



more  
than  
money



# Navigating complexity in the for-purpose sector.

April 2026



# Foreword

## Leaders at for-purpose organisations are navigating an increasingly complex environment.

Across the sector, we're seeing teams balance rising community need, shifting donor expectations and growing cost pressures, all while responding to rapid technological change and the ongoing pressure to do more with less.

For-purpose organisations are being asked to deliver more impact in a more complex environment. Leadership teams are often juggling multiple challenges including tighter budgets, rising demand for services, and a faster rate of change in areas such as technology and payments.

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Through our work with charities, foundations and community organisations, we're seeing a number of common themes emerge. These include the economic backdrop and its influence on donor behaviour, the evolving shape of corporate giving and philanthropy, the rapid shift in payments and what it means for making giving simple and secure, and the growing role of AI in a sector so deeply reliant on human connection.

At NAB, our Government, Education and Community team is focused on helping organisations translate these shifts into confident, sustainable strategies. Strengthening funding confidence, improving operational resilience, and deepening donor and community trust are all critical to sustaining mission delivery in an uncertain environment.

This report explores four key pressure points shaping the sector, and where leaders can take practical steps to navigate complexity with greater confidence and clarity.

**Kate Bain**, Executive, Government, Education and Community, NAB



# 01

## Household financial pressure is reshaping how people give

Household budget pressure remains a defining backdrop for the sector – reshaping how and when people give.

NAB's Head of Behavioural and Industry Economics Dean Pearson says long-term consumer spending indicators suggest consumer stress is rising, and Australians are facing growing uncertainty about the future direction of the economy.

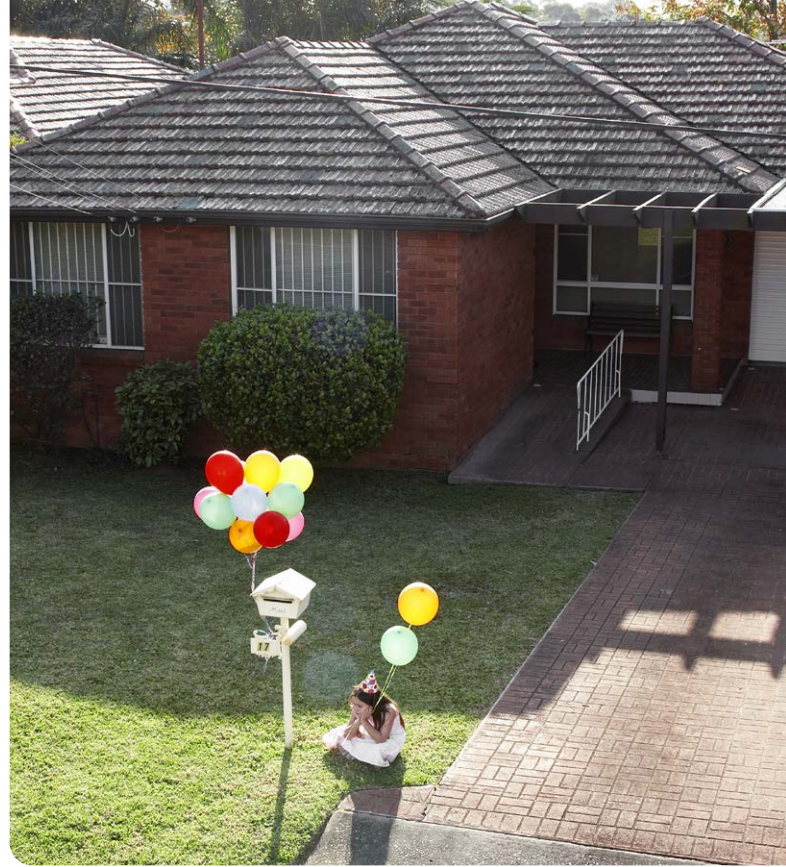
NAB's Consumer Stress Index is sitting above its long-term average, reflecting a community that feels less financially secure and more uncertain about what comes next.

“The gap between what we earn and what we can control in our daily spending has never been wider,” says Dean. He noted that shifting narratives around interest rates have been a contributing factor, alongside rising concerns over job security – now at their highest point of stress since March 2020.

As a result, consumers are moving from “cautious” spending to more intentional spending, prioritising essentials and cutting back elsewhere. Data shows Australians are reducing spending on everything from eating out at restaurants, to coffees and other “micro-treats”, to holiday and household purchases.

Charitable giving isn't immune, with NAB research showing three in ten Australians have reduced charitable giving in recent quarters. Average donation sizes have fallen, with any savings redirected to cover daily living expenses or debt repayments.

“Generosity towards for-purpose organisations hasn't disappeared but donors are becoming more selective about where they direct limited resources in a tighter economy,” says Dean.



Tackling “cutback fatigue” can be helped by several practical adjustments. These include clearly demonstrating impact in simple terms, encouraging smaller recurring donations, and creating ways for supporters to stay involved beyond financial contributions.

## Actionable tips

from NAB's Head of Behavioural and Industry Economics Dean Pearson to combat “cutback fatigue”:

- 1. Lead with impact clarity:** Show tangible, dollar-for-dollar outcomes in plain language.
- 2. Assume donors are highly selective:** “Cutback fatigue” means donors are prioritising their giving. Make your value proposition sharper.
- 3. Make small, regular giving the default:** Promote recurring contributions and keep them easy to set up and manage.
- 4. Offer ways to stay involved beyond money:** Create clear pathways for volunteering, advocacy, and peer-to-peer support.

# 02

## Corporate giving remains healthy but expectations are shifting

With many household budgets tightening, for-purpose organisations are putting greater emphasis on attracting corporate partnerships and funding.

According to JBWere Senior Consultant in Philanthropic Services and Family Advisory, John McLeod, corporate giving in Australia is healthy – up 8% in 2025 with 33 out of the [Top 50 Corporates](#) increasing their spend.

“Charities are under pressure on a number of fronts. Margins are getting tighter and tighter; there’s rising demand for services; higher operating costs and increased competition from a stretched pool of Government funding,” said John, adding that corporates are also becoming more deliberate in their giving intentions.

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JBWere Senior Consultant, Philanthropic Services and Family Advisory

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Successful fundraisers, he says, treat corporate giving as a partnership strategy rather than merely a fundraising target and often successfully broaden their proposition beyond cash alone. Increasingly, corporates are looking for partnerships that align closely with their business priorities, employee engagement programs and measurable community outcomes.

### Actionable tips

from JBWere Senior Consultant in Philanthropic Services and Family Advisory, John McLeod on how to attract corporate support:

- 1. Invite corporates to give via non-financial means.** This may include giving of capability not just cash (ie can they more easily supply skills, assets, access, platforms, facilities).
- 2. Prioritise depth over breadth.** Focus on a smaller number of strategic partners where you can build a multi-year relationship, rather than chasing many one-off sponsorships.
- 3. Make the alignment obvious.** Tailor your pitch to the corporate’s purpose, employee interests and customer base and be clear on the shared value you can create together.
- 4. Take the time to understand their industry and stakeholders.** Be able to write their internal justification/ business plan for the partnership.

# 03

## Payment technologies are now part of the donor experience

Another core challenge for organisations in 2026 remains the fast-moving payments technology space.

For charities, payments represent the frontline to the donor experience, where conversion, repeat giving and trust can be built or lost.

In addition, Australia's payments infrastructure is changing quickly: PayID has 28 million registrations and around 90% of Australian accounts are now real-time payment eligible. 5 million new Debit Cards were issued in 2025, demonstrating the need for charities / organisations to ensure all forms of payment are available to donors.

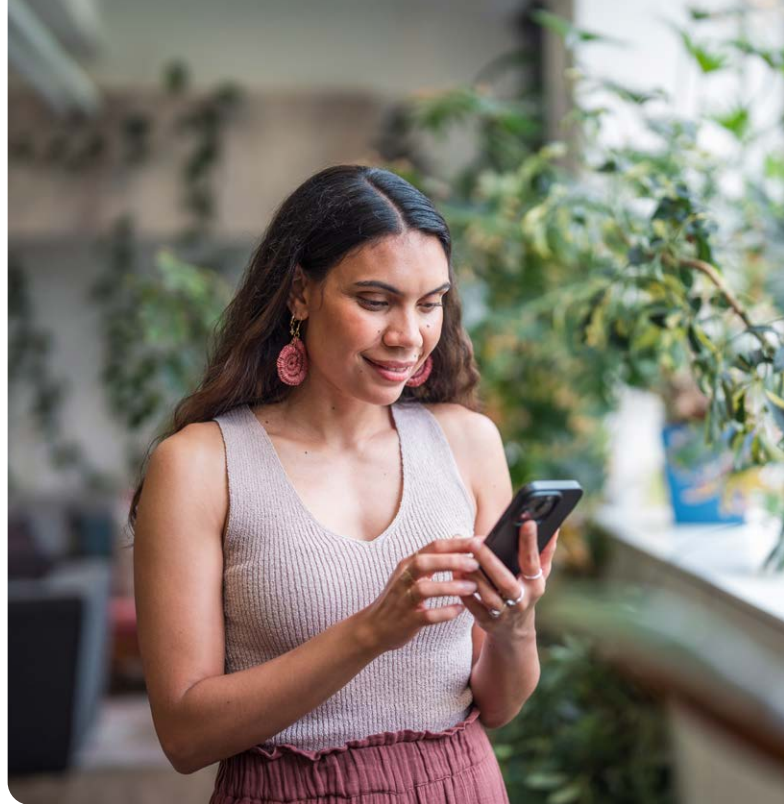
NAB Payments expert Tara Tubman, Head of Sales, Merchant Services, said payments are now a core part of the donor experience, with supporters expecting their giving to be as "frictionless" and easy as any other digital transaction.

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"When someone decides to donate, that moment of intent is incredibly important. If the payment journey is slow or complicated, organisations risk losing donors



before the transaction is complete. The best donation experiences are simple, secure and familiar whether that's cards, digital wallets or pay-by-bank. It's also important to make recurring giving easy and ensure payments integrate smoothly with internal systems so organisations can acknowledge donors quickly and accurately."

With cash in structural decline in Australia, this shift reinforces the need for modern, digital-first donation journeys that work wherever the supporter is (whether online, on mobile, or in person).

### Actionable tips

from NAB Payments expert, Tara Tubman, on getting payments right for donors:

- 1. Design for the "moment of yes":** fewer steps and familiar choices (cards, wallets, pay-by-bank).
- 2. Make trust visible:** clear payee identification, secure flows, fast confirmation.
- 3. Build recurring giving by default:** make regular donations easy to start, manage and pause
- 4. Treat reconciliation as part of the experience:** better integrations enable quicker, more accurate donor acknowledgement.

# 04

## AI adoption curve is accelerating in the for-purpose sector

The AI conversation in the for-purpose sector is moving quickly from curiosity to capability, according to Equitable Philanthropy CEO Catherine Brooks.

By late 2024, around two-thirds of charities in Australia reported using AI in some capacity, most commonly for content creation and administrative tasks.

She urges organisations to shift their mindset on AI from “nice to have” to “must have” and embrace the technology as a practical tool with benefits to productivity – taking pressure off teams by reducing time spent on drafting, reporting, donor communications and internal knowledge search.

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The result is a renewed focus on what people find hardest to automate, she said: “It frees up leadership to spend more time building relationships and engaging major donors.”

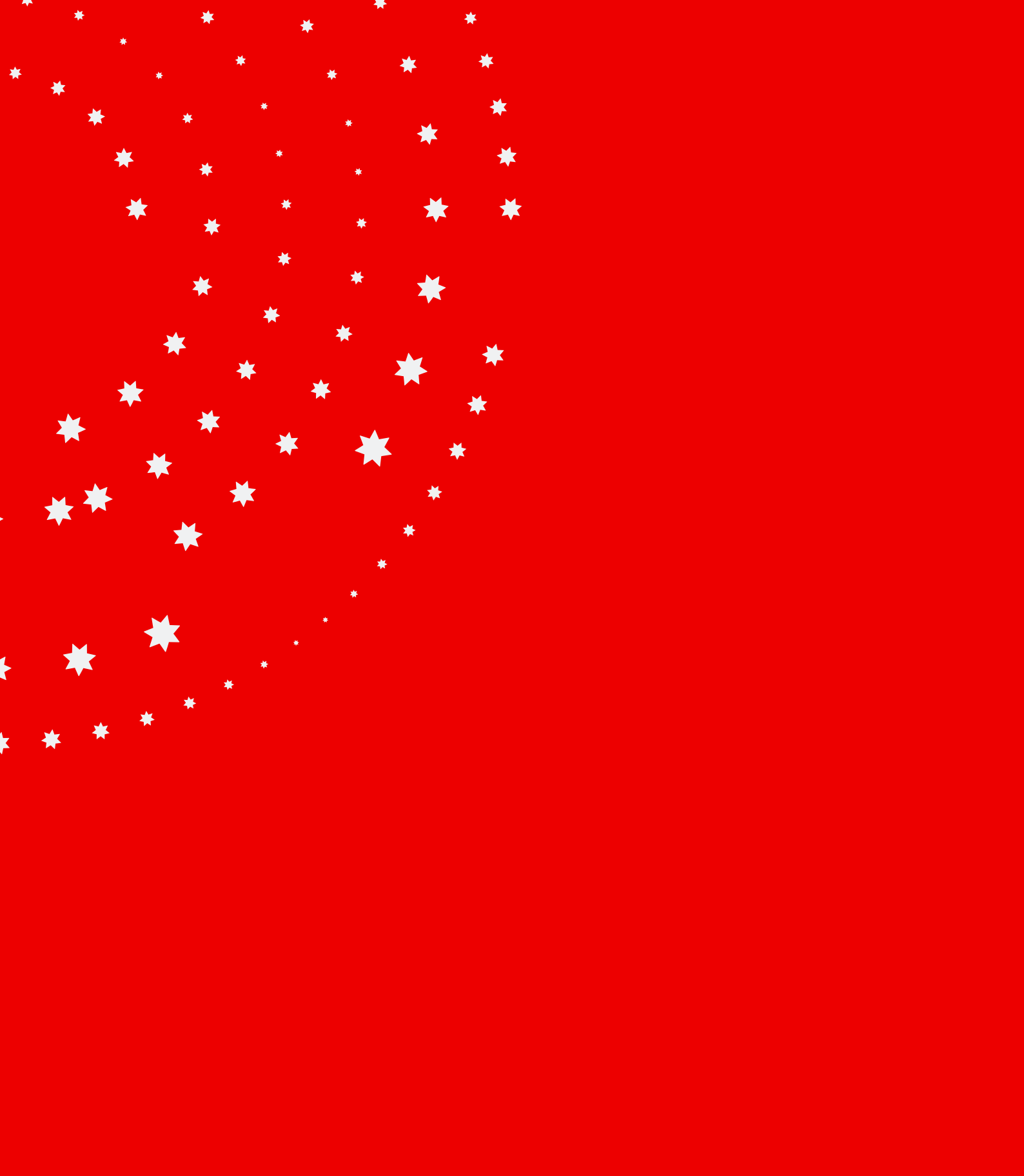
That said, trust remains a non-negotiable and guardrails must be set at the leadership level with boards and executives putting in place oversight over privacy, data quality, and human review processes.

“We need to be really careful. AI is only good at certain things and we need to really understand what those certain things are,” says Catherine. “Organisations need to ensure they manage their reputational risks adequately and final responsibility is through human oversight.”

### Actionable tips

on leveraging AI for productivity from Equitable Philanthropy CEO Catherine Brooks:

- 1. Pick 2-3 “time back” use cases and pilot them:** This might initially cover drafting grants, impact reporting, supporter emails, policy/knowledge search. Test and learn and scale what works.
- 2. Put governance in place early:** Create simple rules on what data can be used, require fact-checking, and keep a human-in-the-loop for anything donor-facing or high-risk. (See ACNC’s guidance on charities and AI here: <https://www.acnc.gov.au/tools/guides/charities-and-artificial-intelligence>.)
- 3. Upskill teams with bite-sized learning:** Access Infoxchange’s digital learning courses/webinars to support safe, practical AI literacy across fundraising and operations: <https://learning.infoxchange.org>
- 4. Use co-design resources to build trust:** Start small with user testing and feedback loops. The Institute of Community Directors has accessible AI governance tools and training that boards can adapt: <https://www.communitydirectors.com.au/tools-resources/artificial-intelligence>



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