

## What it means to be an organisation with a 90-account

### The purpose of the Swedish Fundraising Control

The Swedish Fundraising Control has been created in order for *donors to feel secure*.

*Our purpose is to ensure*

- that public fundraising for humanitarian, charitable, cultural and other public benefit projects takes place under satisfactory control,
- that fundraising operations are not be burdened with unreasonable costs,
- that sound marketing methods are used in the fundraising area, and
- that appropriate methods for fundraising control are developed.

### What is a 90-account?

Having a 90-account is a quality stamp for serious fundraising organisations.

A 90-account is a seven-digit PlusGiro or Bankgiro account that begins with the numbers 90. When an organisation has been approved by the Swedish Fundraising Control as a 90-account holder, we monitor *the entire organisation's operations*, not only that which comes into the organisation's 90-accounts. It is consequently irrelevant how many 90-accounts an organisation has, or whether the income comes from the general public, organisations, authorities, companies or in another way, as the Swedish Fundraising Control monitors the entire operation.

### Our standards

The Swedish Fundraising Control stipulates stringent demands in order for an organisation to be granted a 90-account. The demands can be found in § 2 of the Swedish Fundraising Control's standards for 90-accounts. When the 90-account has been granted, the 90-account holder must abide by our standards. The board of directors for the organisation is responsible for ensuring compliance with the Swedish Fundraising Control's standards and instructions. These include rules regarding the board of directors' administration, fundraising activities and reporting to us.

According to § 11 of the standards for 90-accounts, the account holder must prepare annual accounts in accordance with the provisions of the Annual Accounts Act (1995:1554), as well as applying regulation K3. This obligation applies to all 90-account holders, irrespective of what is specified in the Swedish Bookkeeping Act (1999:1078). The main differences are more stringent requirements for the directors' report and additional information. The directors' report must state how the project has been promoted during the year, as well as the results and impact of the operation.

### Fundraising rules

For the 90-account holder's fundraising activities, the marketing must be ethical and economically defensible and the information must be trustworthy, the fundraising operation must not be burdened with unreasonable costs, and received funds must be used

for the stated project or in accordance with the donor's wishes, as well as benefiting the project without unnecessary costs. The principles set out in the Marketing Act (2008:486) must act as a guide when assessing the relationship between 90-account holders and donors.

### **The Swedish Fundraising Control's monitoring and controls**

The 90-account holder must, without being requested and as soon as possible, although at the latest five months after the end of each financial year, submit to the Swedish Fundraising Control its accounts documents covering the entire operation. Which documents are to be submitted can be seen under the Accounting tab on the Swedish Fundraising Control's website. All accounts will be monitored by the Swedish Fundraising Control. This basic check will monitor e.g. how the project has been promoted during the year, that this has taken place to a sufficient extent, that the organisation has described the results and the impact of its operation, that *the organisation's operations are not burdened with unreasonable costs*, that the organisation complies with its own statutes/standards and that the 90-account holder has not otherwise acted in breach of our standards.

For all 90-account holders – provided there are no particular reasons why this should not be the case – at least *75% of the total income must go to the project*. If the 90-account holder's fundraising and administration costs have *exceeded 25% of total income* for three consecutive years, the 90-account will be withdrawn, unless there are special reasons for this.

If the 90-account holder has not been able to keep to these key ratios, the Swedish Fundraising Control will request a documented explanation together with the report pack. The key ratio requirement does not apply to individual campaigns, but relates to income for the whole year.

According to the standards, the Swedish Fundraising Control can request the monitoring of the 90-account holder's finances and administration at any time, or request some other special investigation regarding the organisation's operation. The 90-account holder is obliged to submit the documents and to provide the information we request. We also continuously investigate the organisation's internal control.

In addition to the basic annual monitoring, the Swedish Fundraising Control *always* investigates any complaints about a 90-account holder from the general public, through a journalist or that have come to our attention in some other way. The same applies if the Swedish Fundraising Control finds material or information on the 90-account holder's website, in its marketing or in some other way that may be in conflict with our standards.

An investigation begins with the Swedish Fundraising Control making contact with the organisation, either verbally or in writing, and/or requesting a meeting on our premises.

We will also request the 90-account holder's opinions and explanations concerning the complaint, as well as in some cases a report demonstrating that certain procedures have been modified or an action plan regarding which measures are to be implemented. If an unsatisfactory state of affairs emerges during this dialogue, we can decide to carry out an inspection or to initiate a special investigation.

### **Recipient**

Organisations that have recipient organisations in Sweden and/or abroad must submit a list of these organisations every year, including information about their projects, the location and country where they work, as well as a description of how the 90-account holder ensures that the funds that have been handed over to the organisation are used without unreasonable costs for promoting the intended project.

The Swedish Fundraising Control monitors to ensure that the funds are handed over for a project that corresponds with the 90-account holder's project, and that the 90-account holder has good procedures in place to check that the funds are used for the intended project.

As far as possible, we check that the funds genuinely end up in the right hands and, if we suspect that this is not the case, we can receive assistance from auditing companies or Swedish delegations regarding an investigation in the country in question.

### **The 90-account holder's auditor's monitoring**

Each 90-account holder must have at least one authorised auditor who continually monitors the organisation's finances and administration. The auditor will also monitor to ensure that the assets have not been used contrary to the project or contrary to the Swedish Fundraising Control's standards and instructions. The auditor will provide us with the necessary information about the 90-account holder's operations. The Swedish Fundraising Control has prepared special instructions for auditors. If the 90-account holder does not comply with the Swedish Fundraising Control's rules, the auditor must report this to us.

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