

Guidance

Raising money for charity: public guidance

Guidance for people who are thinking about fundraising for charity, including for an emergency situation, from the Charity Commission of England and Wales and the Fundraising Regulator.

From: **[The Charity Commission \(/government/organisations/charity-commission\)](/government/organisations/charity-commission)**

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Applies to England and Wales

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Anyone can set up an appeal to raise money for a cause that matters to them. You might have been planning to launch your appeal for some time, or you might want to set one up in response to an emergency such as a natural disaster or major accident.

The ability to raise money online means it is possible to set up a fundraising appeal in a few minutes and soon be collecting donations. However, without taking care this might lead to making mistakes that could be avoided.

Whatever your reason for setting up a fundraising appeal, read this guidance first. It will help you make sure your fundraising is legal and ethical and give you the best chance of success.

Fundraise effectively, legally and ethically

Many charities benefit from the public fundraising for them, such as people raising money by doing sponsored runs.

If you decide to raise money for charity you, not the charity, are responsible for the fundraising. To help you do this in a way that protects you and the charity, follow this guidance.

Read extra guidance below if you are thinking about raising money in response to an emergency or for a personal cause.

1. Fundraise for a particular charity

Decide which charity you want to support. Raising money for a specific charity can encourage people to support your fundraising activity.

You may have a personal reason for supporting a particular charity. Or, you may already know the cause you'd like to raise money for but have not yet chosen a charity to support.

To find charities you can search the registers of the relevant regulator:

- Charity Commission for England and Wales (<https://register-of-charities.charitycommission.gov.uk/en/>)
- Charity Commission for Northern Ireland (<https://www.charitycommissionni.org.uk/charity-search/?pageNumber=1>)
- Office of the Scottish Charity Regulator (<https://www.oscr.org.uk/search>)

Charities must comply with the law, and those who run and manage charities (trustees) must comply with certain legal duties. Charities can also claim Gift Aid (<https://www.gov.uk/claim-gift-aid>).

If you do not choose which charity to support until after you have raised the funds, there is a risk that your chosen charity cannot accept the money you have raised. This might happen if the charity's purposes do not align with how you said that donations would be spent. And, if that happens, the

Charity Commission may have to get involved to decide what should happen to the money you raised.

If you do choose a charity, make sure you say that you are fundraising in a personal capacity and 'in aid of' the charity you have chosen, and that the charity is not responsible for your actions.

2. Be clear with donors about what your fundraising will support

Be clear in your fundraising communications, including any social media posts, about what you are raising money for. This will help donors decide whether to support your fundraising and help you avoid problems later.

Follow these steps to help you communicate clearly with donors:

1. Include the name and, if registered, the charity number of the charity that you are raising money for in all your communications.
2. State whether the funds you are raising are for the charity generally or whether you want the charity to spend them on something in particular. If fundraising for something in particular, contact the charity first to make sure it is something the charity is accepting funds for and include a secondary purpose.
3. If you have not yet decided which charity you are raising money for, be very clear and as specific as you can about the purpose of your fundraising and include a secondary purpose.
4. Tell your donors up front if you have set a target amount of money you hope to raise.
5. State a time limit for your appeal.
6. If you are raising money for more than one charity, be clear with donors about how the money you raise will be split between each charity.
7. If you are doing a challenge in return for donations, be clear what will happen if you are not able to complete it.
8. If you are using an online fundraising platform, make sure donors know about any fees that the platform charges including, for example, optional tips.
9. Say in your communications if you will deduct reasonable expenses from the money you raise before passing the remainder to the charity. This could be, for example, the reasonable costs of travel or equipment needed to carry out the fundraising.
10. Make sure potential donors can contact you with any questions they have and always answer them honestly.

We recommend you follow the standards of behaviour in section 1 of the Fundraising Code (<https://www.fundraisingregulator.org.uk/code/standards-which->

apply-all-fundraising/behaviour-when-fundraising) to make sure your activity follows good practice and ensure your fundraising is legal, open, honest and respectful.

3. Read terms and conditions first before fundraising online

If you intend to use an online fundraising platform, you may be required to clearly explain the purpose of the appeal before you can begin fundraising.

Read any terms and conditions carefully before you start to fundraise on the platform so that you don't sign up to requirements that you did not expect, for example administrative fees.

4. Always transfer donations quickly and safely to your chosen charity

You are responsible for making sure that donors know how their donations will reach the charity you are fundraising for.

Use a reputable online fundraising platform or payment transfer system, through which donations can be made. Online fundraising platforms will usually transfer the money you have raised to your chosen charity. They will normally provide information on their websites about how this will happen.

Avoid using personal bank accounts to collect or transfer the money you have raised for charity. Using a personal account can leave you open to suspicion that your fundraising is for personal gain. It may also have tax implications for you if it is unclear whether the funds are personal income.

If you must use a personal account, make sure:

- you promptly transfer the funds to the relevant charity
- you keep clear records that prove the funds have been passed on to the charity (or have been spent in the way you said in your fundraising communications)

5. Take care if you plan to make deductions

You are allowed to deduct reasonable expenses from donations, but you must clearly tell your donors from the outset what you will deduct. Expenses could relate to the reasonable costs of travel or equipment needed for your fundraising.

If you are not open about this from the start you risk running a fraudulent fundraising campaign, which is against the law.

6. Make contingency plans

You should tell donors what will happen to any funds if the money cannot be spent in the way you said it would. For example, because there are leftover funds. This is called a secondary purpose.

If you informed donors of a secondary purpose, the funds can be used for that purpose.

Your secondary purpose should be as close as possible to the purposes that you are fundraising for.

Here are some examples:

“I am raising funds to equip a new room at [named hospice]. If I don't raise enough, there are any leftover funds or plans change, the funds will be used by [the same hospice] to support its running costs.”

“I am raising funds for [named charity for the homeless]. If there is any issue with passing the funds to [the same named charity for the homeless], I will pass the funds to another charity for the homeless.”

If you do not have a secondary purpose, or you did not inform donors about it, the law requires you to contact every donor for their permission before their money can be used for another (however similar) purpose.

7. When carrying out a fundraising challenge

If you intend to carry out a challenge or task, like running a marathon, in return for donations, you must state upfront what will happen to donations if you cannot complete the challenge.

Your options are:

- pass the donations to the charity whether or not you complete the challenge, or
- return each person's donation

If you do not complete the activity and have not previously told donors that you will still pass on the money you raised, you must refund each person's donation.

8. Collecting and making donations of goods

Donations to fundraising appeals are usually in the form of money. But they can be property of any kind, for example goods such as clothes or food.

Sometimes charities might request donations of certain goods. Where that is the case, always follow the charity's advice about how to respond to appeals for goods.

Where that is not the case, it is usually more effective (particularly when responding to an emergency) to send money rather than goods. This is because donated goods may not be needed at all or sending them might hinder emergency relief work, particularly if time and resources are needed to sort, clean, store or transport the goods.

Raising money for charities already working in the area enables those charities to be responsive to the often rapidly changing needs of those affected by an emergency.

Raising money for an emergency situation

It is an understandable instinct to respond to an emergency by wanting to raise money for those affected. You may do this but always think through the risks of launching your own appeal, especially when charities may already be raising money for the emergency.

Appeals in response to emergencies can often quickly raise large sums of money. Charities are normally better placed to manage and spend the money raised. They are also typically more experienced in getting help quickly to those who need it.

If you decide to raise money for an existing charity appeal, you are welcome to let the charity know. They will be glad of your support. Decide which charity's appeal you want to support before you start raising funds.

You should think about the guidance listed in the section above and particularly about:

- how to word your appeal, and
- how the funds you raise will be spent

This is whether you fundraise for an existing charity appeal or for an appeal you launch yourself.

If you do not word your appeal clearly and in line with the rules you may find the money you raise cannot be used in the way you intend, for example:

- the funds you raise cannot be accepted by your chosen charity, or
- the funds you raise cannot be spent in the way you described in your appeal

If this happens, the Charity Commission may have to get involved to decide what should happen to the money raised. This can take time, meaning the money you have raised might not benefit the recipients you intend or reach them as quickly as you expect. It could also attract criticism from your donors.

Read guidance [about wording your appeal](#).

Charities that respond to emergencies

For an overseas emergency you can raise funds for a relevant appeal launched by:

- the [Disasters Emergency Committee \(DEC\)](https://www.dec.org.uk/) (<https://www.dec.org.uk/>)
- expert aid charities working in the affected area

For a UK emergency you can raise funds for a relevant appeal launched by:

- a [local Community Foundation](https://www.ukcommunityfoundations.org/our-network) (<https://www.ukcommunityfoundations.org/our-network>)
- the [National Emergencies Trust](https://nationalemergenciestrust.org.uk/home) (<https://nationalemergenciestrust.org.uk/home>)
- other expert charities working in the affected area

If you choose to run your own appeal, think carefully about:

- how the funds you raise will be used in the way you described in your appeal, taking into account any practical difficulties because of the nature of the emergency
- how quickly the funds you raise will be used
- how you will let your donors know about how their donations were used

Fundraising for a personal cause

Personal cause fundraising is fundraising that is not for a charity or a charitable purpose, even if you feel it is 'charitable'. If you are fundraising for a person – such as a member of your family, a friend, or someone else – this will probably be personal cause fundraising.

Personal cause fundraising is not regulated but we recommend following this guidance anyway, to help you fundraise legally and fairly.

You must never intentionally or unintentionally mislead donors into thinking you are fundraising for charity if it is for a personal cause: it would be

fraudulent to do so. If you imply that your activity is charitable fundraising when it is not, you could be committing fraud.

The way you describe what you are fundraising for may result in the funds you raise being treated as charitable funds, whether or not that was your intention. If that becomes the case, we (or another charity regulator) might direct you to pass the funds to a particular charity or direct you to register a new charity (<https://www.gov.uk/setting-up-charity/register-your-charity>).

Make sure your donors know that your appeal is for a personal cause and not for a charity before you accept their donations.

If you intend to raise money for a charitable cause, and not a personal cause, we recommend you support an existing charity.

The Fundraising Regulator

The Fundraising Regulator regulates charitable fundraising in England, Wales and Northern Ireland.

If you are fundraising for a charity but they have not instructed you to do so, you are likely to be fundraising 'in aid of' (<https://www.fundraisingregulator.org.uk/about-fundraising/topics/volunteers>) their cause or purpose.

In this case, your fundraising will not be regulated by the Fundraising Regulator. However, you are encouraged to follow this advice and the standards relevant to your activity that are set out in the Code of Fundraising Practice (<https://www.fundraisingregulator.org.uk/code>). This will help ensure your fundraising reflects good practice and protects the reputation of the charity you are raising money for. It should also encourage more people to donate to your appeal.

When your fundraising is regulated by the Fundraising Regulator

If you are fundraising because you have been asked or instructed to do so by a charity, you will be fundraising 'on behalf of' (<https://www.fundraisingregulator.org.uk/code/glossary#glossary-code-o>) the charity.

In this case, your fundraising is regulated by the Fundraising Regulator, and you should follow the Code of Fundraising Practice (<https://www.fundraisingregulator.org.uk/code>). This will help to make sure your fundraising is legal, open, honest and respectful (<https://www.fundraisingregulator.org.uk/more-from-us/resources/key-behaviours-guidance-fundraisers>).

If you are unsure whether or not you have been formally instructed, check with the relevant charity first.

The Charity Commission for England and Wales

The Charity Commission registers and regulates charities in England and Wales, to ensure that the public can support charities with confidence.

Where fundraising is concerned, it works with the Fundraising Regulator when there are concerns that charity trustees have not met their trustee duties or the law.

The Charity Commission also has jurisdiction over funds raised as charitable appeals for charities, or for charitable purposes, such as by members of the public. It can act to ensure that funds are applied to the charities, or for the charitable purposes, for which they have been raised.

Further help and information

Find more guidance from the Fundraising Regulator about [tips on safer giving](https://www.fundraisingregulator.org.uk/about-fundraising/resources/tips-giving-safely-charity-advice-public) (<https://www.fundraisingregulator.org.uk/about-fundraising/resources/tips-giving-safely-charity-advice-public>).

If you have questions about the standards set out in the Code of Fundraising Practice, use the Fundraising Regulator's [Code Advice Service](https://www.fundraisingregulator.org.uk/about-fundraising/code-advice-service) (<https://www.fundraisingregulator.org.uk/about-fundraising/code-advice-service>).

If there are issues with money you have raised, for example passing them to a charity, you should contact the relevant charity regulator:

- [Charity Commission for England and Wales](https://www.gov.uk/government/organisations/charity-commission) (<https://www.gov.uk/government/organisations/charity-commission>)
- [Charity Commission for Northern Ireland](https://www.charitycommissionni.org.uk/) (<https://www.charitycommissionni.org.uk/>)

If the charity you are fundraising for is only registered in Scotland, you should contact the [Office of the Scottish Charity Regulator](https://www.oscr.org.uk/) (<https://www.oscr.org.uk/>) or the [Scottish Fundraising Adjudication Panel](https://goodfundraising.scot/) (<https://goodfundraising.scot/>).

If you think that a fundraising collection or appeal is being carried out illegally, [report it to the police](https://www.police.uk/pu/contact-us/what-and-how-to-report/how-to-report/) (<https://www.police.uk/pu/contact-us/what-and-how-to-report/how-to-report/>).

If you think a collection or appeal is fraudulent, [contact Report Fraud](https://www.reportfraud.police.uk/) (<https://www.reportfraud.police.uk/>), the national reporting centre for fraud and

cybercrime in England, Wales and Northern Ireland. In Scotland, [contact Police Scotland \(https://www.scotland.police.uk/contact-us/\)](https://www.scotland.police.uk/contact-us/).

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