



# **Institute of Risk Management - Charities Special Interest Group**

**Spring 2015 Newsletter**

Produced in association with Ansvar Insurance





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## Alyson Pepperill

Chair, IRM Charity Special Interest Group

### Introduction

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Welcome to the first IRM Charities SIG newsletter produced in association with Ansvar Insurance.

Our aim in producing the SIG newsletter is to provide charities with access to information on risk management, to raise awareness and to provide practical tools to help charities get started in using risk management. For those already on the journey, our aim is to offer advice and insight **from** the sector **for** the sector.

Our intention is to produce these quarterly so watch out for the next edition in June/July. We are always looking for contributors too so please contact the SIG via the IRM website if you want to share something with the sector on risk management.

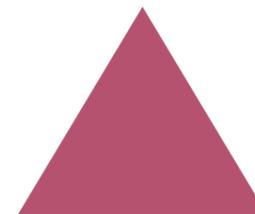
In this edition we have focused on:

- Explaining more about the SIG and what we want to achieve
- Providing information about the EISF's recently launched publication "Communications Technology and Humanitarian Delivery"
- Fundraising Risk Management tips from Ansvar
- And details about our 'Getting Started' campaign aimed at helping charities get started on risk management, as well as providing a short document that your trustees may find of interest to bring them up to speed on risk management.

Please do visit our website

<https://www.theirm.org/events/special-interest-groups/charities/>

We hope that you enjoy this short, informative newsletter and look forward to engaging further with you.



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## Alyson Pepperill

Chair, IRM Charity Special Interest Group

The Institute of Risk Management is the leading professional body for risk management. It is an independent, not for profit, membership organisation that champions excellence in managing risk to improve organisational performance.

The IRM Charities Special Interest Group has been running events for charities, the voluntary and not-for-profit sector for several years. The SIG is organised through a committee comprising a group of volunteers who have historically focused on scheduling and running events using employer's premises.

I took over the Chairmanship in January 2014 having retired from the Board of the IRM in December 2014. 2014 saw the SIG focus on cyber as a key topic for the sector and two events were held.

At the 2015 planning meeting held in November 2014 we agreed to broaden the delivery mechanism through the use of podcasts and webinars with a focus on the initial phases of risk management through the production and dissemination of the 'Getting Started' flyer and guidance booklet.

We will also use professional advisers and umbrella bodies such as the Charity Commission, NCVO and Charity Finance Group to spread our message at their events and through their websites, as well as planning our own events around 'Getting Started' and its intrinsic parts.

We believe and hope that this approach will provide broader support to more charities, voluntary and not-for-profit organisations and hopefully this will help create well managed, sustainable organisations throughout the sector.

We will not neglect our more advanced members who we intend to reach through Round Table events that provide access to peers to debate key risk challenges that they face.



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## Rebecca Bowry

Head of Planning and Performance, Diabetes UK

### Risk Management for charities just got easier

Competing demands and limited resources can make it hard for today's charities to know what to prioritise and when. As well as our frontline work with beneficiaries, we're now being urged to use techniques such as risk management to minimise threats and help shape strategy. It's a great idea, but with so much of the available guidance targeted at the banks or multi-nationals, it's easy to see why many charities struggle to see the relevance of risk management and are unsure where to start.

Yet risk management is particularly relevant to the charity sector. Unless we're very lucky we won't achieve our objectives if we don't identify and manage the risks we face. And we'll waste resource that would be better spent elsewhere as we try to put right unwanted surprises.

The good news is that the IRM's Charities Special Interest Group has produced a simple leaflet and accompanying guide to help charities get started with risk management. Risk Management for charities – getting started sets out the basic principles of risk management and offers practical hints and tips on how to go about it.

The leaflet and guide was launched at the Charity Finance Group Risk Conference on 27th January. Risk management for charities – getting started is available to download from the IRM's website at [www.theirm.org](http://www.theirm.org) or in hard copy by emailing [sush.amar@theirm.org](mailto:sush.amar@theirm.org)



Managing our risks just got a whole lot easier.







# DON'T LET YOUR FUNDRAISING EVENTS END IN TEARS

Richard Lane takes a closer look at the costly pitfalls charities can fall into when they organise events – and how to avoid them.

Fun runs, bake sales, Himalayan treks. Holding an event can be a great way for your charity to swell its coffers, especially in these hard times when donors appreciate a little fun for their money.

But before you jump on the bandwagon it pays to stop and think. If something goes wrong at your event the cost can far outweigh any income you make, both for your organisation and the people taking part.

We've been insuring charities for decades and some of the events claims I've come across make for very sobering reading. One charity we insured decided to set up a water slide as part of a Fun Day fundraiser but it went disastrously wrong and a child lost her arm. Another charity held a sponsored bike ride around a lough in Ireland and one cyclist accidentally clipped the wheel of another, who died under the wheels of an oncoming car.

Tragedies like these are not only heartbreaking for everyone involved, they can also be financially crippling when victims or their families sue. This is especially true for smaller charities with everything to lose. And by the way, it's often charities with fewer resources that jump into events without realising the magnitude of what's involved.

These days, with attitudes changing and money in short supply, people are also becoming more litigious over less. We had one claim from a participant who slipped on a crisp packet at a charity football match.

But whether a claim is reasonable or not, tough new health and safety legislation means charities really have to be on their toes. Risk assessments are vital otherwise you could be deemed responsible before your case even gets out of the blocks.

It's important to remember that the price you pay for an event that goes wrong isn't only financial. It's distressing to know you played a part in someone getting hurt – and the damage to your charity's good name can be considerable and long lasting.



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## So what can you do about it?

First of all, get some sound advice. Google 'independent charity insurance brokers' and they can steer you towards low risk events – or help you manage the high risk ones more carefully. They can also make sure you have enough insurance cover to protect your organisation in case something does go wrong.

You can also protect yourself. Always have the right safeguards in place before holding an event – a good broker can point you in the right direction here too. For example, set up an incident management procedure in advance and make sure everyone knows how to implement it. Have a protection policy in place if children or vulnerable adults are taking part. Arrange medical care on site if you think it may be needed. Time saved can mean lives saved.

It's also worth paying [www.institute-of-fundraising.org.uk](http://www.institute-of-fundraising.org.uk) a visit to have a look at their guidance on events fundraising – there are plenty of useful tips and links there to help you keep your event on the straight and narrow.

Then, when you've crossed all the t's and dotted all the i's, all you have to do is sit back, enjoy your event and watch those pounds come rolling in.



**Richard Lane**

Managing Director of Ansvr, specialists in third sector insurance.

## Free IRM Charities SIG Breakfast Seminar

1 April 2015, London, UK

We would like to invite you to the free IRM Charities SIG Breakfast Seminar on 1 April 2015 at the Crowe Clark Whitehill London office near Blackfriars. At the seminar we'll tell you more about our Getting Started campaign and guides.

Rebecca Bowry of Diabetes UK and Candice Roggeveen of Tearfund will explain how they have tackled the challenges of risk management in charities, and we'll conclude with an interactive panel where you can discuss your own organisational challenges.

Whether you're a complete risk beginner or from an organisation that has already started its risk management journey, this seminar should prove very useful. It will help you benefit from the experience of peers who have tackled these challenges themselves and let you discuss your own challenges. Whether you want to know how to get started, the best tools and techniques to use, how to manage multiple risks in one organisation or even how to build internal support from your own senior management team and trustees – this seminar will help.

Our aim in the Charities SIG is to demystify risk management for the sector. It's time to move away from seeing risk management as both a tick box exercise and a pain, and time to start using it as a key part of your organisation's successful strategic planning.

Please email [membership@theirm.org](mailto:membership@theirm.org) to confirm your place.

The event will start at 8.30 and finish at around 10.30am.

We look forward to seeing you on the 1st.

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## The IRM INNOVATION SIG needs your views and insight as part of our '7-Up Risk Survey'!

We are looking at how risk has matured over the last seven years and what you think is in store for the next seven years...

The Innovation SIG last undertook a detailed survey of the risk landscape in 2007-8 and has now developed a new survey to see how risk management has evolved over the past seven year period. The previous survey provided a good insight of the then current state, as well as some of the trends emerging.

This new survey can be completed by going to the link below and should only take 10 minutes to complete.

The output from the Survey will also be used to feed views into the proposed update of the International Risk Standard ('ISO 31000') that is scheduled for later in 2015.

Please help us to deliver a key IRM initiative – we are especially keen to hear how you are being or plan to be INNOVATIVE in risk!

To complete the Survey go to the link: <https://www.surveymonkey.com/s/SIG2014Survey>

