

January 14, 2019

TO: Board of Directors
FROM: Heller An Shapiro
RE: Risk Management Priorities

Background:

As ArtStream continues to work toward the Maryland Nonprofit Standards of Excellence certification, and as we work to manage risk within the organization, the attached summary of possible risks is enclosed.

The Nonprofit Risk Management Center is available as a resource through our membership in MD Nonprofits.

The Standards of Excellence site has templates for most policies.

Proposal:

Review and prioritize potential risks.
Create a task force(s) to focus on top priorities.

Rationale:

This is an ongoing challenge for every organization. Developing a step-by-step plan to minimize risk will support long term sustainability for ArtStream.

Risk Management Priorities

Group Impacted	Already in Place	Risks	Priority
Participants	<ul style="list-style-type: none"> • Registration form includes: research waiver; emergency contacts; photo release; participation, behavior and safety requirements; emergency contact; photo release; research consent; liability waiver; drug/alcohol/weapon zero tolerance policy 	<ul style="list-style-type: none"> • Injury to participant • Injury by participant • Being harassed, harassing volunteer/staff • Public/social media complaint • Accident related to equipment • Accident in facility • Car accident when riding in staff car 	
Contractors (Teaching Artists)	<ul style="list-style-type: none"> • Background checks (at start, and 1/3 randomly each year) • Contracts • Photo release • Insurance (personal injury, liability, worker's comp after individual policy) 	<ul style="list-style-type: none"> • Accusation of harassment • Being harassed, harassing participant/volunteer • Injury • Car accident when driving participant 	
Volunteers	<ul style="list-style-type: none"> • Background checks for adults • Training Manual • One-on-one guidance • Experienced staff team in place 	<ul style="list-style-type: none"> • Injury to volunteer • Injury by volunteer • Being harassed, harassing participant/staff • Public/social media complaint • Accident related to equipment • Accident in facility 	
Partner Organizations	<ul style="list-style-type: none"> • Contract • Certificate of Insurance when required 	<ul style="list-style-type: none"> • Injury on site • Damage to site 	

Board	<ul style="list-style-type: none"> • D & O Insurance • Umbrella insurance policy • General liability insurance 		
Donors	<ul style="list-style-type: none"> • New database • Recognition process • Relationships built 	<ul style="list-style-type: none"> • Data breach • Credit card info misused • Board approved fundraising policy needed 	
Staff	<ul style="list-style-type: none"> • Health Insurance • Dental Insurance • Vision Insurance • Life and Accidental Death & Dismemberment Insurance • Short Term Disability Insurance • General liability insurance 	<ul style="list-style-type: none"> • Injury • Harassment complaint • Car accident when driving participant • Accident when driving rented truck 	
ArtStream	<ul style="list-style-type: none"> • General liability insurance plus: • Multiple Peril Policy <ul style="list-style-type: none"> ○ General property ○ Bodily injury and property damage ○ Social work, foster care and counseling ○ Personal and advertising ○ Non-owned and hired auto ○ Medical payments • Umbrella Policy <ul style="list-style-type: none"> ○ General liability ○ Employer's liability • Employee Handbook (pending legal review) 	<ul style="list-style-type: none"> • Data breach • Public accusation of harassment or mismanagement • Fraud • Loss of key donor/grantor • Theft of office equipment • Employee complaint on social media • Offensive material on social media or office computers 	

<p>MD Nonprofits Standards of Excellence</p>		<ul style="list-style-type: none">● Remaining items to put into place:● Board approved Communications Plan● Board approved fundraising policy● Board approved crisis and disaster planning policy● Board approved information and technology policy● Schedule of internal compliance reviews● Schedule of document retention/destruction● Board approved social media policy● Board approved ethical principles/code of ethics or statement of values● Board review of compensation structure● Privacy policy● Annual written employee evaluation required● Advocacy policy regarding process for selecting issues	
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