Capital City Village Analysis Report

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Payment Processing Research

Village Movement / Helpful Village

Capital City Village - Comprehensive Analysis Report

Organization: Capital City Village (CCV) **Website:** https://www.capitalcityvillage.org/ **Location:** 3710 Cedar St, Suite 283, Austin, TX 78705 **Contact:** 512-524-2709 | info@capitalcityvillage.org **Report Date:** February 3, 2026

Board Decision Summary

The Bottom Line

CCV's current website has critical issues (broken images, dead links) that create an unprofessional first impression. Additionally, CCV could save **$1,000-1,500 annually** by optimizing payment processing.

Decisions Needed

Decision 1: Website Strategy

Option	Cost	Effort	Recommendation
A. Fix Current Site	<$500/yr	Low	Minimum viable - do this immediately
B. Hybrid Approach	$500-1,500/yr	Medium	**RECOMMENDED** - Best balance
C. Full WordPress Migration	$3,000-5,000/yr	High	Only if growth demands it

Staff Recommendation: Option B (Hybrid) - Keep Helpful Village for member operations, build modern marketing site on Squarespace/WordPress.

Decision 2: Payment Processing

Action	Impact	Timeline
Apply for Stripe Nonprofit discount	Save 0.7% per transaction	This week
Add Zeffy for events	0% fees on event tickets	Before next event
Keep PayPal Giving Fund	Already working, 0% fees	Ongoing

Projected Annual Savings: $1,000-1,500 on $50,000 transaction volume

Website Options Decision Matrix

Criteria (Weight)	Fix Current (A)	Hybrid (B)	Full Migration (C)
Cost (25%)	★★★★★	★★★★☆	★★☆☆☆
Professional Image (25%)	★★☆☆☆	★★★★★	★★★★★
Ease of Implementation (20%)	★★★★★	★★★☆☆	★★☆☆☆
Retains Village Features (15%)	★★★★★	★★★★★	★☆☆☆☆
SEO/Marketing Flexibility (15%)	★☆☆☆☆	★★★★☆	★★★★★
TOTAL SCORE	3.4/5	**4.2/5**	3.2/5

Immediate Actions (Board Approval Requested)

1. **Authorize** staff to contact Helpful Village support to fix broken images (no cost)
2. **Approve** application for Stripe nonprofit discount (no cost to apply)
3. **Approve** evaluation of Zeffy for upcoming golf tournament registration
4. **Discuss** timeline for hybrid website approach (Phase 2)

Cost of Inaction

Risk	Potential Impact
Broken website images	Lost donations, reduced credibility with potential members
Higher payment fees	~$1,250/year in avoidable processing costs
Poor mobile experience	60%+ of seniors now use smartphones; inaccessible site loses members
SEO limitations	Reduced visibility in "Austin senior services" searches

Executive Summary

Capital City Village is a 501(c)(3) nonprofit organization in Austin, Texas, part of the nationwide "Village Movement" supporting seniors aging in place. The organization provides social activities, volunteer services (transportation, technology help, minor home repairs), and referrals to service providers for its members.

This analysis covers two main areas: 1. **Website Redesign Analysis** - Current state evaluation and recommendations 2. **Payment Processors Analysis** - Comparison of options suitable for CCV's needs

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Part 1: Website Redesign Analysis

Current State Assessment

Platform

CCV currently uses **Helpful Village** (helpfulvillage.com), a specialized SaaS platform built specifically for Village Movement organizations. The website is hosted at capitalcityvillage.org but the backend runs on capitalcity.helpfulvillage.com.

Design/UX Evaluation

Aspect	Rating	Notes
Visual Design	Poor	Outdated appearance; multiple broken image links observed on homepage
Navigation	Fair	Basic menu structure exists but inconsistent URL patterns
Mobile Responsiveness	Unknown	Could not fully evaluate; platform claims mobile support
Content Organization	Fair	Information is present but scattered across multiple page types
Accessibility	Unknown	No evidence of WCAG compliance testing
Brand Consistency	Poor	Mix of capitalcityvillage.org and helpfulvillage.com URLs creates confusion

Critical Issues Identified (With Evidence)

1. **Broken Images on Homepage**
   - Multiple images failing to load from helpfulvillage.com/documents/ URLs
   - Creates unprofessional appearance and poor first impression
   - Carousel/slideshow showing "Image not found" errors

   Evidence Observed:
   - Homepage carousel: 3 of 5 slides display "Image not found" placeholder
   - Member spotlight section: Profile photos returning 404 errors
   - Event banners: Links to helpfulvillage.com/documents/[id] broken
2. **Inconsistent URL Structure**
   - Some pages at www.capitalcityvillage.org
   - Others redirect to capitalcity.helpfulvillage.com
   - Some pages return 403 (Forbidden) or 404 (Not Found) errors

   Evidence Observed:
   - Homepage: capitalcityvillage.org ✓
   - Events page: redirects to capitalcity.helpfulvillage.com/events (403 Forbidden)
   - Support page: capitalcityvillage.org/support (404 Not Found)
   - About Us: links to /sponsors instead of /about

3. **Limited Customization**
   - Website appears templated with limited branding options
   - Design reflects platform defaults rather than CCV's identity
4. **Navigation Confusion**
   - "Support" page returned 404 error
   - "About Us" link led to "Sponsors" page instead
   - Events calendar inaccessible (403 error)

Strengths

- Clear mission statement on homepage
- Detailed membership information and pricing tiers
- Staff/Board pages with photos and bios create personal connection
- Diversity, Equity, and Inclusion statement prominently displayed
- GuideStar Silver Transparency badge displayed
- Title VI compliance notice present

Redesign Recommendations

Option 1: Stay with Helpful Village (Minimal Investment)

Pros: - No migration required - Village-specific features built-in (volunteer management, service requests, events) - Used by 110+ Villages nationwide - Integrated member/volunteer database - Affordable for small nonprofits

Cons: - Limited design customization - Current broken image issues suggest platform limitations - Dependent on third-party for fixes

Action Items: - Contact Helpful Village support to fix broken image links immediately - Request custom domain configuration to eliminate mixed URL issues - Explore premium tier features if available

Helpful Village Support Contact: - Email: support@helpfulvillage.com - Phone: (415) 851-1200 - Knowledge Base: helpfulvillage.com/support

Option 2: WordPress with Nonprofit Theme (Moderate Investment)

Recommended Technology Stack: - **CMS:** WordPress - **Theme:** Starter themes like Neve, GeneratePress, or nonprofit-specific themes from ThemeForest - **Hosting:** WP Engine, SiteGround, or Bluehost (all offer nonprofit discounts) - **Donation Plugin:** GiveWP or Charitable - **Events:** The Events Calendar - **Forms:** Gravity Forms or WPForms

Estimated Costs: - Hosting: $100-300/year - Premium theme: $50-100 (one-time) - Essential plugins: $200-400/year - Development: $2,000-5,000 (one-time for setup)

Pros: - Full design control and customization - Large ecosystem of plugins - Easy content management for non-technical staff - Better SEO capabilities - Scalable as organization grows

Cons: - Loses integrated Village-specific features from Helpful Village - Requires manual integration with member management - Ongoing maintenance responsibility

Option 3: Squarespace or Wix (Low Investment)

Pros: - Very user-friendly for non-technical staff - Beautiful modern templates - Built-in donation features - Affordable pricing ($12-40/month)

Cons: - Limited customization compared to WordPress - No Village-specific integrations - Less SEO flexibility

Option 4: Hybrid Approach (Recommended)

Strategy: Keep Helpful Village for backend operations (member management, volunteer coordination, service requests) but build a modern marketing website on WordPress or Squarespace.

Implementation: 1. New public-facing website for marketing, donations, events calendar 2. Members log into Helpful Village portal for services (with clear SSO or linked login) 3. Donation processing through dedicated nonprofit payment processor 4. Clear separation: Public site = engagement, Helpful Village = operations

Benefits: - Modern, professional public image - Retains specialized Village management tools - Better donation/fundraising capabilities - Improved SEO and marketing flexibility

Other Villages Using Similar Approaches:

The Village Movement has grown to 350+ villages nationwide since Beacon Hill Village pioneered the model in 2002. Many established Villages have evolved their web presence:

Village	Founded	Approach	Website
Beacon Hill Village (Boston)	2002	Custom website with member portal	First Village in the nation
Capitol Hill Village (Washington, DC)	2007	Modern WordPress site	Largest of 13 DC-area Villages
Marin Villages (California)	2011	Helpful Village platform	Hub-and-spoke model with 6 local villages

Note: Website strategies vary by Village size, budget, and technical capacity. CCV should consider contacting peer Villages directly for implementation insights.

Village to Village Network Resources: - Website: vtvnetwork.org - Peer learning opportunities and best practices shared among member Villages

Design Best Practices for Senior-Focused Website

1. **Typography:** Minimum 16px base font size, high contrast text
2. **Navigation:** Simple, clear menu with maximum 5-7 top-level items
3. **Colors:** High contrast ratios (WCAG AA minimum, AAA preferred)
4. **Buttons:** Large click targets (minimum 44x44 pixels)
5. **Forms:** Single-column layouts, clear labels, helpful error messages
6. **Content:** Short paragraphs, bullet points, scannable headings

7. **Media:** Compress images for fast loading, always include alt text

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Part 2: Payment Processors Analysis

CCV's Payment Needs

Based on the organization's structure, CCV requires payment processing for:

Payment Type	Frequency	Estimated Volume
Membership Dues	Annual/Monthly	$100-$800/year per member
Donations	Ongoing	One-time and recurring
Event Fees	Periodic	Golf tournament, Keep Aging Weird luncheon
Sponsorships	Annual	Corporate/business sponsors

Key Requirements: - Recurring payment support (monthly membership options) - Low fees (nonprofit budget constraints) - Easy donor/member experience - Integration with existing systems - Reporting for transparency/compliance - ACH/bank transfer options (seniors may prefer)

Current Payment Setup

CCV currently directs donors to: - Helpful Village's built-in fundraising campaigns - PayPal Giving Fund (mentioned as "skip processing fees" option)

Payment Processor Comparison

Tier 1: Zero/Minimal Fee Options

Processor	Transaction Fee	Monthly Fee	Nonprofit Discount	Best For
Zeffy	0% (tip model)	$0	100% free	Small nonprofits wanting zero fees
PayPal Giving Fund	0%	$0	100% free	Donations only (45-day payout delay)

Zeffy Details: - Truly free for nonprofits - no transaction fees - Operates on voluntary donor tips to Zeffy - Includes donation forms, event ticketing, peer-to-peer - Integrated CRM and donor management

PayPal Giving Fund Details: - 100% of donation goes to charity - PayPal covers all processing fees - Connected to Facebook, Instagram fundraisers - Drawback: 15-45 day payout delay - CCV already uses this option

Tier 2: Low-Fee Nonprofit-Focused Platforms

Processor	Transaction Fee	Monthly Fee	ACH Fee	Key Features
Stripe (Nonprofit)	2.2% + $0.30	$0	0.8% + $0.30	Global, 100+ payment methods
Bloomerang Payments	2.2% + $0.30 + 1% platform	$0	0.8% + $0.30	CRM integration, fraud protection
DonorPerfect	2.2% + $0.30	Varies	0.8% + $0.30	Full donor management CRM
Donorbox	1.75% platform + processing	$0-25+	0.8%	Recurring giving, embeddable forms
Givebutter	2.9% + $0.30	$0	1.9% + $0.30	47% conversion rate, tips enabled

Tier 3: General-Purpose Processors

Processor	Transaction Fee	Monthly Fee	Nonprofit Rate	Notes
PayPal Standard	1.99% + $0.49	$0	Yes	High donor recognition/ trust
Square	2.9% + $0.30	$0	No	Good for in-person events
Authorize.Net	2.9% + $0.30	$25	No	Strong security features
Clover	2.3% + $0.10	Varies	No	POS hardware options

Detailed Recommendations

Primary Recommendation: Stripe for Nonprofits

Why Stripe: - Industry-standard reliability and security - Nonprofit discount: 2.2% + $0.30 (vs standard 2.9% + $0.30) - Lower ACH fees for larger donations (0.8%) - Integrates with virtually any website or platform - Instant payouts available if needed - Supports recurring donations natively - Global payment methods (for snowbird members)

Requirements to Apply: - 501(c)(3) documentation (CCV has this - GuideStar verified) - 80%+ of volume must be tax-deductible donations - Email nonprofit@stripe.com with EIN and verification

Note: Membership dues may not qualify for nonprofit discount since they're not technically donations. CCV should verify with Stripe.

How to Apply: - Email: nonprofit@stripe.com - Include: 501(c)(3) determination letter, EIN, brief description of CCV - Typical response time: 5-7 business days

Secondary Recommendation: Zeffy (For Maximum Donation Retention)

Why Zeffy: - Zero transaction fees means 100% of donations reach CCV - Particularly valuable for small-dollar recurring gifts - Free event ticketing (golf tournament, luncheons) - No monthly minimums or hidden fees - Donor covers optional tip to Zeffy (not to CCV)

Considerations: - Newer platform, less established than Stripe/PayPal - Relies on donor tips to sustain business model - May have fewer integration options

How to Get Started: - Website: zeffy.com/nonprofits - Sign-up: Free, instant approval for 501(c)(3) organizations - Support: help@zeffy.com

Keep: PayPal Giving Fund

Why Continue Using: - Already established - Zero fees - Integrates with social media fundraising - Familiar to many donors

Improvements: - Promote more prominently on website - Use for one-time donations where delayed payout is acceptable - Not ideal for membership dues (delayed access to funds)

Fee Impact Analysis

Scenario: CCV processes $50,000 annually in donations/memberships

Processor	Effective Fee Rate	Annual Cost	Net to CCV
Zeffy	0%	$0	$50,000
PayPal Giving Fund	0%	$0	$50,000
Stripe Nonprofit	~2.5%	$1,250	$48,750
Bloomerang	~3.5%	$1,750	$48,250
PayPal Standard	~2.5%	$1,250	$48,750
Square	~3.2%	$1,600	$48,400

Note: Donor-covered fees can offset these costs. Many platforms report 70-85% of donors opt to cover fees when asked.

Implementation Strategy

Phase 1: Immediate (0-30 days)

1. Fix broken images on current website (contact Helpful Village)
2. Continue using PayPal Giving Fund for donations
3. Apply for Stripe nonprofit discount

Phase 2: Short-term (1-3 months)
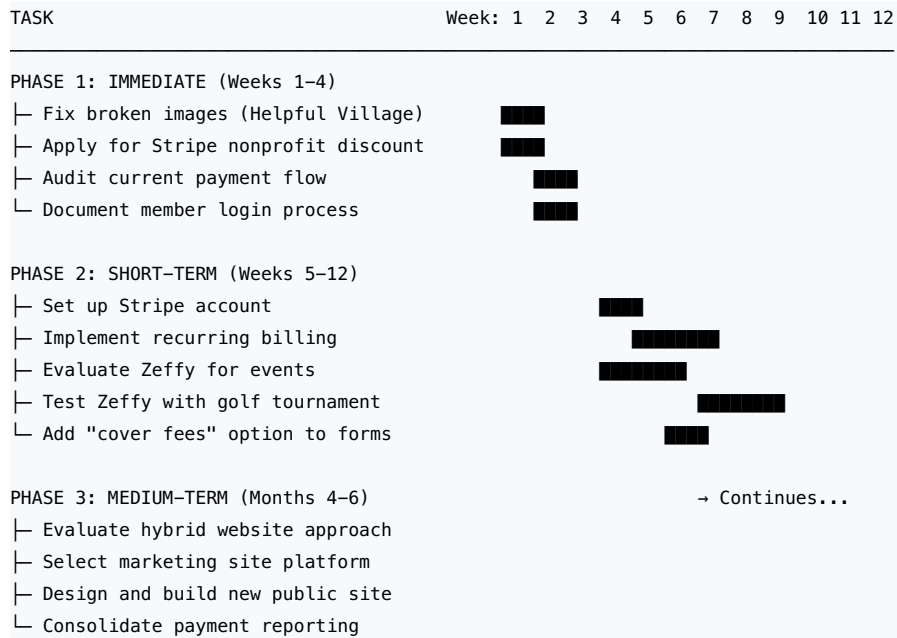
1. Implement Stripe for membership dues (recurring billing)
2. Evaluate Zeffy for event registration/ticketing
3. Add "cover processing fees" option to all donation forms

Phase 3: Medium-term (3-6 months)

1. If pursuing website redesign, integrate payment processor with new site
2. Consolidate payment reporting for better financial tracking
3. Implement donor acknowledgment automation

Implementation Timeline (Gantt View)

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TASK                              Week: 1  2  3  4  5  6  7  8  9  10 11 12
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PHASE 1: IMMEDIATE (Weeks 1–4)
├─ Fix broken images (Helpful Village)     ███
├─ Apply for Stripe nonprofit discount     ███
├─ Audit current payment flow                 ███
└─ Document member login process              ███

PHASE 2: SHORT–TERM (Weeks 5–12)
├─ Set up Stripe account                         ███
├─ Implement recurring billing                      ██████
├─ Evaluate Zeffy for events                     ██████
├─ Test Zeffy with golf tournament                     ██████
└─ Add "cover fees" option to forms                 ███

PHASE 3: MEDIUM–TERM (Months 4–6)              → Continues...
├─ Evaluate hybrid website approach
├─ Select marketing site platform
├─ Design and build new public site
└─ Consolidate payment reporting
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Success Metrics to Track

Metric	Current Baseline	6-Month Target	How to Measure
Website			
Broken images/links	5+ critical issues	0	Monthly audit
Time on site	Unknown	Establish baseline	Google Analytics
Mobile bounce rate	Unknown	<50%	Google Analytics
"Contact Us" form submissions	Unknown	+25%	Form tracking
Donations			
Online donation conversion rate	Unknown	Establish baseline	Payment processor reports
Average donation amount	Unknown	Track trend	Monthly reports
Processing fees paid	~$1,250/year (est.)	<$300/year	Processor statements
Recurring donor count	Unknown	+10%	CRM/processor
Membership			
Online membership sign-ups	Unknown	+15%	Helpful Village reports
Membership renewal rate	Unknown	Track and improve	Annual comparison

Summary of Recommendations

Website

Priority	Recommendation	Investment	Timeline
Critical	Fix broken homepage images	Low (support ticket)	Immediate
High	Resolve inconsistent URLs	Low-Medium	1-2 weeks
Medium	Evaluate hybrid approach (new marketing site + Helpful Village backend)	Medium-High	3-6 months
Optional	Full WordPress migration	High	6-12 months

Payment Processing

Priority	Recommendation	Rationale
Primary	**Stripe for Nonprofits**	Reliability, integrations, nonprofit discount
Secondary	**Zeffy**	Zero fees, ideal for events and small donations
Continue	**PayPal Giving Fund**	Already in use, zero fees for donations
Avoid	Square, Authorize.Net	Higher fees, no nonprofit discounts

Budget Considerations

Minimal Investment Path: - Stay with Helpful Village, fix current issues - Use Zeffy + PayPal Giving Fund (zero fees) - Total annual cost: <$500

Moderate Investment Path: - Hybrid website approach with Squarespace marketing site - Stripe for Nonprofits + Zeffy - Total annual cost: $500-1,500

Full Investment Path: - Custom WordPress site with professional design - Bloomerang (CRM + Payments integrated) - Total annual cost: $3,000-5,000

Glossary

Term	Definition
ACH	Automated Clearing House - electronic bank-to-bank transfers; lower fees than credit cards
CMS	Content Management System - software for creating/managing website content (e.g., WordPress)
CRM	Customer Relationship Management - software to track donors, members, and interactions
EIN	Employer Identification Number - IRS tax ID for organizations
SaaS	Software as a Service - cloud-based software accessed via subscription
SEO	Search Engine Optimization - improving website visibility in Google/Bing searches
SSO	Single Sign-On - one login that works across multiple systems
WCAG	Web Content Accessibility Guidelines - standards for making websites accessible to people with disabilities
501(c)(3)	IRS tax-exempt status for charitable nonprofits

Sources

Payment Processing Research

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- Bloomerang - 8 Best Nonprofit Credit Card Processing Options 2026
- Stripe - Fee Discount for Nonprofit Organizations
- PayPal - Are There Any Fees for PayPal Giving Fund?
- Donorbox - PayPal Nonprofit Donation Fees
- Double the Donation - Payment Processing Tools for Nonprofits

Village Movement / Helpful Village

- Helpful Village - The Village Movement
- Helpful Village - Village Software

Report prepared for Capital City Village Board of Directors Analysis conducted: February 3, 2026