

**Task Sheet 13: Financial risk assessment matrix**

L = low M = medium H = high	Likelihood (L,M or H)	Impact (L,M or H)	Risk Management approach/mitigating actions	Early warning signs
Drop in sponsorship revenue				
Drop in the number of subscribers				
Slow payers and bad debts				
Projects falling behind timelines				
Relying on loans to maintain cash flow				
Poor cash flow forecasting				
Inefficient record-keeping				
Fraud and theft by employees or volunteers				
Loss or damage to property				
damage through fire or robbery				
Equipment failure				
Financial conflict of interest				
situation with board or staff members				