



PRACTICAL GUIDE · PANAMA

Raising money for your pet, the right way

How to ask for help with a vet bill and spread the word on Facebook, Instagram, and WhatsApp without paying for ads.

You're not alone. And you can do a lot yourself.

When your dog or cat needs the vet and money is tight, feeling the pressure is normal. The good news: lots of people want to help an animal. They just need to know **what happened, what it costs, and how to chip in**. This guide walks you through it step by step, with ready-to-copy messages.

- 1 Before you start
- 2 How to collect donations
- 3 Write your story
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- 5 Groups: less is more
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- 8 Share your case in our Facebook group
- + Your 14-day plan (after chapter 5)

To be clear from the start: PANA PAWS is a community of neighbors helping street animals. We can't pay vet bills for pets that have a home. That's why we put this guide together: so you can find the support yourself. And one friendly request: please don't use the PANA PAWS name or logo in your fundraiser.



1 Before you start

Three things make people trust you and give. Get them ready before you post anything.

1. A written estimate from the vet

- Ask the clinic for a **written estimate**: clinic name, your pet's name, the treatment, and the total.
- Take a clear photo of it. Before posting it, **cover your ID number, your address, and your phone number**.
- Also ask for a **certificate or letter from the vet** about the case. You'll need it if you use Vaki (chapter 2).
- While you're there, ask whether they accept **direct payments for your case** or installments (chapter 2).

2. A clear goal

- Your goal is **the total on the estimate**, no more, no less. An exact number (for example **\$420**) builds more trust than “whatever you can.”
- If you use a site that charges fees, like Vaki (chapter 2), add them to the goal and say so openly.
- Decide now what you'll do **if more money comes in** than you need. For example: give it back, save it for the follow-up visit, or donate it to another animal in need and show the receipt.

3. Good photos

- **Natural light**, during the day, near a window or outside in the shade.
- Your pet **calm and facing the camera**, at eye level. A photo with your family helps a lot.
- **No wounds, no blood, no graphic photos**. They scare people off, and Facebook and Instagram show them to fewer people. Let the story explain; let the photo bring warmth and hope.
- Take 5 or 6 photos and 2 or 3 short videos right away. You'll use them over the next two weeks.

TIP

Do it all in one afternoon: estimate, goal, photos. The next day you start calmly, with everything ready.



2 How to collect donations

You can't start or cash out a GoFundMe from Panama. It's only available in 20 countries (for example the US, Canada, Mexico, Spain, and Germany). But other ways do work. And because donors want to know their money really goes to the vet, we recommend a way **with a review step**.

For everyone, including people who don't know you A fundraiser page that checks your vet documents before paying you.	Option A Vaki recommended
Do you have a trusted relative or friend in the US, Canada, Mexico, Spain, or another GoFundMe country? GoFundMe promises to refund donations if something isn't right.	Option B GoFundMe with their help
Only family and friends who know you personally People who already trust you. Strangers are better off giving through A or B.	Option C Yappy or bank transfer

Most common: **A** for everyone, plus **C** for your family and close friends.

Option A • Vaki **RECOMMENDED**

Vaki (vaki.co) is a Latin American fundraising site that **accepts fundraisers from Panama**. It has a special rule for pet vet costs: **before paying you, Vaki asks for a document from the vet** (a certificate, invoice, or order). And the money is only paid into a bank account **in the name of the person on the fundraiser**. That's why people trust it more than a plain Yappy.

WHY IT'S SAFER FOR DONORS

- Vaki checks the vet documents **before paying you**.
- Vaki can ask you for proof that your story is true, even after paying you (you have 15 days to reply).
- Every update you post on your Vaki is emailed to everyone who gave.

Step 0: ask in Vaki's chat first

Vaki is based in Colombia, and its help pages don't explain how money reaches a bank in Panama. Before you start, go to **help.vaki.co**, open the chat (or message them on WhatsApp), and ask:



MESSAGE FOR VAKI'S CHAT

Hi, I live in Panama and I'd like to create a Vaki for my pet's surgery. How is the money paid into my bank account in Panama, how long does it take, and are there any costs? Do I need any document instead of the RUT? Thank you!

Creating your Vaki, step by step

- 1 **Create your account** at vaki.co. You must be 18 or older.
- 2 Tap **“Crear”** (Create) and choose the **“Impacto”** type: a money goal with a closing date.
- 3 **Beneficiary: yourself.** The bank account that receives the money has to be **in your name**.
- 4 Choose the reason, and **Panama** as the country of your bank account.
- 5 **Date:** enter the date you need the money by, roughly **30 days** out. Vaki works out the closing date itself.
- 6 **Goal:** the vet cost **plus 12%** for Vaki's fees. Example: a \$420 surgery → a \$470 goal. **Choose the date and goal carefully:** you may not be able to change them later.
- 7 Accept the terms and tap **“Publicar”** (Publish).
- 8 Now tap the **pencil** to finish your page: main photo, your story (chapter 3), photos, and a YouTube video if you like. You can add the name and summary in Spanish and English. In your story, say that the money goes **to your own account, in your name**.
- 9 **Copy the link** to your Vaki. That's the link you'll share (chapter 4).

How people give

Anyone who wants to help opens your link and taps **“Aportar”** (Contribute). They enter the amount, their name, email, and ID number, and pay by **credit or debit card**. International cards are accepted, so relatives abroad can give too (they choose **“Otro (Worldwide)”**). Donors can give anonymously and get a receipt by email.

Getting the money

- 1 **Right after publishing**, tap the **wallet** icon → **“Cuentas”** (Accounts) → **“Agregar cuenta bancaria”** (Add bank account). Fill in your details and upload a **bank reference letter**: a letter from your bank confirming the account is yours. Ask your bank for it.
- 2 Also right away: email the **vet's certificate, estimate, or invoice** to **lola@vaki.co** (check the current address at help.vaki.co). The review takes **4 to 8 business days**.
- 3 Once your Vaki reaches **\$250**, Vaki verifies it. People can keep giving in the meantime.
- 4 Once verified, you can request a **withdrawal**: wallet → **“Retiros”** (Withdrawals). You'll get an email to confirm. The money takes **up to 20 calendar days** to arrive.
- 5 When your Vaki closes, Vaki starts the final withdrawal and emails you: **approve it right away**. It also takes up to 20 calendar days.



What Vaki costs (as of October 2026, subject to change): 6% of each donation for Vaki and about 4% for card processing. From the third partial withdrawal under \$500, each one costs \$10, and closing with less than \$90 also costs \$10. Opening a Vaki is free.

TALK TO YOUR VET

Ask whether they accept **direct payments for your case**, and how: the clinic's Yappy, a bank transfer, or in person. If they say yes, your family and friends can pay the vet directly, and you never touch that money. Also ask whether you can **pay in installments** while your Vaki money is on its way, and get a receipt for every payment.

Option B • GoFundMe through a relative or friend abroad

GoFundMe lets someone in a supported country organize a fundraiser for a person who lives in another country. That person withdraws the money and sends it to you. And GoFundMe makes a promise: if something isn't right, it investigates the fundraiser and **refunds donations**.

- 1 Pick **one person you trust completely**: someone who knows you well and has a bank account in their country.
- 2 They create the fundraiser on gofundme.com with your story, your photos, and the estimate.
- 3 On the page, GoFundMe asks them to explain **how the money will reach you**. For example: *"I'll withdraw the funds and send them via Wise to [your name]'s bank account in Panama."*
- 4 To send the money to Panama, **Wise**, **Remitly**, or **Western Union** all work. Agree beforehand who pays the transfer fee, and always share the vet's receipt.

In the US, GoFundMe charges 2.9% + \$0.30 per donation (plus an optional tip from the donor). As of October 2026; subject to change.

Option C • Yappy or bank transfer, only for people who know you

With **Yappy** or a bank transfer, the money lands in your account and nobody checks how it's used. So this option is only for **your family and friends**, who know you and trust you. Send people who don't know you your Vaki link instead.

- **Yappy** is free between people. You receive money with your cell phone number or your personal QR code, which you'll find in the app. It works with accounts at Banco General, St. Georges Bank, Credicorp, Davivienda, Caja de Ahorros, MetroBank, and Banisi, and only inside Panama.
- If your bank doesn't offer Yappy: a **bank-to-bank transfer (ACH)**. For that, people need your name, your bank, your account number, and whether it's savings or checking.
- **Account details only by private message**, never in a public post. Check every payment **in your own banking app**, not on a screenshot (chapter 6).
- Show your family the estimate at the start and the invoice at the end, too.



3 Write your story

A good story is short, honest, and specific. It answers five questions. Copy this template and fill in the green parts.

FILL-IN TEMPLATE

👋 Hi, I'm **[your name]** and I live in **[your town]**.

🐾 This is **[pet's name]**, my **[age]**-year-old **[dog / cat]**. **[One sweet line: how they came into your life or what they're like.]**

🩺 **[What happened, in one or two simple sentences.]** The vet at **[clinic]** recommends **[treatment]**.

💰 The treatment costs **[\$total]** (here's the estimate). I've covered **[\$what you have]** and still need **[\$remaining]**.

🙏 If you can chip in, even \$5 makes a real difference: **[how to give]**. And if you can't, sending this to someone who loves animals helps too.

💖 If we raise more than we need, **[what you'll do with the rest]**. I'll keep you posted on how **[name]** is doing.

FINISHED EXAMPLE

👋 Hi, I'm María and I live in La Chorrera.

🐾 This is Lucas, my 4-year-old mixed-breed dog. He came to us as a puppy and has guarded our front gate like a security guard ever since.

🩺 On Saturday a car hit him and he broke a back leg. The vet at [clinic name] recommends surgery so he can walk properly again.

💰 The surgery costs \$420 (here's the estimate). I've covered \$120 and still need \$300.

🙏 If you can chip in, even \$5 makes a real difference. You can give through my Vaki: [link]. And if you can't, sending this to someone who loves animals helps too.

💖 If we raise more than we need, I'll save it for his follow-up visit and show you the receipt. I'll keep you posted on how Lucas is doing.

WHAT MAKES A STORY WORK

- **A name and a photo:** people help “Lucas,” not “a dog.”
- **Exact numbers** and the estimate: they show it's real.
- **A calm, hopeful tone**, without guilt or lines like “if you don't help, he'll die.”



4 Spread the word for free

The most important thing: **the first donations come from people who know you**. Once others see support is already coming in, they're quicker to join. So you start with your own circle, not with groups full of strangers.

How Facebook and Instagram decide who sees your post

- They mostly show it to **people who interact with you**: family, friends, people who comment on your posts.
- When someone **sends your post to another person by private message**, Instagram shows it to more people. According to the head of Instagram, it's one of the strongest signals.
- **Short videos (Reels)** on Instagram are also shown to people who don't follow you.
- Posts with **links to outside websites** reach very few people on Facebook. So: photo or video first, and the link in the first comment or by message. Many people do it this way. It isn't proven to help, but it doesn't hurt.
- On Instagram, links in a caption **aren't clickable**. Put the link in your profile ("link in my profile") or use the link sticker in a Story (the "link" button when you create the Story).

Day 1: your own circle, one by one

Message **10 to 20 people, one at a time**, on WhatsApp. No chain messages and no blasting a whole group at once: a personal message gets read, a chain message gets ignored. WhatsApp also limits messages that have been forwarded many times.

TEMPLATE A · PERSONAL WHATSAPP MESSAGE

Hi **[name]** 🙌 I'm writing to you personally because I trust you. **[Pet]** needs **[treatment]** and it costs **[\$[total]]**. I still need **[\$[remaining]]**. 🐾

Could you help with a little, even a small amount? **[how to give]**. And if you can't, no worries at all 🧡. It would mean a lot if you sent this to one or two people who love animals. Thank you so much!

Your own profile: one post, one Story, one Status

Facebook post: use your story from chapter 3 with 2 or 3 photos. To let people outside your friends see it too, set it to **"Public"**: while writing the post, tap the small button under your name (it says "Friends" or "Only me") and choose **"Public."**

Instagram: the same story, shorter, with the photos or a video.



TEMPLATE B · INSTAGRAM STORY / WHATSAPP STATUS (SHORT TEXT OVER A PHOTO)

 **[Pet]** needs surgery · Goal: **[\$[total]]**

 We're at **[\$[raised]]** so far, thank you! · To help: **[link or "message me"]**

Your WhatsApp Status is only seen by contacts when you and they have each other's numbers saved. It disappears after 24 hours. So it's worth posting it several times over the two weeks.

The short video (Reel): easy, with lots of reach

HOW TO MAKE IT LOOK GOOD ON YOUR PHONE

- **15 to 30 seconds**, phone held upright, in daylight.
- Your pet **calm**: resting, eating, wagging. No wounds.
- At the start, in big text: *"Lucas needs help "*. At the end: *"Goal: \$420 · We're at \$180"*.
- Talk to the camera calmly, 2 or 3 sentences. Or add soft music from the app.
- In the caption: "All the details are in my profile" and, on Facebook, the link in the first comment.

Updates every 2 or 3 days, instead of "please share"

An update gives people a **fresh reason to look**, comment, and send it on. Asking "share, share" every day wears your contacts out. Facebook also shows posts that only beg for reactions to fewer people. GoFundMe recommends posting updates too: they encourage new donations.

TEMPLATE C · UPDATE

 **[Pet]** update: **[saw the vet yesterday / ate on his own / is moving his leg]**. 

Thanks to you, we're at **[\$[raised]]** of **[\$[total]]**. We still need **[\$[remaining]]**. Thank you to everyone who gave or sent this to someone!

Say thank you: in public and in person

- To everyone who gives: a **personal thank-you** by message, the same day.
- At the end: a post with **the vet's invoice** (personal details covered) and a photo of your pet recovering. People see everything went well, and they'll trust you again next time.

TEMPLATE D · FINAL THANK-YOU

 We did it! Thanks to **[number]** people, **[pet]** got their **[treatment]**. Here's the invoice from **[clinic]**. 

[What happened to any money left over.] Thank you for every gift, every message, and every share. 



5 Groups: less is more

Don't post in every group. Pasting the same text into 20 groups looks like spam. Facebook can show your posts less or limit accounts that post the same thing over and over, and people stop trusting you.

- Choose **no more than 2 or 3 local groups** about animals or your community.
- **Read each group's rules** before posting. Many don't allow money requests.
- **Ask the admin first** (the person who runs the group), with a short, friendly message.
- The PANA PAWS Facebook group can be one of those groups. Chapter 8 explains how it works.

TEMPLATE E • MESSAGE TO A GROUP ADMIN

Hi [name] 🙋 I'm [your name] from [town]. My [dog / cat] [name] needs [treatment] and I'm raising money for the vet bill. I have a written estimate from [clinic].

Would it be OK to post it in the group just once? If not, I completely understand. Thanks for your time! 🐾

Better NOT to

- **Tag strangers** or big pages in your posts.
- **Message strangers** privately when they haven't asked.
- **Post the same text 20 times**, on your profile or in groups.
- **Pressure people** ("if you don't share, you don't love animals") or **exaggerate** the case. When people notice, you lose their trust.
- Post **graphic photos** of wounds or blood.



Your 14-day plan

One small task a day. Templates A–E are in chapters 4 and 5; your story is in chapter 3. A good time to post: weekdays between 6 and 9 p.m. (just a rough guide).

Day	What to do	Template
Before	Written estimate, goal, photos. Choose how to collect donations (ch. 2).	Ch. 1 + 2
Day 1	Message 10–20 people close to you, one at a time.	A
Day 2	Public Facebook post + Instagram post. Link in the first comment or in your profile.	Story (ch. 3)
Day 3	Instagram Story + WhatsApp Status. Thank each donor personally.	B
Day 4	First short video (Reel), 15–30 seconds.	Reel tips
Day 5	Ask the admin of 1 or 2 local groups. Share your case in the PANA PAWS group (ch. 8).	E
Day 6	First update: the vet visit or how your pet is doing. If you use Vaki: make sure your bank account and vet documents have been sent.	C
Day 7	Personal thank-yous. WhatsApp Status with your progress (“we’re at \$…”).	B
Day 8	Message 5–10 more people you haven’t written to yet.	A
Day 9	Second update, with a sweet photo.	C
Day 10	Second short video: your pet getting better.	Reel tips
Day 11	Story + Status: “We still need \$…”.	B
Day 12	Third update. In a group: one single update as a comment under your own post.	C
Day 13	A calm final push: Status + Story with what’s left.	B
Day 14	Final thank-you with the invoice and the result. Say what happens to any leftover money.	D

IF YOU REACH YOUR GOAL EARLY

Congratulations! Let everyone know right away that no more money is needed, and say thank you. That builds a huge amount of trust.



6 Trust and safety

How people come to trust you

- Show the **estimate** at the start and the **invoice** at the end.
- Post **honest updates**, even when something takes longer than expected.
- Answer questions calmly. People who ask often want to help.

What you never post

- **Bank account numbers**: only by private message, and only to people you know.
- **ID (cédula) or passport numbers**: nowhere. Cover them on the estimate and invoice too.
- **Your exact address**.
- **Codes** you get by text or WhatsApp: never give them to anyone, ever.

Scams to watch out for

"I'll promote your fundraiser, you just pay a small fee."

Fake "helpers" who promise lots of donors or "guarantee" your goal for money. No one legitimate charges you to help.

"I'll donate \$500, but first pay the fee" or "I'll double your donations."

A real donation never asks you to pay something first.

Fake payment receipts and the "wrong Yappy" trick.

Someone sends you a screenshot of a payment, then asks you to send back "the extra." Always check **in your own banking app** that the money really arrived. If a payment comes in by mistake, don't send it back yourself: call your bank.

Someone asks for a 6-digit code ("it's to vote for me," "I sent it to you by mistake").

That code lets them steal your WhatsApp. Never share it, and turn on **two-step verification** in WhatsApp (Settings → Account).

Someone copies your photos and story to set up a fake fundraiser.

If it happens, warn your contacts and report the fake profile on Facebook or Instagram. Posting your updates on the same profile every time helps people know which one is real.

Strange links claiming to be from your bank, Vaki, or GoFundMe that ask for your password.

Always type the address yourself or use the official app.



7 Checklist

Print it or save it on your phone. Check off each item once it's done.

Before you start

- ☐ Written estimate from the clinic
- ☐ Personal details covered on the estimate photo
- ☐ Exact goal decided
- ☐ Decided what to do with any leftover money
- ☐ 5–6 nice photos, no wounds
- ☐ 2–3 short videos
- ☐ Donation option chosen (A, B, or C)
- ☐ Talked to my vet (direct payments, installments)
- ☐ Story written with the template

Week 1

- ☐ 10–20 personal messages sent
- ☐ Public Facebook post
- ☐ Instagram post
- ☐ Story + WhatsApp Status
- ☐ First short video
- ☐ Asked the admin of 1–2 groups
- ☐ First update posted
- ☐ Vaki: bank reference and vet documents sent

Week 2

- ☐ Messages to 5–10 more people
- ☐ Second and third update
- ☐ Second short video
- ☐ Personal thank-you to every donor

At the end

- ☐ Vet invoice posted (details covered)
- ☐ Final thank-you post
- ☐ Shared what happened to leftover money

Safety, always

- ☐ No account number posted publicly
- ☐ No ID number posted publicly
- ☐ Checked every payment in my own app
- ☐ Never gave a code to anyone
- ☐ WhatsApp two-step verification turned on
- ☐ Didn't use the PANA PAWS name or logo



8 Share your case in our Facebook group

You're warmly invited to join our Facebook group and share your case there. The group has lots of animal lovers from Panamá Oeste.

Facebook group “PanaPaws”

facebook.com/groups/panapaws

Scan the code with your phone's camera to open the group.



How it works, honestly

- 1 **Ask to join and answer the membership questions:** where you live, how you'd like to help, and that you agree to the rules. A real person approves every request by hand, so it can take a little while.
- 2 **Our team checks every post against the group rules before it appears.** That's why it won't show up right away. It doesn't mean we verify or endorse your fundraiser.
- 3 **Read the group rules first:** “About” tab, all the way at the bottom.

What to include in your post

- Nice photos of your pet, no wounds.
- A short story (the template from chapter 3).
- The vet's estimate, with your personal details covered.
- The link to your Vaki or fundraiser.
- **No** bank details, **no** ID number, and **no** phone number in the post.
- Post your case **just once**. After that, at most one update as a comment under your own post. Please don't post every day.

Important: PANA PAWS gives you space in the group. But we don't review or guarantee your fundraiser, and we don't contribute money. Donations go directly to you or your vet, never through PANA PAWS.

panapaws.pet · mail@panapaws.pet · facebook.com/groups/panapaws

Fine print: PANA PAWS is a community of neighbors helping street animals. PANA PAWS does not pay vet bills, does not collect money for other people's pets, and does not review, guarantee, or endorse individual fundraisers. Please don't use the PANA PAWS name or logo in your fundraiser. Information about platforms, banks, and fees is as of October 2026 and may change. Always check the current terms on each service's official website.

