

# ECNL LEARNING CENTER RESOURCES

## Access to financial services: the challenge of bank derisking.

### Videos and webinars

[Practical guidance for addressing financial exclusions.](#) European Center for Not for Profit Law, March 2022. *Recording of workshop held by ECNL on how CSOs can address in practice what banks consider “red flags” or “suspicious activities” to make the monitoring process less harmful. It includes key report findings and discussion of recommendations for tackling the consequences of financial exclusion.*

[Launch of “Bank De-Risking of NonProfit Clients: A Business & Human Rights Perspective”.](#) Human Security Collective and ABN AMRO, June 2021.

[Tips for Successful Banking Relationships for NPOs.](#) Charity & Security Network, June 2019. View the [recording](#) and [slides](#). *The webinar offers concrete tips for CSOs with international programmes to navigate the financial sector system, including background information on the regulatory requirements for financial institutions on successfully managing risk and the mechanics of transferring funds across borders.*

[The Impact of De-risking on Nonprofit Organizations and Their Beneficiaries in Conflict Areas.](#) CSIS Human Rights Initiative, Charity & Security Network and The Humanitarian Forum, May 2018. *Webinar from launch of a series of country case studies on de-risking in conflict zones. Expert panelists discuss the findings with a focus on Syria, Yemen, Somalia, and Palestine.*

[Working on Solutions to the Problem Nonprofits Face in Accessing Banking Services.](#) Global NPO Coalition on FATF, December 2017. View the [recording](#) and [slides](#). *A webinar on working on solutions to the problem nonprofits with international activities face in accessing banking services.*

[Nonprofits in Search of Financial Access: Real Problems, Potential Solutions.](#) Global NPO Coalition on FATF, May 2017. View the [recording](#). Webinar addressing global nonprofit banking challenges, featuring authors of reports: “Financial Access for U.S. Nonprofits” by the C&SN and “Tightening the Purse Strings” by the Women Peacemakers Program and Duke Law International Human Rights Clinic.

## Readings

[Navigating access to financial services for CSOs.](#) European Center for Not for Profit Law, 2022. *An experience-based insight into the customer risk profiling and monitoring practices for CSOs across financial institutions. The paper also includes recommendations for navigating the often opaque and complex system. Available in English, Arabic, French, Russian, Spanish, Ukrainian,*

[Financial Access and De-risking: Moving Toward Solutions for Nonprofit Organizations.](#) Charity & Security Network, June 2022. *The brief outlines the issues of derisking and solutions that CSOs can take, as well as information on how to get involved.*

[Unintended consequences of AML/CTF regulation: the challenges of banking non-profit organisations.](#) European Center for Not for Profit Law, December 2021. *A review of onboarding and monitoring practices across financial institutions.*

[Good Practices Memorandum for the Implementation of Countering the Financing of Terrorism Measures While Safeguarding Civic Space.](#) Global Counterterrorism Forum, September 2021. *The memorandum covers the implementation of CFT measures whilst also safeguarding civic space. For readers of this learning center package, pages 15-18 on derisking and pages 18-23 on multi stakeholder dialogues may be most relevant.*

[Bank De-Risking of Non-Profit Clients: A Business and Human Rights Perspective.](#) NYU Paris EU Public Interest Clinic, June 2021. *This report examines banks’ de-risking decisions and asserts that banks have limited discretion to derisk CSOs due to their human rights responsibilities under UNGPs and OECD Guidelines.*

[NGOs’ Due Diligence and Risk Mitigation: A Holistic Approach.](#) Charity & Security Network and London School of Economics and Political Science, March 2021. *Report highlighting common risk mitigation and due diligence procedures that CSOs have in place to counter-terrorism financing, including interviews with organisations operating in fragile and conflict affected states.*

[Invisible Sanctions: How over-compliance limits humanitarian work on Syria](#)  
[Challenges of Fund Transfer for Non-Profit Organizations Working on Syria.](#)  
Challenges of Fund Transfer for Non-Profit Organizations Working on Syria. IMPACT – Civil Society Research and Development, 2020. *In-depth study into the challenges faced by CSOs trying to move funds abroad for programmes in Syria. It examines the entire financial process, from establishing bank accounts to the repercussions of encountered issues.*

[Banking Nonprofit Organizations – The Way Forward.](#) Consortium for Financial Access. Association of Certified Anti-Money Laundering Specialists and Charity and Security Network, June 2019. *This executive summary breaks down: what governments and financial institutions need to know about nonprofits, what CSOs need to know about FIs and banking relationships, and what governments and financial regulators can do to increase financial access for nonprofits.*

[Counter-terrorism, bank de-risking and humanitarian response: a path forward.](#) Overseas Development Institute, August 2018. *Four case studies on the impact of derisking on humanitarian groups working in the occupied Palestinian territory, Somalia, Syria and Yemen, finding unintended harmful consequences.*

[Understanding the Drivers of De-risking and the Impact on Civil Society Organizations.](#) ECNL and Human Security Collective, May 2018. *The report focuses on broader de-risking policy and regulatory drivers as well as practical experiences of relevant stakeholders, and reviews experiences of Mexico, Brazil and Ireland.*

[Tightening the Purse Strings: What Countering Terrorism Financing Costs Gender Equality and Security.](#) Duke Law International Human Rights Clinic and the Women Peacemaker Program, March 2017. *The report outlines the complexities of the global regime to counter the financing of terrorism and its effects on gender equality and places them in international human rights law framework.*

[Financial Access for U.S. Nonprofits.](#) Charity & Security Network, February 2017. *Empirical study showing broad impact of derisking on NPOs working across borders, including recommendations. Analysis of focus group and interviews addresses drivers of derisking.*

[De-risking impedes access to finance for non-profit organizations.](#) World Bank, February 2017. *Blog on the issue of de-risking by Emile van der does de Willebois, discussing the work they have been doing to come up with solutions alongside CSOs.*

## Websites to visit

ABN AMRO. [Information and tips for associations and foundations.](#)  
*Information from ABN AMRO about how a risk assessment works, extra information of risk factors, tools on governance and structures and additional information.*

ECNL. [How can financial institutions and csos work together to ensure access to financial services?](#) *This resource explores practical solutions that have proved effective to improve civil society's access to banking services.*

Global NPO Coalition on FATF. [De-risking: Solutions.](#) *A list of long-term and short-term de-risking solutions, with some emphasis on tech solutions.*



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