

Risk Analysis Table

Risk Matrix Score

Likelihood	High = 5	}	High	=	16 – 25
	Low = 1				
Impact Severity	High = 5		Medium	=	9 – 15
	Low = 1		Low	=	1 - 8

Ref No	Category	Risk	Likelihood	Impact	Score	Mitigation in Place	Additional Mitigation Possible	Lead Officer/ Director
1	All	Loss of considerable part of the Charity's facilities through fire, flood or other emergency	1	5	5	<ul style="list-style-type: none"> ▪ Insurance cover to be checked ▪ Backup drive stored in fire-proof case ▪ IT (Matrix) have access to online server 	<ul style="list-style-type: none"> ▪ Update annually ▪ Ensure all key docs scanned and stored to Cloud ▪ Speak Galson Estate Trust to learn lessons from their experience ▪ Have contingency plan in place if office not able to be occupied ▪ Review office wiring and PAT testing equipment 	Board/ Office Manager / Estates Manager
2	All	Bad publicity about the Charity as a whole	3	3	9	<ul style="list-style-type: none"> ▪ Respond promptly to complaints ▪ Positive use of media/social media/website to promote our good practice 	<ul style="list-style-type: none"> ▪ Directors have PR training to take lead on responses ▪ Standard text and key messages agreed for work of IGHT and subsidiaries 	Board

						<ul style="list-style-type: none"> No public responses without Board approval 		
3	Governance	Loss of Trustees leaving Charity exposed to difficulties achieving quorum for meetings	1	5	5	<ul style="list-style-type: none"> We have 7 Trustees with variety of skills and input currently sufficient to service the board. 	<ul style="list-style-type: none"> Opportunity to co opt Undertake regular skills reviews to ensure we have the right mix of skills Regular directors training 	Board
4	Governance	Failure to be up to date with governance issues	1	3	3	<ul style="list-style-type: none"> Regular Board training 		Board
5	HR	Sudden or planned loss of Director leaving the operational control without leadership	2	3	6	<ul style="list-style-type: none"> Ongoing consideration of operational roles Ensure good team working in office Ensure good filing systems and clear management systems in place Agree Annual Strategic Plan to guide work for Trust on a yearly basis 	<ul style="list-style-type: none"> Review annually staff requirements and structure Staff team involved in writing Annual Strategic Plan Ensure all Directors have working knowledge of the business Directors confirming on appointment they can commit appropriate time to IGHT issues if required 	
6	HR	Loss of key staff	1	5	5	<ul style="list-style-type: none"> Short term solutions through Directors taking on administrative functions Planned change through established selection processes Ensure filing and office management systems in place to enable easy transfer of roles and information 	<ul style="list-style-type: none"> Succession planning Accountants can provide emergency service. Directors more aware of day to day management in office 	Board
7	HR	Loss of key staff - leading to risk of unsafe service.	5	5	10	<ul style="list-style-type: none"> Currently have no dedicated manager- responsibility falling to directors 	<ul style="list-style-type: none"> Consideration given to staffing requirements 	Board

						<ul style="list-style-type: none"> Who has responsibility for H&S etc under current insurance and operating arrangements. Need to establish clear lines of responsibility and accountability. 	<ul style="list-style-type: none"> Commission Health & Safety assessment of IGHT and GTL operations 	
8	HR	Widespread staff absence due to public health emergencies	1	5	5	<ul style="list-style-type: none"> Organisation of available staff to cover service as fully as possible 		Board
9	HR	Failure to observe good employment practices exposing the Charity to employment tribunal and claims	1	5	5	<ul style="list-style-type: none"> Have appointed an HR consultant to keep abreast of changes in employment law Ensure clear policies in place for staff management, grievance, redundancy etc 	<ul style="list-style-type: none"> Robust HR policies in place and ongoing consultation 	Board
10	HR	Staff absence levels result in significant operational and financial problems	1	5	5	<ul style="list-style-type: none"> Board monitor absence Sickness Absence policy in place including return to work interviewing Ensure staff trained to cover each other's roles in times of absence Have contingency plan in place (include contacts and contracts) for maintenance staff absence 		Board
11	HR	Impact of decrease in admin support staff	5	3		<ul style="list-style-type: none"> Pressure on office/ estate and development staff Review office systems to ensure we have the most up to date and user-friendly systems in place which would allow a new or temporary member of staff to slot in immediately 	<ul style="list-style-type: none"> Consider additional technological support 	Board

12	ICT	I.T. Failure leading to loss of communications and preventing access to data, including corruption of data	2	4	8	<ul style="list-style-type: none"> ▪ Alternative communication tools (fax, telephone) available ▪ Ensure good IT equipment and support in place ▪ Ensure data backed up to Cloud ▪ Ensure several Directors have access to Cloud and other data, including bank accounts 	<ul style="list-style-type: none"> ▪ Recognise ongoing issue ▪ Possibly beyond control 	Board
13	ICT	Breach of security compromising data protection	2	5	10	<ul style="list-style-type: none"> ▪ All hard drives, portable PCs are encrypted and password protected ▪ Restricted access and training on use for limited number of Directors 	<ul style="list-style-type: none"> ▪ GDPR compliance addressed and monitored. 	Board
14	ICT	Breach of internal protocols or careless lapse of security compromising data protection	2	5	10	<ul style="list-style-type: none"> ▪ As above 	<ul style="list-style-type: none"> ▪ As above 	Board
15	ICT	Failure of ITC support	1	5	5		<ul style="list-style-type: none"> ▪ Annual review ▪ Check contract with Matrix and see what support the can offer ▪ Contact power company to advise when offline ▪ Designated staff and Director in place to take control in emergency 	Board
16	ICT	Loss of website	2	3	6	<ul style="list-style-type: none"> ▪ Contracted support from designer ▪ Back up copy retained by designer to mitigate inadvertent loss of content 	<ul style="list-style-type: none"> ▪ Annual review 	Office Manager

17	ICT	Online banking facilities access denied	1	4	4	<ul style="list-style-type: none"> ▪ Banking arrangements available off site ▪ Bank will transact matters for us via phone and e-mail instruction ▪ Directors as well as staff given access to system and accounts 	<ul style="list-style-type: none"> ▪ Periodic review of banking arrangements 	Board/ Finance manager
18	Records	Loss of confidential records and data	1	5	5	<ul style="list-style-type: none"> ▪ Manual records are securely held ▪ Portable devices, including laptops, memory sticks and PCs, need to be fully encrypted ▪ Confidential information sent electronically is password protected ▪ Information held on Cloud 	<ul style="list-style-type: none"> ▪ Consult IT advisers ▪ Copies only to leave the office and not originals ▪ Keep a log of documents taken off site 	Office Manager / Board
19	Property	Backlog of maintenance	2	4	8	<ul style="list-style-type: none"> ▪ Develop detailed maintenance plan based on Fyne Homes survey data ▪ Identify annual budget to deal with priority repairs 		Estate Manager
20	Property	Disability Access	2	4	8	<ul style="list-style-type: none"> ▪ Undertake access audit of relevant properties and works required to meet requirements ▪ Identify budget to undertake works 	<ul style="list-style-type: none"> ▪ 	Estate Manager
21	Finance	Loss of Grant revenue Loss of support from HIE	4	3	12	<ul style="list-style-type: none"> ▪ Continue to develop income streams from various activities, and reduce core costs – to reduce dependence on external grant funding ▪ Ensure all grant conditions met and regular reports made to funders 	<ul style="list-style-type: none"> ▪ 	Finance Manager
22	Finance	Cash flow problems lead to inability to meet liabilities to staff and suppliers	1	5	5	<ul style="list-style-type: none"> ▪ Regular monitoring of cash balances and working capital ▪ Quarterly management accounts prepared for Trustees 	<ul style="list-style-type: none"> ▪ Timely production of quarterly accounts still an issue. 	Board/ Finance Manager

23	Finance	Fraud or Irregularity	1	5	5	<ul style="list-style-type: none"> ▪ Annual audit of financial records ▪ Internal control mechanisms in place ▪ Monthly management accounts required 		Board/ Finance Manager
24	Finance	Failure to obtain an unqualified audit report	1	5	5	<ul style="list-style-type: none"> ▪ Audited accounts always done ▪ Quarterly management accounts prepared for Trustees ▪ Timely action on audit reports 	<ul style="list-style-type: none"> ▪ Accounting issues identified and being addressed by Trustees. 	Board/ Finance Manager
25	Finance	Failure to maintain adequate insurance cover	1	5	5	<ul style="list-style-type: none"> ▪ Annual review of insurances ▪ Good long-standing established relationship with insurance broker, annual review 	<ul style="list-style-type: none"> ▪ 	Board Office Manager
26	Finance	Loss of financial information or access to it	1	5	5	<ul style="list-style-type: none"> ▪ Policy in place of designated directors having regular internet bank access (safeguard view only) 	<ul style="list-style-type: none"> ▪ Board meeting reviews 	Board
27	Health and Safety	Major accident or incident resulting in death or serious injury of a volunteer or staff member – impact upon reputation	1	5	5	<ul style="list-style-type: none"> ▪ All areas of activity undergo risk assessment by appropriately qualified professional and plan agreed by Board for action ▪ Safety equipment in place and used where appropriate ▪ Staff induction and training in Fire Safety, Moving & Handling, and all policy and procedures relevant to service delivery ▪ Volunteers receive induction and training 	<ul style="list-style-type: none"> ▪ Health and Safety audit ▪ Ensure general access to log is available 	Board/ Office staff

						<ul style="list-style-type: none">▪ First Aid trained staff in building▪ All accidents and incidents reported to designated Director need to establish responsible staff member and Director for H&S▪ Incident log on site		
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