



## RISK MANAGEMENT

Last updated: February 2020. Approved by PCC: March 2020

In the annual accounts the following statement is made:

Risks are identified, assessed and controls established throughout the year. A formal review of the Charity's risk management processes is undertaken on an annual basis.

The key controls used by the charity include:

- Formal agendas for all Committee activity
- Detailed terms of reference for all committees
- Formal written policies
- Clear authorisation and approval levels

This document sets out the key controls and assesses the main risks and control measures established to manage those risks down to acceptable levels.

### 1. Key controls

#### ***Formal agendas for all committee activity***

Committees are PCC, Fabric and Finance, and Standing Committee. Formal agendas are used for all of these.

#### ***Detailed terms of reference for all committees***

We have detailed terms of reference for all committees, SMDT, Worship Team and Prayer Team. We considered and decided not to have terms of reference for other teams, but to maintain a list of these teams, their co-ordinator and the 'reporting relationship' with other teams and committees. This is reviewed annually by Standing Committee.

#### ***Formal written policies***

The PCC's terms of reference are set down in the PCC (Powers) Measure 1956 (as amended). The other formal written policies are the 'Safe & Secure' child protection policy, the 'Vulnerable Adults' policy, the 'Domestic Abuse' policy, 'Good practice guidelines for home visiting' and a 'Data Protection Policy'. The implementation of these policies is reviewed by PCC on an annual (calendar year) basis. A Health & Safety policy has been introduced and is also reviewed on an annual basis by PCC. Risk assessments are conducted and are also subject to annual review. These are for regular activities in Church, Sunday School, Messy Church and Youth Club. Special activities require separate risk assessments.

### ***Clear authorisation and approval levels***

Capital items are approved individually by PCC. Fabric and Finance Committee has clear authorisation levels for capital expenditure within the budgeted levels set by PCC.

All payments are made electronically. To protect against fraudulent payments, copy statements are checked by another PCC member periodically throughout the financial year. Currently, Steve Hodgson has this responsibility. To maintain confidentiality, personal details are redacted from the copy statements. Any unrecognised transactions can then be queried with the Treasurer.

Other minor items of expenditure are authorised with budgeted limits set by the PCC.

## **2. Risk management overview**

Risks that might put the continuing operation of St. Brandon's in doubt or would seriously affect it are identified and controlled as follows. The review conducted by the Standing Committee in February 2020 agreed that the controls were adequate, although it was noted that SMDT was currently being re-formed.

<b>Risk</b>	<b>Description</b>	<b>Controls</b>
Spiritual or moral turpitude	Departure from orthodox Christian doctrine or moral standards.  Messy Church may raise specific issues in this regard.	Church of England doctrine, oversight by the Bishop, oversight by the Priest-in-Charge (or the Church Wardens during a vacancy), local control through mutual accountability.  Messy Church run by experienced Sunday School teachers and overseen by PCC and Priest-in-Charge.
Lack of strategic direction	Failure to plan at a strategic level and address key changes in the environment.  Declining numbers affecting viability.	SMDT established with remit for strategizing. PCC retains strategic oversight.  Electoral roll and church attendance numbers are reviewed at least annually.
Operational failure	Failure to manage operational issues relating to the life of the Church such as worship, outreach, pastoral care.	Committees and teams established with terms of reference where appropriate. Chairs / Team Leaders / membership kept under review.

	<p>Public liability for worship and events.</p> <p>Fire or other disaster.</p> <p>Health &amp; Safety.</p> <p>Failure to protect personal data.</p>	<p>Public liability insurance maintained.</p> <p>Fire Emergency Plan and annual fire drill.</p> <p>Updated policy approved in 2019.</p> <p>Data Protection Policy, reviewed annually.</p>
Financial failure	<p>Failure to secure adequate financial resources for the operation of the Church.</p> <p>Fraud.</p>	<p>Treasurer reporting to PCC.</p> <p>Regular checking of payments during the year. Independent examination of accounts.</p>
Lack of adequate maintenance of buildings and churchyard	<p>Failure to maintain the buildings in a fit condition for worship and general use.</p> <p>Deliberate damage or accidental damage from weather etc.</p> <p>Churchyard maintenance and safety.</p>	<p>Appointment of architect, quinquennial survey, Fabric and Finance Committee.</p> <p>Buildings insurance policy maintained.</p> <p>Reviewed under Health &amp; Safety Policy.</p>
Child and vulnerable adults protection failure	<p>Failure to protect children from abuse.</p> <p>Failure to protect vulnerable adults.</p> <p>Inability to pay damages.</p>	<p>Children's/Youth Work policy implemented and annual check by PCC.</p> <p>Vulnerable adults policy, Domestic Abuse Policy, Good practice guidelines for home visiting implemented and annual check by PCC.</p> <p>Insurance policy maintained.</p>