

Fees and Charges Document

When making a donation to Thera Trust or any of our projects or regions, you can do so through our donation platform, Raisely, or through Justgiving. The two options available and their associated fees and charges are explained below.

Giving through the Raisely platform:

We use the organisation, Raisely, to process online donations securely. Raisely does not charge Thera Trust a platform fee, setup fee, monthly subscription fee or hosting fee for using its core fundraising platform. This means your donation is not reduced by any Raisely platform fee charged to Thera Trust.

When you donate, Raisely may ask whether you would like to add an optional tip. This optional tip helps Raisely cover the cost of providing and maintaining the donation platform. The tip is completely optional and is paid to Raisely, not to Thera Trust.

Can I donate without adding a tip?

Yes. You can choose to add no tip. If you do not want to add a tip, select the option to remove or set the tip to zero before you complete your donation. Choosing not to add a tip will not affect your donation to Thera Trust.



How much of my donation reaches Thera Trust?

Thera Trust receives your donation amount, less any payment processing fees charged by the payment provider. Raisely's optional tip is separate from your donation and does not reduce the amount you choose to give to Thera Trust.

If giving a recurring donation, Raisely charge a service fee of 4% which is deducted from the amount received by Thera Trust.

The donation payments are received through the payment processing platform called Stripe. Stripe does not charge setup fees, monthly fees, or any other hidden fees like closure fees. They charge a per-transaction fee depending on the payment method used by the end customer. These are deducted before the funds are paid to Thera Trust.

Worked example: £10 one off donation, excluding Gift Aid via Raisely

Item	Amount	Notes
Donation selected by donor	£10.00	This is the amount you choose to give to Thera Trust.
Optional Raisely tip	£0 - £1.69	This is optional and is paid to Raisely to help cover platform costs.



Payment processing fee	£0.38	This is charged by the payment provider.
Amount received by Thera Trust before Gift Aid	£9.62	This is the donation amount after any payment processing deduction.

Summary of charges for donations made via Raisely

Charge or fee	Does it apply?	Who pays it?
Raisely platform fee	No platform fee is charged to Thera Trust for the core Raisely platform.	Not applicable.
Optional Raisely tip	Yes, donors may be asked if they would like to add an optional tip.	The donor, only if they choose to add it.
Setup fee	No.	Not applicable.
Monthly or annual subscription fee	No.	Not applicable
Payment processing fee	1.2% + 20p per transaction	This is deducted from the donation before payment is made to Thera Trust.

Summary of charges for payments received made via Stripe

Charge or fee	Does it apply?	Who pays it?
Stripe platform fee	No platform fee is charged to Thera Trust for the Stripe platform.	Not applicable.



Optional Stripe tip	No.	This is added on Raisely – by the donor, only if they choose to add it.
Setup fee	No.	Not applicable.
Monthly or annual subscription fee	No reoccurring fees – Pay as you go which is 0.7% of monthly billing volume	Thera Trust pays this.
Payment processing fee	1.5% + £0.20 per transaction	This is deducted from the donation before payment made to Thera Trust.

Giving through Justgiving

A donation can also be made to Thera Trust via our Justgiving page. You can donate to the Thera Trust page directly or choose to donate one of our projects or local regions through choosing the appropriate page.

Justgiving costs Thera Trust £15 per month plus VAT for the Growth Plan; although there are no joining fees and no annual commitment.

How much of my donation reaches Thera Trust?

Thera Trust receives your donation amount, less any payment processing fees charged by the payment provider. The donation payments are received directly through Justgiving without an additional platform. The payment processing fee is 1.9% + £0.30, which covers card provider



charges set by external card providers and is in line with industry standards. If the donation is made in another currency, then the processing fee is 2.90% + £0.30.

Justgiving charge a 5% fee for the Gift Aid service and this is taken from the amount of Gift Aid claimed on a donation.

Worked example: £10 one off donation, excluding Gift Aid via Justgiving

Item	Amount	Notes
Donation selected by donor	£10.00	This is the amount you choose to give to Thera Trust.
Payment processing fee	£0.49	This is charged by the payment provider
Amount received by Thera Trust before Gift Aid	£9.51	This is the donation amount after any payment processing deduction.

Summary of charges for donations made via Justgiving

Charge or fee	Does it apply?	Who pays it?
Justgiving platform fee	No	Not applicable
Setup fee	No	Not applicable
Monthly or annual subscription fee	£15 per month + VAT	Thera Trust, this is paid automatically.



Payment processing fee	1.9% + £0.30 per transaction	This is deducted from the donation before payment to Thera Trust.
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Giving through CAF

A donation can also be made to Unity Works Social Enterprise via our CAF (Charities Aid Foundation) campaign page.

CAF Donate and there are no monthly fees, with a small charge for each donation you receive deducted at the point of donation. For one-off donations a 4% of the total donation (including Gift Aid) If your charity has a CAF Cash Account with CAF Bank, this charge is reduced to 3.5%.

For regular donations a 2% of the gross donation (minimum charge of 20p per donation), and a small Direct Debit set up fee – £1 for every paperless confirmation / £1.50 for paper confirmations.

CAF is nominated to claim Gift Aid on our behalf and the fee is included.

Worked example: £10 one off donation, excluding Gift Aid via CAF

Item	Amount	Notes
Donation selected by donor	£10.00	This is the amount you choose to give to Thera Trust.
Payment processing fee	£0.40	This is charged by the payment provider



Amount received by Thera Trust before Gift Aid	£9.60	This is the donation amount after any payment processing deduction.
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Summary of charges for donations made via CAF

Charge or fee	Does it apply?	Who pays it?
CAF platform fee	No platform fee is charged to Thera Trust for the core CAF platform.	Not applicable.
Optional CAF tip	No.	Not applicable.
Setup fee	No.	Not applicable.
Monthly or annual subscription fee	No.	Not applicable
Payment processing fee	4% of the total one off donation 2% of the gross regular donation + Direct Debit set up fee of £1 / £1.50	Thera Trust, this is deducted from the donation before payment made to Thera Trust.

