

everwished bills

FundSaving Non-Profit Programme Guide

How charities, clubs and community causes can raise money through bills people already pay

For charities, CICs, schools, PTAs, clubs, trustees, staff, volunteers and media reviewers

Programme guide | Version date: 31 May 2026

Core promise

Every eligible FundSaving contribution comes from everwished bills or a licensed FundSaving Partner, not from an added charge to the customer.

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1. What FundSaving is

Simple idea

People already pay household bills. FundSaving lets eligible commission from those bills support a validated charity or community cause, without adding a charge to the customer.

FundSaving is operated by everwished bills. everwished bills helps people check whether Utility Warehouse services are suitable for them, onboards customers where they choose to proceed, and makes Community Benefit Payments from eligible commission received. UW Partners may earn upfront and residual commission under UW terms.¹

A non-profit does not have to become a UW Partner. In the standard route, the non-profit introduces the opportunity to supporters or service users using approved wording. The person opts in. everwished bills handles the bills conversation, UW sign-up process and FundSaving payment tracking.

2. Why non-profits use it

Need	FundSaving response
More unrestricted income	FundSaving can create recurring Community Benefit Payments from eligible commission where customers remain live and in good standing.
Low admin fundraising	The non-profit uses approved messages, QR codes or landing pages. everwished bills handles the customer process.
No pressure on service users	People choose whether to request contact. No service access, support or relationship should depend on switching.
Trust and transparency	The payment formula, default cause, customer choice and payment schedule are disclosed upfront.
A practical first step	A trustee, staff member, volunteer or supporter can sign up through everwished bills and become the first ongoing supporter if the switch is right for them.

3. The fastest way to start

- 1 Choose the cause name that will appear in the campaign, for example the registered charity name, project fund, PTA, club fund or approved community cause.
- 2 Complete the FundSaving validation and campaign agreement process.
- 3 Approve the short wording for email, poster, social post and QR card.
- 4 Send the approved message to supporters or service users using the non-profit's own communication route.
- 5 Supporters who want contact complete the form and choose or accept the disclosed cause.
- 6 everwished bills contacts the person, checks the UW option and onboards them only where they choose to proceed.
- 7 Community Benefit Payments are released on the rolling payment schedule once the customer and commission are eligible.

No raw list handover

The preferred process is opt-in. The non-profit does not send everwished bills a spreadsheet of service users. The person chooses to submit their own details for contact.

4. Who can benefit

FundSaving can work with registered charities, CICs, CASCs, schools, PTAs, community clubs, associations, informal community funds and other approved good causes. Where an organisation is not a registered charity, marketing must describe it accurately as a community cause, club, school fund, association or other appropriate term.²

everwished bills validates the organisation before public promotion. Validation may use the Charity Commission register for England and Wales, OSCR for Scotland, CCNI for Northern Ireland, the HMRC CASC list or appropriate local documentation for non-charity causes.³⁴⁵⁶

5. What the non-profit does and does not do

The non-profit does	The non-profit does not need to
Approve campaign wording and use the agreed materials.	Become a UW Partner.
Tell supporters/service users how to request contact.	Handle tariff comparisons or utility onboarding.
Make clear that switching is optional.	Receive or process UW commission directly.
Confirm its cause name, payment details and permission for logo/name use.	Train staff as UW salespeople.
Receive reports and Community Benefit Payments when eligible.	Pass service-user data to everwished bills without opt-in.

6. If a named person wants to become a UW Partner

A trustee, employee, volunteer, supporter, landlord, student, parent or other named person may choose to become a UW Partner. That is their personal business decision. It is not required for the non-profit to use FundSaving.

If they become a UW Partner under everwished bills:

- they receive the same training, support, guidance and team inclusion as every other Partner;
- they are not automatically bound to the FundSaving split for their own customer book;
- everwished bills may still share its own second-level or group commission with the referring charity where applicable;
- they may use approved everwished bills team materials and normal UW Partner materials;
- they may not use FundSaving branding, claims or charity-linked lead generation unless they voluntarily join FundSaving as a licensed Partner.

Partner autonomy

everwished bills will not disadvantage a Partner for declining FundSaving. If the non-profit disagrees with that choice, everwished bills will explain and defend the Partner's right to build their UW business normally.

7. How charity-referred customers are routed

For the non-profit to receive the full FundSaving benefit, charity-originated referrals come to everwished bills by default. That ensures the published FundSaving split, customer choice, payment tracking and charity reporting apply.

A named downstream Partner may handle referrals from that charity only if they are a licensed FundSaving Partner for that route, have accepted the same split rules for those referred customers, and give the customer the required disclosures. Otherwise, the customer is offered the everwished bills route so the charity benefit is protected.

8. Customer choice and default cause

Every FundSaving campaign has a selected or default cause. The default is visible before the customer submits their details. Where the campaign allows it, the customer may choose another validated charity or approved community cause.

Recommended wording:

Customer choice wording

"This campaign supports [Cause] by default. You can choose another validated FundSaving cause before submitting. If you do not choose another cause, [Cause] will receive the Community Benefit Payment when your account becomes eligible."

9. Payment schedule

Community Benefit Payments are made from eligible commission after a protection period. The protection period reduces exposure to sign-up fraud, cancellations, failed installs, clawbacks and accounts that fall out of good standing.

Payment feature	How it works
Monthly accrual	Eligible FundSaving income is tracked monthly against live customers and campaign codes.
Three-month buffer	Accrued amounts mature after three calendar months. Matured amounts are paid on a monthly rolling basis if the account is live and in good standing.
Good-standing check	If the account is not in good standing, payment is held until the account returns to good standing.
Sign-up bonuses	Eligible shares of one-off sign-up or customer bonuses are annualised, normally over twelve monthly portions, to reduce clawback exposure.
No ordinary clawback request	everwished bills aims not to request repayment from the non-profit for ordinary customer hardship, missed payment or later clawback after a payment has been released. Fraud or knowingly false referrals may be treated separately.
Statements	Reports show released, held and accrued amounts using campaign-level data rather than unnecessary customer personal data.

10. Agreements and approvals

Where FundSaving promotes goods or services on the basis that a registered charitable institution will benefit, a commercial participation agreement may be required before promotion begins. The Fundraising Regulator guidance describes this type of arrangement and says the agreement should be signed before the promotion starts.⁷

The agreement should usually cover:

- the parties and campaign dates;
- approved wording and logo use;
- the contribution formula and any limits;
- payment schedule, maturity buffer and good-standing rules;
- data protection and opt-in flow;
- complaints and cancellation handling;
- record keeping and reporting;
- confirmation that the non-profit is not UW and is not providing utility advice.

11. Data protection and direct marketing

The safest route is for the non-profit to send approved wording to its own audience and invite people to opt in using a FundSaving link or QR code. everwished bills then contacts only those who submit the form.

Before sharing personal data, organisations need a lawful basis and must be able to show that they considered it.⁸ Electronic mail marketing also has PECR requirements. The charitable purposes soft opt-in can be used only by charities and only where the conditions are met; it does not create a general right for everwished bills or a Partner to market to the charity's list.⁹

12. Service-user protections

- Switching must be optional.
- A person must never be told that support from the non-profit depends on becoming a customer.
- Vulnerable users should be given time, plain-language information and the option to involve a trusted person.
- FundSaving is not debt advice, benefits advice or regulated financial advice.
- Any saving claim must be based on the actual UW comparison and the person's circumstances.
- The customer should know whether they are signing up through everwished bills or a named Partner.

13. Ready-to-use campaign wording

Channel	Approved starting point
Email / newsletter	"We are working with everwished bills on FundSaving. If you choose to check your household bills through this campaign and become an eligible live customer, everwished bills will share eligible commission with [Cause]. Your bill is not increased by FundSaving. Request a callback here: [link]."
Poster	"Cut household bill hassle. Support [Cause]. Scan to request a no-pressure FundSaving callback from everwished bills."
Social post	"Support [Cause] through bills you already pay. FundSaving contributions come from everwished bills commission, not an extra charge to you. Details and opt-in: [link]."
Trustee / staff first signup	"Start the campaign by becoming the first supporter: request your own bills check, select [Cause], and show the impact report once eligible payments begin."

14. Launch checklist

- 1 Nominate one campaign contact.
- 2 Provide organisation details and evidence for validation.
- 3 Choose campaign default cause wording.
- 4 Approve the payment formula and schedule.
- 5 Sign the campaign agreement where required.
- 6 Approve the email, social, poster and landing-page copy.
- 7 Send the first campaign message.
- 8 Review the first report and publish an impact update when payments begin.

15. FAQ for non-profits

Question	Answer
Do we have to become a UW Partner?	No. The standard FundSaving route uses everwished bills as the UW Partner of record.
Can a named person become a UW Partner?	Yes, if they choose to. They are not automatically bound to FundSaving for their own business.
Can that Partner use FundSaving branding?	Only if they voluntarily join FundSaving and accept the split and disclosure rules.
Will our charity still benefit if the named person does not join FundSaving?	everwished bills may still share its own second-level/group commission where applicable. Charity-referred FundSaving leads should come to everwished bills unless handled by a licensed FundSaving Partner.
Does this cost the customer extra?	No. The contribution comes from eligible commission, not an added charge.
Can customers choose another cause?	Yes where the campaign allows. The default cause must be disclosed before they submit their details.
When are payments made?	Eligible amounts mature after three months and are released monthly if the account is live and in good standing. Sign-up bonuses are annualised.

16. Media summary

FundSaving by everwished bills helps non-profits raise money by inviting supporters and service users to check household bills through an opt-in route. Where a person becomes an eligible live customer, everwished bills shares part of eligible commission with the selected validated cause. The customer pays no extra for FundSaving, can be told the default cause before sign-up and may choose another validated cause where available.

Document control

Owner: everwished bills. Programme: FundSaving. Version date: 31 May 2026. Intended audience: charities, CICs, clubs, schools, PTAs, community organisations, trustees, staff, volunteers and media reviewers.¹⁰

Endnotes and source notes

Source notes are included for the specific legal, data, advertising, charity-register and UW Partner points referenced in this guide. They should be checked before publication because programme rules and legal guidance can change.

1. Utility Warehouse, Earn Extra Income as a UW Partner. UW states that Partners can earn upfront commission for eligible customers and residual income, with terms and exclusions applying. Accessed 31 May 2026.
2. ASA / CAP Code, Promotional marketing - charity-linked promotions, rules 8.33 and 8.34. The CAP Code requires charity-linked promotions to name the charity or cause, state what it will gain and how the contribution is calculated, disclose limits, avoid exaggeration and make totals available if asked. Accessed 31 May 2026.
3. Charity Commission for England and Wales, Search the register of charities. The Charity Commission register allows searches by charity name, number, words, activities or classifications. Accessed 31 May 2026.
4. OSCR, Search the Scottish Charity Register. OSCR keeps the Scottish Charity Register and provides search tools for registered Scottish charities. Accessed 31 May 2026.
5. Charity Commission for Northern Ireland, Charity search. CCNI provides the charity search for registered charities in Northern Ireland. Accessed 31 May 2026.
6. GOV.UK / HMRC, List of community amateur sports clubs registered with HMRC. The HMRC CASC list can be used to check whether a sports club is registered as a Community Amateur Sports Club. Accessed 31 May 2026.
7. Fundraising Regulator, Guidance for charitable institutions working with commercial participators. The guidance describes a commercial participator as a business promoting goods or services on the basis that it will contribute to charitable institutions, and says a signed Commercial Participation Agreement should be in place before such promotion starts. Accessed 31 May 2026.
8. ICO, Data Sharing Code - lawful basis for sharing personal data. The ICO says organisations must identify at least one lawful basis before sharing personal data and must be able to show they considered it. Accessed 31 May 2026.
9. ICO, PECR electronic mail marketing rules and charitable purposes soft opt-in. The ICO explains electronic mail marketing requirements, including that only charities can use the charitable purposes soft opt-in and only where the stated conditions are met. Accessed 31 May 2026.
10. Programme notice. This document is operational programme information for everwished bills and FundSaving. It is not legal, tax, financial or regulated advice. UW Partner terms, charity law, advertising rules, tax treatment and data protection obligations should be checked against current requirements before launch or publication. Accessed 31 May 2026.