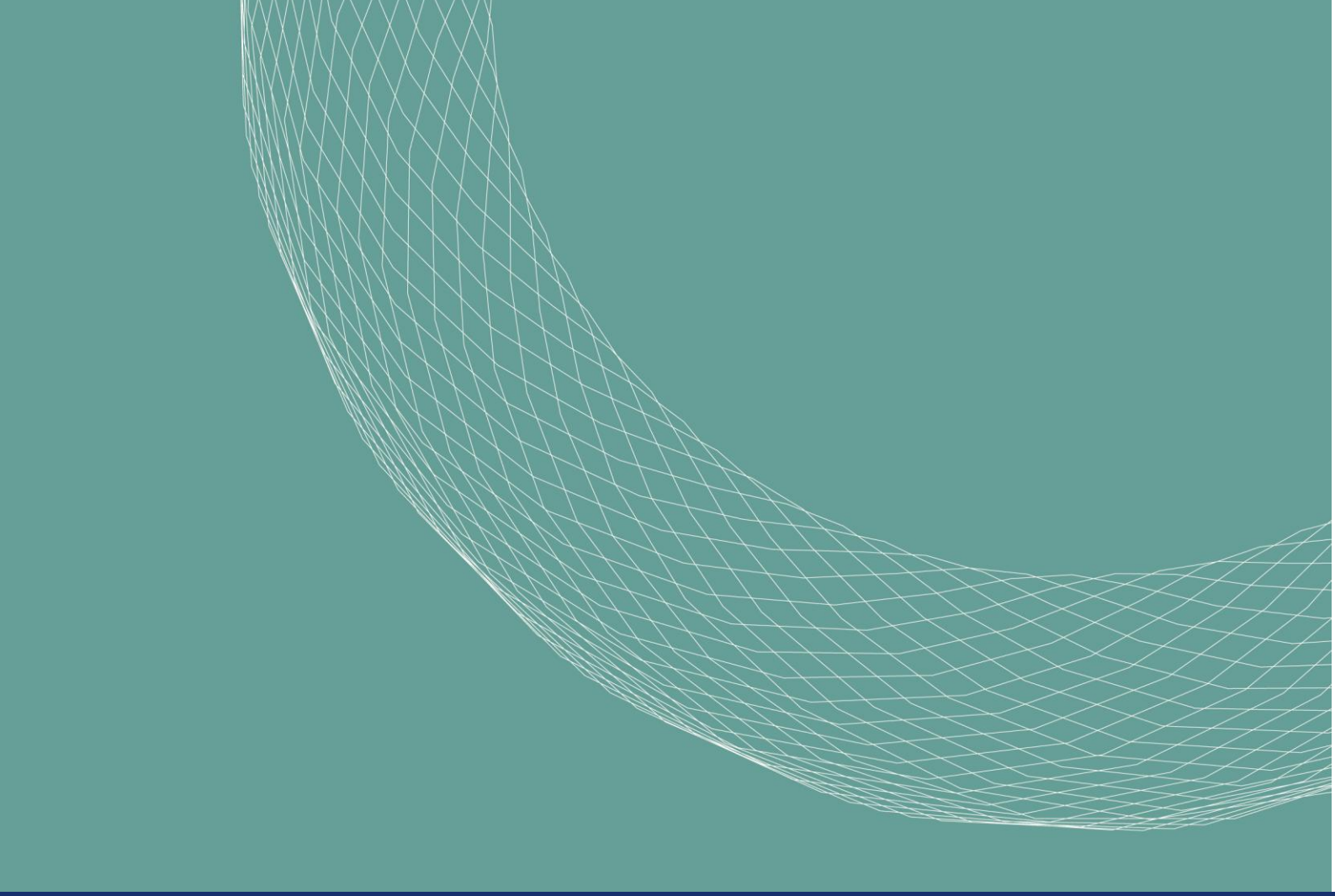

# Trust as Tender: Decolonizing Mindsets to Reimagine Power and Accountability in Community Philanthropy


## By: Lena Bheeroo



This paper explores the idea of trust as social capital, and poses the questions: What would it mean to take the trust communities already hold seriously, at the scale of international funding relationships? What would it look like if trust came first, and funding followed it, rather than the other way around?


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# Starting Points: A Loaf of Bread

A friend of mine in Nigeria once put the argument of this paper more plainly than any framework I have since tried to build around it. She told me that if she woke up tomorrow without enough money to buy a loaf of bread, her social capital would buy it for her instead. Her community would know she was good for it. Nobody would need a signature, a bank statement, or a reference letter. They would simply know her, and that knowing would be enough to put bread on her table until she could return the favour in whatever form the moment allowed: money, labour, care, or simply being present the next time someone else needed the same thing.

That conversation was one of many that have shaped how I think as a racial justice organizer and practitioner, working with leaders, trustees and chief executives, supporting people of colour within institutions, and bringing a decolonial and anti-racist lens to communications, to leadership, to locally-led programmes, and to policy, advocacy and influencing. A great deal of that work has grown out of speaking with people across the Global South about what they actually want to see change.

I have returned to the idea of trust as social capital many times since, because it names something this paper is trying to explore seriously rather than treat as a nice sentiment. If trust can function as tender at the scale of a single loaf of bread in a single community, precisely because it precedes money instead of depending on it, what would it mean to take that same kind of trust seriously at the scale of international funding relationships, and what space would that open up for genuine collaboration within the wider system? What would it look like if trust came first, and funding followed it, rather than the other way around? That question, rather than any theory of change, is where this paper begins; and it is why community philanthropy, sustaining itself through indigenous knowledge and collective agency long before any funder arrives, sits at the centre of what follows.

# Conversations Behind this Paper, Within and Beyond #ShiftThePower

This paper explores trust as tender, in the sense my friend described it, a currency good enough to buy a loaf of bread on nothing more than a community's word, and offered with the care the word also carries. It is offered as a discussion paper, not a set of recommendations, in keeping with the spirit of the #ShiftThePower Fellowship, which asked each of us to add our own perspective to a conversation already alive across the sector rather than to arrive at a fixed answer.

Over the course of my #ShiftThePower Fellowship, I put out a relational call to allies of the Global Fund for Community Foundations (GFCF) and to fellow Fellows, asking what trust looks like in their everyday work. What came back were rich accounts – sometimes contradictory ones – of how trust is built, broken and repaired through relationships, culture and shared responsibility. Because so much of this was offered in confidence, I have chosen not to name the people or organizations behind these accounts. Where I refer to a particular conversation, I describe the role or context of the person speaking rather than their name – so this paper stands as a contribution to a shared conversation rather than a record of who said what.

These conversations came from community philanthropy practitioners and movement actors, including: an organizational leader working across health, education and rights programmes in northern Tanzania; the coordinator of a feminist and peace fund in Serbia; and the leader of a Ukrainian foundation that has built a token-based system of local governance. Adding to these are the conversations I had during three days of shared reflection among Fellows and allies at the Community Philanthropy Symposium in Nairobi in October 2025, where voices from across East Africa, Eastern Europe, South Asia and Latin America reflected on the same questions of trust, power and accountability.

At that Symposium, I was reminded that I sit in the Global North, and I was encouraged to turn the same set of questions on to power holders closer to home. So, alongside those Southern voices, I spoke with programme leads at UK funders, and programme officers at a large US foundation with a long history of grantmaking across East Africa and South Asia. I also had conversations with a number of CEOs of Northern INGOs, including the founder of a refugee-led organization trying, imperfectly and openly, to build itself around trust instead of control. Their contributions sit in this paper as evidence that the mindset shift envisioned in this paper are as much needed in the North as anywhere else. I write as an intersectional racial justice organizer and practitioner, and as someone of African heritage within the diaspora. Based in the UK, I work both outside and inside institutions, and I have long been used to discussing shifting power in the abstract, with people once or twice removed from the lived consequences of how power is exercised. Putting these conversations alongside one another, Southern and Northern, grassroots and institutional, has made that abstraction feel far less comfortable to sit with, and far more urgent to address.

# Decolonial Mindset Shifts: Transforming How We See Power

Decolonization is not a matter of adopting new vocabulary; it is a radical reorientation of mindsets, practices and relationships. Decolonization also asks why structures came to exist in the particular shape they did, and how they continue to be upheld now, in the present tense, by people making active choices, not by history alone, unattended and inert. That is not only a psychological question, but it is a political one, because who benefits from a structure staying exactly as it is tells you far more about why it persists than any account of inherited habits or unexamined bias ever could.

A radical reorientation starts with a stubborn question that underlies everything in this paper: what actually counts as power? At the Symposium, one #ShiftThePower Fellow working in Zanzibar answered it plainly: US $1.2 million in funding reaches the islands each year, she said, yet success does not lie in the amount; rather, it lies in power shared without the constraint of resources. Power, in decolonial terms, circulates through culture, faith and collective participation as much as through money; and another Fellow working in India pushed the point further, describing indigenous knowledge systems not as “decorative” additions to a funding proposal but as decisive, load-bearing parts of how change actually happens.

If power is not only money, then the way money moves deserves closer attention than it usually gets. An organizational leader working across health, education, rights and economic programmes in northern Tanzania took this furthest of anyone I spoke with. When he looks at the global structure of aid, he sees a purposeful architecture, one designed to keep a whole region circling around the same point of dependency rather than developing on its own terms. Aid is tied to the language of empowerment, he pointed out, while the capital investment that might actually shift a country's trajectory goes elsewhere; for example, an intervention against malaria rarely goes near the conditions that allow mosquitoes to breed in the first place, because it offers a plaster rather than treating the wound, and the wound would require confronting who benefits from the current arrangement. He named this directly as a form of colonization that continues today, not through flags and governors, but through the quiet assumption that people of the Global South exist largely as a market for people of the Global North, so that the North's own prosperity keeps depending on the South's need.

He pushed further still – and did so in a way I want to explore rather than soften. Much of the money circulating in the aid sector, he said, functions as a kind of “burning money”, money spent in the name of building community capacity while in reality blinding communities to the capacity they already have. Being surrounded by money that flows in from elsewhere makes it far harder to act locally once that money is withdrawn, because a habit of dependency has been built without anyone deciding to build it. He offered a small, almost domestic example to illustrate this point: to plant a tree, do we really need to pay someone to do it? Somewhere along the way, even the simplest acts of community upkeep have been folded into a monetized development logic that benefits from communities believing they lack control over their own development, when in truth much of what is needed already surrounds them. Decolonizing our minds, in his words, has to happen alongside decolonizing our countries and our institutions, or the second

will keep failing for want of the first. Trust is the thread running underneath all of this, even when the word itself does not appear. A community persuaded it lacks capacity it already holds is also a community taught to distrust its own judgement, which is a harder thing to repair than a funding gap. He made a related point about giving itself: some communities have stopped giving to one another because they have learned that an international organization will eventually step in and do it instead, a slow erosion of forms of community philanthropy that long predate the aid sector.

The same pattern, dressed differently, surfaced twice more at the Symposium. One group of Fellows described an idea they called “chocolate philanthropy”, drawing on an anecdote from Japan, where a coffee company built a future generation of coffee drinkers by targeting children with coffee flavoured sweets long before those children could buy coffee themselves; culture can be shaped deliberately toward a particular kind of consumption, and philanthropy is not immune from doing the same thing to the communities it claims to support. A Fellow working across Africa more broadly named the same mechanism in a harder register, pointing to the technology companies that gave away free software at the start of the COVID-19 pandemic, only to discreetly close access and ask for payment once organizations had rebuilt their ways of working around it. Generosity, in both cases, turns out to be the opening move of a longer purely business transaction rather than its endpoint.

Part of what allows this to pass unnoticed is language itself. One Fellow observed that the aid and security sectors alike have built a vocabulary that keeps us from seeing what is actually happening: we do not say bombing, we say an operation is being carried out; we do not say staff losing their jobs, we say a restructure. The Racial Equity Index, a BIPOC global collective, reached a similar conclusion working from the opposite direction. They had built a survey meant to measure racial equity across the development sector and needed to translate it from English into eight languages to reach the communities it was meant to hear from. In doing so, they found that ordinary development terms hold colonial history inside them rather than sitting neutrally above them, "empowerment" being among them. Neutrality, in this framing, is not a safe, careful middle ground. It is complicit because it lets systems that were never built to be fair keep functioning as though fairness were simply a matter of better management. Decolonizing our minds means noticing when a word has been chosen to protect an institution instead of describing what people actually experience. Trust and language are not separate arguments here. A system that asks to be trusted while choosing words that hide what is really going on is demanding exactly the kind of one-sided trust this paper is arguing against.

Money's meaning is not neutral across communities either, and we must acknowledge that this is where race surfaces, even when nobody names it directly. An ally working with community foundations in Nigeria explained how, when someone dies in her community, neighbours come together and contribute whatever they can toward the funeral costs, not as a loan to be repaid but as a shared responsibility toward a person's dignity in death. Her question was why that same instinct so rarely extends to people while they are still alive. Several Fellows connected this idea to a wider, unspoken discomfort that Black communities in particular harbour around money, shaped by histories in which wealth was extracted rather than accumulated, and in which asking for help has often been read as failure rather than as an ordinary part of community life. Not contributing carries its own quiet cost too, one rarely named aloud.

Choosing not to give now is, in effect, a future tax, since the day that same person needs support returned, there may be no one left who feels obliged to offer it. Something else sits underneath the discomfort itself. Western culture has prized independence so completely that asking for help can feel like placing a burden on someone else, when the truth is closer to the opposite, that communities exist, in part, precisely to be asked, and that needing help is not a departure from community life but one of the reasons communities exist at all. Decolonizing our minds is also about what communities marked by histories of racialized extraction have absorbed about their own right to receive support without shame.

None of this is only a Southern story, and two further moments from the Symposium made that clear. A Fellow joining from Hungary spoke of the courage it takes for those who hold power to let go of it, and named something else: that civil society itself keeps splitting in two directions, casting itself either as a victim of the aid system or as holding a kind of moral high ground above it, when neither position leaves much room for the ordinary, unglamorous work of building trust. A Fellow from South Africa described that split differently, framing decolonization as a discipline of asking rather than declaring, describing her own work building social cohesion in areas affected by gang violence as a matter of asking communities the question you really want answered, instead of arriving with the answer already decided. Read together, these two moments point to the same underlying habit: someone elsewhere has already decided what a community needs, and the community's role is reduced to confirming that decision.

Decolonizing our minds means resisting that reduction wherever it appears, including when it comes from well-intended people who believe they are supporting a community. Each of these moments, in its own way, returns to the same question: who is trusted to know what a situation actually requires, and who is only trusted to confirm what someone else has already decided.

Answering this question is, I think, central to the very ethos of the #ShiftThePower movement itself. You do not need to defeat the old system before you build the alternative, you simply build it, or as Jenny Hodgson and Barry Knight have put it, "the old world dies and a new world fights to emerge into existence." One participant echoed Antonio Gramsci's words – that the old is dying, and the new is not yet fully born. Trust as tender does not need international financing systems to collapse before it can take hold. It can be practised now, in the small, illuminated spaces where communities already govern their own resources on their own terms, and it is happening now. None of this happens on a level playing field, however it is framed. Who is trusted with money, and who is asked to prove themselves first, tracks a familiar pattern of race and geography as much as it tracks institutional history – and it sits underneath almost everything described here.

# Trust as Social Capital: The Invisible Currency

Trust is too often spoken about in philanthropy as a soft value, present but secondary to money, systems and measurable results. Everything gathered for this paper argues the opposite: trust is not an atmosphere around the work but a form of currency in its own right – and one this sector chronically undervalues and rarely knows how to count. Two Fellows returned to this directly in a late afternoon conversation at the Symposium about what they called trust as currency, asking how resources that sit outside money, such as care, time and reputation, might be recognized as holding real value, not treated as background noise to a grant. One of them said plainly that if we do not run away from our old way of thinking, we will not progress, and that progress requires grace. The other shared this: "I trust you until you prove me wrong." That is not a small claim. It reverses the entire logic this paper discusses, a due diligence system that in effect tells every community it does not trust them until they prove otherwise, through paperwork, registration, audited accounts and English fluency. That default of distrust is not new. It has a clear precedent in colonial history: indirect rule handed local governance to local chiefs while keeping them under guidance, because the colonial power did not trust them either. Today's due diligence systems do something close to the same thing, putting communities forward as the face of development while donors continue to set and enforce the actual rules. The Fellow's version starts from the opposite premise: trust is the default position, extended freely, and only withdrawn if it is broken. Reversing who carries the burden of proof, the community or the institution, changes everything that follows. Between them, the two Fellows raised an important question: how big is trust, actually, and are we chronically underusing it?

Running away from our old way of thinking is a recognition of how the existing system actually operates: that power is held over communities not through force alone but through an expected way of working, presenting or being legible, a set of terms communities must conform to before they are heard, funded or believed. That is colonial thinking by another name: access depends on translating yourself into a shape that the system already recognizes. To trust someone until they prove you wrong, in that light, is not naivety. It is a refusal to accept those terms as the price of what a community is owed, and a return to a much older, and much less colonial, way of deciding who can be relied on or who could be trusted. This is the decolonial mindset shift we need, not a change in vocabulary, but a refusal to let the system's terms decide who counts as trustworthy in the first place.

Across Mexico, Kenya and Serbia, trust emerges as a form of social capital that is vital yet often invisible, the uncounted work of care, presence and accompaniment. In the highlands of Chiapas, a partnership model built between local organizations and their allies shows how philanthropy can move away from rigid grantmaking toward real accompaniment. One such organization's operations director shared the underlying principle starkly, arriving at it independently: trust, in community philanthropy, is not earned after showing results, it is granted from the outset as the basis for collaboration itself. One partner's story of moving from marginalization into community rootedness over many years demonstrates that trust is not simply about funds but about sustained relationships in which dignity is honoured and power is shared.

Community practices such as *Harambee* in Kenya and *Esusu* in Ghana and Nigeria teach that trust can be ritualized through collective responsibility, offering lessons in accountability that place relational connection at the centre of community philanthropy instead of at its margins. An *Esusu*, practised across West Africa, works on a similar principle: a group agrees a sum and a rhythm of payments, everyone contributes, and the whole pool passes to one member each cycle until all have had a turn, with the order often settled by whose need is most pressing. This is not trust without rigour. A member who defaults forfeits what they have already contributed and sits out until the current cycle completes, a real, enforced consequence, just one that lives inside the group's own relationships rather than inside a bank's paperwork.

The coordinator of a feminist and peace fund operating across Serbia, supporting grassroots collectives for over two decades, described trust as something built through reducing bureaucracy rather than accumulating it. Her fund has met around 85% of the partners it supports in person, treats field visits as essential, and gives groups the freedom not to be bothered until an agreed reporting point arrives. When a partner group corrected the fund's language around disability, she took it as a sign of trust, not an inconvenience, since feeling able to challenge the fund and expecting to be heard in good faith told her more about the relationship than any report could. She was equally forthright that her country's own position, geographically European yet economically apart from the wealthier centre of the continent, is often misunderstood by funders who assume a shared context that does not exist, and her fund's insistence on staying small, refusing to grow faster than the movement it works with can absorb, is itself a quiet act of resistance against a sector that too often equates scale with success.

A Ukrainian foundation leader offered a different, more literal answer to what tender might mean beyond money. Her organization has built a system of public smart contracts through which residents mobilize labour, time, in-kind goods and care as recognized contributions alongside money, tracked through open ledgers anyone in the community can see. Trust is made visible through participation rates, through completed community contracts, and through a public record nobody can secretly rewrite. Even under the pressure of war, she shared, this kind of decentralized, transparent governance has kept mobilizing people and resources precisely because it does not depend on distant institutions vouching for local people; it lets local people vouch for one another, in public, in real time. Trust, it turns out, does not have to be manufactured through paperwork designed elsewhere, when a community can build its own instruments for making trust visible on its own terms.

There is a reason paperwork so often stands in for trust in the first place. In donor systems created and shaped by the Global North, due diligence and compliance rest on institutions that bear long established reputations for reliability, a stamped bank statement, an audited account. That reliability grew alongside industrialization, centralized policing, national education systems and the judiciary, extending trust outward from the personal to the institutional over generations, imperfectly and unevenly. In large parts of the world where community philanthropy operates, those same institutions were not built as instruments of trust at all. They were imposed during the colonial era to extract wealth and enforce control. Expecting communities to place the same faith in them that a funder in London or Washington might, and to be measured by whether they can produce the paperwork those institutions issue, asks people to trust systems that were

never built to earn their trust in return. The Serbian fund's practice, the Ukrainian foundation's public ledgers, and the *Ubuntu*, *Harambee* and *Esusu* traditions are not simply warmer alternatives to due diligence. Together they form an accounting system in their own right, one that records, verifies and enforces trust through relationship and consequence rather than through paperwork, and that has been keeping its own books, reliably, for longer than the due diligence systems built to replace it, not because these local practices lack rigour, but because their rigour is legible to the community that built it and largely illegible to institutions never invited to understand it on its own terms.

# Where Power Sits Closer to Home: Northern Funders' View of Themselves

Because I was encouraged at the Symposium to turn my own questions on to power holders in the North, I want to give as much space to what funders said about themselves as I have given to what community actors said about them.

A programme lead at a UK funder, known within the sector for describing itself as trust-based, was candid that his organization prioritizes relationships over paperwork, and that its long-term, unrestricted funding is meant to give partners room to respond to what is actually unfolding instead of working with a plan fixed a year in advance. Yet he was equally frank that his organization holds a great deal of power, and will use it when trust breaks down. He named a culture of distrust that begins with funders and flows downward, from funder to intermediary to community. Even a self-described trust-based funder, he suggested, can end up asking whether a fully trusting relationship can be distinguished from one in which trust is simply withheld more gently. He also named, unprompted, that money remains the measure his organization reaches for first, while time, care and local legitimacy are still treated as secondary resources rather than as forms of tender in their own right.

Programme officers at a major US foundation, with decades of grantmaking history across East Africa and South Asia, were perhaps the most direct of anyone I spoke with, North or South, about the racialized assumptions built into their sector. They named a widespread perception, one they actively work against, that partners in the Global South are more likely to misrepresent themselves and need policing, in ways partners in the Global North are simply not assumed to require. They were also strikingly frank that their foundation, which once had the resources to help set up universities and shape a nation's development strategy, now is one that relies on what they called historical legitimacy, a residual credibility earned generations ago that persists even as its financial weight thins beside larger flows of geopolitical and private capital. They noted, without being asked, that their funding has often helped local leadership survive rather than thrive.

The founder of a refugee-led organization working across East Africa outlined an ongoing process of moving real decision-making power to a refugee advisory panel and to refugee-led funds, so that people closest to displacement decide how resources are allocated instead of simply being consulted about decisions made elsewhere. He was disarmingly direct that his organization still calls its senior staff group a leadership team, a label he is uneasy with because it implies a hierarchy the organization is trying to dissolve. He made a point that echoes through a position paper on due diligence published by Cohere, an organization working with refugee-led groups: that any systems-based approach to due diligence, applied uniformly, will end by excluding the people who are already most marginalized, because they are the least equipped to produce what the system demands. He also noted that trust has a human capacity limit, and that no institution, however large its balance sheet, can hold a fully trusting relationship with more than a limited circle of people, which, he believes, is why trust has to be built through many small, located relationships rather than manufactured at a distance through a single powerful brand.

Read together, these three conversations complicate any easy story in which the Global North simply needs to hand over control and the work is done. Each of the people I spoke to leads or works within an organization that has taken real steps toward trust-based practice, and each was frank, in ways that surprised me, about how far that practice still falls short of what they themselves believe it should be. That honesty is itself a form of the vulnerability that the Hungarian Fellow asked of funders in Nairobi. That the Global North must reckon with its own history and legacy of colonialism, and with the present day forms that legacy still takes, is by now a familiar and expected part of what shifting power demands – and the admissions from the UK funder, the US foundation officers and the refugee-led organization's founder are evidence that this reckoning is underway, however unevenly.

This kind of admission is not only offered in private: in 2024, more than 70 chief executives of UK international NGOs signed an open letter recommitting to tackling racism in their own organizations. A year later, responding publicly to a critic who questioned whether that commitment was substantive, they stated plainly that their sector must acknowledge where power has been unevenly held and whose voices have been marginalized, and that reflecting honestly on this does not weaken an organization, it strengthens it. Tackling racism is not separate from the wider work of shifting power. It runs through it, showing up as much in how a leader leads day-to-day, whose voice gets heard in a governance meeting, whose judgement is trusted without question, as in any statement signed and released. A statement can describe wanting to redistribute power. Only practice actually does it. They described wanting to become partners in shared empowerment rather than agents of aid. Whether that ambition survives contact with the compliance systems and board structures described elsewhere in this paper remains to be seen, but stating it publicly, collectively, and under open challenge, is itself a form of the honesty this paper has been asking for throughout. What this paper adds is that the same mindset shift is needed just as urgently within the Global South itself, not only as something asked of the North on its behalf. The Tanzanian leader's insistence on decolonizing minds alongside decolonizing countries and institutions, and communities who have stopped giving to one another because they expect an international organization to step in instead, are evidence of the same inherited habits of thought operating from within, not only imposed from without.

# Trust and Race: Naming What Often Goes Unsaid

As a grassroots organizer and campaigner, I have spent years in conversations about repair, reparations and colonial legacy, where race is never treated as optional. It showed up plainly in some of the conversations behind this paper as well, not as a peripheral detail but as a clear and unavoidable factor in how power moves. Trust, resource mobilization and accountability are not neutral ground on which race occasionally intrudes, they sit downstream of a shared history of colonialism and capitalism that decided, centuries ago, whose labour and land counted as capital and whose did not, and that history has not finished shaping who is trusted with money today. Reading back through these conversations, I could not separate that inheritance from almost everything that was described, present in who is asked to prove themselves before they are trusted, whose competence is assumed instead of tested, and whose mistakes are filed as personal failure rather than read as the scar tissue of a much older wound.

The US foundation officers put a sharper edge on the perception they had already described: partners in the Global South are, in effect, assumed to be thieves until proven otherwise, while partners in the Global North are simply never asked the question. That is one of the clearest statements I have heard from inside a major foundation of how racialized suspicion is built into the architecture of due diligence. It is not framed as being about race; it is framed as being about geography, about capacity, about risk. But the assumption that a Black-led organization in Nairobi or Dar es Salaam must prove its integrity in ways that a white-led organization in London or New York rarely has to, is a racial pattern wearing the language of institutional caution.

This is not only my own inference from anonymized interviews. In 2022, the UK Parliament's International Development Committee published its own findings on racism in the aid sector, concluding plainly that the sector still reflects the power relationships of colonialism, with decision-making concentrated in high-income countries, and institutions assuming they hold a kind of gold standard that local partners must adapt to, while local organizations are cast as high risk and in need of capacity building. The Committee's remit was the UK, but nothing about what it found is a British peculiarity, the same structure recurs across the international development sector wherever it operates, whichever country's flag happens to sit on the letterhead. I gave oral evidence to that same inquiry in 2021, and the Committee's own published report records me telling them that a sector whose mission includes eradicating poverty and ensuring the most marginalized communities are not left behind has a problem when it does not represent those communities itself. The US foundation officers' private admission and a parliamentary committee's public conclusion are describing exactly the same structure, from two very different rooms.

The same pattern surfaces in who gets to be legible to a funding system in the first place. Across many of the conversations that fed into this paper, and in the parallel research described in Cohere's position paper, the leaders who arrive with the polished policies, the fluent English and the registered paperwork a donor expects, are disproportionately men who have learned to move comfortably within institutions built in the Global North's image. The women and grassroots leaders who are actually trusted within their own communities, but who cannot produce that same paperwork, are read as a higher risk rather than as a different, and often more legitimate, form of leadership. Language has been a proxy for race and class as much as

for competence: whose English is fluent enough, whose formatting is familiar enough, whose organization looks enough like the funder's own image of what a trustworthy partner looks like. The same pattern holds at board level, not only at grant application level: charities whose entire mission is supporting marginalized communities are so often led by people who do not represent those communities themselves, a mismatch I have spent years working on directly rather than observing from a distance.

In 2021, I co-authored Racism, Power and Truth at Bond, the UK network of development organizations, a report that documented pervasive anti-Blackness within the UK international development sector, with Black colleagues often positioned at the bottom of a racial hierarchy that privileges white colleagues above them. Three years later, reflecting on the same pattern at an international scale, I wrote about the entrenched exclusion of low- and middle-income countries from key international discussions as part of that same hierarchy, playing out not only in who leads within an organization but in who is even in the room when decisions are made. Racism is structural. It is embedded into all aspects of our society, so it would be strange indeed if this sector, built inside that same society, were somehow exempt from it.

This is why I resist any account of decolonizing philanthropy that treats it only as a question of geography, of moving money from North to South. Race travels with geography in this sector, but it also cuts across it. A Black-led organization based in London can be read through the same suspicion as one based in Kampala. And the brush is not confined to organizations either. The same instinct that reads a civil society organization as inherently suspect, needing to be policed rather than simply funded, is the instinct that reads a Black colleague inside a Northern institution as qualified to speak only on race, brought into the room to represent rather than to lead, pigeonholed the moment they arrive. One dehumanizes outward, deciding in advance who cannot be trusted with money. The other dehumanizes inward, deciding in advance what a person is for. Both are the same posture wearing different clothes, depending on who is in view. We exist in a world where dehumanization still operates at every scale at once, from the assumptions made about individuals to the assumptions made about Black-led and locally-led civil society organizations across the Global South, and it is the same dehumanization, not two separate problems that happen to share a name. Decolonizing our mindsets has to include confronting who is assumed capable and trustworthy by default, and who has to spend their limited time and resources proving it over and over again – regardless of how far inside an institution they have made it, or where they are physically located.

# Reimagining Power and Accountability: From Control to Co-Creation

Traditional philanthropic accountability often frames power as top-down control and compliance, something a funder holds and a partner must satisfy. Decolonial community philanthropy challenges this, proposing accountability as something relational, enacted through dialogue, transparency and responsiveness instead of through forms. Grassroots leaders working in Tanzania and Serbia showed how trust grows in communal gatherings and participatory dialogue rather than in standard reporting cycles, and the Ukrainian foundation's public ledgers show what it can look like when that transparency is built into the system itself, rather than performed periodically for a funder's benefit.

This kind of accountability asks something harder of funders than a lighter reporting template. It asks them to reflect on who owns the agenda in the first place, and to be clear sighted about how much of that ownership is driven by legitimate caution, not by reputation, comfort, or the simple habit of control. Cohere's position paper makes a point here that I think holds well beyond that sector: due diligence built entirely around paperwork tends to reward whoever is best at producing paperwork, rather than whoever a community actually trusts, and it can end up excluding the women and grassroots leaders most rooted in their communities in favour of those who have learned to perform legibility to a donor. Real accountability has to reckon with that trade-off instead of assuming that more scrutiny is always safer scrutiny. The Chiapas operations director named a related cost that almost never gets counted at all. Her own organization, she explained, spends real time and expertise translating between donor priorities and community realities, mapping which local groups can be trusted, carrying the relationships that let a larger funder enter a territory at all, work she described simply as being a bridge between two different worlds. Nobody pays for that bridge. It is treated as free, background labour, even though it is exactly what makes legibility possible for everyone else further down the chain.

Where trust falters, restoration begins with openness, humility and collective work rather than punishment. The Serbian fund coordinator described this directly: when trust breaks down, her fund's response is extended conversation with everyone involved, conducted in good faith and treated as confidential, not an immediate move to end the relationship, which she described as very much a last resort rather than a first response. That kind of repair takes time that a compliance calendar rarely allows for, which is itself a quiet argument for slower, longer funding cycles.

For donors and Northern funders, all of this points toward a shift from gatekeeping control toward real accompaniment, walking alongside communities, sharing decision-making power, and working to the timelines communities themselves set rather than the ones a grant cycle imposes. The US foundation officers' view of the difference between survival and thriving captures why this matters: funding that only ever keeps an organization alive for its next cycle is not the same as funding that lets it grow into something sturdier than its next grant. Power becomes something co-created rather than something given from above or withheld until deserved. None of the practices described in this paper, on their own, amount to a new

international financing architecture. Taken together, in the spirit of the old system dying while a new one is not yet fully born, they are evidence that one is already, quietly, underway.

# Reflection on Trust: Vulnerability, Repair and Transformation

Trust is arguably the most fragile and the most powerful resource in community philanthropy. It demands ongoing care, patience and courage to navigate its own vulnerabilities. The story of one partner's long journey in Chiapas illustrates how trust is built through accompaniment, presence and shared history over time, far from any quick fix; philanthropy that centres trust invests in relationships as a lifelong commitment rather than a project with an end date. The US foundation officers shared an important experience of when a partner organization did not disclose difficulties it was facing internally, only for that information to surface later through another funder, in a way that damaged the relationship on both sides. They noted that many grantees feel they cannot risk speaking plainly about their struggles for fear that doing so will cost them their funding, which means the very reporting systems meant to build accountability can end up teaching people to hide the truth rather than share it. The refugee-led organization's founder offered an observation on the human limits of trust that points to something similar from the funder's side: building trust is an emotionally exposed undertaking, one that holds real risk of pain if it goes wrong, and that risk has to be held plainly rather than smoothed over with the language of partnership.

Vulnerability on its own does not repair anything, and so far what I have referred to as repair is about relational repair, two parties finding their way back to trust after something breaks between them, roughly as equals. Reparative justice asks a harder question underneath that one. Not simply how a relationship gets mended, but what is actually owed once responsibility has been named plainly rather than softened. The compliance constraints tied to foreign policy that shape what the US foundation officers can and cannot fund are not just unfortunate context to be reflected on and left there. They are a choice, made by people in a position to make different ones, and a choice carries consequences that ordinary relational repair does not touch. What would it mean for a funder to say not only that its money has helped communities survive rather than thrive, but that survival was never enough, and that something specific is now owed in return – resources, decision-making power, an apology that costs something rather than one that costs nothing. This is not a hypothetical, and it does not need to be invented from nothing.

Economists working on this, Priya Lukka among them, have already set out what reparative accounting could look like at scale, re-examining Global South debt without conditions attached, and redesigning the voting structures inside the International Monetary Fund and World Bank themselves, so that the countries subject to colonialism no longer vote with a fraction of the power held by the countries that colonized them. An apology costs a sentence. Debt cancelled and votes redistributed cost something real, which is precisely why they are so rarely offered, and precisely why they are the actual measure of whether an institution means what it says. This is not punishment. It is the same relational model followed through to its honest end, because a relationship that only ever asks the less powerful party to extend trust, and never asks what the more powerful party owes in return, is not a relationship at all. It is patience dressed up as justice.

Trust also invites us to sit with imperfection, uncertainty and the unknown. It turns accountability from a bureaucratic exercise into an ongoing practice of mutual respect. Power, understood this way, is not about domination but about shouldering the complexity and the mess of change together. This is, I think, part of what earlier work on measuring community philanthropy has struggled to capture, since the things that matter most in a trusting relationship – patience, presence, the willingness to be corrected – resist the kind of metric a results framework usually asks for. The Racial Equity Index has made a related point about research more broadly: that neutral, standardized measurement is not a view from nowhere but a set of values with a particular history, one they trace to research traditions built and reproduced by predominantly white researchers. A results framework that presents itself as neutral is not exempt from that history simply because it calls itself objective. That difficulty is not a reason to stop trying to understand what is happening in these relationships. It is a reason to acknowledge that some of the most important evidence of trust will always look, from the outside, like the absence of evidence.

# Continuing the Conversation: Relational Infrastructure

This paper is meant to open a conversation rather than close one, but a few threads running through everything described here are worth continuing to pull on.

Soon after returning from Nairobi, I wrote that relationships are the real infrastructure of this work, and I still believe that is the plainest way I know to say it. What stayed with me from those days at the Symposium was not any single policy idea but the shared meals, the unhurried conversations, the sense of being held in something larger than any one of us. Communities already hold the knowledge, values and collective strength they need. Our task, as people who sit inside funding institutions or alongside them, is not to replace that wisdom but to recognize it, resource it and work in harmony with it, a discipline of noticing what is already alive rather than redirecting it towards what a funder finds legible. Investing in trust means investing in this kind of infrastructure: the gatherings, the accompaniment, the leadership development and the safe spaces for dialogue that rarely show up in a results framework. The Serbian fund's insistence on staying small, the Ukrainian foundation's public ledgers, and the refugee-led founder's discomfort with his own organization's language all suggest that this infrastructure looks different in every context, and resists being standardized into a single new model.

Nor can it be rushed or reduced to checkbox compliance dressed in gentler language, even while both Northern funders I spoke with were forthright about the very real pressures of upward accountability to boards, governments and the public that make that shift a real challenge in practice. The US foundation officers gave me the plainest example I heard from anyone in the North of what this wrestling actually looks like up close. Asked where colonial logic still lives inside their own institution's language, they did not reach for something abstract. They pointed to the words global and local themselves, and to how a large, well-known organization can be described and funded in the register of global significance, while an equally serious organization working from within its own community gets filed under local, a category that tends to arrive with a smaller cheque already attached before anyone has read the proposal. Nobody at their foundation decided this as policy. It sits unnoticed inside the vocabulary itself, sorting whose work counts as significant before the work is even considered – the same mechanism this paper described earlier in a harder register, an operation rather than a bombing, a restructure rather than a redundancy – except here it is deciding whose organization is worth funding at scale, not simply how the decision gets described afterwards. That kind of honesty, naming the word rather than the wound, might itself be a form of the trust this paper is trying to describe.

# Possibilities

I want to end, deliberately, with questions rather than answers, in keeping with the reflections and possibilities that closed nearly every conversation behind this paper. This is not for lack of recommendations to give. Report after report, across decades, has already said plainly what needs to change, built on real research, real testimony and real labour from the people who wrote them, and a great deal of that labour has already been spent saying, correctly, what this sector must do. What is missing is not another list. It is the will to implement the recommendations already sitting, largely unactioned, on shelves across this sector, rather than commissioning the next report to say the same thing again in fresher language. What would it take for international systems, donors and multilaterals among them, to trust communities not as a matter of good practice but as a matter of political conviction? What practices already alive locally – a fund's public ledger, a feminist collective's insistence on staying small, a community's instinct to pool money for a funeral – might inspire wider shifts in how philanthropy understands itself, if we let them? And what might international systems learn from trust within community philanthropy, instead of simply extracting lessons from it to fold back into the same compliance frameworks this paper has questioned throughout?

I do not think any of us, Fellows, funders or practitioners, yet knows the full answer. What I take from this Fellowship is that the answer will not arrive as a single new model handed down from a summit or a synthesis paper. It will arrive, if it arrives at all, the way trust itself arrives, through many small, located acts of relationship that slowly become more credible than the system they are growing alongside. That is what is possible now, and it is enough to be getting on with.

# Conclusion: Trust as Tender

I began this paper with my Nigerian friend and her loaf of bread, and I want to end there too. Her community's trust in her was never sentimental. It was reliable enough to be spent, precise enough to be counted on, and current enough to buy bread on a bad day without a single document changing hands. Every fund, foundation and government I have described in this paper holds far more money than her community ever will, and yet none of them, on the evidence gathered here, has built anything as dependable as what she described. That is worth sitting with plainly rather than passing over.

One community philanthropy practitioner in Mexico put a version of the same thing simply: in trust, we let people be. Her words capture a radical ethic for philanthropy, one that honours autonomy and collective sovereignty rather than control dressed up as care. Embracing trust as tender means stepping into a tender revolution, one that reimagines power as shared and accountability as relational, and that treats what is possible now as a starting point rather than a distant horizon.

This paper does not offer a roadmap or recommendations. It offers a set of voices, gathered with care and shared here without names but not without weight, from a fund in Serbia to a foundation office in the US, from a funder in the UK to a refugee-led organization working across East Africa, that together suggest trust cannot be manufactured through paperwork, wherever that paperwork is produced. I hope it contributes something to a wider conversation already underway across our sector, one that asks philanthropists, donors and activists alike to centre trust as the foundation for transformative, decolonial community philanthropy, a trust that honours history, repair and futures built by the people themselves. My friend's community already knows how to do this. The question this paper leaves open is: are the rest of us willing to learn it from them, rather than asking them to learn it from us?

The GFCF works to strengthen, harness and demonstrate the value of community philanthropy as an essential element of community-led development and as a strategy for shifting power. Through small grants, technical support, peer exchange and evidence based learning, the GFCF helps to strengthen community philanthropy institutions around the world, so that they can fulfill their potential as vehicles for locally-led development, and as part of the larger global infrastructure for progressive social change.

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She is part of the national Charity So White grassroots movement and the global collective The Racial Equity Index, and facilitates a group of UK chief executives confronting racism within their own organizations and leadership since 2020. Her work spans reforming international architecture and building the case for reparations, influencing INGOs, donors and governments toward enabling civic space and solidarity, not just the language of it.

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