

## Essex Association of Change Ringers Risk Assessment – v2 – 25 Feb 2023

| No | Risk Area              | Item                    | Description   | Interest   | Mitigation   | Actions/Qs /Comments  | Retain / Transfer? | Likelihood | Impact | Risk Rating | Last Review MM/YY | Review Period |
|----|------------------------|-------------------------|---|--|--|---|--------------------|------------|--------|-------------|-------------------|---------------|
| 1  | Operational Compliance | GDPR                    | Breaches of data protection regulations. Data distributed with Officers (and past officers) not held centrally) | The Association's/ Trustees' liability to pay fines for breaches of data protection legislation plus the cost of defending any action. | Adherence to policy. Maintain a Privacy Policy and update annually   | Review Privacy Policy annually. Create data and record management plan. <b>Add info to District Officers Handbook.</b>                    | Retain             | 3          | 3      | Yellow 12   | 02/23             | Annual        |
| 2  | Operational            | Discrimination          | Any case of discrimination brought against the Trustees.  |  | The tone set by the Trustees in all their activities, set a good example.  | Look at what other similar charities have as policies relevant to any discrimination.   | Retain             | 1          | 3      | Blue 6      | 02/23             | 5 Years       |
| 3  | Operational            | Safeguarding / Bullying | Any safeguarding case brought against the Association.  |  | The tone set by the Trustees in all their activities, set a good example. Procedures for any Association events. Safeguarding Officer reporting directly to Master? Bi-annual meeting between Safeguarding officer and Principal Officers. | Existing rules allow removal of members if they damage reputation. Bi-annual meeting between Safeguarding officer and Principal Officers. | Retain             | 3          | 3      | Yellow 12   | 02/23             | Annual        |
| 4  | Physical loss          | Master's badge          | Master's badge  | The Trustees' financial interest in the Master's Badge were it to be lost or damaged.  | Value & detail badge so it can be reproduced (insurance). Keep in secure premises and only take out when needed.   | Badge to be photographed and replacement to be priced   | Insure             | 2          | 1      | Green 3     | 02/23             | Annual        |
| 5  | Physical loss          | Library                 | Essex records   | Unique records since inception of Association including Districts and individual ringers   | Deposit in Essex Records Office. Duplicate copy of Annual Reports. Central Council Library has copy of all Annual Reports. Consider passing individual's peal books to CC Library as they are of more general interest?                    | Consider copying in digital format before deposit.  | Retain             | 1          | 2      | Blue 4      | 05/22             | 5 years       |

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| 6  | Physical loss             | Library                   | General publications  | The cost of replacing the general publications should they be lost or damaged.            | No unique items, Central Council Library has copies, most available in marketplace. No one ever looks at them...                          | Do not insure.  | Retain                  | 2          | 1      | Green 3     | 05/22             | 5 years       |
| 7  | Physical loss             | Trophies                  | Striking Competition Trophies & Essex Trophy                                      | The cost of replacing the trophies should they be lost or damaged.                        | Fund new trophy if required.  | Do not insure.  | Retain                  | 1          | 2      | Blue 4      | 05/22             | 5 years       |
| 8  | Physical loss             | District Trophies         | District Striking Competition Trophies  | The cost of replacing the trophies should they be lost or damaged.                        | Fund new trophy if required   | Do not insure.  | Retain                  | 1          | 2      | Blue 4      | 05/22             | 5 years       |
| 9  | Physical loss (Financial) | Stock of publications     | The stock of publications for sale.   | The cost of replacing the stock of publications.  | Purchase replacements if required.  | Do not insure. Value is £1-2k.  | Retain                  | 2          | 2      | Blue 6      | 02/23             | Annual        |
| 10 | Financial                 | Interruption of revenue   | Significant reduction in members paying their subscriptions.                      | Reduction in the Association's ability to deliver services to members.                    | That income is small part of overall income. Reserves policy.   |   | Retain                  | 2          | 3      | Yellow 9    | 05/22             | 5 years       |
| 11 | Financial                 | Money                     | Unintended loss of money including cyber-crime.                                   | The Trustees' financial interest in the assets of the Association.                        | Dual signatures. Regular sight of bank statements. Spread of funds. Account Password management by Treasurer.                             | <b>Use 2-factor authentication for access where available</b>   | Retain                  | 3          | 3      | Yellow 12   | 02/23             | Annual        |
| 12 | Financial                 | Investment risk           | Impact on investments such as stock market fluctuations or inflation.             | The Trustees' financial interest in the assets of the Association.                        | Funds are held in interest bearing low risk funds. Spread funds so as not to exceed FSCS limits.  | Consider options to reduce risk rating.   | Retain                  | 3          | 3      | Yellow 12   | 05/22             | Annual        |
| 13 | Liabilities<br>Compliance | Liability of the Trustees | Legal liability of the Trustees for actions taken in the name of the Association. | Financial exposure of the Trustees to claims by third parties for injury, loss or damage. | Ensure (and make clear to service users) that actions are delegated to others, not taken by the Association as such. Trustees' insurance. | <b>Trustees likely to still be liable when delegating to volunteers. Delegation needs to be recorded.</b> | <b>Retain (insured)</b> | 2          | 2      | Blue 6      | 02/23             | 3 Years       |

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|-----|-------------|----------------------------------|---|---|--|--|------------------------------------|------------|--------|-------------|-------------------|---------------|
| 14  | Liabilities | Professional advice              | Liability for advice given on behalf of the Association by recognised professionals e.g., solicitors, accountants, surveyors, insurers. | Liability of the Association/Trustees for financial consequences of negligent advice given (N.B. risk seen as remote, since the law does not generally impose liability for the negligence of an independent contractor). | Include clear disclaimer that advice is given by the professional, not the Association.  | Prepare draft disclaimer for use. Ensure anyone used has necessary indemnity cover.  | Retain                             | 1          | 3      | Blue 6      | 02/23             | Annual        |
| 15a | Liabilities | Volunteer advice                 | Liability for advice given on behalf of the Association by willing volunteers on a “reasonable endeavours” basis.                       | Liability of Association to service user.   | Disclaimer that advice is given by the volunteer, not the Association.   | Prepare draft disclaimer statement for use   | Transfer to volunteer              | 2          | 2      | Blue 6      | 02/23             | Annual        |
| 15b | Liabilities | Volunteer advice                 | Liability for advice given on behalf of the Association by willing volunteers on a “reasonable endeavours” basis.                       | Liability of volunteer to service user.   | Disclaimer that advice is based on volunteer’s expertise and experience but should not be relied on legally.   | Prepare draft disclaimer statement for use   | Up to volunteer                    | 2          | 3      | Yellow 9    | 02/23             | Annual        |
| 15c | Liabilities | Volunteer advice                 |   | Liability of Association in respect of generic guidance on website or in a Central Council or Association Publication   | Disclaimer on website that risk remains with third party?  | Consider a disclaimer for maintenance guidance.  |                                    | 1          | 2      | Blue 4      | 02/23             | Annual        |
| 16  | Compliance  | Officer fraud                    | Deliberate misappropriation of assets by the officers.  | The Trustees’ financial interest in the assets of the Association.  | Controls on bank accounts. See bank statements more regularly. Trustees cannot co-opt a Trustee  | Review bank controls, who has access?<br><b>Set up secure process to ensure property trustees can access in emergency.</b> | Review/ Consider Trustee insurance | 1          | 4      | Yellow 8    | 02/23             | Annual        |
| 17  | Governance  | Conflicts of Interest or Loyalty | A Trustee deliberately or inadvertently influences a decision which could be shown to be due to a personal interest.                    | The Trustees’ need for transparency and impartiality.   | Trustees must declare conflicts of interest, whether general (e.g., they work for or advise a bell hanger) or specific (e.g., they have a personal interest in a particular project) | Formal declaration of Cofl. Specific question on each meeting agenda.  | Retain                             | 2          | 2      | Blue 6      | 02/23             | 3 Years       |

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|----|--------------------------|--------------------------|--|--|---|---|--------------------|------------|--------|-------------|-------------------|---------------|
| 18 | Reputational<br>External | Bad press                | Adverse press reporting of actions of the Association.   | Maintaining the respect of affiliated towers and members so it can continue to do its work | Communications Officer as first port of call.<br>Regular meetings of Trustees gives collective responsibility.  |   | Retain             | 2          | 2      | Blue 6      | 05/22             | 5 years       |
| 20 | Technological            | Website                  | Domain names.  | Temporary loss of communication  | Maintenance of long term domain renewals.<br>Association domains unlikely to be of much use to others.<br>Webmaster maintains schedule of domains and renewal dates,  | Renewal not due for 3 years (2025) but cannot be automatic (due to length of previous renewal).   | Retain             | 1          | 2      | Blue 4      | 05/22             | 3 years       |
| 21 | Technological            | Website                  | Getting hacked or infected with malware especially if onward transmitted.  | Maintenance of credibility and ability to communicate with members, towers.                | Automated installation of all latest updates and patches.<br>Allow at least 2 admins to have access to website.<br>Source held by webmaster.<br>Daily backups on ISP server.<br>Periodic copies of server backup held by webmaster. | Split website into static and dynamic parts.<br>Reduce number of third-party plugins.<br>Second admin to hold backup.                               | Retain             | 1          | 2      | Green 3     | 02/23             | Annual        |
| 22 | Technological            | Data services (Internal) | Mission critical (including historical) Association information, software and databases stored by its officers on servers outside the Association's ownership or control (e.g., Personal Computers). | Maintaining ability to provide Association services and maintain credibility with members  | Such services must be backed up and mirrored on a server under the Association's control.   | Create list of what this really covers and discuss how best to back up and mitigate.<br>Revisit as part of Data Management plan review (re Risk 1). | Retain             | 3          | 2      | Yellow 8    | 02/23             | Annual        |

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|----|-----------------------|--|---|---|--|--|--------------------|------------|--------|-------------|-------------------|---------------|
| 23 | Technological         | Data Services (External)                                       | Information, software and databases relevant to the mission (including history) of the Association which are owned and operated by individuals or groups outside the Association's ownership or control (e.g., Pealbase, BellBoard, CC Rolls of Honour) | Maintaining ability to provide Association services and maintain credibility with members | Maintaining ability to provide Association services and maintain credibility with members                          | Create list of what this really covers and discuss how best to back up and mitigate. Revisit as part of Data Management plan review (re Risk 1). | ?                  | 2          | 3      | Yellow 9    | 02/23             | Annual        |
| 24 | Technological         | Web services   | The cost of recreating the website should it be compromised.  | Maintenance of service to members   | Source held by webmaster. Daily backups on ISP server. Periodic copies of server backup held by webmaster.         |  | Retain             | 2          | 2      | Blue 6      | 02/23             | Annual        |
| 25 | Intellectual property | Web services   | Intellectual property rights associated with the Association's website.   | Reputational damage if Association's IPR is copied or lost.                               | Copyright notice on Association-owned websites (Does Association own all the copyright?)                           | Review such notices  | Retain             | 1          | 1      | Green 2     | 05/22             | 5 years       |
| 26 | Intellectual property | Publications   | The IP contained within Association publications .  | Loss of revenue if publications are copied.   | All publications are copyright of the Association. ?   |  | Retain             | 1          | 1      | Green 2     | 05/22             | 5 years       |
| 27 | Technological         | Social Media (e.g., Twitter, Facebook, Instagram, TikTok, etc) | Getting hacked or infected with malware especially if onward transmitted.   | Maintenance of credibility and ability to communicate with members, towers.               | Allow at least 2 admins to access. Ensure valid recovery process is set-up (e.g., use Association email addresses) | <b>District Comms rep to notify Comms Officer emergency passwords and owners</b>   | Retain             | 3          | 1      | Blue 4      | 02/23             | Annual        |

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|----|-----------------------|------------------------|---|---|--|---|--------------------|------------|--------|-------------|-------------------|---------------|
| 28 | Intellectual property | Copyright infringement | Association officer uses a copyright picture or statement in a document or on social media (including cross-posting) or on the website without permission | Potential legal consequences of using material without permission, including fines and adverse publicity / reputational damage. | Originators and posters shall ensure that they have the relevant permissions before posting. Cross-posting should not be permitted unless posters are certain that they have permission. | Association should be prepared to pay for (licence) use of pictures if necessary. Add info to District Officers guidance notes. Obtain info on any mitigations possible for a breach/claim. | Retain             | 3          | 2      | Yellow 8    | 02/23             | Annual        |
| 29 | NEW                   |                        |   |   |  |   |                    |            |        |             |                   |               |

## Number of Risks in each Risk Rating:

| RISKS Probability Impact Summary |   |        |          |          |          |                 |
|----------------------------------|---|--------|----------|----------|----------|-----------------|
| Extreme/Catastrophic             | 5 |        |          |          |          |                 |
| Major                            | 4 | 1      |          |          |          |                 |
| Moderate                         | 3 | 2      | 3        | 4        |          |                 |
| Minor                            | 2 | 6      | 6        | 2        |          |                 |
| Insignificant                    | 1 | 2      | 2        | 1        |          |                 |
|                                  |   | 1      | 2        | 3        | 4        | 5               |
|                                  |   | Remote | Unlikely | Possible | Probable | Highly Probable |

[paste from PIM spreadsheet]

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## Risk Assessment weighting tables (from CC26)

### IMPACT

| Descriptor               | Score | Impact on service and reputation (any of:)  |
|--------------------------|-------|---|
| Insignificant            | 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>   |
| Minor                    | 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>  |
| Moderate                 | 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>   |
| Major                    | 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>   |
| Extreme/<br>Catastrophic | 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 |

### RATING MATRIX

|                            |             |               |               |               |                         |
|----------------------------|-------------|---------------|---------------|---------------|-------------------------|
| Extreme/<br>Catastrophic 5 | 10          | 15            | 20            | 25            | 30                      |
| 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<br>Remote | 2<br>Unlikely | 3<br>Possible | 4<br>Probable | 5<br>Highly<br>Probable |

In interpreting the risk heat map above, Likelihood is x and Impact is y. **Rating = xy+y**

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 - minor risks scoring between 4 & 7

Green - insignificant risks scoring 3 or less

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## CLOSED RISKS (CANCELLED OR MITIGATED, REASON & DATE)

| No | Risk Area            | Item             | Description  | Interest  | Mitigation | Actions/Qs  | Retain / Transfer? | Likelihood | Impact | Risk Rating | Last Review MM/YY | Review Period |
|----|----------------------|------------------|--|---|------------|---|--------------------|------------|--------|-------------|-------------------|---------------|
| 19 | Societal<br>External | Religious bodies | Changes in society's attitudes to anything associated with the church. | Reduction in Association's ability to help towers if it is seen to be only associated with the church |            | Not seen as a relevant risk to EACR. Unlikely to impact EACR in any meaningful time period. | <b>CANCELLED</b>   | 1          | 2      | Blue<br>4   | 05/22             | NA            |
|    |                      |                  |  |   |            |   |                    |            |        |             |                   |               |



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## Risk Register Document Control Page

|    | <b>Document History</b>  | <b>Document Version</b> | <b>Date</b> | <b>Added to Website?</b> |
|----|--|-------------------------|-------------|--------------------------|
| 1  | First draft – tabled at 2 Oct 21 Trustees meeting  | 0.a                     | 30 Sep 2021 |                          |
| 2  | To FB for comment (action from Trustees)   | 0.b                     | 27 Oct 2021 |                          |
| 3  | Updated and Circulated to Trustees for review  | 0.c                     | 06 Apr 2022 |                          |
| 4  | Updated with Trustees comments and circulated ready for 21 May meeting                       | 0.d                     | 13 May 2022 |                          |
| 5  | Updated from Trustees Meeting 21 May 2022 review (risk 19 cancelled, plus other changes)     | 1.0                     | 26 May 2022 | 19 Feb 2023              |
| 6  | Reviewed Comms input and added new risk 28, for Trustees review                              | 1.a                     | 15 Feb 2023 |                          |
| 7  | Updated from Trustees Meeting 25 Feb 2023 review (new risk 28 confirmed, plus other changes) | 2.0                     | 06 Mar 2023 |                          |
| 8  |  |                         |             |                          |
| 9  |  |                         |             |                          |
| 10 |  |                         |             |                          |
| 11 |  |                         |             |                          |
| 12 |  |                         |             |                          |
| 13 |  |                         |             |                          |
| 14 |  |                         |             |                          |
| 15 |  |                         |             |                          |