Bank Accounts

It can be useful having a bank account for fundraising, particularly if you want to create Chuffed fundraisers or use card/contactless payment devices.

Ideally, a summary of the finances should be accessible to trusted people within the group it belongs to, even if that is just a verbal report from time to time, or showing bank statements to others in the group. Keeping everything transparent is helpful because then it is less likely misunderstandings will occur and also adds credibility and conviction for fundraising outreach conversations with the public. If you can tell a member of the public who wants to donate the kinds of things the group tends to need money for, they will be much more likely to donate!

If the account is managed online, then the person managing the account can be a completely different person to the signatories.

If You Already Have a Bank Account

It is really important to make sure that the wider group (e.g. your Local Group, or Community Group) knows about the account, who is managing it and who the signatories are.

Many bank accounts were set up several years ago, and in some cases, people may have moved on or the group may no longer be active. It's important to review your account to make sure everyone named on it is still active and contactable. Remove anyone who no longer needs access, and close any accounts that are no longer in use.

If there are unused funds in your account, they should be used in line with the original intention of the donor. For example, if the money was given to support the work of an XR local group, you could consider donating it to your regional or national group, or to XRUK, so it can continue to support that purpose.

If you want to donate some money from a LG to XRUK, then please contact fundraising@rebellion.earth to get the direct bank account details to transfer the money and so they where the donation has come from.

Setting Up an Account

Unfortunately, it is now very hard to set up a bank account in the name of Extinction Rebellion, simply because most banks refuse to accept us. In the past, groups have set up accounts with Triodos Bank, but unfortunately Triodos is not accepting any new accounts. This could change, so it is worth checking their website.

Note - Oct 2025: Triodos are asking for extra information for LGs holding accounts - if you need help please contact ibg@extinctionrebellion.uk.

However, there are ways around this problem, which you can learn about below.

Credit Unions and Community Banking

These may be a way of setting up a bank account for your local group. Find out more about this here.

Using your Region/Nation bank account

Your Region or Nation might be able to process your local group income and expenditure and keep a separate note of your balance. This method is used successfully by a few regions/nations already, but it does depend on the Region or Nation having a bank account, and having somebody on the regional team prepared to do the extra admin involved.

Sharing Bank Accounts With Another Group

A nearby local group that already has a bank account may be happy to allow another local group to use the bank account as well. The same admin burden mentioned above could be an issue, but generally there are not many transactions for local groups, so this sharing is a practical solution if the goodwill and capacity is there to make it work.

Individual or Joint Bank Accounts

An individual who already has an online current account may find it very straightforward to add an online savings account that could be used exclusively for XR funds. Or an individual may have a dormant bank account that could be used for their XR group.

Online only banks are another option. It can be more straighforward to set up a bank account for an individual and maybe for a climate community group.

This arrangement is not ideal, however, in that the responsibility rests with one person to look after the group’s funds.

Obviously, it is also a risk because if that person steps back from XR the group would need to ensure that the funds are passed back to XR. But many groups do work this way.

One way of mitigating the risk of a person stepping away and the group losing access to the account is for two long term members (who are not a couple!) to set up a joint account together and use this to manage to group's money. Therefore if one person steps back you will not lose access to the money and can transfer it to a new joint account with a different pair of people named.

Managing Money Without a Bank Account

There are other options if you are finding it hard to apply for a bank account, or would like to manage your money in different ways.

The Social Change Nest

A Fiscal Host, or Sponsor, is a legal entity that offers themselves up to hold funds for another group, manage the legal/financial side of things, and empower the group to get on with their work.

In the UK, OpenCollective has the “Social Change Nest”. It’s a Community Interest Company that specialises in supporting groups organising for social change. This is a great option for XR Local Groups (although please note that they charge £42 set up fee- paid after you’ve started collecting donations) and charge 5% on donations (not expenses) to cover their administration costs. They also offer trainings, support, access to specialised grants and more.

For more information you can watch this short presentation about the benefits of this system, or read more about The Social Change Nest on their website.