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## Measures against the financing of “lone wolves” and small terrorist cells in Europe

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### Abstract

This article examines the modern trends of radicalization and terrorism and researches the contemporary sources and methods of terrorist financing. The paper focuses on the emergence of new risks and threats to the European security system, such as the activity of “lone wolves” and small terrorist cells. The purpose of the publication is to study the financing mechanisms of small independent terrorist organizational units and to propose measures against them.

### Keywords:

counterterrorism; “lone wolves”; small terrorist cells; radicalization;  
terrorist financing; European jihadists; far-right extremism.

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The development of contemporary terrorism depends directly on the dynamics of geopolitical processes, the struggle for natural resources, the strengthening of social inequality, the migration of large groups of people, the speed of the adoption of high technologies, as well as the activation of frozen armed conflicts and the emergence of new ones.

Three events of the last five years can be rightly argued to shape the future trends of radicalization and terrorism, both globally and in Europe in particular. *The first* is the final defeat of DAESH (the Arabic name for the terrorist organization “Islamic State”) in the territories of Syria and Iraq as a quasi-state terrorist structure in 2019 by the Global Coalition. *The second* is the return of the Taliban to power in Afghanistan in August 2021 after the withdrawal of NATO and US forces and the subsequent proclamation of the Islamic Emirate of Afghanistan. *The third* is the multi-pronged terrorist attack carried out by Hamas forces and other Palestinian militias on Israel on October 7, 2023, in which over 1,100 people died and 250 were taken hostage. The consequences are increased confrontations between different ethnic and religious communities, an increase in the flow of returning foreign fighters to Europe (CTED 2024), and an overload of the socio-economic systems of the countries of the Old Continent.

In Europe, cases of extremist and terrorist acts committed by self-radicalized individuals acting independently or in small groups, without having a direct connection with an established terrorist organization and without being under its operational leadership, are becoming increasingly common. Information about the sources and methods of their financing is often lacking, which makes it difficult to study their typology and build an appropriate system of measures to counter them. In turn, this also necessitates the need to study the discussed problem.

The massive street fight between two warring factions of Eritrean immigrants in The Hague (Netherlands) in February 2024 (Amalaraj 2024), the acts of violence between Turkish citizens and Kurdish supporters of the PKK (Kurdish Workers’ Party) in eastern Belgium in March 2024 (Anadolu Agency 2024), as well as the clashes between Israeli football fans and Palestinian protesters in early November 2024 in Amsterdam (Netherlands) (Al Jazeera 2024), are just some of the manifestations of extremism resulting from the growing ethnonational confrontation in Europe.

*The purpose* of this publication is to analyse the nature of small independent terrorist organizational units and to formulate solutions to improve the countering of their financing. Three *main research tasks* are identified to achieve the goal: to study the mechanisms of functioning of “lone wolves” and small terrorist cells; to examine the sources and methods of their financing; and to propose measures to counter the financing of “lone wolves” and small terrorist cells.

*The object* of the study is the terrorists known as “lone wolves”, as well as small terrorist cells (composed of two to three people) in Europe, and *the subject* of the

study is represented by the ways to counter the financing of small independent terrorist organizational units.

The research is disciplined by limiting itself to examining cases of financing of “lone wolves” and small terrorist cells professing far-right or Islamist ideology.

*The main scientific methods* used are systematic analysis, document study (reports from institutions such as Europol, Financial Action Task Force and the U.S. Department of State) and exploratory “case study”.

### **General characteristics of “lone wolves” and small terrorist cells**

The analysis of terrorist activity on European territory for the last five years according to reports by Europol ([EUROPOL 2019, 2020, 2021, 2022, 2023](#)) and the U.S. Department of States ([U.S. Department of State 2019, 2020, 2021, 2022](#)) shows that the majority of attacks are carried out by self-radicalized actors who carry out acts of violence that are not planned, prepared and organized by “operational officers” of a specific terrorist organization. This phenomenon is observed in terrorism of different ideological and political bases, but mostly *far-right* and *Islamist* ones.

According to the periodic information and analytical bulletins of the Research Centre for Extremism and Terrorism of the Rakovski National Defence College ([Research Centre for Extremism and Terrorism 2023, 2024](#)) over the last two years, at least ten of the terrorist attacks carried out on the territory of Europe were perpetrated by “lone wolves” or members of small terrorist cells, and the cases of prevented terrorist acts planned by such actors are over twenty.

According to researchers from the International Centre for Counter-Terrorism – The Hague, the term “lone wolf” became known in the late 1990s, when it began to be used for individuals who carry out terrorist activities without being hierarchically affiliated with a specific terrorist organization ([Bakker and Graaf 2010](#)), and according to a report by the U.S. Department of Justice, the tactics and methods of “lone wolves” are independently selected without external guidance ([Hamm and Spaaij 2015](#)).

Based on research conducted by the Royal United Services Institute for Defence and Security Studies ([Keatinge and Keen 2017](#)), the following characteristics can be deduced, relevant to both terrorist organizational units (“lone wolves” and small terrorist cells) under consideration:

- Terrorists self-radicalize without the direct influence of recruiters.
- Terrorists have not participated in combat operations in conflict zones.
- Terrorists do not maintain contact with members of a specific terrorist organization.

- Terrorists independently plan and prepare their attacks, as well as select their targets.
- Terrorists do not use external sources of funding relevant to specific terrorist groups.
- The motivation for carrying out the terrorist attack is the support of a specific ideological and political cause.

When analysing the nature of “lone wolves” and small terrorist cells, the issue of radicalization is essential. The phases of this process do not differ in any way from the standard stages of radicalization that every rank-and-file member of a terrorist organization goes through. Based on Malcolm Nance’s (Nance 2016) classification, seven main stages of radicalization can be specified: interest; praise; solidarity; isolation; identification; pledge of allegiance; and conscious readiness to commit a violent act. These phases can be attributed to the levels of psychosocial changes that occur in the radicalizing individual, as described by Petar Marinov (Marinov 2022).

The self-radicalized individuals’ interest in a specific terrorist ideology is generated by a sense of social injustice, which grows into a firm determination to do justice and accumulates suppressed anger.

This is followed by admiration for the deeds of famous terrorists, who begin to define themselves with various euphemisms such as “rebel”, “hero”, “defender”, and “warrior of God”, as a result of which the future terrorist reaches extremes in his assessments and perceptions of reality.

A desire for solidarity with the activities of the terrorist organization arises, rejection of any alternatives and forms of discussion, with the professed ideology being declared the only possible one.

The next stage is associated with self-isolation, since the generally accepted boundaries of morality and laws of society already contrast with the attitudes of the radicalizing individual, and alienation is associated with an unwillingness to communicate with people who express different opinions.

The moment comes when the person begins to identify with the fighters of the terrorist organization he sympathizes with. In order to demonstrate his closeness, he undertakes changes in his appearance (clothing, hairstyle, tattoos) and his manner of communication (way of expression), as well as trying to apply in his daily life the norms of the ideology of the terrorist group he follows, trying to impose them on others by means of verbal aggression.

Pledge of allegiance to a particular terrorist organization is a turning point since the person has already made a final decision to dedicate himself to the terrorist cause, to set a personal example and to make a contribution.

The final phase is expressed in the conscious choice to participate in an act of violence and accept the position of power as the only option for achieving the goals of the terrorist ideology.

The environment in which the described process of radicalization takes place in “lone wolves” and small terrorist cells is concentrated primarily in the online space. The characteristics of this environment include:

- Easy accessibility
- Audio-visual impact of perceptions
- Relative anonymity
- Diversity of content
- Opportunity to find like-minded people
- Rapid sharing of information in real-time
- Globalization of communication

In recent years, there has been a worrying trend of self-radicalization of minors in online space through participation in video game platforms, which are usually associated with virtual violence and the use of virtual firearms. The most dangerous in terms of radicalization are those “action games” in which the application of violence is from the first person, i.e. the computer game interface allows the player’s point of view to coincide with the video projection of the virtual character. In this way, human behavioural patterns are subconsciously affected, and the boundary between the virtual and the real becomes thinner. Once rejected in the virtual space, moral inhibitions can more easily be overcome in real life, and violence can be transferred there. It should be noted that there are also video games created by some terrorist organizations that purposefully incorporate extremist content and symbols developed by specialists in the field of psychological operations into their audio-visual presentations.

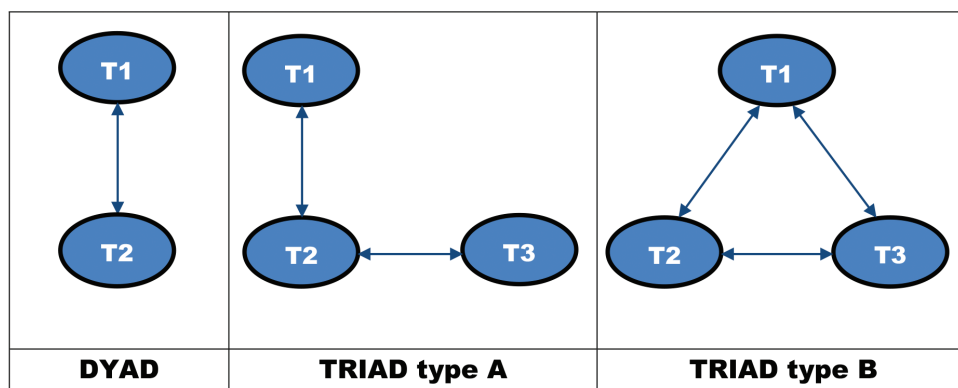
A “lone wolf” is understood to be an autonomously acting terrorist who independently carries out all activities related to setting goals, planning, preparing and organizing a terrorist attack.

A small terrorist cell is characterized by a similar pattern. In terms of its size, it consists of two or three individuals who reach a mutual agreement to carry out a terrorist act, and for this purpose, they get organized. There may be various hierarchical, functional and communication links between these individuals.

The agreement can be established both between complete strangers and between relatives or friends. In all cases, they share a common ideology and have collectively agreed to use the means of deliberate violence to enforce it.

Three main types of self-radicalized *small terrorist cells* can be proposed based on the number of their members and their interconnectedness (Figure no. 1).

*Dyad*. This is the smallest terrorist cell, consisting of two members (terrorist 1/ T1 and terrorist 2/ T2). Most often they have friendly or family relationships (husband-wife). These terrorists may share common interests and have a stable emotional connection with each other, which guarantees trust, loyalty and dedication to the cause. The Dyad is the most difficult small terrorist cell to detect by law enforcement agencies.



**Figure 1 Architecture of small terrorist cells**

Source: by the author

*Triad type A.* This terrorist cell consists of three members, not all of whom maintain direct communication links with each other. For example, *terrorist 1 (T1)* is known to *terrorist 2 (T2)* and the two are in direct communication, while *terrorist 3 (T3)*, who is *T2's* wife, does not know *T1*. However, the three members operate within a common organizational structure, share a common cause and together plan and prepare to commit a terrorist act. In *Triad type A*, the probability of distributing functional responsibilities is highest.

*Triad type B.* This terrorist cell also consists of three members, but unlike *Triad type A*, all terrorists communicate directly with each other. The relationships built can be either based on live contact or based entirely on online communication. In *Triad type B*, the probability of forming a prominent leadership within the group is highest. The activities of this type of triad are most vulnerable to being intercepted by law enforcement agencies.

In cases where radicalization is achieved in a family environment and the planning, preparation and organization of the terrorist act is carried out by parents and their children (family terrorism) (Ivanov 2024), the nuclear family can be seen as a small terrorist cell.

Small independent terrorist organizational units could be defined as pursuing tactical objectives which they seek to achieve through asymmetric “spatial, temporal or procedural advantage” (Nistorescu 2024).

Regarding the preferred tactical methods for carrying out a terrorist act by “lone wolves” and small self-organized terrorist cells, the most used are edged weapons and firearms, vehicle-ramming attacks, and simple improvised explosive devices (based on gas cylinders).

It should be noted that terrorist acts committed by “lone wolves” professing far-right ideology are characterized by a greater degree of deliberate cruelty, better planning

and preferred use of firearms and improvised explosive devices, while “lone wolves”, supporters of Islamist causes, rely on attacks of “convenience” with the use of edged weapons.

### **Sources and methods of financing “lone wolves” and small terrorist cells**

The process of financing terrorism involves the use of various sources and methods of financing, which serve the raising and transfer of financial and material assets and are used both for the perpetration of specific terrorist acts and for supporting activities. They depend on a number of factors such as the size of the terrorist organizational unit, the geographical location of the territory in which the terrorists operate, the degree of adoption of high technologies, measures imposed by states to counter the financing of terrorism, the ethno-cultural origin of the terrorists, levels of the grey and criminal economy, etc.

In 2014, a study was conducted by the Norwegian Defence Research Establishment (FFI) on the most common sources of financing terrorist activity in Europe over the past ten years. The results show that personal funds account for the largest share, followed by robberies and thefts, and in third place is the trade in illegal goods (drugs, weapons, stolen cars, etc.), with amounts in the range of \$1,000–\$10,000 most often needed to carry out a terrorist attack ([Ofteidal 2015](#)).

In practice, there is a lack of comprehensive information on the sources and methods of financing “lone wolves” and small self-organized terrorist cells. In Europe, cases of planning, preparation and execution of terrorist attacks by such terrorist structures, which mainly profess far-right or jihadist ideology, have been registered. There are no known acts of terrorism committed by “lone wolves” and small terrorist cells, which are supporters of far-left and ethno-nationalist ideology.

As an observed dependence, it can be pointed out that terrorist attacks planned by far-right terrorists are more resource-intensive, compared to those of Islamists, due to the preferences in the tactical methods used. While very little money is needed to purchase a knife or an axe and they are sold legally, firearms are more expensive and require connections with the criminal contingent, where the price is a matter of speculative agreement.

However, there are isolated cases where “lone wolves” plan a terrorist act that requires the acquisition of larger sums of money. Such is the mass murder committed by the Norwegian far-right terrorist Anders Breivik in July 2011, in which 77 people died and over 300 were injured. The Norwegian used firearms and a van bomb. In his self-written manifesto, Breivik claims that the preparation for the terrorist attack began as early as 2002, and according to initial calculations, about 3.5 million Norwegian

kroner (NOK) were needed (Taylor 2011). These were planned for the acquisition of materials for making explosives, the purchase of handguns and automatic firearms, hand-held anti-tank grenade launchers, ammunition and personal protective equipment, as well as for logistical costs.

The Norwegian used personal funds obtained from salaries and credit cards, legitimate businesses, and the sale of fake university degrees as sources of funding (Normark and Ranstorp 2015). To cover his tracks and legalize the income generated from illegal activities, Breivik created a complex money laundering scheme that included the use of offshore zones in the Caribbean Basin and the subsequent transfer of funds to banks in the Baltic republics and accounts of relatives in Norway (The Dominican 2012).

The case of Anders Breivik is useful for forming scientific knowledge about the financing of “lone wolves” from the far-right spectrum of terrorism, although it does not represent a universal model. The Norwegian used a variety of sources of financing, both legal and illegal. Law enforcement agencies would have a very difficult time intercepting the Scandinavian’s fundraising in the initial phase of their accumulation for two reasons – first, the sums of money are of legal origin (personal savings, bank loans and income from legal business), and second, there have been no extremist anti-social acts registered against Breivik that would lead investigators to a reasonable assumption that he was preparing to commit a terrorist act.

When the Norwegian diversified his funding and started trading in fake diplomas, conditions were created for vulnerability and attracting the attention of financial intelligence units. During this period, Breivik committed two illegal acts – making and selling false documents and laundering money. There is then a large cross-border movement of funds, with the ultimate recipient being his mother, after which the amounts are withdrawn in cash. But the money flows still cannot be easily attributed to terrorist financing, as the violent act has neither begun nor been completed.

Breivik used part of the accumulated funds to purchase firearms, and another part to create an agricultural company to cover up the acquisition of large quantities of artificial fertilizers needed to make improvised explosive devices. It is during this stage of preparation for the terrorist attack that the Norwegian’s activities can be most easily intercepted on the basis of its financing. There are two key factors – first, a large part of the financial resources are of illegal origin (although laundered), and second, the funds are spent on the purchase of dual-use items, which are supposedly subject to strict state control.

The conclusions of the analysis show that if we consider the process of financing the “lone wolves” as passing through four main stages – *raising funds*, *transferring*, *storing* and *using financial resources* then the financing of terrorist activities can most easily be registered in the *use phase*. Interception is possible in the *transfer* and



*storage phases*, when terrorists resort to the services of financial institutions and the funds can be blocked by the competent authorities, as long as there are sufficiently justified suspicions that the financial operations serve illegal activity.

The financing of “lone wolves” and small terrorist cells should not be viewed only through the prism of financing a specific terrorist act, but also as raising funds and transferring them to conflict zones to support terrorist fighters and their family members.

The Europol report for 2022 describes several such cases in which “lone wolves” or small terrorist cells organize the raising of funds and their subsequent transfer to prisons and camps in Syria. In one of the cases, it is indicated that in August 2022, a person from the Netherlands transferred more than \$ 100,000 to members of the families of the “Islamic State” located in the Syrian refugee camp Al Hol ([EUROPOL 2023](#)). Usually, the amounts are raised in the form of donations for campaigns in support of Islamism. They are implemented on various online platforms, including the active use of social networks, the mobile application Telegram and cryptocurrency trading sites. Bank transfers to savings accounts are also being made. Once generated in Europe, the funds are redirected to Syria using the services of so-called “hawaladars”, operators of the informal alternative money and value transfer system “hawala”.

In October 2023, Italian media reported ([Rai - Radiotelevisione Italiana S.p.A 2023](#)) that two individuals of Egyptian origin were arrested in Milan for allegedly conspiring to commit terrorist acts, including online propaganda and threats against Prime Minister Giorgia Meloni. The Egyptians also financed Islamic State terrorists in Syria and Yemen, as well as the families of Palestinian terrorists, through an online fundraising campaign. The Islamists used the platforms of Facebook, Telegram and WhatsApp.

The above-described case reveals the involvement of a small terrorist cell of the *Dyad type* in the financing of terrorism, with the financing being carried out with personal funds through a donation campaign through fundraising accounts.

As a rule, if there is a transfer of funds outside the terrorist *dyad* or *triad*, it is more vulnerable to observation and interception by law enforcement agencies, since it goes beyond the isolated environment of the small terrorist cell, whose members may not have shown any involvement in terrorist activity and have not come into the radar of the security services.

The studied few cases and the assessment made by FATF (Financial Action Task Force) ([FATF 2015](#)) show that “lone wolves” and small terrorist cells prefer the use of legal sources for financing terrorism over illegal ones, with the most used being financing with personal funds, legal business and crowdfunding. Less common cases of raising funds of illegal origin are related to fraud and document falsification. There are few known cases of financing with money obtained from thefts and robberies, as well as drug distribution.

“Lone wolves” and small terrorist cells use almost the entire spectrum of methods for financing terrorism, with the formal financial system, digital currency platforms and physical cash transfers being the main ones. It is characteristic that large amounts are rarely transferred, which makes them difficult to detect by the competent authorities.

### **Possible measures against the financing of small independent terrorist organizational units**

Countering the financing of “lone wolves” and small terrorist cells poses a serious challenge to law enforcement agencies in European countries. Although effective mechanisms for countering the financing of terrorism have already been established, both at the international and European levels, the dynamics of the modern security environment require the implementation of specialized approaches to prevent and disrupt the financing of small independent terrorist organizational units.

The proposed measures against the financing of “lone wolves” and small terrorist cells focus on the areas of *prevention* and *disruption*, as this is where the effect would be greatest, due to the specifics of the financing process of the terrorist organizational units under consideration – decentralized financing, mostly small amounts of money, low frequency of transfers, predominant legal sources of financing.

The most appropriate approach would be to cut off their financing at the *stages of storage and use* of the generated funds, since in the *phases of raising and transfer*, proving the relevance of financial assets to activities related to terrorist financing would be more difficult and complicated.

Based on the general theoretical knowledge in the field of countering terrorist financing and based on the researched sources and methods of financing “lone wolves” and small terrorist cells, the following measures can be systematized and proposed:

1. Change and unify the frequency of conducting a *national money laundering and terrorist financing risk assessment* in all national jurisdictions within the European Union (EU). A *national money laundering and terrorist financing risk assessment* in all EU Member States should be conducted once a year.
2. Establish a structural unit within the planned new European Union authority for anti-money laundering and countering the financing of terrorism, which would be committed to countering the financing of “lone wolves” and small terrorist cells. The establishment of the new EU authority is set as a legislative initiative in 2021 and is expected to start operating in 2026 ([European Commission 2021](#)).
3. Use specialized research centres to create risky financial profiles of individuals who have been implicated in terrorist activities, and who can be defined as a “lone wolf” or a member of a small terrorist cell.
4. Block the financial assets of individuals who systematically participate in anti-social activities related to acts of violence on racial, ethnic or religious grounds.

5. Create algorithms and use artificial intelligence capabilities for analysing risky online payments for the purchase of dual-use goods or individual components, which together can be used to produce improvised explosive devices, chemical or biological weapons, and homemade combat drones.
6. Create algorithms and use artificial intelligence capabilities for analysing risky online fundraising campaigns for charitable or humanitarian purposes, which can be exploited to finance terrorist activities.
7. Develop legislative and technical mechanisms for financial auditing for the parents of radicalized minors or underage persons.
8. Ensure the adoption of a national program for training local authorities and territorial divisions of regulatory, control, supervisory and specialized bodies on the implementation of measures against the financing of terrorism.
9. Conduct targeted training with the middle management echelon of large companies in the Fintech sector on the sources and methods of financing terrorism and their countering.
10. Conduct targeted training with the leaders of local religious communities on radicalization, terrorism and the sources and methods of its financing.
11. Establish a working group within the Committee of Experts on the Evaluation of Anti-Money Laundering Measures and the Financing of Terrorism – MONEYVAL, which will assess the risks and prepare recommendations for countering the financing of “lone wolves” and small terrorist cells on the territory of Europe.
12. Increase penalties for theft of explosives, weapons and ammunition, their illegal storage and transportation, as well as illegal trade.

All proposed measures against the financing of “lone wolves” and small terrorist cells should be considered collectively and in an interrelated manner. They do not provide a definitive solution to the problems under consideration but outline guidelines for improving the overall system for countering terrorist financing.

## Conclusions

While years ago, the main threat to Europe’s security was considered to be terrorism bombing targeting critical infrastructure, the last decade has proven that acts of terror are not necessarily associated with complex planning and preparation, large-scale financing and skilled operational leadership by an established terrorist group. Attacks carried out by “lone wolves” have a high psychological and social impact, as they demonstrate the vulnerability of social systems. They are difficult to predict, asymmetric, and often fall outside the radar of public order and security services. In the future, we will probably witness the evolution of “lone wolves” and small terrorist cells, they will acquire higher levels of organization and preparation, and their attacks will become more precise and deadly with the use of diverse tactical methods and the integration of high technologies.

It is also possible that more illegal sources of funding might be included in the portfolio of small independent terrorist organizational units, as well as collaboration with organized crime.

Countering the financing of “lone wolves” and small terrorist cells requires the implementation of a systemic approach, with good cooperation between all entities in the system of countering the financing of terrorism – state institutions and authorities, representatives of the private sector and civil society – being of key importance. Measures against the financing of small independent terrorist organizational units should be considered as part of the general combat against radicalization and terrorism and should achieve a cumulative effect.

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**DATA AVAILABILITY STATEMENT**

The data that support the findings of this study are openly available in the Research Centre for Extremism and Terrorism at <https://rcetbg.com/biuletin/>