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Our vision.

Wherever and whenever people pay by card or digitally, they will be given the opportunity to donate a few pence to charity, in a simple, safe, and sustainable way.

A message from our CEO.

Welcome and thank you for reading our latest Impact Report.

Since day one, Pennies has been a charity on a mission to protect and grow microdonations, transforming small acts of kindness into powerful change.

I'm proud to share that 2024 was another remarkable year for Pennies. Thanks to the incredible support of our partners and the everyday generosity of customers, the value of micro-donations grew by 26% year-on-year as we continued to deliver strong, sustained growth.

We've carried that momentum into 2025, with donations up significantly compared to last year. These results show the vital role digital micro-giving plays today: simple, accessible, and deeply impactful.

In fact, research found that rounding up at checkout is now the third most preferred way to give to charity.*

We've set ambitious goals for the second half of the year. With a strong pipeline and growing interest across sectors and markets, I'm confident great things lie ahead.

We've also taken an exciting step in expanding Pennies' international reach, receiving our first-ever micro-donation in Spain earlier this year through our partner, JD Group. The early signs are very encouraging, and we're exploring more opportunities to broaden our reach across Europe, bringing the power of micro-donations to many more people and charities.

Every single donation, no matter how small, helps charities continue their vital work. In a time when need is growing and giving habits are shifting, Pennies remains a simple way for people to give back and feel good doing so.

Thank you for being part of this growing movement. Together, we're turning small acts into big impact, every day.



Alison Hutchinson CBE

June 2025

44%

say their perception of a business would improve if they offered micro-donations* 67%

of consumers say they prefer giving little and often, over larger sums* 90%

of consumers would advise retailers to facilitate micro-donations*

*Survey conducted by Sapio Research in September 2024 using an email invitation and online survey of 2,000 UK consumers nationally representative of age and gender.

Who we are.

Pennies is a charity and the trusted leader in micro-donations. We collaborate across finance, payments, retail, hospitality and charity sectors, harnessing technology for good. We create simple and affordable ways for people to give at checkout – in-store, online and in-app – and grant those donations directly to charities.



To protect and grow micro-donations, ensuring the public has digital ways to keep donating the small amounts of money that are so vital for charitable causes.

What we do.

Our charitable activities.

Encourage giving and promote the sector.

We're the trusted leader in the UK and Ireland promoting efficient, sustainable giving to help charities thrive and offer the public affordable ways to donate.

Unlock technology for good.

We collaborate with payment providers, fintech leaders, and industry bodies to create solutions that meet merchant demand and benefit more charities.

Enable millions of charity donations.

In partnership with merchants, Pennies' microdonations raise millions annually – and we've granted funds to more than 1,000 charities to-date.

Support our partner organisations.

We monitor donation data and sector trends to maximise impact, boost donations, and highlight how small contributions make a big difference.



How we measure impact.

We create real impact for hundreds of charities every year. Our impact extends to the partners we support to enable micro-donation opportunities and the individuals who donate, creating a movement of businesses, charities and individuals who all benefit from our charitable work.



From the number of store-fronts offering Pennies to the number of donations made each second, we track several indicators to measure our reach. By reaching more consumers we are achieving two core objectives: encouraging and facilitating giving and maximising the funds available in the charity sector.



Each new merchant and technology provider we partner with expands access to micro-donation options for consumers. This is why we are so committed to bringing Pennies to as many partners as possible, and why we track growth in these areas, as an indicator of our impact for both charities and businesses.



As well as regularly reporting stories from benefiting charities on our website, through social channels and annual reports, we work with merchants to show donors the difference their contributions make. This transparency helps build a strong community of digital givers and encourages future donations.

Financial summary.

Central to Pennies' charitable mission is our aim to help make the charity sector more efficient, innovating on behalf of the sector and helping charities focus on delivering their own activities. We hold ourselves to the same standard and work to maximise the impact of every penny spent.

Our spending

In 2024, 97% of our spending was used for direct charitable activities, including the granting of funds collected through our merchant partnerships.

This includes investing in development of further micro-donation solutions, enabling us to support more charities in the years to come.

We grant out customer donations quickly, ensuring the impact can be felt as soon as possible. In 2024, we granted £9.7 million* over the course of the year, supporting more than 257 charities representing local and national causes.

97%

spent on direct charitable activities, and 3% on support and governance

£9.7m

granted to more than 257 charities in 2024 alone

Our funding

A small percentage of each customer donation made with our micro-donation solutions supports Pennies' charitable activities, allowing us to maximise the immediacy of our social impact.

In addition, we receive some funding from foundations, trusts and individuals which helps us reach more partners and realise our charitable mission.

Investment from foundations, trusts and individuals

We create and grow
efficient and sustainable
micro-donation opportunities
and encourage giving
as part of daily life

A small percentage of each donation made with Pennies

*For a detailed view of our 2024 accounts, please see our Annual Report and Financial Statements, available from Companies House and the Charity Commission.

Highlights from 2024/25.

We maximise our impact by adapting to sector changes and addressing the challenges Pennies was created to solve. Over the past two years, we've focused on boosting donations for charities, responding to consumer needs and payment trends, and leading micro-donation innovation.

Boosting donations

Despite the challenges of cost-of-living pressures and rising business costs, Pennies achieved a remarkable 26% increase in the value of donations in 2024, raising over £10.6 million for charity.

We've continued to evolve our approach, launching new resource hubs, refining best practice materials, and deepening partner relationships to track growth and optimise donation journeys. This includes the rollout of donation conversion tracking with partners to help boost impact. In 2024, someone donated with Pennies every 0.7 seconds. By mid-2025, that has risen to a donation every 0.5 seconds, proof of the ever-growing power of micro-donations.

Technology developments

Pennies continues to focus on expanding micro-donation options across emerging payment methods and customer journeys.

We've further developed our e-commerce extensions with Shopify, Adobe, Salesforce and our own API, with improved documentation for smoother integrations. Progress in our in-person payment solutions includes the launch of our first Android apps with Verifone and Castles Technology – with more to follow. We're also utilising our API functionality to launch self-service kiosk solutions, improve recurring and subscription journeys, and launch our split settlement solution – opening up new ways to give.

Category leader status

Pennies created the first digital micro-donation solutions in 2010, and we're now the third most preferred way to give.*

As the leading voice on micro-giving, we've stepped up efforts to highlight purpose-driven business and the power of technology to drive social change, sharing insights through industry events and partnerships, including our Autumn Celebration and Awards, and the Retail Technology Show. Pennies is also working to raise greater awareness of micro-donations and has featured across national media including the BBC. Recognition for micro-donations has spiked as a result, with 42% of people now familiar with the process, and 46% saying they have donated in this way.*

*Survey conducted by Sapio Research in September 2024.

HIGHLIGHTS FROM 2024



£10.6m

raised for charity



43.8m

micro-donations made 26%

increase in value of donations

34+

partner implementations



If all the donations made with Pennies in 2024 were made up of real pennies, and were laid end-to-end, they would stretch a distance of

half way around the world!



In 2024, someone made a donation with Pennies

every 0.7 seconds



Our impact.

For our partner charities, Pennies grants from micro-donations have become a powerful source of income. Read our impact stories to hear first-hand how Pennies is creating real impact.

Great Ormond Street Hospital Charity



Since 2011, Great Ormond Street Hospital Charity (GOSH) has received over £2.6 million* through micro-donations, funding vital care, research, and facilities – helping children overcome incredible challenges and find new possibilities. These donations support vital research, equipment, and family services. Children like Paris – born at 24 weeks and profoundly deaf – benefit directly. Thanks to care at GOSH, including a cochlear implant, Paris discovered a love of singing.

Her experience was transformed by the Sound and Sight Centre, designed for children with sensory impairments.

Micro-donations make this possible. Every penny helps GOSH to provide extraordinary care to children and families facing serious illness and complex conditions.

"My cochlear implants have allowed me to hear things I couldn't hear before, like birdsong or the pitch on the piano."

Paris

National Trust

Cotswold Outdoor is National Trust's official walking partner and they believe nature is for everyone – whether it's walking, running or simply taking in the scenery.

Cotswold Outdoor's customer donations in 2024 supported the conservation efforts of National Trust, including the restoration and protection of meadows, replenishing woodlands, and creating new green spaces, allowing nature to thrive for future generations.

"Our partnership with Cotswold Outdoor has enabled us to reach more people and help them access the outdoors."

- Melissa Moss, National Trust

Did you know?

10 minutes of micro-donations from Cotswold Outdoor customers could help National Trust restore 12 square metres of wildflower meadows, creating shelter and food for important pollinators like bees and butterflies.



*Figures correct as of June 2025



Marie Curie

Thanks to over 7.5 million* micro-donations from Superdrug customers, more than £1 million* has been raised to support Marie Curie, the UK's leading end of life charity.

Every one of those small donations is helping to fund vital nursing care for people living with a terminal illness – care that brings comfort, dignity and compassion to patients and families at the hardest time in their lives.

Because of this generosity,
Marie Curie can continue to
be there: at home, in hospices
and on the phone, supporting
people through the most
difficult of times.

"The launch of Pennies through our long-standing partner Superdrug has been absolutely transformational for Marie Curie. Pennies is a fantastic way of engaging with a really large audience, making small donations but a huge impact."
- Luke Hamilton, Marie Curie

Did you know?

Just 2 minutes of micro-donations from Superdrug customers could help Marie Curie fund an hour of nursing care, giving patients and families the dignity, peace and comfort they deserve.

Micro-Donation Day Launches

Pennies successfully held its first Micro-Donation Day on 26th August 2024, a day designed to raise awareness of microdonations and boost income for charities. In one day, £30,000 was raised thanks to more than 130,000 individual donations.

Partners continued to celebrate the collective impact of small donations all week – until 1st September. Across the week, more than 1 million individual donations were made.



Pennies partners supported the initiative with activities and promotions in stores, engaging social media campaigns, and some even ran match-funding campaigns to maximise the impact of every contribution.

"Thank you – together we've helped highlight what a powerful force for good micro-donations are." Alison Hutchinson CBE, Pennies

*Figures correct as of June 2025

Our plans for the future.

As we look ahead, to 2026 and beyond, it has never been more important to harness the collective power of a few pennies. We are focused on ensuring digital micro-donations continue to offer real value to businesses and consumers alike, and create significant impact for charities.

Support partners, grow donations.

We know the micro-donation opportunity is huge and we're just scratching the surface. We will continue to offer expert support and guidance for new and existing partners. We will use reporting and storytelling to engage colleagues and customers, grow donations and maximise the impact on society.

Adapt to payment trends.

The way we shop and pay is always evolving. Pennies will keep working to adapt and improve our donation solutions, allowing as many partners as possible to join the micro-donation movement – innovating across emerging payments, channels and jurisdictions.

Inspire people to take action.

Pennies are powerful.
Working with our partners,
we want to share the story of
micro-donations more widely
than ever. We will offer
insights, thought-leadership
and impact stories that
inspire more businesses to
join the movement and more
customers to press 'yes'
when they can.

A message from our Chair.

I'm incredibly proud of what the Pennies team is achieving, every day. In a time of economic uncertainty for charities, businesses, and individuals alike, it's remarkable to see the growth Pennies is delivering and the impact we're enabling. Driven by strong governance, an exceptional team and the support of our advisory network, we are building real momentum. Our commitment to delivering the best micro-donation experience through outstanding partnerships

sets us apart, and 2025 is already shaping up to be an exciting year of innovation, expanded reach, and impact.



Robert Leitão Chair of Trustees June 2025

Special thanks.

Our funders, trustees, and ambassadors.

We'd like to thank every individual, organisation, technology, and merchant partner that has supported Pennies.

We're incredibly grateful to our major donors whose support has helped Pennies grow and continues to shape our future. Thanks also to our Trustee and Advisory Boards, whose expertise continues to help us stay attuned to industry trends and challenges. We're also delighted to welcome Martin Newman as an ambassador, bringing valuable retail insight and advocacy to our mission.

Multi-year funders

Oak Foundation Pears Foundation Independent Franchise Partners LLP Garfield Weston Foundation Major individual donors

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*June 2025



In-store

Online

In-app

Please get in touch to find out how Pennies can support you, or help your business and customers make a positive impact on charities and local communities.

About Pennies ▶

Latest news ▶

FAQs ▶

Our impact ▶

Case studies ▶

Contact us ▶