

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

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 review annually – add a Privacy Policy Review to the Trustees October agenda.	Review Privacy Policy annually (last review May 25) . Create data and record management plan. Add info to District Officers Handbook.	Retain	3	3	Yellow 12	02/26	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	02/26	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 has been photographed.	Arrange repair, consider paying for valuation.	Insure	2	1	Green 3	02/26	Annual

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

No	Risk Area	Item	Description	Interest	Mitigation	Actions/Qs /Comments	Retain / Transfer?	Likelihood	Impact	Risk Rating	Last Review MM/YY	Review Period
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
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 approx. £2k.	Retain	2	2	Blue 6	02/26	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.	Use 2-factor authentication for access where available	Retain	3	3	Yellow 12	02/26	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	02/26	Annual

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

No	Risk Area	Item	Description	Interest	Mitigation	Actions/Qs /Comments	Retain / Transfer?	Likelihood	Impact	Risk Rating	Last Review MM/YY	Review Period
13	Liabilities 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.	Trustees likely to still be liable when delegating to volunteers. Delegation needs to be recorded.	Retain (insured)	2	2	Blue 6	02/26	3 Years
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.	Have a disclaimer for use. Ensure anyone used has necessary indemnity cover.	Retain	1	3	Blue 6	02/26	Annual
15a	Liabilities	Volunteer advice	Liability for advice given on behalf of the Association by willing volunteers on a	Liability of Association to service user.	Disclaimer that advice is given by the volunteer, not the Association.	Add disclaimer statement in use to Officers Handbook.	Transfer to volunteer	2	2	Blue 6	02/26	Annual
15b	Liabilities	Volunteer advice	"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.	Add disclaimer statement in use to Officers Handbook.	Up to volunteer	2	3	Yellow 9	02/26	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?	Add disclaimer statement in use to Officers Handbook.		1	2	Blue 4	02/26	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? Set up secure process to ensure property trustees can access in emergency.	Review/ Consider Trustee insurance	1	4	Yellow 8	02/26	Annual

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

No	Risk Area	Item	Description	Interest	Mitigation	Actions/Qs /Comments	Retain / Transfer?	Likelihood	Impact	Risk Rating	Last Review MM/YY	Review Period
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 CofI. Specific question on each meeting agenda. Ongoing.	Retain	2	2	Blue 6	02/26	3 Years
18	Reputational 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. 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. Association domains unlikely to be of much use to others. Webmaster maintains schedule of domains and renewal dates.	Free Domain included with Krystal hosting service (Emerald) so renewal should be automatic.	Retain	1	2	Blue 4	02/26	Annual
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. Allow at least 2 admins to have access to website. Original Source held by webmaster. 4-hourly backups on ISP server.	New website (Wordpress) now active.	Retain	1	2	Green 3	02/26	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., Membermojo, 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. Membermojo keeps its own server backups but this does not mitigate EACR user changes (accidental or deliberate). Keep periodic downloads of Membermojo data, especially at year-end, so that a Membermojo membership database could be re-created if needed.	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).	Retain	3	2	Yellow 8	02/26	Annual

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

No	Risk Area	Item	Description	Interest	Mitigation	Actions/Qs /Comments	Retain / Transfer?	Likelihood	Impact	Risk Rating	Last Review MM/YY	Review Period
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	02/26	Annual
24	Technological	Web services	The cost of recreating the website should it be compromised.	Maintenance of service to members	Original Source held by webmaster. 4-hourly backups on ISP server.		Retain	2	2	Blue 6	02/26	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 where possible)	District Comms rep to notify Comms Officer emergency passwords and owners	Retain	3	1	Blue 4	02/26	Annual

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

No	Risk Area	Item	Description	Interest	Mitigation	Actions/Qs /Comments	Retain / Transfer?	Likelihood	Impact	Risk Rating	Last Review MM/YY	Review Period
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. Info added to District Officers guidance notes. Obtain info on any mitigations possible for a breach/claim.	Retain	3	2	Yellow 8	02/26	Annual
29	Liabilities	Health and Safety	Refusal of an insurance claim if reasonable precautions have not been taken.	Association Insurance requires us to take all reasonable precautions to prevent accidents and any injury, loss or destruction or damage and shall take all reasonable steps to observe and comply with statutory or local authority laws, obligations and requirements.	For events, including teaching, the person running the event should take appropriate steps to ensure safety, having a formal risk assessment when advisable. For maintenance activities always ensure that more than one person is present; take due care when moving around bell frames; only work near (never under) bells that are up if absolutely essential with necessary safeguards in place to prevent a bell being accidentally rung.	Members must regularly be reminded that they need to take all due caution when working on bells, and that they must have at least one additional person present for safety reasons. Members in charge of events and teaching must take due precautions for safety of attendees and have formal risk assessments when necessary.	Retain	3	3	Yellow 12	02/26	Annual
30	NEW											

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

Number of Risks in each Risk Rating:

RISKS Probability Impact Summary						
Extreme/Catastrophic	5					
Major	4	1				
Moderate	3	2	3	5		
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]

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

Risk Assessment weighting tables (from CC26)

IMPACT

Descriptor	Score	Impact on service and reputation (any of:)
Insignificant	1	<ul style="list-style-type: none"> 🔔 no impact on service 🔔 no impact on reputation 🔔 complaint unlikely 🔔 litigation risk remote
Minor	2	<ul style="list-style-type: none"> 🔔 slight impact on service 🔔 slight impact on reputation 🔔 complaint possible 🔔 litigation possible
Moderate	3	<ul style="list-style-type: none"> 🔔 some service disruption 🔔 potential for adverse publicity - avoidable with careful handling 🔔 complaint probable 🔔 litigation probable
Major	4	<ul style="list-style-type: none"> 🔔 service disrupted 🔔 adverse publicity not avoidable (local media) 🔔 complaint probable 🔔 litigation probable
Extreme/ Catastrophic	5	<ul style="list-style-type: none"> 🔔 service interrupted for significant time 🔔 major adverse publicity not avoidable (national media) 🔔 major litigation expected 🔔 resignation of senior management and board 🔔 loss of beneficiary confidence

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/ 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 Remote	2 Unlikely	3 Possible	4 Probable	5 Highly 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

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

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 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.	CANCEL LED	1	2	Blue 4	05/22	NA

Essex Association of Change Ringers Risk Assessment – v5 – 28 Feb 2026

Risk Register Document Control Page

	Document History	Document Version	Date	Added to Website?
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	26 April 2023
8	For review at Trustees meeting 21 Feb 2024	2.a	08 Feb 2024	
9	Updated from Trustees Meeting 21 Feb 2024 review (very minor changes)	3.0	03 Apr 2024	xx
10	Ready for next review	3.a	12 May 2025	
11	Updated from Trustees Meeting 17 May 2025 review (minor changes)	4.0	20 May 2025	05 June 2025
12	Ready for next review	4.a	18 Feb 2026	
13	Updated from Trustees Meeting 28 Feb 2026 review (1 new risk + minor changes)	5.0	15 Apr 2026	16 Apr 2026
14				
15				