



# Fundraising and Donations Policy

*Raising money legally, ethically and transparently*

Assisting Parents with Children Affected by Mental Health  
Registered Charity Number 1186256

|                     |                                                                                                       |
|---------------------|-------------------------------------------------------------------------------------------------------|
| <b>Version</b>      | 1.0                                                                                                   |
| <b>Adopted</b>      | March 2026                                                                                            |
| <b>Approved by</b>  | The Board of Trustees, signed on its behalf by Lauren Ridley, Chair of Trustees                       |
| <b>Policy owner</b> | CEO                                                                                                   |
| <b>Next review</b>  | March 2027, or sooner if legislation or guidance changes                                              |
| <b>Applies to</b>   | All trustees, staff, volunteers, placement students and contractors, and anyone fundraising for APCAM |

## At a Glance

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**UK money only:** APCAM only accepts donations in UK pounds sterling, from UK sources, through UK bank accounts or regulated UK payment platforms. We do not accept foreign currency, overseas donations or cryptoassets.

- **Fundraise ethically:** we follow the Code of Fundraising Practice and never pressure anyone to give.
- **All our services are free:** we never charge or expect a fee.
- **Therapy service:** families may choose to make an optional donation of £30 per month. It is never required.
- **Gift Aid:** claimed only with a valid declaration from a UK taxpayer.
- **Cash:** always counted by two people, recorded and banked promptly.
- **Every donation is used as the donor intended** and recorded accurately.

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## 1. Purpose and Scope

Every service APCAM provides is free, and we rely on grants, donations and fundraising to keep it that way. This policy sets out how APCAM raises and accepts money in a way that is legal, open, honest and respectful, protects donors, and protects the families we support.

It covers all fundraising and donations, including one-off and regular gifts, online giving such as JustGiving, cash collections, community and sponsored events, raffles, corporate support, gifts in memory and legacies. Grant applications to trusts, foundations and public bodies are also covered by the principles in this policy.

## 2. Our Fundraising Principles

APCAM is committed to the Fundraising Regulator's Code of Fundraising Practice and the Fundraising Promise. Our fundraising will be:

| Principle                  | What it means                                                                          |
|----------------------------|----------------------------------------------------------------------------------------|
| <b>Legal</b>               | We follow charity, tax, gambling, data protection and licensing law.                   |
| <b>Open</b>                | We are clear about who we are, what we are raising money for and how it will be used.  |
| <b>Honest</b>              | We never exaggerate need or impact, and we only use real stories with written consent. |
| <b>Respectful</b>          | We never put pressure on anyone to give, and we respect a person's decision not to.    |
| <b>Fair and reasonable</b> | We take extra care with people who may be in vulnerable circumstances.                 |
| <b>Accountable</b>         | We record donations accurately and respond to concerns and complaints.                 |

**Families we support:** All APCAM services are free. We never charge a fee, and support never depends on giving. The only exception to our rule of not asking the families we support for money is the optional donation for the therapy service, set out in section 3.

## 3. Optional Donation for the Therapy Service

Our one-to-one therapy service is costly to provide. Families whose child or family member receives therapy from APCAM may be invited to make an optional donation of £30 per month towards the cost of the service, if they are able to.

**Never a fee:** The optional donation is entirely voluntary. APCAM never charges a fee for therapy, never expects payment, and the therapy offered will be exactly the same whether or not a family donates.

To make sure the donation is genuinely optional, APCAM will:

- only invite the optional donation in writing, at the start of therapy, using wording approved by the CEO that makes clear it is voluntary and that therapy is free;
- only make the invitation to families in the therapy service, and never to families using youth work, WeGame, drop-ins, parent support or advocacy;
- never have therapists ask for, discuss or collect donations, so the therapeutic relationship is protected;
- not tell therapists which families donate, and never take donations into account in decisions about who receives therapy, how many sessions they receive or how long they wait;
- not chase, remind or follow up families who do not donate, or who stop donating;
- accept any amount, including less than £30, and allow families to stop or change their donation at any time, with no questions asked;
- never invite the donation where we know or suspect a family is in financial hardship;
- never invite a donation from a young person themselves.

Optional donations are paid by standing order or through an approved UK payment platform, in UK pounds sterling, and are recorded separately from other donations.

### Optional donations and Gift Aid

HMRC does not allow Gift Aid on payments made in return for a service. Because these donations are linked to families receiving therapy, APCAM will not claim Gift Aid on optional therapy donations unless and until the Treasurer has confirmed, with HMRC guidance or professional advice, that it is eligible.

## 4. UK Pounds Sterling Only

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To keep our finances simple, transparent and protected against fraud and money laundering, APCAM only accepts donations:

- in UK pounds sterling (GBP);
- from individuals, businesses and organisations based in the UK;
- paid into APCAM's UK bank account, by cheque payable to APCAM, in cash in sterling, or through regulated UK payment platforms approved by the CEO, such as JustGiving.

APCAM does not accept:

- donations in any foreign currency, including foreign coins and notes;
- donations from overseas individuals, organisations or bank accounts;
- cryptocurrency or other cryptoassets;
- donations through payment methods that are not approved, or where the source cannot be identified.

Any foreign currency received unexpectedly, for example in a collection tin, will be recorded and passed to a charity that collects foreign currency, or returned where possible. Any overseas donation received in error will be returned.

## 5. Gift Aid

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Gift Aid allows APCAM to claim an extra 25p from HMRC for every £1 donated by a UK taxpayer, at no cost to the donor. APCAM will:

- only claim Gift Aid on donations from individuals who have given a valid Gift Aid declaration, confirming they are a UK taxpayer and understand that they must have paid enough Income Tax or Capital Gains Tax to cover the Gift Aid claimed;
- use HMRC's model declaration wording, on paper, online or recorded verbally with a written confirmation sent to the donor;
- not claim Gift Aid on donations from companies, on payments for goods or services such as event tickets, raffle tickets or auction items, or where the donor receives a benefit above HMRC limits;
- only claim Gift Aid on sponsorship where the sponsor is a UK taxpayer, the participant has paid their own costs, and the sponsor has completed a Gift Aid declaration on the sponsorship form;
- keep Gift Aid declarations and audit records for at least six years after the end of the accounting period they relate to, or for as long as an enduring declaration is in use;
- make Gift Aid claims within four years of the end of the accounting period in which the donation was received;
- tell donors how to cancel a declaration, and act on cancellations promptly.

### Donor benefits

If a donor receives something in return for a donation, Gift Aid can only be claimed if the value of the benefit is within HMRC limits: no more than 25% of the donation for donations up to £100, and no more than £25 plus 5% of the amount above £100 for larger donations, up to a total of £2,500 in a tax year.

### Gift Aid Small Donations Scheme (GASDS)

APCAM may claim a top-up payment on small cash and contactless donations of £30 or less where it is not practical to collect a Gift Aid declaration, such as collection tins at events, up to the annual limit set by HMRC, currently £8,000 of donations a year. APCAM will meet the scheme's eligibility conditions, including having a good record of Gift Aid claims.

### Responsibility

The CEO is responsible for Gift Aid claims and records. The Treasurer, or another trustee nominated by the Chair, will check claims before they are submitted.

## 6. Accepting and Refusing Donations

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APCAM welcomes donations from anyone who shares our values. In line with Charity Commission guidance, the Board may refuse or return a donation where accepting it would be in the best interests of the charity not to, for example where:

- the source cannot be verified, or there is a suspicion that the money comes from crime, fraud or money laundering;
- the donor appears to lack capacity to make the decision, or to be in vulnerable circumstances;
- the donation comes with conditions that conflict with our charitable purposes or would compromise our independence;
- the donor's activities conflict with our values or could damage public trust, for example businesses promoting gambling, alcohol or products harmful to children;
- accepting it would harm APCAM's reputation or relationships with the families we support.

Donations of £1,000 or more, or unusual donations, will be checked by the CEO and reported to the Chair of Trustees. Any decision to refuse or return a donation will be made by the Board and recorded.

## 7. Donors in Vulnerable Circumstances

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Anyone fundraising for APCAM must be alert to signs that a donor may be in vulnerable circumstances, such as confusion, distress, illness, financial hardship or being under the influence of alcohol. In these cases we will not accept a donation, or will return it if the donor or their representative asks. We will not accept donations from children under 16 unless a parent or carer is involved, other than small amounts as part of a supervised event.

## 8. Cash Handling

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- Cash is always counted by two people, at least one of whom is a member of staff or a trustee, and both sign the record.
- Collection tins and buckets are sealed and numbered.
- Cash is kept securely and banked as soon as possible, and within five working days.
- Cash must never be taken home except to bank it the next working day, with the agreement of the CEO.
- Personal and charity money must never be mixed.

## 9. Community Fundraising and Events

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- Supporters fundraising for APCAM, for example by running, baking, gaming or holding a quiz, should tell us first. We will provide a fundraising pack and an authorisation letter where needed.
- Supporters are responsible for the safety, legality and insurance of their own events, and must not imply that APCAM organised the event.
- Public street collections need a permit from West Oxfordshire District Council, and collections on private land need the landowner's permission.
- Raffles and lotteries must comply with the Gambling Act 2005. Small raffles held at an event and drawn on the day do not need a licence. Other lotteries may need registration with West Oxfordshire District Council.
- Events are risk assessed in line with the Health and Safety Policy, and events involving children follow the Safeguarding Policy.

## 10. Corporate Partnerships and Sponsorship

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APCAM welcomes support from local businesses. Any formal agreement that binds APCAM will be signed by at least two trustees, in line with clause 21 of the APCAM Constitution. Trustees may take part in APCAM's fundraising activities on the same terms as members of the public (clause 6). Partnerships will be agreed in writing, will be in line with our values and this policy, and will not give a business any influence over our services. Use of the APCAM name and logo by partners must be approved in advance by the CEO.

## 11. Restricted Funds and Use of Donations

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Donations and grants given for a specific purpose, such as WeGame or therapy, are restricted funds and will only be used for that purpose. Unrestricted donations will be used where the need is greatest. If a restricted purpose cannot be met, APCAM will ask the donor or funder before using the money for anything else.

## 12. Data Protection and Communications

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Donor information is handled in line with the Data Protection Policy and Privacy Notice. We will only send fundraising emails or texts to people who have opted in, will make it easy to unsubscribe, and will respect requests through the Fundraising Preference Service. We will never sell or swap donor data.

## 13. Refunds, Complaints and Registration

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- Donors may ask for a refund within 30 days of giving if they made an error or were misled, and APCAM will consider other requests sympathetically. Gift Aid will be adjusted where needed.
- Fundraising complaints are dealt with under the Complaints Policy, and complainants may refer unresolved complaints to the Fundraising Regulator.
- APCAM will register with the Fundraising Regulator and display its badge on fundraising materials.

## 14. Roles and Responsibilities

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| Who                                     | Responsibilities                                                                                                                                                                      |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Board of Trustees</b>                | Hold overall responsibility for fundraising, approve the fundraising approach, and decide on refusing or returning donations. The Treasurer oversees financial controls and Gift Aid. |
| <b>CEO</b>                              | Leads fundraising, approves payment platforms and partnerships, manages Gift Aid claims and records, and reports to the Board.                                                        |
| <b>Staff, volunteers and supporters</b> | Follow this policy and the Code of Fundraising Practice, handle money honestly and securely, and report any concerns.                                                                 |

## 15. Monitoring and Review

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The Board of Trustees will monitor how this policy is working through regular reports from the CEO, feedback from staff, volunteers and service users, and learning from any incidents or complaints. This policy will be reviewed annually by the policy owner, or sooner if legislation, statutory guidance or APCAM's services change.

## 16. Related Policies and Legal Framework

### 16.1 Related APCAM policies

- Complaints Policy 2026
- Data Protection Policy 2026
- Privacy Notice 2026
- Gifts and Hospitality Policy 2026
- Social Media Policy 2026
- Safeguarding Policy 2026 (including WeGame)
- Health and Safety Policy 2026
- Code of Conduct 2026

### 16.2 Legislation and guidance

- APCAM Constitution (Foundation model CIO constitution, last amended 20 September 2019)
- Charities Act 2011 and Charities (Protection and Social Investment) Act 2016
- Code of Fundraising Practice and the Fundraising Promise (Fundraising Regulator)
- Charity Commission guidance: Charity fundraising (CC20)
- HMRC guidance: Gift Aid and the Gift Aid Small Donations Scheme
- Finance Act 2010 and Small Charitable Donations Act 2012
- Gambling Act 2005
- Police, Factories etc. (Miscellaneous Provisions) Act 1916 (street collections)
- Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017 and Proceeds of Crime Act 2002
- Data Protection Act 2018, UK GDPR and PECR

### Approval

|                                      |                                                                                          |
|--------------------------------------|------------------------------------------------------------------------------------------|
| <b>Approved by</b>                   | The Board of Trustees, by resolution in line with clause 13 of the APCAM Constitution    |
| <b>Signed on behalf of the Board</b> | Lauren Ridley, Chair of Trustees                                                         |
| <b>Signature</b>                     |                                                                                          |
| <b>Date adopted</b>                  | March 2026                                                                               |
| <b>Next review</b>                   | March 2027                                                                               |
| <b>Registered address</b>            | APCAM, 1 The Green, Alvescot, Oxfordshire OX18 2QD.<br>Registered Charity Number 1186256 |

## Appendix A: Gift Aid Declaration

*Boost your donation by 25p of Gift Aid for every £1 you donate. Gift Aid is reclaimed by APCAM from the tax you pay for the current tax year.*

|                            |  |
|----------------------------|--|
| <b>Title</b>               |  |
| <b>First name</b>          |  |
| <b>Surname</b>             |  |
| <b>Full home address</b>   |  |
| <b>Postcode</b>            |  |
| <b>Donation amount (£)</b> |  |

| <b>Please tick</b>                                                                                                                                                                                               |                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| I want to Gift Aid my donation of £_____ and any donations I make in the future or have made in the past four years to APCAM (Registered Charity Number 1186256).                                                | <input type="checkbox"/> |
| I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. | <input type="checkbox"/> |

Please notify APCAM if you want to cancel this declaration, change your name or home address, or no longer pay sufficient tax on your income and/or capital gains. If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HMRC to adjust your tax code.

|                  |  |
|------------------|--|
| <b>Signature</b> |  |
| <b>Date</b>      |  |