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Street donations: Credit card, please

At least two groups are approaching passers-by to make credit card pledges

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At least one charity canvassing method targets the plastic you carry, not the cash in your wallet. Staking out MRT stations, well-dressed men and women will approach individuals and ask them to pledge monthly donations through their credit cards. But many, unwilling to divulge their credit card details, fight shy of this novel fund-raising idea. The charities that have adopted this method are the Singapore Can-

cer Society (SCS) and the Singapore Heart Foundation (SHF). They use a "face-to-face" marketing company, Appco, which has a staff of about 200. Appco's scheme is known as the Direct Debit Donor Programme (DDDP), where individuals provide their credit card numbers and sign up for a monthly donation. For example, donors to SHF's programme can make a donation of \$38, deducted once a month, or about \$1.25 a day. They may vary this. For example, they can arrange for \$152 deductions to be made once every four months. Said an SHF spokesman: "The programme provides the SHF with a regular and steady flow of funds that enable us to fulfil our mission." The foundation found that

many people liked to donate regularly but in smaller amounts. Its DDDP, started in 2007, was suitable, she added. Like the SHF, the SCS is a self-funded voluntary welfare organisation that depends on donations from individuals, corporations and foundations. The charity uses the third-party mode of fund-raising as it does not have major events to do so. Its spokesman said it engaged third-party fund-raiser Appco in October last year to sign up individuals who wished to support its cause by pledging a regular donation via credit card. She added that the funds raised go directly to the SCS, with the third-party fund-raiser getting a fee for the work done. The SCS said this fee is in line with the 30-70 fund-raising efficien-

cy ratio guideline. This means total expenses incurred in making public fund-raising appeals in a financial year must not exceed 30 per cent of total donations collected that year. The SHF's spokesman said public response has been positive. But when The Sunday Times went to Tanjong Pagar MRT station recently, Appco's staff there seemed to be largely ignored by passers-by. Ms Elaine Chang, a marketing executive, said she would rather give cash on the spot. "I'm happy to give \$6 or \$8 at a time, but I'm not comfortable giving my credit card number out and signing up for such a high amount," she said. One person who did sign up for the SHF's \$38 plan was a marketing executive who wanted to be known only as Eric. But the 28-year-old said he had worked with Appco before. "I know where the money is going and I trust the programme. It goes directly to those in need," he said. Still, most people were sceptical. Said Ms Karen Lee, 30, a sales manager: "There are too many scams. I'd rather just donate cash."

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 Would you use your credit card to donate to charity? Send your comments to suntimes@sph.com.sg



ST PHOTO: SAMUEL HE
 A man soliciting charity donations, payable through credit card or Giro, outside Tanjong Pagar MRT station. Two charities that have adopted this method are the Singapore Cancer Society and the Singapore Heart Foundation.