

Chalfonts Beekeepers' Society Risk Assessment

A Risk Assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable Chalfonts Beekeepers' (CBS) to identify any and all potential inherent risks. CBS will take all practical and necessary steps to reduce or eliminate risks, in so far as is practically and reasonably possible.

This document has been produced to enable CBS to assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them.

Financial

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Membership	Adequacy of rate	Low	Authority for membership rate to be increased by certain amount sought at AGM in case needed in following year. Not usually exercised	
Financial Records	Inadequate records & financial irregularities	Low	Requirements set out in financial controls checklist, which is reviewed annually.	
Bank & Banking	Inadequate Checks	Low	CBS has Rules which set out the requirements for banking.	
	Bank Errors	Low	The Treasurer reviews the account prior to meetings and reports on balances.	
	Loss	Low	Possible losses from unauthorised access to the bank account are minimal.	
	Charges	Low	Bank statements are monitored and irregular bank charges queried.	
	Security	Low	Bank signatories have their own login details in accordance with bank details – these are not shared with other trustees. 2 signatories required for each payment	
Cash	Loss through theft or dishonesty	Medium	Payments for membership, trading, honey sales and auction purchases are often made in cash. CBS is trying to encourage a move to increase online payments to reduce this risk – in the short term cash recorded when received and is banked as soon as practicable	
Reporting & Auditing	Information communication	Low	Financial information is a regular agenda item at each Council meeting.	
	Compliance	Low	Auditing takes place on an annual basis.	
Direct Costs Overheads Expenses Debts	Goods not supplied but billed	Low	Invoices are paid only when a trustee has confirmed that the amount is due.	
	Incorrect Invoicing, cheque balance or electronic payments	Low	Invoices are checked by the Treasurer and another trustee before online authorisation or signing of cheque.	

	Unpaid Membership		Membership payments are closely monitored by the membership secretary who has view only access to the bank account to facilitate this. Status is reported to the Committee until such time as a decision is made to cancel membership.	
CBS Run Activities	Risk of financial loss	Low	Activities held such as courses are intended to be self financing although a small loss is acceptable in furtherance of our aim of education. Some social events are loss making in which case the committee authorises the level of expenditure prior to the event	
Grants	Inappropriate payments	Low	Policy in place which selects which Charity is to be chosen for the year. Decided at AGM, or if not, by Committee. Charities to be reviewed by Committee to ensure that compliant with aims of CBS and financially viable.	
Grants – receivable	Receipts of grants	Low	CBS does not usuall receive any grants. One off grants come with terms and conditions to be satisfied.	
Charges /Rentals Payable	Payments of charges, leases, rentals	Low	CBS rents its hall from St Joseph's Church which is used for monthly meetings and rooms rented for courses; rent is paid bi-annually in arrears on receipt of invoice. Rent is also paid for apiaries.	
Volunteers	Fraud by Volunteers	Low	Cash handling is not controlled	
	Health & safety	Low	All employees to be provided with adequate direction and safety equipment needed to undertake their roles	
Annual Returns	Submit within time limits	Low	Charity Commission Return is submitted by the Treasurer within 10 months of the year end – completion of the return is an agenda item from Jan following the AGM to ensure all Trustees are aware of their duties	

BUSINESS CONTINUITY

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Loss of key personnel	Inability to conduct CBS business	Low	No one person is indispensable.	
- Paper Records	Loss through: Theft Fire Damage	Low Medium Low	CBS records are stored online in xxxxxx. Records include historical correspondences, minutes, insurance, and bank records held by Treasurer and Membership Secretary	
- Electronic Records	Loss through: Theft, Fire damage Corruption of Computer	Low Medium	Tba.....	
Trustees	Failure to retain or secure the necessary number of Trustees	Low	Trustees serve a maximum of 10 years on the committee in any given role – there is therefore plenty of notice to organise appropriate replacements.	

LEGAL

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Members Interests	Conflict of interest	Low	Trustees are required to declare an interest in any item of business and this is recorded in the minutes.	
Data Protection	Policy Provision	Low	Should we be registered with the Information Commissioner ?	
DBS Checks	Policy Provision		CBS policy is that no children should attend any activities without the presence of a responsible adult – DBS checks for volunteers therefore not necessary. Safeguarding policy in place and published on website.	

GOVERNANCE & MANAGEMENT

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Compliance	Lack of knowledge of regulations and codes	Low	Ensure that all Trustees have available relevant Acts. That a Code of Conduct and Financial Regulations are in place.	
Agendas/ Minutes/ Notices/ Statutory Documents	Accuracy and legality	Low	Agendas and minutes are produced in the prescribed method by the Secretary and adhere to the legal requirements. Agendas are displayed and minutes are available in accordance with the legal requirements. Minutes are approved and signed at the following Council meeting.	
	Business conduct	Low	Business conducted at CBS meetings is managed by the Chairman.	
Insurance	Adequacy	Low	An annual review is undertaken of all insurance arrangements.	
	Public Liability: risk to third party and or property.	Medium	Insurance is in place for ???. Risk assessments regularly carried out to comply with requirements.	
Litigation	Risk of legal action being taken against CBS	Medium	Public Liability Insurance to cover general personal injury claims where the CBS is found to be at fault.	
Complaints	System for making Complaints not adequately explained	Low	Policy in place which is available to all members on the website	

ASSETS & PROPERTY

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Assets	Loss or damage to third parties/properties	Low	An register of assets is kept for insurance provision.	
Maintenance	Poor maintenance of assets or amenities,	Low	All assets owned CBS are regularly reviewed and maintained.	

Meeting Location	Adequacy and Health & safety	Medium	Meetings are held in the St Joseph's Hall – fire exits etc are pointed out at the start of each meeting. All attendees are asked to sign in as they enter.	
Apiary locations	Health and Safety	Medium	Contact details are posted for the public in the event of an incident at the apiaries. Apiary managers are responsible for assessing risk on site and maintaining a register of attendees.	