

FROM DONOR TO RECIPIENT: FINANCIAL ACCESS OBSTACLES FACING U.S. NONPROFITS

STEP 1

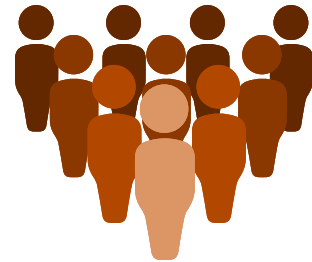


Donors: Private citizens, the U.S. Government, private foundations and corporations give money to U.S. nonprofits.



STEP 2

U.S. nonprofits use the donations for global development and humanitarian programs abroad.



De-risking/De-banking



STEP 3



Funds are transferred to the recipient program account.



Funds are delayed or frozen by the nonprofit's main bank or correspondent bank.



Bank accounts are closed. New accounts are refused.



STEP 4



Recipient programs receive their funding and can afford resources, salaries and operational costs.



Recipient programs can not be funded. Salaries can not be paid, hospitals and schools are closed, material resources can not be bought and, ultimately, lives are lost.