27 January 2026

Concerns regarding the Banque du Trésor (BDT) Decree in Burkina Faso and its compatibility with FATF Recommendations

We wish to raise serious concerns regarding the recent decree in Burkina Faso requiring non-profit organisations (NPOs), including international humanitarian non-governmental organisations (NGOs), to transfer all funds and manage their accounts exclusively through the Banque du Trésor (BDT) administrative structure attached to the Treasury. While the NPO sector fully supports accountability, transparency, and efforts to prevent terrorist financing, the decree as currently designed and implemented risks undermining legitimate NPO activity and is not compatible with FATF Recommendation 8 (R8) or the risk-based approach (RBA).

The FATF has consistently cautioned against the over-application of counter-terrorist financing (CTF) measures to the NPO sector, particularly where such measures suppress civil society or disrupt legitimate activities. We are concerned that the BDT decree exemplifies precisely these unintended consequences.

As currently designed, the decree is:

- Not risk-based: it applies uniformly, without differentiation based on assessed TF risk;
- Not focused: it targets all NGO financial activity rather than specific risk drivers;
- Restrictive of legitimate activity: directly affecting life-saving operations, salary payments, and supplier contracts; and
- Lacking safeguards: there is no clear judicial or independent recourse if accounts are blocked or frozen.

Incompatibility with FATF Recommendation 8

Recommendation 8 requires countries to apply **targeted, proportionate, and risk-based measures** to address terrorist financing risks in the NPO sector, while ensuring that legitimate activities are not unduly restricted.

Lack of international precedent and disproportionate control

The BDT is governed by public law (financial and administrative law) not by private banking law. The BDT is not a commercial bank, it is a public financial institution integrated into the Public Treasury, functioning as an instrument of State financial management**.** There is no international precedent for requiring NGOs to conduct all financial operations through a state treasury deposit bank. In practice, most countries take one of two more common approaches, either NGOs are allowed to use regulated commercial banks, often with additional reporting, audit, and traceability requirements; or foreign funds are required to enter the country through a designated bank account or approved channel, alongside clear reporting obligations.

Rather than targeting identified risks, it imposes a centralised and exclusive financial choke point across the NGO sector, regardless of risk profile, size, or operational footprint. The Burkina Faso decree obligates exclusive banking at BDT (Articles 1–2), extensive oversight and documentation requirements (Article 3), and coercive enforcement tools including fines, account freezes, and withdrawal of authorisation (Articles 4–5). These provisions collectively create a high risk of over-application and undue interference with NGO independence, particularly where the same authority controls authorisation, oversight, and access to banking services.

Institutional and operational capacity concerns

There are serious concerns regarding BDT's operational readiness to manage NGO financial flows. BDT reportedly lacks a functional online payment platform, with transactions processed manually. Procedures are paper-based, processing times average 5–7 working days, and documentation must be submitted in person at a limited number of locations. Salary documentation must be submitted by the 15th of each month, introducing rigid constraints incompatible with NGO payroll systems.

The volumes involved are significant: it is estimated humanitarian organisations alone collectively process approximately **3.5 billion CFA (around USD 6 million) per month**. Concentrating such volumes in a single, manually operated institution is likely to result in systemic delays and blockages. Reports already indicate blocked transfers for institutions testing the modality.

The decree appears to bring NGO funds under public finance management rules, which are not designed for independent non-state actors. Capital adequacy, liquidity, and cheque-clearing capacity remain unclear, further increasing operational risk.

There is uncertainty regarding BDT's status as a commercial banking institution. Public sources do not show a SWIFT code associated with BDT, it does not appear on the BCEAO's most recent list of licensed banks, nor among Specialists in Treasury Securities. There is also no publicly available institutional information. While this does not conclusively establish a lack of supervision, the absence of verifiable information is likely to trigger enhanced due diligence or de-risking by correspondent banks, resulting in delayed or blocked transfers. BDT reportedly operates only five ATMs in Ouagadougou, and approximately 60% of the country is not reachable through BDT services, particularly where mobile money is essential for field operations.

Requested actions

NPOs have tried to engage constructively with the relevant authorities through the appropriate coordination mechanisms in country on their concerns with the decree. The Coalition sent an initial communication outlining concerns and requesting a meeting with the FATF Secretariat and regional body GIABA in December. Unfortunately, the meeting, set up by GIABA, was cancelled, and we have not received any further communication. All NPOs need to comply with the decree without exception by mid-February 2026 making this extremely time sensitive. There is very real potential for life saving assistance to be blocked as a result of this decree in the coming months. Humanitarian assistance in Burkina Faso is currently focused on the most urgent, life-saving needs like food, water, and shelter. According to the 2026 Humanitarian Needs and Response Plan for Burkina Faso, about 4.4 million people need humanitarian assistance. Needs are extreme and worsening with several sectors close to breaking point, especially in hard-to-reach areas.

We respectfully request that the FATF Secretariat and regional FATF body GIABA engage with the authorities in Burkina Faso to ensure alignment with FATF standards and mitigate unintended consequences. Specifically, we request consideration of:

1. **Overturning or substantially revising the decree** to align with FATF Recommendation 8 and the mandated risk-based approach.
2. **Removing exclusivity**, allowing NGOs to maintain secondary accounts with regulated commercial banks.
3. **Extending the implementation period by at least six months**, recognising legal, contractual, and operational constraints, including donor agreements and partnership arrangements. If any transition is required, it must be orderly, predictable, and risk based. Blanket measures of this nature are not consistent with the FATF recommendations.

In the absence of these concerns being addressed promptly, the Coalition will be left with no option but to urge relevant institutions/authorities to consider discussions on a possible triggering of the FATF's Unintended Consequences (UIC) mechanism, given the clear risk of suppression of legitimate NPO activity. We remain available to engage constructively with the FATF Secretariat, GIABA and national authorities to identify solutions that protect both financial integrity, humanitarian action and civic space.