Voice and Power for Homeless and Vulnerable People through New and Emerging Technologies

Your Entry

Please do not exceed 1500 words in total.

1. Your contact details

<table>
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<tr>
<th>Organisation</th>
<th>Big Issue</th>
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2. Name of the project you are entering for The LankellyChase Digital Empowerment Awards

Card Readers for Big Issue Vendors

3. Award category you are entering

CAPABILITIES

4. Describe your project in one sentence

The project aims to provide mobile Chip and Pin card reader devices to Big Issue Vendors to enable increased sales of the magazine and thus increased income from customers whom previously may have walked on by due insufficient/no cash as we move forward into an increasingly cashless society.

5. Specify the setting(s) where your project is delivered (eg homeless agency, housing organisation etc)?

Once the project is up and running, the Card Readers would be utilised at vendors respective Sales pitches wherever they happen to be located across the country.

6. What are the project’s objectives?

Initially to provide readers to vendors whom are ready for the next stage of their journey and whom already have a bank account and smartphone (requirements for the system to function) to enable them to capture sales currently being lost due to potential customers not having cash to buy the magazine. Big Issue estimate that approximately 50 out of 2000 vendors would
meet this initial criteria.

Card sales would make vendors safer as 1 in 3 Big Issue vendors have in the past been robbed of their cash takings. It also means a small wait for cash to be deposited into their bank accounts (3 days) so instils a sense of saving/waiting for the money and also they are unable to spend/waste the money immediately.

Long term it is envisaged to look at providing a 'package' to vendors comprising Bank Account/Smartphone and Card Reader but this is something that Big Issue themselves would be looking to initiate and negotiate deals/partnerships/etc with Banks/Mobile Providers/Networks.

It is something for those vendors whom are not quite ready to take these technological steps to aspire to and encourage them to think about taking ownership of their destiny.

7. What are the project’s activities?

The projects activities would be the provision of the card readers, the promoting of the scheme to the various regional Big Issue area offices and the training of vendors on the set up and day to day use of the system which in addition to card transactions can also record cash sales/gratuities received and issue email receipts to customers.

8. What has been the impact / achievement of the project?

The project has yet to start, however as a Big Issue Vendor I initiated the use of the Card Reader to capture lost sales back in May 2013. I sell between 5 and 10 copies of The Big Issue Magazine a week by card. Although there is a 2.75% transaction fee (equating to 7p on a £2.50 magazine), this is really £2.43 which I would not otherwise have had. Selling just 4 extra copies of the magazine a week by card equates to just over £500 a year increase in income which can only be positive for someone trying to lift themselves out of their homeless situation.

A google search of Simon Mott Chip and Pin will return numerous media stories which broke late last year.

9. How is your project evaluated?
The project will be evaluated by keeping in contact with those vendors in receipt of the readers to check on their sales and ongoing support with the devices.

10. How would you spend the prize money to develop the project?

Provisioning an initial number of suitable and qualifying vendors with Card Reader Devices plus any other ad hoc costs involved in promotion of the scheme although that would be minimal. The main objective would be to provision as many qualifying vendors as possible with readers within the budget made available.