

KEY

L = Likelihood of an event occurring; I = Impact of an event occurring; R = Level of risk (L x I)

		L1	Unlikely	L2	Possible	L3	Likely
I1	Low impact	R1	No action	R2	Monitor	R3	Monitor
I2	Medium impact	R2	Monitor	R4	Action	R6	Action
I3	High impact	R3	Monitor	R6	Action	R9	Stop

The Brunswick Club Management Committee has ultimate responsibility for risk and is expected to review and assess the risks faced by the organisation in all areas of its work and plan for the management of those risks.

The Brunswick Club will undertake to make a risk management statement in their annual report as good practice.

The Club Manager is responsible for identifying the key risks faced by The Brunswick Club and any significant changes to them and must ensure that processes are in place to discuss and manage identified risks on a regular basis.

The Brunswick Club Management Committee will review the key risks once a year and will discuss and agree any changes to risks and/or mitigating actions.

Consultation and Commitment to Review

The Brunswick Club is committed to the review and updating of its policies and procedures through consulting with its employees, volunteers and children and young people. Employees and volunteers will be consulted on changes to policies through staff meetings and children and young people through youth meetings.

The employees' and volunteers' representative is Danny Volino.

This policy was reviewed by the Management Committee on 22nd January 2024.

This policy will be reviewed by the Management Committee in January 2025.

	Hazard	Outcome without action	Risk level	Action	By when	By whom	Risk level after action
1	Governance						
1a	Lack of direction, strategy and forward planning	No clear objectives, priorities, or plans	I2*L2 =R4	Update 3-year business plan, including fund-raising strategy	July 2023	Staff & Committee	I2*L1 =R2
		Issues addressed too late		Create financial plans and budgets	Ongoing	Treasurer	
		Financial management difficulties		Monitor financial and operational performance	Ongoing	Treasurer / Club Manager	
		Needs of children and young people not fully addressed		Get feedback from children & young people and their parents / carers	Ongoing	Club Manager	
		Loss of reputation		Up to date reports to funders / Promotion on social media	Ongoing	Club Manager	
1b	Management Committee lacks relevant skills or commitment	Poor decision making	I2*L2 =R4	Skills audit of current committee and plan for recruitment of new / future committee members	Ongoing	Committee & Club Manager	I2*L1 =R2

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1c	Ineffective organisational structure	<p>Lack of information flow and poor decision-making procedures</p> <p>Distance of committee from operational activities</p> <p>Uncertainty as to roles and duties</p> <p>Decisions made at inappropriate level</p>	I3*L1 =R3	<p>Regular review of policies and procedures</p> <p>Termly / quarterly reporting on Club activities</p> <p>Trustees training and support on governance roles and responsibilities.</p> <p>Strong and clear leadership by Chair.</p>	<p>Annual</p> <p>Ongoing</p> <p>If required</p> <p>Ongoing</p>	<p>Committee</p> <p>Club Manager / Staff Team</p> <p>Chair</p> <p>Chair</p>	I3*L1 =R3
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	Hazard	Outcome without action	Risk level	Action	By when	By whom	Risk level after action
2	Operational						
2a	Poor employment practice	Employment disputes Health and safety issues Claims for injury, harassment, unfair dismissal, etc Equal opportunity and diversity issues Adequacy of staff training Safeguarding children issues Low morale	I2*L2 =R4	Review recruitment policies and procedures regularly, e.g.: Recruitment & Induction; Code of Conduct; Grievance & Disciplinary; Health & Safety; Safeguarding (incl. Whistleblowing); Equal Opportunities Be aware of employment law requirements Ensure relevant job training and development taking place Staff vetting and legal requirements (e.g. DBS checks, designated person, etc) Proper staff conditions and benefits in place	Annually	Management Committee Management Committee & Club Manager Management Committee	I2*L1 =R2

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2b	Loss of key staff	Experience or skills lost	I2*L2 =R4	Regular support & supervision sessions	Ongoing	Management Committee and Club Manager	I1*L1 =R1
				Personal development training programmes in place			
				Agreed notice periods and handover procedures			
		Operational impact on key projects and priorities		Review and agree recruitment processes	Annually	Management Committee	
	Loss of contact base and corporate knowledge		All systems, plans, and projects properly documented	Ongoing	Club Manager		
			Conduct exit interviews		Management Committee and Club Manager		
2b	Service provision	Beneficiary complaints	I3*L2 =R6	Regularly review service delivery and attendance	Ongoing	Club Manager	I3*L1 =R3
		Loss of contracts / funding		Satisfaction surveys / evaluation reports	Ongoing	Staff team	
		Reputational risks		Review complaints procedure	Annually	Management Committee	

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2c	Poor project or service development	Incompatibility with objects, plans and priorities Lacks funding and financial viability	I2*L2 =R4	Strong project, budgeting costing, and authorisation procedures in place	Ongoing	Club Manager and Management Committee	I2*L1 =R2
2d	Competition from ONSIDE	Loss of contract income Reduced fund-raising potential Reduced public profile	I3*L2 =R6	Monitor development of ONSIDE. Membership and lobbying of YHFF / representations to Local Authority Monitor and assess performance and quality of service Agree fund-raising strategy Ensure regular contact with funders	Ongoing	Club Manager Fundraising & Development Worker	I2*L2 =R4
2e	Capacity and use of premises	Under-utilised building space Age of premises impacting on operational performance Spare capacity not being utilised or turned to account	I3*L2 =R6	Maximise use Maintain and upgrade premises as required Research potential lessors	Ongoing	Management Committee and Club Manager Club Manager	I2*L1 =R2

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2f	Health & Safety (premises)	Injury to beneficiaries and public	I3*L2 =R6	Regularly update Health & Safety Policy & Procedure	Annually	Management Committee	I3*L1 =R3
		Staff injury		Train staff	Ongoing	Club Manager	
		Ability to operate (legal compliance)		Have in place monitoring and reporting procedures	Ongoing	Premises Manager	
2g	Information technology	Systems fail to meet operational need	I2*L2 =R4	Regularly assess and maintain IT system through IT contract	Ongoing	Club Manager / Soma Data	I2*L1 =R2
		Loss/corruption of data					
		Lack of technical support					
		Breach of data protection law		Regularly update Data Protection Policy	Annually	Management Committee	

	Hazard	Outcome without action	Risk level	Action	By when	By whom	Risk level after action
3	Financial						
3a	Budgetary control and financial reporting	Decisions made on inaccurate financial projections or reporting Inability to meet commitments or key objectives Poor cash flow management Inability to function as going concern	I3*L2 =R6	Monthly cash flow assessment Quarterly financial reporting Annual audit Regularly review reserves policy	Monthly Quarterly Annually Annually	Club Manager Treasurer Treasurer / Management Committee Treasurer / Management Committee	I3*L1 =R3
3b	Dependency on income sources	Cash flow and budget impact of loss of income source	I3*L2 =R6	Ensure diversity of income sources (Local authority, charitable trusts, companies, consortia, lettings & sales, donations, legacies)	Ongoing	Fundraising & Development Worker / Club Manager	I3*L1 =R3
3c	Fund-raising	Unsatisfactory returns Compliance with law and regulation	I2*L2 =R4	Monitor the adequacy of financial returns achieved Review regulatory compliance	Quarterly Ongoing	Management Committee and Fundraising and Development Worker	I2*L1 =R2

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3d	Compliance with donor imposed restrictions	Funds applied outside restriction	I2*L2 =R4	Implement systems to identify restricted receipts	Ongoing	Treasurer	I2*L1 =R2
		Repayment of grant		Maintain budget control, monitoring and reporting arrangements	Ongoing	Club Manager and Treasurer	
		Future relationship with donor and beneficiaries					
		Regulatory action					
3e	Fraud or error	Financial loss	I3*L2 =R6	Review financial control procedures	Annually	Management Committee	I2*L1 =R2
		Reputational risk		Segregate duties		In policy	
		Regulatory action		Set authorisation limits		In policy	
		Impact on funding		Agree whistle-blowing anti-fraud policy		In policy	
				Review security of assets	Annually	Club Manager	
				Identify insurable risks		Club Manager	
3f	Money laundering	Financial loss	I3*L1 =R3	Review anti-money laundering policy	Annually	Management committee	I2*L1 =R2
		Reputational risk					
		Regulatory action		Appoint money-laundering reporting officer (MLRO)		Club Manager	

	Hazard	Outcome without action	Risk level	Action	By when	By whom	Risk level after action
4	External						
4a	Adverse publicity	<p>Impact on use of services by beneficiaries</p> <p>Affect ability to access grants or contract funding</p> <p>Loss of donor confidence or funding</p> <p>Loss of beneficiary confidence</p> <p>Impact on morale of staff and Committee</p>	I3*L2 =R6	<p>Communicate regularly with supporters and beneficiaries</p> <p>Ensure good quality reporting of activities and financial situation</p> <p>Devise public relations training / procedures including a crisis management strategy and a nominated spokesperson</p>	<p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p>	<p>Club Manager</p> <p>Club Manager and Fundraising and Development Worker</p> <p>Club Manager</p>	I2*L1 =R2
4b	Relationship with funders	Impact on funding and support available	I2*L2 =R4	<p>Ensure regular contact with major funders</p> <p>Report fully on projects</p> <p>Meet funders' terms and conditions</p>	Ongoing	Club Manager and Fundraising and Development Worker	I2*L1 =R2

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4c	National and local government policy	<p>Availability of contract and grant funding</p> <p>Impact of general legislation or regulation on activities</p> <p>Role of voluntary sector</p>	<p>I2*L2 =R4</p>	<p>Monitor proposed legal and regulatory changes and funding intentions</p> <p>Maintain membership of London Youth, Young Hammersmith & Fulham Foundation, and SOBUS</p>	Ongoing	Fundraising and Development Worker	<p>I1*L2 =R2</p>
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	Hazard	Outcome without action	Risk level	Action	By when	By whom	Risk level after action
5	Compliance						
5a	Compliance with legislation and regulations, including regulatory reporting requirements	Fines, penalties, or censure from activity regulators Employee or beneficiary action for negligence Reputational risks	I2*L2 =R4	Identify key legal and regulatory requirements as charity, youth service provider, and manager of premises Allocate responsibility for compliance (e.g. Treasurer – Annual Accounts; Fire Safety – Premises Manager) Put in place compliance monitoring and reporting	Ongoing	Club Manager and Management Committee	I2*L1 =R2
5b	Taxation	Penalties, interest, and 'back duty' assessments Loss of mandatory or discretionary rate relief Failure to utilise tax exemptions and reliefs	I2*L2 =R4	Take advice on employment and contract terms, PAYE, tax, and VAT Understand exemptions and reliefs available (e.g. rates)	As required	Club Manager and Management Committee	I2*L1 =R2

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5c	Professional advice	Contract risks Failure to address compliance risks	I2*L2 =R4	Identify and ensure access to professional advice Identify issues where advice is required	Ongoing	Club Manager and Management Committee	I2*L1 =R2
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