

NON-PROFITS · QUICK SELF-ASSESSMENT

NPO Vulnerability Self-Assessment

A practical tool for charities and non-profits anywhere: fifteen items, five sections, ten minutes.

THE NPO PARADOX

Trust and community access make non-profits powerful, and also make them targets. Even reputable charities can be used, unwittingly, to launder reputations or move illicit funds. This assessment helps you find the gaps before they become vulnerabilities.

HOW TO USE IT

- Score each item: ✓ **in place** (2), △ **partial** (1), ✗ **not in place** (0).
- Be honest. This is for your internal benefit.
- Involve finance, programme and governance teams.
- Review annually as threats evolve.

1 Governance & oversight

The Board reviews financial statements quarterly

Independent review of fund movements, not rubber-stamping.



A whistleblower mechanism is in place

Anonymous reporting channel to an independent party, such as an audit committee.



A risk register is maintained and reviewed

Documented assessment of fraud, financial crime and operational risks.



2 Financial controls

Duties are segregated for transactions

No single person can initiate, approve and execute payments.



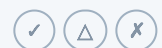
Transfers to high-risk jurisdictions are flagged

Enhanced scrutiny for transfers to countries on international high-risk lists.



Bank reconciliations are independently reviewed

Someone outside the payment process checks them regularly.



3 Donor due diligence

Source of funds is verified for large donations

Verify legitimacy above a defined threshold.



Sanctions and PEP screening is conducted

Screen donors against applicable sanctions lists and politically exposed person data.



Unusual donor requests are escalated

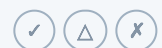
Requests for anonymity, special routing or refunds go to a designated person.



4 Programme & partner integrity

Partners and beneficiaries are vetted before funds are released

Basic checks on identity, track record and ownership.



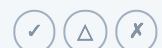
Funds are tracked through to the point of use

You can show where money went and what it achieved.



Cross-border transfers are documented

Purpose, recipient and approval are recorded for each transfer.



5 Reporting & records

Records are kept for the period your regulator requires

Donor, financial and governance records are secure and retrievable.



Staff know how to report suspicious activity

A clear route to the designated officer and, where required, the authorities.



Staff and volunteers receive regular awareness training

Refreshed at least annually and on induction.



Red flags to watch for

🚩 Donor profile does not match donation size

🚩 Unusual requests for anonymity or routing

🚩 Donations followed by requests for residency or status support

🚩 Large cash transactions without documentation

🚩 Spikes in donations from unfamiliar sources

🚩 Resistance to financial transparency

Your resilience score

Gov

Fin

Donor

Prog

Rec

TOTAL

 / 30

WHAT TO DO NEXT

Score	Level	Action
25-30	Resilient	Maintain controls. Review annually and stay up to date.
17-24	Developing	Prioritise closing gaps in donor due diligence and financial controls.
Below 17	Vulnerable	Seek professional guidance to strengthen your framework urgently.

APPLY IT LOCALLY

Regulators, registries and reporting routes differ by country. Identify your charity regulator, your financial intelligence unit and the sanctions lists that apply to you, and record them in your policy. For a fuller review, use the **NPO Vulnerability Checklist**.

De-risking through capacity building.

That is the path forward.

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