



E-Giving:

Contributions for the 21st Century

Unitarian Universalist Association

General Assembly 2015

Portland, OR

Presented by:

Mark Ewert & Bill Clontz

Stewardship For Us, Consultants



Intros

Accommodations? The *Stewardship for Us* Team Presenters:

- Bill Clontz
- Mark Ewert



Stewardship FOR US
Building Cultures of Generosity and Commitment

Intros



- **A two decade tradition of stewardship support to Unitarian Universalists**
- **Coordinated with UUA Congregational Life and the UUA Regions**
- **A full range of support for all size congregations, clusters, others**
 - ✓ Next Steps Weekends
 - ✓ Budget Drives
 - ✓ Capital and Combined Campaigns
 - ✓ Financial Feasibility Studies
 - ✓ Endowment and Planned Giving
 - ✓ Searching for the Future: Mission and Vision
 - ✓ Strategic Planning
 - ✓ Leader Retreats
 - ✓ Workshops and Webinars
 - ✓ Staff Training

Poll: Live-Streaming and In-Person

Which e-giving strategies do you use now in your congregation?

- ✓ Online Banking
- ✓ Mobile Credit/Debit Card Swiper
- ✓ Terminal for use with Debit/
Credit cards
- ✓ Kiosk
- ✓ QR code linked to donation page
- ✓ Text to Give
- ✓ *Faithify* or other Crowdfunding



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Why e-giving? What's the big deal?

- The *First Rule of Donor Relations*
- Generational factors



Context



Statistics and Trends

**Donors giving
online:
39%**

**Church
Giving:
\$50 Billion**

**Income
over \$75K:
90% online
regularly**

**Millennials donation
to charity: 87%,
Mostly online**

**Boomers
giving online:
42%**

**Seniors over 70:
68% regularly online
71% online daily**



Constant Digital Development

- Keep reading and researching
- A dynamic subject – data changes – *a lot* – and often
- Shop for Value, Recheck Often
- With vendors: responsiveness and applicability vary
- Don't fear anything new as being locked in forever
 - Try it for awhile. If it's not working, stop doing it!



General Guidelines



Do Our *Legacy* Ways of Giving Go Away? **No!**

- Many gifts and pledges come from “traditional” givers
- Keep processing checks
- Procedures for cash
- Use the telephone as a telephone!
- It is BOTH/AND
- AND keep up with trends, prepare for the future



General Guidelines



Rules for the Road

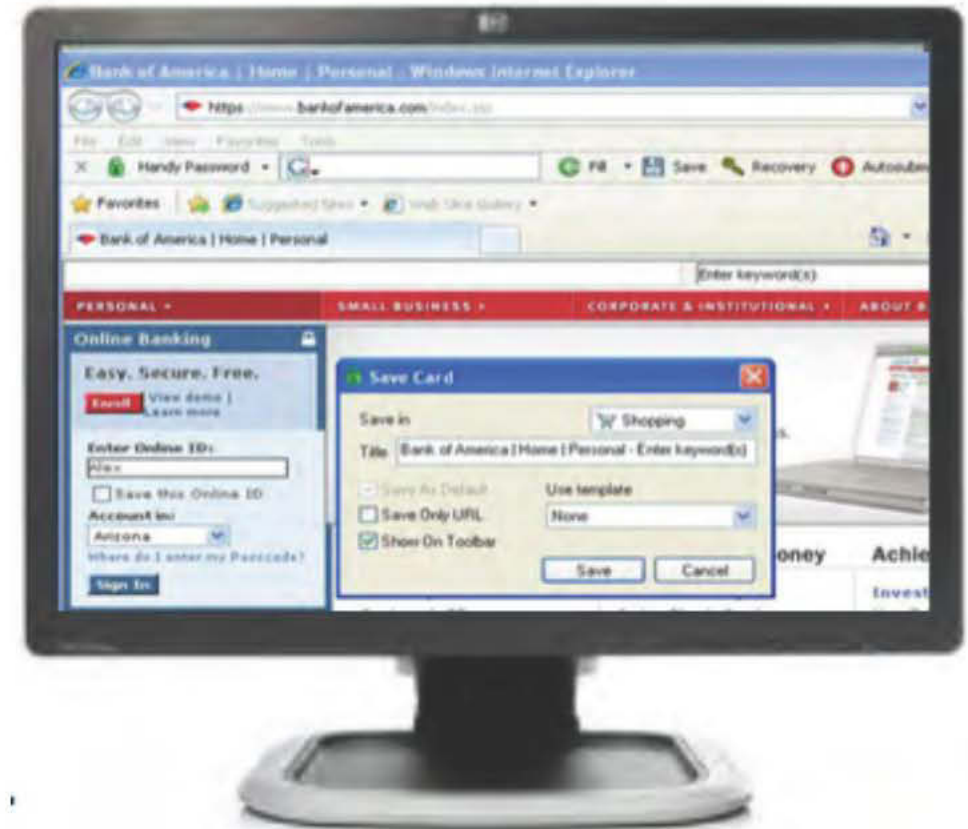
- If you can, keep the vendors you have
 - Ask them for the products you want/need
- Pay attention to “opportunity costs”
- Minimize:
 - Number of different vendors
 - Number of databases!!!
 - “Double entry”
- 1 roll-out per church year



Online Banking



- Congregants make transactions through their own financial institutions
 - Recurring or one-time
 - Usually generates a bank check;
 - More rarely, an Electronic Funds Transfer
- In some cases, a member authorizes the church debiting their accounts
 - Some churches prefer to manage debits
- Member retains control: how much, how often, when to change or stop



Online Banking



PROS:

- ✓ 80%+ of households already use “auto pay”
 - ✓ Preferred tool for many
- ✓ Little/No cost
- ✓ Can stabilize giving, moves annual giving to permanent giving
- ✓ No contract, debt instrument, or complicated paperwork
- ✓ Can set up online, by computer/phone/tablet
- ✓ Easy and Fast to set up & change
- ✓ Full range of frequency options
- ✓ Secure



Online Banking



CONS:



Less Personal Engagement than traditional means
Not automatically recurring, can be unpredictable
Living level naturally stays the same
Trust and Confidence Issues for Some

Online Giving



Accepting Credit Cards, ACH (electronic checks)



Online Giving



Sample Costs

Vendor	Set Up	Monthly	Rate (Per Transaction)	Fee	AMEX Costs (Possibly 10-30% of donations)	ACH
<i>RANGE</i>	<i>\$0-\$350</i>	<i>\$0-\$129</i>	<i>2.1%-5.0%</i>	<i>\$.15-\$.35</i>	<i>2.80-4.95% + fee</i>	<i>.75-2.0% + fee</i>
ACS	Now partners with VANCO for these types of services; See VANCO rates.					
Blackbaud	\$0	\$119	2.60%	\$.26	Same	---
EasyTithe	\$0	\$0-\$49	1.99-3.00%	\$.30	2.8%+\$.30	.75%+\$.30
Fellowship 1	Data Not Publically Available. Call Sales Office for Discussions					
Google	In a State of Flux. Former "Google Checkout" Now Gone. Google Wallet?					
PayPal	\$0	\$0	2.7%-2.9%	\$.30	---	---
Network for Good	\$0	\$59-\$129	3.0%	\$0	---	---
Qgiv	\$199	\$0	3.95%	\$.25	4.95% + \$.25	1.95% + \$.50
Vanco	\$50	\$5-\$40	2.75%	\$.45	3.50%+\$.45	2.0% + \$.35

Online Giving



What About Fees?

■ Focus FIRST on:

- User Experience and Interface
- Customer Service
- Compatibility
- Security

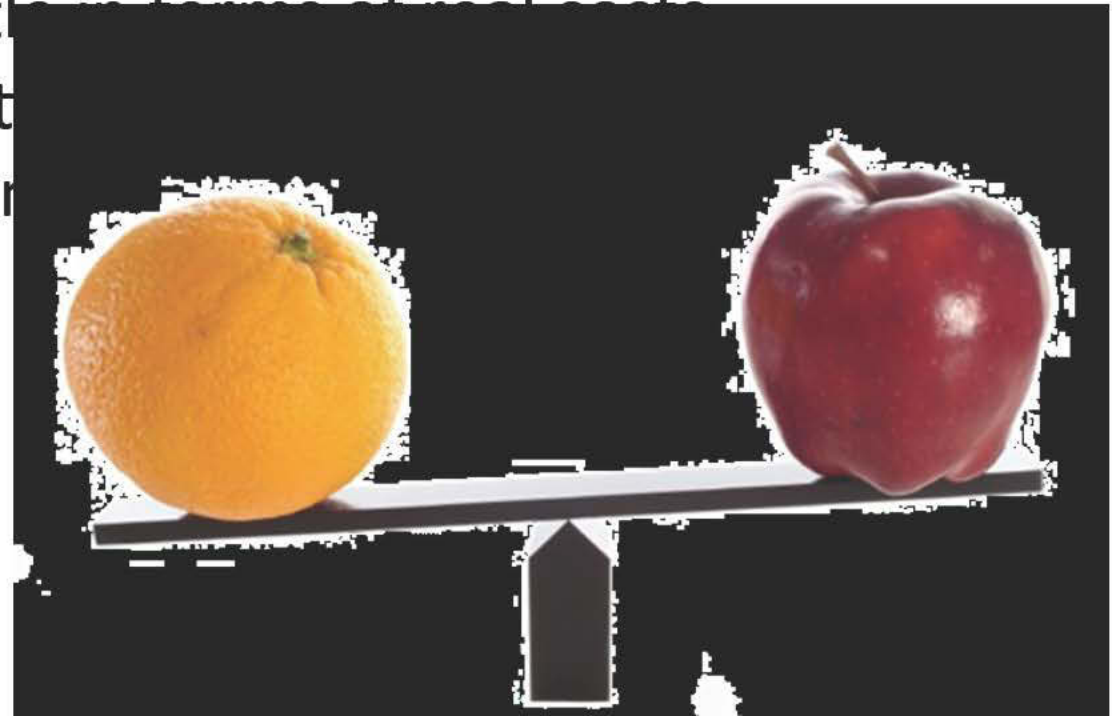


Online Giving



What About Fees?

- Ensure You Compare “Apples to Apples”
- Enquire about ALL fees
- Any Teaser Rates or Fees?
- In the end, fees will likely vary little in terms of final costs
- Expect to be frustrated in calculating
- Recheck and shop from time to time

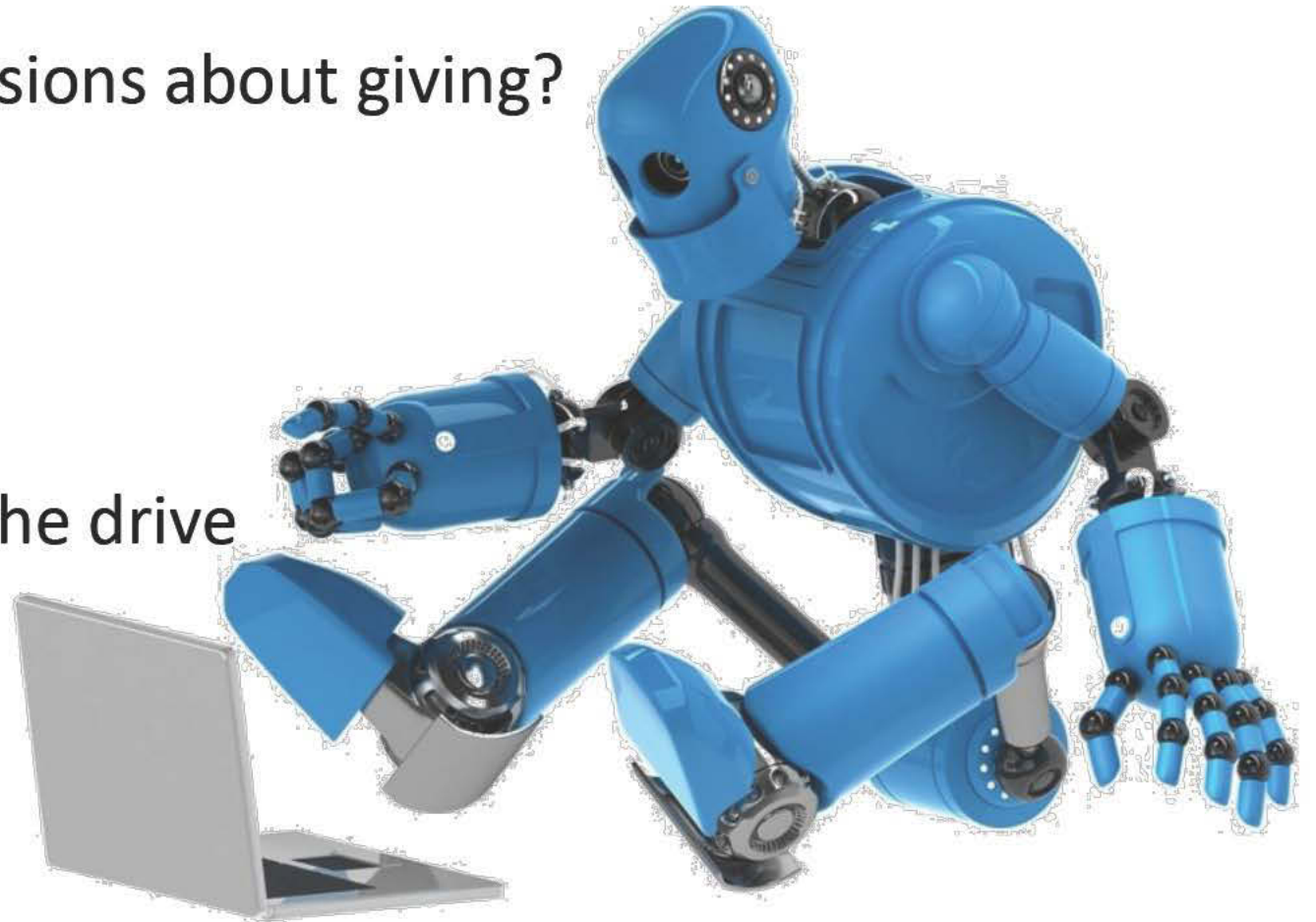


Online Pledging



Easy and Automatic

- Do you want *automatic* decisions about giving?
- Or thoughtful discernment?
- Part of Drive plan
- Instruction Video?
- Possible with a cohort
- Possible toward the end of the drive



Mobile Giving: Card



Mobile Card Processing: Swipers



Mobile Giving: Card



Swiper VS Terminals

Swipers (PayPal Here, Square Up, etc.)

- Swipers use Wireless
- Congregation must have secure wireless!
- Receipt is usually sent via email

Terminals

- Can use wireless or cable connected
- Receipt is usually printed out of device
- Terminals – usually part of provider plan
 - Set-up cost (Vanco: \$235)



Mobile Giving: Card



Mobile Card Processing Costs

PayPal Here, Square Up, others:

- Around 2.7% per swipe
- No set up or monthly fees

Vanco

Rolled into other fees

- Set up fee: \$45 Mobile/\$125 Desktop
Terminal \$235



Mobile Giving: Card



Kiosk

- Monthly device rental \$70-\$100
- Plus 3.95% of transaction
And \$0.25 fee per
- Probably not worth it



Mobile Giving: Phone



QR Code

- Requires Smart Phone
- And Mobile Application (App)



Mobile Giving: Phone



Or Publication for a
Drive or Campaign

Pew
Card



Thank you for considering a gift!

We are pleased to provide online giving options as an alternative to giving cash and checks in the offering plate.

Here are some ways you can give:

- **Mobile phone** - scan the QRC code on the reverse side to access our mobile giving site.
- **Our Website** - on your computer go to [online giving on our website](#).
- **Online Banking** - Arrange to give through bill-pay at your own bank's website. You will be asked for the following information:
 - [Presbyterian Organization]
 - [Street Address]
 - [City, State Zip]
 - [Telephone]

* Please consider increasing your gift by 3% to cover transaction fees through our website or by mobile phone. Online banking usually has no extra charges.

Please tell us about your gift:

Name: _____

E-mail: _____

Giving: \$ _____

By: ☐ Mobile ☐ Website ☐ Web Banking

Frequency: ☐ One-Time ☐ Recurring

☐ Please sign me up for e-newsletters.

Questions? [Contact](#)

[Click & Enter Contact Info Line 1]

Feel free to take this with you

Mobile Giving: Phone



Text to Give

- Used to be just for micro-donations – ***not any more!***
- Requires Smart Phone
- If using text function with phone carrier, amount goes on donor cell phone bill
- Check with existing donation provider (Vanco)
- Price structures all over the place:
 - Sign-up fee
 - Monthly fee
 - Transaction fee



Mobile Giving: Phone



Direct Transactions from Smart Phone

Apple Pay

Google Wallet

Etc.

Not in broad usage as yet;

Stay tuned!



Social Media Giving



Social Media Giving Facebook

- Quite new, not in broad usage
- Fueled by third party
- New Apps popping up (FundRazr)

The screenshot shows the Facebook profile of The National Audubon Society. The page header includes the Facebook logo, the name 'The National Audubon Society', and navigation links like 'Mark' and 'Home'. Below the header is a cover photo of birds in flight. The profile picture is the Audubon logo. The 'Donate' link in the navigation bar is circled in red. A red arrow points from the text 'Fueled by third party' in the list to the FundRazr widget. The widget is titled 'National Audubon Society, Inc.' and describes their work. It includes a 'DONATE NOW' button and a text input field for the donation amount. The FundRazr logo and 'POWERED BY' text are at the bottom of the widget.

File Edit View History Bookmarks Tools Help

The National Audubon Soc... x +

https://www.facebook.com/NationalAudubonSociety/app_250457581338

The National Audubon Society

Search

Mark Home

The National Audubon Society

Non-Profit Organization

Sign Up Liked Message

Timeline About Photos **Donate** More

National Audubon Society, Inc.

Twenty-two state programs, 47 Audubon centers, and more than 450 local chapters. All working together as One Audubon. [More info](#)

DONATE NOW

\$ type amount min \$10

DONATE NOW

POWERED BY **razoo**

Embed this on your site

For more than a century Audubon has protected birds and their habitat for the benefit of humanity as well as the earth's biodiversity. Our legacy is built on science, education, advocacy, and on-the-ground conservation. We bring all of this together through our unparalleled network. This combination of expertise and on-the-ground engagement makes Audubon a truly unique and trusted force for conservation.

Social Media Giving



Crowdfunding Unitarian Universalism

www.faithify.org

- People can FOLLOW, SHARE, and FUND Unitarian Universalist ministries
- 70 Projects
- \$261K Pledged
- At booth in the GA Expo Hall

Pros & Cons of E-Giving



Pros

- ✓ Widely accepted by many if not most in other settings already
- ✓ Facilitates one time and recurring giving, targeted giving
- ✓ Well suited especially for younger donors
- ✓ Relatively low cost to access potential new and additional giving
- ✓ Facilitates spontaneous giving
- ✓ Easy to use once set up



Pros & Cons of E-Giving



Cons

- X Some will get frustrated with the process and not complete a donation
- X Not as personal as the offering plate
- X Incurs costs with every transaction, some in set up and/or monthly
- X Process may reflect the vendor ID more than the congregation's identity
- X Comparing plans and costs is complex, difficult, and changeable

Poll: Live-Streaming and In-Person

***Which e-giving strategy do you plan to use,
that you do not have set up in your congregation now?***

- ✓ Online Banking
- ✓ Mobile Credit/Debit Card Swiper
- ✓ Terminal for use with Debit/
Credit cards
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Making Decisions



Your People

- What is your population?
 - Age groups (but don't assume...)
 - Levels of income
 - Economic conditions
- What are giving patterns?
 - New techniques, new giving?
 - How to increase current giving?
 - How to achieve more consistency?

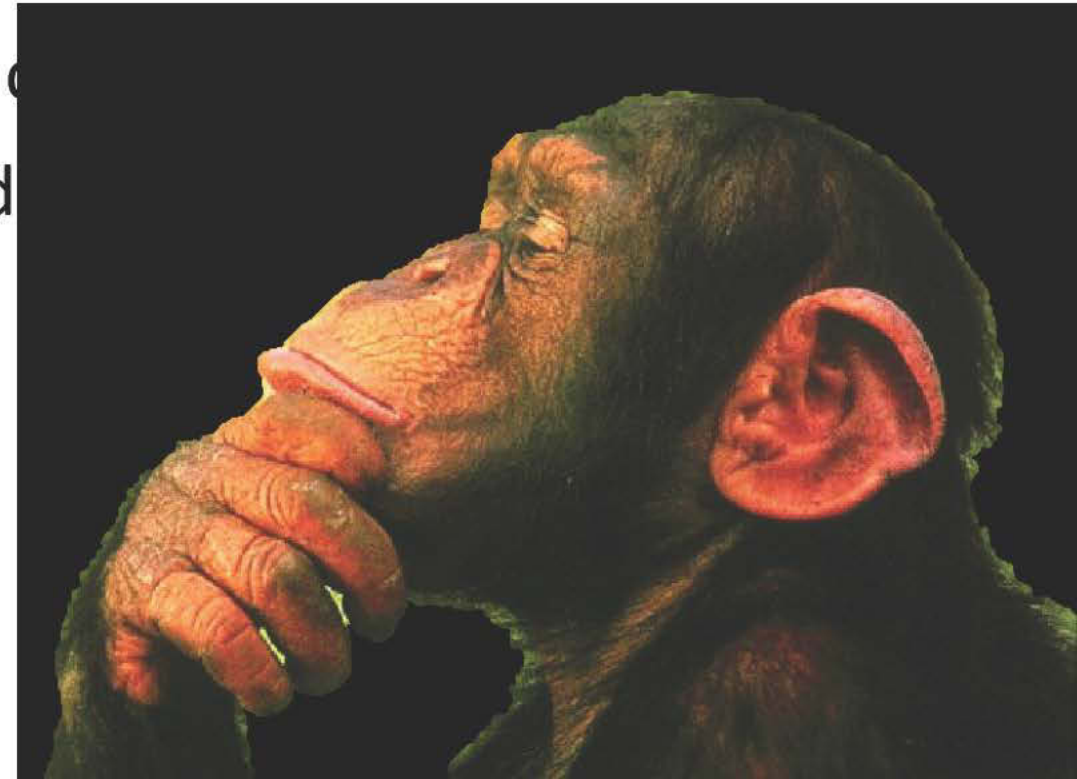


Making Decisions



Existing Congregational Systems

- Integration with your website – Technical, look and feel?
- Designated Giving – Menu of options?
- Integration with your management, financial systems?
- Don't end up with multiple, overlapping data systems



Making Decisions



Vendor Considerations

- Fits with UU values, beliefs, language, relationships?
- Secure and encrypted?
- Company experience, years with clients?
- Comprehensive solutions, as desired (credit cards, debits, mobile, etc.)?
 - Bundled or un-bundled?
- Displays church ID on documents and transactions?
- Good Process for receipts and acknowledgement?
- Customer Support (live, extended hours, training, etc.)
- Contract period, if required?



Congregational Roll-Out



Early Steps

- Leaders informed early, pre-approval, and visible support
- Assemble a team to research and select:
 - Not just technical – think about information, administration, etc.
- Staff engaged and on board
- Ascertain what the congregation needs and can likely absorb, at what pace



Congregational Roll-Out



Decide on Vendors

- Identify sources and vendors
- Compare features and offerings
- Narrow the selection list – compare and choose
- Have an evaluation criteria and a periodic review schedule



Congregational Roll-Out



Publicize and Engage Congregants

- Q&A, information articles on your website and other media
- Announcements, testimonials (including from other congregations)
- Survey early users
- Keep reporting back to leaders and congregants, to build use





Web Links and Articles

- Digital Giving Backgrounders
- Research on giving in religious communities
- Generations and giving patterns
- Customizable messages you can use

www.stewardshipforus.com/stewardship-resources



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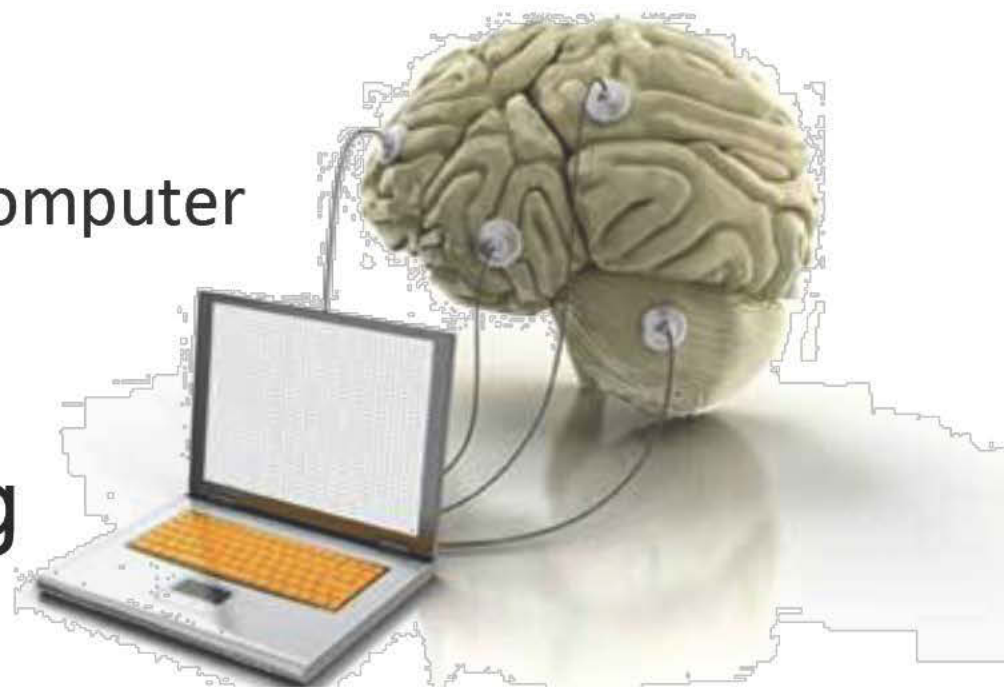
Resources



Webinar Series

- Starting this Fall
- Learn from your home or congregation computer
- Share ideas with UU peers
- Sign up for notification on our Blog:

www.stewardshipforus.com/blog



Stewardship FOR US
Building Cultures of Generosity and Commitment



Thanks!

To You Attendees & Viewers
The Unitarian Universalist Association
Our Technical Support Team

Bill Clontz

Stewardship Consultant,
Author, Mentor
bill@stewardshipforus.com

Mark Ewert

Stewardship Consultant,
Author, Coach
mark@stewardshipforus.com