



## Table of examples Deciding what to report

Serious incidents to report	Incidents not to report
<b>Fraud and money laundering</b>	
Charity's Chief Executive and Treasurer produced false invoices for charity services	If in doubt report it
Cyber fraud, for example bogus fundraising scheme promoted online, using charity's name	
Attempted fraud by a member of charity staff but intercepted by internal financial controls	
Any actual/ alleged fraud or money laundering should be reported	
<b>Theft</b>	
Each month, between £100 and £200 goes missing (suspected stolen) from the cash till in the charity shop. It has been going on for six months and has been reported to the police.	One-off random theft of items such as jewellery or a mobile phone at the charity's premises
Charity office has been broken into and computers, holding personal details of beneficiaries and donors, stolen	Theft of small amounts of cash belonging to a beneficiary, by another beneficiary, at a charity event

Remember, there is no minimum loss figure that should be reported.	Theft of a collection tin thought to contain small amount of cash
You need to decide whether incidents are serious enough to report - in the context of your charity and its income, taking account of the actual harm and potential risks posed	
<b>Unverified or suspicious donations</b>	
A significant amount is donated to the charity from an unknown or unverifiable source	Large legacy left in a will, received via solicitor dealing with probate, on condition donor remains anonymous
	Low value donations from unknown sources - refer to our guidance on <a href="#">due diligence and monitoring end use of funds</a>
<b>Significant financial loss</b>	
Significant loss of charity funds in a poor investment scheme, commissioned by trustees, without professional advice	Loss of charity funds where the value lost represents less than 20% or £25,000 of charity assets
Sudden loss of major donor contracts, representing 50% or more of charity's funding stream; charity has no reserves, meaning staff will be laid off and services stopped	Charity property overseas is damaged due to bad weather conditions, for example office roof blown off during a storm
Substantial loss of charity funds due to legal costs incurred in a court case; excludes those charities routinely undertaking budgeted litigation on behalf of beneficiaries	

**Links to terrorism or extremism**

Charity discovers that an overseas partner has passed money to a member of charity's personnel who is a designated individual, subject to financial restrictions	If in doubt report it
A member of charity staff or volunteer has been arrested for terrorism related offences	
Charity's warehouse in a war zone has been raided and vehicles/ stock taken at gunpoint	
Charity personnel have been detained or kidnapped by a terrorist group overseas	
A visiting speaker has used a charity event to promote extremist messages, via live speech or social media	

**Safeguarding – beneficiaries at risk**

A beneficiary within the charity's care has/alleges to have suffered serious harm	Unusual/ aggressive behaviour by a beneficiary towards a member of staff
Allegation that a staff member has physically assaulted a beneficiary	Police called to charity premises because a beneficiary is drunk and disorderly
A volunteer, following an incident of abuse or neglect of a beneficiary, has resigned during an investigation of the incident	

A beneficiary of the charity has died or been seriously harmed; a significant contributory factor is a policy or procedural failure by the charity, and/or the way it has worked with other agencies	
Charity failed to carry out DBS checks which would have identified that a member of staff or trustee was disqualified in law (under safeguarding legislation) from working with children or adults	
Repeated medication errors with beneficiaries in a care home	Beneficiary in a care home received the wrong medication as a 'one-off' error
Charity discovers that an employee or volunteer, in contact with children or vulnerable adults, is on the sex offenders list	Logged RIDDOR/accident book reports
	Minor accidental injury to a charity service user, for example slipping on a wet floor
<b>Other incidents</b>	
<b>Disqualified person acting as a trustee</b>	
Any person acting as a trustee while disqualified – refer to <a href="#">our guidance</a>	A trustee voluntarily steps down from trusteeship when disqualified for having an IVA (Individual Voluntary Arrangement)
<b>Charity subject to investigation by a regulatory body</b>	

Charity is subject to official investigation by another regulator, for example Fundraising Regulator, Police, Ofcom, Information Commissioner or Care Quality Commission	Routine investigations by a sector regulator, for example Ofsted or CQC, do not need to be reported to the Commission
<b>Poor governance</b>	
Mass resignation of trustees, leaving the charity unable to function	One or two trustees stepping down at year-end, due to other commitments
Evidence that trustees have routinely signed blank cheques	
<b>Fundraising issues</b>	
Suspicion of unauthorised public collections in the name of the charity	A missing collection tin thought to contain a small sum of money
Charity hasn't complied with law on requirements for solicitation statements or professional fundraising agreements	Failure of a sponsor, for example of a local fun run, to submit small amounts of money raised for the charity
Significant funds, due under a fundraising arrangement, have not been paid by the professional fundraiser or commercial partner to the charity	
Incident has taken place involving a fundraising agency which will incur serious damage to the charity's reputation	
<b>Data breaches or loss</b>	

Charity's data has been accessed by an unknown person; this data was accessed and deleted, including the charity's email account, donor names and addresses	A charity laptop or mobile phone (not containing confidential data) has gone missing – it's been reported to the police
A charity laptop, containing personal details of beneficiaries or staff, has been stolen	
Charity funds lost due to an online or telephone 'phishing scam', where trustees were conned into giving out bank account details	
A Data Protection Act breach has occurred and been reported to the ICO	
<b>Other – including criminality</b>	
Any other type of incident that appears serious and likely to damage reputation or incur loss of charitable funds/assets	If in doubt report it