

Risk management tips brought to you by the insurance professionals at Packetts

DID YOU KNOW?

When online, UK Internet users spend the majority of their time on social networking sites, according to a 2013 Experian Marketing Services report. Learn how to capitalise on our social media obsession for the good of your charity.

Be Vigilant When Providing Aid Where Terrorists Operate

The Charity Commission, the independent regulator of charities in England and Wales, recently issued advice reminding charities to demonstrate extra caution with their funds when providing humanitarian aid in areas where terrorist groups operate.

Spurred by terrorist attacks like the September 2013 Westgate shopping centre attack in Nairobi which claimed 72 lives, the Charity Commission is urging charities working in such areas to be aware that their funds may be diverted and used by terrorists. This especially applies to charities currently working in Syria and the surrounding countries.

Safeguarding employees and capital is not just good sense—it is the law. Under section 15(2) of the Charities Act 2011, charities are legally obligated to manage risks to staff, funds and aid materials.

Trustees must also ensure their charity does not violate the Terrorism Act 2000 by accidentally funding terrorist acts. Be vigilant—perform thorough due diligence and extensive monitoring with all funds given to business partners. Contact the authorities immediately if you suspect you have inadvertently financed terrorist activity.

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Motor Cover for Volunteers

Many charities rely on volunteers to help fill out their workforce and keep costs low. Volunteers are often asked to complete a variety of tasks, including driving.

However, enlisting volunteers can also create additional responsibilities—you must manage all foreseeable risks, secure volunteers' safety and ensure your charity possesses the proper insurance cover. Add vehicle use to this and managing your risks may seem overwhelming.

But you need not fear using volunteer drivers as long as your charity has adequate cover.

If your charity owns the vehicles volunteers will use in the course of their volunteering duties, then your charity must adequately insure the vehicles. If volunteers will be using their own vehicles in the course of

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How to Make Social Media Work for Your Not-for-Profit or Charity

Social media is here to stay—it is no fad. Individual services like Myspace or Flickr may differ in popularity, but the hyper-connectivity common to all social media sites is a permanent fixture of modern life.

Most organisations are aware of social media's popularity—it would be hard not to. The biggest service, Facebook, has more than one billion users.

But what some organisations have yet to grasp is the strength of social media. Many charities have already embraced social media as an enduring, useful part of their fundraising and marketing efforts. Yet some still lag behind, questioning whether they should use social media or how social media can benefit not-for-profit organisations.

The benefits of social media are obvious—organisations can utilise existing social media connections to broadcast their message and encourage user engagement. The key to successful social media is less obvious: content.

Social media content is anything that sparks users to engage and interact with your organisation. Content can be anything from a professional video to a letter written by one of your volunteers.

Although your content does not have to be original, the most effective content usually is. Your content also need not cost a fortune to create. In fact, the most popular content is often created on a shoe-string budget. Users are not always seduced by production value. If your organisation's content is honest and sends a clear message, your followers will probably engage and share it among their networks.

If you are feeling overwhelmed, and wondering how to go about making original, shareable content, do not worry—you are surrounded by inspiration. Everything your organisation does is an idea for potential content. This includes work done by volunteers and employees, or positive outcomes experienced by the people you help. You can recycle your charity's everyday experiences into interesting, effective content that drives involvement and sharing.

Remember, though, that highly shared content does not necessarily equal engagement. Content shared by 100 people, all of whom have agreed to volunteer for your organisation, is more effective than content shared by 1,000 people, with only five agreeing to lend their time.

Volunteer Motor

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their duties, typically they must secure proper insurance cover on their own.

In the latter case, the organisation should inform volunteers what information they must send to their insurance companies. The volunteers should contact their insurers, detailing how they will be using their car to volunteer. Then, the insurer will likely send written confirmation to the volunteer, which generally does not result in a premium increase.

Your charity can expedite this process by offering a letter for your vehicle-owning volunteers to send to insurers. The letter should include the following:

- Explanation of volunteer duties with your charity
- Statement of whether volunteers will carry passengers
- Request for confirmation that the volunteer's insurer covers third-party or passenger claims

To ensure your volunteers' safety when driving, follow these best practices:

- Verify volunteer drivers have a full driving licence.
- Set a requirement for minimum driving experience.
- Ask to see an MOT certificate for cars over three years old and a valid tax disc.