

## DFI RISK APPETITE STATEMENT

### **Approved by the DFI Board of Directors on 14/5/26**

A key obligation within the charities governance code<sup>1</sup> is the identification of risks and consideration of how to manage them. Risk is about uncertainty. The risk management process and the risk register are forward-looking and prospective in nature, identifying the threats, vulnerabilities, and exposures we face (downside risks), as well as considering potential opportunities (upside risks).

The Risk Appetite, is the amount of risk that we in DFI, are prepared to pursue, seek, tolerate, accept or mitigate in the pursuit of our core priority objectives and functions. Considering the diversity of our priorities, the risk appetite must vary for different objectives and functions.

This risk appetite statement sets out how DFI approaches risk. Based on the priorities and actions within the Strategic Plan 2026–2029, it was developed by the Board of Directors. The process was initially informed by anonymous input from Board members and the senior team, followed by an open discussion facilitated by an external governance expert.

DFI is a values-led organisation<sup>2</sup>. We are prepared and willing to take **carefully considered, reasoned and reasonable risks** and to pursue opportunities where this helps us advance the rights, voice and leadership of disabled people.

We are confident in taking risks in areas such as:

- advocacy and influencing policy
- building partnerships
- supporting leadership across the sector

The willingness to take risks and embrace opportunities helps us to drive change and improve outcomes for disabled people.

At the same time, we take a **careful and cautious approach** in areas that are critical to sustaining trust and stakeholder confidence in DFI. This includes:

- staffing, governance, and compliance

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<sup>1</sup> Charities Governance Code – Principle 4

<sup>2</sup> Our values are Respect, Inclusion, Fairness, Empowerment, Collaboration.

- financial management and internal control
- data protection and information security

In these areas, we focus on doing things properly, safely and responsibly. **Our Approach Across Our Strategy aims to embrace risks which will support delivery of our key priorities as follows.**

- **Drive Accountability:** We are prepared to challenge systems and hold the State to account.
- **Champion Inclusive Communities:** We promote and support new ideas and partnerships that improve inclusion.
- **Advance Disabled People's Leadership:** We promote and support disabled people to lead and shape decisions.
- **Influence Policy:** We work collaboratively to shape policy using evidence and lived experience.
- **Connect and Empower Members**  
We work together with our members to strengthen impact.
- **Strengthen our Effectiveness**  
We are careful and cautious in the operation and running of the Federation and ensuring we meet our legal, regulatory, governance and compliance obligations.

Overall, we aim to:

- be **ambitious** in the impact we want to achieve, be **responsible** in how we work, and make reasoned and **balanced decisions** about managing threats and exploiting opportunities.