

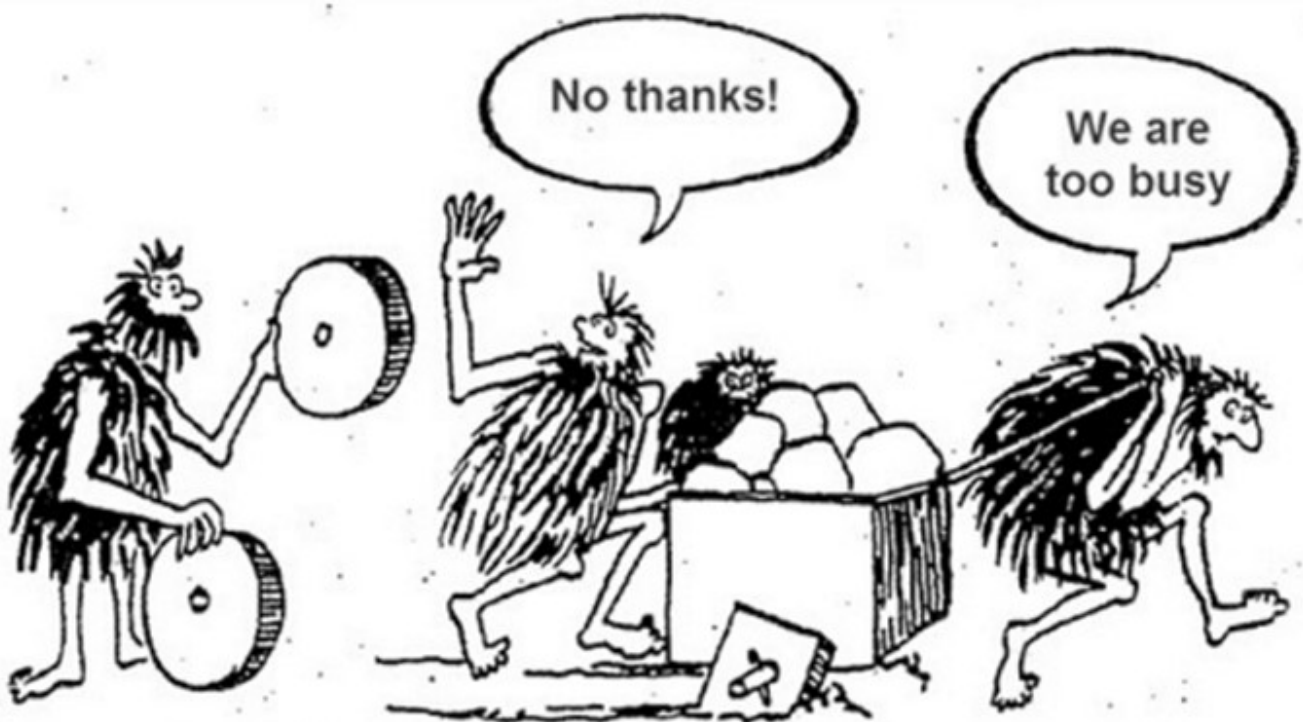


Guide to donating and fundraising digitally to **your Church**

(Version February 2020)

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INTRODUCTION

Each Church in our Diocese will hopefully utilise some or all of the suggestions made within this document to modernise their giving. If your congregation, visitors and local community don't know how to support your Church they will most likely donate to another worthwhile charitable cause.

Talk about the great mission and community works undertaken by your Church in the Parish and local community. Many members of your congregation and most of the local community will not be aware of this! You can include this message verbally within services; sharing verbal and written information when discussing the arrangements for weddings, funerals and baptisms; written down on pew sheets, magazines, website and social media pages etc.

Although your Church would like payments and donations to be made using methods that it is comfortable with and has procedures to deal with these monies, it is worthwhile to note the following trends in giving and spending in the UK in 2017:

- Debit cards increased by 14%
- Notes and coins decreased by 15%
- 3.4 million hardly used notes and cash
- 5.6 billion contactless transactions last year
- Contactless accounted for 15% of all payments; this is expected to rise to 36% in ten years
- Young people between 25 and 34 most likely to use Contactless
- 86% of Millennials (a person reaching young adulthood in the early 21st century) are happy to give to charity using a mobile

Source: UK Payment Markets Summary 2019 (UK Finance)

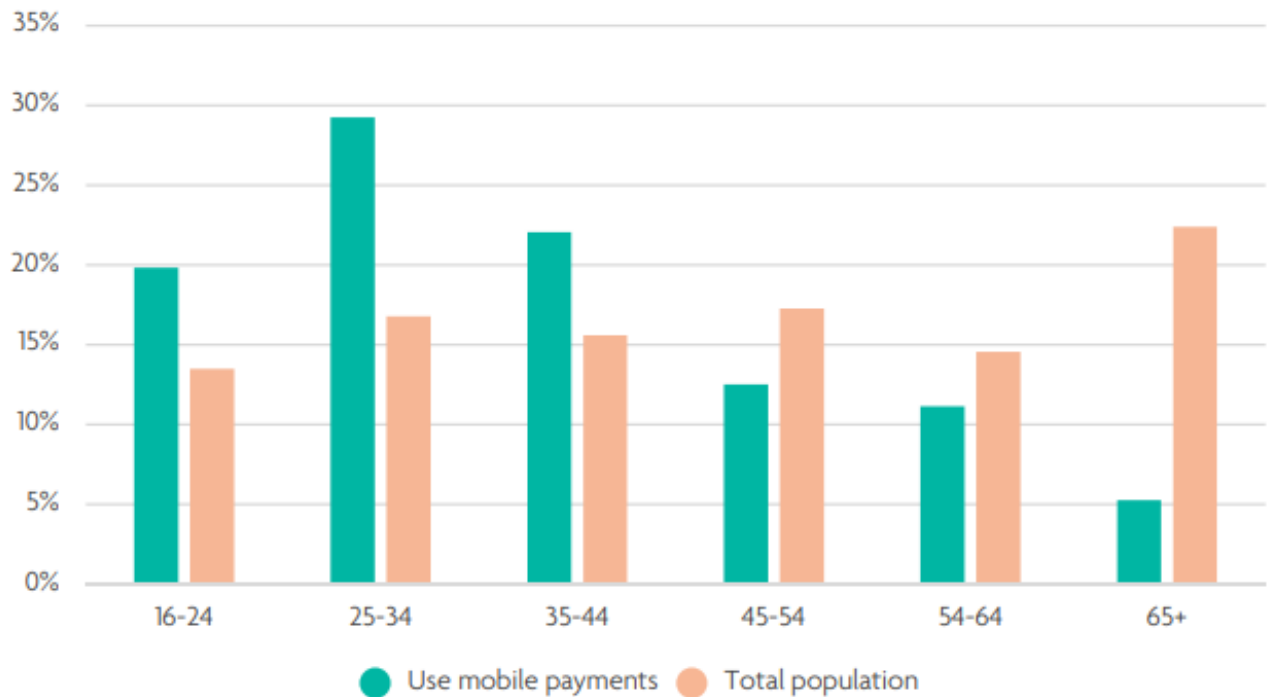


As a result, at some stage your Church will need to offer payment/donation options to meet their needs, not yours!

Although some of the new payment and donation options will incur transactions fees and the like, by law you are not allowed to pass on these amounts to the donor/purchaser and your Church will have to absorb them. This is very similar to the costs you are agree to when purchasing one-off or weekly envelopes for your donors, which depending on the numbers could be at least 4p each. If someone puts £1 in the envelope this incurs a transaction of at least 4% (not including any bank charges etc.).

Many Churches are experiencing difficulties in making cash deposits at their local bank (if it is still open) or using their local Post Office. Some banks are only accepting full bags of cash, which doesn't meet the HMRC requirement to make deposits from services intact. Also, a number of banks are charging account holders to use a cash counting machine (similar to those you find in the entrance to some supermarkets) in their branch when making a deposit, and they charge a fee for doing this. Furthermore, if you additionally consider the amount of time it takes to count, bag and visit a bank branch or Post Office, it will be worthwhile exploring the new electronic and digital methods to donate

Chart 1.2: Age distribution of mobile payment users vs total population, 2017



to your Church, and comparing the relevant transaction fees and charges.

To get underway with your planning after you have read this guide, please make contact with the Gift Aid Lite Team (contact details are on the back cover of this document).

A number of the example providers included with this guide will require a registered charity number and postal address for your Church to facilitate a registration process. Please be aware, if you are an excepted charity (see note B below) and/or your Church doesn't have its own address and post code this may cause an issue with some providers. You may need to contact the Gift Aid Lite and Stewardship teams for advice and support.

Please note:

- A) the information in this booklet is for guidance only. The financial figures and terms and conditions offered by the organisations included are subject to change.
- B) The exception for Church charities has now been extended to 31 March 2021. This is to give the Charity Commission and denominational bodies time to help these Churches prepare for registration by, or soon after, March 2021 (when the exception will end). Your Church may wish to apply for registered charity status regardless of this timescale.

Paul Bailey
Digital Giving Officer

DIRECT DEBITS CAN HELP TACKLE STATIC GIVING

Through Gift Aid Lite it is now possible for donors to set up a Direct Debit mandate to make regular donations to their Church. This represents a major change for Churches, as Direct Debits can be a significant breakthrough in tackling static giving - a challenge for any charity, especially Churches. With a Direct Debit, donors set up their regular payment but also opt to increase this gift annually by a previously agreed amount. This can make a significant difference to Church income and help combat a problem faced by all charities, when inflation affects costs but is not always reflected in increased giving levels.

DIRECT DEBIT CAN HELP EASE ADMINISTRATION

It is not only Church income that can benefit – Direct Debits can make life easier for Treasurers and Gift Aid secretaries. The Diocesan scheme is managed through GoCardless, a well-established and reputable company who handle Direct Debit administration for thousands of businesses, sports clubs, and charities. GoCardless will directly notify donors of their setup, details and time of donation, and also contact them at least 30 days in advance of any changes to payment date, frequency or amount. They also handle the process of donors changing address, or cancelling payments.

DIRECT DEBIT DONATIONS APPEAR AUTOMATICALLY IN YOUR CHURCH'S RECORD

No extra work is required to process payments as donations appear automatically in your Gift Aid Lite records – which also doubles as an audit trail.

DIRECT DEBIT IS SAFE AND GUARANTEED

Organisations using the Direct Debit scheme have to pass a careful vetting process, and are closely monitored by the banking industry. Furthermore, Direct Debit payments come with a guarantee so donors are automatically protected by three important safeguards: an immediate money back guarantee from their bank in the event of an error in the payment of a Direct Debit; advance notice if the date or amount changes, and the right to cancel at any time.

What is the difference between a Standing Order and a Direct Debit?

- Standing Order - is an instruction your donor gives to their bank to pay you a fixed amount at regular intervals whether this is weekly, monthly, quarterly or yearly.
- Direct Debit - your donor authorises an external agency to collect money directly from their bank account whenever a payment is due. Direct Debit payments can vary in frequency and amount.

What is an incremental Direct Debit?

The PCC will decide each year the % amount the Direct Debit donations will be increased each year. The donor is in charge of their giving. At least 30 days beforehand the donor will be emailed by GoCardless and asked whether they wish to increase their giving by the suggested amount, an amount of their choice or keep it the same amount as before.

HOW DO DIRECT DEBITS WORK?

This table demonstrates the difference that a donor's gift, incremented annually by inflation, can make to church income, compared with a static Standing Order - and don't forget that where a donor is eligible, Gift Aid can also be claimed on these gifts.

Donations			Standing Orders			Incremental Direct Debit (year 1) +		
Monthly Donation *	Annual Donation *	Annual Donation Gift Aid	Yearly Fees **	Annual Donation	Annual Donation Gift Aid	Annual Donation	Annual Donation Gift Aid	Yearly Fees +
£	£	£	£	£	£	£	£	£
5.25	63.00	78.75	0.00	63.00	78.75	63.00	78.75	3.03
10.30	123.60	154.50	0.00	123.60	154.50	123.60	154.50	3.64
20.40	244.80	306.00	0.00	244.80	306.00	244.80	306.00	4.85
30.50	366.00	457.50	0.00	366.00	457.50	366.00	457.50	6.06
40.60	487.20	609.00	0.00	487.20	609.00	487.20	609.00	7.27
50.70	608.40	760.50	0.00	608.40	760.50	608.40	760.50	8.48
60.80	729.60	912.00	0.00	729.60	912.00	729.60	912.00	9.70
70.90	850.80	1063.50	0.00	850.80	1063.50	850.80	1063.50	10.91
81.00	972.00	1215.00	0.00	972.00	1215.00	972.00	1215.00	12.12
91.10	1093.20	1366.50	0.00	1093.20	1366.50	1093.20	1366.50	13.33
101.20	1214.40	1518.00	0.00	1214.40	1518.00	1214.40	1518.00	14.54
202.20	2426.40	3033.00	0.00	2426.40	3033.00	2426.40	3033.00	26.66

Incremental Direct Debit (year 2) +				Incremental Direct Debit (year 3) +			
Monthly Donation ***	Annual Donation	Annual Donation Gift Aid	Yearly Fees +	Monthly Donation ***	Annual Donation	Annual Donation Gift Aid	Yearly Fees +
£	£	£	£	£	£	£	£
5.38	64.58	77.72	3.05	5.52	66.19	82.74	3.06
10.56	126.69	154.76	3.67	10.82	129.86	162.32	3.70
20.91	250.92	308.85	4.91	21.43	257.19	321.49	4.97
31.26	375.15	462.94	6.15	32.04	384.53	480.66	6.25
41.62	499.38	617.03	7.39	42.66	511.86	639.83	7.52
51.97	623.61	771.11	8.64	53.27	639.20	799.00	8.79
62.32	747.84	925.20	9.88	63.88	766.54	958.17	10.07
72.67	872.07	1079.29	11.12	74.49	893.87	1117.34	11.34
83.03	996.30	1233.38	12.36	85.10	1021.21	1276.51	12.61
93.38	1120.53	1387.46	13.61	95.71	1148.54	1435.68	13.89
103.73	1244.76	1541.55	14.85	106.32	1275.88	1594.85	15.16
207.26	2487.06	3082.43	27.27	212.44	2549.24	3186.55	27.89

* Presumes the donor is covering the cost of transaction fees as part of their donation

** This assumes a PCC is not being charged by their bank for Standing Orders

*** Illustration assumes an annual increment of 2.5% in line with Consumer Price Index - percentage can be set at the Parish's own discretion

+ The fees are 1% plus 20p per donations, up to a maximum £4 (whichever is least) charged monthly on Direct Debit processing by GoCardless

WHAT WILL WE NEED TO DO TO GET STARTED?

A GoCardless account will need to be set up for your Church, which the Gift Aid Lite team will help you with. Once this has been created, the My Giving Online software will need to be amended and the relevant information inputted for your Church. This will include the incremental amount decided upon by your PCC. Each month the Direct Debit donations received from your donors will be seamlessly imported into each individual donor's record and the Gift Aid (if applicable) will be claimed from HMRC at the end of each month/quarter.

GoCardless is an international payments network set up to rival credit and debit cards. Their ambition is to break down barriers so businesses and organisations can quickly and easily take payments from anyone, anywhere in the world. They currently process £3 billion worth of transactions for over 30,000 organisations across the UK and Europe. Their clients range from small businesses and charities to household names such as Thomas Cook, TripAdvisor and The Guardian.

Tap 'N' Go Giving

The Smarter Way to Accept Donations

Our new **contactless** terminal is ideal for retiring collections and engaging visitors. With a simple tap of the card a donation is made and imported into MyGiving automatically, enabling GASDS or Gift Aid to be claimed.



“As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.”

Timothy 6:17-19



ONLINE AND CARD DONATIONS

WHAT IS INCLUDED WITHIN THIS?

Online and card donations could include the following types of giving:

1. Church website
2. My Giving Online app or website
3. External donations website
4. Contactless donations device
5. Payments, donations and Contactless device

WHAT ARE THE OPTIONS TO RECEIVE THESE DONATIONS?

1. CHURCH WEBSITE

It is possible to add a 'donate now' button on the homepage and/or fundraising page of your Church website. Donors can enter their own donations and payment details, and Gift Aid it, all electronically via their computer, tablet or mobile phone. The donor's details can be imported seamlessly into My Giving Online. Your Church will need to set up a Braintree merchant account and the Gift Aid Lite team can support you during this process. Once this has been confirmed, the account details will be inputted into the My Giving Online software, and a small piece of computer code provided to create a donate now button on your website.



2. MY GIVING ONLINE APP

The My Giving Online software allows your Church to provide a unique username and password to allow your donors to securely log on to the website to see their previous donations. They can use the same details to also log on to a dedicated mobile phone app too.



Once a Braintree account has created (see point 1 above for your Church website), it will be possible to make a donation to your Church via the My Giving Online website and app. This information will be seamlessly imported to My Giving Online. Donations received will qualify as a Gift Aid donation if the donor has entered a personally identifiable 'token' to enable the software to electronically identify them each time a donation is made.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Braintree	Transaction fee of 1.9% plus 20p per transaction.	N/A	To be used for website Donate Now button and phone app.	26p	39p	58p	£1.15	£2.10

3. EXTERNAL DONATIONS WEBSITE

There are a number of donations websites available to use by UK charities, they include the following examples:

- Just Giving
- Virgin Money Giving
- Wonderful

Each of these is explained in greater detail in the sections below:

- **Just Giving**



The market leader for online donations and sponsorship fundraising. Just Giving offers two different options to get started in their platform:

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Just Giving – Start plan	Debit and credit cards, and PayPal 1.90% per donation plus 20p.	No monthly fee. 5% reclaim and processing fee.	Your Church cannot have previously been a Just Giving member. They provide a donate button, fundraising pages, in memory pages, regular giving, text giving and crowdfunding pages. Just Giving claim the Gift Aid for charities. Importing of reports into My Giving Online via API code.	39p	87p	£1.55	£3.59	£7.00

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Just Giving – Growth plan	Debit and credit cards, and PayPal 1.90% per donation plus 20p.	£18 per month inc VAT, but this goes up to £46.80 per month inc VAT if you raise over £15,000 per year. 5% reclaim and processing fee.	As above plus campaign/appeal pages, donate buttons and widgets, and detailed insights and reporting.	39p	87p	£1.55	£3.59	£7.00



• **Virgin Money Giving**

Virgin Money Giving are a not-for-profit company set up by Virgin Money. Charities pay a one off £150 plus VAT joining fee, there are no further monthly charges, and transaction fees for each donation. This is summarised in the table below:

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Virgin Money Giving	Platform fee of 2% and card processing fee of 2.5% per donation.	£150 plus VAT to join.	Donors are given the option to cover the cost of the transaction fee. Provides fundraising pages, in memory pages, campaign and appeal pages, donate buttons, regular giving, fundraising events, and Gift Aid reclaim.	13p	45p	89p	£2.23	£4.45

• **Wonderful**

Wonderful is a non-profit Company Limited by Guarantee. Its registered office is on Oxford Street, Manchester, and is registered with the Fundraising Regulator. There is no fee (annual or monthly) to join, and no transaction or card processing fees are charged on donations or fundraising pages. They capture the Gift Aid declaration information to enable this to be claimed via, and the donor's information to be imported into, My Giving Online after importing a CSV file.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Wonderful	Debit and credit cards 0% per donation.	£0 to purchase access to this website.	Your Church completes a registration form providing charity registration and bank account details. Once accepted, you can personalise your page with a relevant photo and wording. A donate now button can be provided on the Church's website.	0p	0p	0p	0p	0p

4. CONTACTLESS DONATIONS



A Payter is a standalone device suitable for Contactless donations which can be passed around during services. It can also be secured as a static donation point (using a Kensington Desk Mount Security Cable). The device accepts credit and debit cards, Apple Pay and Android Pay. You will need to choose three pre-set donation amounts to programme into the device (e.g. £3, £5 and £10), whilst also recognising the upper limit for Contactless donations of £30. Contactless donations of £30 or less can be included as part of your GASDS allowance. It will seamlessly integrate into My Giving Online without having to import a spreadsheet/CSV file or manually enter them. **If your Church has a poor mobile phone signal the device securely stores the Contactless transactions until it establishes a signal.** Please note the device cannot be used for payments of tea/coffee, concert tickets, raffle tickets etc. If you need a payment and donations device, you should consider the SumUp (see page 11) instead of/in addition to the Payter.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £5	Fees £10	Fees £20	Fees £30
Payter/ Payacharity	2.95% donation.	£468 inc VAT plus monthly merchant fees/data of £15.54 inc VAT.	Total cost for terminal and merchant/data fees for 12 months is £654.48 inc VAT. Seamless reporting into My Giving Online. Ongoing merchant/data after first 12 months costs of £186.48 inc VAT per annum. A free Perspex promotional surround is also provided.	9p	15p	30p	59p	88p

5. PAYMENTS, DONATIONS AND CONTACTLESS DEVICE



A SumUp is a Bluetooth device linked to a mobile and phone app which can be used for payments and donations using Chip and PIN and Contactless. The device accepts credit and debit cards, Apple Pay and Google Pay. It will need to be operated by a trained member of your congregation.

A mobile phone app is used for payments of Parochial Church Fees and donation options up to £100 (a higher amount can be manually added). Additionally, any other purchasable items (e.g. teas and coffees, raffle tickets, concert tickets etc.) can also be added to the app. These items could be paid for using Chip and PIN or Contactless (if £30 or less). Contactless donations of £30 or less are listed as a separate menu option as these donations could

qualify against your £8,000 Gift Aid Small Donations Scheme (GASDS) allowance.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Parish Buying	Debit cards 1.1% per transaction.	£22.80 (inc VAT) for terminal and £34.90 (inc VAT) for charging cradle. 4G mobile phone Motorola Moto E5 Play £80 (inc VAT) and Sim card only contract (2GB of data at £11 per month inc VAT). £269.70 overall cost for 12 months.	The SumUp app needs to be set up properly for all of the donation and payment options. This allows it to easily provide reports which can be used for accountancy purposes. Import of CSV/ spreadsheet data into My Giving Online. Ongoing cost of transactions fees plus mobile data contract or Church WIFI.	3p	11p	22p	55p	£1.10
	Credit and American Express cards 1.3% per transaction.			4p	13p	26p	65p	£1.30



ONLINE FUNDRAISING PAGES

WHAT ARE THE OPTIONS TO RECEIVE THESE DONATIONS?

There are a number of fundraising/sponsorship websites available to use by UK charities, they include the following examples:

- Just Giving
- Virgin Money Giving
- Wonderful

Each of these is explained in greater detail in the sections below.



• Just Giving

The market leader for online donations and sponsorship fundraising. Just Giving offers two different options to get started in their platform

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Just Giving – Start plan	Debit and credit cards, and PayPal 1.90% per donation plus 20p.	No monthly fee. 5% reclaim and processing fee.	Your Church cannot have previously been a Just Giving member. They provide a donate button, fundraising pages, in memory pages, regular giving, text giving and crowdfunding pages. Just Giving claim the Gift Aid for charities. Importing of reports into My Giving Online via API code.	39p	87p	£1.55	£3.59	£7.00

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Just Giving – Growth plan	Debit and credit cards 1.25% per donation (PayPal 1.45%).	£18 per month inc VAT, but this goes up to £36.80 per month inc VAT if you raise over £15,000 per year. 5% fee on all donations and Gift Aid amount.	As above plus campaign/appeal pages, donate buttons and widgets, and detailed insights and reporting.	59p	76p	£1.50	£3.76	£7.50

- Virgin Money Giving**

Virgin Money Giving are a not-for-profit company set up by Virgin Money. Charities pay a one off £150 plus VAT joining fee, there are no further monthly charges, and transaction fees for each donation. This is summarised in the table below:

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Just Giving – Growth plan	Debit and credit cards, and PayPal 1.90% per donation plus 20p.	£18 per month inc VAT, but this goes up to £46.80 per month inc VAT if you raise over £15,000 per year. 5% reclaim and processing fee.	As above plus campaign/appeal pages, donate buttons and widgets, and detailed insights and reporting.	39p	87p	£1.55	£3.59	£7.00

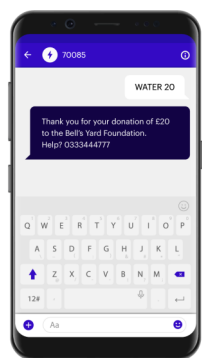
- Wonderful**



Wonderful Organisation is a non-profit Company Limited by Guarantee. Its registered office is on Oxford Street, Manchester, and is registered with the Fundraising Regulator. There is no fee (annual or monthly) to join, and no transaction or card processing fees are charged on donations or fundraising pages. They capture the Gift Aid declaration information to enable this to be claimed via, and the donor's information to be imported into, My Giving Online after importing a CSV file.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Wonderful	Debit and credit cards 0% per donation.	£0 to purchase access to this website.	Your Church completes a registration form providing charity registration and bank account details. Once accepted, you can personalise your page with a relevant photo and wording. A donate now button can be provided on the Church's website.	0p	0p	0p	0p	0p

TEXT DONATIONS



Text donations allow your congregation and supporters to donate directly to your Church via their mobile phone. The donation can also be Gift Aided via an electronic declaration after the donation has been made.

Donations are made using a pre-set keyword of your choice followed by a figure for the amount to be donated (e.g. CHURCH 10), and this is sent to a phone number. If the keyword is sent via without a monetary figure, some providers will allow you to set a default donation amount (e.g. £5) and this figure will be donated to your Church.

There are a number of providers who offer a text donations service and two of them are shown below:

- **donr**



donr offers a text donations service and the option to make a single or a regular donation via a dedicated page for your Church (where you use your credit and debit card, or Apple Pay and Google Pay). Donations can be made via text up to a value of £20 (options of £1, £2, £3, £4, £5, £10, £15 or £20 are available). Unlimited keywords can be set up for different fundraising campaigns or charitable purposes, as long as they have not already been taken by anyone else.

Donations are only passed onto charities when they've arrived from the donor's mobile bill. As a result, donations will be received between 45-60 days after the end of the calendar month.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
donr	5% on text donations. (Donations via card using their other fundraising services are subject to a processing fee of 1.4% plus 20p).	There are no joining or monthly fees.	Your Church completes a registration form proving charity registration and website details, choice of keyword, and default donation amount.	15p	50p	£1	N/A	N/A

- **instaGiv**



instaGiv provide the options to receive one off and regular donations via text. Regular giving is via weekly or monthly amounts, and reminder texts are sent that automatically comply with GDPR. Donors select their preferred donation value which the options which were pre-set by your Church. You can also customise a message to your supporters. Afterwards you can track your donations online in real-time via your phone, tablet or PC.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
instaGiv	5% on text donations. (if outbound SMS messages are sent from your account - 5p per message is charged).	£25 per month.	Your Church completes a registration form proving charity registration and website details, choice of keyword, and default donation amount.	15p	50p	£1	N/A	N/A

SOCIAL MEDIA AND SHOPPING

FACEBOOK

If your Church has its own Facebook page it is possible to add a donation button to your page. This can be promoted during services to make electronic payments by Facebook users, and additionally donations can be made by a Facebook user at any time. Donations can be imported into My Giving Online via a spreadsheet/CSV file. They only release payments once the minimum payment threshold of £100 has been reached.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Facebook	Debit and credit cards 0% per donation.	£0 to purchase access to this website.	Make sure the Charity's Facebook page category is non-profit or charity organisation and an address is included in the about us section. Charity needs to be able to provide a charity number, a charity registration document or approval from a government agency. Also utility bill or similar. Then sign up for Facebook payments. All fees are waived by Facebook.	0p	0p	0p	0p	0p

PAYPAL

A PayPal account is able to receive donations and payments, and can be used during services or elsewhere by a PayPal account holder. The financial information can be imported seamlessly into My Giving Online and, if eligible, a Gift Aid claim made. A device similar to a SumUp can also be used to take payments and donations.

	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
PayPal	Debit and credit cards 0% per donation (registered charities only).	£0 to purchase access to this website.	A PayPal business account is needed. Confirmation this belongs to a Charity is required before completing the enrolment form. Supporters can choose to donate on PayPal, eBay and other online platforms. PayPal provides receipts to donors. All fees are waived by PayPal.	0p	0p	0p	0p	0p

AMAZON SMILE

A shopper visits www.smile.amazon.co.uk instead of www.amazon.co.uk to start their online shopping experience. The site provides the same Amazon products, service and prices.



Amazon donates 0.5% of the net purchase price (excluding VAT, returns and shipping fees) of eligible purchases to the charitable organisation of the shopper's choice. Each quarter, Amazon Smile makes donations to eligible charitable organisations by electronic funds transfer. Donations are transferred within 28 days after the end of the following calendar quarter.

You can enrol your Church (you must have a registered charity number) by completing an enrolment form and providing accurate bank account information to facilitate electronic bank transfers. Once received by your Church, this information can be imported into My Giving Online via a CSV/ spreadsheet file.

Amazon Smile provides a personalised banner advert (as shown below) to use on your Church website (they provide it in HTML code). Also Facebook and Twitter posts which directly link to your Amazon Smile account via a hyperlink.

Encourage your Church's congregation, family and friends to support you in this way. If your Church purchases items from Amazon already, you could earn the equivalent of 'cashback' by making these via Amazon Smile.



EASYFUNDRAISING

easyfundraising turns everyday online shopping into free donations for your Church. Once registered, you are provided within a unique website to promote to your supporters. A Donation Reminder service is available, which is an 'add on' to a number of internet browsers, and it reminds shoppers to activate donations to your Church when visiting a company website that participates in the easyfundraising scheme.



Donations raised from the retailers varies from one website to another. Monies raised are paid directly into your bank account every three months over £15 raised (and confirmed) in that quarter.

easyfundraising has a website containing lots of information about participating retailers, and a dedicated 'Raise More' section with details on how to promote it via social media, emails, website, posters/flyers/handouts etc. to your supporters. Business purchases can also be made via easyfundraising (including your Church's) and the subsequent donations used to support your work.

CROWDFUNDING

WHAT IS IT?

Crowdfunding is a way for people, businesses and charities to raise money. Normally, individuals or organisations investing in a crowdfunding project do so for a potential profit or reward. This is not something Church charities will normally do as your Church will offer 'donation-based crowdfunding'.

Projects are listed on a crowdfunding website and visitors will be able to see an overview of wide number of projects. Once they have registered, the users will be able to view more details and make a donation/investment.

Your project will need to include the following information in its listing:

The project's investment may only be released to your Church if you raise the full amount you've

- How much it wants to raise
- How much has been raised so far
- How the monies will be used
- How long your listing/pitch will be open for
- How much money has already been raised
- If the supporter will receive something in return (if anything)

asked for. It is worth noting the return you are expecting is not guaranteed, plus you could lose money if the crowdfunding platform goes bust.

CHUFFED

Chuffed.org will not charge your Church run your crowdfunding campaign and it doesn't have to be a registered charity. Chuffed will collect and transfer the monies to your Church on an ongoing basis. Once you've completed the project you'll need to contact your supporters to let them know the outcome of the project.

To be eligible to run a crowdfunding campaign on Chuffed.org you'll need to satisfy three criteria:

1. You must be fundraising for a social, community or political cause
2. You must be fundraising for a project with a defined outcome
3. A reasonable person must be able to understand where the money is going

Think carefully about the target amount for your campaign as the largest sum successfully raised so far is £200,000.

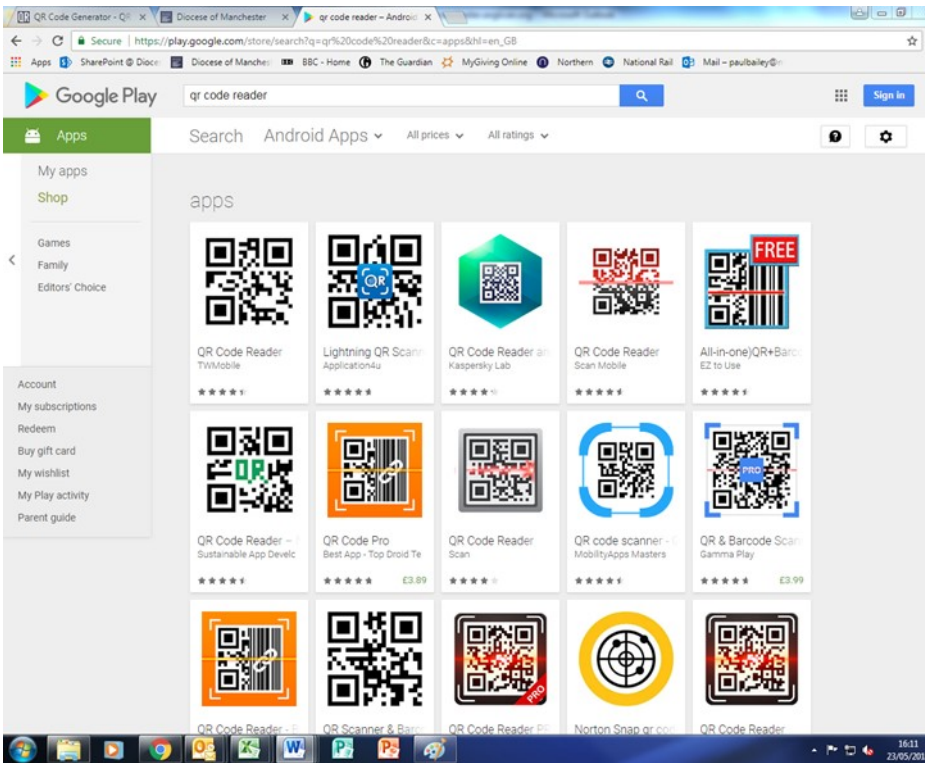
	Transaction fees	Purchase price	Comments	Fees £3	Fees £10	Fees £20	Fees £50	Fees £100
Chuffed	Debit, credit and American Express cards, plus PayPal, are all 2% per donation plus 20p.	£0 to set up your access to this website.	When a donor gives you £100, that £100 goes straight through to your Church. The donor will pay the payment processing fees, which for a £100 donation is £2.60. This amount goes to the payment processing company and ensures you don't lose money on a donation.	26p	40p	60p	£1.20	£2.20

QR CODES

A QR (Quick Response) code can be read by a camera on a smart phone, tablet computer and is used to store a website address in the form of a black and white squares. For example, the QR code shown below contains the address of the Manchester Diocese website:



To read a QR code you need to download a QR code reader app for your smart phone or tablet from an app store (e.g. Google Play, Microsoft Store or Apple App Store). For example, when searching for a QR code reader in the Google Play store the following results came up:



Once you have installed the app, you utilise the camera on your phone/tablet to visit the chosen web page or social media site.

It is easy to create QR codes for your Church's website, Twitter and Facebook pages, and online donations and fundraising site etc. A user guide on creating your own QR codes can be requested from the Gift Aid Lite team.

HINTS AND TIPS FOR SUCCESS

WHAT ARE YOU FUNDRAISING FOR?

It is vitally important your Church has thoroughly researched and costed its plans. Can you clearly explain to people internally and externally why you are fundraising for a specific project or the ongoing finances, and why this is important?

You need to inspire people with the vision you have for the future of your Church and, if appropriate, the benefits it will provide to the local community surrounding it. As a result, please ensure you use inspirational (not 'churchy') language to encourage people and organisations to donate. Have a look at the literature and websites of 'mainstream' charities to help and guide you. Other charities will raise monies for building and running costs, but they will not ask for donations to pay the gas and electricity bills!

PLANNING AHEAD

This stage is vital and should be completed before going ahead and launching your fundraising activities. Pull together a small working group to share the work that needs to be done. You may wish to invite other local organisations and partners to join this group, or a newly formed fundraising committee.

Try to allocate target amounts to different groups/types of potential donors, as you will need to identify where you think the monies will come from during your fundraising. This will be useful to research grant applications from trusts and organisations, and plan the events and activities that you will need to organise to achieve this.

Don't forget to involve Diocesan staff within the planning process. Your Church needs to ensure that it meets statutory, legal and regulatory requirements (for example, some donations will not qualify for Gift Aid) and it is strongly recommended you seek support from the following roles:

- Susan Warren, Diocesan Gift Aid Advisor
- Paul Bailey, Digital Giving Officer
- Ann Mummery, Communications and Events Manager
- Andy Salmon, Mission Development Officer


Share your plans with local organisations, schools and community groups to try to secure their involvement to help you to develop them further. This could result in further assistance including donations of money and time to help you to raise your fundraising target.

*The plans of the
diligent
lead to profit*
Proverbs 21:5

PROMOTION, PROMOTION, PROMOTION

Talk about the great mission and community works undertaken by your Church in the Parish and local community. Many members of your congregation and most of the local community will not be aware of this! You can include this message verbally within services; sharing verbal and written information when discussing the arrangements for weddings, funerals and baptisms; written down on pew sheets, magazines, website and social media pages etc.

For example, the image below was laminated and placed on the back of each pew in the Church to encourage donations. It includes a description on how to donate and fundraise if you are a regular attendee or a visitor, and includes a website address and QR code to promote their donations and fundraising website page.






**St Michael,
Flixton**

Loving God, Sharing Faith, Serving All

www.stmichaelsflixton.co.uk
Reg Charity No. 1134769

Please support the work of this Church in our local community. This includes our regular services, activities at Church Croft, supporting the governance of St Michael's School, and the maintenance of our listed historic building and graveyard.

You can make a donation using the following methods:

1. If you are a visitor to this Church:
 - a. Placing a cash donation in the collection plate during the service.
 - b. If you are a tax payer, please complete a white Gift Aid envelope. Put your cash or cheque donation inside, add your name and address, seal it and place it on the plate.
 - c. Make an online donation or start to fundraise using our 'Wonderful' page (please note, NO FEES will be removed from your donation or Gift Aid amount).
www.wonderful.org/charity/stmichaelflixton or use the QR code
2. If you are a regular attendee at this Church:
 - a. Have your own numbered envelopes. Each week you'd place a donation in the envelope and bring it to Church with you to add to the plate.
 - b. Set up a Standing Order or Direct Debit for a weekly, monthly or quarterly amount. Each week small laminated cards are available at the back of Church and you can place these in the plate as it is passed around.
 - c. You can also make a donation or start fundraising using the St Michael's 'Wonderful' page.

If your Church or Parish Hall is used for other activities, please make sure you promote your donations and fundraising needs to them. A simple poster is an effective way of letting people know how to do this. Try to ensure you have a method for people to make a donation electronically via your Church's website, external donation/fundraising website, or text message. QR codes can be used to make this process quick and easy for the donor. An example poster is shown on the next page to illustrate how this can be achieved.

Don't let St Michael's fade into the sunset!

Our listed building and graveyard, Church Croft, and community work at St Michael's Primary School and in the local area need your support.



You can fundraise or make a donation via our Wonderful page. No transaction fees will be removed from the value of your donation.
www.wonderful.org/charity/stmichaelflixton

GIFT AID LITE MEMBERSHIP

Your Church could become a member of the Gift Aid Lite scheme, a free service provided and supported by the Diocesan Board of Finance (DBF).

Parishes joining the scheme pass a Parochial Church Council (PCC) resolution to do so. This will state that all monies reclaimed through Gift Aid Lite will be credited direct to the Parish Share account of the Church, unless the Church has a regular monthly contribution in place to the DBF which covers their share request in full, in which case monies reclaimed can be sent direct to the Church.

The PCC must also agree to meet the full conditions of the Gift Aid Lite scheme. Where there is a major 'one off' appeal, and Gift Aid is being claimed, advice can be obtained and a special arrangement can be made for repayment.

Any Church wanting to join the scheme needs to complete an official application form which can be obtained by contacting the Gift Aid Lite team at Church House.

The benefits of being a Gift Aid Lite member include:

- prompt, regular quarterly claim service assists cash flow
- access to a full range of giving options, including inflation-proofed donations through Direct Debit
- contactless giving
- giving by debit or credit card
- current HMRC legislation followed with any new requirements notified
- full service for GASDS claiming, sponsored events etc.
- claiming process checks for and eliminates errors
- provides an auditing service on behalf of HMRC

- valid Gift Aid declaration forms supplied free of charge
- provides continuity and training throughout personnel changes
- annual donor totals provided for acknowledgement letters to be sent out
- provides secure storage for declarations
- secure cloud based access for the Church and donor as appropriate

Access is provided free of charge (equivalent of £15 per month) to the My Giving Online software to enable donations to be inputted and Gift Aid reclaimed on a monthly or quarterly basis.

CREATE A CHURCH FUNDRAISING COMMUNITY

Rather than utilising your Church's congregation as a group of people who make gifts towards the stewardship of Church building, its community work and contribution to Parish Share, try to encourage your congregation (and their family, friends, schools and workplaces) to support your Church in similar way to how they would support their favourite children's, healthcare or animal charity.

Each year you could promote a list of local and regional charitable events and activities that your supporters could take part in and get sponsored (using Church's online fundraising page) to raise money for your Church. In a similar way, they could also use AmazonSmile or easyfundraising to raise money whilst shopping.

Whether you receive your donations via cash, cheque, Standing Order, Direct Debit, text donation or via online shopping, please remember to say thank you to your donors for their generosity.

SAYING THANK YOU AND EXPLAINING YOUR ACHIEVEMENTS

This can be achieved verbally, and in writing on pew sheets and magazines. However, nothing beats a personal thank you letter, card or notelet. If your Church is a Gift Aid Lite member, thank you letters can be produced easily utilising the My Giving Online software.

Don't forget to highlight what has been achieved during the year as a result of their generosity. A short annual review document could be included with the letter to achieve this in a very positive manner and could result in further donations in the future.



USEFUL RESOURCES

Websites:

AmazonSmile	https://org.amazon.co.uk/?
Association of Church Accountants and Treasurers	www.acat.uk.com (username: Manchester1 Password: Deansgate)
Braintree	https://www.braintreepayments.com/gb
Chuffed	www.chuffed.org
Church Support Hub	www.churchsupporthub.org
Data Developments	www.datadevelopments.co.uk
Diocese of Manchester donr	www.manchester.anglican.org https://donr.com
easyfundraising	www.easyfundraising.org.uk
Facebook	https://www.facebook.com/business/help/694386777360892
Gambling Commission	www.gamblingcommission.gov.uk
GoCardless	https://gocardless.com
instaGiv	https://instagiv.com
Just Giving	www.justgiving.com
Parish Buying	www.parishbuying.org.uk
Parish Resources	www.parishresources.org.uk
PayPal	https://www.paypal.com/uk/webapps/mpp/not-for-profit
Payter	www.payter.com
QR code generator	https://www.qrstuff.com
SumUp	https://sumup.co.uk
Virgin Money Giving	https://uk.virginmoneygiving.com/giving
Wonderful	www.wonderful.org

Grants:

Diocese of Manchester—Grants	www.manchester.anglican.org/finance/grants Includes details of Diocesan Grants, a grants leaflet, and access to the 'Open 4 Funding' external funding search facility
Funding Central	www.fundingcentral.org.uk
Heritage Lottery Fund	www.hlf.org.uk
Historic England	https://historicengland.org.uk/services-skills/grants/
Manchester Community Central	www.manchestercommunitycentral.org/shared-topic-areas/funding

Jesus looked at them and said:

“With men this is impossible, but not with God; all things are possible with God.”

Mark 10:27



**CHURCH
FOR A
DIFFERENT
WORLD**

GIFT AID LITE TEAM



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Digital Giving Officer

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Susan Lomas

Administrative Assistant

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E: SusanLomas@ manchester.anglican.org

WEBSITE AND SOCIAL MEDIA

W: www.manchester.anglican.org/finance/gift-aid



@manchesterdiocesegiftaidlite



@giftaidlite



@mancdiocese_giftaidlite