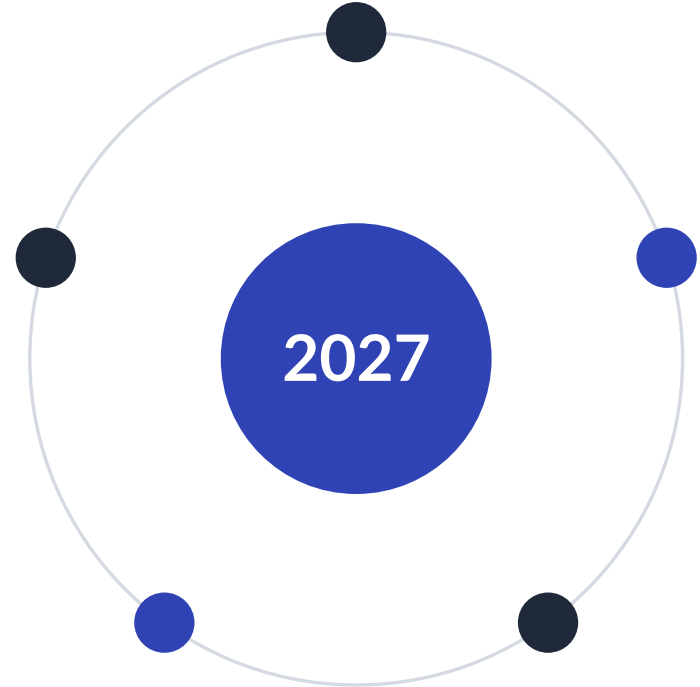


Transformation 250 - October 2026

The Future of Fundraising

How AI can help you find donors, tell your story, and free up your team in 2027 and beyond

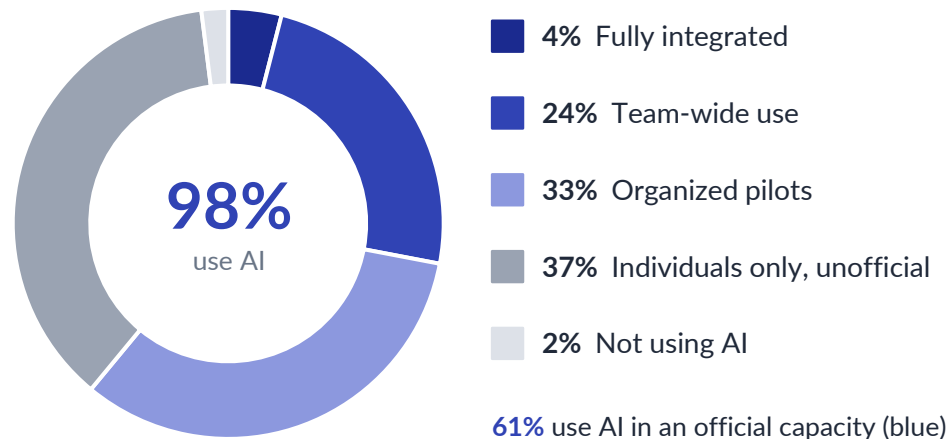
Stephen Rowe | AI & Digital Strategist



AI Is Already Here

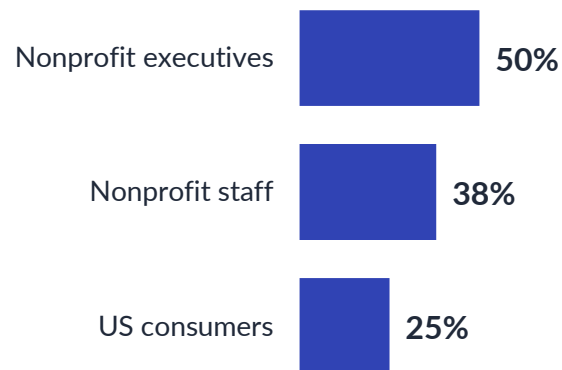
Almost every nonprofit uses AI. Far fewer use it on purpose.

How nonprofits use AI today



Source: NTEN and The Bridgespan Group, "[2026 State of Nonprofit AI](#)" (917 respondents, April–June 2026).

Who uses AI every day



Sources: NTEN and The Bridgespan Group, "[2026 State of Nonprofit AI](#)" (917 respondents, April–June 2026); a16z, "[Top 100 Gen AI Consumer Apps, 7th Edition](#)" (October 2026).

The Road Ahead

Three shifts in AI, and what they mean for fundraising

The agentic future

01

Private AI

03

Trust and guardrails

05

02

Monothread

04

Where AI pays off

- Shifts in AI
- What it means for you

2027 & the Agentic Future

From asking questions to assigning work



Agents such as Claude Code, OpenAI's Codex, and Claude Cowork take a goal, make a plan, and work across your files, browser, and apps until the job is done.

Chat era

You ask, it answers
One prompt at a time
You copy and paste

Agent era

You assign, it delivers
Hours of multistep work
Works inside your tools

Try it: *build a list of 50 prospects who support causes like yours, draft a brief for each first meeting, and prep introduction emails for your board, all overnight.*

Monothread Reigns Supreme

One conversation that runs your whole day

The next interface is one continuous conversation, by text, chat, or voice, that connects email, calendar, files, and databases and keeps working after you close the app.

Instinct/Hark

A text-message agent with its own phone number and cloud computer. Both platforms saw significant user growth this fall.

Meta Muse

Launched September 8, 2026, on web, mobile, and WhatsApp. Crossed 5 million downloads in under a month, faster than ChatGPT or Claude.

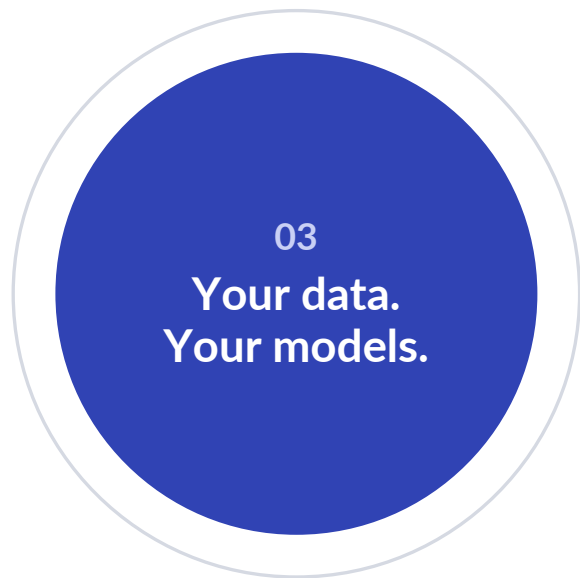
What it means for you

Your gift officers gain a chief of staff in a single thread. Donors gain agents too, and those agents will read your website, Form 990, and impact reports before they give.



The Rise of Private AI

Open models you can run on your own terms



Open-weight models on Hugging Face, including Qwen, Gemma, Llama, gpt-oss, and Mistral, run on your own servers or private cloud, so sensitive data never leaves your control.

~3M

public models on the Hugging Face Hub

83%

of downloads go to small models (under 1B parameters)

Keep it private

- Donor records and giving history
- Major-gift notes and wealth screening
- HR, finance, and board materials

Frontier AI is fine

- Public-facing copy and research
- Brainstorming and planning
- Analysis of anonymized data



Shadow AI Is the Real Risk

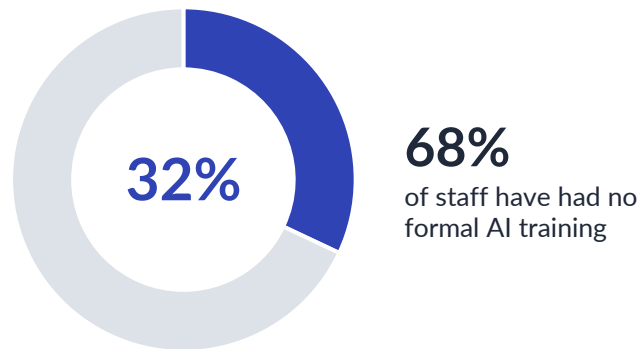
Most people already bring their own AI to work

Use AI outside official guidance



Source: NTEN and The Bridgespan Group, "2026 State of Nonprofit AI" (917 respondents, April–June 2026).

Staff with formal AI training



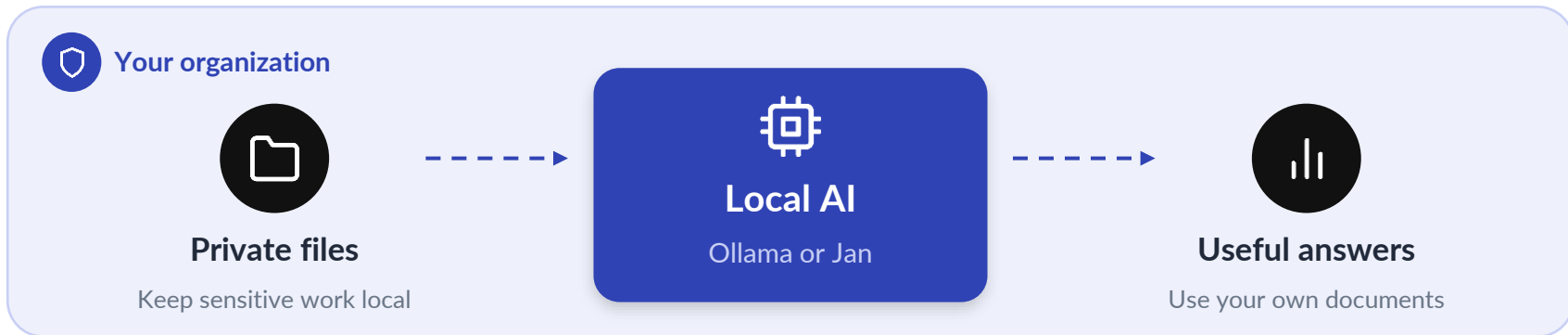
78% of AI users bring their own AI tools to work

Sources: NTEN and The Bridgespan Group, "2026 State of Nonprofit AI" (917 respondents, April–June 2026); Microsoft and LinkedIn, 2024 [Work Trend Index](#).



Running Private AI

Your knowledge. Your hardware. Your control.



Jan

The easiest place to start

Free, open-source desktop app that feels like ChatGPT. Download a model and chat fully offline on Windows, Mac, or Linux. Best for everyday staff use.



Ollama

The engine behind your tools

Free, open-source engine that runs Llama, Gemma, Qwen, and more on Mac, Windows, or Linux, with a local API your other tools can plug into. Best for IT and power users.



Where AI Pays Off

Research, communications, and admin: the three areas you asked about

04
More time
for donors



Research

Prospect lists from public giving records, 990s, and news, plus a brief before every first meeting.

***Team of one:** Ask AI for a weekly brief on your top 10 prospects.*



Communications

A clear case for support, impact reports, and appeals in your voice, tested on AI donor personas first.

***Team of one:** Draft one stewardship update a month with AI, then edit it yourself.*



Admin

Gift entry, CRM cleanup, call notes, and board reports handed to agents, with staff review.

***Team of one:** Dictate call notes and let AI log them in your CRM.*



The Questions You Brought

Where AI can help with each one

1 How do we get in front of more of the right donors?

Agents build prospect lists from public giving data, 990s, and news, and draft a first-meeting brief for each.

2 How do we make the opportunity clear and compelling?

Turn complex results into a plain-language case for support, then test it on AI donor personas.

3 How do we build the capacity to grow?

Log every relationship note in a shared system so fundraising doesn't live in one leader's head. Agents handle the admin.

4 How do we develop the full potential of donor relationships?

Personalized stewardship at scale, plus early signals for upgrades, planned gifts, and noncash giving.

5 How do we decide where to invest our resources?

Have AI compare results across mail, digital, and events, and model what a shift would return.

6 How do we sustain support through changing conditions?

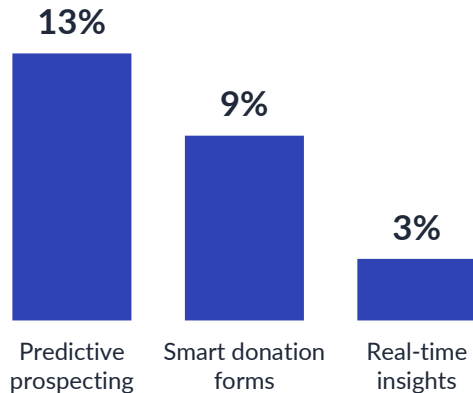
Track donor sentiment and news, and keep your public story accurate for donors' own AI agents.



The Fundraising Opportunity in Numbers

Few nonprofits use AI where it pays, and the stakes are rising

Fundraising AI is still rare



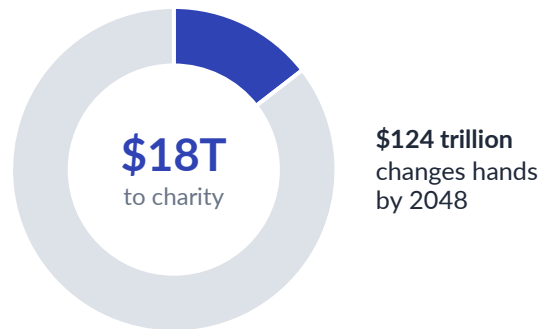
Share of nonprofits using each. Sources: State of AI in Nonprofits, 2025; 2026 Nonprofit Tech for Good Report.

Average online gift



Source: Fundraise Up (vendor-reported), via Nonprofit Tech for Good.

The great wealth transfer



Source: Cerulli Associates, U.S. High-Net-Worth and Ultra-High-Net-Worth Markets 2024.



Lessons From My Own AI Experiments

What I tried, what it required, and what I'd do differently

What worked

AI focus groups

What I tried

Simulated audience panels in Claude and ChatGPT to test how Cato Courses content lands before launch.

What it required

Clear audience profiles, careful prompts, and a person to judge the feedback.

For fundraisers

Test a case for support or an appeal on simulated donor personas before real donors see it.

What didn't

AI chatbot personas

What I tried

Always-on AI chatbots that let learners talk with historical figures.

What it required

Real spending and ongoing maintenance.

What I'd do differently

Start smaller, measure engagement early, and put the budget into experiences people return to.

Your turn: what have you tried, and what would you do differently?



Trust Is the New Currency

What donors expect, and where nonprofits fall short



Disclose it

Say plainly where and how you use AI.

Human in the loop

A person reviews every public-facing word.

Protect donor data

No donor or staff data in consumer tools.

Never fabricate

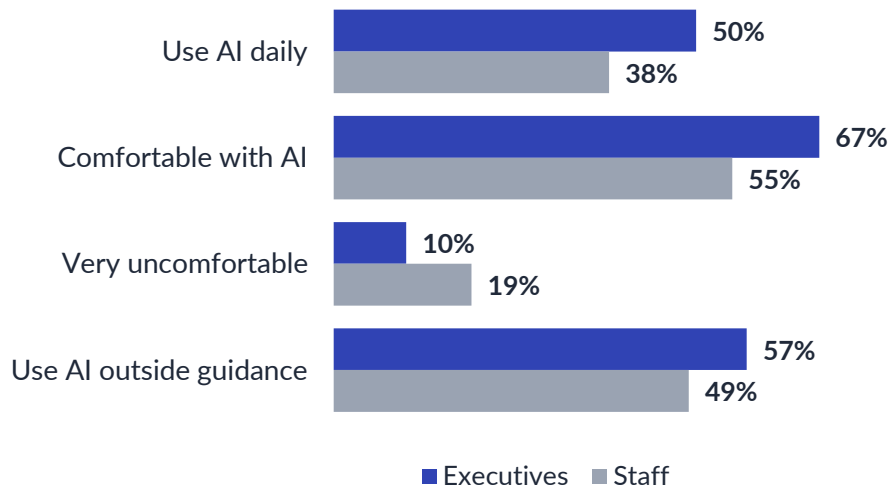
No synthetic stories, quotes, or photos presented as real.



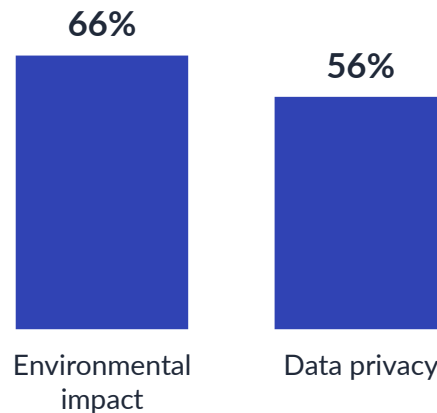
How Your Team Feels About AI

Executives and staff see AI differently

Executives vs. staff



Staff's top concerns



Thank you

Let's compare notes

- 1 What is one task your team would hand to an agent tomorrow?
- 2 Where does your donor data live, and who may put it into an AI tool?
- 3 What AI experiment has worked, or flopped, at your shop?

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