

Regarding Money Laundering:

Money laundering is an unlawful activity which JVMUK condemns in all its forms. Additionally, JVMUK affirms that failure to disclose discovery or suspicion of money laundering is a serious offence. As such, JVMUK will take the following necessary steps and precautions to ensure that money laundering never occurs in transactions between the charity, its donors, or its vendors:

1 JVMUK will identify any donors, vendors, or charity fund recipients, or other individuals or entities conducting business with JVMUK and residing or being otherwise established in high-risk third countries (those identified by the European Commission in delegated acts adopted under Article 9.2 of the Fourth Money Laundering Directive) and will apply all due diligence to explore the legitimacy of the gift, or the charity funds gift, as the case may be.

2 JVMUK will consider each transaction carefully, report any suspicious activity and will remain vigilant in all its financial transactions.

3 Any large individual cash payments or receipts will be treated with caution. All gifts will be receipted showing donor identity and contact information, as well as the nature of the gift. No cash gift over £10,000 will be accepted.

4 Any suspicious activity or any discovery or suspicion of money laundering will be reported to appropriate UK authorities immediately.

5 All JVMUK employees, trustees, volunteers, and consultants are obligated by law to the following:

- a not to assist in the money laundering process through acquiring, concealing, disguising, retaining or using the proceeds of crime
- b not to prejudice an investigation
- c not to contact any person who has been suspected of, and reported for, possible money laundering in such a way as to make them aware of the suspicion or report (“tipping off”)

Anti-Terrorism Considerations:

JVMUK is a humanitarian aid and faith-based charity and allocates funds to partners for their exclusive use in humanitarian aid and other faith-based community support activities consistent with the stated mission of the charity. Terrorism, in common with other criminal acts, infringes the fundamental rights of the innocent and the powerless and diverts money and attention from the real needs of the communities we are committed to helping. We do not engage with terrorist organisations or give money to partners who carry out, or fund, or advocate any form of terrorist activity. We are fully committed to ensuring all our business processes minimise the risk of funds being diverted for terrorist or any other criminal purposes. We operate within the law to ensure that our work and that of our partners, recipients and donors is free from interference and that resources are used for the purposes for which they are allocated and intended.