

Fundraising Policy

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Policy owner
Board of Trustees

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1. Our fundraising standards

People who give to Roots for Change UK CIO, registered charity 1209308, should be able to trust how we ask for support and use their donations. We must raise and use funds honestly, lawfully and for our charitable purposes. This policy applies to trustees, staff, volunteers and partners fundraising in our name through online appeals, grants, events, collections, regular giving or donated goods. Each method and country may have additional rules.

Everyone fundraising for the charity must follow the applicable law and the Fundraising Regulator's Code of Fundraising Practice. The Board remains responsible when it delegates work. The Fundraising Lead coordinates activity; an unconflicted trustee carries out that role until a separate lead is assigned. Every event or appeal needs a named organiser, a finance reviewer and a clear route for safeguarding concerns and complaints.

2. Planning and approving an appeal

Before launching or materially changing an appeal, the organiser and an authorised trustee must complete Annex B. Check the current governing document and valid amendments to confirm that the purpose, beneficiaries and geographical area fit the charity's objects and powers. If there is uncertainty, resolve it and obtain appropriate advice before making an appeal or committing funds. Previous activity, a website description or a donor's preference does not replace this check.

Approve the budget, realistic delivery plan, restrictions, fundraising costs, publicity, payment route, risk assessment and oversight. Check the permits, landowner consent, licences, insurance and age restrictions needed for the method. Raffles, lotteries, prize competitions, alcohol, collections, retail sales and overseas activity must meet the rules that apply; charity status does not provide a general exemption.

For international appeals, make proportionate partner checks, agree safeguarding and money-transfer arrangements in writing, and monitor that funds reach the authorised purpose. Apply Safeguarding and Child Protection Policy, Safeguarding Adults Policy and Privacy Notice and Data Protection Policy where relevant.

3. Clear appeals and restricted donations

An appeal must identify the charity, explain what donations will support and make material limitations clear. Be clear about which results are verified and which are targets or estimates. Do not invent beneficiaries, events, urgency, endorsements or impact. Images and personal stories need a lawful basis, the required permission and a safeguarding assessment. Permission does not justify humiliating, misleading or unsafe material.

For a specific-purpose appeal, explain the restriction before anyone gives. Include any lawful secondary purpose for excess funds or an unachievable target in the wording before launch. Keep the donor terms and use a separate accounting code for restricted funds. Administration and fundraising costs must be consistent with the terms communicated to donors.

If the purpose cannot be fulfilled, trustees must follow the applicable failed-appeal or restricted-fund rules. Establish the legal power to use or return the money and obtain Charity Commission authority or advice where needed. Do not simply move it to unrestricted funds or rely only on informal donor permission. Keep a record of the decision and communications.

4. Treating supporters with care

Respect a refusal or request to end contact. Give clear information and time to decide. Do not harass, exaggerate, shame, exploit someone's dependency or pressure them to give more or borrow money. Age, disability, language or appearance alone does not show that someone lacks capacity.

If you reasonably doubt that someone understands the donation decision, stop the request, offer appropriate communication support and ask the lead for advice. Do not accept a donation from someone who lacks capacity to make it. If it has already been received, refer it promptly to trustees for the legally required return. Verify the proper recipient and record the decision. Do not attempt a diagnosis or share sensitive details unnecessarily.

Children who fundraise need appropriate adult supervision, a risk assessment and compliance with the method's age rules. They must not handle unsolicited approaches, sensitive donor information or cash alone. Our online donation service is intended for adults. A donation must never buy unsupervised access to a child or influence a safeguarding decision.

5. Accepting, refusing and returning donations

We normally accept and retain lawful donations that further our purposes. Checks must be proportionate to a gift's size, source, conditions and risk; small anonymous cash gifts do not automatically require identity checks. Refer gifts that are unusual, large for the charity, conditional or potentially conflicted to an unconflicted trustee before accepting or spending them.

Do not accept unlawful conditions or funds known to come from an illegal source. If criminal origin is suspected after receipt, secure the funds and evidence, seek appropriate advice and consider the required reporting. Do not return the money or alert the donor in a way that could breach the law or prejudice an investigation.

Before refusing or returning a donation, trustees must record the facts, conflicts, donor terms, legal power or obligation, options and reasons in the charity's interests. Check ownership, capacity, contracts or grants, restrictions, affordability and tax consequences. A donor's change of mind does not create an automatic right to a refund, but valid legal rights must be honoured. Apply the separate rules for ex gratia payments and failed appeals where relevant.

A refund requires authorisation separate from its preparation. Verify the original transaction and normally refund through the original payment method to the verified payer. Investigate requests to pay a different account. Record any exception, update the accounts and correct related Gift Aid claims where required. The Fundraising Lead must not promise a discretionary refund without authority.

6. Payments, records and Gift Aid

Use charity-controlled payment and banking arrangements. Never collect charity money into personal accounts, take expenses from donations or mix collections with private money. Follow Annex A for counting, deposits and reconciliation, and Annex C - General financial authorisation and payment controls for commitments and payments. Reserve decisions follow Financial Reserves Policy; restricted donations remain subject to their terms.

Record the amount, date, source or anonymous status, purpose or restriction, payment reference, fees, refunds and accounting allocation. Reconcile the gross donation, charges and net settlement. A thank-you message must not disclose another donor's details or promise tax relief without a valid basis.

For eligible Gift Aid, obtain the required declaration and donor details, explain the donor's tax responsibility and preserve claim evidence. Do not claim where eligibility is not established or where a payment is a purchase or provides benefits outside the rules. Apply Privacy Notice and Data Protection Policy, Annex A - Retention and secure disposal schedule to donor and financial records.

7. Marketing, online fundraising and personal information

Our website uses Stripe for online payments. Keep donor messages and support information out of advertising audiences and public material unless a separate lawful purpose and permission have been established. Never ask for full card numbers or security codes by email or record them in charity files. Check donation confirmations against payment records before reporting results or arranging a refund.

Use consent as the default for unsolicited fundraising emails or texts to individuals. An alternative may be used only after the Data Protection Lead has recorded how every legal requirement is met. The charitable-purposes soft opt-in applies only to details obtained directly on or after 5 February 2026 through interest in or support for our purposes, with an opt-out offered at collection and in every message. Messages using it must solely advance this charity's purposes. A bought list, receipt of essential support alone or a missing initial opt-out does not meet these conditions.

Record the permission route for each contact, identify the charity in messages and make it easy to stop them. Act promptly on objections and Fundraising Preference Service requests. Retain only the minimum suppression information needed to prevent further contact. Follow Privacy Notice and Data Protection Policy for lawful bases, cookies, sensitive information, international transfers and rights.

8. Third parties and paid fundraising

Before appointing a third party, establish whether it is a professional fundraiser, commercial participator, volunteer or another provider, and check the applicable jurisdiction and legal thresholds. Carry out proportionate due diligence and resolve conflicts. Agree authorised methods, truthful messaging, use of the charity's name, fees, costs, data responsibilities, complaints, safeguarding, reporting and termination rights.

A legally required written agreement with a professional fundraiser or commercial participator must be signed before fundraising begins. It must identify the parties, duration, objectives, payment or benefit calculation and monitoring arrangements, with the public-protection provisions required for England and Wales. Contracts must provide access to relevant records and require prompt reporting of concerns. An agreement does not remove the charity's responsibility to supervise performance.

Use the required solicitation statement before asking for payment details or receiving a donation. A professional fundraiser's statement identifies the charity and explains the remuneration and its

calculation; a commercial participator explains what the charity receives and how that amount is calculated. In England and Wales, paid charity employees, officers or trustees acting as public collectors must identify the charity and explain their paid capacity where the statutory payment threshold is exceeded: more than £10 a day or £1,000 a year for the relevant role. Check the legal classification and payment calculation before the activity. The approval record must also confirm any method-specific written information, cancellation or refund rights for qualifying remote appeals. Do not present a paid collector as an unpaid volunteer.

The lead must review samples of activity and complaints, reconcile income and fees, and act on breaches. Suspend an unsafe or unlawful method, protect records and escalate material concerns to trustees and the appropriate authority. Independent people fundraising in aid of the charity must be told what they may claim and how to pass funds over; do not imply that an unsupervised activity is organised by the charity.

9. How donors can raise a concern

Donors can email info@rootsforchangeuk.com, call +44 7960 287537, or write to Roots for Change UK CIO, Bargain Outlet, 111-113 King Street, South Shields, Tyne and Wear, NE33 1DP. Accept verbal concerns and provide reasonable communication adjustments.

Follow Complaints Policy. We aim to acknowledge within five working days and respond within 20 working days, explaining any delay. Offer a review by an unconflicted trustee or suitable independent reviewer. A review can normally be requested within 20 working days, with a response target of a further 20 working days. Safeguarding, suspected crime and data-rights matters must follow their separate urgent or statutory routes.

For unresolved fundraising concerns, explain how to contact the Fundraising Regulator on 0300 999 3407. Its current eligibility and time-limit rules apply. The charity may claim registration or use the Regulator's registration badge only after that status has been verified.

10. Monitoring and review

The Board must monitor income, costs, restricted balances, donor concerns, third-party performance and progress against appeal promises. Investigate unexplained differences and record the outcome. Assess whether serious-incident, police, data-breach, tax, insurer or funder reports are required. Complete each applicable notification.

Review fundraising risk and performance at least annually and promptly after a significant complaint, loss, legal change or new fundraising method. Brief everyone before they start fundraising for the charity, and keep proportionate training and approval records.

Annex A - Cash, banking and reconciliation procedure

The organiser assigns two authorised adult counters and a finance reviewer before a cash activity. The reviewer must be independent of custody and counting where possible; where the charity's size prevents full separation, an unconflicted trustee must carry out and record the independent review.

Stage	Required control and record
Prepare	Number collection tins or bags; record issue and return, authorised collectors, permitted location and time. Keep any float separately identified. Use sealed containers where appropriate and brief collectors on safety.
Receive and safeguard	Keep charity cash separate from private money. Record handovers with date, amount if known, seal or container reference, sender and recipient. Store securely with restricted access; do not leave cash unattended or take avoidable personal risks.
Count	Two authorised adults open and count together in a secure place. Record notes and coins by denomination, total, float, restrictions and any discrepancy; both sign or authenticate the record. If two counters are unavailable, retain the sealed container securely until a controlled count can occur.
Receipt	Issue a receipt when appropriate or requested and retain its reference. Record anonymous collections by event or container without inventing donor identities. Never include donor contact details on an exposed cash sheet.
Deposit	Bank the full amount promptly, normally within three working days or sooner if security or insurance requires. Do not pay expenses from takings. Record any exceptional delay, secure storage and trustee authorisation; retain the bank deposit reference.
Reconcile	Match the signed count and donation records to the bank credit and restricted-fund code. For digital payments, match gross receipts, provider fees, refunds and net settlements. Investigate differences promptly and record the explanation.
Independent review	The finance reviewer checks evidence and signs the reconciliation. Complete bank reconciliations at least monthly; the Board receives unresolved differences and material exceptions without delay.
Close	Keep count sheets, handovers, deposits, reconciliations and approvals in the controlled finance record. Apply Privacy Notice and Data Protection Policy, Annex A - Retention and secure disposal schedule; report suspected theft or fraud under Code of Conduct and relevant external reporting duties.

Annex C - General financial authorisation and payment controls

These controls apply to all charity commitments and payments, including suppliers, grants, beneficiary support, refunds, complaint remedies and expenses. Read them with the purpose-specific rules in this policy, Financial Reserves Policy, Conflict of Interest Policy, Trustee Expenses Policy and Volunteer Policy. A payment procedure does not create a legal power to spend or to benefit a trustee.

The Board retains responsibility and records the budget, bank mandate and any lawful delegation. If no applicable delegation is documented, the unconflicted Board must approve the proposed commitment under the current constitution before it is made. Record the purpose, maximum amount, funding source, conditions and decision reference; do not assume that an officer title alone grants spending authority.

Control	Procedure and record
Budget and authority	An approved delegation identifies the person or role, permitted expenditure, transaction and cumulative limits, period and reporting requirements. Check available budget and funds before committing. Record Board approval where there is no sufficient delegation; a budget does not itself permit every individual to spend it.
Purpose, restrictions and evidence	Check the charitable purpose, legal power, funding restrictions and any conflict. Obtain an invoice, agreement, grant/support decision or itemised claim that explains the payment. Confirm the goods, service or entitlement before payment, except for an expressly approved and justified advance or deposit.
Recipient and amount	Verify recipient identity and bank details through a trusted existing route, especially for a new or changed account. Check arithmetic, due date, currency, duplicate invoices and previous payments. Use only the personal information needed for a beneficiary payment. Refunds normally return through the original payment route.
Independent approval and release	At least two authorised, unconflicted people must participate in preparation and independent approval. The person approving release checks the underlying evidence and the instruction. A claimant or payee must not approve or release their own payment. Record names, roles, amount, date and approval reference; administrative roles may be combined where these separations remain effective.
Banking controls	Use individual credentials and bank dual authorisation where available. If the account cannot provide it, retain separate written approval before the operator pays and have a second authorised person check the executed transaction within five working days. Record this arrangement and review whether a stronger banking facility is practical. Never share passwords or treat urgency as authority.
Bank mandates and recurring payments	Changes to the bank mandate require two authorised people, including a trustee, and the bank's required process. Record who can prepare and authorise payments. Review mandates when roles change, and check direct debits, standing orders and subscriptions at least monthly against their continuing authority and purpose.
Record and reconcile	Link the accounting entry to the evidence, fund code, approval and payment reference. Reconcile every charity bank/payment account at least monthly, with a second person reviewing the reconciliation under Annex A. Investigate differences promptly. Keep the required financial evidence for at least six years after the relevant accounting period, subject to longer applicable duties; minimise supporting personal data under Privacy Notice and Data Protection Policy, Annex A.
Exceptions and concerns	An unusual, urgent or disputed payment must still have lawful authority and an independent decision. Record reasons, safeguards and follow-up; report material exceptions to trustees without delay. Stop suspected unauthorised payments, preserve evidence and follow Code of Conduct and any required external reporting route.