

# Creggan Enterprises Ltd – Risk Register 2025

## Governance Risks

Potential risk	Potential impact	Steps to mitigate risk
<b>The charity lacks direction, strategy and forward planning</b>	<ul style="list-style-type: none"> <li>the charity drifts with no clear objectives, priorities or plans</li> <li>issues are addressed reactively with no strategic reference</li> <li>needs of beneficiaries not fully addressed</li> <li>financial management difficulties</li> <li>loss of reputation</li> </ul>	<ul style="list-style-type: none"> <li>update strategic plan setting out the key aims, objectives and policies</li> <li>update financial plans and budgets</li> <li>use of job plans and targets</li> <li>monitor financial and operational performance</li> <li>regular feedback from beneficiaries and funders</li> </ul>
<b>Trustee body lacks relevant skills or commitment</b>	<ul style="list-style-type: none"> <li>charity becomes moribund or fails to achieve its purpose</li> <li>decisions are made bypassing the trustees</li> <li>resentment or apathy amongst staff</li> <li>poor decision making reflected in poor value for money on service delivery</li> </ul>	<ul style="list-style-type: none"> <li>review and agree skills required</li> <li>implement competence framework</li> <li>implement trustee training and induction</li> <li>review and agree Board recruitment processes</li> </ul>
<b>Trustee body dominated by one or two individuals, or by socially / politically connected individuals</b>	<ul style="list-style-type: none"> <li>trustee body cannot operate effectively as strategic body</li> <li>decisions made outside of trustee body</li> <li>conflicts of interest</li> <li>pursuit of personal agenda</li> <li>culture of secrecy or deference</li> <li>arbitrary over-riding of control mechanisms</li> </ul>	<ul style="list-style-type: none"> <li>consider the structure of the trustee body and its independence</li> <li>agree mechanisms to manage potential conflicts of interest</li> <li>review and agree Board recruitment and appointment processes in line with governing document</li> <li>agree procedural framework for meetings and recording decisions</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Trustees are benefiting from charity</b>	<ul style="list-style-type: none"> <li>poor reputation, morale and ethos</li> <li>adverse impact on overall control environment</li> <li>conflicts of interest</li> <li>possibility of regulatory action</li> </ul>	<ul style="list-style-type: none"> <li>ensure legal authority for payment or benefit</li> <li>consider alternative staffing arrangements</li> <li>implement terms and procedures to authorise/approve expenses and payments</li> <li>agree procedures and methods to establish fair remuneration conducted separately from 'interested' trustee (remuneration committee/benchmarking exercise etc)</li> </ul>
<b>Conflicts of interest</b>	<ul style="list-style-type: none"> <li>charity unable to pursue its own interests and agenda</li> <li>decisions may not be based on relevant considerations</li> <li>impact on reputation</li> <li>private benefit</li> </ul>	<ul style="list-style-type: none"> <li>agreed protocol for disclosure of potential conflicts of interest (standing item in Agenda)</li> <li>procedures in place for 'standing down' on certain decisions</li> <li>review Board recruitment and selection processes</li> </ul>
<b>Ineffective organisational structure</b>	<ul style="list-style-type: none"> <li>lack of information flow and poor decision-making procedures</li> <li>remoteness from operational activities</li> <li>uncertainty as to roles and duties</li> <li>decisions made at inappropriate level or excessive bureaucracy</li> </ul>	<ul style="list-style-type: none"> <li>use of organisation chart to create a clear understanding of roles and duties</li> <li>delegation and monitoring should be consistent with good practice and constitutional or legal requirements</li> <li>review structure and the need for constitutional change</li> </ul>
<b>Activities potentially outside objects, powers or terms of gift (restricted funds)</b>	<ul style="list-style-type: none"> <li>loss of funds available for beneficiary class</li> <li>liabilities to repay funders</li> <li>loss of funder confidence</li> <li>potential breach of trust and regulatory action</li> <li>loss of beneficiary confidence</li> <li>taxation implications (if non-qualifying expenditure)</li> </ul>	<ul style="list-style-type: none"> <li>agreed protocol for reviewing new projects to ensure consistency with objects, powers and terms of funding</li> <li>financial systems in place to identify restricted funds and their application</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Loss of key staff</b>	<ul style="list-style-type: none"> <li>experience or skills lost</li> <li>operational impact on key projects and priorities</li> <li>loss of contact base and expert knowledge</li> </ul>	<ul style="list-style-type: none"> <li>transition and succession planning</li> <li>document systems, plans and projects</li> <li>implement training programmes</li> <li>agree notice periods and handovers</li> <li>review and agree recruitment processes</li> </ul>
<b>Reporting to trustees (accuracy, timeliness and relevance)</b>	<ul style="list-style-type: none"> <li>inadequate information resulting in poor quality decision making</li> <li>failure of trustees to fulfil their control functions</li> <li>trustee body becomes remote and ill-informed</li> </ul>	<ul style="list-style-type: none"> <li>put in place proper strategic planning, objective setting and budgeting processes</li> <li>timely and accurate project reporting</li> <li>timely and accurate financial reporting</li> <li>assess and review projects and authorisation procedures</li> <li>have regular contact between trustees and senior staff and managers</li> </ul>

## Operational risks

Potential risk	Potential impact	Steps to mitigate risk
<b>Covid-specific risks</b>		
<b>Cost of living risks</b>		
<b>Energy / price hike risks</b>	<ul style="list-style-type: none"> <li>physical health risks for staff, tenants, customers, participants etc</li> <li>impact on staff morale and mental health</li> <li>negligence claims and liabilities for non-compliance</li> <li>reputational risks</li> <li>loss of rental income</li> <li>higher cost base (increasing financial risks)</li> </ul>	<ul style="list-style-type: none"> <li>create appropriate wellbeing, H&amp;S procedures/processes to protect staff/customers etc</li> <li>support staff to work remotely</li> <li>invest in appropriate infection control measures and equipment</li> <li>ensure organisation and all tenants in compliance with public health guidance</li> <li>make arrangements with tenants in relation to rent breaks etc</li> <li>avail of appropriate government financial mitigation measures (funding etc)</li> <li>take appropriate financial (restraint) measures to ensure organisational sustainability</li> <li>source additional tenants</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Service provision – customer/tenant/ participant satisfaction</b>	<ul style="list-style-type: none"> <li>• beneficiary complaints</li> <li>• loss of grant/rental income</li> <li>• negligence claims</li> <li>• reputational risks</li> </ul>	<ul style="list-style-type: none"> <li>• agree quality control procedures</li> <li>• implement complaints procedures</li> <li>• benchmark services and implement complaints review procedures</li> </ul>
<b>Project or service development</b>	<ul style="list-style-type: none"> <li>• compatibility with objects, plans and priorities</li> <li>• funding and financial viability / sustainability</li> <li>• project viability</li> <li>• skills availability</li> </ul>	<ul style="list-style-type: none"> <li>• appraise project, budgeting and costing procedures</li> <li>• review authorisation procedures</li> <li>• review monitoring and reporting procedures</li> </ul>
<b>Competition from similar organisations / providers (either as a social landlord or community programme provider)</b>	<ul style="list-style-type: none"> <li>• loss of income</li> <li>• reduced fund-raising potential</li> <li>• reduced public profile</li> <li>• reduced profitability of trading activities</li> </ul>	<ul style="list-style-type: none"> <li>• monitor and assess performance and quality of service</li> <li>• review market and methods of service delivery (remain competitive)</li> <li>• agree fund-raising strategy</li> <li>• ensure regular contact with funders</li> <li>• monitor public awareness / profile</li> </ul>
<b>Suppliers, dependency, bargaining power</b>	<ul style="list-style-type: none"> <li>• dependency on suppliers</li> <li>• lack of supplier to meet key operational objectives</li> <li>• non-competitive pricing</li> <li>• insufficient buying power</li> </ul>	<ul style="list-style-type: none"> <li>• use competitive tendering</li> <li>• put procurement procedures in place</li> <li>• authorised suppliers listing</li> <li>• monitor quality/timeliness of provision</li> <li>• use service level agreements</li> </ul>
<b>Capacity and use of resources including tangible fixed assets</b>	<ul style="list-style-type: none"> <li>• under-utilised or lack of building/office space</li> <li>• plant and equipment obsolescence impacting on operational performance</li> <li>• mismatch between staff allocations and objectives</li> <li>• spare capacity not being utilised or turned to account</li> </ul>	<ul style="list-style-type: none"> <li>• agree building and plant inspection programme</li> <li>• agree repair and maintenance programme</li> <li>• agree capital expenditure budgets</li> <li>• undertake efficiency review</li> <li>• seek capital support funding / finance</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Security of assets</b>	<ul style="list-style-type: none"> <li>• loss or damage</li> <li>• theft of assets</li> <li>• infringements of intellectual property rights</li> </ul>	<ul style="list-style-type: none"> <li>• review security arrangements</li> <li>• create asset register and inspection programme</li> <li>• agree facility management arrangements</li> <li>• have safe custody arrangements for title documents and land registration</li> <li>• manage use of patent and intellectual property</li> <li>• review insurance cover</li> </ul>
<b>Fund-raising (Grant finding and income generation)</b>	<ul style="list-style-type: none"> <li>• unsatisfactory returns</li> <li>• reputational risks of 'unsuitable' funding source</li> <li>• actions of management agents and PR agencies</li> <li>• compliance with law and regulation</li> </ul>	<ul style="list-style-type: none"> <li>• implement appraisal, budgeting and authorisation procedures</li> <li>• review regulatory compliance</li> <li>• review funding strategy compliance</li> <li>• monitor the adequacy of financial returns achieved (benchmarking comparisons)</li> <li>• stewardship reporting in annual report</li> </ul>
<b>Employment issues</b>	<ul style="list-style-type: none"> <li>• employment disputes</li> <li>• health and safety issues</li> <li>• claims for injury, stress, harassment, unfair dismissal</li> <li>• equal opportunity and diversity issues</li> <li>• adequacy of staff training</li> <li>• child protection issues</li> <li>• low morale</li> <li>• abuse of vulnerable beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>• review recruitment processes</li> <li>• agree reference and qualification checking procedures, job descriptions, contracts of employment, appraisals and feedback procedures</li> <li>• implement job training and development</li> <li>• implement health and safety training and monitoring</li> <li>• be aware of employment law requirements</li> <li>• implement staff vetting and legal requirements (e.g. NI Access checks)</li> <li>• agree a whistle-blowing policy</li> </ul>
<b>High staff turnover</b>	<ul style="list-style-type: none"> <li>• loss of experience or key technical skills</li> <li>• recruitment costs and lead time</li> <li>• training costs</li> <li>• operational impact on staff morale and service delivery</li> </ul>	<ul style="list-style-type: none"> <li>• review interview and assessment processes</li> <li>• agree fair and open competition</li> <li>appointment for key posts</li> <li>• agree job descriptions and performance appraisal and feedback systems</li> <li>• conduct 'exit' interviews</li> <li>• review rates of pay, training, working conditions, job satisfaction</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Volunteers</b>	<ul style="list-style-type: none"> <li>• lack of competences, training and support</li> <li>• poor service for beneficiaries</li> <li>• inadequate vetting and reference procedures</li> <li>• recruitment / dependency</li> </ul>	<ul style="list-style-type: none"> <li>• review and agree role, competencies</li> <li>• review and agree vetting procedures</li> <li>• review and agree training and supervision procedures</li> <li>• agree development and motivation initiatives</li> </ul>
<b>Health, safety and environment</b>	<ul style="list-style-type: none"> <li>• staff/customer/participant injury</li> <li>• product or service liability</li> <li>• ability to operate (see Compliance risks)</li> <li>• injury to beneficiaries and the public</li> </ul>	<ul style="list-style-type: none"> <li>• comply with law and regulation</li> <li>• full risk assessment in place for each activity/programme</li> <li>• train staff and compliance officer</li> <li>• put in place monitoring and reporting procedures</li> <li>• adequate insurance coverage in place</li> <li>• regular planned maintenance schedule</li> </ul>
<b>Disaster recovery and planning</b>	<ul style="list-style-type: none"> <li>• computer system failures or loss of data</li> <li>• destruction of property, equipment, records through fire, flood or similar damage</li> </ul>	<ul style="list-style-type: none"> <li>• agree IT recovery plan</li> <li>• implement data back-up procedures and security measures</li> <li>• review insurance cover</li> <li>• create disaster recovery plan including alternative accommodation</li> </ul>
<b>Procedural and systems documentation</b>	<ul style="list-style-type: none"> <li>• lack of awareness of procedures and policies</li> <li>• actions taken without proper authority</li> </ul>	<ul style="list-style-type: none"> <li>• properly document policies and procedures</li> <li>• audit and review of systems</li> </ul>
<b>Information technology</b>	<ul style="list-style-type: none"> <li>• systems fail to meet operational need</li> <li>• failure to innovate or update systems</li> <li>• loss/corruption of data</li> <li>• lack of technical support</li> <li>• breach of data protection law</li> </ul>	<ul style="list-style-type: none"> <li>• appraise system needs and options</li> <li>• appraise security procedures</li> <li>• implement measures to protect data</li> <li>• agree implementation procedures</li> <li>• use service and support contracts</li> <li>• create disaster recovery procedures</li> <li>• consider outsourcing</li> <li>• review insurance cover for any insurable loss</li> </ul>

## Financial Risks

Potential risk	Potential impact	Steps to mitigate risk
<b>Budgetary control and financial reporting</b>	<ul style="list-style-type: none"> <li>• budget does not match key objectives and priorities</li> <li>• decisions made on inaccurate financial projections or reporting</li> <li>• decisions made based on unreliable costing data or income projections</li> <li>• inability to meet commitments or key objectives</li> <li>• poor credit control</li> <li>• poor cash flow and treasury management</li> <li>• ability to function as going concern</li> </ul>	<ul style="list-style-type: none"> <li>• link budgets to business planning and objectives</li> <li>• monitor and report in a timely and accurate way</li> <li>• use proper costing procedures for product or service delivery</li> <li>• ensure adequate skills base to produce and interpret budgetary and financial reports</li> <li>• agree procedures to review and action budget/cash flow variances and monitor and control costs</li> <li>• regularly review reserves and management accounts</li> </ul>
<b>Reserves policies</b>	<ul style="list-style-type: none"> <li>• lack of funds or liquidity to respond to new needs or requirements</li> <li>• inability to meet commitments or planned objectives</li> <li>• reputational risks if policy cannot be justified</li> </ul>	<ul style="list-style-type: none"> <li>• link reserves policy to business plans, activities and identified financial and operating risk</li> <li>• regularly review reserves policy and reserve levels</li> </ul>
<b>Cash flow sensitivities</b>	<ul style="list-style-type: none"> <li>• inability to meet commitments (overheads and loan repayments)</li> <li>• lack of liquidity to cover variance in costs</li> <li>• impact on operational activities</li> </ul>	<ul style="list-style-type: none"> <li>• ensure adequate cash flow projections (prudence of assumptions)</li> <li>• identify major sensitivities</li> <li>• ensure adequate information flow from operational managers</li> <li>• monitor arrangements and reporting</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Dependency on income sources</b>	<ul style="list-style-type: none"> <li>cash flow and budget impact of loss of income source</li> </ul>	<ul style="list-style-type: none"> <li>identify major dependencies</li> <li>implement adequate reserves policy</li> <li>consider diversification plans</li> </ul>
<b>Pricing policy</b>	<ul style="list-style-type: none"> <li>unplanned loss from pricing errors</li> <li>cash flow impact on other activities</li> <li>loss of tenants if uncompetitive</li> <li>affordability of services to beneficiary class</li> </ul>	<ul style="list-style-type: none"> <li>ensure accurate costing of service charges and tenancies</li> <li>compare with other service providers</li> <li>notify and agree price variations with tenants</li> <li>monitor tenant satisfaction</li> <li>develop pricing policy for activities including terms of settlement and discounts</li> </ul>
<b>Borrowing</b>	<ul style="list-style-type: none"> <li>interest rate movements</li> <li>ability to meet repayment schedule</li> <li>security given over assets</li> <li>regulatory requirements</li> </ul>	<ul style="list-style-type: none"> <li>appraise future income streams to service the debt</li> <li>appraise terms (rates available fixed, capped, variable etc)</li> <li>appraise return on borrowing</li> <li>use appropriate professional advice</li> </ul>
<b>Pension commitments</b>	<ul style="list-style-type: none"> <li>under-funded defined benefit scheme</li> <li>impact on future cash flows</li> <li>failure to meet due dates of payment</li> <li>regulatory action or fines</li> </ul>	<ul style="list-style-type: none"> <li>use actuarial valuations</li> <li>review pension scheme arrangements (eg money purchase schemes)</li> <li>review procedures for admission to scheme and controls over pension administration</li> </ul>
<b>Inappropriate or loss-making non-charitable trading activities</b>	<ul style="list-style-type: none"> <li>resources withdrawn from key objectives</li> <li>resources and energy diverted from profitable fund-raising or core activities</li> <li>regulatory action, and accountability</li> <li>reputational risk if publicised</li> </ul>	<ul style="list-style-type: none"> <li>monitor and review business performance and return</li> <li>ensure adequacy of budgeting and financial reporting within the subsidiary or activity budget</li> <li>review and agree adequate authorisation procedures for any funding provided by charity (prudence, proper advice, investment criteria)</li> <li>report funding and performance as part of charity's own financial reporting system</li> <li>appraise viability</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Fraud or error</b>	<ul style="list-style-type: none"> <li>• financial loss</li> <li>• reputational risk</li> <li>• loss of staff morale</li> <li>• regulatory action</li> <li>• impact on funding</li> </ul>	<ul style="list-style-type: none"> <li>• review financial control procedures</li> <li>• segregate duties</li> <li>• set authorisation limits</li> <li>• agree whistle-blowing anti-fraud policy</li> <li>• review security of assets</li> <li>• identify insurable risks</li> </ul>

## Environmental / External / Reputational Factors

Potential risk	Potential impact	Steps to mitigate risk
<b>Public perception</b>	<ul style="list-style-type: none"> <li>• impact on income</li> <li>• impact on use of services by beneficiaries</li> <li>• ability to access grants or contract funding</li> </ul>	<ul style="list-style-type: none"> <li>• communicate with supporters and beneficiaries</li> <li>• ensure good quality reporting of the charity's activities and financial situation</li> <li>• implement public relations training/procedures</li> </ul>
<b>Adverse publicity</b>	<ul style="list-style-type: none"> <li>• loss of funder confidence or grant aid</li> <li>• loss of influence</li> <li>• impact on morale of staff</li> <li>• loss of beneficiary confidence</li> </ul>	<ul style="list-style-type: none"> <li>• implement complaints procedures (both internal and external)</li> <li>• agree proper review procedures for complaints</li> <li>• Follow steps in Media Policy (re: crisis management strategy for handling significant incidents) - including consistency of key messages and a nominated spokesperson</li> </ul>
<b>Relationship with funders</b>	<ul style="list-style-type: none"> <li>• deterioration in relationship may impact on funding and support available</li> </ul>	<ul style="list-style-type: none"> <li>• ensure regular contact and briefings to major funders</li> <li>• report fully on projects</li> <li>• meet funders' terms and conditions</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Demographic consideration</b>	<ul style="list-style-type: none"> <li>• impact of demographic distribution of participants/beneficiaries</li> <li>• increasing or decreasing beneficiary class</li> </ul>	<ul style="list-style-type: none"> <li>• profile beneficiary base</li> <li>• profile and understand beneficiary needs</li> <li>• establish evidence base to forecast future funding requirements</li> </ul>
<b>Government policy</b>	<ul style="list-style-type: none"> <li>• availability of government and third party grant funding</li> <li>• impact of general legislation or regulation on activities undertaken</li> <li>• change of policy as a result of Covid or Brexit leading to a moderate to major economic shock (effecting customer base, supplier base and general public)</li> </ul>	<ul style="list-style-type: none"> <li>• monitor proposed legal and regulatory changes</li> <li>• consider membership of appropriate umbrella bodies</li> <li>• consider professional and best practice advice</li> <li>• monitor activities of sector</li> <li>• work with tenants to mitigate impact of economic depression (reduced disposable income, price hikes etc etc)</li> </ul>

## Compliance Risk (legal)

Potential risk	Potential impact	Steps to mitigate risk
<b>Compliance with legislation and regulations appropriate to the activities, size and structure of the charity</b>	<ul style="list-style-type: none"> <li>• fines, penalties or censure from licensing or activity regulators</li> <li>• loss of licence to undertake particular activity (see operational risks)</li> <li>• employee or consumer action for negligence</li> <li>• reputational risks</li> </ul>	<ul style="list-style-type: none"> <li>• identify key legal and regulatory requirements</li> <li>• allocate responsibility for key compliance procedures</li> <li>• put in place compliance monitoring and reporting</li> <li>• prepare for compliance visits</li> <li>• obtain compliance reports from regulators (where appropriate) - auditors and staff to consider and action at appropriate level</li> </ul>

Potential risk	Potential impact	Steps to mitigate risk
<b>Regulatory reporting requirements</b>	<ul style="list-style-type: none"> <li>• regulatory action</li> <li>• reputational risks</li> <li>• impact on funding</li> </ul>	<ul style="list-style-type: none"> <li>• review and agree compliance procedures and allocation of staff responsibilities</li> </ul>
<b>Professional advice</b>	<ul style="list-style-type: none"> <li>• lack of investment strategy or management</li> <li>• failure to optimise fiscal position</li> <li>• contract risks</li> <li>• failure to address compliance risks</li> </ul>	<ul style="list-style-type: none"> <li>• identify and ensure access to professional advice</li> <li>• identify issues where advice is required</li> <li>• conduct compliance reviews</li> </ul>
<b>Taxation</b>	<ul style="list-style-type: none"> <li>• penalties, interest and 'back duty' assessments</li> <li>• loss of mandatory or discretionary rate relief</li> <li>• failure to utilise tax exemptions and reliefs</li> </ul>	<ul style="list-style-type: none"> <li>• review PAYE compliance procedures</li> <li>• review VAT procedures</li> <li>• file timely tax returns</li> <li>• understand exemptions and reliefs available (direct tax and VAT)</li> <li>• take advice on employment status and contract terms and tax</li> <li>• implement budget and financial reporting identifying trading receipts, and tax recoveries</li> </ul>

## Key Risk Breakdowns:

<b>Risk area/risk identified</b>	<b>Cost of living / energy cost hike impact on rental income</b>
<b>Likelihood of occurrence (score)</b>	possible (4)
<b>Severity of impact (score)</b>	minor (2)
<b>Overall or 'gross' risk</b>	moderate (8)
<b>Control procedure</b>	<ul style="list-style-type: none"><li>support tenants to access financial supports</li><li>make individual rental arrangements (rent holidays etc)</li><li>seek mitigation funding</li><li>seek potential replacement tenants</li></ul>
<b>Monitoring process</b>	<ul style="list-style-type: none"><li>bi-monthly reporting by manager to trustees/CEO</li></ul>
<b>Responsibility</b>	Management Team / Trustees
<b>Further action required</b>	<ul style="list-style-type: none"><li>new initiatives to be approved by trustees unless included in current business plan</li><li>review of ongoing situation</li></ul>
<b>Date of review</b>	<ul style="list-style-type: none"><li>when appropriate</li><li>next trustee meeting</li></ul>

<b>Risk area/risk identified</b>	<b>Brexit-impact on operations</b>
<b>Likelihood of occurrence (score)</b>	possible (4)
<b>Severity of impact (score)</b>	minor (2)
<b>Overall or 'gross' risk</b>	moderate (8)
<b>Control procedure</b>	<ul style="list-style-type: none"> <li>give appropriate direction and advice to tenants (particularly our anchor tenant in relation to pricing) in the understanding that Brexit may affect end customer disposable income (through price hikes)</li> <li>provide supports and advice in respect of employment/benefits etc through dedicated programming or signposting</li> <li>seek mitigation funding</li> <li>seek potential replacement tenants</li> <li>build and maintain key cross-border and cross-community stakeholder relationships</li> </ul>
<b>Monitoring process</b>	<ul style="list-style-type: none"> <li>bi-monthly reporting by manager to trustees/CEO</li> </ul>
<b>Responsibility</b>	Management Team / Trustees
<b>Further action required</b>	<ul style="list-style-type: none"> <li>new initiatives to be approved by trustees unless included in current business plan</li> <li>review of ongoing situation</li> </ul>
<b>Date of review</b>	<ul style="list-style-type: none"> <li>when appropriate</li> <li>next trustee meeting</li> </ul>

<b>Risk area/risk identified</b>	<b>Serious health &amp; safety issue on site (e.g. a fatal accident)</b>
<b>Likelihood of occurrence (score)</b>	remote (1)
<b>Severity of impact (score)</b>	extreme (5)
<b>Overall or 'gross' risk</b>	moderate (10)
<b>Control procedure</b>	<ul style="list-style-type: none"> <li>• review and agree H&amp;S and regulatory compliance procedures and allocation of staff responsibilities</li> <li>• appropriate H&amp;S/First Aid resources on site (FA Kit / Defib etc)</li> <li>• appropriate H&amp;S, First Aid and facilities training arranged</li> <li>• appropriate insurance cover &amp; legal support arranged</li> <li>• best practice observed, third party support or assessment considered</li> <li>• planned maintenance and compliance schedule adhered to (i.e. regular site inspections, site risk assessments, fire risk assessments and drills etc.)</li> </ul>
<b>Monitoring process</b>	<ul style="list-style-type: none"> <li>• bi-monthly reporting by manager to trustees/CEO (H&amp;S become standing item on Agenda)</li> </ul>
<b>Responsibility</b>	Management Team / Trustees
<b>Further action required</b>	<ul style="list-style-type: none"> <li>• new initiatives to be approved by trustees unless included in current business plan</li> <li>• review of ongoing situation</li> <li>• liaise with Medical Centre staff on site to see if we can agree an emergency protocol</li> </ul>
<b>Date of review</b>	<ul style="list-style-type: none"> <li>• when appropriate</li> <li>• next trustee meeting</li> </ul>

## Appendix (Risk Metrics)

### Impact

Descriptor	Score	Impact on service and reputation
<b>Insignificant</b>	1	<ul style="list-style-type: none"><li>• no impact on service</li><li>• no impact on reputation</li><li>• complaint unlikely</li><li>• litigation risk remote</li></ul>
<b>Minor</b>	2	<ul style="list-style-type: none"><li>• slight impact on service</li><li>• slight impact on reputation</li><li>• complaint possible</li><li>• litigation possible</li></ul>
<b>Moderate</b>	3	<ul style="list-style-type: none"><li>• some service disruption</li><li>• potential for adverse publicity - avoidable with careful handling</li><li>• complaint probable</li><li>• litigation probable</li></ul>
<b>Major</b>	4	<ul style="list-style-type: none"><li>• service disrupted</li><li>• adverse publicity not avoidable (local media)</li><li>• complaint probable</li><li>• litigation probable</li></ul>
<b>Extreme/Catastrophic</b>	5	<ul style="list-style-type: none"><li>• service interrupted for significant time</li><li>• major adverse publicity not avoidable (national media)</li><li>• major litigation expected</li><li>• resignation of senior management and board</li><li>• loss of beneficiary confidence</li></ul>

## Likelihood

Descriptor	Score	Example
Remote	1	may only occur in exceptional circumstances
Unlikely	2	expected to occur in a few circumstances
Possible	3	expected to occur in some circumstances
Probable	4	expected to occur in many circumstances
Highly probable	5	expected to occur frequently and in most circumstances

In interpreting the risk heat map below, likelihood is x and impact is y.

	Likelihood - Remote 1	Likelihood - Unlikely 2	Likelihood - Possible 3	Likelihood - Probable 4	Likelihood - Highly probable 5
Impact - Insignificant 1	2	3	4	5	6
Impact - Minor 2	4	6	8	10	12
Impact - Moderate 3	6	9	12	15	18
Impact - Major 4	8	12	16	20	24
Impact - Extreme / Catastrophic 5	10	15	20	25	30

The image below shows the same heat map with colour codes.

The colour codes are:

- Red - major or extreme/catastrophic risks that score 15 or more
- Yellow - moderate or major risks that score between 8 and 14
- Blue or green - minor or insignificant risks scoring 7 or less

Impact		10	15	20	25	30
Extreme/ Catastrophic	5					
Major	4	8	12	16	20	24
Moderate	3	6	9	12	15	18
Minor	2	4	6	8	10	12
Insignificant	1	2	3	4	5	6
		1	2	3	4	5
		Remote	Unlikely	Possible	Probable	Highly Probable