

| Risk Description                                              | Probability | Impact | Priority | Triggers                                                                                                                                           | Action to be Taken                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| Service, Stakeholder and Beneficiary Management               |             |        |          |                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Unrealistic expectations or inappropriate community referrals | High        | High   | 8        | <ul style="list-style-type: none"> <li>High referral spikes;</li> <li>Service delivery delays;</li> <li>Inappropriate client referrals.</li> </ul> | <b>Preventative:</b> <ul style="list-style-type: none"> <li>Formalize Working Agreements (MoUs) with referral partners;</li> <li>Conduct orientation workshops on scope of service.</li> </ul> <b>Contingent:</b> <ul style="list-style-type: none"> <li>Re-evaluate service capacity within 2 days of monthly statistics; engage courts/referral networks to adjust intake.</li> </ul>                                                          |
| Scope creep and mission drift                                 | High        | Medium | 7        | Taking on projects outside the core mandate simply to secure available funding; overstretching staff.                                              | <b>Preventative:</b> <ul style="list-style-type: none"> <li>Use a Project Priority Matrix to objectively analyze new services against organizational purpose;</li> <li>Strictly adhere to the strategic plan's vision.</li> </ul> <b>Contingent:</b> <ul style="list-style-type: none"> <li>Phase out misaligned projects;</li> <li>Re-assign dedicated resources to bring focus back to core objectives.</li> </ul>                             |
| Beneficiary safeguarding incidents                            | Low         | High   | 10       | Reports of abuse, negligence, or harm to vulnerable clients (children, elderly, disabled) during service delivery                                  | <b>Preventative:</b> <ul style="list-style-type: none"> <li>Implement a zero-tolerance Safeguarding Policy;</li> <li>Conduct mandatory police clearance checks for all staff and volunteers.</li> </ul> <b>Contingent:</b> <ul style="list-style-type: none"> <li>Suspend implicated individuals immediately;</li> <li>Report to SAPS and relevant statutory bodies</li> <li>Provide psychological support to affected beneficiaries.</li> </ul> |
| Lack of local community or partner support                    | High        | Low    | 8        | <ul style="list-style-type: none"> <li>Low event attendance;</li> <li>Stakeholders ignoring invitations; joint decisions</li> </ul>                | <b>Preventative:</b> <ul style="list-style-type: none"> <li>Develop district/regional stakeholder forums;</li> <li>Align project targets with local community needs assessments.</li> </ul> <b>Contingent:</b> <ul style="list-style-type: none"> <li>Schedule direct bilateral meetings with key influencers;</li> <li>Hold partners accountable to agreed MoUs.</li> </ul>                                                                     |

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| <b>Human Resources &amp; Staffing</b>                                           |             |        |          |                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| High staff turnover & loss of key skills                                        | High        | High   | 9        | <ul style="list-style-type: none"> <li>Low staff morale;</li> <li>Uncompetitive compensation;</li> <li>Increase in sick leave;</li> <li>Staff headhunting.</li> </ul> | <p><b>Preventative:</b></p> <ul style="list-style-type: none"> <li>HR to establish competitive remuneration structures, wellness support, clear career development paths, and regular supervision/debriefing.</li> </ul> <p><b>Contingent:</b></p> <ul style="list-style-type: none"> <li>Maintain a pool of vetted volunteers/locums; implement structured handover processes and cross-training.</li> </ul>                                                          |
| Labour disputes & non-compliance with SA Labour Law ( <i>BCEA, LRA, COIDA</i> ) | Medium      | High   | 7        | <ul style="list-style-type: none"> <li>Employee grievances;</li> <li>Informal disciplinary actions; CCMA referrals.</li> </ul>                                        | <p><b>Preventative:</b></p> <ul style="list-style-type: none"> <li>Conduct annual HR policy reviews against current SA labour legislation; train managers on fair disciplinary practices.</li> </ul> <p><b>Contingent:</b></p> <ul style="list-style-type: none"> <li>Engage an external labour lawyer or SA employer association for CCMA arbitration.</li> </ul>                                                                                                     |
| <b>Financial Management &amp; Cash Flow</b>                                     |             |        |          |                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Inadequate cash reserves / severe deficit                                       | High        | High   | 8        | <ul style="list-style-type: none"> <li>Survival ratio under 6 months;</li> <li>Delayed donor disbursements;</li> <li>Rising overheads.</li> </ul>                     | <p><b>Preventative:</b></p> <ul style="list-style-type: none"> <li>Maintain a rolling 12-month cashflow forecast; target a 6-month operational reserve fund; enforce a 10% reduction in non-essential administrative overheads.</li> </ul> <p><b>Contingent:</b></p> <ul style="list-style-type: none"> <li>Restructure operations to match immediate cash inflow; negotiate deferred payments with service providers.</li> </ul>                                      |
| Financial fraud, theft, or misallocation                                        | Low         | High   | 8        | <ul style="list-style-type: none"> <li>Audit queries;</li> <li>Internal control breakdowns;</li> <li>Unauthorized expenditure.</li> </ul>                             | <p><b>Preventative:</b></p> <ul style="list-style-type: none"> <li>Enforce dual authorization for payments;</li> <li>Segregate financial duties;</li> <li>Schedule annual independent external audits.</li> </ul> <p><b>Contingent:</b></p> <ul style="list-style-type: none"> <li>Institute immediate suspension pending investigation;</li> <li>Report to SAPS as required by Section 34 of PRECCA;</li> <li>Notify Board Audit &amp; Risk sub-committee.</li> </ul> |

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| <b>Fundraising &amp; Revenue Sustainability</b>              |             |        |          |                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Over-reliance on a single funder (e.g., DSD or single donor) | High        | High   | 9        | <ul style="list-style-type: none"> <li>• &gt;40% of income originating from one source;</li> <li>• Impending grant contract expiry.</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Preventative:</b> Implement a Diversified Fundraising Strategy targeting B-BBEE SED funding, corporate CSI, individual donors, and social enterprise/earned income.</li> <li>• <b>Contingent:</b> <ul style="list-style-type: none"> <li>• Initiate emergency fund appeals;</li> <li>• Scale down non-core program activities to match reduced budget envelopes.</li> </ul> </li> </ul>                                                                 |
| Shifts in donor strategic priorities                         | High        | High   | 9        | <ul style="list-style-type: none"> <li>• Funders announcing new thematic focus areas; Corporate CSI shifting away from your sector.</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>Preventative:</b> <ul style="list-style-type: none"> <li>• Continuously scan the philanthropic environment; align organizational M&amp;E data to show impact on broader national goals (e.g., SDGs, NDP).</li> </ul> </li> <li>• <b>Contingent:</b> <ul style="list-style-type: none"> <li>• Pivot program framing to align with new donor priorities without losing core mission focus; activate emergency community campaigns.</li> </ul> </li> </ul> |
| Reputational damage or negative media                        | Low         | High   | 8        | <ul style="list-style-type: none"> <li>• Public complaints; social media backlash;</li> <li>• Association with a compromised partner</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Preventative:</b> <ul style="list-style-type: none"> <li>• Develop a proactive communications strategy; ensure strict vetting of partners and corporate sponsors</li> </ul> </li> <li>• <b>Contingent:</b> <ul style="list-style-type: none"> <li>• Activate a crisis communication plan;</li> <li>• Release transparent, factual statements;</li> <li>• Temporarily pause active fundraising campaigns until resolved.</li> </ul> </li> </ul>          |
| Donor grant default or delayed disbursement                  | Medium      | High   | 8        | <ul style="list-style-type: none"> <li>• Unsigned grant agreements near renewal dates;</li> <li>• Delayed (DSD) subsidies.</li> </ul>           | <ul style="list-style-type: none"> <li>• <b>Preventative:</b> <ul style="list-style-type: none"> <li>• Submit all narrative and audited financial reports 30 days prior to donor deadlines; maintain direct liaison with grant officers.</li> </ul> </li> <li>• <b>Contingent:</b> <ul style="list-style-type: none"> <li>• Utilize the operational bridge reserve fund; issue formal written notifications to project beneficiaries regarding temporary adjustments.</li> </ul> </li> </ul>        |

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| <b>Governance, Legal &amp; Regulatory Compliance</b>                        |             |        |          |                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Board apathy or lack of quorum                                              | Medium      | High   | 7        | <ul style="list-style-type: none"> <li>Consistent absenteeism at AGM or quarterly meetings;</li> <li>Delayed strategic decisions</li> </ul>                              | <p><b>Preventative</b></p> <ul style="list-style-type: none"> <li>Enforce a strict Board Charter with attendance clauses;</li> <li>Recruit diverse skills;</li> <li>Schedule meetings 12 months in advance.</li> </ul> <p><b>Contingent</b></p> <p>Remove inactive members per the Memorandum of Incorporation (MOI) or constitution;<br/>Co-opt temporary members to maintain quorum.</p>                                 |
| Unmanaged conflicts of interest                                             | Medium      | High   | 8        | <ul style="list-style-type: none"> <li>Board members or staff awarding contracts to associated businesses; undisclosed relationships.</li> </ul>                         | <p><b>Preventative</b></p> <ul style="list-style-type: none"> <li>Require annual signed declarations of interest;</li> <li>Make conflict of interest declarations the first agenda item at all meetings.</li> </ul> <p><b>Contingent</b></p> <ul style="list-style-type: none"> <li>Void compromised decisions/contracts immediately;</li> <li>Initiate disciplinary or removal proceedings for non-disclosure.</li> </ul> |
| Loss of NPO / NPC status or SARS PBO (Sec 18A) Tax Exemption                | Low         | High   | 10       | <ul style="list-style-type: none"> <li>Late submission of DSD annual reports or CIPC annual returns</li> <li>Failure to issue Sec 18A certificates correctly.</li> </ul> | <p><b>Preventative</b></p> <ul style="list-style-type: none"> <li>Maintain an automated Statutory Compliance Calendar</li> <li>Conduct quarterly Board governance reviews</li> <li>File annual CIPC and DSD returns on time.</li> </ul> <p><b>Contingent</b></p> <ul style="list-style-type: none"> <li>Retain an NPO legal/tax specialist to submit condonation applications to SARS and DSD immediately.</li> </ul>      |
| Non-compliance with POPIA ( <i>Protection of Personal Information Act</i> ) | Medium      | High   | 8        | <ul style="list-style-type: none"> <li>Unauthorized sharing of client/donor data;</li> </ul>                                                                             | <p><b>Preventative</b></p> <ul style="list-style-type: none"> <li>Appoint an Information Officer;</li> <li>Conduct POPIA compliance training for staff</li> <li>Encrypt digital beneficiary databases.</li> </ul> <p><b>Contingent</b></p>                                                                                                                                                                                 |

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|                                                  |             |        |          | <ul style="list-style-type: none"> <li>Physical files left unsecure;</li> <li>Absence of POPIA consent forms.</li> </ul>               | <ul style="list-style-type: none"> <li>Follow mandatory statutory breach notifications to the Information Regulator and affected data subjects within prescribed timeframes.</li> </ul>                                                                                                                                                                                                                   |
| Operational, IT & Infrastructure                 |             |        |          |                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                           |
| Power grid instability / utilities disruption    | High        | Medium | 7        | <ul style="list-style-type: none"> <li>Frequent power cuts;</li> <li>Municipal water outages affecting facility operations.</li> </ul> | <b>Preventative</b> <ul style="list-style-type: none"> <li>Install inverter/UPS systems for critical IT infrastructure;</li> <li>Store offline data backups;</li> <li>Secure alternative water storage tanks.</li> </ul> <b>Contingent:</b> <ul style="list-style-type: none"> <li>Implement hybrid remote-work protocols for administrative staff during extended grid outages.</li> </ul>               |
| Loss of critical data or ransomware/cyber attack | Medium      | High   | 8        | <ul style="list-style-type: none"> <li>Server failure; phishing attacks;</li> <li>Lack of automated off-site backups.</li> </ul>       | <b>Preventative:</b> <ul style="list-style-type: none"> <li>Enforce automated cloud-based daily backups;</li> <li>Implement two-factor authentication (2FA) across corporate systems; install enterprise antivirus software.</li> </ul> <b>Contingent:</b> <ul style="list-style-type: none"> <li>Activate IT disaster recovery plan and restore operations from clean off-site cloud backups.</li> </ul> |