



MOSES WELFARE FOUNDATION

"Bring Back The Smiles"

Risk Management Policy

Policy Number: MWF-RMP-001

Version: 1.0

Effective Date: 28 July 2026

Review Date: 28 July 2027

Approved By: Board of Directors, Moses Welfare Foundation

Risk Management Policy

1. Policy Statement

Moses Welfare Foundation (MWF) is committed to identifying, assessing, managing, and monitoring risks that may affect the achievement of its mission, strategic objectives, programmes, people, assets, reputation, and financial sustainability.

As a Christian humanitarian and development organization, MWF recognizes that effective risk management is an essential component of good governance, organizational resilience, accountability, and responsible stewardship of donor resources. By proactively managing risks, MWF seeks to protect the people it serves, ensure business continuity, comply with legal and donor requirements, and maximize the positive impact of its programmes.

Risk management is the responsibility of every Board Member, employee, volunteer, consultant, contractor, and partner acting on behalf of the Foundation.

2. Purpose

The purpose of this policy is to:

- Establish a structured approach to identifying and managing organizational risks.
- Protect beneficiaries, staff, volunteers, assets, and organizational resources.
- Support informed decision-making.
- Improve organizational resilience and preparedness.
- Promote accountability and effective governance.
- Ensure compliance with applicable laws, donor requirements, and recognized international good practice.
- Encourage continuous monitoring and improvement of risk management practices.

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*Head Office: Office No: ff49, 1st floor New Liberty Tower, Model Link Road, Lahore
Sub Branch: Bahar Colony No. Kot Lakhapt LHR*





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3. Scope

This policy applies to:

- Board of Directors
- Chairman / Executive Director
- Employees
- Volunteers
- Consultants
- Contractors
- Partner organizations implementing programmes on behalf of MWF

The policy applies to all organizational activities, including:

- Governance
- Strategic planning
- Programme implementation
- Emergency response
- Financial management
- Procurement
- Human resources
- Information technology
- Safeguarding
- Fundraising
- Partnerships
- Communications
- Travel
- Facilities and assets

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4. Guiding Principles

MWF shall manage risks according to the following principles:

- Accountability
- Transparency
- Integrity
- Proportionality
- Prevention
- Continuous improvement
- Evidence-based decision-making
- Protection of people
- Responsible stewardship
- Compliance with laws and donor requirements

5. Definition of Risk

A risk is any uncertain event or circumstance that may have a positive or negative effect on MWF's ability to achieve its objectives.

Risks may affect:

- Beneficiaries
- Staff and volunteers
- Financial resources
- Operations
- Legal compliance
- Reputation
- Partnerships
- Information systems
- Programme outcomes

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6. Risk Management Objectives

MWF aims to:

- Identify risks early.
- Reduce the likelihood and impact of adverse events.
- Protect organizational assets and resources.
- Improve programme quality and sustainability.
- Strengthen organizational resilience.
- Support informed strategic planning.
- Promote a culture of responsible risk management.

7. Risk Categories

MWF shall consider, among others, the following categories of risk:

Strategic Risks

Risks affecting long-term objectives, governance, partnerships, or organizational sustainability.

Operational Risks

Risks arising from programme implementation, service delivery, staffing, logistics, or internal processes.

Financial Risks

Risks relating to budgeting, fraud, cash management, grants, procurement, exchange rate fluctuations, funding shortages, and financial reporting.

Safeguarding Risks

Risks involving children, vulnerable adults, sexual exploitation, abuse, harassment, or misconduct.

Security Risks

Risks affecting the safety and security of staff, volunteers, beneficiaries, offices, vehicles, and field operations.

Legal and Compliance Risks

Risks arising from failure to comply with applicable laws, regulations, contractual obligations, donor requirements, or organizational policies.

Reputational Risks

Risks that could damage the credibility, public trust, donor confidence, or reputation of MWF.

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Information and Cybersecurity Risks

Risks relating to data breaches, cyberattacks, loss of information, unauthorized access, or technology failures.

Environmental and Climate Risks

Risks associated with natural disasters, climate change, environmental degradation, or public health emergencies.

8. Risk Management Process

MWF shall implement the following risk management cycle:

Step 1 – Risk Identification

Risks shall be identified through:

- Strategic planning
- Programme design
- Field visits
- Audits
- Incident reports
- Staff consultations
- Community feedback
- Evaluations
- Partner assessments

Step 2 – Risk Assessment

Each identified risk shall be assessed by considering:

- Likelihood of occurrence.
- Potential impact.
- Existing controls.
- Overall level of risk.
- Ability to manage or mitigate the risk.

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Risks may be classified as:

- Low
- Moderate
- High
- Critical

Step 3 – Risk Treatment

Depending on the nature of the risk, MWF may:

- Avoid the risk.
- Reduce the likelihood of occurrence.
- Reduce the impact.
- Transfer or share the risk where appropriate.
- Accept the risk where it falls within approved organizational risk tolerance.

Each significant risk shall have an assigned owner responsible for implementing mitigation measures.

Step 4 – Monitoring and Review

Risks shall be monitored continuously through:

- Management meetings.
- Programme reviews.
- Internal audits.
- Financial monitoring.
- Safeguarding reporting.
- Security updates.
- Donor reporting.
- Annual organizational reviews.

Risk ratings and mitigation measures shall be updated whenever circumstances change.

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9. Risk Register

MWF shall maintain an organizational **Risk Register** that includes:

- Risk description.
- Risk category.
- Potential causes.
- Potential consequences.
- Likelihood.
- Impact.
- Overall risk rating.
- Existing controls.
- Additional mitigation actions.
- Responsible person.
- Review date.
- Current status.

The Risk Register shall be reviewed regularly by senior management and reported to the Board.

10. Roles and Responsibilities

Board of Directors

The Board shall:

- Approve the Risk Management Policy.
- Provide oversight of organizational risk.
- Review significant and strategic risks.
- Ensure adequate resources for risk management.
- Promote a culture of accountability.

Chairman / Executive Director

The Chairman shall:

- Ensure implementation of this policy.
- Promote organization-wide risk awareness.
- Allocate resources for risk mitigation.
- Review significant risks and mitigation plans.
- Report major risks to the Board.

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Risk Management Focal Person

The designated Risk Management Focal Person shall:

- Coordinate implementation of this policy.
- Maintain the organizational Risk Register.
- Support risk assessments.
- Monitor mitigation actions.
- Prepare periodic risk reports.
- Guide staff.

Managers

Managers shall:

- Identify risks within their areas of responsibility.
- Conduct regular risk assessments.
- Implement mitigation measures.
- Monitor risks continuously.
- Report significant risks promptly.

Employees and Volunteers

All personnel shall:

- Be aware of risks relevant to their work.
- Follow organizational policies and procedures.
- Report hazards, incidents, and emerging risks.
- Cooperate in risk mitigation activities.
- Participate in required training.

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11. Business Continuity

MWF shall maintain measures to ensure continuity of critical operations during emergencies.

Business continuity planning shall address:

- Natural disasters.
- Disease outbreaks.
- Civil unrest.
- Cybersecurity incidents.
- Loss of facilities.
- Loss of key personnel.
- Financial disruption.

Recovery plans shall be reviewed and tested periodically.

12. Incident Reporting

All personnel shall report promptly:

- Safety incidents.
- Security incidents.
- Financial irregularities.
- Fraud.
- Safeguarding concerns.
- Data breaches.
- Operational disruptions.
- Near misses.
- Significant programme risks.

Incidents shall be documented, investigated where appropriate, and used to strengthen organizational learning.

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13. Risk Management in Projects

Every project shall include:

- A documented risk assessment.
- Project-specific mitigation measures.
- Regular monitoring of risks.
- Contingency planning.
- Periodic review throughout implementation.

Significant project risks shall be reported to senior management.

14. Training and Awareness

MWF shall provide regular training covering:

- Risk identification.
- Risk assessment.
- Incident reporting.
- Business continuity.
- Safeguarding risks.
- Security awareness.
- Fraud prevention.
- Cybersecurity awareness.
- Emergency preparedness.

New personnel shall receive risk management orientation during induction.

15. Monitoring and Compliance

Implementation of this policy shall be monitored through:

- Internal audits.
- Management reviews.
- Risk Register reviews.
- Programme monitoring.
- Financial audits.
- Compliance assessments.
- External audits where applicable.
- Annual policy reviews.

Corrective actions shall be implemented where weaknesses are identified.

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16. Policy Violations

Failure to comply with this policy may result in:

- Corrective action.
- Mandatory retraining.
- Disciplinary measures.
- Suspension.
- Termination of employment, volunteer engagement, or contracts where appropriate.
- Referral to competent authorities where required by law.

17. Policy Review

This policy shall be reviewed annually or sooner if required due to changes in legislation, donor requirements, operational risks, or organizational priorities.

18. Commitment

Moses Welfare Foundation is committed to embedding risk management into every aspect of its governance and operations. By identifying risks early, implementing effective controls, and promoting a culture of preparedness and accountability, MWF strengthens its ability to protect people, safeguard resources, maintain donor confidence, and deliver sustainable humanitarian and development programmes.

Every individual representing MWF shares responsibility for recognizing risks, reporting concerns, and contributing to the Foundation's resilience and long-term success.

Approval

This Risk Management Policy has been approved by the Board of Directors of Moses Welfare Foundation and is binding on all Board Members, employees, volunteers, consultants, contractors, partner organizations, and representatives acting on behalf of the Foundation.

Approved By: Board of Directors

Moses Welfare Foundation

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Motto: "Managing Risk. Protecting People. Strengthening Our Mission."

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