

The Ecclesiastical Parish of St Matthews, Triangle and All Saints

PCC Risk Management Policy - Key Risks

		Likelihood		
Impact		Remote	Possible	Probable
	Slight	Low	Low	Medium
	Significant	Low	Medium	High
	Major	Medium	High	High

Risk	Potential Repercussions	Likelihood	Impact	Risk Status	Mitigation Measures	Residual Risk
1. Governance						
(a) Failure to comply with charity law (eg not filing annual report and accounts, ineligible appointments to benefice offices)	Loss of reputation, potential removal of charitable status. Investigation by Charity Commission, Diocese or Auditors.	Remote	Significant	Low	Advice from Diocese, Charity Commission and Parish Resources website. PCC members given Charity Commission guide to being a trustee when appointed. Trustee declarations re eligibility and any potential conflict of interest. PCC and DCC minutes record decisions and rationale in making them.	Low
(b) Parish lacks direction, strategy and forward planning	Diminished attendance. Failure in mission. Seen as irrelevant by outsiders.	Possible	Significant	Medium	Strategy established and reviewed by clergy team and brought to PCC for approval. PCC members encouraged to exercise responsibility for mission and outreach. Ministry to membership based upon principles of Mission Statement	Low
2. Operational						
(a) Failure to generate sufficient income to meet costs of the parish work including paying centenary share	Diocese unable to support the present level of ordained ministry in parish. Buildings are closed for worship leading to relocation or dispersion of congregation	Possible	Major	High	Regular financial reports to PCC and DCCs combined with giving campaigns and appeals as required to cover specific projects, with income going to restricted funds. The Parish has prepared an action plan and is working with the Diocese to reduce the risk of underpayment.	Medium
(b) Key offices not filled (Wardens, Treasurer, Safeguarding Officer, PCC Secretary) or office holders failing to perform duties promptly and efficiently	Loss of financial and/or operational control requiring intervention by Diocese. Loss of income. Fines and unpaid tax.	Possible	Major	High	PCC ensures that (a) upcoming resignations are notified well in advance of parish AGM (b) potential office holders are approached before AGM to allow time for reflection and prayer. PCC gives practical support to office holders including training where required.	Medium
(c) Parish staff or	Delay of work, bad	Possible	Significant	Medium	Follow guidance from HMRC, Parish Resources	Low

volunteers lack competencies to fulfil their duties or fail to perform duties promptly and efficiently.	publicity, loss of reputation, costs of legal advice and settlement. Loss of volunteers.				Website and ACAS. All employees have employment contracts based on recommended templates and volunteers have opportunity for discussion and training before taking up their duties.	
(d) Complaints about parish activities from staff or volunteers	Time/resources expended to investigate complaint, diverting from core objectives. Bad publicity	Possible	Significant	Medium	Complaints procedure approved and implemented by PCC	Low
(e) Failure to protect children /or vulnerable adults in line with safeguarding procedures	Impact upon victim and victim's family. Reputation damage, impact upon community. Investigation could lead to prosecution	Possible	Major	High	Safeguarding policy in place with officer for each location appointed by responsible for identifying potential safeguarding issues and requesting DCC/PCC action. All staff and volunteers must have safeguarding (DBS) checks. Annual safeguarding interviews.	Medium
(f) Failure to adhere to legislation or policy (eg safeguarding employment, disability, data protection, equal opportunities)	Impact upon victim and victim's family. Reputation damage, impact upon community. Investigation could lead to prosecution	Possible	Significant	Medium	Advice from Diocese, Charity Commission and Parish Resources website. PCC aware of liability and has procedures in place should legislation be breached.	Low
(g) Words, actions and communications from staff, officers or members may negatively influence the reputation of the Parish	Loss of reputation, diminished attendance. Failure in mission. Seen as irrelevant by outsiders. Negative press comment.	Remote	Significant	Low	All that we say and do is to be governed by our Mission Statement. Parish Leadership Team provides forum in which church leaders can raise concerns. Church office holders actively encouraged to raise concerns with PCC. Church members are encouraged to join Home Groups and other organized fellowship activities.	Low
3. Buildings						
(a) Accident resulting in death or serious injury to member of congregation or visitor	Investigation which could lead to prosecution. Reputational damage	Possible	Major	High	Public liability insurance. Health and Safety policy for each location with DCC H&S Officers appointed responsible for identifying potential risks and requesting DCC/PCC action.	Medium
(b) Buildings cannot be used due to theft, vandalism, fire, flood or accidental damage.	Buildings become unsafe for worship or cannot be used, leading to relocation or dispersion of	Possible	Significant	Medium	Insurance covers theft, vandalism, fire, flood, accidental damage. Roof lead to be protected by alarm system ensuring insurance now covers the full cost of any future replacement. Valuables secured and security policy in place at each	Low

	congregation				location.	
(c) External policy changes by local or central government.	Buildings cannot be used, leading to relocation or dispersion of congregation	Remote	Significant	Low	Prohibition on gathering for worship remote, but some properties subject to changes in legislation or policy.	Low
(d) Failure to keep up with building maintenance	Buildings become unsafe for worship leading to relocation or dispersion of congregation	Possible	Major	High	Quinquennial survey by Diocesan appointed architect to highlight repairs needed. 5 year building maintenance plan. Restricted reserve for building maintenance.	Medium
(e) Organisations or individuals using buildings fail to pay rent or cause damage or create nuisance for other users or neighbours	Loss of income to churches. Buildings become unsafe for use. Church receives bad publicity and/or reputational damage.	Possible	Major	High	Financial standing of regular users checked. Well defined letting and tenancy agreements drawn up in accordance with best practice and with clear termination arrangements in place.	Medium
4. Financial Management						
(a) Failure to produce timely and accurate financial information for consideration by PCC and DCCs	Budgetary and cash flow problems leading to unsustainable financial position. Potential for misuse of restricted funds and/or failure to pay suppliers	Possible	Significant	Medium	Budget and financial position considered at PCC and DCC meetings. Reserves policy reviewed regularly. Diocese at present sympathetic to part payment or delayed payment of parish share as a short term measure pending return to a sustainable financial position. Accounts audited externally.	Low
(b) Lack of clear financial procedures	Budget over-runs, little or no financial reporting and failure to claim income due (eg Gift Aid)	Possible	Slight	Low	PCC ensures that a Treasurer is appointed and Treasurer gains assurance that staff and volunteers engaged in financial work follow laid down procedures and processes, seeking advice when necessary.	Low
(c) Fraud or misappropriation of funds or assets by staff PCC members or volunteers	Loss of funds or assets, loss of reputation. Parish involved with Police and criminal proceedings	Remote	Significant	Low	Loose collections counted and banked promptly by two designated individuals. Regular giving by envelope matched against pledged giving records. Fees for weddings, funerals etc paid directly to Diocese. High value assets subject to Archdeacon's annual visitation checks.	Low