

MTM RISK MANAGEMENT

Professionalism

As a growing organization with an increasing amount of major investors, MTM's reputation and public image is vital. Because of the increasing public visibility and partnerships, MTM's circle of influence is broadening from a founder and a few girls in West Point to a couple dozen employees and major, international grantees/partners. Katie Meyler's reputation isn't on the line, everyone's is and if something goes wrong, or God forbid fails, the more people have invested the angrier they will be. Because MTM is growing as an organization and is and will be receiving more and more public scrutiny it's vital we grow up a little – though not lose the youthful enthusiasm. This means adopting policies and a code of conduct that all employees and volunteers must follow.

Current concerns include:

- Young girls (often victims of sexual exploitation) being around expats drinking and smoking at parties. Three children live at the MTM staff house where some of these parties take place. This has been observed and criticized by expats in Monrovia.
- Young girls sleeping over at staff houses (Katie and Macintosh are included).
- Taking kids from West Point without guardian consent. Most of the time this is not a problem, but there was one incident where Katie took [REDACTED] and her guardian (who is a Madam for the record) came to the MTM staff house and the restaurant they were at and threatened to kill her. The police had to come and take everyone to the police station.

Suggestions:

- Strict boundaries for girls and staff, especially at the staff house.
- Code of Conduct that ALL staff and volunteers must adhere to.

Accurate Communication

Often our greatest strengths can be a double-edged sword. MTM is brilliant at marketing and communications. However, this can be negative when it's discovered that the promises and stories communicated are not actually accurate or the promises are not kept. MTM needs to be more careful about the promises it makes and the accuracy of the stories it tells.

Examples:

- Shine on Foundation: In December 2012 Katie promised on national television that MTM would partner with Shine On Foundation to start a girls academy. That promise ended up falling through. One example of a regular habit. So far, these haven't caused major backlashes, but if promises are made to major donors and they are not kept it could cause more serious reactions.
- The website gives the impression that our girls are the first in their class. This is communicated to donors and volunteers around the world. In fact, based on a recent assessment most of our girls can barely read or write. This is mostly due to the poor education system in Liberia which is the main reason why MTM is starting its own academy, but it's not accurate to communicate that our girls are excelling academically. Truth be told, right now they are not. We hope that the new academy will change all this. This is a small example of another reoccurring trend to not lie exactly, but maybe exaggerate the truth in a way that's not so truthful anymore.

Safety / Healthcare

MTM is a grassroots organization, which means operating guerilla style, but safety must be emphasized/considered as decisions are made. Not only is it a bad press story if one of our teachers or students gets hit on a motorcycle, but more importantly how can we say we are a humanitarian organization that is dedicated to improving peoples lives if we are putting our own staff and students in danger? It's all in good fun until something happens.

Current Concerns:

- Inadequate healthcare for staff in Liberia
- Putting kids on motorcycles for transportation
- Staff regularly riding on motorcycles without helmets for transportation
- Allowing local staff with little driving experience to drive the MTM vehicle (Two different drivers have already hit other cars and the police threatened to impound the car in one instance)
- Allowing non-staff to drive the MTM vehicle (Why is our security guard driving our car?)

Employee Well-Being

Yes, MTM is a *small* grassroots organization, but we did just win a million dollars. For better or worse, that means people know we have money. We are being audited and we are being judged by the world around us. But, it's not just about what they think. It's also about what's right. As a changemaker, we need to be at the forefront of social impact in business and that means not only providing the best opportunities for education for our girls, but also taking care of our employees and ensuring that staff can thrive while working for More Than Me.

Current Concerns:

- U.S. hires are being asked to sign consultant contract agreements that do not all include healthcare or benefits. These employees are expected to work full-time hours that often have them on the job at all times of the day. They do not have time to have another job and they do not make enough to pay their own healthcare. It appears that the consultant contracts are only to cut costs on healthcare, benefits, and tax payments to the U.S. government.
- International Staff in Liberia do not have sufficient healthcare coverage. They do have a medical insurance plan that covers medical evacuations. It says it covers costs of clinics in-country as well. We thoroughly questioned the company representative before purchasing the insurance however we have not yet submitted a claim and it's still questionable that they have done due diligence in Liberia to know which clinics and hospitals are quality. The best clinic in the area is AirMed which provides comprehensive care including ambulance service, helicopter evacuation, and out of country medical evacuation if needed. This provider does require a membership of \$25/per month per person. It's the best medical provider in the country and would insure that all medical needs can be taken care of at any time of the day with one phone call.
- Katie needs life insurance and global health insurance
- Staff need vacation time when they are not expected to be available. They are all overworked and don't have planned time-off. If we want to keep them, we need to ensure they are not overtaxed and burn out.
- Staff need boundaries (especially in their living quarters) both in the U.S. and Liberia offices/houses. Both locations need standard rules/guidelines that are adhered to by all people living in the house so residents know what's acceptable and unacceptable behavior. In one case, a tenant was smoking marijuana on a regular basis in the house making the other residents feel uncomfortable to the point they would rather go work at a coffee shop than work at the office/house.

- The international staff in Liberia do not make much money (\$300 per month) and can't afford to hire a taxi to take them around. There is only one vehicle, so they have limited means of transportation and often ride motorcycles to get around. Though this is not officially endorsed by MTM, it has become a standard. Most agencies on the ground in Liberia specifically restrict their staff from riding motorcycles including UN Staff and U.S. Marines. Not all of the MTM staff are comfortable using motorcycles in Monrovia, nor should they be. It's one of the most dangerous activities in the city. International staff should not be expected to ride motorcycles nor have to rely on them for transportation.

Suggestions:

- Provide healthcare coverage (and perhaps other benefits) to everyone
- Develop an employee handbook with employment standards including vacation time, sick days, healthcare coverage, etc...
- Create a better transportation solution in Liberia. Hire a driver. Purchase helmets. Give staff higher stipends to hire taxis.

Legalities

The justice system in Liberia is frustrating at best. Judges desks are stacked with cases that aren't finalized for years. Land disputes are a dime a dozen. It seems unjust to wait on slow, corrupt justice system to move forward with something so needed as a school, but there is still a colossal risk that we don't actually know who owns the property that the school is on and if we will still be able to use the land a year or two from now. It seems more than a little risky to pour thousands of dollars into a property that is being contested in court.

Money Matters

- Katie should not manage any money. She regularly loses money and currently owes the organization several thousand dollars for funds that she cannot account for. She doesn't keep receipts, loses paperwork, and doesn't see the importance of keeping track of all the numbers.

Suggestions:

- Hire a finance manager to work in Liberia (not Paul)