



THE CHURCH
OF ENGLAND

Digital Giving Guide

Your guide to
getting the most out
of digital giving



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What is Digital Giving

Digital giving refers to donations made using a bank card or smart device. These can be made in two ways:

- Contactless giving: these are in-person donations made using either a bank card or smart device (e.g. Google or Apple pay on a mobile phone).
- Online giving: these are donations made via a web browser whether on a smart device or a computer and may be accessed via a QR code.

Donations made through these methods are often higher in value than those made using cash because it is an easy-to-use mechanism for generosity. This guide will help you make the most of your donation device and online giving account.



Encouraging Generosity

To create the best environment to encourage giving we need good **mechanisms** that allow people to easily give to our church. Alongside this we need to explain the **need** for people to give so they can understand how important their giving is and regularly communicate the **impact** of their gifts on the mission and ministry of the church. Finally **trust** must be built so that people have confidence that the church will spend their gifts wisely.

Digital giving is a fantastic mechanism but to truly make the most of it you will need to demonstrate the impact of a gift made this way, the need for people to give and grow trust with your givers.



Demonstrating Impact

1. Alongside your donation device include leaflets or posters that show the kind of things a donation could help fund.
2. Don't be shy about sharing the great things your church does and remember these don't have to be large scale activities, simply having the building open or providing funeral ministry will have an impact on your local community.
3. Many people struggle to engage with numbers or statistics so short stories, quotes and pictures are great ways of communicating impact.
4. For online giving be sure to share the impact a gift could make wherever you share the link to your online giving page, on your website and on your A Church Near You page

Articulating Need

1. The Church of England is seen as a wealthy organisation and many people do not know that local churches and ministry are normally funded by local people.
2. Including wording such as 'this church is funded by the generosity of local people' in supporting material both in church and online can help to combat these perceptions. You may also want to include how much your church costs to run each year.
3. It is important to demonstrate the impact of gifts and talk about the need to give hand in hand so givers can understand the difference their gift could make as well as the financial need to make the gift.

Building Trust

1. Thanking people for their gift makes them feel their gift matters and builds trust. You can express your thanks for the gifts received in any promotional materials you have to support contactless or online giving. You can also personalise the thank you message that is shown once a donation is made.
2. Think of other times that you thank people who give to your church such as after the offertory or at the APCM and be sure to include gifts made digitally within that.
3. Operate within good practice by correctly claiming Gift Aid, being aware of when the device may have been used to take payments rather than donations and if running a specific campaign ensuring gifts are only spent on this.
4. Include digital giving when you share with your congregation where income has come from and what it will be spent on.

Maximising Digital Giving

Many potential givers will be unfamiliar with digital giving, particularly within a church context. Here are a few ways you can help engage givers enabling people to be generous to your church.



Contactless Donations

Make it a team effort

Show a few people within your church how to switch the device on and off and how to connect it to the internet. Be sure to include people who regularly open and close the church and are there for life events. Having your device on and ready for people to use is the first step to taking donations.

Location location location

Set your device up in the perfect location, this will be somewhere where people can see the device and conveniently stop to donate. Make sure that where you set your device up also has the best possible internet connection as well as a charging point if you would like the device to run for a long time.

Promote and explain

An eye catching poster will help draw people's attention to the opportunity to give. Make sure that people know how to give and the benefits of contactless giving. Perhaps someone could give a short notice about the device with a demonstration of how to give when you first get your device, or remind people it's there during the notices.

Online Donations

Share the link

It is unlikely that givers will stumble across your online giving page, you will need to share the link to your page as much as you can. Some good places to promote your page can be at online or hybrid services, on your social media pages and on any mailings you send out.

Use QR codes

We have all become familiar with these over the last few years. Download your QR code from Give a Little and print it on any physical materials you give out along with an explanation of where the QR code takes you too. Posters, pew cards, orders of services and parish magazines are all good places to share your QR code.

Link up with A Church Near You

The editor of your A Church Near You page can include a link to your online giving page by going to the market place and enabling online donations. More guidance on how to do this can be found on **Parish Buying**.

The screenshot displays the website for All Saints Church. At the top left is the church's logo, a cross, with the text "ALL SAINTS CHURCH" and "YOU ARE WELCOME HERE". Below the logo is a horizontal strip of three small images. A navigation menu on the left side includes: "Edit content", "All Saints Church", "Services and events", "News and notices", "About us", "Our services", "Watch our latest service", "Safeguarding at All Saints", "Wednesday lunch club", "Children and Young People", and "Midweek groups". The main content area features a large banner image of a church service with the text: "Welcome to All Saints! A church in the heart of **Walthamstow** where everyone is welcome. We meet on Sunday mornings for services, but also throughout the week. [Some extra info.](#)". Below the banner is a "Give now" section with the heading "Support our ministry and mission" and a donation form with buttons for "£5", "£10", "£20", "£50", and "Other Amount", along with "Just once →" and "Every month →" options. To the right is an "Everyday faith" section with the text "Discover how we can support you to find and follow God in your everyday life." and a "Find out more →" button. Below that is a "News" section with a "SEE ALL →" button. At the bottom is a "Get in touch" section with the name "Rachel Clare Roberts".

Digital Giving Good Practice

Taking payments

Contactless donation devices supplied through the digital giving rollout may only be used for donations and not for payments. This is because the devices are zero rated for VAT on the basis they are only used for collecting charitable donations.

A payment is where money is being exchanged for goods or services such as hall hire, parochial fees, raffles, tombolas, tickets or fundraising sales.

It is easy to take digital payments by using a SumUp account with a SumUp card reader. You may have already created a SumUp account to use your particular contactless donation device, in which case there is no need to create an additional account. Card readers start from as little as £20 on Parish Buying.



A few things to keep in mind when taking digital payments or donations:

- For some events such as cake sales or coffee mornings it might be beneficial to ask for donations rather than charging for goods. This often leads to people giving more generously and Gift Aid can be claimed on this income.
- If using a card reader to take parochial fees (weddings fees etc) be aware that you need to pass on the whole amount to the diocese so you will need to top up the amount to take account of the transaction fee charged by the payment provider. You are not allowed to pass the transaction fee costs on to the person paying the parochial fees. You may wish to offer BACS payments instead.

Gift Aid and Payments

You cannot claim Gift Aid on any sales (where money is exchanged for goods or services, such as hall hire or banns fees). This also excludes any money received for raffles, tombola, or fundraising sales.

To qualify for Gift Aid, a payment must be a voluntary donation and not be a compulsory payment.



Digital Giving and PGS

The Parish Giving Scheme (PGS) is a simple and secure way for churches to administer regular gifts by Direct Debit. Members of churches that use the scheme can sign up to give regularly via a paper form, over the phone and online. Access to PGS is dependant on whether your diocese is enrolled.

Signing up for regular giving online with PGS is a distinctly different service to using Give A Little to set up an online giving page. The primary audience for PGS is committed members who want to make an ongoing financial commitment to their church. PGS now offer the ability to make one-off gifts online, therefore if you are enrolled with PGS you may want to consider using this functionality.

To find out more please visit the PGS website or speak to your diocesan giving advisor.

Unrestricted Gifts

As far as possible it is always best to encourage unrestricted giving to your church. This means giving that can be spent by the PCC as it sees fit (you may refer to this as giving to the general fund). However, there may be occasions where you wish to use digital giving to fundraise for a specific project. This could be building work or to pay for a particular missional activity.

On some contactless donation devices, it is possible to set up a separate campaign for this particular fundraising appeal. It is also possible to set up separate fundraising campaigns using Give A Little online.

A few things to keep in mind when taking donations for a specific project:

- Money raised for a specific cause must be spent on this cause .
- It is good practice to make it clear that any extra money raised will be put into the general fund and also what will happen to gifts if not enough money is raised for the project.
- Any Gift Aid you claim for donations to a restricted fund must also go to this fund.



Gift Aid Small Donations Scheme

Contactless donations of £30 and under qualify for the Gift Aid Small Donations Scheme (GASDS), which you do not need Gift Aid declarations for. The reporting provided by your provider is sufficient to claim GASDS.

To claim GASDS on contactless donations, you must be able to supply HMRC with evidence of:

- When donations were collected.
- Where donations were given—you must be able to supply evidence that collections were taken at gatherings of at least 10 people if you are claiming under the community buildings rules.

The maximum amount of GASDS you can claim is 10 times the total amount of Gift Aid donations you have claimed in that tax year. You can reclaim up to a total of £2,000 a year through GASDS (i.e., from £8,000 of cash and contactless donations in total). Beyond that, you will need declarations to claim Gift Aid.

Please note you can't claim GASDS on donations made online.

Gift Aid Record Keeping

It's really important to keep clear records of the donations you receive and those you claim Gift Aid on, either by GASDS or under the regular Gift Aid scheme.

You should ensure you regularly reconcile the transaction reports and payment reports from your digital giving provider with your church accounts, so that you can clearly identify which donations you are claiming Gift Aid on.



Gift Aid Declarations

For donations over the GASDS limit, you can claim Gift Aid if you have captured a declaration. This can either be done on-screen, if your device can collect declarations on screen, or by using a paper form kept next to the device. If using a paper form, you will need to capture the date, time, and amount of the gift in order to make a claim.

For more information about gift aid, see the advice available on the Church of England website (<https://www.churchofengland.org/resources/building-generous-church/enabling-giving/giving-mechanisms/gift-aid>).

Gift Aid can be claimed on the whole amount donated, rather than the net amount you receive after transactions fees. You will need to be able to show the gross donation amount, the fees deducted, and the net amount received into your church's account. This is possible by accessing the reporting available online for your contactless donation device.





THE CHURCH
OF ENGLAND



Here to help

If you require any further support with digital giving, or would like to discuss any other matters around giving, please contact your diocesan giving advisor.

The National Giving Team can be contacted on digitalgiving@churchofengland.org or by scanning this QR code.



Digital Giving

SUPPORTING PARISH MINISTRY