



## **Peter Cavelti:** **My Lifetime Voyage Through the Charitable Universe**

For most of us, the practice of charitable giving is not something that follows a defined set of rules, but rather something that continuously evolves. I'd like to share my journey with you—how I was first taught to give, how my perceptions and attitudes changed, why I eventually ended up with a very small number of causes I support, and why one of them, Doctors Without Borders, continuously inspires me.

Do you ever wonder what charity is? A few years ago I asked my grandchildren just that. “That’s easy, Papa,” Alexandra, the eldest, led the way. “It’s being kind.” Cameron and Abigail agreed, adding that being charitable means to help someone in need.

A bit later in our discussion, we talked about different ways of giving and concluded that actively engaging with others was the highest form of compassion. To the girls, these others were animals—adopting lots of dogs and cats seemed the right thing to do. Cameron, meanwhile, wanted to help people, especially the sick, disabled and hungry.

Then, as the children explored how they might implement their plans, the conversation took a turn. They realized there were limitations to what was possible. There were school and family obligations, and some of their ideas were hopelessly impractical. Maybe it was easier to collect money and send it to people who were there, in the right places, with the time and knowledge to do what was needed.

Ever since that first talk about charity, I’ve tried to teach my grandchildren how to best support the work we don’t have the time, opportunity, training or inclination to do ourselves. They’re in their teens now and skim through data like any skilled adult would, and every now and then they join me on a fact-finding mission, where they can observe, ask questions, or help out. And still, finding the most worthy organizations is far from easy.

## The Two Faces of Charity

When I grew up in post-war Europe the meaning of charitable giving was quite different from what it is today. Where there was need, people helped each other. The universe of charitable organizations was far smaller than it is today. My father, a young dentist then, often came home with a crate of apples or a couple of hams—things he'd been given by farmers who couldn't pay their bills. My mom didn't like that and sometimes called him a bad business man, but then quickly revised her narrative when she noticed we children were listening. Looking after the less fortunate, we were told, was an imperative.

At Christmas time, our mother sat down at the kitchen table and wrote notes to those she felt needed help: the Franciscan monks, the Dominican nuns, the Red Cross, the Institute for the Blind and the Salvation Army. She placed a ten-franc bill in each envelope and a postage stamp on the outside. As economic conditions improved and my father achieved unexpected success with his practice, the pile of Christmas envelopes grew. The causes my parents now supported included a bird sanctuary, cancer research, programs for disabled children, political activists and numerous others.

In my early twenties, when backpacking around the world on something like ten dollars a day, I experienced a completely different face of charity. Here is a page from my battered travel journal:

“The refugee camp outside the city accommodates 800,000 people and is serviced by a staff of 400. I join the short line-up of visitors wanting to get in, present my credentials, and get a piece of paper showing my name and passport number in Western characters, alongside numerous other notations in Hindi. As I enter, I'm intimidated by the vast ocean of canvas and cloth I see, most of it in shades of beige, brown, grey or green, suspended by a variety of ropes and wooden stakes. I first conclude that a huge logistical effort must have made this possible. Then I change my mind: more likely, this all started with a thousand tents, probably supplied by the Indian army, and when by day three or so tents were no longer available, every thinkable substitute was brought in, in a chaotic effort to give the desperate masses streaming in each day some token form of shelter.

The front line of tent city is relatively uncrowded, taken up mostly by processing desks and medical examination facilities. Some of the staff here are Westerners; I hear English and a few Scandinavian sounding exchanges. I walk by the food distribution centre. A couple of trucks filled with high stacks of bags of rice are backed up here, and the line-up of people waiting to receive their allocated ration snakes deep into the thicket of shelters. I ask one of the staff how much each person gets. It depends on what type of voucher they have, the young woman hollers back: adults 400 grams per day, children 150 grams. Some of the people lining up have vouchers for a whole family, she explains. The line-up is between six and eight hours long.

Apparently free to go wherever I want to, I walk past the outer periphery, into the next layer, and it's here that I encounter unimaginable scenes. The deeper I get into this miserable community, the worse it gets. Starving children lie around, bellies badly extended, some with parts of their faces covered with thick clusters of flies. Many of the adults look emaciated too, some uncontrollably crying, others laughing hysterically, then breaking down. There are mothers holding babies to their withered breasts, the babies too exhausted to suck. I see one mother collapsed on the ground, next to her dead toddler, hysterically sobbing.

I can't take it for long, this wretched display of human suffering. After an hour or so, I turn around, making my way back to the perimeter tents and chat up a young nurse. She's leaning against the side of a fencepost, smoking a cigarette. She's from Hungary, a member of a Soviet relief delegation, and she works at the processing desk. The stories of abuse and cruelty are unbelievable, she tells me—babies randomly bayoneted, women raped by whole groups of Pakistani soldiers, men loaded onto trucks to be taken to the nearest field and executed. She's convinced India will soon enter the war and it'll get even worse."

What I saw outside Calcutta that day in 1971 was a small part of the disaster that is now referred to as either the Bangladesh Genocide or the Bangladesh Liberation War, depending on perspective. Doctors Without Borders was not in existence then (it was founded later that year), but the idealism and unreserved humanity of the exhausted camp volunteers I met that day left me stunned and imprinted me forever.

I travelled on afterwards, eastward through Asia at first, where I soon found myself amidst the chaos unleashed by the Vietnam War. Eventually, I crossed the ocean to settle in one of the world's most blessed places, Canada. It was as if the universe was rewarding me for my efforts to open my eyes and explore.

### **Finding the Right Approach**

Much like my father, I struggled to make a living at first, but soon succeeded on a scale I could not have imagined. Within a few years, I earned what seemed to me enormous sums of money and, once a year at Christmas, gave a percentage of it away. I knew little about the organizations I supported, nor was I in touch with them or understood how exactly my donations were used. What mattered was that I could write an ever greater number of cheques. It made me feel incredibly good; I felt that the long hours I worked generated benefits not just for myself, but also the world outside. Giving money was even better than earning it—I was making a difference.

Twenty or so years into my career, a remarkable thing happened. A lady from Doctors Without Borders called me. She said they'd noticed my steadily growing annual donations and were thankful for them. Would I like to come and visit, so that they could show me what my grants had accomplished? We agreed that a late-afternoon meeting would work best for everyone. It was a Friday when I arrived at the charity's offices; I know that because I remember feeling terribly sorry for myself. I'd had a rough week at work, one of the worst ever, with administrative entanglements and a lousy market leaving me exhausted.

Then, after being introduced to some key people, I met the logistics expert who directed the relief operations of which Canada's section was in charge. Sitting down in his tiny and heavily cluttered office, I casually asked how things were going. "Well," I was told, "it's been a difficult day." He vaguely pointed at the white-board on the wall behind him, where column headings referred to some of the most challenged places I could think of: Chechnya, the Nigerian Delta, Haiti, Somalia and half a dozen others—civil war theatres, refugee sanctuaries, hotbeds of disease, places where malnutrition and famine reigned. I asked my host to tell me more.

Sometimes, he explained, staff can move without constraint and help on a massive scale. But just as often, there is a population group, a military faction or a government that intervenes, blocking the mission's work or tyrannizing the victims seeking help. "There are moments when

you come to accept abuse, beatings, and even loss of life as almost commonplace,” he said. Then he told me about the abduction of a friend he’d been in the field with not long ago.

There are times in life when we need perspective and context, and this is what my first visit to Doctors Without Borders brought me. I was back where I’d been when, seemingly a lifetime ago, I visited the refugee camp. Not only did my work-related problems seem utterly trivial, but there was so much more. The man I’d met with had stayed long past his office hours taking time to explain, to open himself to me, to tell me about his ongoing struggle to come to terms with what he routinely experienced.

I felt humbled, yet so grateful. I’d just been taught how comparatively insignificant my contributions to society, humanity, the universe, were.

I made it my business to regularly visit Doctors Without Borders, soon referring to it by its international name, Médecins Sans Frontières, or MSF. Each time I stopped by I learned more. Before long, my new friends became my heroines and heroes. Their work inspired me on a personal level, teaching me about commitment and focus, and what can be done when all seems hopeless. I also became intrigued with how well they managed an extremely complex operation. Having held executive positions in the financial industry and being overly familiar with financial analysis, I found myself baffled by how Doctors Without Borders could achieve unrivalled social impact while being run on an insanely disciplined budget.

Some of my newly gained insights came with regrets. As I studied the efficiencies in MSF’s operations, the weaknesses at other charities became woefully apparent. Some of the organizations I’d given money to turned out to be cash-hoarding machines, banking vast amounts of money and channelling only a small portion of donations to what their literature portrayed as causes in desperate need. Others had unacceptably high administrative costs, often aggravated by excessive management compensation. Then there was the issue of fundraising: did I want my donations to make a difference now, or would I prefer that my money be spent on pamphlets, advertisements and call centres? To be sure, soliciting donations can be an important component of running a charitable enterprise, but the scale has to be justifiable. Of the causes I had supported, a disturbingly large number were spending between 35% and 40% of donations on fundraising!

Clearly, I’d given a lot of money to undeserving organizations, and thus deprived the best-run charities of funds they could have used far more effectively. Doctors Without Borders was one of them. Gradually, I learned to give better—to give in a more targeted and intelligent way, to give where I could make the biggest difference.

### **Disciplined, engaged and impactful—and woefully under-supported**

I’d like to give you two sets of facts:

-The first is, that among globally active relief organizations, MSF stands unrivalled in terms of its operating efficiencies and its humanitarian impact. Last year, the organization processed nearly ten million patients. It was active in over 90 countries and staffed by close to 40,000, of which more than 35,000 operated in the field. 83% of financial resources were spent on the charity’s social mission; fundraising and administration costs amounted to only 17%.

-The second fact is that out of some C\$16 billion in charitable aid extended by Canadians in 2016, only 0.35% found its way to Doctors Without Borders/Médecins Sans Frontières.

What this tells me is that Canadians are indisputably generous—16 billion dollars is a lot of money. On the other hand, when I consider the vast sums of money given to charities that spend lavish sums on things other than the actual cause they champion, it seems clear that Canadians could do a far better job in directing their donations.

I don't believe that different kinds of suffering can neatly be categorized in a spreadsheet, but nonetheless, it's worth contemplating what Doctors Without Borders accomplished in the space of one year. Here is a summary of its 2016 activities:

-The charity provided relief operations in many of the world's most besieged places, including Yemen, South Sudan, Afghanistan, Iraq, Nigeria and Syria. It treated tens of thousands of victims, while its facilities repeatedly came under siege. Field hospitals in Syria and Yemen alone endured 74 military attacks, in which dozens of medical personnel, patients and their caretakers were killed.

-MSF provided assistance to people on the move, fleeing repression, poverty or violence. Over 21,000 people were rescued while fleeing to safe havens, many of them from cheap rubber boats crossing the Mediterranean.

-Other teams responded to emergencies caused by epidemics and natural disasters, and provided care and improved treatment for patients with contagious diseases. Vaccinations were administered on an unprecedented scale, with 2.2 million people immunized in response to disease outbreaks and nearly half a million more undergoing routine vaccinations.

There are other things that profoundly impress. While increasingly many human relief organizations focus on fundraising and subcontract field operations to third parties, MSF insists on doing the work itself. In many crisis situations that means that Doctors Without Borders is there first. To do so consistently requires enormous commitment and courage, but also brings ample rewards, including a body of cumulative experience no other group can match.

Then there are the salaries paid to Doctors Without Borders' executives and head office staff, which are consistently at the low end of the scale. It's the same for the more than 35,000 doctors, nurses, logisticians and support people who work in the field—they earn considerably less than their professional peers back home, while wilfully exposing themselves to extremely difficult and dangerous conditions, risking their health and, in many cases, their life. This must surely be the highest form of charitable giving.

Another curiosity is that the maximum tenure for directors and executive staff is six years. This policy engenders a culture of mentorship and encourages a vibrant and forward-looking mind-set. It also inhibits the kind of entrenched thinking and inertia that dominates far too many sizeable organizations. In getting to know MSF operatives at all levels of seniority, I've come to learn that they are infectiously enthusiastic and self-critical. They consistently want to be the best.

Perhaps it's the organization's top leadership that inspires that. Amidst running a global organization of immense size and complexity, president Dr. Joanne Liu has regularly found the time to publicly castigate not only the world's most offensive dictatorial regimes, but also the major powers (some of which are our closest allies) for their equally callous interventions. It's good to see that the spirit of defiance and tenacity which led to the founding of Doctors Without Borders nearly five decades ago is alive and well today.

### **Balancing Intention with Thought**

What else is there to say? In sharing my experience and presenting my conclusions I hope to have made only one major point: if the intention behind your charitable giving is to help in the most effective way, carefully consider where your donations should go. I'd like to emphasize that Doctors Without Borders/Médecins Sans Frontières is not the only organization whose work is admirable and whose social impact is impressive. There are numerous others, in many areas of charitable activity.

Some tools can greatly facilitate your search for worthy candidates. Charity Intelligence, a service that ranks organizations by accountability, financial transparency, engagement, cost efficiency and other benchmarks, is one of the best. Check out [charityintelligence.ca](http://charityintelligence.ca) – its data and editorial comments can be invaluable when it comes to balancing your willingness to give with incisive, up-to-date information.

Once you take a closer look, you'll be perplexed by what a small percentage of Canada's 170,000 charities and non-profits deserve your support. You'll be even more surprised how much the most worthy organizations can accomplish!

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Charity Intelligence has independently analyzed **Doctors Without Borders Canada** and finds it one of the 2017 Top 10 Impact charities.