased support by the church hierarchy. These days have potential to mobilise far more funds for diocesan and national Caritas if better organized.
- ▶ Where possible, the national Caritas should invest, after due diligence, in office space and conference and accommodation facilities that they can lease out. This will capitalize on the significant amounts of land owned by the church.
- ▶ Strengthen the ownership and support of the Catholic faithful towards the national and diocesan Caritas. They need to appreciate that Caritas as the development arm of the church, for which they are part and parcel and that gives them the opportunity to serve and support God's work.
- ▶ Strengthen the link between the national Caritas and the diocesan Caritas. These links have gawn weak in some countries to the detriment of the national Caritas thus undermining their ability to attract funding.
- ▶ Strengthen the visibility, branding and image of the national Caritas through improved communication. This includes the use of good websites, social and traditional media. Though Caritas does great work across the African continent, the communication of how it is impacting on the lives of communities, especially the vulnerable to potential individual, corporate and other institutional donors has been weak.
- ▶ Capitalise on special events and campaigns to mobilise funds from the wider public. Caritas is appreciated by the general public for the good work that it does and there are opportunities to leverage on this goodwill for funding. This will require more support from the Bishops Conference.
- ▶ Support the national Caritas in securing their own independent registration. This will increase their ability to meet the requirements and demands of secular donors in an extremely competitive environment.

▶ Prepare annual reports that capture the work of all the Caritas in the country, including both national and diocesan Caritas. This will increase the fundraising appeal of the national Caritas thus attracting larger funding for everyone.

▶ Seek to fundraise more from corporate entities in the respective countries. They can be great allies as far as development and humanitarian work are concerned.

▶ Regularly train national Caritas staff on resource mobilization in order to strengthen their capacity to mobilise resources. This can include both physical and virtual training where resources are limited. In addition to proposal writing, training should include campaigns, special events or fundraisers, corporate fundraising, fundraising from individuals amongst others.

▶ Capitalise on consortiums to mobilise funds both locally and globally. These can comprise of various national and Diocesan Caritas in addition to other local and international actors depending on the funding opportunity.

▶ Build the capacity of national Caritas in social enterprise skills. This will enable them better exploit existing opportunities that can leverage on the existing assets that they and the wider church have.

▶ Capitalise on in-kind giving from the Catholic faithful amongst other well-wishers. This is already happening at parish level but remains uncoordinated and largely unappreciated. Most individual and corporate donors in Africa prefer to give in-kind. National Caritas need to develop mechanisms that collect and distribute contributions made in-kind.

1. Introduction

1.1 Overview of Caritas Africa

Caritas Africa is present in 46 African countries including adjacent island states. Its country-based Member organisations (MOs) focus on human development, peace building and economic justice. They work in diocese and parishes in these countries. The Caritas Africa Regional Executive Secretariat's role is coordination of the network, harmonisation of network activities, representation in governance bodies of Caritas Internationalis and international fora and capacity strengthening.

1.2 Purpose of the Guidance Note

The Guidance Note is a response to several resource mobilization and funding challenges experienced by member organisations or national Caritas. These include the heavy dependence on diminishing and scarce grant resources from the Caritas Internationalis Confederation by the national Caritas which increases competition between them. There is also over reliance on external funding due to weak financial base that many national Caritas have coupled with a lack of sustainability strategies. These include income generating ventures, fund development and donor diversification. As a result, national Caritas are unable to meet their operational and program mandates. Many face challenges remitting their annual statutory fees to Caritas Africa and Caritas Internationalis. They are also unable to attract competent staff coupled with poor retention. The Guidance Note seeks to lay out strategies that will enable the national Caritas mobilise more resources and become more sustainable.



2. The Resource Mobilisation Situation and Dynamics of National Caritas in Africa

2.1 The Funding Dilemma: Challenges faced by Caritas Africa Member Organisations

Resource mobilisation is challenging for the majority of national Caritas in Africa. The extent of the challenge is captured by the number of Caritas which have either become dormant or are barely active. There are various reasons for this state of affairs. One is the overall challenging environment in which development funding has generally been declining making it more difficult to mobilise funds. The other is the heavy dependence on funds from other members of the Caritas Internationalis Confederation which also have their own challenges. There is major competition between the national Caritas for the limited resources with many missing out.

The Caritas organisations are all fighting for the same donors, be it the national Caritas, Caritas Africa, Caritas Internationalis and other western Caritas organisations. This makes it very difficult to mobilise funds with those in Africa being at a disadvantage. Some of these donors will not give to two different Caritas organisations as they consider them to be part of the same movement. Furthermore, there is more funding for international NGOs which are better connected with their home Governments and are therefore able to secure more funding than local development organisations. Some donors prioritise and channel most of their funding through organisations from their home countries. In addition, these organisations have better capacity to mobilise resources and have built credibility and enormous goodwill over the years. It is therefore more difficult for local organisations, including the national Caritas to compete with them. Donor fatigue and reduced appetite to fund overheads including vehicles and equipment adds to the challenges that national Caritas face.

National Caritas tend to be lean and mean, having anything from 1-5 members of staff, but with most having 3-5 team members. The rest of the staff are hosted within projects with numbers fluctuating depending on the projects that the national Caritas has. There are no dedicated members of staff solely for resource mobilisation. The function is therefore generally carried out by the director and program staff. In general, these staff have either not benefited from fundraising training or have had very little. The resulting limited capacity in resource mobilisation hampers the ability of national Caritas to mobilise resources. Strengthening the resource mobilisation capacity is therefore a key need for many of the national Caritas on the continent. There needs to be continuous exposure to capacity building that equips national Caritas with resource mobilisation skills rather than occasional or one-off activities.

There is huge pressure on the directors to get funded projects in order to cater for the operational and programs costs of the national Caritas. The prevailing perception that there is money in the west and the Caritas should focus on this funding adds to the pressure. Other than the Caritas Day held in some countries coupled with occasional emergency appeals, there are hardly any efforts made to mobilise funds locally. The focus is on securing external funding. National Caritas salaries depend on projects meaning that when there are no projects, staff gradually leave. Staff turnover is a significant feature and challenge in many national Caritas. In some cases, it results in the dormancy of the national Caritas when the key core staff such as the director leave.

The low salaries offered to Caritas staff often undermines its ability to attract or maintain the best staff. Yet this is a serious dilemma for Bishops as the salaries are comparatively higher than those serving in the other arms of the church. Balancing between these competing situations often means that there will be disappointments. The solution adopted by many Bishops and the church hierarchy is to let the national Caritas mobilise funds to pay for their own salaries. Without consistent project funding however, this is not sustainable. The national Caritas operate like other NGOs meaning that their sustainability is wanting as long as they continue to depend on external donors, largely through project funding. With the finite resources that the Bishops Conference and many diocese face, this situation will prevail as long as a projectised model continues to be the main operating model.

There is greater donor preference for diocesan Caritas rather than the national Caritas when it comes to funding from many members of the Caritas Internationalis Confederation. Program activities that affect communities such as agriculture, water and education are more attractive than paying for overheads and capacity building activities. Given that they are generally carried out by the diocesan Caritas, it makes them more attractive to Caritas Internationalis Confederation members as far as funding is concerned. As a result, the national Caritas are increasingly shunned in preference for the diocesan Caritas. There are however Caritas organisations that work with the national Caritas including Catholic Relief Services (CSR), Caritas Austria, Caritas Germany, Caritas Italiana, Caritas Seoul, Caritas Australia, Caritas Portugal, Caritas Japan, Caritas Spain. Others are Misereor, Trocaire and CAFOD. Most support tends to be less than US\$ 100,000 but occasionally large grants are received that exceed US\$ 400,000 when an institutional donors is involved.

Poor visibility and branding has further weakened the appeal of the national Caritas. Communication is weak and many have no dedicated websites or social media presence. It is very difficult getting information on the activities of national Caritas online raising questions about their capacity, activities and impact amongst potential donors. This is not helped by the fact that annual reports are also lacking and irregular, if produced at all. Poor visibility undermines the ability of the national Caritas to effectively secure funding especially from new secular donors.

Diocesan Caritas are often unwilling to report or share their activities with the national Caritas. Many argue that since they secured the funding on their own, the national Caritas has no right to demand reports on project activities or benefit from any credit in their implementation. When they report, the focus is on those activities in which they have received funding through or with the national Caritas. Greater ownership of the national Caritas by the diocesan Caritas is required. The diocesan Caritas need to be continuously reminded that they are part of the national Caritas in the country. The inability to report on achievements that are of interest to donors weakens the resource mobilisation potential of the national Caritas and all its members.

National Caritas with their own registration status largely find it easier to mobilise resources from secular donors than those that are not. Secular donors demand for financial statements or audits and policy documents as they conduct due diligence on the organisation especially in cases where large funding is at stake. Providing documents from the Conference of Bishops is often deemed insufficient. However, there are some national Caritas that personalise these documents enabling them reduce the impact of not being independently registered.

Some national Caritas feel that they do not receive the required support from the Conference of Bishops, as compared to other arms of the church. They feel that the church hierarchy focuses more on problems rather than solutions when dealing with the national Caritas. There is a need to change thinking so that the focus is on solving problems and developing a strong vision that supports the development of the national Caritas as the social arm of the church. The Bishop's on the other hand see Caritas as just one arm of the church. There are other initiatives and activities that need their support and so they have to juggle and balance various interests.

However, it is not all doom and gloom. There are some national Caritas organisations that successful. These largely rely on project funding with support from members of the Caritas Internationalis Confederation being minimal. Much of it is tied to humanitarian work, including emergencies and refugees. Other funding has been with donors such as the Global Fund covering HIV and AIDs and natural forms of family planning. The National Caritas in Rwanda is an example of an organisation that has managed to diversify its funding and build credibility with donors thus managing budgets of more than US\$ 5 million annually. Catholic Relief Services has been a key player in the national Caritas that are performing well such as Rwanda. It has been a key link to donor funding especially with the United States Agency for International Development. This shows that with the right support from both the Bishops Conference as well as various members of the Caritas Internationalis Confederation, National Caritas can effectively play their roles and achieve their mandates.

2.2 Building on Success: Existing Fundraising Initiatives within Caritas Member Organisations in Africa

2.2.1 Caritas Day

Mobilising funds through the Caritas Day is one of the successful strategies of local resource mobilisation. It works well when supported by the bishops who mobilise the faithful through announcements during church services. In addition, posters are placed in the churches, market centres, shops and other public places to reach out to all members of goodwill and not just the faithful. Contributions are received not only from Catholics but also other Christian denominations as well as Muslims. Caritas is known to serve everyone without discrimination and the community in general responds to the call for support.

Countries that have used Caritas Day include Tanzania, Rwanda and Mozambique. The funds are shared by the parishes, diocese and the national Caritas. The national Caritas share varies from 25 percent to 50 percent depending on the country. There are however some cases where the national Caritas does not receive anything, largely arising from the perception that they have money. Accountability and transparency is important and the faithful need to be informed on how much money was raised and what it was used for.

2.2.2 Appeals

Emergency appeals attract more funds than any other local fundraising activity that supports humanitarian and development work. Appeals are commonly used for mobilising funds for emergencies such as floods, cyclones, droughts and refugees. Often pushed by the Conference of Bishops, they are successful in mobilising funds for the national Caritas and diocesan Caritas. The amounts raised can be significant with one emergency appeal in Kenya raising US\$ 600,000. It is one of the mandates of national Caritas that receives significant support and is wide spread across the continent.

2.2.3 Real Estate

Real estate is emerging as an area in which the national Caritas can secure funding by renting out office space. The land is often donated by the Conference of Bishops, with the national Caritas securing resources to develop them. Sources of funding include donor funds, savings as well as bank loans. National Caritas that are mobilising funds through the rent of office space include those of Rwanda, Lesotho and Mozambique. Rwanda, for example, took a loan to develop the Centenary House and has almost finished paying it off. The investment is already generating significant funds that will increase once the loan is fully paid off.

2.2.4 Hospitality

Closely linked to real estate is hospitality that covers conference facilities, accommodation and restaurants. In Caritas, it is more actively pursued at diocese level than at the national level. Countries that have capitalised on this approach include Mozambique that has a Guest House. Lesotho and Mozambique also have conference and training rooms that they hire out. It is an area in which various Catholic orders, especially those run by nuns, have excelled.

2.2.5 Agriculture

Agriculture is emerging an emerging income generation area given the large availability of land. It's driven by the large amount of land many Bishop Conferences and Diocese have. It is more visible at diocesan level in countries such as Rwanda and Eswatini.

2.3 Resource Mobilisation Infrastructure: Financial Resilience, Organisational and Institutional Sustainability Mechanisms in Caritas Africa Member Organisations

Resource mobilisation infrastructure is generally weak amongst the national Caritas in the continent. National Caritas have lean and mean teams that carry out both operations and program work. They do not have a dedicated resource mobilisation officer or team. Resource mobilisation is done by the director and staff, who include programs, finance and Monitoring and Evaluation (M&E).

Few of those engaged in resource mobilisation have been trained despite efforts from Caritas Africa and Caritas Internationalis to support training of national Caritas staff. Resource mobilisation strategies are generally lacking and Caritas Internationalis and Caritas Africa have been supporting some National Caritas to develop strategies. In general, the national Caritas do not invest in their own capacity building as far as resource mobilisation is concerned.

National Caritas that are doing well in external resource mobilisation, such as Caritas Rwanda, have strong organisation policies and systems. Their internal controls, especially with regard to finance, inspire confidence from donors. They have various policies demanded by donors including those on finance, procurement, human resources as well as safeguarding policies on children and sexual exploitation. Their projects they run are delivered in a timely manner and respect the rules of engagement agreed on with donors. As a result, they enjoy high credibility amongst existing and potential donor partners. The project base includes secular and larger donors such as USAID and the European Union. Funds are used for development programs as well as humanitarian work. Resource mobilisation is done through consortiums with other local and international partners. Some staff have been trained on resource mobilisation and the team works together on fundraising. The organisation thinks and plans ahead rather than working on an annual basis.

The heavy reliance on projects for funding has its challenges. High staff turnover is a significant problem for the national Caritas and it arises from the fact that the majority of the staff are domiciled in projects. The end of projects means that the organisations lose most of their staff. This also affects the office staff who depend on projects to support their salaries. The loss of key office staff means that the organisation goes back to zero and has to start building its capacity from scratch. Many of the staff of well performing national Caritas have been in employment for more than 5 years demonstrating stability and continuity. There is high competition for professional and competent staff in local job markets and the low salaries typically offered by national Caritas undermine their ability to attract or maintain the best staff. Yet these salaries are often higher than those paid by the other arms of the church. Bishops face a dilemma between paying attractive salaries against limited resources as well as balancing the interests of various arms and initiatives of the church. When key staff leave due to financial challenges, they often appoint a priest or volunteer to support Caritas operations given the difficulty of matching the higher salaries traditionally paid by some national Caritas. While this is more sustainable, there needs to be a balance between those appointed based on their faith as opposed to those appointed due to their professional merit and competence.

The leadership of some national Caritas feel that some bishops want to control everything but do not have the time and expertise to do so. Not only does it introduce bureaucracy, but also slows down decision making and even demotivates staff. Yet on the other hand, the national Caritas is the social arm of the church for which the Bishops have responsibility. Bishops need to employ and retain competent and qualified staff who they trust to lead and manage the national Caritas in accordance with the strategic direction and policies that they develop. There needs to be a balance between governance and micro-management in line with best practice. In essence this means focusing on oversight and key policy while leaving the operational decisions to the directors and their teams.

2.4 Honouring Obligations: The Payment of statutory fees to Caritas Africa and Caritas Internationalis and its challenges

The national Caritas appreciate the need to pay fees to Caritas Africa and Caritas Internationalis. The amounts charged are generally considered to be reasonable. The amounts paid ranges from Euros 700 to 1,500 for Caritas Africa. In the case of Caritas Internationalis, it ranges from Euros 1,500 to Euros 2,600. The overall position is that the fee paid should not be standard but rather based on the ability of the national Caritas to pay.

Issues of delayed payment are largely blamed on financial difficulties though some also mention poor planning. The National Caritas that have their fees paid from incomes such as collections from the Caritas Day, real estate and unrestricted project funding are more likely to pay their fees on time. The same goes for those that whose fees are paid for by the Bishops Conference. Those that do not have these options often have backlogs in payment. The National Caritas that have slipped into dormancy once their project dried up are usually the ones with the highest amounts owing to Caritas Africa and Caritas Internationalis. Often, when a new team takes over, poor records mean that they do not really know how much is owed to the two organisations. New teams that are tasked with reviving dormant National Caritas often make efforts to clear the outstanding amounts.

The issue of value for money however differs from one country to another. National Caritas are willing to pay fees but want to see a better return to their investment. The feeling amongst many national Caritas is that there is little value for money. They want to see more projects developed on African and International level and resources cascaded to the national Caritas for implementation. They do however appreciate the capacity building support of Caritas Africa and Caritas Internationalis. The programs that are most valued are physical meetings where they can network with their peers, share experiences and learn new skills. Online capacity building is not highly rated as a service and is often perceived as not justifying the amount fees paid. Some feel that the fees should have been reduced during Covid-19, for example, as the training offered was on-line. There is a feeling that those who report to Caritas Africa and Caritas Internationalis, pay their dues and maintain regular communication benefit more from capacity building and programming. Ideally, this should be an incentive for timely fee payment.

Some of the leadership of national Caritas consider the delayed payment of fees to Caritas Africa and Caritas Internationalis as a planning issue. It needs to be included in the budget along with other obligations. With the declining funds available to national Caritas coupled with the weak financial base many have, late fees payment of Caritas Africa and Caritas Internationalis is likely to continue. As noted, this is largely due to the poor financial position rather than the unwillingness to pay. In fact some national Caritas do not even have the resources to pay staff and rely on volunteers. The long term solution to timely fee payment is therefore tied to enabling the National Caritas have sufficient and stable financial resources.

2.5 Experience from the North: Lessons from Community Engagement and Fundraising from Successful Caritas Organisations

The national Caritas in the west largely survive from the financial support from the government as well as the diocese. While private funding was a key source of funds in the past, it has increasingly given way to institutional funding from government sources in many Caritas member countries.

The national Caritas is responsible for coordination and capacity building, a role that is supported by the diocesan Caritas. The private fundraising in the West is done at diocese level with the national Caritas conducting resource mobilisation from public sources such as government agencies.

The western diocesan Caritas have innovative resource mobilisation products that target individuals in parishes to support their programming. These are supported by strong systems that assess performance and support for better management. Typically diocese mobilise resources from their Diocese. The fundraising strategies include online fundraising through donate buttons, online shops, campaigns and appeals. Newsletters are sent to private donors using a data base.

With many of the diocesan Caritas struggling to meet their own needs, it is unlikely that they can offer the same degree of support to the national Caritas that their western peers do. Opportunities will remain in the joint resource mobilisation activities such as the Caritas Day, Lent or Universal Day of the Poor and emergency appeals, where, with the support of the bishops, funds are mobilised from the faithful and other well-wishers from the community. The funds are shared between the parishes, diocese and national Caritas using a pre-agree formula. This remains as the most significant form of financial support that the national Caritas can

depend on. The other is the payment of membership fees but this is minimal and hardly makes a difference especially in countries with a small number of diocese.

With regard to government support, this is generally non-existent in many countries. There are exceptions though with regard to humanitarian support with the Governments of Rwanda and Eswathini, for example, providing resources to support refugees. African governments have their own needs and will be much harder to mobilise funds from unlike the various Caritas in the west where many of the governments are also international donors. The common practice of these bilateral donors favouring their own organisations as channels for aid means that they find it easier to mobilise funds than their African peers.

2.6 Rallying the Church Machinery: Securing Support for Resource Mobilisation from Church Hierarchy Including Bishops and Priests

The national Caritas are under the Bishops Conference who provide oversight and guidance. In effect, these Caritas's are the social pastoral arm of the church, governed by the Bishops Conference. The relationship they have with the Bishops Conference determines how successful they are in fulfilling their mandates.

Many in the Caritas leadership feel that the Bishops do not give them the support required. However, Bishops also have other responsibilities. They to look after their priests, catechists, liturgy, seminaries, schools and health facilities. They are responsible for proclamation of the gospel, teaching and worship. Though Caritas is an important social pastoral instrument of the Bishops, they also have to balance their limited time and resources on other pressing priorities as well. The fact that many Bishops do not fully understand Caritas and the role that it plays means that they may not spend as much time as is required on it. They do not fully own it and its mission which sometimes makes the Caritas leadership feel abandoned.

The role of the bishops and priests in effective resource mobilisation cannot be underrated. Without the blessings of the Bishops Conference, the national Caritas cannot carry out resource mobilisation activities targeting the faithful and even the wider members of the society. Their permission and blessings are critical as they oversee the national Caritas. The common experience is that bishops will generally reject most local fundraising initiatives and the management of the national Caritas have given up trying. The performance of the national Caritas is therefore influenced by the kind of environment that bishops provide. If they are too conservative, the national Caritas is more constrained on the programs and kind of fundraising that it can do. If they are more open to new ideas and innovations, the national Caritas has greater opportunities for growth. As demonstrated by the Caritas Day, when bishops take leadership and lend their support, fundraising activities amongst the faithful are more successful. More efforts need to be placed on engaging Bishops, increasing their understanding of Caritas and encouraging them to take greater ownership of its mission.

Beyond giving their blessings for fundraising activities, bishops and priests play a fundamental role in mobilising the faithful as well as the wider public in supporting fundraising activities. Where they are actively involved, national and diocesan Caritas mobilise significant funds. Where they are less enthusiastic, the returns are significantly lower. Even where the bishops provide support, the priests who run the parishes play a critical role in mobilising the faithful towards the cause. It is they who have an ongoing engagement with the faithful and therefore maintain significant influence over them. Securing the support of the bishops and the priests is therefore crucial to any successful resource mobilisation initiative. Where they work together in harmony and dedication, events such as the Caritas Day, Lent or the universal day of the poor and emergency appeals mobilise more funds.

The critical role played by the bishops coupled with the power and influence that they have has a major impact on the national Caritas. One challenge is that the level of support depends on the bishops under whom they work. The nature of support varies from one bishop to the other and this has a great influence on the performance of the various Caritas, whether on diocesan or national level. The amounts of funds raised therefore may vary depending on which bishop is in office and the kind of support and policies that he pursues.

More funds are raised when there are supportive and engaging bishops in office as opposed to those with other priorities. Finding mechanisms to encourage Bishops to be more supportive of Caritas, whether on national or diocesan level is critical to a sustainable and impactful resource mobilisation activities in the long term. This requires that bishops gain a better understanding of Caritas as the social arm of the church. They also need take full ownership of its mission and success, while balancing their support with other arms and initiatives of the church.

One challenge is that many in the church hierarchy believe that the national Caritas should mobilise funds from external rather than internal sources and donors. There is a widespread perception that western donors have a lot of money and that the national Caritas should focus on them to support their operations and programing as well as those of the diocesan Caritas. Many further believe that the people, congregations and communities are 'poor' and cannot support the needs of the diocese as well as the work of the national Caritas. In some countries, the bishops are very supportive but the priests at parish level may be reluctant. The feeling is that if the faithful give to initiatives like Caritas, there will be less money left for them in the parish. The feeling that by mobilising resources from the faithful, Caritas will reduce the amount available for their other diocesan activities is pervasive and acts as a key bottleneck to resource mobilisation. Changing this perception is key to increasing the ability of various caritas, both diocesan and national level in mobilising more resources from within and outside the church.

The huge obsession with projects places the directors and staff of various national Caritas under tremendous pressure. Staff are expected to develop and mobilise funds from projects in order to support their operations and meet their mandate. If the national Caritas is not doing well financially, they are often blamed for the poor performance. Often, there is little support to enable them do so. This further contributes to the high turnover experienced in some National Caritas.

On the part of the bishops, it is hard to justify paying a monthly salary of Euros 3,000 to one member of staff for 2-3 years. What happens when the project ends? They do not have the resources to support these salaries and other related overheads. Those working in Caritas are envied by the peers as they are well paid, drive large cars and operate large budgets. While this applies to a small number of Caritas at any one time, the image built of Caritas over the years is of an organisation of opulence. This partly explains why many in the church hierarchy look at Caritas differently, believing that it does not need the support of the poor faithful. It also explains why bishops pass on the responsibility of maintaining the expensive Caritas to its management and external donors. There is a need to have a discussion on the 'Caritas we want' amongst the church hierarchy and the faithful. Dependence on large external funding demands that the Caritas attracts calibre of professional staff who can compete with other NGOs for this funding. Local support demands the deployment of more modest and service oriented professionals who are able to mobilise funding from the faithful and other members of the community. These two approaches have different implications on the mission and operations of the national Caritas.

The church hierarchy needs to have a future vision for the national Caritas. They need to think long term rather than short term. They need to appreciate that Caritas, whether on national or diocesan level, are the social pastoral and development arms of the church. It is through them that the faithful, with the support of other people and organisations of goodwill, are able to fulfil their responsibilities in supporting the vulnerable members of the society. Some national Caritas Directors question why their Bishops want to enjoy the work and sweat of their peers in the west who have mobilised funds from their faithful while doing little or nothing to mobilise resources in their own areas of jurisdictions. Without solid support from the bishops and priests and given the prevailing church hierarchy and decision making structures, local resource mobilisation for Caritas activities will be hampered. In turn, without significant local mobilisation of sustainable Caritas Models, many national Caritas will continue to underperform.

3. Capitalising on What Works: Potential Resource Mobilisation Strategies and Investments for Caritas Africa Member Organisations

Existing and Potential Sources of Domestic Funding



3.1 FUNDRAISING ACTIVITIES

3.1.1 Caritas Day

Well organised, the Caritas days can mobilise significant amounts of funds for the diocesan and national Caritas. They however need support and goodwill from the bishops and priests if they are to achieve their full potential. They need to be more professionally organised and planned, ideally over several months by staff and supporting committees. Ideally, having a 3–5-year strategy on the use of the day to mobilise funds that is reviewed and upgraded every year based on the learnings from each event increases its income earning potential. Marketing and awareness creation amongst the faithful and others in society is important. Caritas is known to serve everyone in the community and contributions are received from Catholics, other Christian denominations and even Muslims. This demonstrates the ability of Caritas to leverage on this goodwill to expand the level of giving from the day. It is critical that there is accountability and transparency on the amount of funds raised and the purpose for which it is put to use. This encourages the faithful and others people and organisations of goodwill to support subsequent Caritas days.

3.1.2 Campaigns

Campaigns can be an effective tool in mobilising funds to support the mission and work of the national Caritas. They can increase the engagement and support of the faithful and other members of the public for the national Caritas. With the support of the priests and bishops, it can lead to significant amounts of funding for the national Caritas over time. The strategy requires the use of a defined cause, be it development or humanitarian, backed by effective messaging. Caritas would need to establish dedicated teams to spearhead the resource mobilisation efforts.

3.1.3 Special Events

Despite their potential, special events have not been used by the national Caritas. They can be as simple as organising walks, marathons and dinners to mobilise funds from benefactors as well as the faithful. In Eswatini for example, a walk was used to mobilise funds towards the construction of a cathedral. Given the large number of faithful the Catholic Church commands in various countries, they can be powerful tools of mobilising funds. For example, the Mater Hospital Heart Run in Kenya raises US\$ 1.3 million dollars annually towards the treatment of children with heart conditions. Love and Hope Centre raises US\$ 62,000 annually to support its work with vulnerable and terminally ill people with the support of the Bishop. Special events however demand the use of a professional approach backed by a dedicated team in organising it. It is a strategy that National Caritas can deploy in mobilising more funds for its work.

3.1.4 Appeals

Appeals constitute one of the most successful means in which Caritas raises money from members of the public in many countries. These are generally effective in mobilising funds for emergencies and humanitarian causes such as floods, cyclones, droughts, earthquakes as well as refugees. They often benefit from the media attention on the nature of the emergency making it easier to mobilise funds. These appeals have the support of the bishops increasing their effectiveness in mobilising funds. One appeal in Kenya mobilised as much as US\$ 600,000 from the faithful. There is however room to increase the amounts of funds raised through better organisation and promotion.

3.2 INCOME GENERATING ACTIVITIES

3.2.1 Real Estate

The Bishops Conference and diocese own significant property across the continent. Where land is provided, real estate can be a good source of income. Examples of national Caritas with their own assets include Rwanda, Lesotho and Mozambique. They have been able to generate funds from these assets to support their operational costs. Rwanda, is a trailblazer in that it has been able to capitalise on a loan to develop the Centenary House and has almost paid it off. Once paid, the amounts of funds created will increase significantly.

The use of real estate as an income generating strategy is not without risks. There are church owned real estate projects that are struck in various stages of completion in countries such as Kenya. If not properly planned, financed and managed during development, they can become a living nightmare for the organisation developing them. Proper market assessments are required to ensure that there will be demand for the facilities once complete. That being said, they are a good potential source of income if well developed.

3.2.2 Social Enterprise

Social enterprises have the potential to mobilise incomes to support the activities of the national Caritas. A few national Caritas are using social enterprise to support their operational costs. In Lesotho, for example, the National Caritas hires out vehicles to projects to mobilise additional funds for its activities. The national Caritas in Mozambique has a guest house that generates some incomes for its activities. There is the running of guest houses in countries like Mozambique. At diocesan level, some Caritas are engaged in social enterprise activities. In Rwanda, for example, they run conference rooms, wedding facilities, restaurants, catering and even offer accommodation. Some countries have diocese where agriculture is pursued. Social enterprises however need to be pursued by staff with an entrepreneurial mind-set. Staff therefore need to be trained in enterprise and business skills.

3.2.3 Companies

Despite the increasing growth of Corporate Social Responsibility (CSR) and Corporate Social Investment (CSI) across the continent, there is little being done to mobilise resources from companies. There is significant potential to tap this source of income given the fact that there are many Catholic faithful working with companies. Some national Caritas that have engaged with some corporates, despite the limited number. For example, Caritas Mozambique has mobilised funds from a multinational steel company over the last few years. The company provides as much as US\$ 700,000 to support its emergency work. It is currently in discussion with Total Energies for funding. The funds are directed towards humanitarian work such as cyclones and floods. Caritas Rwanda, on the other hand, is engaging with the Bank of Kigali on supporting the education of vulnerable children.

There is potential to increase corporate funding and partnerships for humanitarian and development work by Engaging ethical banks or impact investing funds in the work of Caritas which can help broaden the prospect pool for funding and support. By partnering with these institutions, Caritas can attract socially conscious investors and donors who are specifically looking to make a positive impact through their financial contributions. This can lead to increased funding opportunities, expanded resources, and greater visibility for Caritas's mission and programs. Additionally, collaborating with ethical banks and impact investors can help Caritas build strong relationships with like-minded organizations and individuals who share a commitment to social and environmental responsibility, ultimately strengthening the network of support for Caritas's initiatives. National Caritas will however need to be capacitated in strategies of mobilising from corporates as they are different from traditional donors.

3.3 DONATIONS

3.3.1 Friends of Caritas

Friend's networks can be an effective way of mobilising resources from the catholic faithful and other well-wishers. Developed over time, they can be a reliable source of unrestricted income. One initiative that echoes this approach is being implemented in Liberia where Catholics are being encouraged to donate at least US\$ 1 per year towards the national Caritas. To act as an incentive, the idea is to have the bishop sign a card for those who gave a dollar or more. This kind of innovative fundraising shows promise as long as it receives the required support from the parish and diocese hierarchy. Countries can capitalise on a Friends of Caritas approach in seeking funding from individual donors from the wider community including Catholics.

3.3.2 Staff Giving

Staff giving is an essential element of resource mobilisation. It demonstrates belief in the organisation and its work. If you cannot give to your own organisation, why should others give to you? The practice of giving what one can afford needs to become part of the Caritas movement. Unfortunately, staff giving is rare amongst Caritas in the continent. In Rwanda, staff from the national and diocesan level have been contributing from their salaries. As a result, up to Euros 300,000 has been contributed. There is an opportunity to encourage staff working for various church initiatives to give towards the mission of the national Caritas.

3.3.3 Website Donate Buttons

Website donate buttons are a good way of collecting funds from visitors to the organisation's website. They however require good back operations to support payments by various donors. This can be through credit and debit cards as well as payment solutions such as Mpesa. Paypal provides a good and trusted payment solution for website donate buttons. Caritas Kenya is exploring this approach.

3.3.4 Individuals

Though more tedious to collect than institutional funding, individuals are a good source of unrestricted funding. Caritas Liberia and Caritas Kenya are some of the national Caritas that benefit from individual giving. There is potential if significant effort is put into building the network and actively engaging the followers in the work of the organisation. Given the apprehension that some priests have in allowing Caritas to mobilise funds from the faithful through the parishes, mobilising funds from individuals using online platforms provides the national Caritas with the opportunity to mobilise unrestricted income.

3.4 PROJECTS/PROGRAMMES

3.4.1 Projects

The common strategy of mobilising funds for Caritas work is projects. This is based on the belief that funding needs to be external, especially from the west, tends to drive this focus. While it is important to support the work, the declining sources of income internationally demand an increasing focus on domestic resource mobilisation. However, fundraising for projects can be more effective than it currently is. There is a need to deploy more strategies such as:

- ▶ **Capitalising on consortiums to hunt for funding as a park**
- ▶ **Conducting donor mapping to improve the chances of funding**
- ▶ **Carrying out donor intelligence to gain information on funding opportunities**
- ▶ **Working with INGOs with a track history of funding to mobilise tied aid from various donor countries**
- ▶ **Developing innovative products that appeal to donors**
- ▶ **Strengthening the branding and visibility of the national Caritas through the use of effective websites and social media.**

The existing resource mobilisation capacity in most national Caritas is weak and needs to be strengthened. The national Caritas have potential to mobilise more funds than they are currently raising.

4. The Sustainability Challenge: Rethinking The National Caritas Models

4.1 The Sustainability Challenge

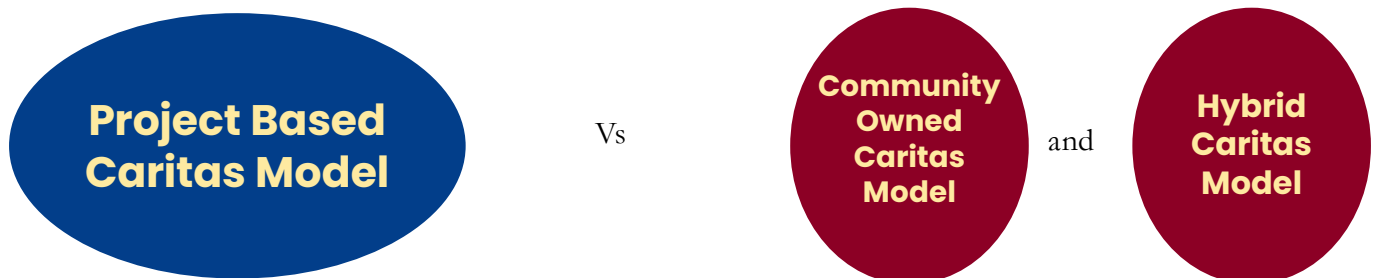
The countries in Africa do not all have the same number of diocese. For example, Congo has more than 40 diocese while Kenya has more than 20. Others like Caritas Namibia have two diocese. Furthermore, the countries and their people are at different levels of development and face a variety of political, economic and social challenges. The cultures vary across the continent. With this in mind, the Caritas cannot be expected to operate in exactly the same way nor prioritise the same issues in all countries.

The community, in general, does not understand Caritas. Community members are used to being helped and assisted. Caritas is seen as a rich organisation that accesses funds from those in the west to help them deal with their social and economic challenges. There is a need to change attitudes so that they understand the true role of Caritas. They need to understand that Caritas is there to empower them, accompanying them in life's journey and helping them achieve their destiny. If Caritas is to be sustainable, it needs to be owned by the community.

The reliance on external funding, largely through projects, poses long term sustainability challenges to Caritas. It also exposes the organisation to financial shocks and risks that are evident in the current fortunes of the national Caritas. While there is nothing wrong with external funding, the weak local funding base works against the long term sustainability of many national Caritas.

There is a need to think about the Caritas that we want. This is a discussion that needs to be held at country level by the church hierarchy and the faithful. This section captures three broad operating models for the national Caritas.

4.2 National Caritas Operational Models



4.2.1 Project Based Caritas Model

The project based approach is largely externally owned and financed. It depends on traditional donor funding. At its peak, it will run large budgets and implement big projects. The organisation will have many core and project staff who are often be paid high salaries. The organisation will have vehicles, typical of other well performing NGOs. The community will look at it as a donor in its own right. It often has the resources to implement several projects that touch the lives of those in the community in a significant away.

Staff more likely driven by the job and its benefits rather than the mission. They will leave the organisation once there is no money for salaries. The organisation will often experience a rollercoaster approach as far as funding is concerned, flourishing when donor money is available and declining when it dries up. This funding cycle threatens its long term sustainability. The project based approach dominates the current national Caritas landscape.

4.2.2 Community Owned

The model is largely owned by the community, beginning with the Catholic faithful. It has deep religious values and is driven more by its mission of supporting the vulnerable. Staff see their work as an extension of Gods work and will often stick with the organisation even during difficult times. Some staff may see their work as a calling. Salaries, though important as not the main driving force and staff may endure going unpaid

for months on end. Remuneration is largely in line with other salaries of other arms of the church and can be supported by resources that are mobilised domestically. It taps into great volunteer traditions. Its activities may not be as large as those run by traditional donor funding but they are likely to have greater impact and be more sustainable.

4.2.3 Hybrid

The hybrid model combines elements of both the project based and community owned model. The organisation has strong community roots and is mission led. Projects complement its activities but are not the key driving force. It combines both professional and voluntary staff.

Rwanda can be considered a hybrid model. Its church that is strongly rooted in the community which supports initiatives such as the Caritas Day and appeals. It however also has a well-funded budget of US\$ 5 million that allows it to carry out various activities. It has been fairly financial stable and does not face the funding shocks that some of its peers face. It is in the process of generating income from other investments such as Centenary House which will gradually reduce its susceptibility to external funding shocks.

AFFECTO FOUNDATION

Ndungu Nyoro, who runs the Affecto Foundation in Kenya, mobilises as much as US\$ 1 million from his over 200,000 followers in facebook. Most of his followers will give US\$ 2 to US\$ 4 per contribution. There are those, however, who will make donations of US\$ 1,000 to US\$2,000. They are drawn by the opportunity to make a difference in the lives of the vulnerable that Affecto Foundation supports.

Ndungu provides his followers with the opportunity to engage and support the foundations work. Using the Mchanga platform, the foundation is able to collect funds from its members online and sell its causes at a commission of 3.25% of the funds collected.

One unique point of Affecto Foundation is that it is owned by the community. They make key decisions on what it does. Members feel that they are able to touch the lives of others despite what they are able to give. Affecto makes them feel that they are a force for good.

The organisation allocates 5% of its collections to overheads. Ndungu Nyoro, who is the director is not paid by Affecto. Rather he raises his income from business activities. For him, the work at Affecto is his mission in life in the service of God. The other staff are also volunteers. Ndungu is a great story teller and is accountable to Affecto's members. All the money raised and its use is freely shared with the members. This has created great trust for the Affecto Foundation. Affecto is proof that individuals are willing to be part of an organisation that enables them do good –where they are valued stakeholders and not treated as statistics.

4.3 Charting a Way Forward

Caritas is a necessary dimension, it is an institutional instrument. Caritas is at the service of the poor, of those in need. The act of Caritas is service. Unfortunately, many times Caritas as other institutions fall into the logic of the administration, of the company, of making an over-organised organisation, with many employees, more employees than the poor they serve. And this is a disease that repeats itself, a temptation. When a diocesan, national, international Caritas enters into this logic it is no longer Caritas. It is something else disguised as Caritas. I think of some dioceses where 60% of what Caritas spends is spent to pay employees. This is not Caritas, this is a charity company. Caritas is about doing with as little as possible. Beware of this distortion of Caritas. I once received a minister from a very rich, very important country. I asked, when we send something to your country, how much of what we send arrives? The answer was 30 per cent, the rest is lost. With over organisation, what is not ours but that of the poor is lost along the way. We use the money of the poor to do good. This is what I wanted to say. [You must be] An austere Caritas, but one of service not of self-promotion. Thank you for all you do.

Pope Francis

(Address during the General Assembly)

Many national and some diocesan Caritas currently operate like any other NGO. Those that are doing well as often seen as privileged. Staff enjoy higher salaries than the staff in other arms of the church. They drive to communities in big cars and are seen as being well off. They are often looked at with envy. However things are only good as long as the donor taps are flowing, once funds cease or significantly decline, staff often leave. The high operational costs make it difficult to sustain with local funding. Being a faith based organisation raises questions on whether Caritas should operate just like any other NGO.

The church is rich in human resources that is not tapped. Its membership comprises of professionals of every kind, business people, and common folk amongst others. It reflects the full face of the society. If Caritas is to be a key force for social and development work, it needs to tap and involve its faithful and others in the community in its work. It needs to encourage and inspire them to serve God through Caritas by giving their time and resources.

The Church hierarchy, with the support of the faithful need to have a joint vision of what Caritas means to them and the work that it should do at diocese level. They need to decide on how they can support the work of this Caritas. The church hierarchy and the community need to decide on the models that suit them best. Once a decision is made, they need to support the Caritas. There is a need for greater understanding of Caritas and what it means for the church. This needs to be supported by greater ownership.

5. The Ethical Question: Policy Considerations on Ethical Resource Mobilisation and Finance

The issue of accountability and trust is important. Being a Christian organisation does not automatically mean that the faithful will trust you on the use of the funds that they contribute. It is important that the national and diocesan Caritas report back to the faithful and members of the public in general, on the use of funds collected through a Caritas Day, appeal on any other strategy. This promotes accountability and transparency on the use of the funds they contribute to Caritas and the church in general. The trust created increases their willingness to sacrifice and support future Caritas activities. In one of the countries, the National Caritas raised a large amount of funds that was not well used. This not only led to a large drop in the funds raised through the following appeal, but also led to the eventual dormancy of the national Caritas. There should be policies that ensure that Caritas, both national and diocesan, report to the faithful and other donors for any funds raised through stipulated means of communication.

There is also a question on who Caritas can mobilise funds from. Is it okay to mobilise funds from alcohol or cigarette companies? Is it okay to mobilise funds from individuals and organisations with questionable practices such as those dealing drugs or engaged in corruption? It is important for each national Caritas to have a policy on who it can accept funds from. These policies currently do not exist and need to be developed.

While companies offer opportunities for funding, the national Caritas, like many other organisations has to be careful not to support 'greenwashing' from companies that degrade the environment or have questionable trading and business practices. Being a religious organisation, the national Caritas needs to maintain an image that is above reproach. Doing so requires due diligence and care in avoiding funding that stains the reputation of the national Caritas.

There is an increasing challenge in mobilising funds from donors who may demand activities or the use of practices that go against the teachings of the church. These include practices on reproductive health that touch on sexuality or the use of contraceptives. This is increasingly common amongst western donors. There is a need for policies that guide the national Caritas, both national and diocesan, on what projects are acceptable.

The issue of corruption continues to be a challenge to resource mobilisation. Some donor's management and staff demand bribes or a share from the funds that they give. The provision of bribes goes against the teachings of the church. It however becomes a barrier to its ability to access funding from some sources. As the level of corruption continues to grow across many countries in the continent, it will be increasingly challenging for organisations that seek to raise funds through ethical means.

6. The Way Forward: Conclusions and Recommendations

6.1 Conclusions

The continuing decline of funds from traditional donors, especially from the west, means that national Caritas needs to invest significantly in domestic resource mobilization. The increasing frequency and challenges of war, disasters such as earthquakes, floods and cyclones mean that there is increasing competition of limited funds globally. Even the United Nations and its agencies are struggling to mobilise funds for humanitarian causes. It is therefore important that national Caritas double their efforts to mobilise funds locally.

Given the responsibility that the church faithful have in looking after the poor, widows and orphans, it is easier to mobilise funds from them than others. However, development arms of the church find it difficult to do so, largely due to the church hierarchy, especially parish priests, who feel that allowing them to mobilise funds from their congregations will impact negatively on the amounts they are able to mobilise for their own operations. This is not restricted to the Catholic Church but is a common perception across various Christian denominations.

The challenge faced by Caritas in mobilising resources is also tied to the image it has amongst the church hierarchy as well as the faithful. Like other NGOs, Caritas is often perceived to be rich and well-endowed with resources. Its staff are paid higher salaries and visit the community in expensive vehicles. They get their money from the west and therefore have a responsibility to help the vulnerable. Often, their peers in other arms of the church look at them with envy and wish they could work with them. The rich image is a contributor to the way the church hierarchy and faithful react to Caritas. It may not even apply at particular times to a national Caritas that does not even have the resources to pay its staff leave alone its basic overheads. Often, this image has been built over many years and may be a left over from the better times in the past. Never the less, it contributes to the situation some of the national Caritas find themselves in. For the bishops and priests, it is easier getting the national Caritas to mobilise its own resources because they cannot afford to support its overheads. In addition, they also have other initiatives and activities to cater for. They also do not really understand or own the national Caritas which reduces the time and commitment that they provide. Addressing this image and perception amongst key stakeholders is important in increasing the resources that national Caritas can mobilise locally.

Changing the culture and attitudes with regard towards the national Caritas mobilising resources domestically that the church hierarchy and faithful hold is key. The perception that the national Caritas should be reliant on donor projects and be supported by external donors is a major challenge to mobilizing resources locally. According to one father, the faithful should “give to the mission and not Caritas’. There is a need to have special collections in the parishes to support the mission of the national Caritas.

As for the faithful, the culture has been that development organisations are there to help them and not the other way around. They are used to be given and not being asked to give. The task of changing this mind-set is not easy and will take years of awareness creation and education. The fact that there are many charities that still give makes it more difficult as they perpetuate this mentality. However, faithful know that they need to tithe and give as well as help those in need. A stronger link between tithing and the role of national Caritas in supporting their efforts in helping the vulnerable will help mobilise and garner greater support.

It is important that the faithful and the church hierarchy fully embrace the national and diocesan Caritas as their social pastoral and development arms. They need to appreciate that it is through Caritas, that they can impact on various humanitarian and development causes. It is also through Caritas that they can combine their resources and make significant impacts on those around them, thus demonstrating the love of God. In some countries, the bigger challenge is perceived to be the church hierarchy and not the faithful. The faithful are willing to give if the church leadership provides the required support and leadership. In some cases, the faithful have approached the Caritas and given directly. Key to domestic collection in churches are the priests in the parishes who interact with the faithful directly. Without their support, not much can be collected from the faithful at parish and diocese level.

While poverty is a key challenge in the continent, it should not be the excuse as to why the national Caritas do not mobilise resources locally. The attitude that the church hierarchy hold that the people are poor and cannot give needs to change. Like the poor women who contributed three pennies in the bible, everyone can give, however little. The attitude of poverty needs to change to encourage participation in development and charitable activities from the faithful based on what they can afford to give. This gives everyone an opportunity to participate in the work of the church. This however does not ignore the fact that only a small proportion of the continent’s population is employed or even have consistent income. More than half the continent live below the poverty line earning less than US\$ 2 per day. Most live from hand to mouth and struggle to put a meal on their table leave alone save. The pool of those who can give significant amounts is therefore limited when compared to western countries. However, it is not the amount that one gives that is important but rather the spirit of giving. In the eyes of God, those who seemingly give less may be perceived as having given more just like the poor widow who our Lord Jesus praised for giving all that she had, despite it being just three pennies! Catholic faithful therefore need to be encouraged to give, however little.

Culture continues to be a key influencer of resource mobilization. The people of Africa are generous by nature and have been known to share what they have, however little. The giving and sharing culture is often stronger in rural areas than it is in cities. However, there is a greater orientation towards giving in-kind than through cash. There is already significant amount of giving in-kind amongst the faithful. This consists of items such as food and clothing that is often given to parish priests. In Liberia for example, faithful commonly give rice and water to the parish despite their poverty. There is a need to capture this giving and calculate its amount. Current experience of various resource mobilisation initiatives in Africa such as the Yetu Initiative in Kenya show that up to 90% of giving towards campaigns is often in-kind. It is easier to mobilise resources in-kind from individuals and companies than it is to raise cash. By working with the parishes, the national Caritas can mobilise more resources for programing especially emergencies. It is important to remember that the faithful contribute to other church movements and orders under solidarity. Examples include the Women’s League. The national and diocesan Caritas are not the only organisations seeking funds from the faithful. The national Caritas therefore has to demonstrate its value to the faithful and earn their trust.

The majority of the national Caritas do not receive financial support from the Bishops Conference, even if they are not independently registered. This leaves many of them dependent on projects for resources that support operations and programs. When there are no projects, staff leave and the result is a dormant or in-

active national Caritas. In the process, the capacity of the organization is destroyed and has to be rebuilt from scratch. Occasionally, a priest is seconded to head the Caritas or alternatively, it is supported by volunteers. This inconsistency undermines organization growth, learning, capacity and stability. It is one reason why many national Caritas in Africa continue to struggle. The bishops need to appreciate that the funds from sister Caritas are the results of the efforts and work of their fellow bishops. They also need to work to mobilise their own funds from the faithful to support the work of their national Caritas as well as the diocese. This demands that they develop a better understanding of Caritas as the social arm of the church and its importance in supporting God's work in various communities. It also demands greater ownership of the mission of Caritas and the work that it does.

The role of the national Caritas in capacity building, coordination and networking is appreciated across the various countries. It is appreciated that a strong national Caritas benefits the diocesan Caritas in their programming as well. Given that the national Caritas do not generally implement development activities on their own, this gives them a competitive disadvantage with regard to donors who want to get things done at grassroots levels. The diocesan Caritas are therefore more competitive than the national Caritas in mobilizing funds both from sister Caritas as well as other donors. To overcome this, there is a need for more joint project implementation between the national and diocesan Caritas. It also demands a relook in the matter in which the national Caritas profile and promote themselves. Donors want to see lives being impacted and this means closer relationships with various diocese for win-win activities where both organisations can claim credit. If they are limited to coordination, networking and capacity building, they will appear more like talk shops that are more interested in workshops than real development work.

However, some diocesan Caritas tend think that the key value of the national Caritas is bringing them projects and donors beyond anything else. Some national Caritas face challenges in securing reports from the diocesan Caritas who often only want to share reports of activities implemented with the resources secured by the national Caritas. They will not even reply emails unless it is related to a project. This undermines its mandate and hinders its ability to develop annual reports that can be powerful tools in resource mobilization. In some cases, even when funds are collected from the faithful during lent, for example, it is not shared with the national Caritas because the parishes and diocese feel that it has a lot of money and therefore does not need it.

The issue of independent registration remains key. National Caritas that have their own independent registration seem to be more effective in resource mobilization especially from secular donors. They are able to provide separate audit accounts and policy documents increasing the faith donors have in them. It is important to note that there are a few exceptions to the rule where some national Caritas operating under the mantle of the Bishops Conference are able to adapt policy documents to their own needs and present them as their own.

The communication of the activities of the national Caritas is weak across the continent. Independent websites and social media sites are generally lacking. It is difficult getting any information on what they do on the internet. This undermines their ability to mobilise funding from donors, especially those that discourage speculative proposals.

There is acknowledgement that there are local opportunities that can be pursued. Exploiting them however demands the support of the church hierarchy. It also demands changes in attitudes that glorify external funding as opposed to local funding. The increase in corporate social responsibility provides opportunities for partnerships that support the vulnerable. Special events, such as walks, have been used to mobilise funds for church infrastructure such as cathedrals. Real estate provides opportunities for funding through the lease of office space. Social enterprises such as guest houses, conference hosting and vehicle leasing are other income generating ventures. Appeals have traditionally mobilised funds from the faithful and others members of the public. They demonstrate the potential of the national and diocesan Caritas in mobilising funds domestically as long as they work as a team and receive the required support from the church hierarchy.

It will take time before domestic resource mobilisation becomes a key source of funding for the national Caritas. In the meantime, project funding will continue to play a key role in supporting the operations and programs of national and diocesan Caritas. There are opportunities for some of the African national Caritas to work as consortiums with or without their western partners. This will appeal better to larger donors who want

to support activities in several countries and but work through one consortium leader.

Lastly, the church hierarchy and faithful need to have an honest discussion on the Caritas that they want. A project based Caritas that depends on external funding will face higher funding risks jeopardising its sustainability. A Caritas that depends on local funding will be more sustainable. However, it will need to depend on more service and mission driven staff as opposed to the highest paid professionals. A hybrid of these approaches is viable but will require significant leadership and support from the church hierarchy as well as the faithful. There is an opportunity to explore alternative Caritas models in countries with dormant organisations. By learning from past experience, they can rebuild their national Caritas in the manner they feel best represents the work of the church.

6.2 Recommendations

The following recommendations are made:

I . OWNERSHIP

- ▶ **Strengthen the understanding of the church hierarchy, especially the Bishops of the importance that Caritas plays as the social pastoral arm of the Church. Efforts need to be made to increase the ownership of Caritas, not only by the Church Hierarchy but the communities as well.**
- ▶ **Strengthen the ownership and support of the Catholic faithful towards the national and diocesan Caritas. They need to appreciate that Caritas as the development arm of the church, for which they are part and parcel and that gives them the opportunity to serve and support God's work.**
- ▶ **Capitalise on in-kind giving from the Catholic faithful amongst other well-wishers. This is already happening at parish level but remains uncoordinated and largely unappreciated. Most individual and corporate donors in Africa prefer to give in-kind. National Caritas need to develop mechanisms that collect and distribute contributions made in-kind.**

II . COMMUNICATION

- ▶ **Change the perception and image of Caritas from one that is perceived to be rich and well-endowed with resources to one that need the support of the communities to fulfil its mission and mandate. The perceived high salaries and expensive cars are the envy of many in other arms of the church and the community and this undermines its ability to mobilise resources.**
- ▶ **Change the nature of engagement between the national Caritas and the wider society. Communities believe that Caritas is there to help them rather than empower them. They expect to receive rather than give. This undermines the ability of Caritas to secure their financial support.**
- ▶ **Strengthen the link between the national Caritas and the diocesan Caritas. These links have gawn weak in some countries to the detriment of the national Caritas thus undermining their ability to attract funding.**
- ▶ **Prepare annual reports that capture the work of all the Caritas in the country, including both national and diocesan Caritas. This will increase the fundraising appeal of the national Caritas thus attracting larger funding for everyone.**

III . CREATING PARTNERSHIPS

- ▶ Adopt more sustainable operating models that free the national Caritas from the challenges of project-based funding. There are opportunities to leverage on its religious roots and call for service to support more sustainable Caritas.
- ▶ Sensitise the church hierarchy on the importance of domestic resource mobilization in supporting the work of the national Caritas. The attitude about the national Caritas relying solely on projects needs to change.
- ▶ Seek to fundraise more from corporate entities in the respective countries. They can be great allies as far as development and humanitarian work are concerned.
- ▶ Capitalise on consortiums to mobilise funds both locally and globally. These can comprise of various national and Diocesan Caritas in addition to other local and international actors depending on the funding opportunity.

IV . INVESTMENT

- ▶ Where possible, the national Caritas should invest, after due diligence, in office space and conference and accommodation facilities that they can lease out. This will capitalize on the significant amounts of land owned by the church.
- ▶ Support the national Caritas in securing their own independent registration. This will increase their ability to meet the requirements and demands of secular donors in an extremely competitive environment.
- ▶ Build the capacity of national Caritas in social enterprise skills. This will enable them better exploit existing opportunities that can leverage on the existing assets that they and the wider church have.
- ▶ Regularly train national Caritas staff on resource mobilization in order to strengthen their capacity to mobilise resources. This can include both physical and virtual training where resources are limited. In addition to proposal writing, training should include campaigns, special events or fundraisers, corporate fundraising, fundraising from individuals amongst others.

V . SPECIAL EVENTS

- ▶ Capitalize on special events and campaigns to mobilise funds from the wider public. Caritas is appreciated by the general public for the good work that it does and there are opportunities to leverage on this goodwill for funding. This will require more support from the Bishops Conference.
- ▶ Strengthen the Caritas Day through improved promotion and sensitization of Christians amongst others about its value while encouraging increased support by the church hierarchy. These days have potential to mobilise far more funds for diocesan and national Caritas if better organized.
- ▶ Capitalise on special events and campaigns to mobilise funds from the wider public. Caritas is appreciated by the general public for the good work that it does and there are opportunities to leverage on this goodwill for funding. This will require more support from the Bishops Conference

VI . BRANDING

► Strengthen the visibility, branding and image of the national Caritas through improved communication. This includes the use of good websites, social and traditional media. Though Caritas does great work across the African continent, the communication of how it is impacting on the lives of communities, especially the vulnerable to potential individual, corporate and other institutional donors has been weak.

