



RISK MANAGEMENT POLICY

Meeting Point International (MPI)

2026

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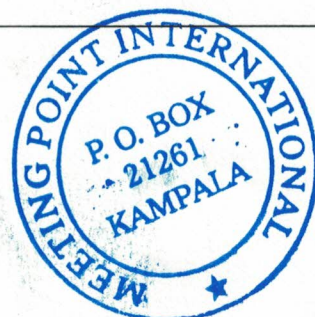


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POLICY STATEMENT

In pursuing its vision, Meeting Point International (MPI) recognizes five key areas of risk that require careful management.

The first relates to the **reputation of the organization**. Our Vision is for every person to discover their infinite value and dignity, through a journey towards their own human development and that of their communities while our mission aims at continuously accompanying every person and community, prioritizing victims of HIV/AIDS, promoting education at all levels and committing to poverty alleviation. Given the bold and innovative nature of its work, including its technical approaches and methodologies, MPI is committed to taking all necessary measures to protect and safeguard its reputation.

The second concerns **staff safety and well-being**. Much of MPI's work takes place in environments that may present inherent risks. MPI is committed to ensuring the safety and well-being of its staff at all times. All travel and partnership engagements are informed by robust risk assessments, and staff are appropriately trained and supported. MPI will not require staff to travel to or operate in environments where risks are assessed to be excessive.

The third relates to MPI's **financial position**. As an independent organization, MPI relies on externally funded projects and programmes in a competitive funding environment. MPI is committed to maintaining financial sustainability by managing income effectively, controlling costs, and delivering high-quality programmes on time and within budget. The organization will minimize financial exposure, uphold the highest ethical standards in securing funding, and will not undertake activities that could compromise its financial stability.

The fourth concerns the **impact and delivery of MPI's projects and programs**. MPI is entrusted with resources to generate positive change for a wide range of stakeholders, including staff, volunteers, beneficiaries, partners, and supporters. Given the collaborative nature of its work, MPI is committed to proactively identifying and managing risks at all stages of the programme cycle, including pre-proposal, proposal, and implementation phases. This includes making informed decisions on funding opportunities and partnerships, often under conditions of uncertainty. MPI will support responsible risk-taking where appropriate and ensure that programme performance is continuously monitored to identify and address challenges in a timely manner.

The fifth relates to the **people MPI serves**. The organization works with diverse groups and recognizes the complexities involved in engaging with vulnerable populations. MPI is committed to ensuring that its activities do not expose individuals or communities to harm. The organization will uphold strict safeguarding and protection standards and will not compromise these principles in the delivery of its programs.

1. INTRODUCTION

1.1 Purpose of the Risk Management Policy

The purpose of the Risk Management Policy is to provide guidance regarding the management of risks to support the achievement of organization's objectives, protect staff and assets, and ensure financial sustainability.

This Risk Management Policy forms part of MPI governance and control systems. Risk management is one element together with planning, project and performance management of effective governance and management of the organization. The focus is on those risks that could disrupt the achievement of MPI's strategy.

The purpose of this policy and the supporting guidance is therefore to establish MPI's underlying approach to risk management by clarifying the roles and responsibilities of the Board of Directors, the Finance, Senior Management and other staff. It also describes the context for risk management as part of the overall system of internal controls and arrangements for periodic review. It aims to support those staff with particular involvement in anticipating, assessing and managing risks so that they can take timely and well-founded risk-informed decisions.

1.2 Risk Management Objectives

MPI's risk management objectives are to:

- Develop an appropriate risk appetite aligned with the organization's strategic direction.
- Adopt good practice in the anticipation, timely identification, evaluation, and cost-effective control of risks in both routine and extraordinary activities.
- Ensure that adverse risks are avoided, reduced to an acceptable level, or effectively managed and contained in a timely and continuous manner.
- Support staff and teams in making informed, risk-based decisions by encouraging responsible and informed risk-taking, guided by an understanding of risk and reward and supported by senior colleagues where necessary.
- Maintain a robust audit trail that demonstrates the organization's capability to effectively manage risk.
- Prioritize risk assessment and management on high-level (red zone) risks that may impact the achievement of strategic objectives, while also identifying opportunities for improvement and development.
- Provide assurance to funders that a robust and systematic approach to risk assessment and management is in place.

1.3 Definitions

A **risk** is commonly defined as an effect of uncertainty on the achievement of objectives. In other words, risks are various events that can affect the achievement of objectives including the organization. Our aim is to manage the adverse effects and turn the risk into value.

Risks are an everyday part of our activities. Our operations involve multiple partnerships, challenging environmental, organisational contexts and extensive geographic scope. The realisation of MPI mission and strategy depend on the ability to recognise risks and to define suitable measures for their treatment. Effective risk management is about effective decision-making, not compliance. It is not limited to the identification and mitigation of negative risks, but also enables opportunities to be recognised that may

involve some level of risk where they also have the potential to lead to positive outcomes, supporting the overall strategy.

Risk management refers to all activities performed by MPI to anticipate, identify, assess and control the uncertainties which may impact on MPI's ability to achieve its aims, objectives and opportunities. These will range from organisation-wide to specific projects or programs, to the individual.

The **Risk Management Policy** aims to demonstrate that MPI is acting appropriately to anticipate risks; to assess risks; to avoid excessive risk; to embrace necessary or desirable risks with appropriate safeguards; that its response to risk, whether by insurance, control measures or avoidance, is proportionate and effective; that responsible staff are equipped to take risk-based decisions with confidence and appropriate measures.

Acceptable level of risk, or valid risk.	The acceptable level of risk reflects the decision by the organisation's management to accept the risk (likelihood and consequences of a risk). In some cases, it may be more appropriate for a not-for-profit to consider a risk valid. This is also known as the organisation's risk appetite.
Compliance risk	Defined as the loss MPI may suffer as a result of its failure to comply with donor conditions, statutory laws and regulations, prudential guidelines, labour laws, supervisory recommendations and directives, rules, related self-regulatory standards and codes of conduct applicable to organisational activities.
Consequence	The outcome of an event affecting objectives.
Control	A measure that modifies (usually, reduces) risk.
Inherent Risk	Level of risk before considering existing controls or risk treatment
Likelihood	The chance of something happening.
Operational Risk	A source of uncertainty that or events that may arise during the day-to-day activities particularly from failures associated with people, processes, and technology.
Residual Risk	The risk remaining after risk mitigation or putting controls in place
Risk	The effect of uncertainty on objectives.
Risk Appetite	The amount and type of risk that an organisation is willing to retain.
Risk Assessment	The overall process of risk identification, risk analysis and risk evaluation.
Risk Evaluation	The process of determining risk management priorities by comparing level of risk against pre-determined risk appetite, target risk levels

Risk Level/Score/Rating/Ranking	The risk rating calculated using likelihood and consequence criteria after considering the existing control environment.
Risk Management	Coordinated activities undertaken by an organisation to control or reduce risk.
Risk Management Framework	This broadly articulates how risk management is integrated into and aligned with your organisation's policies, procedures, practices, and values.
Risk Management Policy	An organisation's formal statement of its overall intentions and direction regarding risk management.
Risk Management Process	The systematic application of management policies, procedures, and practices to the activities of communicating, consulting, establishing the context, and identifying, analysing, evaluating, treating, monitoring, and reviewing risk.
Risk Matrix	A tool for ranking and displaying risks by identifying ranges for consequence and likelihood.
Risk Owner	A person or entity with the accountability and authority to manage a risk.
Risk Register	A record of risks identified and how they are managed.
Risk Retention/Acceptance	Acceptance of the potential benefit, or burden, of a particular risk.
Risk Treatment	The process of selecting and implementing measures or 'treatment options' to modify risks or their potential consequences.
Stakeholder	A person or organisation that may affect, be affected by, or perceive themselves to be affected by, a decision or activity.
Strategic Risk	An uncertainty that may arise from pursuit of strategic objectives. Or uncertainties associated with carrying out strategic objectives as articulated in the high-level plans, strategic programs/initiatives
Risk Appetite	The amount and type of risk that MPI is willing to retain.
Risk Assessment	The overall process of risk identification, risk analysis and risk evaluation.

2. RISK PRINCIPLES AND GOVERNANCE

2.1 Principles

MPI's risk management approach reflects a set of core principles, including:

- Addressing both value protection and value creation.
- Ensuring that roles and responsibilities are explicit and clear.
- Ensuring that the process for managing risk is fit for purpose.
- Establishing compliance as a minimum standard.

2.2 Governance Structure

These principles are embedded within MPI's governance structure.

As the principal executive and policy-making body, the Board of Directors is responsible for approving the risk management policy and ensuring its effective implementation. With the support of the Executive Director, the Board is also responsible for defining risk appetite and risk tolerance, and for ensuring that a sound system of internal control is in place to support the achievement of organizational policies, aims, and objectives, while safeguarding public resources, funds, and assets under its responsibility.

3. RISK MANAGEMENT FRAMEWORK

MPI's approach to risk management reflects departmental guidance and aims to clearly assign responsibility for the identification and management of different levels and types of risk in a structured and standardized manner. In each case, the risk owner is expected to establish early warning mechanisms to ensure timely escalation to MPI, enabling appropriate remedial action to address potential risks and hazards.

3.1 Internal Controls

Internal controls encompass a review of the risks inherent in each activity. The Head of Finance shall report to the Director and Board on the adequacy of internal controls. As part of its responsibility, the designated Finance Focal Person reviews the work of the Internal and External Auditors and of MPI's management. The designated Finance Focal Person is therefore well placed to advise the Board on the effectiveness of the internal control system.

MPI regularly undertakes reviews of policies and systems and the report is generated on the effectiveness and reliability of the internal control system. As part of the annual audit, MPI's External Auditors will advise the designated Finance Focal Person and Management on the operation of the internal financial controls.

4. RISK MANAGEMENT PROCESS

4.1 Risk Assessment

Effective risk management requires risks to be anticipated, identified and regularly assessed, with appropriate actions taken to manage both negative and positive risks. To support this process, MPI will develop and maintain documentation for each project and program, specifying the area of operation, partner exposure, any key risks, including financial risks such as foreign exchange exposure. In addition, MPI will develop training and communications tools to support project managers to effectively identify, assess, and manage risks.

MPI operates in environments that present a range of specific operational risks, which inform the risk assessment approach. These include, but are not limited to, the following categories:

- Physical risks: Accidents, cash theft; attacks on persons; exposure to sickness.
- Sexual Abuse: Possibility of staff being sexually abused during program implementation due to the nature of environment.
- Environmental risks: Areas of operation associated with gang groups and highly volatile youths, fire outbreaks, overcrowded communities, and unsafe access routes to program location.
- Inappropriate Behaviours: Risk of humiliation, blaming, controlling, intimidation, coercion, harassment, or verbal abuse between supervisors and staff.
- Inadequate resources to facilitate effective program management in the organization.
- Due to failure to retain competent and experienced staff, there is a risk of failing to meet the donor implementation requirements leading to delayed implementation of programmes.
- Due to limited funding, there is no clear sustainability strategy for the programmes that may have an impact on the reputation of the organization amongst the communities we are operating in.
- Since most of the programming empowers more women, there is a likelihood that our activities could lead to more risk behaviours in the communities by the men such as GBV.
- Discrimination: Risk of discrimination within staff and within beneficiaries attributed to favouritism and nepotism.
- Work Related Grievances: (1) Unresolved workplace related grievances; (2) Risk of serious breaches like health and security concerns put employees or others at immediate risk of significant physical harm; (3) Risk of organizational abuse or malpractice concerns about practices that result in harm or a violation of a safeguarding code of conduct.
- The lack of effective risk management capabilities and competencies by the BOG and or the SLT.
- Compliance with regulatory requirements and changes in legislation impacting on the organization's ability to effectively execute its mandate.
- Due to the current drop in donor funding, there is a possibility that the cash flow for the organization will be inadequate to meet our obligations as an organization.
- The absence of robust financial systems to track resource utilization, there is a likelihood that cases of fraud and corruption may arise.
- The volatile monetary regime that could be further affected by the upcoming political environment could lead to inflation that may impact on the current budgets and plans.
- The high dependence on donor funding without a business continuity plan for the organizations could have an impact on our capacity to fund existing programmes should they consider withdrawing funding.
- The lack of effective monitoring mechanisms in place to monitor implementation of our programmes to lead to loss of programme funds and poor-quality services.

- Due to the nature of some of the programmes the organization is carrying out that involve mothers that have to move with their children, there is a possibility that abuse (SEAH and other forms of abuse) may occur during their participation in the organizational activities.

Details of MPI's approach to assessing risks are set out in the *Appendix 1*.

4.2 Risk Management

Risks assessed as high or very high in terms of impact and probability should be identified in advance, and a decision should be taken on whether to continue with the activity and, if so, how to manage it in order to either realise potential benefits or mitigate adverse outcomes.

Risks are dynamic and may evolve throughout the project lifecycle, from the pre-bidding stage to through to implementation and completion. Different risks require different levels of management attention: some are addressed through routine management processes, supported by MPI's systems, procedures and policies.

Management has a particular role in providing regular review of project implementation, including emerging issues that threaten successful delivery.

Appendix 2 includes a Risk Register that will be used to record the risks and actions to be taken from each identified risk.

4.3 Monitoring, Reporting, and Learning

MPI will monitor the risks on the Strategic Risk Register, especially those with a "High" risk score. Departments should review the operational risks captured in their Registers quarterly. The Strategic Risk List is kept under review by the Finance and Management, which meets regularly and this is reported to the Board.

MPI will learn from experience of risk management and seek to share issues and ideas with staff to enable them to work effectively in a risk-based manner. This will include learning from those risks that are taken knowingly, where MPI believes in securing significant benefits if the risks are handled responsibly.

5. ROLES AND RESPONSIBILITIES

The Board is responsible for overseeing risk management with a scheme of delegation to Executive Director through Finance Office and policy implementation by the Executive Director and Senior Staff. All senior staff are responsible for encouraging good risk management practice within their areas of responsibility including researchers and consultants.

5.1 The Board will:

- Approve the overall policy statement;
- Offer periodic advice on risk appetite and risk tolerance;
- Satisfy itself about the assessment of strategic risks via annual consideration of the Strategic Risk List;
- Monitor the management of significant risks to ensure that appropriate controls are in place;
- Identify any strategic risks that require inclusion or updating in the Strategic Risk List to ensure that it reflects MPI's overall strategy and operating context;
- Approve major decisions, taking into account MPI's risk profile or exposure;
- Satisfy itself that less significant risks are being actively managed, and that appropriate controls are in place and working effectively to ensure the implementation of policies approved by the Board;
- Review regularly the Institute's approach to risk management and approve changes where necessary to key elements of its processes and procedures.

5.2 Executive Director will:

- Implement policies on risk management;
- Identify particular risks that arise in the area of responsibility (e.g., a data protection breach; an employment relations challenge among others);
- Develop and maintain a local Risk Register and forward a copy of the Register annually to Head of Finance;
- Support staff to develop and apply risk management principles and tools for projects;
- Regularly review risks with their staff and help Project Managers identify and manage risks appropriately.

5.3 Risk Focal Person will:

- Ensure the implementation of the risk management policy and advise on any modifications to the policy;
- Receive advice from the Board on the need for inclusion or amendment of strategic risks in the Strategic Risk List;
- Ensure that adequate information is provided for the Board as appropriate, on the status of risks and controls;
- Ensure that an annual report is provided to the Board on the effectiveness of the system of internal controls;
- Ensure that local risk registers at the secretariat are reviewed regularly.
- Ensure that effective mechanisms are put in place include predictive, preventive, detective and capacity strengthening.

5.4 The Management Team will:

- Regularly review the Strategic Risk List and submit this to the Executive Director quarterly and thence bi-annually, to the Board;
- Advise on modifications to the policy;
- Assess the adequacy of internal controls and advise the Board as necessary;
- Decide on risk mitigation in consultation with the Executive Director where Board action is not required;
- Advise on MPI's appetite for risk and its tolerance of risk;
- Inform all its strategic decisions with considerations of risk;
- Keep the overall Strategic framework under review;
- Advise on thresholds for risk assessment in proposals and projects;
- Engage with Organization's external auditors on internal controls;
- Ensure appropriate training is available for staff;
- Advise on any supporting policies;
- Ensure appropriate insurance cover is in place to mitigate risks.
- Identify and manage risks in individual projects;
- Provide input to the local Risk Register and report on progress;
- Support staff to apply good risk management principles

5.5 Individual staff will:

- Take care to apply good risk management practice in their day-to-day work;
- Follow the principles and objectives set out in this policy;
- Follow other policies that contribute to managing risks such as the social media Policy and Travel Policy;
- Draw on the guidance all through the process when developing project proposals;
- Undertake trainings to help with confidence and capacity in risk management.

6. PERIODIC REVIEW

The Board will periodically review its risk appetite and risk tolerance.

The Board will also periodically review the effectiveness of the internal control system and in doing so will:

- Review the previous year and examine the Organization's track record on risk management;
- Consider whether MPI has made the right decisions on risks that are value enhancing and value protecting;
- Consider the internal and external risk profiles of the coming year;
- Consider whether the current internal control arrangements are likely to be effective.

As part of its review, the Board will consider:

- MPI's objectives and its financial and non-financial targets;
- MPI's strategic ambitions and progress towards them;
- The management approach to risk;
- The appropriateness of the level of delegation of authority;
- Public reporting;
- Timely identification and assessment of risks;
- The ability of MPI to learn from its problems and apply its learning.

APPENDIX 1: ASSESSING RISKS

- Most relevant authorities on risk management advocate two main parameters for assessing risks. The parameters are:

- Likelihood, i.e., how likely is it to happen
- Impact, i.e., how significant might the consequences be

The focus is always on risk mitigation and management of the possible/likely “downsides” rather than of the possible/likely “upsides” although the idea of focusing resources on the riskiest can apply to risks to be embraced as well as to those to be managed/mitigated.

- MPI will use a traffic light system as illustrated below to assess risk.

Critical					
Severe					
High					
Moderate					
Negligible					
	Unlikely	Possible	Likely	Highly Likely	Imminent

Impact:

- Negligible** – no significant disruption, adverse publicity unlikely, litigation unlikely, financial loss modest; funder/partner relations unaffected.
- Moderate** – short term disruption; careful PR required; litigation unlikely; moderate financial loss; funder/partner relations unaffected.
- High** – short term disruption; reputational damage; litigation possible; significant financial loss; funder/partner relations may be affected.
- Severe** – medium-term disruption; adverse publicity; probable litigation and difficult to defend; significant financial loss; funder/partner relations affected.
- Critical** – sustained disruption; significant reputational damage; litigation highly likely and costly; significant financial loss; funder/partner relations seriously affected.

Likelihood:

- Unlikely** – Conceivable but only in extreme circumstances
- Possible** – Has not happened but could
- Likely** – Could happen, has happened before
- Highly Likely** – Could easily happen
- Imminent** – Happens often/regularly or is expected to occur in most circumstances

APPENDIX 2: RISK REGISTER

Risk #	Risk description	Risk category	Controls in place	Likelihood	Consequence	Risk level (likelihood + consequence)	Primary risk owner	Secondary risk owner	Mitigating actions (treatment plan)	Residual likelihood	Residual consequence	Residual risk level (likelihood + consequence)	Additional actions
	Provide a description of the risk identified.	Assign a category to the risk identified (in accordance with the categories that your organization has determined).	Provide a description of current controls in place to manage the risk.	Assign a value for the likelihood of the risk occurring	Assign a value for the consequence should the risk occur	Assign the overall risk level for the untreated risk (making use of the risk levels as defined in your organization's consequence-likelihood matrix)	Identify who has the main accountability for the risk.	Identify who should be consulted on the risk (if considered necessary).	Provide a description of the mitigating actions decided on for the risk	Assign a value for the likelihood of the risk occurring	Assign a value for the consequence should the risk occur	Assign the residual risk level for the treated risk	Depending on residual risk level, determine what further actions need to be taken/whether risk needs to be escalated



Meeting Point International

RISK MANAGEMENT POLICY ACKNOWLEDGMENT AND ACCEPTANCE FORM

I, (Full Name)
..... (Position/Role/Organization if applicable), acknowledge receipt of the Meeting Point International (MPI) Risk Management policy.
I confirm that I have read, understood, and accepted the Risk Management policy as part of my employment, collaboration, volunteer service, consultancy, partnership, or engagement with Meeting Point International (MPI).

Name : _____
Signature : _____
Date : _____

A copy of the signed Risk Management policy should be returned to the Administration office or to this email: admin@meetingpoint-int.org