

Giving Wisely in Times of Need

BBB Column

By Lauren Galley, Regional Director, Bryan/College Station Better Business Bureau

On Friday, March 15th, 50 people went to prayer at Al Noor Mosque and Linwood Islamic Center in Christchurch, New Zealand and never made it home. Cyclone Idai hit on March 4th has taken the lives of more than 1,000 people in Mozambique, Zimbabwe, and Malawi. The United States Midwest is seeing record rainfall and flooding, causing people to evacuate their homes and anticipate the damage they will come back to.

Sadness creeps into our hearts in times like these, and we are often moved to do what we can to help. Crowdfunding, raising funds by gathering small donations from a large number of people, may seem like an easy and effective option. BBB Wise Giving Alliance suggests donating to established charities and organizations, but if crowdfunding seems like the better option for you, remember the following BBB tips for donating:

- **Give to people and organizations you know.** Charities can be vetted, but it is more difficult to assess individual requests for assistance. Therefore, it is safest to donate to crowdfunding posts made by people you know personally. If not, try to find out if the funds are being collected by an established charitable organization.
- **Not all crowdfunding sites operate alike.** Some platforms do a better job vetting the projects that come to their site than others. Review the site's procedures and remember that most sites that take precautions announce them to encourage giving.
- **Some pictures are used without permission.** Occasionally, photos of victims are used on crowdfunding sites without their permission, and those funds aren't actually going to help that victim. Donors should always approach with caution.
- **Find out how the funds will be used.** Vague descriptions of how the collected funds will be used should also be a sign for caution. For example, will the funds be used to assist funeral expenses, medical expenses, reconstruction, or other activities? Thoughtful requests for funding will take the added step of identifying and verifying needs before money is raised.
- **Avoid duplication of effort.** For example, regarding the Christchurch shootings, the New Zealand Prime Minister "pledged to cover the funeral costs of all 50 victims and offer financial assistance to families." If a quickly formed crowding posting raised money for funeral expenses, they would probably need to ask donors if funds could be used for an alternative purpose.

Visit give.org to view charity reports, and see which organizations meet the 20 BBB Standards for Charity Accountability.

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