## Payments, **Fees & Refunds** Schedule





\*As of 16th October 2020

givetolocal.com

GiveToLocal was created to help bring communities together and change how our sports clubs and local businesses are supported.

What began as a brainstorming session between friends quickly developed into a mission that supports thousands of clubs, across an increasing number of sports and a rapidly growing network of partners.

From the founding team to the newest recruit, GiveToLocal has a clear purpose and a plan to achieve it. We believe in the power to do good and we strive to maximise the impact we have every single day.

From day one we have set out to create a service that is completely free for clubs, ethical, transparent and sustainable. It's a model which enables us to build upon our successes and maximise the positive impact we can have.

Our intention has always been to create a platform and supporting service that helps to bring new revenues into clubs - not to create a new way to collect existing revenues. Our incentivised-giving platform makes it attractive for individuals and companies to directly support clubs or teams and to reward them in return.

Not only is our model different, so is our approach.



## So what makes us different?

When it comes to our fundraising method we stand out from the crowd. Notably, our team works to proactively support your fundraising efforts, online and offline. Our commitment to you is complete transparency. We make it clear how we fund the work that we do.

Like any organisation, in order to ensure we can continue to support the thousands of clubs and local businesses that are part of the GiveToLocal community, we have to be sustainable. Therefore we have designed a fee structure that enables us to maximise our ongoing impact.

- We don't charge any organisation, donor or sponsor a platform fee for using our services
- We don't charge a % Transaction Fee on donations or sponsorships
- There are no upfront fees
- There are no subscription fees levied at any time for anyone
- We don't ask for a donation to help pay for our services and make it difficult to opt out

## GiveToLocal Flat Fee

At GiveToLocal it couldn't be simpler. We apply a small, flat fee on every transaction for a donation or sponsorship that is made through our secure platform.

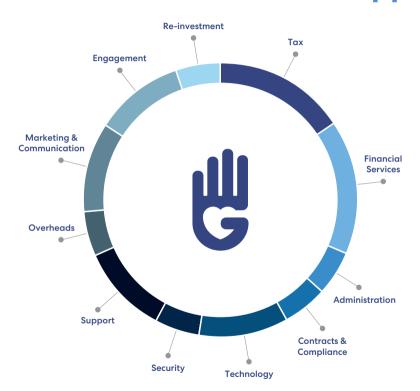
We are committed to reviewing our fee levels on a planned basis in order to ensure we only charge the minimum necessary.

Our aim is always to ensure we maximise our impact to the beneficiaries whilst remaining sustainable as an organisation and able to invest in future development.





## What does the flat fee support?



#### Tax

As with any value-added service, the work we do attracts VAT, which means a significant portion of the amount deducted is a contribution to the tax system.

#### **Financial Services**

A significant cost to the services we provide are incurred through providing secure payment processes, with external costs relating to merchant services, audit and oversight.

#### Administration

GiveToLocal supports thousands of clubs across the country. To do so effectively incurs administration costs, which we strive to keep to a minimum through the effective use of technology.

#### **Contracts & Compliance**

GiveToLocal utilises expert internal and external support in regards to contracts and compliance. This helps to protect the entire GiveToLocal community.

### Technology

Technology is key to the success of GiveToLocal and we invest in technological development to ensure our service is the best it can be and is constantly improving.

### Security

Information and technical security is of the utmost importance at GiveToLocal and we proactively invest in ensuring the highest level of protection and compliance in both areas.

#### Support

GiveToLocal is so much more than an app. We employ great people who can be there, whether online, over the phone or face-to-face, for our community whenever they need them.

#### **Overheads**

We couldn't do what we do without premises and vehicles to get around. Unfortunately, as we grow, so do our costs but we do everything we can to keep these to a minimum.

## Marketing & Communication

GiveToLocal only works if everyone benefits. Effective marketing and communications activities are, therefore, a vital part of everything that we do.

### **Engagement**

Having dedicated teams on the ground, working with our clubs, teams and partners, across the country, is a key part of delivering success for our community.

#### Re-investment

We keep a firm eye on our finances to ensure cost-efficiency and value for money is achieved across all of our cost-centres. Ensuring financial sustainability allows us to re-invest in the quality and impact of the service available to the GiveToLocal community.



### **Donations**

GiveToLocal currently charges £0.75 (plus VAT) per transaction for donations. This flat fee remains the same, irrespective of the amount of the donation or number of individual donations within that transaction.

The minimum donation is set at £3.00 per month, with no maximum in place. The low minimum amount is designed to make it affordable for anyone. Only charging a flat fee also encourages people to be more generous if they can afford to be, with the current average donation being £6.93 per month.





## Sponsorship

GiveToLocal currently charges £2.95 (plus VAT) per transaction on every sponsorship. This flat fee remains the same irrespective of the amount of the sponsorship.

For businesses that sponsor a club or team, we apply a higher transaction fee as GiveToLocal provides businesses with the opportunity to promote offers and discounts via the GiveToLocal app. In addition, our team assists buisnesses in the creation, promotion and support of those offers.

GiveToLocal also invests in significant marketing activities for the benefit of all clubs and businesses that are part of the GiveToLocal community.





## Achieving £2,000 per year, per team.

Every day we witness acts of generosity within our network of family, friends, neighbours and colleagues. All of us have, at some stage, added our name to a sponsorship form, dropped some money in a bucket or added our card details to a friend's good cause online.

GiveToLocal, at its heart, is something very simple and is based on the very best of human actions. It provides a safe, easy and affordable way for you to donate to a club or team. You might want to support a player in a team or help a dedicated and passionate volunteer who commits their time freely. You might want to help a local club provide opportunities for people across the community.

In return, the club commits to keeping donors updated with the impact their contribution is making. Donors are also able to access local offers and discounts as a thank you for their generosity.

Today there are clubs and teams across the country who are achieving more than £2,000 per year, per team in new income. For those clubs and teams that fully engage with their communities, using the services GiveToLocal provides, securing £2,000 per year, per team is very achievable. The additional funds can transform a club's ability to provide new opportunities and increase both its reach and impact.



# What does it look like in reality?

Each team needs to secure 25 donors and two sponsors prepared to gift the average monthly donation. It's that simple.



## **Payments**

## Security

Payments security is of the utmost importance. For that reason we have a very strong partnership with one of the world's leading service providers, **GoCardless**.

GoCardless is authorised by the UK Financial Conduct Authority under the Payment Services Regulations 2017 and are ISO27001 certified. GoCardless currently process in excess of \$15bn in transactions for more than 50,000 organisations throughout the world. With GoCardless your money is in safe hands.

### **Donor and Sponsor Payments**

Once a donor or sponsor has completed a Direct Debit mandate via GoCardless, the payment will be processed at the next payment date which will either be the 1st or 15th of the month. Payments will then recur every month until such time as a Direct Debit is cancelled.



GiveToLocal makes a monthly payment to organisations and clubs on the sixth working day of each month. This payment is the balance of all donations and sponsorships at the end of the month for the previous month, minus any appropriate transaction fees.

A full statement will be sent to the organisation or club detailing the amounts deposited into the nominated bank account. Any queries can be made to payments@givetolocal.com or by calling our team on 0191 351 0080.

In Partnership With:

**GO**CARDLESS





## **Refunds**

At GiveToLocal we will always engage with our valued donors and sponsors with complete transparency, respect and understanding. If you have had a problem with a Direct Debit or need to discuss anything in regards to it, give our friendly team a call on 0191 351 0080 Monday – Friday 9.00am- 5.00pm so that we can help resolve it for you. Alternatively you can email us at payments@givetolocal.com.

Rest assured that under the Direct Debit guarantee, you are entitled to a full refund of the amount paid from your bank if an error has been made with your Direct Debit. Should you need to, you can make a Direct Debit Indemnity Claim directly with your bank who will immediately refund the amount directly back into your account.

More details on the Direct Debit Guarantee Scheme and your rights as a customer can be found **here**.



