fundd.

Client handbooks

A short guide to how Fundd works, for every type of account

01 Executive summary

02 Individual grant recipients

03 Registered charities

04 Unregistered organisations

05 Grant accounts

06 Fundraising: donations, vouchers and card machines

Registered charity in England and Wales
No. 1197633

October 2026

CLIENT HANDBOOKS

Contents

1 **Executive summary** 2
Everyone opening a Fundd account

2 **Individual grant recipients** 3
People receiving grants through Fundd

3 **Registered charities** 4
UK registered charities applying for funding

4 **Unregistered organisations** 5
Charitable organisations that are not registered

5 **Grant accounts** 6
Organisations and people distributing grants through Fundd

6 **Fundraising: donations, vouchers and card machines** 7
Accounts receiving donations

The full policy and Terms of Use take precedence. Current version: fundd-policies.sites.tab.bot
Questions? Email support@fundd.org or call 020 3976 1122

01

Executive summary

For: Everyone opening a Fundd account

About Fundd

- Fundd is a registered charity in England and Wales (no. 1197633) that supports charitable giving and charitable organisations.
- Email support@fundd.org or call 020 3976 1122.
- Post to our office at 30 Chardmore Road, London N16 5JD. Our registered address is 105 Eade Road, London N4 1TG.

Opening an account

- Each account type has its own application form. Use the forms list to find yours.
- We check identity and carry out due diligence before approving an account, and we may ask for more information at any time.
- Keep your details up to date and your login private. Tell us straight away if you think your account has been misused.

Money coming in

- The standard fee for new accounts is 4.5%, unless another rate is agreed.
- Online card donations carry an extra Stripe charge of 1.5% + 20p per transaction.
- Bank transfers need your account reference. Add GA to the reference for Gift Aid donations.
- Bank donations are normally allocated within one working day.
- Donations over £10,000 need a **Donor KYC Form**.

Money going out

- Funds may only be used for approved charitable purposes.

- Individuals have annual grant limits of £5,000, £10,000 or £15,000 depending on household.
- Unregistered organisations are paid only against supplier invoices, never into their own bank account.
- Registered charities are funded up to a general level of £10,000 a year, subject to approval.

When we may hold funds

- We may delay or withhold an allocation or payout while checks are outstanding, or where there is a concern about fraud or misuse.
- Charitable donations are generally final. Refunds for errors or duplicates are considered case by case.

02

Individual grant recipients

For: People receiving grants through Fundd

Applying

- Complete the **Individual Grant Application Form**.
- You will need a KYC form, proof of identity and evidence of financial need, such as proof of benefits. If you do not have formal documents, a letter from a person of standing may be accepted.
- Once approved you may receive a Fundd card by post, or you can choose to be paid into a bank account.

Your annual limit

- Individual: up to £5,000 a year.
- Couple: up to £10,000 a year.
- Couple or household with three or more children: up to £15,000 a year.

- These are maximums, not entitlements. A husband and wife count as one household, and extra cards or accounts do not add to the limit.
- Your limit renews on the anniversary of your card being issued.

How grants are paid

- Grants are paid in multiples of £5.
- Normally you can receive one grant in any seven-day period. Grants from different grant accounts, or paid early before a holiday, can be exceptions.
- No single grant can be more than £3,000 under the normal process.
- Your card cannot be used for cash withdrawals, travel or wine.

Extra help

- You can apply separately for an exceptional grant for things like medical or disability costs, a wedding or another urgent need. You will need evidence.
- You can ask to transfer funds to another charity once Fundd has approved that charity.

03

Registered charities

For: UK registered charities applying for funding

Applying

- Complete the **UK Organisation Grant Application Form**.
- Explain your charity's objectives and exactly what Fundd's funding will pay for.
- Say which activity or project it supports, what costs it covers, how that advances your objectives, the amount and period, and any restrictions.
- Being registered is not enough on its own. Applications without a clear purpose are returned or declined.

Funding level

- The general funding level is up to £10,000 a year, subject to approval. It is a guide, not an automatic entitlement.
- Larger requests are considered individually by management.

04

Unregistered organisations

For: Charitable organisations that are not registered

Applying

- Complete the **UK Non-registered Organisation Grant Application Form**.
- Set out your purpose, activities, how you will use the funds and who is responsible.
- The form must be signed off by an independent person of standing, such as a solicitor or licensed accountant.

How payments work

- Funds are never paid into your own bank account. We pay suppliers directly against invoices.
- Invoices must show what was bought, from whom and why, and be addressed to your organisation, not Fundd.
- Bank statements and payment summaries are not accepted instead of itemised invoices.
- Every invoice is checked by hand before payment. Spending outside your approved purposes is declined.

05

Grant accounts

For: Organisations and people distributing grants through Fundd

Setting up

- Sign a grant-account agreement.
- Complete the **Case Worker KYC Form** and **Fundraiser KYC Form**, where they apply.
- Tell us who controls the account, who raises funds, who chooses recipients and who approves payments.
- Explain how recipients are chosen and what eligibility rules you use.

Distributing grants

- Every recipient must meet Fundd's eligibility rules. Fundd remains responsible for checking them.
- Follow the distribution rules: multiples of £5, normally one grant per recipient every seven days, and no single grant over £3,000.
- Household limits apply across all accounts a recipient receives from.

Conflicts of interest

- Tell us if anyone who raises funds, runs the account or chooses recipients could also benefit.
- We may require independent approval or extra evidence, or decline a payment.

06

Fundraising: donations, vouchers and card machines

For: Accounts receiving donations

Donations

- Your account's agreed fee applies to all donations. The standard rate for new accounts is 4.5%.
- Online card donations carry an extra Stripe charge of 1.5% + 20p. Card machine donations do not.
- Ask donors to use your account reference on bank transfers. Without it we cannot guarantee the donation reaches you.
- Bank donations are normally allocated within one working day. If one is missing or has the wrong reference, contact us with the details.
- International donations take longer and any charges may be passed on to your account.
- Donations over £10,000 need a **Donor KYC Form**.

Gift Aid

- Bank donors should add GA to the reference.
- A signed Gift Aid declaration is needed for every Gift Aid donation. For card donations, you are responsible for collecting it.
- Gift Aid reaches your account only after HMRC has paid Fundd. Claims are made monthly to quarterly.

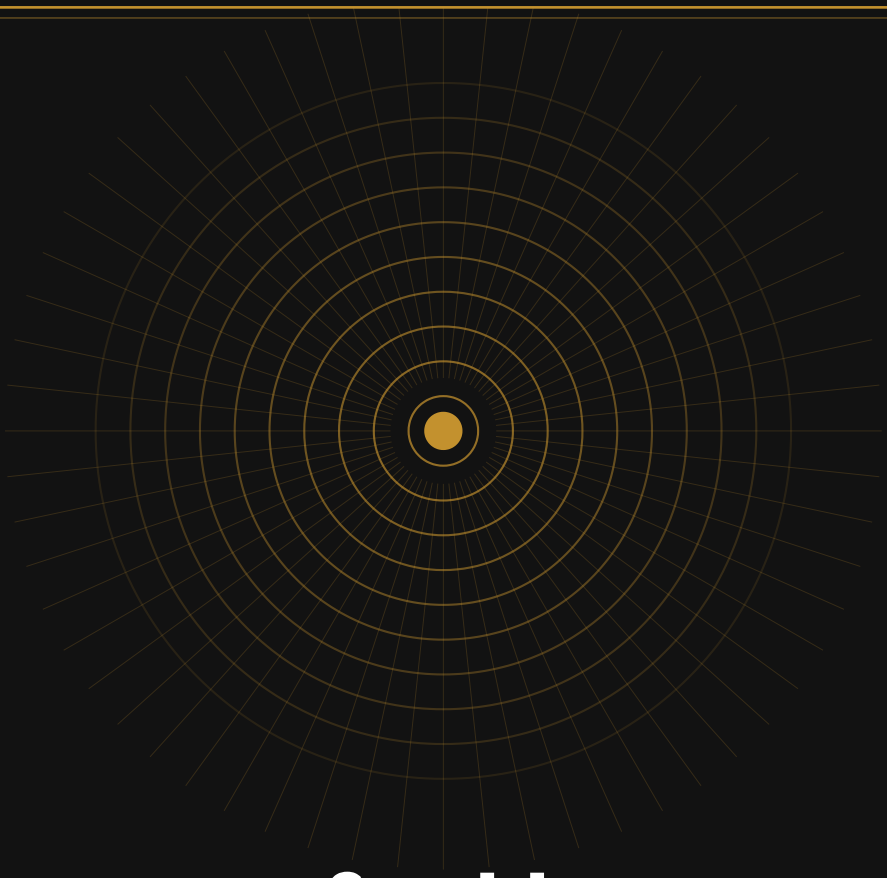
Vouchers

- We aim to process vouchers within one working day, though it takes longer after Chanukah and Purim.
- Vouchers under £18 are usually prepaid and credited promptly.

- Larger vouchers are credited once the voucher company pays Fundd, which can take several weeks.

Card machines

- Rental is £1 a day (minimum £7), plus £6 shipping. Donations through the machine cost 4.5%.
- Rental runs through weekends, holidays and office closures until the machine is returned.
- Out-of-hours attendance costs £50.
- A lost machine costs £250, and each lost accessory £5.
- Every machine needs a named responsible contact. Bochurim need a responsible adult, such as their father or mashgiach, to sign.
- Report failed or stuck transactions with the details as soon as you can.
- To keep machine balances separate, use a separate account for each machine.



fundd.

Email support@fundd.org

Phone 020 3976 1122

Office 30 Chardmore Road, London N16 5JD

Registered charity in England and Wales · **No. 1197633**

The full Policy and Terms of Use take precedence.
Current version: fundd-policies.sites.tab.bot