

Appendix A - Risk Management Report

Potential risk	Potential impact	Steps to mitigate risk
Finance		
<i>Pledges and tithes commitments made in respect of the development project not being fulfilled, and/or outstanding deficit not being resolved.</i>	<ul style="list-style-type: none"> * Inability to sustain development and outreach programmes. * Inability to meet the BBF loan repayment programme. * Cash flow management impaired. 	<ul style="list-style-type: none"> * Monthly financial reports to the Deacons showing actual income compared with projections. * Any donor not fulfilling their pledge is approached within the time scale promised for that pledge. Pledges reassessed and rescheduled as required. * Adequate cash reserves held on deposit with the BU.
<i>Revenue income does not increase at the rate required to sustain the increase in budgeted expenditure.</i>	<ul style="list-style-type: none"> * Cut back on revenue expenditure thus reducing overall outreach and impact. 	<ul style="list-style-type: none"> * Monthly financial reports to the Deacons showing actual income compared with projections. * Bi-monthly reporting to Church Members to indicate need to increase giving after tax changes.
<i>Loss of key personnel/data with specialist knowledge of financial support systems.</i>	<ul style="list-style-type: none"> * Loss of all financial management and control. 	<ul style="list-style-type: none"> * All data backed-up three-way, with one copy being held off-site. * Additional system operator to be identified and trained.
Personnel		
<i>Loss of Staff and other key personnel, e.g. through relocation, promotion, retirement or burn out.</i>	<ul style="list-style-type: none"> * Loss of direction and/or control of key areas of Church life. * Additional pressure on remaining staff. * Reduction in the Church's activities. 	<ul style="list-style-type: none"> * Risk reduced as far as practical by devolving responsibilities amongst teams led by staff and other key personnel. * Sharing responsibilities through regular staff and team meetings. * Encouraging open channels of communication with Deacons. * Review Job Descriptions and procedures for regular appraisal, review and development, including succession planning. * Annual budget review of staff remuneration package.

Potential risk	Potential impact	Steps to mitigate risk
<i>Contact Centre or CYM child(ren) being abducted.</i>	* Adverse publicity and/or claim for negligence.	* Ongoing training of Contact Centre and CYM staff to deal with such situations. * Close liaison maintained with local Police.
<i>Child abuse allegations made against an individual or individuals as part of CYM or other Church organisations.</i>	* Legal or other claim against individuals and/or the Church. * Adverse public reaction towards the Church. * Damage to the children, parents and families resulting in a decline of young people in the Church. * Damage and loss of confidence by and in Children and Youth Ministry leaders affecting purpose, values and vision of the Church.	} } } } * Crawley Baptist Church Child Protection Policy implemented and subject to regular review with referral to the Criminal Records Bureau as appropriate. } } * Regular training in Child Protection issues. } } }
<i>Abuse by member of the public or accident otherwise incurred causing harm/damage to other people, staff or premises.</i>	* Legal claim against the Church. * Adverse public reaction towards the Church.	} * Appropriate/relevant insurance cover held relating to the premises. } Stewards appointed and staff aware of need for vigilance and support, and building security procedures.
<i>Allegations made against staff, pastoral and counselling workers and other leaders.</i>	* Adverse public reaction towards Crawley Baptist Church and/or legal claims against individuals and/or Crawley Baptist Church.	* Insurance protection held through the Baptist Union Minister's Insurance, subject to regular review. * Additional insurance cover held through the Association of Christian Counsellors.
<i>Trustees make unintentional mistakes and/or bring the Church into disrepute through their actions.</i>	* Possible legal action against the Charity.	* Adherence to established good practice. * Greater training of Trustees in respect of their legal duties. * Appropriate insurance cover to be considered.

Potential risk

Potential impact

Steps to mitigate risk

Premises

Inadequate Health & Safety procedures and measures.

* Claims from staff and/or voluntary staff due to actual or potential accidents occurring.

* Ongoing training arranged in H&S, first aid, fire safety and food hygiene procedures, and personnel appointed in key areas.

* Adverse inspection from H & S officials resulting in legal action being taken against the Trustees.

* H&S Policy approved and implemented.

* Deficiencies in Health and Safety provisions prevent the use of the premises, resulting in curtailment of the Church's activities.

* Risk Assessments carried out, implemented and under regular review.

Premises left unlocked when unattended.

* Unauthorised access, possible theft and/or damage.

* All Key Holders and leaders are briefed on security and lock-up procedures. Car park gates are normally closed and secured when there is no one in the building.

Loss of external door keys.

* Unauthorised access, possible theft and/or damage.

* Intruder alarm system is normally set when no one is in the building.

Unauthorised parking in the car park.

* Restricted/limited use by authorised users.

Car park gates are normally closed and secured when there is no one in the building.