|  |  |  |
| --- | --- | --- |
| **Identification of risks** | | **Management Strategy** |
|  |  |  |
| * **Audits** |  |  |
| * 1. Internal WBC | -Finding unsigned documents  -Missing documents  -Not having contractors Public liability insurance on file  -Potential breach notice could be served | * Regular management office checks * Office filing to be up to date weekly * Public liability insurance renewed every year * Organisation policies practice and procedures followed to the letter and reviewed regularly * Organisation rules followed to the letter and always relevant * Organisation membership kept up to date * Organisation record kept up to date |
| * 1. External | -Financial records not being kept properly  -Qualifying the accounts  -Not following procedures  -Making Losses | * All record to be saved digitally on secured computers * Accounts and all financial transaction recorded properly following Organisation Financial standing orders and policy practice and procedures * Accounts prepared up to audit level to minimise cost of audit * All assets recorded and checked on a regular basis |
|  |  |  |
| * **Structural /Organisational** |  |  |
| * 1. Office | -Known health & safety risks  -Trips  -Lone worker  -Computer positioning  - Compliance with regulation  -Theft | * Appoint and external consultant who can advise and assist with health and safety, risk management * Create and adhere to policies to protect staff |
| * 1. Data recording / storing | -Loss of data  -No back ups  -Unsafe  - office security | * Retain all files on cloud-based system * Ensure regular back ups are taking place * Keep a register of key holders for the office |
| * 1. Estate | -ASB  -Noise nuisance  -Slip hazards  -Bulk rubbish  -loss of electricity  -Possible fire hazards  - | * Ensure all new and existing residents are aware of all estate regulations * Regularly communicate any policy changes or reminders * Ensure generator is serviced regularly |
| * 1. Filing System | -Not being put in the correct place  -Outdated files  -Data protection  -breach of confidentiality  -archive not indexed  -Digital filing | * Ensure all new and cover staff are fully trained on the filing index * Create data retention policy * Ensure data which is no longer required is disposed of correctly |
| * 1. Garden | -Being unattended  -Tools being left out  -Theft  -overgrowing  -Prickly plants  -Fungus growing on trees  -grass | * Monitor gardening contractors when on site * Ensure all contractors are keeping all tools with them on in a locked vehicle * Maintain all prickly plants to ensure they cannot injure any passer by * Check trees regularly and instruct a contractor to treat/remove any trees which are dangerous |
| * 1. Lifts | -Breakdowns  -entrapment  -Spillages  -Spitting  -Animal / human faeces  -Urine | * Service maintained by WBC * Ensure emergency contact information is prominently displayed in communal areas and inside lifts * Report any incidents immediately and request a follow up |
| * 1. Bin areas | -Broken bins  -Smelly  -Spillages  -Overflowing  -None collection  -Health risks  -Flies / rats  -Bulk items | * Ensure cleaning contractor focuses on all bin areas daily and report any issues * Report non collection to the Council immediately * Remove all bulk rubbish to safe area as soon as possible |
| * 1. Walkways / stairs | -Rubbish  -bulk items  -spillages  -Fallen signs  -Lighting  -congregating  -ventilations  -smoking | * Issue regular communications to residents to advise that no items are to be left in communal areas, including rubbish. * Ensure the cleaner is checking all areas daily * Keep stock of spare bulbs and fittings for any lighting failures |
|  |  |  |
| * **Corporate** |  |  |
| 1. Coop rules | -Being out of date  -not being relevant  -not distributed to members  -not read by members and staff | * Schedule regular reviews with the Management Committee * Ensure new staff are provided with a copy at their induction * Ensure the documents are available on the co-ops website |
| 1. Membership | -Being out of date  -Not enough members  -Making sure all committee members are coop members | * Schedule regular reviews * Encourage participation with existing and new residents |
| 1. GM and AGMs | -Minutes & agendas not being sent on time  -Not enough members to make it quorum  -Not enough meetings held in the year as per agreement  -Decisions being made not in accordance with the rules | * Display meeting schedule prominently in the office * Email reminders for the dates of meetings * Review the schedule and ensure enough meetings are booked and not cancelled without a valid reason |
| 1. Board | -Not having training  -Not enough members  -Not keeping to the rules  -not attending meetings  -not being involved | * Offer free and accessible training * Encourage participation with existing and new residents * Maintain oversight at meetings where decisions are made and challenge any non-compliance |
| 1. Board Meetings | -Minutes & agendas not being sent on time  -Not enough members to make it quorum  -Not enough meetings held in the year as per agreement  -Decisions being made not in accordance with the rules | * Display meeting schedule prominently in the office * Encourage participation * Send reminders by email, message and calls as required * Maintain oversight at meetings where decisions are made and challenge any non-compliance |
| 1. Management | -lack of direction  -no strategy  -internal tensions  -Not sharing common goal  -No common vision  -Lack of cohesion of management team | * Review strategy and aims documents * Encourage participation and training * Deal with any tensions in a calm and professional manner, aiming to resolve issues in a timely and effective manner * Agree with the Committee on goals and vision and try to create a cohesive environment * Take action against any disruptive member |
| 1. Business Continuity | -No business continuity policy  -Not enough alternatives | * Create and adhere to business continuity plan |
|  |  |  |
| * **Financial** |  |  |
| 1. Budget | -Not being set up properly  -Not putting enough money in some areas  -preparing for all staff cover  -Ensuring enough money in areas where there will be increases each year eg. insurance  -Over spending  -Not being managed efficiently  -Not being agreed by the management committee  -No understanding of how budget are prepared | * Proactive budget set up * incremental budget (RPI) * allowing enough leeway in the budget for unforeseen circumstances * Monthly Monitoring and management * Monthly Budget meeting with Treasurer * Competent and qualified consultant and qualified finance workers |
| 1. Income | -Not having enough  -reduction in value of WBC allowances  -ever increasing costs | * Budget prepared in a strategic way * Proactive budget set up |
| 1. Spending | -Over spending  -no plans for efficient use of financial resources  -no planned repairs and maintenance  -no strategic approach to spending | * Effective planned repairs and maintenance * Relevant repairs and maintenance policy * Tenants and leaseholders aware of who’s responsible for what repairs * Residents handbooks |
| 1. Contractors | -Not having public liability insurance  -Not having enough to cover emergencies  -Contracts going out of date  -not competitive anymore  -not having licences for some trades  -quality of workmanship  -constant rising costs | * Collective contracts with other coops * Monitoring and evaluating contractors performance annually * Set up system to check Contractors insurances * All contractors to fill applications and provide all relevant documents |
|  |  |  |
| * **Staffing** |  |  |
| * 1. Manager | -Not being trained / training available  -Not following policies / procedures  -Absence / sickness  -Annual Leave  -Resignation  -not reporting back to the General Manager  -Not reporting back to the management committee  -No support  -lack of commitment  -lack of motivation | * Appraisal * Training plan * Personal training and development plan * Staff development policy * Clear Job descriptions * Detailed person specifications * Supervision |
| * 1. Cleaner | -Not being trained / training available  -Not following policies  -Absence / sickness  -Annual Leave  -Resignation  -Health & safety awareness  -Not understanding COSHH  -First aid training | * Outsource to contractor and ensure an annual review is carried out to check all documentation is in order. |