Infinite Giving

THE STATE OF

NONPROFIT ASSET GIFTS

How non-cash donations provide funding for U.S. tax-exempt 501(c)3 organizations

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Executive Summary

NONPROFIT ORGANIZATIONS ARE FACING EXISTENTIAL THREATS TO THEIR MISSIONS

2025 has been marked by a turbulent economic climate. Inflation, financial uncertainty, and reduced individual giving all threaten the sustainability of philanthropic organizations.

With charitable donations declining, especially from individuals, many nonprofits struggle to stay afloat even as demand for their services rises. In this challenging macroeconomic landscape, non-cash donations such as securities (stocks), cryptocurrency, donor-advised fund (DAF) grants, plus endowment creation offer a vital lifeline.

These asset gifts not only provide tax benefits for donors but also represent sustainable, diversified revenue streams for nonprofits.

However, administrative complexity and capacity limitations prevent many charitable organizations from capitalizing on the opportunity to accept asset gifts.

This report explores how non-cash donations can help nonprofits become resilient, examines trends in asset-based philanthropy, and offers strategic recommendations for navigating this critical shift.

A **Crisis** in Philanthropy

DONATIONS ARE DOWN

- Overall donations to public society benefit organizations **dropped 15.2%** after record giving during COVID[1]
- Individual giving decreased to 13.4%[1]
- Charitable giving as a share of disposable personal income has dropped 1.7%[1]

The Sustainability of Nonprofits is Being Threatened

As a result of declining donations, we may see an increasing number of nonprofit organizations ceasing operations.

Economic headwinds including inflation, tariffs, and global uncertainty are tightening donor wallets. Unfortunately, nonprofits are being asked to do more with less.

- 71% of nonprofits reported increased demand for services, yet 68% plan to cut programs within the next two years.[2]
- 42% report inadequate finances, and 30% of nonprofits cease to exist within 10 years of founding.[2]

To survive, nonprofits must reassess their financial sustainability plans. **Diversifying revenue streams is one proactive step towards resiliency.**

Asset Donations
A Silver Lining

Types of Asset Gifts

What to ask from your donors

- STOCKS
- CRYPTOCURRENCY
- DONOR ADVISED FUND (DAF)
- ENDOWMENT CREATION

Transform Generosity

Donors want giving options beyond cash. Now is the time to explore the opportunity to grow your organization's impact with high capacity, tax-efficient gifts.

STOCKS

$10K+

Average donation value

CRYPTO

$100K+

Value of 1 Bitcoin YTD in 2025

DAFS

$12K+

Average DAF gift

ENDOWMENTS

$25K+

Average gift contribution

DESPITE THE DOWNTURN IN DONATIONS ASSET GIVING HAS SURGED

Non-cash charitable contributions **increased 135%**[3] in the last decade. According to the Internal Revenue Service (IRS), most itemized non-cash charitable contributions are stocks.

High-capacity giving is an untapped resource. Nonprofits receiving stock gifts (in addition to cash) can **increase their fundraising contributions by 55%.**[4]

Stock gifts offer significant tax advantages to donors as they **avoid paying up to 37% in capital gains taxes**.[5] Donors also typically receive a tax deduction for the fair market value (FMV) of the stock at the time of the donation.

Cryptocurrency, though volatile, is increasingly accepted and offers similar tax benefits. On May 22, 2025, Bitcoin reached an **all-time high of $111,970**.[6] Donors can give a percentage of crypto directly from their wallet.

In 2024, Infinite Giving processed millions of dollars in asset gifts with the **average stock donation value of $33,691.37.**

The single largest stock gift was worth **$2,256,127.70**.

How to **Accept Asset Gifts**

HOW YOUR NONPROFIT CAN DIVERSIFY FUNDRAISING

ABILITY TO ACCEPT ASSETS

The first step to fundraising non-cash gifts is setting up a brokerage account. Infinite Giving is one of the few tech platforms that helps open and host your nonprofit's account.

REQUEST ASSET GIFTS

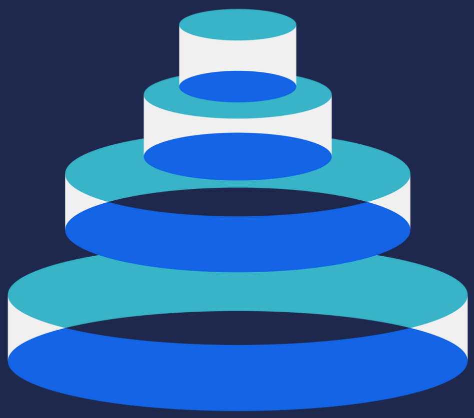
For high-capacity donors with the means to give substantially, request asset donations instead of cash, especially during Giving Season.

LIQUIDATE ASSETS

Once the asset gift is received, it's liquidated at the current market price (FMV), providing immediate access to funds.

POTENTIAL INVESTMENT

With cash on-hand, put it to work in your operating cash flow (OCF) or invest it to grow cash reserves in your "rainy day fund."



Low-Risk Investment Options to Maximize Impact

After liquidating your asset gift, some potential investment opportunities could include:

- Mutual funds
- Money market
- US Treasuries
- CDARs

By stewarding your reserves, you can further increase the impact of your asset gift.[7]

Infinite Giving can help guide your nonprofit on various cash management options and portfolios available.

Rethinking Philanthropy in the Age of Asset Wealth

THE GREAT WEALTH TRANSFER IS COMING AND IT WON'T BE IN ALL-CASH

The Great Wealth Transfer represents a pivotal moment for nonprofits, as an estimated $124 trillion in assets are poised to shift from Baby Boomers to younger generations over the next two decades.[8]

This unprecedented transfer of wealth offers nonprofits a unique opportunity to engage with a new wave of philanthropists, many of whom are inclined to donate non-cash assets such as stocks, crypto DAFs, or create endowments.

Embracing these asset gifts can significantly enhance a nonprofit's fundraising strategy, tapping into a broader and more diverse donor base.

Creating a Giving Loop

Non-cash gifts invested wisely can yield powerful results, especially with your nonprofit's high capacity donors.

Nonprofit leaders should consider tapping into their donor database to identify those high net-worth individuals and start the conversation around asset giving.

Asset gifts donated today can be used for immediate impact towards your mission and grow with thoughtful stewardship.

The Path **Forward**

Conclusion

Nonprofits are the pillars of our society. If we can help our philanthropies to become more sustainable, then we'll build stronger communities and ultimately a better world.

But as economic instability continues to pressure the nonprofit sector, embracing non-cash gifts is not just beneficial, it's now essential. Organizations that adapt their infrastructure, educate their donors, and embrace asset-based philanthropy will be better positioned to survive and thrive, especially with the upcoming Great Wealth Transfer.

By prioritizing diversification, prudent risk management, and proactive donor engagement, organizations can navigate short-term challenges while positioning themselves for long-term success.

Infinite Giving is committed to supporting nonprofits through these dynamic times with expert guidance and tailored solutions. For personalized assistance with growing your giving, **please reach out to our team**.

We are here to help.

Methodology & Sources

Infinite Giving Advisory Services, Inc. is a Registered Investment Advisor. Advisory services are only offered to clients or prospective clients where Infinite Giving and its representatives are properly licensed or exempt from licensure. This research is solely for informational purposes.

A non-cash donation to a 501(c)(3) U.S. based nonprofit organization is defined by the IRS as any donation received in a form other than cash or checks and are subject to specific reporting and valuation rules.

"The State of Nonprofit Asset Gifts" report was designed to educate nonprofit organizations, their board members, and supporters on non-cash donations and the current industry trends related to asset management.

In citing our own data for stock gifts in the calendar year of 2024, Infinite Giving processed 322 individual stock donations for a total of $10,174,794.55.

Additional research was conducted in partnership with Emory University's Project V Solutions Consulting starting on January 31, 2025, and concluding on April 23, 2025.

Sources for citation in the material include:

1. National Council of Nonprofits - "It's Real: Charitable Giving Plummeted Last Year"
2. Network Depot - "Significant Positive and Negative Nonprofit Statistics in 2024"
3. Urban Institute - "Five Charitable Giving Trends to Watch"
4. "Why cash is not king in fundraising: Results from 1 million nonprofit tax returns"
5. IRS.gov - Non-Cash Charitable Contributions
6. IRS.gov - Catching Bitcoin's $112,000 Surge for Your Financial Win
7. Infinite Giving - Nonprofit Endowments: Ultimate Guide to Building Your Fund
8. Merrill Lynch - Will the 'Great Wealth Transfer' transform the markets?

About Infinite Giving

Infinite Giving helps nonprofits grow through seamless technology and thoughtful stewardship. As the only proprietary fintech platform built exclusively for nonprofits to receive both cash and non-cash giving, and serve as an investment advisor to steward those donations, Infinite Giving is here to help grow the world's giving.

With thoughtful stewardship, we protect your greatest resources, time and money, through unparalleled and efficient financial solutions. Our best-in-class people and technology enables us to serve as a seamless, one-stop shop or provide an as-needed bespoke solution.

At our core, we believe in the vital work nonprofits do. By fostering strong relationships, increasing transparency and efficiency, and coming alongside your team, we help empower organizations like yours to thrive.

We are the future of nonprofit finance, and we're honored to serve you.

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