

## THE NON-PROFIT PROTECTOR.

A LOSS PREVENTION & RISK MANAGEMENT  
SYSTEM DESIGNED FOR NON-PROFITS

# POLICIES & JOB DESCRIPTIONS & RISK REVIEWS



*"We now have an infrastructure that will better protect our agency and should impress donors, our funding agencies and auditors"*

THIS PROGRAM PROVIDES A HIGH LEVEL OF PROTECTION FROM FRAUD AND OPERATIONAL LOSSES, IMPROVES AGENCY TRANSPARENCY, PROVIDES A "PRO ACTIVE DUE DILIGENCE" FOR THE BOARD AND AGENCY

PROGRAM FILES CAN BE EASILY DOWNLOADED AND EDITED TO ANY AGENCY'S SPECIFICATIONS

AN INEXPENSIVE SOLUTION TO AVOIDING MAJOR BUSINESS EXPOSURES

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## **POLICIES**

The “Non-Profit Protector” was developed to provide Non-Profit Executives with a systematic way to recurrently reevaluate the most significant risks in the major business functions under their control.

Policies addressing the business side of an agency’s operations are the starting point. The addition of regular risk reviews and comprehensive job descriptions makes this system “active”.

Policy areas addressed are as follows:

### **BY-LAWS & GOVERNANCE POLICIES**

- By-laws specifics are carried over from current agency by-laws
- Governance Policies are comprehensive, They address numerous potentially difficult situations not typically addressed in agency by-laws
- Governance Policies improve communications between administrative staff and the board as potentially problematic situations are pre-addressed by board consensus
- Governance Policies include all major IRS Form 990 Guidelines
- Governance Policies inform and commit the board as well as administration. Important decisions are consistent year to year

### **ACCOUNTING AND PURCHASING POLICIES**

- Accounting Policy alternatives are provided for small and large agencies
- These policies improve basic internal controls
- They establish dollar thresholds, affix responsibilities by position titles and address segregation of duties
- Policies provide basis for training new employees to these functions
- Policies review by staff, annually, ensures employee knowledge of specific controls in these critical areas
- Policies are an assist to CPA/Auditors in their Risk Assessments
- Purchasing Policies specify authorities and specific protocols
- Together, these policies support board due-diligence related to the board’s fiscal responsibilities

### **INSURANCE COVERAGE POLICIES**

- Assure board knowledge of all classes of coverage and dollar amounts
- Provide a number of important protective stipulations

### **SAFETY & EMERGENCY PREPAREDNESS**

- Staff safety is improved through policies, semi-annual training agendas and action sheets for each type of emergency

### **ALSO NOTE:**

This program trains administrative staff to recognize major risk exposures through the related risk review process

Policies in writing and in use can result in D&O Insurance discounts with certain Insurers

### **TESTIMONIALS:**

**“ I NOW HAVE VERY SPECIFIC GUIDELINES FOR THE DIFFICULT SITUATIONS THAT ARISE ”**  
EXECUTIVE DIRECTOR

**“ ACCOUNTING & PURCHASING POLICIES ARE CONCISE AND SPECIFIC ”**  
CPA / DIRECTOR

**“ POLICIES ARE THERE FOR INVESTMENT, INVENTORIES AND PETTY CASH, ETC. ”**  
DIRECTOR

**“ THIS PROGRAM SHOULD BE CALLED THE NON-PROFIT PROTECTOR.”**  
LAWYER / DIRECTOR

**“ INSURANCE COVERAGE INFORMATION IS NOW ON MY COMPUTER ”**  
DIRECTOR

**“ EMPLOYEE SAFETY IS ENHANCED AND EASILY MAINTAINED ”**  
EXECUTIVE DIRECTOR

**“ THIS IS STRONG, PRO-ACTIVE DUE DILIGENCE ”**  
CHAIRPERSON

## RISK REVIEWS

The Risk Review Process gives “life” to the policies and job description components.

Risk Reports are certified semi-annually by the administrative officer and the controller or bookkeeper. These reports should take 1 to 2 hours to complete. Generally, distribution is to the chairperson and treasurer and may include other directors, if the board so chooses.

Benefits of a recurring program of risk reviews are:

- Assures senior management review of all major policies, semi-annually
- Trains administrative staff to recognize major fraud and operational exposures
- Alerts administrative staff and board to emerging problems
- Maintains focus on IRS Form 990 Guidelines
- Assures donors and funding agencies that a strong business infrastructure is in place and in use
- Supports agency Human Resources Policies by addressing key HR exposures

Format for Risk Reports is a checklist of positive affirmations – one for each major policy. If an affirmation is not be entirely correct as presented on the Risk Report, then a correcting explanation is inserted on the line beneath, in red type.

A “Risk Report Explanation Guide” is provided to detail the specific reasons why each affirmation is important and needed. This tool makes the Risk Report easily understandable by all.

## JOB DESCRIPTIONS

Job descriptions are provided for board officers, major committees and for the administrative officer and the controller or bookkeeper. Job descriptions address major board responsibilities and they also assign specific IRS Form 990 guidelines to the job descriptions of board officers.

This format does not mean more work for the board’s officers, as the administrative officer will oversight Form 990 policy compliance and other board officer responsibilities as a part of the Risk Review process.

**NOTE: THIS PROGRAM ADDRESSES POTENTIAL OPERATIONAL RISKS AS WELL AS POTENTIAL FRAUD RISKS. OPERATIONAL LOSSES CAN THREATEN AN AGENCY’S SUSTAINABILITY JUST AS DRAMATICALLY AS FRAUD LOSSES. AND, DOLLARS LOST ARE ALSO DOLLARS INTENDED FOR MISSION.**

### BEST QUOTE:

“COMPUTER FILES ARE NICE —BUT CAN I HAVE A HARD COPY MANUAL?” .....”SURE”



THE RAS PROGRAM WAS DEVELOPED BY DENNIS CLARK, FORMER CEO OF GOODWILL INDUSTRIES OF BROWARD COUNTY FLORIDA FOR 13 YEARS, AND FORMER PRESIDENT OF 2 BROWARD COUNTY BANKS.

### WEBSITE ICON:

### BROCHURE USE:

BROCHURE CAN BE USED AS AN ADDENDUM TO REQUESTS FOR FUNDING PROPOSALS



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