

Central Council Risk Assessment

No	Risk Area	Item	Description	Interest	Mitigation	Action/Qs	Transfer?	Review
1	Operational	GDPR	Breaches of data protection regulations.	The Council'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 update annually		Insure	Annual
2	Operational	Discrimination	Any case of discrimination brought against the executive.		The tone set by the executive in all their activities. Have an Equality & Diversity Policy and adhere to it	Preparation of Equality & Diversity Policy commenced	Retain	Annual
3	Operational	Safeguarding / Bullying	Any safeguarding case brought against the Council.		The tone set by the executive in all their activities. Procedures for any council events. Two Safeguarding Officers reporting directly to President	Procedure that allows removal of volunteers if they fail to adhere to policy.	Retain	Annual
4	Physical loss	President's badge	President's badge	The trustees' financial interest in the President's badge were it to be lost or damaged. (c£3k)	Value & detail badge so it can be reproduced. Keep in secure premises and only take out when needed.	Original to be photographed and replacement to be priced	Insure	Annual
5	Physical loss	Library	Library.	The cost of replacing the library should it be lost or damaged (c£135k)	Lending policy. Highest risk items stored in one of three fire proof safes.	Consider copying in digital format.	Maybe insure	5 years
6	Physical loss	Library shelving	The shelving that holds the library.	The cost of replacing the library shelving (c£500)	None		Retain	5 years
7	Physical loss	Stock of publications	The stock of publications for sale.	The cost of replacing the stock of publications (c£8k - £10k)	Don't hold it all in one location. Don't carry too much stock		Retain	
8	Physical loss	Ringling Machines (Carter/Cummins)	Unique mechanical ringling machine	Reputational damage if they are lost. Loss of heritage assets	Keep at museum and limit outings. Only demonstrated by competent individuals		Maybe insure	5 years
9	Physical loss	Rolls of honour	High quality handwritten records of all ringers lost in conflict, in bound volumes	Reputational damage if it was lost.	Photographic record is kept. Have price for reproduction. Keep in secure location (normally in a cabinet at St Paul's Cathedral) Accessed only by authorised individuals.	Obtain price for replacement of original Consider having a locked cabinet	Maybe insure	5 years (including photos of recent pages)
10	Financial	Interruption of revenue	Significant reduction in societies paying their subscriptions.	Reduction in the Council's ability to deliver services to members	That income is minor part of overall income Reserves policy		Retain	5 years
11	Financial	Money	Unintended loss of money including cyber crime.	The trustees' financial interest in the assets of the Council.	Dual signatures Regular sight of bank statements Spread of funds Password management by Treasurer	Discuss	Retain	Annual
12	Financial	Investment risk	Impact on investments such as stock market fluctuations or inflation.	The trustees' financial interest in the assets of the Council.	Funds are held in interest bearing low risk funds.		Retain	Annual

No	Risk Area	Item	Description	Interest	Mitigation	Action/Qs	Transfer?	Review
13	Liabilities	Liability of the trustees	Legal liability of the Trustees for actions taken in the name of the Council.	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 Council as such.	Check if Trustees are actually absolved from liability by delegation to volunteers	Transfer	Annual
14	Liabilities	Professional advice	Liability for advice given on behalf of the Council by recognised professionals e.g. solicitors, accountants, surveyors, insurers.	Liability of the Council/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).	Clear disclaimer that advice is given by the professional, not the Council.	Draft disclaimer Ensure anyone used has necessary cover	Retain? May insure anyway	Annual
15	Liabilities	Volunteer advice	Liability for advice given on behalf of the Council by willing volunteers on a best endeavours basis.	Liability of Council to service user.	Disclaimer that advice is given by the volunteer, not the Council.	Draft disclaimer	Transfer to volunteer	Annual
				Liability of volunteer to service user.	Disclaimer that advice is based on volunteer's expertise and experience but should not be relied on legally.	Draft disclaimer	Up to volunteer	Annual
				Liability of Council in respect of generic guidance on website or in a CC Publication	Disclaimer on website that risk remains with third party?	Check with SMS/JNHD		
16	Fidelity	Officer fraud	Deliberate misappropriation of assets by the officers.	The trustees' financial interest in the assets of the Council.	Controls on bank accounts. See bank statements more regularly One Trustee cannot co-opt another alone	Check bank controls	Consider Trustee insurance	Annual
17	Reputational	Bad press	Adverse press reporting of actions of the Council.	Maintaining the respect of affiliated societies so it can continue to do its work	PR officer as first port of call. Regular meetings of Trustees gives collective responsibility		Retain	Five years
18	Societal	Religious bodies	Changes in society's attitudes to anything associated with the church.	Reduction in Council's ability to help affiliated societies if it is seen to be only associated with the church	Consider name change if that becomes an issue		Retain	Five years
19	Technological	Website	Domain names.	Temporary loss of communication	Maintenance of long term domain renewals. CC domains unlikely to be of much use to others Webmaster maintains schedule of domains and renewal dates	Auto renew option in place	Retain	Annual
20	Technological	Website	Getting hacked or infected with malware especially if onward transmitted	Maintenance of credibility and ability to communicate with affiliated societies	Automated installation of all latest WordPress updates and patches 2 admins can access website	Split website into static and dynamic parts. Reduce number of Wordpress third party plugins.	Retain	

No	Risk Area	Item	Description	Interest	Mitigation	Action/Qs	Transfer?	Review
21	Technological	Data services (Internal)	Mission critical Council information, software and databases stored on servers outside the Council's ownership or control (peals.co.uk, BellBoard, Complib)	Maintaining ability to provide Council services and maintain credibility with members	Such services must be backed up and mirrored on a server under the Council's control	'Secure the future' programme to ascertain any mitigation to be taken.	Retain	Annual
22	Technological	Data Services (External)	Information, software and databases critical to the mission of the Council which are owned and operated by individuals or groups outside the Council's ownership or control (PealBase,	Maintaining ability to provide Council services and maintain credibility with members	Maintaining ability to provide Council services and maintain credibility with members	'Secure the future' programme to ascertain any mitigation to be taken.		
23	Technological	Web services	The cost of recreating the website (including Dove) should it be compromised.	Maintenance of service to members	Regular backups are in place at three levels, in addition server level backup is in place	Consider a mirror of backup on a second server.	Retain	Annual
24	Intellectual property	Web services	Intellectual property rights associated with the council's website, including Dove.	Reputational damage if Council's IPR is copied or lost.	Copyright notice on Council-owned websites (Does CC own all the copyright?)	Review such notices (website doesn't have one). Dove does	Retain	Annual
25	Intellectual property	Publications	The IP contained within publications, particularly specialist publications e.g. sound control or tower movement.	Loss of revenue if publications are copied	All publications are copyright of the Central Council.			