

**What every nonprofit in  
Pennsylvania must know to win  
the giving season & build 2026**

# Introduction

The fourth quarter is the name of the game in nonprofit fundraising: many donors wait until year-end, and the decisions you make now can determine whether you hit your revenue goals. But for nonprofits in Pennsylvania, maximizing Q4 means navigating both opportunity and regulatory complexity.

## In this report, we help Pennsylvania nonprofits:



Capture every possible donation in the Q4 “giving season”



Build a clear strategic foundation entering 2026



Understand state-specific tax, registration, and compliance issues



See how outsourcing strategic / execution support (e.g. from Harness) can drive more, for less

# Maximizing the giving season

## Why Q4 is critical?

### Donation timing

Many individuals and corporate donors delay gifts until the end of the year, often for tax or budget reasons.

### Momentum and urgency

Giving Tuesday, holiday campaigns, and peer-to-peer excitement all peak in Q4.

### Leverage staff bandwidth

With internal resources already stretched, focusing on high-leverage tactics is key.

## Core tactics & best practices

### Year-end donation appeals

- Use deeply human stories of impact.
  - Keep calls-to-action simple and frictionless (especially online).
  - Use deadlines (“must give by Dec 31”) and matching challenges to drive urgency.
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### Giving Tuesday & seasonal windows

- Build a campaign window of 10–14 days around Giving Tuesday.
  - Use real-time updates, donor match pools, and social sharing to build momentum.
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### Recurring giving / monthly programs

- Frame recurring gifts as “a holiday gift that lasts all year.”
  - Offer low-entry points (e.g. \$5 or \$10 monthly).
  - Incentivize upgrades (e.g. “If you convert your year-end gift into a monthly gift, we’ll match X”).
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### Major donor & mid-level donor engagement

- Personalized outreach (calls, mailers, coffees) to your top supporters.
  - Use this season as a touchpoint for relationship deepening.
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### Donor retention & stewardship

- Send prompt, heartfelt thank-you messages (ideally within 24–48 hours).
  - Provide “impact snapshots” showing how past donations made a difference.
  - Consider small surprise tokens or digital reports to sustain goodwill.
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## Digital & process optimization

- Audit your donation pages: reduce fields, test mobile flows, make giving secure/trustworthy.
- Pre-test routes (social, email, SMS, forms) so they work perfectly under load.
- Segment your donor lists ahead of time to send tailored appeals.

## Community engagement & hybrid events

- Host Q4 micro-events (online or in-person) to engage donors, capture new contacts, and generate testimonials.
- Use events as conversion funnels (e.g. invite warm leads to give on the spot).

## Pitfalls & lost opportunity zones

- Launching appeals too late and missing the key donor mindset window.
- Using clunky or slow donation infrastructure, leading to failed conversions.
- Overextending staff across too many initiatives without focus.
- Neglecting follow-up (people who clicked but didn't donate, or soft leads).
- Overlooking state or local registration compliance, resulting in legal risk or blocked fundraising in some areas.



**How Harness adds value:** We bring ready-to-go campaign strategy, technical infrastructure, donor operations, and execution support — so you don't have to scramble in Q4 or stretch your internal team too thin.



# Planning for 2026: laying the foundation

Q4 is not just a sprint — it's the moment to set up the next year for success. Use this time to build a strategic, resource-aligned plan for 2026.

## Strategic considerations

Growth goals	Define what “success” looks like — e.g. new donors, revenue growth, geographic or program expansion.
Fundraising mix	Diversify — major gifts, monthly donors, corporate partnerships, grants, events, cause marketing.
Staffing & infrastructure	Audit your team’s strengths and gaps; identify roles or capacities you need.
Technology stack	Ensure your CRM, marketing automation, payment systems, and analytics are scalable.
Flexibility & feedback loops	Build quarterly reviews so you can pivot if something isn’t working.

# Sample 2026 roadmap

**Q1****Reflect & reset**

Analyze year-end performance, segment donors, launch welcome/retention campaigns

**Q2****Growth & experimentation**

Test acquisition channels (ads, partnerships), build corporate or foundation pipelines

**Q3****Engagement & warm-up**

Send mid-year impact updates, nurture donors, set up year-end communications

**Q4****Execution & conversion**

Deploy your full giving season campaign, matching challenges, cross-channel pushes

**Avoiding common pitfalls**

- Entering January without a fully fleshed calendar.
- Overcommitting initiatives without the staff or systems to support them.
- Focusing too much on acquisition and forgetting retention.
- Staying stuck on legacy, inefficient systems.
- Delaying compliance, legal or registration tasks until deadlines loom.



**How Harness helps:** We co-create your strategic roadmap, staff critical roles (like campaign managers, digital leads, content teams) on demand, and deliver execution — all at lower cost than building a full internal team.

# Pennsylvania-specific compliance, tax & regulatory considerations

To make this guide truly relevant, here are key Pennsylvania rules, filing obligations, and exemptions nonprofits must understand as they plan Q4 and 2026.

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## **Charitable solicitation & registration (PA)**

- Under the Solicitation of Funds for Charitable Purposes Act, most charities soliciting contributions from Pennsylvania residents must register with the Pennsylvania Department of State, Bureau of Charitable Organizations (BCO) via Form BCO-10.
- Registration (and renewal) is required before soliciting or within 30 days of receiving gross contributions over \$25,000 (if not previously soliciting).
- Annual renewals are due by the 15th day of the 11th month after the close of the organization's fiscal year (e.g. if calendar year, due by November 15).

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## **Required financial disclosures:**

- Organizations must file financial reports (balance sheet, revenue/expense statements, list of officers/compensation) with registration submissions.
- Organizations soliciting via paid professional fundraising counsel or solicitors must ensure those actors register as such and file contracts with the state at least 10 working days before campaign starts.

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## **Exemptions / exclusions:**

Some organizations are exempt from registration, such as religious institutions, educational institutions, hospitals, and those with gross contributions of \$25,000 or less that do not pay solicitors.

## **Sales & use tax exemption**

- Nonprofits in Pennsylvania may apply for sales and use tax exemption as an Institution of Purely Public Charity under Act 55 of 1997.
  - To do so, file the REV-72 application (online via myPATH or paper) along with supporting documents such as IRS determination letters, bylaws, financials.
  - Exemption is limited: only purchases used directly for charitable mission purposes (not resale) are typically exempt.
  - When nonprofits sell taxable goods or services, they must collect and remit sales tax, unless the sale qualifies as an “isolated sale” (rarely) or meets limited exceptions.
  - For purchases of \$200+ that are exempt, nonprofits must provide a Declaration of Sales Tax Exemption to vendors, including their exemption number (prefix “75-”) and stating the purchase is nontaxable.
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## **Other state filings & reporting requirements**

- Beginning in 2025, Pennsylvania nonprofits must file an annual report to the Department of State (for corporations/entities) — this is separate from charitable registration.
- The BCO-10 and renewal filings require submission of officer/director lists, fundraising contracts, IRS 990 (or equivalent BCO-23 for small orgs), and financial statements.
- Nonprofits must maintain books, records, and financials for at least 3 years post-registration period, available for state inspection.
- The Attorney General’s Charitable Trusts & Organizations Section monitors charitable fundraising, may investigate misuse or noncompliance, and can revoke corporate privileges if nonprofit misuses funds or fails obligations.



# Strategic considerations

**BCO registration** Make sure your BCO registration is current, and plan ahead for renewals in November (if calendar-year) so there is no lapse during fundraising season.

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**Contract filing** If you plan to hire professional fundraisers or solicitors, ensure you file their contracts at least 10 working days before their work begins.

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**Exemption use** Use your exempt status for mission-use purchases (not resale or unrelated commercial activities).

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**Sales compliance** If you intend to sell merchandise or host ticketed events, evaluate whether sales tax collection is required under PA law — many nonprofits inadvertently incur tax liability.

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**Financial records** Keep accurate financials, audits or reviews according to your revenue level, and preserve records for state review.

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# Conclusion

Q4 is the defining season for nonprofit fundraising — and for Pennsylvania nonprofits, success depends not only on creative campaigns but also on regulatory diligence. The strategies you execute in the next few months, and the compliance you maintain, will shape your ability to fund mission, steward donors, and grow in 2026.

Harness exists to support nonprofits through both the marathon and the sprint: providing strategy, campaign execution, technical infrastructure, and compliance oversight. You don't need to do it all yourself — especially when the stakes are highest.

**The clock is ticking.** Let's capture every donation, comply with every rule, and build the foundation for your strongest year yet.

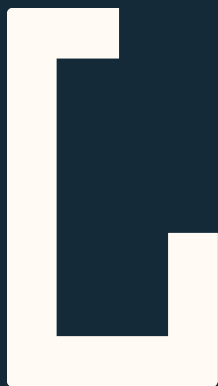


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