CITIZENS ADVICE SERVICE IN THREE RIVERS

RISK REGISTER by CATEGORY

February 2019

Summary of Current Operating environment

Current operating environment:

- LA Funding
  - remains level
  - no indication of any further cuts
  - no indication of proposed commissioning
  - no constraints or targets imposed on how council grant is spent

- Good local partnerships
  - MS is LSP board member
  - Housing Association (funding)
  - Parish Council (funding)
  - Parochial Church Council (rent subsidy)
  - Herts CC (funding)
  - South Bucks council (funding)
  - 9 outreaches in deprived areas
  - new library outreach funding from Chorleywood Parish Council and Gerrards Cross Parish Council

- National Partnership
  - Ingeus (DWP) funding
  - Universal Support funding

- Consortium
  - CASTR member of Herts CABs' consortium - HCAS
  - MS has received county funding from HCC for all Herts CABx (Safe and Well project).

- Financial position
  - strong balance sheet; 6 months' reserves built up in event of managed shut down
  - budget for this year break even, excluding external funds that may be gained;
  - potential pensions liability: 1 current active member and CASTR will manage on a yearly basis

- Service delivery

  - Creating position of ASS supervisor to improve QAA consistency and quality
  - Good outreach cover in deprived areas
  - money advice supervisor to co-ordinates strategy of debt advice
  - Adviceline calls taken always 100% + of target
  - email advice service
  - local Adviceline telephone number
  - 81 volunteers
  - Webchat service

Risk	Likelihood	Impact	Level of risk	Control procedure	Residual risk	Monitoring process	Further action/ by whom	Frequency of review
GOVERNANCE RISKS	1-5	1-5	1-25		1-5			
Trustees lack relevant skills or commitment • Charity becomes weak • Trustees are not involved in decision making • Poor relationships with staff	Med Low (2)	Med High (4)	Med Low (8)	• Skills Audit • Trustee Recruitment • Trustee Training Programme	Low (1)	• Review Skills Level • Review Induction & Training programme	Annual review by Board Trustees to meet staff/volunteers When possible.	Board training as needed
Unclear Organisational structure • Poor decision making • Lack of clarity on roles and responsibilities • Decisions made inappropriately • Lack of experience in new roles	Med Low (2)	Med High (4)	Med Low (8)	• Organisational structure chart • Definition of roles and responsibilities • Personal objectives • Skills audit	Med Low (2)	• Review structure • Review job descriptions • JPRs	Chair to review as needed	Ongoing
Loss/prolonged absence of key staff • Loss of experience, • knowledge and skills • Impact on operation	Med (3)	Med High (4)	Med (12)	• Documentation of systems, contacts, plans • Training programmes • Recruitment • Active Retention Programme	Med (3)	• Review control Items are in place & up to date • Review Training Programme • Review Job Descriptions • Review Retention Programme	Monitor leaving statistics and JPRs. Review as needed	Ongoing
Loss/prolonged absence of volunteers • Loss of experience • Unable to maintain service to clients • Poor advice to clients	Med (3)	High (5)	Med (15)	• Ongoing recruitment • Training programmes • Active Retention Programme	Med (3)			
Inadequate Reporting to Trustees • Inadequate information leading to poor decision making • Inability to control	Med Low (2)	Med (3)	Med Low (6)	• Timely and accurate reporting (financial, operational) • Regular contact with staff • Strategic planning objective setting	Low (1)	• Regular review of reports • Reporting of contact with Staff • Review Strategy & Business Plan	Ongoing Board review. Monitoring by Treasurer and Company Secretary	Annual

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OPERATIONAL RISKS	1-5	1-5	1-25		1-5			
Contract risk • Liabilities for non-performance • Not in line with charity's objects • Onerous terms and conditions	Med Low (2)	High (5)	Med Low (10)	• Performance monitoring • Project appraisal • Professional advice • Sign off by District Manager	Med Low (2)	• Review Performance • Review Projects • Compliance Reviews	Review by Treasurer & District Manager	As needed
Employment risk • Disputes • Health and safety • Legal claims • Equal opportunities • Staff training • Poor morale	High (5)	Med Low (2)	Med Low (10)	• Contracts of employment, grievance and disciplinary procedures, references, appraisals • Health and safety policy updated • Equal opportunities policy	Med Low (2)	• Review Contracts & Procedures • Review all Policies • Annual JPR's	District Manager to monitor employee issues and report to Board as needed	As needed
Information technology • Systems inadequate and out of date • Loss of data/system failure • Lack of technical support • Inappropriate use of Internet • CASEBOOK is compromised • CASEBOOK • Information Assurance	High (5) Med (3)	Med High (4) High (5)	Med High (20) Med (15)	• System appraisal • Upgrading of system • Support contracts • Regular data back-up • Thorough training and CASEBOOK backup • Update policies and control procedures	Med Low (2) Med (3) High (5)	• Review system • Evaluate Contracts • Review Procedures • Ongoing hardware replacement plan • Regular contact with Cit. A	IT plans monitored by IT co-ordinator. Review with Board as needed District Manager & Service Manager to monitor	Ongoing Ongoing
Policies and procedures • Lack of awareness of policies & procedures • Procedures not consistent across three offices • Actions taken improperly	Med Low (2)	Med (3)	Med Low (6)	Proper documentation	Med (3)	Regular reviews of Policies and procedures	District Manager and Service Manager to monitor	Ongoing

Risk	Likelihood	Impact	Level of risk	Control procedure	Residual risk	Monitoring process	Further action/ by whom	Frequency of review
	1-5	1-5	1-25		1-5			
Data Protection and GDPR • Non-implementation of required GDPR policies by 5/18 • Lack of training for staff and volunteers in GDPR requirements	Low (1)	High (5)	Low (5)	• Websites updated and GDPR systems in place • Continual staff and volunteer training	Med Low (2)	Ongoing review of procedures	CASTR Board, CEO and ASMs as required	Ongoing
Total Loss Situation • Fire / Flood etc • Total loss of all information • Temporary loss of accommodation • Total loss of equipment	Med Low (2)	High (5)	Med Low (10)	• Insurance covers all losses. • Arrange partner to share accommodation • Back-ups in place. • Information off premises • Rent rooms in local libraries • 4 physical offices so good flexibility •	Low (1)	• Review Insurances • Review arrangements • Review procedures	Treasurer and Company Secretary to review as needed	As needed
Risk	**Likelihood**	**Impact**	**Level of risk**	**Control procedure**	**Residual risk**	**Monitoring process**	**Further action/ by whom**	**Frequency of review**
FINANCIAL RISKS	1-5	1-5	1-25		1-5			
Budgetary control and reporting • Possible insolvency • Poor decision making • Poor cash flow	Low (1)	High (5)	Low (5)	• Timely reporting and monitoring • Action taken on budget variances • Realistic costing for funding bids • Adequate finance skills for staff and trustees • 6 months operating expenses designated on balance sheet	Low (1)	• Reconcile all reports • Monitor actions • Evaluate all costing • Skills Audit	Treasurer	Quarterly reports to board and CEO
Compliance with restrictions	Low (1)	High (5)	Low (5)	• Proper identification of restricted income	Low (1)	• Budgetary control,	District Manager to monitor	Ongoing

imposed by funders • Illegal use of restricted funds • Repayment of grant to funder • Future relationships with funder				• Monthly reporting • SAGE system updated		monitoring and reporting by Treasurer to board		
Fraud or error • Financial loss/theft • Risk to reputation • Legal action	Med Low (2)	High (5)	Med Low (10)	• Financial control procedures • Segregation of duties • Authorisation limits • Two cheque signatories required • Insurance	Low (1)	• Control, monitoring and reporting • Independent Audit / Inspection	Monthly reports Chair, Treasurer and CEO to monitor	Ongoing
Pension Liability • Potential liability if no active members in scheme	Low (1)	High (5)	Low (5)	• Ongoing monitoring • Liaising with other Herts CABx	Med Low (2)	• Annual review by Treasurer	Board reviews as needed	Ongoing
Risk	**Likelihood**	**Impact**	**Level of risk**	**Control procedure**	**Residual risk**	**Monitoring process**	**Further action/ by whom**	**Frequency of review**
EXTERNAL RISKS	1-5	1-5	1-25		1-5			
Relationship with funders • Deterioration in relationship may impact on funding and support • Reduction in funding • Withdrawal of funding	Med Low (2) Med (3) Med Low (2)	High (5) High (5) High(5)	Med Low (10) Med (15) Med Low (10)	• Regular contact and meetings • Project reporting • Meeting terms and conditions • Service Level Agreement to end in March 2019	High (5)	• Rev Meeting outcomes • Rev Project Progress • Rev Conditions & Agreement	• Ongoing meetings with Officers and elected members • Build partnership opportunities	Quarterly
Public perception • Impact on donated income • Impact on use of services • Access to grants or contracts	Low (1)	High (5)	Low (5)	• Communication with supporters and clients • Annual report and accounts • Raise public awareness	Low (1)	Review all publicity & communication procedures, resources & paraphernalia	District Manager to report to Board	Quarterly
Competition from other organisations	High (5)		High (25)	• Work in partnerships to identify gaps in provision • Identify and generate	Low (1)	• Reporting & review of gap analysis	Chairman and District Manager to propose action	As needed

Risk	Likelihood	Impact	Level of risk	Control procedure	Residual risk	Monitoring process	Further action/ by whom	Frequency of review
• Reduction in funding • Withdrawal of funding • Reduction in Services/Projects • Conflict with another CAB	Med Low (2) Low (1) High (5)	High (5) High (5) High (5) High (5)	Med Low (10) Low (5) High (25)	projects to fill gaps • work with other CABs	High (5)	• Review of business plan • HM meetings		
Government policy • Availability of funding • Tax implications • Role of voluntary sector	Med Low (2)	Med Low (2)	Low (4)	• Monitoring of legal changes • Membership of relevant umbrella organisations	Med Low (2)	• Review Changes • Review all membership	Board to monitor	Annual

Risk	Likelihood	Impact	Level of risk	Control procedure	Residual risk	Monitoring process	Further action/ by whom	Frequency of review
COMPLIANCE RISKS	1-5	1-5	1-25		1-5			
Non-compliance with legislation and regulations *(e.g. charity law, Companies Act, bureau constitution, Disability Discrimination Act, employment law)* • Fines, penalties, censure from regulatory bodies • Legal action	Low (1)	High (5)	Low (5)	• Identify key legal requirements • Allocate responsibility for compliance procedures • Monitoring and reporting	Low (1)	Review procedures	Company Secretary to report to board meetings	As needed
Taxation • Penalties, interest • Loss of income • Failure to utilise exemptions and reliefs	Low (1)	High (5)	Low (5)	• PAYE compliance procedures • Knowledge of employment status and contract terms	Low (1)	• Budget and financial reporting • Review Contracts	Treasurer to monitor and report	As needed
Professional advice • Contract risks • Failure to address compliance risks • Failure to maximise financial position	Low (1)	Med High (4)	Low (4)	Access to professional advice	Low (1)	• Compliance reviews • Identification of areas where advice is needed	Board review	As needed

Non-Compliance with Audit Requirements • Loss of CAB status • Loss of CLS Mark	Low (1)	High (5)	Low (5)	Compliance with audit requirements and membership requirements	Med Low (2)	Review of Procedures	Board review	As needed
Incorrect advice given to clients • Legal action • Loss of reputation • Loss of funding	Low (1)	High (5)	Low (5)	• Continual staff training • Insurance	Med Low (2)	Quality of Advice review	Service Managers and Board review	Ongoing