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Subject: eGiving at Atonement

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RS

Good Morning all....

Sorry for the late distribution of this info, but I have been busy researching it and putting the document together (as well as a bunch of other stuff). Since the document turns out to be rather long for an email, I have put the info in an attachment rather than plopping it all in here.

Basically, I feel strongly that Atonement should have an easy to use eGiving solution available for members and donors and I am proposing that we engage with VANCO to get started. I see eGiving as an important part of the WAY FORWARD I keep hearing about.

Since we probably will not meet next month, I am seeking council approval TONITE to begin this effort. Please review the attached and be prepared to discuss it at the meeting.

Regards,
Ray Schaff - Treasurer
Atonement Lutheran Church
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ELECTRONIC GIVING FOR ATONEMENT (eGiving)

I have recently been exploring electronic giving (eGiving) and how we could include it here at Atonement. The more I read, the more I think it could be part of our WAY FORWARD that has been mentioned recently. eGiving would give Atonement a flexible, easy to use electronic payment system that appeals to churchgoers. It means one does not have to attend church to donate, (which seems perfect for today's world) :-)

I began researching with a company called VANCO. The company has a lot of information available on-line and is also in use by St Johns. Vanco is a company that provides financial and administrative software and payment processing solutions, primarily to faith-based organizations, nonprofits, schools and community groups. They offer a range of tools to help these organizations manage online giving, payments, financial management, and other administrative tasks.

Listed below are many of the benefits eGiving can provide for our churchgoers. This information comes from 2 recent VANCO churchgoer giving surveys. Both show increasing acceptance of electronic giving. The surveys each polled 1000 Christian churchgoers of major denominations regarding their giving tendencies. The Vol.4 survey (2021) trumpets large acceptance increases in many aspects of electronic giving. Of course that year was early in the COVID pandemic and churches everywhere were strugglingand turning to virtual services and eGiving. The more recent Vol 5 survey (published 2023) continues to show the same, although not as pronounced. While the trumpeting is more muted, the results still show a continuing favorable trend toward eGiving.

- Churchgoers continue to grow more comfortable with eGiving. 78% of churches now offer eGiving (2021) with 42% of those adding eGiving after the COVID pandemic began.
- Churchgoers of all ages embrace eGiving. Churchgoers preference for eGiving vs traditional giving is about equally divided (48% vs 52%) (2023).
- Donations come from checking and savings accounts as well as credit and debit cards. 33% of churchgoers (2021) prefer to give through automatic withdrawal from checking or savings accounts, while 27% of churchgoers (2021) prefer to do the same with their credit or debit cards. Processing fees are not a barrier to eGiving. In fact, 81% of eGivers (2023) are willing to pay a processing fee on top of their donation. Security and fee transparency with eGiving did not concern churchgoers,
- The flexibility eGiving provides is extremely appealing. Continued strong participation in virtual services (post COVID) adds to the appeal as does the convenience of being able to give anytime, anywhere.
- In addition to the convenience of eGiving, churchgoers value that it allows them to connect and give to a specific program or cause (Directed Giving). 38% of churchgoers (2023) give to a specific church fund as opposed to a general fund.
- eGiving can be through the church's web site, a smart-phone app or text messaging as well as other means, All are on the rise. Churchgoers are nearly 3 times more likely to give via recurring electronic contributions than in 2015 (2023) and more than 4 times more likely to give via a smart phone app than in 2015 (2023). Giving by text has more than tripled since 2015 (2023). All other eGiving options in the study increased vs 2015 (2023) as well.
- eGiving tools allow members to contribute whether they're attending in person, virtually or not at all. They can set up recurring donations so their gifts continue wherever they

are. eGiving facilitates this 'set it and forget it' option. (2021).

- eGivers are generous and give more frequently than others (2021) (2023).

VANCO offers a 0 (zero) dollar plan that provides most basic functions at no cost. On-line giving (Web page), and remote giving (smart phone app) are included. Text to give is \$10 per month additional but is good to have. Other functions are available as add-ons for a per month fee. Cost per donation is modest. Donations from most credit/debit cards cost 2.9% + \$.45 per transaction (3.99% for AMEX). Donations from saving and checking via ACH cost 1% + \$.45 per transaction. The company provides free On-Board help, free support and will work with us to provide a custom package we need. Editable launch materials are available. There is no contract and no cancellation fees. (The above is from VANCO's current pricing page.)

I see eGiving is part of the future and it behooves us to provide that capability to our members and donors. I therefore move that council approve adding an eGiving facility for Atonement . Indications so far are that VANCO is good place to start, although they are not the only provider. Their low fees and liberal cancellation policy makes them attractive and they provide help getting started. I suggest starting there with basic functions and going on as needed.

BTW, traditional givers fear not! I see eGiving as donor optional and not as a replacement for our current offering envelopes. However, record keeping for eGiving will have to be worked into our current system.

Regards,
Ray Schaff - Treasurer
Atonement Lutheran Church