



Understanding the impact  
of emerging risks

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| <b>What do we mean by emerging risks?</b><br><i>Hannah Clark</i><br><i>Head of Charities and Social Organisations, Zurich Insurance</i>     | 2  |
| <b>Great challenges mirror great opportunities</b><br><i>Lizzi Easterbrook</i><br><i>Head of Content, Guardian Voluntary Sector Network</i> | 3  |
| <b>Emerging risks and educated guesses</b><br><i>Sarah Pearson</i><br><i>Senior Strategic Risk Consultant, Zurich Insurance</i>             | 4  |
| <b>Global risks, collective action</b><br><i>Charlotte Simmonds</i><br><i>Freelance Journalist</i>  | 7  |
| <b>Coping with economic uncertainty</b><br><i>Ian Allsop</i><br><i>Freelance Journalist</i>   | 9  |
| <b>Do you know what you don't know?</b><br><i>Dame Mary Marsh</i><br><i>Founding Director, Clore Social Leadership Foundation</i>           | 11 |
| <b>Come hell or high water</b><br><i>Becky Slack</i><br><i>Freelance Journalist</i>   | 12 |
| <b>In technology we trust</b><br><i>Richard Cooper</i><br><i>Director of Programmes, Technology Trust</i>                                   | 13 |



It is vitally important that charities remain aware of risks to their organisation, its services and its sustainability. Many of today's risks are well known and easily quantifiable, but what about the ones that are less apparent or more difficult to predict? How do we categorise them, and how do we begin to adopt solutions to the unique challenges they present?

These questions can help to inform our understanding of the phrase "emerging risks". Emerging risks are the newly developing or changing hazards that are often difficult to measure, but can have a major effect on an organisation of any size. As a result, they tend to be lower in probability but

higher in impact. Emerging risks can be new to the risk landscape and hence lack historical reference points or comprehensive public data. This makes them particularly problematic, as an organisation may not realise how big or how bad they might become.

Zurich is a long-standing partner of the voluntary sector, and last year we undertook research with the *Guardian* to even better understand the industry's concerns. With insight from more than 600 organisations, we gleaned that loss of income, increased demand for services and inability to enact rapid organisational change topped the list of challenges, while funding, organisational change and quality service delivery afforded the greatest space for innovation.

Understanding emerging risks plays a key role in tackling these issues head on. They can, if well mitigated, be bent to an organisation's advantage and present real opportunities for innovation in the areas charities want to grow.

One of the difficulties around identifying emerging risks is that they can often feel removed from an organisation's day-to-day activities. Macro-trends such as global fiscal instability, cyber security, and climate change may seem intangible on a micro level, but due to their interconnectedness with the rest of the world they are worthy of attention. Committing time and skills to understanding them will help charities stay at the forefront of the important developments that impact their future success.

By embedding a holistic understanding of emerging risks from the top to the bottom of a charity's management structure, being prepared for what lies ahead need not be resource-heavy or time consuming. Ultimately, it is about keeping an eye on the future and knowing how to maximise new developments for the better health of an organisation and those they service.

We would be delighted to hear from you about any of the topics covered in this guide. Please contact me at [hannah.clark@uk.zurich.com](mailto:hannah.clark@uk.zurich.com)

*Hannah Clark, Head of Charities and Social Organisations, Zurich Insurance*

## Great challenges mirror great opportunities

We're delighted to be working again with Zurich Insurance on this second guide for charities, which focuses on the importance of emerging risks. These guides are part of a multi-platform partnership which includes a combination of online content and offline events that we encourage you to engage with.

Passion and enthusiasm in the voluntary sector remains high, but we continually hear from charities who say they are facing more pressure than ever. The Guardian Voluntary Sector Network and Zurich Insurance have been working to understand the challenges charities face today so that together we can help them jump the hurdles and get on with the good work that they do.

As Hannah Clark mentioned (page 2), last year we undertook a survey which asked our audience to share what they believe are the biggest challenges facing charities over the next twelve months, and what areas offer the most opportunity for innovation

The findings showed an interesting parallel – funding, service demand and service delivery represented both the areas of top concern and the areas in which charities saw the most chance for innovation. It's evident that great challenges mirror great opportunities. So it's important to focus on how informed risk-taking can help any charity to thrive in tough economic times, deliver better services and drive internal changes forward.

If you would like to let us know how you have tackled some of the issues we deal with in this guide, or have any other comments, please get in touch with me at [lizzi.easterbrook@theguardian.com](mailto:lizzi.easterbrook@theguardian.com).

Best wishes,

*Lizzi Easterbrook*  
Head of Content  
Guardian Social Enterprise and Voluntary Sector Networks

**the guardian**  
voluntary sector network

What do you think are the biggest challenges facing your charity over the next 12 months?

- ➡ Loss of funding 65%
- ➡ Increased demand for services 42%
- ➡ Inability to keep the quality of service high with reduced resources 30%
- ➡ Inability to enact rapid organisational change 30%

## Emerging risks and educated guesses

While it's difficult to know for certain what the future might hold it is possible to make informed predictions based upon what is happening around us today, says Sarah Pearson

Charities operate in challenging situations every day, with which comes an array of surrounding risks. Whether the desire is to maintain the status quo, introduce new projects or expand the length and breadth of services, when surveying the risk landscape it is easiest to see what's directly in front.

What isn't so easy is seeing what lies ahead – one, five, even ten years down the line. But charity leaders should keep their eyes on the horizon, because what's coming up is as critically important for an organisation's stability, success and longevity as anything that is already on the doorstep.

**Emerging risks can be defined by ambiguity and uncertainty. However, while they can be unexpected and catch us unaware, they can also arise from known risks around us which develop, amplify, or manifest themselves in new ways.**

Funding, for instance, is a well-established risk for the third sector. The UK's climate of austerity has left charities facing budget cuts, threats to income and reductions in staff; already risk factors within themselves. But from these root issues can arise new challenges – a loss of staff, for instance, can lead to a loss in capacity and skills.

Equally, risks can emerge as charities look to access new sources of funding, which can often involve the introduction of new projects and services. Failing to think through whether an organisation is best placed to deliver these can have consequences for its service users, its volunteers and donors, and ultimately its reputation. Therefore, chasing new income streams should be done with caution.

Technology also presents both known and emerging risks. Worrying whether internal networks such as email or telephones are robust may seem like the most pressing issue, but it's important not to neglect emerging concerns around data security, cyber crime and malicious attacks, which are not simply the stuff of science fiction.

The government estimates the economic cost of cyber crime to UK businesses as £21bn a year. Besides the possibility of fraud or loss of funds due to cyber theft, failure to adequately protect data can cause reputational damage and incur fines from the Information Commissioner's Office.



Organisations that have been victims of hacking have been fined under the Data Protection Act for failing to protect customer information.

**With our dependency on technology only set to rise, charities should be vigilant and conscious of consequence, particularly as they are often dealing with the most vulnerable in society.**

Changes to our planet's climate may also seem outside the immediate risk radar, but shifting weather patterns can have consequences which reverberate around the world.

Organisations operating in countries where climate change may be more severe should consider how this will influence their capacity to deliver services.

Here in the UK, remaining alert to adverse weather is important too. A flash flood, high winds or fallen debris can leave key sites damaged and beneficiaries lacking critical services. For this reason it is important that any charity take emerging climate risks into account when planning for business continuity and recovery procedures following an unexpected disaster.

So what can charities do to prepare? Understanding such potentially game changing events requires heightened sensitivity to new conditions and an assessment of a risk's impact, its connection with other known threats, and its implications for organisational strategy.

A risk resilient organisation should be continuously scanning the environment – keeping a broad perspective of developments on the social, political, technological and environmental landscapes.



## THE SIMPLE FOUR Ts CHECKLIST FOR MANAGING A RISK

How can an organisation respond to any emerging risks it identifies? This simple four Ts checklist is helpful to use. Once identified the risk can be:

### • TRANSFERRED

Through partnership arrangement or insurance, for example

### • TREATED

By putting controls in place to reduce the impact in the event of a risk occurring

### • TOLERATED

Because the risk is either out of an organisation's control or minor enough to manage

### • TERMINATED

Which would mean stopping the activity which is generating the risk

Not all changes will effect each organisation in equal measure, of course, but charity leaders should question what their organisation should be doing to reduce the likelihood or impact, or to maximise any opportunities that the risks may bring.

There are a number of practical questions an organisation can ask itself in order to accomplish this:

- ➔ What risks have we seen emerge over the past one, three, five and ten years?
- ➔ What processes do we have in place for identifying and quantifying emerging risks?
- ➔ Who on our team is responsible for overseeing this?
- ➔ How often are we refreshing our risk strategy to include emerging risks?
- ➔ How are we integrating emerging risks into our decision making processes?

The steps for dealing with emerging risks can and should fit seamlessly within an organisation's existing risk management framework. This means setting time aside to have an open and analytical conversation about emerging risks at the highest level. This is particularly important when setting business objectives or at a time of organisational change. By adopting this kind of systematic approach when identifying, assessing, and responding to relevant emerging risks, the chances of being caught unawares will reduce dramatically.

Emerging risks are not all dark clouds on the horizon – the events and circumstances that underlie them can also represent opportunities. If an organisation fully understands emerging risks and is active in managing them, it can turn them into a competitive advantage. Emerging risks are often faced by similar organisations and may be too large to tackle on one's own. This brings the very real opportunity for collaboration and partnership, whether this takes the form of skills sharing, multiple capacity development or a joint bid for new, more ambitious commissions.

Risk analysis is not a tedious or terrifying activity, but rather an elemental tool that can shape decision-making, transform long-term strategies and help a charity to do its best work for the greater good.

*Sarah Pearson is a Senior Strategic Risk Consultant at Zurich Insurance*



## Global risks, collective action

With planning for the future at the front of our minds, Charlotte Simmonds speaks to the World Economic Forum, which reveals its latest data on the global risk landscape and why we should be thinking about risk as “global citizens”

In emerging risk analysis, the World Economic Forum’s annual *Global Risks Report* serves as a universal benchmark when plunging into the deep end of today’s shifting risk arena.

“Global risks” are defined as multi-armed occurrences that can affect countries and industries over the timescale of a decade, with the potential for systematic consequences in the geopolitical, socioeconomic and digital realms. Jennifer Blanke, Chief Economist and Senior Director of the World Economic Forum, says 2014’s global risks are mutually fortifying, interconnected and bear wide ramifications.

“We’re still seeing economic, social and environmental risks at the top of the landscape,” she says. “These naturally reinforce each other. The continued financial crisis affects structurally high unemployment, which in turn exacerbates income disparity, lack of faith in institutions and social exclusion.”

Charities share the burden of these societal ripples – from funding insecurity and rising energy costs, to increased service demand in the face of rising poverty, joblessness and social unrest.

Where many institutions stumble, says Blanke, is in delivering the foresight necessary for effective risk planning: “When we’re so often concerned with the next deadline, the next quarter or the next election, it’s difficult to think ten years ahead about mitigating these issues. So you need to be avoiding the structures that you tend to fall into.”

The Global Risks 2014 report illuminates three key “risks in focus”; each critical to keep in mind when planning for the future.



The first, “Instabilities in an increasingly multipolar world”, speaks to the pitfalls of an interdependent global economy where fiscal instability abroad causes turmoil back home. Austerity is the UK’s contemporary narrative here – with lower-income charities, businesses and individuals suffering most from government cutbacks.

“Digital disintegration”, the second focus, envisions an unreliable cyber sphere. “Online, it is much easier to attack than to defend,” Blanke elaborates. “The internet depends on trust. What happens when this trust is eroded by increasingly sophisticated cyber crime, or by governments taking advantage of personal data?”



### 10 GLOBAL RISKS OF HIGHEST CONCERN IN 2014

1. Fiscal crises in key economies
2. Structurally high unemployment/underemployment
3. Water crises
4. Severe income disparity
5. Failure of climate change mitigation and adaptation
6. Greater incidence of extreme weather events (e.g. floods, storms, fires)
7. Global governance failure
8. Food crises
9. Failure of a major financial mechanism/institution
10. Profound political and social instability

### TRENDS TO WATCH

- Decline of trust in institutions
- Lack of leadership
- Persisting gender inequalities
- Data mismanagement
- Pollution
- Accidents or abuse involving new technologies, such as synthetic biology, autonomous vehicles and 3-D printing

Source: WEF Global Risks 2014

Charities should hence be vigilant and take greater precaution around their own data security and the privacy of beneficiaries and staff. The internet is a precious commodity, says Blanke, but without collective action we risk seeing it become fractured and dangerous.

“It is so important to think of the internet as more than a useful technological tool, but as an economic tool,” she advises. “It is a common good that people should be working together to ensure.”

This kind of interlinked thinking is evident too in the third focus risk, “Generation lost?” It examines how social and economic forces have merged to disenfranchise today’s young people – who face precarious employment, rising costs of education and a lack of opportunities taken for granted by previous generations.

“High unemployment means young people are de-skilling, despite high investment in education,” says Blanke. “That represents a huge loss. This is the kind of risk that can become a vicious spiral ten years out.”

At a local level, this could provide opportunities for charities to step in.

“We need to be thinking about providing space for marginalised young people outside the workforce,” says Blanke. Skills development and engagement through volunteer work may be an invaluable area in which the third sector can offer support to an endemic issue. With risks of this magnitude, joint responsibility is necessary both to alleviate impact and actualise change.

“When thinking of the future,” advises Blanke, “of course not every global risk will be of immediate relevance to you. But we are all global citizens. We bear collective responsibility – and when these risks come together, no one stakeholder can take care of them alone. Business, government and civil society will have to work together to address them.”

Charlotte Simmonds is a freelance journalist

## Coping with economic uncertainty

What are the funding risks facing charities at present and how can they effectively plan their finances in a difficult and unpredictable climate? Ian Allsop investigates

The Charity Commission's guidance *CC26 – Charities and Risk Management* says that the essential question for charities when considering risk is whether or not they can continue to meet the needs of beneficiaries now and in the future. In a period of economic uncertainty, the major financial risks for a charity are likely to be termination of funding from other bodies, the future of contracts, fundraising from the general public, fluctuations in the value of investments, and an unforeseen rise in demand for their services.

Baker Tilly's *Funding Challenge* published in November 2013 found that almost half of charities had seen government funding decrease over the last 12 months, and almost two thirds said that sourcing new funding streams was their biggest challenge. More than a third said that they are not seeing any recovery, and 46 per cent said they may struggle to meet their charitable objectives. The survey respondents also reported that increased competition for funds was the biggest change they had experienced in relation to funding in the last 12 months.

The NCVO's 2013 *Counting the Cuts* report estimates that charities' income from government will be £1.7bn (12 per cent) lower in 2017/18 than it was in 2010/11, if cuts are made proportionately. While reductions are being made in some areas, in others public expenditure is increasing, with new payment-by-results programmes, for example. These two trends are likely to result in some divergence of experience, particularly between smaller community organisations and larger charities that can more easily access new contracts or replace lost income.

### What can be done?

Charities have always been good at adapting, diversifying and innovating to fulfil their mission. As the 2013 *Managing in a Downturn* report, published by Charity Finance Group, Institute of Fundraising and PwC found, despite battling to cope with increased demand and reduced funding the charity sector continues to be resilient and flexible. While in a climate of long-term austerity there is no easy solution to the funding challenge, a proactive approach, diversified income streams and greater certainty around an organisation's financial position will aid sustainability.

NCVO has been doing work around sustainable funding for several years, and says it is not simply a question of getting better at fundraising or locating one ever-lasting source of income. It promotes an approach that encourages organisations to explore potential income across a spectrum of opportunities, from donations, through grants, service level agreements and contracts, to social enterprise activity. This not only spreads risk, but ensures organisations are best placed to take advantage of emerging trends and opportunities and are able to safeguard their financial



future without sacrificing independence or mission. This approach needs to be underpinned by thorough planning, impact assessment and full cost analysis.

There must also be a recognition of being realistic and charities should review their core objectives and strategy. This may result in a reduction in projects, the sale of assets and cost reductions, including redundancies. However, while costs need to be controlled tightly it is only through investment that new sources of funding can be accessed.

### New opportunities

With competition for funding fiercer than ever before, charities that can demonstrate the difference their work makes – its social impact – may have the edge. This is particularly pertinent for those organisations that deliver public services. The Public Services (Social Value) Act 2012 places a legal obligation on local authorities and other public bodies to consider not only price and quality but the social good that may come from a procurement exercise. There is also a move towards payment-by-results, and Social Impact Bonds, where the success of a contract is judged on outcome.

However, the need to demonstrate impact also applies when fundraising from the public. As charities are held up to scrutiny like never before, it is vital they are able to show exactly what donors' money is being used to achieve.

*Ian Allsop is a freelance journalist*

### Funding risks case study: Action on Hearing Loss

Action on Hearing Loss (AoHL) has seen its income drop from £46.8m in 2009 to £37.4m in 2013 and has implemented changes to mitigate funding risks and maintain core services. CEO Paul Breckell says it has approached its financial model by linking it to a focus on strategy. "We are clear about what we are seeking to fund, the services we feel are worth maintaining because of their impact and value to beneficiaries."

In 2008, AoHL began a three year programme of intentionally spending down its healthy reserves to protect services. It also undertook ongoing scenario planning to test a range of income models. Since 2011 it has tried to be more adaptable. It thoroughly plans for contingencies, reforecasts its budgets quarterly and reviews its figures monthly.

Breckell says: "We have not been frightened to make changes and of cutting our cloth. The new normal meant we had to adjust and make some cost reductions."

In early 2013 it embarked on fundamental strategic change, and after consulting with beneficiaries decided to concentrate on three key areas: advice, campaigns, and research. However, things remain tough. Therefore the charity is grappling with the challenge of further de-risking its operating model by being more flexible, leaving Breckell to find an answer to the question: "How can we be more nimble but continue to reflect our values and maintain consistency of services?"



## Do you know what you don't know?

Expertise shortages will impair charities' ability to manage risk, says Dame Mary Marsh

Earlier this year, at the request of Nick Hurd, Minister for Civil Society, I published my response to the question: "What is the state of skills and leadership in the social sector and where are any critical gaps?" I was asked to consider this in relation to this period of significant change that charities face.

A charity's ability to identify, manage and mitigate risks depends heavily on having the right range of skills in place. We worked to identify where skills requirements were changing and where action was needed. This was found to cut across a range of areas, including governance, leadership, digital fluency, the use of data to inform social change, enterprise capability and collaboration. A lack of skills in any of these areas can have a detrimental impact on all aspects of a charity's ability to operate effectively.

Risk management should be led from the top. However, we identified a lack of knowledge at this level in a number of critical areas, including those listed above. A lack of diversity on boards and within senior management leads to skills gaps throughout an entire charity. Trustees and senior management should work together to embed self-awareness of both current and emerging risks throughout all levels of an organisation – particularly so it can remain on top of any changes to the risk environment and what these may mean for its skillsbase.

Individual organisations will, of course, have their own unique skills requirements, the outline for which should be informed by its appetite for risk and continued assessment of emerging threats. A skills audit can establish what competencies are currently available, and assess whether training could fill any gaps rather than recruiting new staff. By conducting a skills audit in conjunction with a risk audit, it can help ensure a charity has access to the right mix of people and thus is able to respond should a difficult situation arise.

*Dame Mary Marsh is Founding Director of the Clore Social Leadership Programme*



### ZURICH'S TAKE ON THE SKILLS GAP

In today's climate of austerity, loss of capacity, funding and staff can result in charities missing critical skills. We see the key areas to address as:

- Strong leadership skills
- Experience in partnerships/ collaboration
- Contract and commission negotiations
- Risk scanning and risk management
- General skills broadening - less dependence on key individuals

A skills audit, as outlined by Dame Mary Marsh, is a recommended tool that can provide the following:

- An understanding of the skills required
- Details of the skills gaps the organisation currently has
- Analysis of training and development needs
- Data that can be used for purposes such as internal selection and succession planning

## Come hell or high water

Charities need to be prepared for extreme weather because a flood or heatwave could have damaging consequences for them and their beneficiaries, writes Becky Slack

As the storms over recent weeks have shown, UK communities are having to face and adapt to more severe conditions. Indeed, as the government's risk register highlights, climate change is: "...likely to increase the frequency and severity of extreme weather events".

Weather such as this can have a dramatic bearing on charities. Besides the damage that can occur to property and equipment, other factors include power cuts, disruption to travel and logistics, and a negative impact on key stakeholders, such as staff, volunteers and beneficiaries.

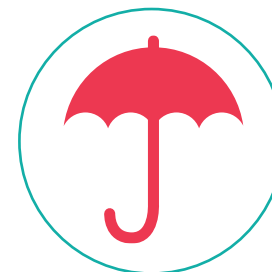
The Aberdeen-based charity Somebody Cares knows exactly how distressing such circumstances can be. It was flooded not just once but six times in 2012 when nearby streams burst their banks, affecting its retail and furniture stores, conference centre and coffee shop – causing £85,000 of damage and loss of income, which nearly put them out of business.

Situations such as this emphasise exactly why it is so important crisis management plans are in place, says Zurich's Sarah Pearson. "Charities need to understand the risks associated with adverse weather and establish how these would impact on their ability to operate," she says.

There are various sources of useful information available, including the government's national and community risk registers, which provide an assessment of the likelihood and potential impact of incidents.

"Charities should use this data to develop plans that will protect them and their assets," says Pearson. "These could involve a whole range of different scenarios, such as how to handle a power cut or whether staff could work from home. Crucially, these plans need to be tested so that staff understand them and the right resources are in place."

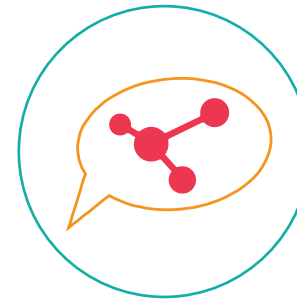
Paul Cobbing of the National Flood Forum agrees. He suggests charities do a business review to assess their most critical needs. For example, the biggest flood damages often occur in store rooms. "If stock gets flooded with sewage, it's classed as hazardous waste, which is expensive to dispose of," he says.



Charities may also find an increased demand for services. Members of local resilience forums may be able to help in these circumstances. For example, food retailers often have plans to support communities using their supply chain.

Extreme weather events can cost a great deal in both time and money. Charities would be well advised to assess exactly what impact they could have on them and plan accordingly.

*Becky Slack is a freelance journalist and editor*



Facebook, Twitter and other social channels are at the centre of many marketing strategies. Control of who can post to public facing social media sites needs to be carefully managed. While not wishing to stifle the creativity and immediacy of this medium, having a disgruntled employee or a malevolent third party gain access could be disastrous. These trends bring enormous opportunities to forward-looking charities, but they have also significantly changed the associated security risks.

Historically, password protection and antivirus software covered most security vulnerabilities. Today, the proliferation of devices, the access from anywhere ethos, and the amount of data held creates many new challenges. If keeping up with new developments and managing these security risks seems too daunting a prospect, charities may wish to consider recruiting a volunteer "Chief Technology Officer" to their board. Alternatively, partners such as IT4Communities can help ensure an organisation and its data stays safe and secure.

*Richard Cooper is director of programmes at the Technology Trust*

### Technology risks case study: The Salvation Army

The Salvation Army has used a form of Bring Your Own Device (BYOD) since before the term was coined, when six years ago they began allowing officers to connect their laptops to the charity's network and email system via a USB stick. Now, says Phil Durbin, Head of Corporate Systems at the charity, employees can bring their mobile phones and tablet computers if they accept policy constraints, such as strong passwords.

Durbin says BYOD offers benefits to both employees and employers. "Employers have more available employees. It attracts young people to your organisation. It makes people less desk-bound. I certainly feel more productive."

A risk, says Durbin, is that charities can incur costs by up-skilling IT to provide BYOD support. He uses the phrase YOYO – You're on Your Own – to manage this. "Our aspiration is to provide IT services as a utility like gas, electricity and water. We give a point of connection; then you're on your own. People's knowledge of their own devices is increasing, so we don't need to spend hours fixing problems. I believe we'll ultimately see a cost saving."

A key challenge for any organisation, says Durbin, is getting the right balance between benefit, risk and cost. "For instance, we've decided that the Android platform is not secure enough to connect to our network." He concludes: "The desire to bring-your-own is a fact of life, so resistance is futile. If organisations embrace trust, rather than suspicion, it's a win, win, win for employers, employees and IT."

## In technology we trust

As technology changes so do the risks it brings. Therefore, it is imperative that charities are on the ball, says Richard Cooper

While some charities still struggle with out-of-date IT systems, many are now waking up to the potential of technology to transform the way they work – from PCs and emails in everyday operations to social media at the core of their marketing strategies. Even mobile apps are being developed by charities, such as DePaul UK's iHobo app that raised awareness of homelessness.

Three trends in particular are driving significant changes. They may have been in existence for a while, but many charities have yet to adopt them and effectively manage the risks they present:

### Cloud computing



From simple storage and file sharing solutions such as Dropbox and Box.com, to enterprise level systems such as Sharepoint Online and Salesforce, cloud computing provides applications that can be tapped into with just an internet browser and network connection. This has brought access to technology that historically would be way beyond charities' resources.

These applications allow users to share data at the click of a button – not just internally but externally as well. However, ensuring the right security is in place to protect data is paramount.

### Bring Your Own Device



This is a growing trend that builds on how many people are no longer content to use separate devices for their personal and work lives. Mobile platforms such as tablets and smartphones bring huge opportunities in convenience, and can remove the need to buy new equipment.

Allowing staff and volunteers to use their own devices raises three important questions: what is the security on these devices; is the anti-virus software robust enough; and how do you cleanse any data from them if that person ceases to be part of your charity or the device is lost or stolen?





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