

## Bristol u3a –Risk Register, March 2023

To be read in conjunction with **Risk Management Policy**. The **weight** is arrived at via the formula **xy+2y**

Item	Risk	Description	Probability (x)	Impact (y)	Weight	Mitigation	Owner
1	Trustee & postholder succession	Bristol u3a depends on the specialist knowledge and skills of a number of individuals, all of whom are constitutionally required to relinquish their posts after defined periods of time. This may lead to the absence of effective leadership and/or to governance failures and/or to procedural shortcomings	4 - Probable	4 - Major	24	Committee to <ul style="list-style-type: none"> <li>Insist that key procedures are adequately documented</li> <li>Seek trustee and postholder replacements well before key individuals stand down</li> <li>Where possible avoid dependencies on key individuals, using measures such as work sharing and deputising</li> </ul>	Organisational Effectiveness Team
2	Severe External Disruption	Contingencies such as fire, flood, epidemic, large scale technology failure, major supply shortages.	3 - Possible	1 - low	5	Will generally depend on specific circumstances. It is unlikely to be within the power of the committee to make suitable advance plans, so responses need to be determined on a case by case basis.	Organisational Effectiveness Team
3a	IT management failure	Loss of access to IT services through inadequate IT management	3 – Possible	4 - Major	20	<ul style="list-style-type: none"> <li>Adopt a written policy to set out management and security procedures to ensure that there is no dependency on undocumented or unsecured information.</li> <li>Ensure that all systems have multiple users with Administration access</li> </ul>	IT Officer
3b	Website failure	Website is unavailable for users to access	3 - Possible	4 - Major	20	<ul style="list-style-type: none"> <li>Implement an emergency backup website that can be activated as required. This is primarily to allow joining and renewal of membership</li> </ul>	IT Officer
3c	Email failure	Loss of access to Bristolu3a.org.uk email	2 - Unlikely	4 - Major	16	<ul style="list-style-type: none"> <li>Maintain an offline backup of the shared Drive to allow recovery of information</li> </ul>	IT Officer
3d	Shared Drive failure	Loss of the shared Drive	2 - Unlikely	4 - Major	16	Maintain an offline backup of the shared Drive to allow recovery of information	IT Officer
3e	Membership system failure (currently Beacon)	Failure of membership system. Bristol u3a relies on the availability and integrity of Beacon data; systematic or prolonged failure of this system with data loss may mean that the integrity of membership and group data could not be assured	2 - Unlikely	4 - Major	16	<ul style="list-style-type: none"> <li>Maintain contact with TAT and TAT Beacon team to emphasise importance of this issue</li> <li>Enable a local back up that may be used (with reduced functionality) while the system is unavailable</li> </ul>	Beacon Officer

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4	Failure of procedures for recording membership information	Delays, inaccuracies or inefficiencies in recording membership payments and other membership information may lead to income loss, membership frustration and alienation, and increased demands on (volunteer) postholder time	3 - Possible	3 - Moderate	15	<ul style="list-style-type: none"> <li>Discourage use of cheque payments and, especially, cash payments in favour of "self-documenting" electronic payments</li> <li>Ensure that existing manual procedures are fully understood and documented</li> <li>Seek technology improvements in managing payments eg direct debit for subscriptions</li> <li>Develop second source of expertise in managing membership matters</li> </ul>	Organisational Effectiveness Team and Beacon Officer
5	Safety management failures	Group members and/or group leaders may engage in group activities which fall outwith proper Health and Safety procedures	3 - Possible	4 - Major	20	<ul style="list-style-type: none"> <li>Provide clear written guidance for Group Leaders and Group Coordinators on Risk Management and Health &amp; Safety policies so that they are fully aware of their obligations and responsibilities</li> <li>Ensure by induction and regular reminders (eg by updates/workshops) that this is kept in mind</li> </ul>	Strategy & Groups Team
6	Inappropriate group activity	Group members and/or group leaders may engage in group activities which lead to reputational damage for Bristol U3A or the TAT	3 - Possible	4 - Major	20	<ul style="list-style-type: none"> <li>Ensure by induction and regular updates that Group Leaders and members are fully aware of their obligations as expressed, for example, in the Bristol u3a and TAT Member Codes of Conduct.</li> </ul>	Strategy & Groups Team
7	Access to Venues	Venues in regular use for u3a activity (whether for general meetings or other purposes) may become unavailable or unaffordable	4 - Probable	3 - Moderate	18	<ul style="list-style-type: none"> <li>Maintain awareness of other suitable venues</li> <li>Ensure realistic budgeting for venue hire</li> </ul>	Strategy & Groups Team and Treasurer
8	Data protection failures	Postholders, group leaders and/or group members may fail to correctly observe the provisions of the organisation's data protection policy, leading to inappropriate disclosure of personal or organisational data	4 - Probable	3 - Moderate	18	<ul style="list-style-type: none"> <li>Ensure that the DP policy is regularly reviewed and supported by appropriate documentation for the use of postholders and Group Leaders</li> <li>Ensure that Group Leader induction includes provision for explaining DP responsibilities</li> </ul>	Membership & Groups Team
9	Availability of Group Leaders	The organisation is totally dependent on the goodwill and enthusiastic contribution of volunteer Group Leaders, without whom the core activity of running groups may become ineffective, leading to consequential difficulties	3 - Possible	3 - Moderate	15	<p>Support Group Leaders using (existing) measures such as:</p> <ul style="list-style-type: none"> <li>Use of Group Coordinator</li> <li>Regular meetings with Group Leaders</li> <li>Support documentation and advice</li> <li>Workshops on specific topics</li> </ul>	Strategy & Groups Team

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10	Income misappropriation	Key postholders may fraudulently misappropriate funds, potentially leading to severe financial loss and member disenchantment	1 - Remote	5 - Extreme	15	<ul style="list-style-type: none"> <li>Ensure that financial procedures follow appropriate best practice, including encouragement for transparency and regular reporting in managing finances</li> </ul>	Treasurer
11	Governance irregularities	The organisation may fail to correctly discharge its statutory and regulatory responsibilities under the law, under Charity Commission regulation, under the framework provided by the TAT, or under its own policies	3 - Possible	3 - Moderate	15	<ul style="list-style-type: none"> <li>Ensure that annual cycle of governance obligations is fully documented and that responsibilities for discharging obligations are clearly understood</li> <li>Encourage a culture of regular transparent reporting of management of governance issues</li> </ul>	Organisational Effectiveness Team and Secretary
12	Complaints/ Disciplinary issues	Members may raise complaints. A disciplinary issue may arise	3 – Possible	3 - Moderate	15	<ul style="list-style-type: none"> <li>Ensure policy documents on complaints and disciplinary procedures are up-to-date</li> <li>Ensure procedures are carefully followed</li> </ul>	Chair
13.a	Financial management errors	Postholders may, by reason of limited knowledge, or limited briefing, fail to follow proper procedure in managing the financial affairs of the organisation, leading to consequential difficulties	2 - Unlikely	3 - Moderate	12	<ul style="list-style-type: none"> <li>Ensure that financial procedures are appropriately documented for the use of postholders and group leaders</li> <li>Ensure that financial procedures follow appropriate best practice (notably proper record keeping, annual examination, separation of duties, dual authorisation etc)</li> </ul>	Treasurer
13.b	Financial Difficulties	u3a could overestimate income or underestimate expenditure leading to the financial embarrassment of going into debt. This would affect what the Executive Committee could do to take the u3a forward and result in a large increase in subscriptions to clear any debt resulting in potential loss of membership.	2 - Unlikely	4 - Major	16	<ul style="list-style-type: none"> <li>Monthly reporting of financial position to the EC.</li> <li>Reports to include Creditors and Accruals to give a more complete picture.</li> <li>Financial forecasts against budget to be reported monthly.</li> <li>Variances to be explained month to month and against budget.</li> <li>Budgets to be established based on best estimates.</li> <li>Decisions to take account of any financial impact before being approved.</li> <li>Reserves to be kept at a level which would reduce the impact of an incorrect estimate or poor forecast.</li> </ul>	Treasurer

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13.c	Fraud	Mis-appropriation of funds by Group Leaders or other postholders. Mis-appropriation of funds by the Treasurer resulting in loss of funds available to the u3a for benefiting the membership. This would also damage the reputation of the EC with the members.	2 - Unlikely	4 - Major	16	<ul style="list-style-type: none"> <li>Group Leaders and, as appropriate, other postholders handling Bristol u3a money to keep monthly accounts and audit trails.</li> <li>Group Leader accounts to be reviewed by the Treasurer annually.</li> <li>Treasurer to keep audit trails and monthly accounts on the shared Drive.</li> <li>u3a accounts to be examined once a year.</li> <li>All expense claims to be approved by a member of the EC. The Treasurer must not approve own claims.</li> <li>Any cheques written must require two signatures from members of the EC</li> <li>Treasurer to report Group Finances against approval to the Group Leader and Group Coordinator.</li> </ul>	Treasurer
13.d	False Accounting	False report of the amount of cash available. Under reporting of the amount of debt. Over reporting of the amount owed to u3a. This would damage the reputation of the EC and there would be a loss of confidence in any creditors meaning it would be more difficult or expensive to obtain services.	2 - Unlikely	4 - Major	16	<ul style="list-style-type: none"> <li>Bank statements to be obtained on a monthly basis and reconciled with the monthly accounts.</li> <li>Creditors to have invoices held on file until paid.</li> <li>Accruals to be recorded in the monthly accounts and supported by appropriate evidence.</li> <li>Pre-payments and debtors to be supported by appropriate evidence.</li> </ul>	Treasurer
14	Insurance	Policy not up-to-date.(eg payment not made for current year) Lack of awareness by Trustees, Group Leaders, postholders of policy and its provisions, including which areas (eg extreme water sports) are not covered  Visitors or guests may not be covered	2 - Unlikely  2 - Unlikely	4- Major in the event of a claim; otherwise 1 – Low  1 - Low	16  or 3  3	<ul style="list-style-type: none"> <li>Bristol u3a is covered by the TAT Public and Product Liability Insurance. Ensure that renewal notice is received from TAT</li> <li>Include insurance information in induction and training sessions</li> <li>Group Leaders to consider insurance in relation to their activities</li> <li>Group Leaders to be aware of Bristol u3a visitor policy (in Standing Orders) and to record and monitor visitors to their group</li> </ul>	Secretary  Strategy & Groups Team