FROM DONOR TO RECIPIENT
A guide to the 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.**

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
- Program receives funding and **can afford** resources, salaries, and operational costs.
- Recipient programs cannot be funded. Salaries cannot be paid, hospitals and schools are closed, material resources cannot be bought and, ultimately, **lives are lost.**