

Card Reader - help or hindrance?

Mike Sturgess is the first treasurer in the Diocese of Truro to make use of a Card Reader for St Martins Church in Liskeard. As you may know, St Martins, which is the second largest parish church in Cornwall, is currently undergoing extensive reordering to make the building work better as a community hub as well as place of worship. That comes at a price and the community have been very engaged in helping to meet that cost. One way of easing the bureaucracy has been to introduce a Card Reader.

What is a Card Reader?

It's exactly what it says it is. The device, which can be set up on a smart phone or tablet, can read credit and debit cards and even Applepay, just like in a store. As Mike explains, "It is a device that you can either use directly, by tapping or inputting your card and pin number, or it can be accessed via a smart phone or tablet by using an app. It's a mobile device and so needs a wireless connection, but can be set-up to take payment for anything from hall hire to donations, to buying one of the many new chairs we need for our reordering at St Martins."

Is it effective?

For one of its first outings, Mike took the Card Reader to the church fete. In its first month of usage, it helped to raise £800. "Now that could have been raised without the device I'm sure," says Mike, "But it certainly made things easier." Mike believes that the system works at its best in conjunction with all the other methods of donating or paying from cheques, to direct debits to good old fashioned cash.

Is there a downside?

"It's great when collecting donations less than £20 as these qualify for the gift-aid small collection scheme," says Mike. "But we have to implement a system to capture the data we need to re-claim the gift-aid for anything above £20. Currently, the donations are all anonymous and there is no way of finding out who paid what or how much." Mike plans to set up the Card Reader in a fixed and static setting in church, with a notice alerting people to the fact that they will have to provide details at the same time they donate, if they want us to benefit from gift-aid.

Is it expensive for the church to use?

Mike believes not, "The Reader itself cost in the region of £30 and a fee of 1.25% per transaction." For the community at Liskeard, it is proving to be an easy way to encourage people to donate. "As we have to purchase so many chairs to replace the pews, it has been relatively easy to convey the fact that if the congregation want something to sit on then the chairs have to be paid for. Having a card reader next to such a strong visual aid helps."

Can anyone get one?

"Absolutely, so long as your church is part of Parish Buying. Our contract is with iZettle from Sumit and the process was very straightforward," says Mike.

So, the Card Reader isn't designed to replace the collection plate but to help reduce administration hassles, delays with cheques and not having available cash on the day. One church was delighted that it was used in a fund raising evening and they raised £900 more that night due to the availability of the Card Reader.

For more information go to www.parishbuying.org.uk or email Rebecca or Liz at stewardship@truro.anglican.org