



GAME 創辦人/顧問

盧子健博士

前香港樂施會董事會主席、前樂施會國際聯會督導委員會副主席

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前社聯行政總裁，香港紅十字會、香港復康會、社區組織協會董事會委員

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國際特赦組織香港分會執行委員會成員及管治委員會召集人



GAME 顧問

- 陳家樂先生 香港樂施會及香港青年協會董事局成員
- 余志穩博士 前社會福利署長、融樂會主席
- 郭烈東先生 基督教家庭服務中心總幹事
- 吳水麗先生 前香港基督教服務處總幹事
- 戴健文先生 鄰舍輔導會副主席、前副廣播處長
- 鄧國斌先生 前審計署長、香港大學審計委員會委員
- 鄧燕娥女士 國際家務工聯會總幹事、國際特赦組織香港分會司庫
- 王筱璐博士 香港理工大學應用社會科學系助理教授（研究）
- 楊區麗潔女士 香港大學香港公民社會與治理研究中心項目經理
- 姚子樑先生 東華三院社會服務總主任



關於 GAME

- 一所即將成立的社會企業
- 創辦人及顧問均俱備豐富之本地或國際非政府機構管治及管理經驗
- 旨在提高公眾對機構管治的認知，了解良好管治對非牟利機構的重要性
- 透過研討會、專業發展工作坊及研究等，提升非牟利機構的管治及管理能力
- 提供顧問意見，為非牟利機構遇到之管治或管理問題提供切實的解決方案；議題涵蓋建立董事會能力、董事會及行政人員關係、風險管理、財務管理能力與技巧、機構能力評估等



今日討論的焦點課題

- 你的機構有甚麼潛在風險令你不能安寢？
- 你的機構在風險管理方面面對最大的困難是甚麼？



潛在風險

- 大會自由討論



風險分類

- 管治
- 運作
- 財政
- 環境
- 法律、監管、合規



風險是：

- 無法杜絕
- 實踐宗旨過程中「必要之惡」
- “No one who has never made a mistake has ever tried anything new”
(Albert Einstein)



Role of Board

- Risk policy
 - Formulation; AND
 - Monitoring of implementation



Risk Policy

- Identify
- Prioritise
- Monitor
- Reduce



Governance Risks

- Beneficiaries withdraw or reduce funding
- Loss of reputation
- Financial management difficulties
- Resentment or apathy amongst staff
- Poor investment returns
- Conflicts of interest
- Regulatory action
- Private benefit
- Excessive bureaucracy affects achievement
- Liabilities incurred to repay funders
- Legislative action



Operational Risks

- Contract risk, including liabilities for non-performance
- Service provision and customer satisfaction
- Project or service development – viability and skills
- Competition from similar organisations
- Suppliers, dependency and bargaining powers
- Capacity and use of resources including tangible fixed assets
- Security of assets
- Fundraising – returns, skills, methods and actions of agents and commercial fundraisers
- Employment issues – training, disputes, injury claims, health and safety, care of children and vulnerable beneficiaries
- High staff turnover
- Volunteers
- Disaster recovery planning including Information Technology



Financial Risks

- Budgetary control and financial reporting
- Reserve policies
- Cash flow sensitivities
- Dependency on income sources
- Pricing policies
- Borrowing and currency fluctuations
- Guarantees to third parties
- Pension commitments
- Inappropriate, loss making or non charitable trading activities
- Investment strategy and policies
- Protection of permanent endowments
- Compliance with donor restrictions
- Fraud or error



External Risks

- Public perception and adverse publicity
- Relationship with funders
- Demographic considerations
- Availability of contract and grant funding
- Impact of change in tax regimes
- Impact of general legalisation on constitution or fundraising



Legal and Regulatory Compliance Risks

- Fines, penalties or censure from regulators
- Employer or consumer action for negligence
- Understanding financial reporting and regulatory requirements for each charity
- Loss of income due to failure to understand tax exemptions and relief
- Health and safety
- Compliance with legislation appropriate to the activities, size and structure of the charity

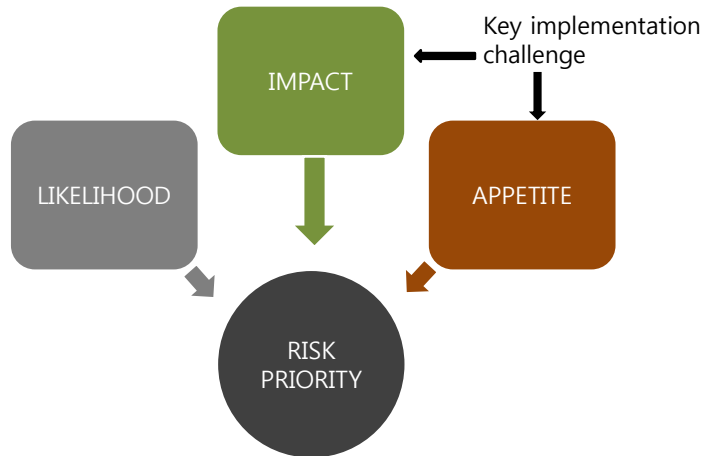


Identify – Key Implementation Challenge

- Comprehensive



Prioritise



Monitor

- Register and report
- Key implementation challenge: handling “bad news”



Reduce

- Plan of avoidance, mitigation, insurance/ indemnity
- Key implementation challenge: very important but may not be time urgent



Reduce (cont.)

- Internal audit → continuous improvement in policies and procedures
- Examples of relevant policies required:
 - conflict of interests
 - whistle blower
 - complaint handling
 - staff remuneration
 - reserves
 - investment
 - privacy, IT security, equal opportunities, sexual harassment, etc.



The Greatest Risk of All

- Ignore risk management

