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# Annual report essentials

*What to include in your AML/CFT annual report and how to prepare it efficiently.*

The annual report is your chance to demonstrate that the programme is alive. Done well, it doubles as the agenda for next year's improvements.

## What it covers

Reporting-period activity volumes, CDD outcomes, training completed, suspicious-activity escalations and reports, monitoring findings, audit status, changes to the Risk Assessment, and the Compliance Officer's assessment of programme effectiveness.

## Start with the numbers

Pull volumes early: transactions handled, new customers onboarded, EDD cases, escalations, reports filed, training completions. If the numbers don't reconcile to your records, fix the records first.

## Be honest about gaps

Reports that read like marketing brochures don't survive contact with an auditor. Acknowledge gaps and show the remediation plan ■■■ supervisors and auditors respond well to candour backed by action.

## File on time, evidence saved

Save the submitted report, the workpapers behind every figure, and the sign-offs. That bundle becomes day-one evidence for your next audit.

*This article is provided by Compliance1 as general information about AML/CFT obligations for real estate. It is not legal or regulatory advice.*