



Policy Statement

Serious Incident Policy

The Charity Commission requires charities to report serious incidents. If a serious incident takes place within the charity, it is important that there is prompt, full and frank disclosure to the Commission. Report should be made of what happened and how it is being dealt with

What is a serious incident?

A serious incident is an adverse event, whether actual or alleged, which results in or risks significant:

- harm to the charity's beneficiaries, volunteers or others who come into contact with the charity through its work
- loss of the charity's money or assets
- harm to the charity's work or reputation

"Significant" means significant in the context of the charity, taking account of its staff, operations, finances and/or reputation.

Reporting an incident

The responsibility for reporting an actual or alleged serious incident rests with the charity's Trustees. Report should be made as soon as is reasonably possible after it happens, or immediately after becoming aware of it.

What to report

The main categories of reportable incident are:

- protecting people and safeguarding incidents – incidents that have resulted in or risk significant harm to beneficiaries and other people who come into contact with the charity through its work
- financial crimes – fraud, theft, cyber-crime and money laundering
- large donations from an unknown or unverifiable source, or suspicious financial activity using the charity's funds
- other significant financial loss
- links to terrorism or extremism, including 'proscribed' (or banned) organisations, individuals subject to an asset freeze, or kidnapping of staff
- other significant incidents, such as – insolvency, forced withdrawal of banking services without an alternative, significant data breaches/losses or incidents involving partners that materially affect the charity

It is the responsibility of the charity Trustees to decide whether an incident is significant and should be reported.

Reporting criminal activity

If a reportable incident involves actual or alleged criminal activity then it must also be reported to the relevant agencies:

- safeguarding incidents – report to:
 - the police and obtain a crime reference number (call 101 or make a report at a local police station), and
 - the local authority and other relevant agencies.
- fraud and cyber-crime - report allegations or incidents of fraud and cyber-crime to [Action Fraud](#) via its online reporting tool, ensuring a crime reference number is obtained and making clear that you're representing a charity.
- theft: report allegations or incidents of theft to the police (call 101 or make a report at a local police station) and obtain a crime reference number
- links to terrorism and extremism: report links or alleged links to terrorism and extremism to the police and obtain a crime reference number. If not done immediately, you may be committing a criminal offence under Section 19 of the Terrorism Act 2000. Report this type of incident to the police in the following ways:
 - via the [National Crime Agency website](#)
 - call the Metropolitan Police Anti-Terrorist Hotline on 0800 789 321
 - call 101 or report it at a local police station
- criminal activity overseas: usually report any actual or alleged criminal activity that takes place overseas to local law enforcement authorities and/or safeguarding organisations in the location where this occurred. There may also be circumstances where it is necessary to report this to UK authorities. See also [Guidance on criminal reporting including overseas](#)

If reporting to the police, Action Fraud or the National Crime Agency, you should also make a serious incident report to the Commission, and tell them about the actions being taken to address the incident.

For further information on types of incidents which require reporting and how to report, reference should be made to relevant Commission guidance [Link]

What happens next?

Confirmation will be received from the Commission further to sending a report, including an incident reference number in your confirmation email, which will be needed for making any update to the report.

The commission will then assess the incident and the Trustees should liaise with the Commission from this point and as the incident is addressed and resolved.

Declaration in the charity's annual return

Where the charity's income is over £25,000, as part of the annual return a declaration must be signed confirming there were no serious incidents during the previous financial year that should have been reported to the Commission but were not. If incidents did occur, but weren't reported at the time, these should be submitted before the charity's Annual Return is filed, so that the declaration can be made.

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