

Fundraising in memory

It is increasingly popular to ask for donations to charity instead of funeral flowers.

Yes, you can have a cash collection at the funeral service. Your funeral director will be pleased to organise this for you and send the money to your chosen charity. There's unlikely to be a separate charge for this.

But you will almost certainly raise much more money, and therefore do more good, if you ask people to contribute through a fundraising website. It's far less painful for them to part with virtual money than five pound notes.

What's more, a fundraising website enables you to make the most of the money subscribed because the website can reclaim Gift Aid (tax back), which adds 25% to each donation.

With Gift Aid, a £10 donation is worth £12.50.

Which is the best value fundraising website?

The best known fundraising website is JustGiving. But there are lots of other fundraising websites out there offering different terms and levels of service.

By the time JustGiving has deducted commission and a fee for processing a credit card, your £12.50 is reduced to £11.74. Some charity-giving websites offer better terms than JustGiving — but few are as easy to use. Some of them are not-for-profits, some are charities and a good many, like JustGiving, are for-profit and very rich.

All fundraising websites enable you to make a donation to a major charity. Some of them, though, charge charities a joining fee and/or an annual subscription. All of them ask new members to fill in forms and submit paperwork to verify their credentials.

So if it's a little, local charity you want to support, check first and make sure it's already a member of the charity-giving website you favour, or you could cost it some expense and a lot of hassle.

Choose with care

In addition to its level of charges on donations, you also need to check out how easy a website is to use. According to CivilSociety: "A survey of charities conducted by civilsociety.co.uk in 2012 found that on average just 11 per cent of charities were recommending their supporters use BT MyDonate, compared with 43 per cent recommending JustGiving and 27 per cent for Virgin Money Giving. Asked to rank the platforms based on performance, MyDonate did not perform as strongly as competitor products in the market, specifically JustGiving, Virgin Money Giving and own-site platforms — topping the rankings only on the question of 'value for money', given that the platform is entirely free for charities to use."

The two specialist 'in memoriam' fundraising websites (*)

There are two fundraising websites, Memory Giving and MuchLoved, dedicated exclusively to people wanting to make donations in memory of someone.

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Some of the best

Here are some of the best fundraising websites together with their charges:

[MyDonate](#) – 15p-1.3%

Charges: 1.3% credit cards, 15p debit cards. No commission payable on donations. Some users find the website clunky and baffling. MyDonate is a not-for-profit run by British Telecommunications plc.

[Charity Choice](#) – 0-25p

Charges 25p to process donations made by card unless the donor opts not to pay this fee. No joining fee for charities. CharityChoice is a member of the [Wilmington Group plc](#).

[Virgin Money Giving](#) – 3.45-3.6%

Charges: 2% transaction fee + 1.45% card processing fee for all cards except American Express 1.6%. PayPal 1.6%. £100 joining fee for charities. A not-for-profit service owned by [Virgin Money](#).

[Every Click](#) – 5.8%

Lists all charities. Will contact your chosen charity once the money is collected and ask it to register if necessary at no charge. Everyclick is a limited liability, for-profit company.

[MuchLoved](#) – 4.5%

3.6% on the donation + 3.6% on gift aid where applicable. This is inclusive of all debit/credit card fees. Regardless of whether debit or credit card it's the same all-inclusive 3.6% to keep the charges clear. No other VAT or membership fee for charities. All processing via the [Charities Aid Foundation](#) who administer the service and have been established for over 80 years as the leading UK charity donation processor. No joining fee for charities. MuchLoved is a charity.

MuchLoved raises money for charities through its excellent [online memorial website](#). It enables people who are unable to afford a donation to write a message. It also enables people to share memories and participate in, say, commemorating the anniversary of the person who has died by lighting a virtual candle.

MuchLoved is a charity, so all profits are ploughed back into improving its service. It is highly sophisticated but very easy to use. Your funeral director can administer the donations process or you can do that by setting up an 'in memory' page yourself. Your memorial page can be public or private, and you can choose the administrators, as many as you like. Through MuchLoved you can link to any other fundraising platform and also to social media — so you can, for example, link through to your Facebook page. You can fundraise for all UK and international charities. In terms of branding, MuchLoved takes a low profile and puts the chosen charity in the spotlight. You can use MuchLoved as a one-off fundraising platform, or you can use it for continuing remembrance of the person who has died.

[Memory Giving](#) – 5.02-5.96%

5% on the donation + 0.96% UK credit card transaction charge/17p debit card charge. No charge on Gift Aid reclaim. No membership fee for charities. Memory Giving is a private limited company owned and operated by 5th Generation funeral directors [Julian and Matthew Walker](#), based in Berkshire.

Simple, straightforward and easy to use. Ideal for a one-off charity fundraising effort. Collects for any charity or multiple charities per collection page, full reporting to you, your charity and your funeral director. Charity funds transferred weekly, independently audited and HMRC compliant. Charity- and

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funeral director-friendly system also offering conventional off-line collection process alongside on-line giving. SAIF and NAFD supplier memberships held.

JustGiving – up to 7.55%

5% on the donation plus Gift Aid, hence 6.25% on the actual donation before credit card fees of up to 1.3%. Variable fee for charities 2-7.55%. Annual £180 annual membership for all charities. Website very user-friendly. JustGiving is a private limited, for-profit company.