

Risk Management Policy

October 2020

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1. Introduction

1. This policy describes ADCA's overall approach to managing risks to which the charity is exposed.
2. The policy incorporates a comprehensive risk analysis tool for assessing the likelihood and possible impact of risks occurring and deciding how ADCA proposes to ameliorate and prevent serious impacts on its objectives or on its trustees, members, staff and volunteers.

2. Trustees' responsibility for risk management

3. ADCA's trustees are responsible for safeguarding the organisation, its assets, and third parties, including staff and volunteers.
4. Trustees are required to
 - a) be aware of the current activities and circumstances of the organisation, and
 - b) be mindful of what could happen in the futurein order to minimise any potential negative impact on the organisation.
5. Trustees are required to act prudently to
 - a) protect the assets and property of the organisation, and
 - b) ensure that they are used to deliver the organisation's objectives.
6. Risk management is also covered within ADCA's comprehensive range of policies and procedures, which are regularly reviewed by the Trustees and updated in line with best practice, the requirements of the Charity Commission, and as part of the contractual requirements of funding bodies.
7. Trustees are required to maintain the independence of decision making which puts the interests of the charity first and ensures compliance with its governing document.
8. Trustees are required to consider any potential conflicts of interest and manage them effectively.

3. Risk analysis

9. ADCA's **Risk Assessment Matrix** (attached) describes both
 - a) main areas of risk, and
 - b) specific risks identified for ADCA.

The likelihood and impact of a risk occurring are separately assessed and an overall risk score allocated. Measures to be taken to ameliorate risks are shown with actions, timescales and responsibilities.

10. The Risk Assessment Matrix will be updated annually and agreed by the ADCA Trustees.

Assessment key: I = Impact

L = Likelihood

TS = Total Score (Impact x Likelihood + (Impact x 2))

RS = Revised Score

Risk identification

Assessment

| Area | Potential risks | I (1-3) | L (1-3) | TS | What are we already doing? | What more can we do? | When? | Who? | I | L | RS |
|-----------|-------------------------------|------------|------------|----|--|---|---------------|---------------------------|---|---|----|
| Financial | Reserves | 3 | 1 | 9 | Monthly monitoring by Committee | Increase Free Reserves to £36K | At AGM 2020 | Treasurer/ Chair | 2 | 1 | 4 |
| | Insurance cover | 3 | 1 | 9 | Annual review by Committee | | | | - | - | - |
| | Cash | 2 | 1 | 6 | Cash receipts recorded daily, checked by Treasurer within a week | Assistant Treasurer required to manage monies | At AGM 2020 | Staff / Treasurer | - | - | - |
| | Equipment | 2 | 1 | 6 | Lockable cupboards. Office access limited to keyholders. Inventory established. | Schedule inventory checks | November 2020 | Staff / Trustee | - | - | - |
| | Loss of Funding | 3 | 2 | 12 | Regular bids made / opportunities sought with CVSCE and CEC. Long term funding sought. | Increase fund raising target/activity | 2021 onward | Chair / Committee | 2 | 2 | 8 |
| | Fund raising | 2 | 1 | 6 | Sub-committee plans events to meet targets. | | | Chair / Sub- Committee | | | |
| | Service charges | 1 | 2 | 4 | Annual review of member contributions & medical transport fees | Discuss increase from April 2021 with members | | Chair / Committee | | | |
| | Major loss of income | 2 | 2 | 8 | Exit policy reviewed annually | | | | | | |
| | Resignation/loss of Treasurer | 3 | 2 | 12 | Nothing | Recruit and train deputy | Now | Chair | 1 | 2 | 4 |

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|-------------|--|------------|------------|----|--|--|--------------|-------------------------------|---|---|----|
| Operational | Safeguarding | 3 | 1 | 9 | Annual review. DBS checks. Regular awareness training. | | | Chair / Coordinator | | | |
| | Confidentiality [GDPR] | 3 | 1 | 9 | Annual review. Regular training. 6 monthly GDPR check. | | | Coordinator / Trustee | | | |
| | Health & Safety | 2 | 1 | 6 | Annual review. Regular training. Included in supervision. | | | Chair / Trustee | | | |
| | Food Hygiene | 2 | 1 | 6 | Annual review. Regular training. Scheduled kitchen deep clean. | | | Chairman | | | |
| | Covid-19 | 3 | 3 | 15 | Safety protocols in place. Advice from CEC, CVSCE, AMP. Recovery plan. | Weekly review. Prepare to stop activities at short notice if government guidelines change | October 2020 | Chair / Coordinator | 2 | 3 | 12 |
| | Shared premises and facilities | 3 | 2 | 12 | Clean before and after each use – but no control over other groups | Regular review with Annexe/PH management to manage clashes | October 2020 | Chair / Coordinator | 2 | 2 | 8 |
| People | Staff and HR policies | 2 | 1 | 6 | Annual review of HR and Recruitment | | | | | | |
| | Prolonged absence / loss of staff / Trustees | 3 | 2 | 12 | Coordinators informally deputise for each other in emergency. Backup volunteers and trustees identified. | Arrange training/oversight for backups Establish post of Vice-Chair Actively recruit trustees and deputy secretary/publicist | October 2020 | Chair / Trustee / Coordinator | 2 | 2 | 8 |
| | Trustee induction / training | 2 | 2 | 8 | Thorough vetting and annual training | | | | | | |
| | Members support, review & feedback | 2 | 1 | 6 | Annual group feedback + notes system / + sample individual feedback monitored | | | Chair / Coordinator | | | |
| | Volunteer induction, support and training | 2 | 1 | 6 | Induction, support and training. Annual group feedback session + some individual feedback | Aim to retain new volunteers via regular newsletter and meetings | | Chair / Coordinator | - | - | - |

Risk identification

Assessment

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|-------------------|-----------------------------|------------|------------|----|---|--|-----------------|---------------------|---|---|----|
| Regulatory | Legislation | 3 | 1 | 9 | Regular advice from Charity Commission, CVSCE and CEC. CC info standing agenda item | | | Secretary | | | |
| | Funding bodies requirements | 2 | 1 | 6 | Close scrutiny of terms and conditions. Accurate completion of monitoring forms. | | | Treasurer / Chair | | | |
| Governance | Policies | 2 | 2 | 8 | Updates and new policies agreed with Committee. Updated policies presented annually. | Review and revise Covid-19 protocols quarterly | January 2021 | Committee | - | - | - |
| | Trustee oversight | 2 | 1 | 6 | 80% of Trustees volunteer within services. Quarterly meetings with detailed agendas and minutes. Financial projections discussed. | | | Committee | | | |
| | Staff supervision | 2 | 1 | 6 | Quarterly recorded supervision and annual staff appraisal. | | | Chair / Coordinator | | | |
| | Driver oversight | 2 | 1 | 6 | Voluntary Driver Policy lists driving skills required, which are also covered at induction. | Reinforce driving skills needed at yearly meeting of drivers. Annual review of individual drivers at renewal of documentation. | From April 2021 | Coordinator | - | - | - |
| | Annual Report and Accounts | 2 | 1 | 6 | Chairman's report and Treasurer records independently scrutinised and submitted to Charity Commission and Companies House. | | | | | | |

Next review date

April 2021

Person/Group responsible for review

Chair/Treasurer/Secretary