

# Digital((Giving in the Diocese of Derby

Your guide to the rollout of digital giving in 2023

### Hello,

As we move into 2023 there are many new challenges facing us which influence our ability to sustain Gods work in our parish churches. Due to the events of the past few years people have been encouraged to fund their expenditure either online or using their bank cards, everything from large household purchases to a pint of milk from the supermarket, we are evolving into a cashless society, and this is reflected in the reduced donations to our churches.

The National Giving Team recognises these challenges and I am extremely excited to announce that as part of a nationwide initiative, in 2023 the Diocese of Derby will have 50 Contactless Giving Devices available for distribution FREE to the parishes of our diocese. This is an amazing opportunity to enable all visitors to your church to support ministry in your parish, whether they are members of the congregation, attending a special event, or just taking some quiet time in your church, a contactless giving device allows their generosity to become a reality.

So please take the time to read through the information contained in this pack and make your application for a contactless device. Rest assured that we will provide full support in everything you need, from setting up your online account to getting the device accepting donations in your church.

God calls everyone to be generous. Generosity through contactless donations enables transformed lives, a growing church, and the building of community. The Kingdom of God – Good News for all.

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#### Introduction

People like to give in different ways and for different reasons to churches across the country, and many churches are indebted to the generosity of those who have chosen to support its presence in a local community. As we increasingly move towards being a cashless society, it is important that churches can receive gifts in the way people find it easiest to give.

**Cards overtook cash** as the preferred form of payment in 2017, so we know that having the ability to accept **digital donations** is going to be key for many churches in the years to come.

In 2022 alone, churches across the country received **digital donations more than £6.5m**. That's why the Church of England's National Giving Team has embarked on a three-year project to help thousands more churches access digital mechanisms for receiving donations.



2017: cards overtook cash as preferred form of payment in UK



# What is Digital Giving?

Digital giving refers to donations made using a bank card or smart device, such as a mobile phone, either via a contactless donation unit or through an online giving page accessed via a web browser or QR code.

Many of us will have got used to recent changes in technology that mean paying for something with a card in a shop often means simply tapping your card against a reader, rather than inputting your PIN, or even making the payment on a device using Apple Pay or Google Pay. Similarly, it's often an option to pay online using Apple Pay or Google Pay, rather than manually inputting one's card details.

#### **Pilot Schemes**

In 2021, we ran four pilots with dioceses across the country to test out different types of devices and ways of training churches.

Taking on board everything we learned from the pilots, we're now in the process of offering a **streamlined rollout approach** to help churches get going with digital giving. Our aim is to work with **every diocese** in the country that would like to be involved by the **end of 2024.** 

# Benefits of Digital Giving

#### **Easy**

Enabling people to give to churches using digital mechanisms makes it **easier for people to give** when they wish to do so—and in many cases could be what allows that person to make a donation in the first place given **they may not be carrying cash.** 

#### Safe and secure

Digital giving mechanisms are also a **safe and secure** way to receive donations. Funds can often be settled into your church's bank account within a few days and **no personal data** is stored on contactless donation devices. This means both the person giving and you as the church receiving the gift can have a **high level of trust** in the donation process. Devices can also be secured and left for use in a 'self-service' way, meaning someone doesn't have to be there to help with the donation process.

Average rollout church's annual income\*

Contactless giving £1,210
Online giving £700

<sup>\*</sup>The figures on pp. 6-7 are based on data from churches participating in the rollout as of Jan 2023.

#### **Higher donation amounts**

The level of donations your church might receive through digital giving will depend on the **context of your church** (not least how many people visit your church in some capacity), where you are in the country, and **how well your digital giving mechanisms are promoted** within the church and wider community. It is also difficult to say whether this is all new giving, but we suspect much of it is because **contactless donations are typically higher in value than cash donations**.

Research within the charity sector suggests that the average contactless donation is typically three times that of a cash donation, indicating that not only is the ability to make a contactless donation important but that people also tend to give more generously when this option is available. In our experience, the average contactless donation is just over £9. Giving online tends to result in much higher donations (though lower in volume than contactless donations), with the average online gift being around £40.

Based on data from churches across the country participating in the rollout programme so far, churches, on average, raise over £1,200 in their first year of using contactless giving. Churches who also use online giving raise, on average, around £700 annually. These figures should be taken as a guide rather than a guarantee but give some indication of the digital giving value that mechanisms can have.



# When to Use Digital Giving

Churches have found many creative ways to **incorporate digital giving** into their **everyday worship and ministry**. Online and contactless giving are particularly well-suited to donations your church might receive from **occasional visitors**, though many churches also find that members of their congregation like to give via these mechanisms too.

Does your church receive **visitors** throughout the week who drop in to look around the building? Or does your church host a **variety of events** that might have visitors attending, for example: life events, summer fetes, carol services, parent and toddler groups, or tea and coffee mornings?

These are all opportunities where enabling people with **convenient** ways to give can result in donations that your church might not otherwise have received.



The key to success with digital giving is to promote how to give in the right context. This might look like a contactless donation device situated in a prominent location in your church, with signs

## Promoting Digital Giving

elsewhere that mention where the device is and what the **impact of giving** is for your church. Or it could look like **printing a QR code** on an order of service used at a wedding, which visitors are invited to scan on their smartphone. Doing so would then take them to your church's online giving page, where they could make a donation. You could also **share your online giving page** on your **website**, if you have one, on your **A Church Near You page**, in any **e-mailings** you send out, on **social media**, and so on.

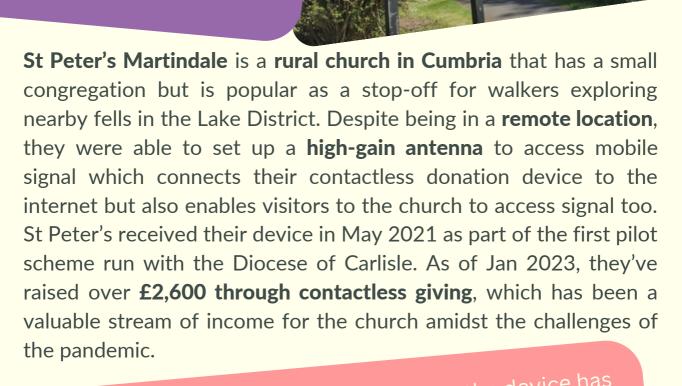
We often use the acronym 'MINT' to think about how best to enable giving. Digital giving is a **mechanism**, but in order for it to really enable giving we need to demonstrate the **impact** of someone's giving, why there is a **need** for people to give, and build **trust** with givers so that they can be confident the church will steward their gift wisely.



Both the National Giving Team and your diocesan giving team are here to help you get the most out of digital giving and we will be providing lots of resources and training during the course of this project.

### Case Studies

#### St Peter's, Martindale



Janet Hornby, from St Peter's, said that the device has "proved to be a lifeline. With such a small congregation, keeping going during the pandemic has been tough, but having this device has meant that we've been able to continue ... From my home, with the daily reports I receive, I know that it is up there, in the hills, working away for us in our beloved church".



#### Ascension Balham

**Ascension Church in Balham** received a contactless donation unit as part of a contactless pilot with Southwark Diocese in **June 2021**. Since then, they've managed to raise more than £6,500 through the device with the vast majority of this being 'new donations' that they previously would not have expected to receive.

The church is situated just off the main road through Balham and draws large numbers of visitors thanks to the excellent 'Parish Coffee', a **community coffee shop** in the main building of the church serving high quality hot drinks and food five days a week. Alongside the coffee shop, further activities such as **toddler groups** and drop-ins are run, making use of the welcoming atmosphere and comfortable space. The contactless device is situated near some further information about the church and gives a gentle encouragement for people to give as they move around the church building.

"We've been really encouraged by the generosity of people in giving to the church through the contactless device. We have hundreds of people come into the church each week and most of them are already buying a coffee or a cake from us, so we weren't sure how many would then want to part with more of their cash, but what we've seen is that people have been really generous. The device gives people that opportunity. It's not in your face, it's nice and contemporary, we've put our branding on the screen so people know it's part of what we do, and people have responded. It's been great!" — Revd Marcus Gibbs

### Project Information

The Diocese of Derby has 50 free/heavily subsidised contactless donation devices to allocate to churches thanks to its partnership with the National Giving Team. This section explains more about the particulars of the project, the types of devices available and key information about them, and the timescales of the project that each church taking part will need to be able to meet.

It is important that devices are given to churches who will get the most use out of them. Part of this is due to visitors coming into contact with the church, but there is also an investment of time that needs to be made in terms of training up various members of the church to operate the device, considering where it is best placed and at what events it might be used, whether some additional signage is needed around the device, and so on.

#### Good to Know

Applications will be assessed based on:

- The likely suitability of the church for a device, taking into account estimated visitor footfall.
- What **impact** the church anticipates contactless giving will have for them.

Where possible, we will aim to achieve a reasonable balance of devices geographically across the diocese.

We expect PCCs who receive a device to take an **active responsibility** to promote the use of their device and ask for support if they encounter problems or need help. It is for this reason that if churches consistently do not use their device, or only rarely use it, we may ask them to return it so that another church can benefit from contactless giving instead.



### What's Involved?

Churches who are **successful** with their application will be required to:

- **Set up an online giving page** if they do not already have one using Give A Little—the National Giving Team's preferred provider for online giving.
- **Set up an account** with the provider of their allocated contactless donation device.
- Attend a digital giving webinar.
- Attend an **in-person training session** to collect their device.
- Make a **financial contribution** towards the cost of their device (where applicable—see p. 15).

You or someone from your church will need to be able to fulfil all the requirements above, by the dates listed on p. 16.

# Devices and Costs

There are **four different types of contactless donation device** being given out in this project. Each of these device categories have **different features** making them suitable for different types of churches. Through the application process the diocesan and national giving teams will decide which device they think is best suited to your church if you have been successful.



#### Costs

In the **Diocese of Derby**, all churches will receive a free device with no upfront cost but in some cases there is a fee for the day to day running of the device as detailed below.

The amount will depend on whether the church also needs to invest in having an internet connection. Any costs for your church will be confirmed in the notification of outcome email.

#### **CollecTin More & Payaz GivingStation**

**Upfront cost:** £0

Monthly service fees: £0

Connectivity fees: £4.20 a month (inc. VAT)

This is only payable if you do not have WiFi and will be reliant on a SIM

card to connect the device to the internet.

#### **GWD Midi & GWD Skinny**

**Upfront cost:** £0

Monthly service fees: £15 (inc. VAT)

Connectivity fees: £87 (inc. VAT) upfront, then £5.94 (inc. VAT) a

month

This is only payable if you do not have WiFi and will be reliant on a SIM card to connect the device to the internet. The Midi can store donations offline for churches who have no WiFi or available mobile phone signal, in which case there would be no connectivity costs.

# Key Dates and Next Steps

By 4th March

#### **Submit an application form**

The application form can be found on Parish Buying (<u>click here</u>) and there is guidance about how to complete it in the next section.

w/c 9th March

#### Notification of application outcome

In this email, you will be told if your church has been successful in applying for a contactless donation device, and if so what the associated costs are (if applicable) and the next steps you need to take.

16th. 21st and 22nd March

#### Attend a digital giving webinar

When you receive your notification of outcome email, you'll be asked to register for a webinar on digital giving being hosted on one of the dates and times listed above. More than one person from your church is welcome to attend.

#### By 22nd April

#### Set up your contactless and online giving account

Instructions about how to do this will be in the notification of outcome email.

**Note:** churches receiving a GWD device will need to complete this step earlier, by 25th March.



#### By 22nd April

#### Sign a grant agreement

Your PCC will be asked to sign a grant agreement with the diocese to confirm what is being granted to your church and that you understand that if your device is never or rarely used you may be asked to return it (this would typically be 8–9 months after receiving your device).



6th, 7th and 8th June

#### Attend an in-person training session to collect your device

During an hour's 1-2-1 training session, you'll collect your device and receive training on how to use and get the most out of it. We'll also help you finish setting up your online giving page (if your church doesn't already have one).

#### Follow up

Your diocesan giving advisor will check in with you from time to time over the course of the next 12 months to find out how things are going and if there is any extra support you need. They will be able to see aggregate donation values for your device on a weekly basis.

# Application Guide

In order to be considered for a contactless donation device, you need to **submit an application** on behalf of your church by following the relevant link on your diocese's Parish Buying page (<u>click here</u>). If you do not already have a Parish Buying account, you will need to register for one first; this is free to do.

Note that **applications cannot be partially saved**, and you will receive a **confirmation email** when your application has been successfully submitted.

There are **guidance notes included on the form itself** to help you fill it in, but this section of the project pack gives further context and a summary of some of the information being requested. The **privacy policy** for the project is accessible on Parish Buying (<u>click here</u>).

#### Who can apply?

Although this project is primarily aimed at churches, other Church of England expressions of ministry may apply (e.g., chaplaincies, Bishops' Mission Orders, etc.). If that's the category you belong to, we would advise you to discuss your application in advance with your diocesan giving advisor.

### Application Overview

#### **Section 1: Personal details**

This section will ask for the name, email address, phone number, and role of the person submitting the application.

#### **Section 2: Project details**

This section asks you to confirm that you have read through the 'Key Dates and Next Steps' section of this pack and are able to meet the respective deadlines.

#### **Section 3: About Your Church**

The third section asks if you are applying for a device to be used at one church, or a device to share between up to three churches. If the latter, you will need to nominate a 'lead church': this is the church who will be the primary point of contact and where the device is likely to be based most of the time.

If you are applying on behalf of multiple churches with the aim of receiving a device for each church, you will need to complete the form multiple times.

You will need to provide the name, place, and church code for each church associated with the application. You can find your church code by visiting the church's A Church Near You page and clicking on 'More Information' (click here to watch a video demonstrating where to find this code).

#### **Section 4: Further Project Details**

The next section asks whether you would like to nominate another person as a point of contact for your application, and if so what their name, email address, and role is. You are also asked to note whether your PCC has discussed your application, and if so to describe those discussions.

It's not required that your application be discussed with your PCC in advance, but this can be helpful for gaining broader support for contactless giving within your church. We also expect that by the point of making device offers you will be ready to move forward and have any spend related to the device already authorised (i.e., there is not time for the offer to go to the PCC for decision once offers are made).

#### **Section 5: Further Details About Your Church**

If you are applying for what would be a shared device, you should complete this section based on information for the lead church.

You'll be asked; how often your church holds Sunday services and whether your church holds other regular worship opportunities (e.g., Messy Church), and if so how many people typically attend those services; whether you have tourists visit your church on a weekly basis, and if so roughly how many; how many life events you typically host in a year; and if you host any other significant, one-off events (e.g., a Christmas tree festival).

#### **Section 6: Digital Giving**

Section six asks whether you already have an online giving provider, and if so what the URL for your online giving page is, and whether you already have a card reader or contactless device of some kind (and what type it is). You'll be asked to explain how you think contactless giving will make a difference for your church.

#### **Section 7: Connectivity**

The penultimate section of the application form is designed to help us understand whether your church has the ability to connect to the internet. It might be that you already have Wi-Fi installed, or if not that you have good mobile phone signal (which a data SIM card in a device can use to access the internet that way).

It's important that you answer the questions in this section accurately because we want to make sure we allocate devices that fit their intended contexts well. You'll be asked to check how easily you can load a webpage in the part of your building you're likely to use the device; you might do this on a device connected to the Wi-Fi or a smart device that has mobile data. There is also an option available for churches with no available internet connection.

There is more information about the different connectivity options for contactless on the following page, but you are also strongly encouraged to ask your giving advisor/s for help if you're not sure how to complete this section of the form.

#### **Section 8: Anything Else**

Finally, you are asked to select a preference for a device (if you have one) and then there is a final text box to enter anything else you'd like to share as part of your confirmation.

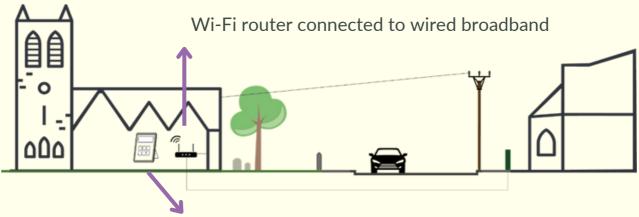
#### **After Submitting Your Application**

You will receive a confirmation when your application has been successfully submitted, and you can expect to hear what the outcome is as per the dates in the 'Key Dates and Next Steps' section of this pack.

#### Connectivity

It is really important that when applying you are able to give accurate information about your connectivity situation. 'Connectivity' in this context refers to whether your church can access an internet connection. There are usually three scenarios that apply to how a contactless donation device might access the internet.

#### Option 1: Wi-Fi from wired broadband

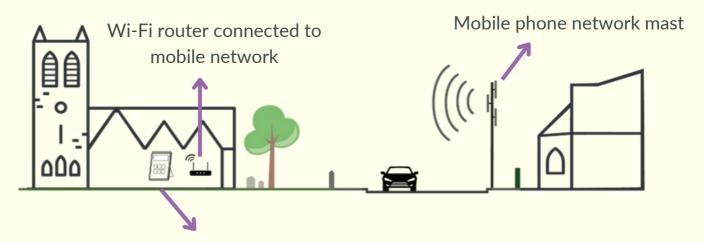


Contactless donation device

Broadband connectivity is where a cable is brought into the church building, either underground or overground. The cable would be connected to a Wi-Fi router that then spreads the internet connection wirelessly through your building enabling the contactless device to be connected to the internet much like you would with a mobile phone or tablet to a Wi-Fi connection at home.

If the strength of your Wi-Fi varies throughout the building, you might find using a range extender or mesh system useful. There is a useful guide to broadband and boosting options on the Argos website (click here).

#### **Option 2: Wi-Fi from mobile broadband**

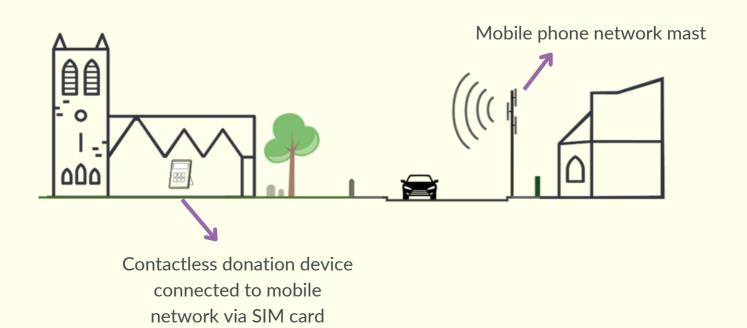


Contactless donation device

This option creates a similar end point to the broadband solution, wherein wireless connectivity is accessible throughout your building, however, rather than the internet coming in via cable it utilises the mobile phone network. A signal is received from a mobile phone tower by your router and then bounced throughout your church building as a Wi-Fi network. Depending on the type of signal in your area, you could achieve a Wi-Fi connection in your church that is as good as, and sometimes better than, a broadband connection but without any of the practical challenges of cabling.

This solution can work well for churches who have mobile phone reception in one part of their building, but not consistently throughout. Key to this though is checking where the router could be plugged in and testing if there is mobile phone signal in that part of your building.

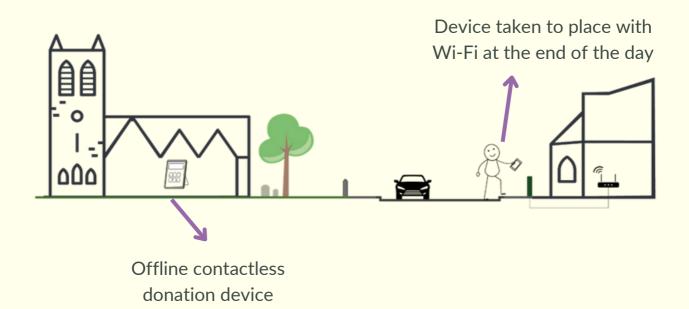
#### Option 3: Mobile (3G/4G) connection via a SIM card



The CollecTin More and Payaz GivingStation can be connected directly to the mobile network via a SIM card, enabling them to receive internet access wherever there is a mobile signal. Our contracts enable you to access any of the mobile phone provider networks meaning you have the greatest chance of a connected device wherever you are.

Many older churches have walls that are so thick that the mobile network can't get through even when reception outside is very strong. In these instances we would advise using a 'Wi-Fi from mobile broadband' solution (the GWD Midi and GWD Skinny can only be connected to mobile internet this way).

#### No Wi-Fi or mobile phone signal?



A church that has no possibility of an internet connection can still make use of contactless donation technology, however the device would need to be taken to an internet connection at regular intervals to ensure all donations are processed. An 'offline' device should be relied on only when other connectivity options have been ruled out. This is because there is a practical burden involved in needing to frequently take the device to a place with Wi-Fi, but also because donations stored offline are not guaranteed; banks can sometimes decline to process these types of donations, particularly if too much time has passed since the original donation was attempted.

That being said, having the ability to store donations offline is certainly still a better option than no device at all for many churches. But it is worth being aware of the way that these devices operate differently to those always connected to the internet.

# Help and Advice

We know there is a lot to consider when applying to take part in this project. Your diocesan giving advisor would be happy to help with any part of the application process, or to have a wider conversation about giving and generosity in your church. Their details are listed to the right.

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#### **FAQs**

You'll find the answers to numerous **frequently asked questions on our website** (<u>click here</u>). The National Giving Team also has a **digital giving support desk** on hand to help with any queries relating to the rollout or digital giving generally. You can contact them by filling in a short form explaining what you need help with (<u>click here</u>).