

Creaton Community Benefit Society Limited
Business Plan - Appendices

Creaton Community Benefit Society Limited

Registered with the Financial Conduct Authority no RS007512

Creaton Village Shop

Business Plan
Appendix 5
Risk Register

<http://www.creatonvillageshop.co.uk>

Creton Community Benefit Society Limited Risk Register

Category of Risk Each risk is grouped by category
Risk For each risk category a risk to the business is identified
Probability For each risk a probability factor (1-5) is determined
 1 = highly unlikely to happen
 5 = likely to happen regularly

Impact For each risk an impact score is determined (1-5), representing the likely impact on the business
 1 = negligible impact
 5 = catastrophic impact

Risk Rating The two scores are multiplied together to give the risk rating (1-25)
 The risk rating squares are automatically colour coded, according to the risk rating
 1 = bright green
 25 = bright red
 with a range through light green, yellow, orange in between



Risk response This lists the actions the business is taking to mitigate this risk

Trigger This identifies the event that might take place to cause the risk to happen / increase

Risk Owner Identifies the person(s) responsible for managing and monitoring this risk

Actions required Lists further actions that should be considered to mitigate the risk
 As per the risk rating:
 Actions printed in black are less urgent than those in red
 Actions printed in red are more urgent
 Actions printed in bold red are those that should be taken to mitigate a more serious risk to the business

Date last reviewed Major 15.09.17
 Minor 13.10.17

- Major risks identified**
- O11 Volunteer recruitment
 - O12 Volunteer Competencies
 - O9 Security of assets
 - O20 Lack of premises after the lease expires
- Moderate risks identified**
- O3 Errors
 - O10 High staff turnover
 - O13 Volunteer Rotas
 - O16 Opening Hours
 - F4 Loss of a main source of income e.g. P.O Local

Category of Risk		Potential Impact	Inherent Risk			Risk Mitigation	Risk Owner	Residual Risk		
Potential Risk	L		I	Risk Score	L			I	Risk Score	
Although the Management Board is responsible for all risks, management of the risk is delegated to the Risk Owner Key: L= Likelihood, I = Impact (scores are 1-5 with 1 being very low and 5 being very high).						CO = Compliance Officer, OD = Operations Director, VC = Volunteer Co-ordinator, ICT = Information and communications technology adviser, Tr = Treasurer, Ind. Aud. = Independent auditor				
Governance Risks										
G1	Lack of Direction, strategy and forward planning	CCBS drifts with no clear objectives, priorities or plans Financial management difficulties Needs of beneficiaries not fully addressed, loss of reputation	3	4	12	Create a strategic plan which sets out the key aims, objectives and policies Create financial plans and budgets; monitor financial and operational performance regularly Get regular feedback from members and other customers	Board	2	3	6
G2	Board lacks relevant skills, experience or commitment	CCBS fails to achieve its purpose Decisions are made bypassing the Board Resentment or apathy amongst staff and or volunteers Poor decision making reflected in poor value for money on service delivery	3	4	12	Review and agree skills required Draw up role descriptions Aim to recruit Board Members with require skills Acquire missing skills from the wider community on a needs basis	Board	2	3	6
G3	Board dominated by one or two individuals, or by connected individuals	Board cannot operate effectively as strategic body Decisions made outside Board Conflicts of interest Pursuit of personal agenda Culture of secrecy or deference arbitrary over-riding of control mechanisms	3	3	9	Ensure responsibilities are spread widely amongst Board Members Ensure important decisions are made at Board or via inclusive emails Ensure strict policy of declaration of interests Adhere to strict recruitment process as provided by the governing document	Board	2	2	4
G4	Board Members benefit from CCBS e.g. remuneration	Poor reputation, morale and ethos Adverse impact on overall control environment conflicts of interest Possibility of regulatory action	2	4	8	Ensure legal authority for payment Implement procedures to authorise payments Governing Document disallows Board members receiving remuneration other than legitimate repayment of expenses	Ind. Aud.	1	4	4
G5	Conflicts of Interest	CCBS unable to pursue its own interests and agenda Decisions not made on relevant considerations Impact on reputation Personal benefit	2	4	8	Ensisit on protocol for disclosure of potential conflicts of interest Put in place procedures for standing down on certain decisions Review recruitment and selection process	Board	1	3	3

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G6	Ineffective organisational structure	Lack of information flow and poor decision making procedures Remoteness from operational activities Uncertainty as to role and duties Decisions made at inappropriate level or excessive bureaucracy	4	4	16	Use organisational chart to create clear understanding of roles and duties Delegation and monitoring should be consistent with good practice and constitutional or legal requirements Review structure and need for constitutional change	Board	3	3	9
G7	Loss of key personnel	Experience or skills lost Operational impact on key projects and priorities Loss of contact base and corporate knowledge	4	4	16	Succession planning Document systems, plans and projects Implement training programmes Agree notice periods and handovers Review and agree recruitment processes	Board	3	3	9
G8	Reporting of Board Members (accuracy, timeliness and relevance)	Inadequate information Failure of Board Members to fulfil their functions Board becomes remote and ill-informed	3	4	12	Put in place proper strategic planning, objective setting and budgeting processes Timely and accurate project reporting Timely and accurate financial reporting Assess and review projects and authorisation procedures Ensure regular contact between Board and Manager	Board	2	3	6
G9	Insufficient Board Members	Resignations or illness of directors means work streams are not covered	2	4	8	Ensure that sufficient members aspire to join the Board Strong engagement with members	Board	1	3	3
Operational Risks										
O1	Business Interruption	Business ceases trading for a while due to Power cut, storm, fire damage or brake-in	4	4	16	Ensure a plan is in place to enable business to continue ASAP. Insurance	Board	3	3	9
O2	Data recovery and planning	Computer systems failure or loss of data	4	4	16	Agree IT recovery plan. Implement data back up procedures and security measures. Review insurance cover. Appoint IT adviser.	IT	3	3	9

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03	Errors	Procedural errors made by staff or volunteers Stock or cash balance is inaccurate. Stocks not being ordered in a timely way	4	4	16	Ensure staff and volunteers are well trained. Monitor performance regularly	Board Management	4	3	12
04	Health & Safety	Inadequate H&S procedures lead to work related accidents and illnesses and staff and volunteer absence Customers suffer injury or illness Customer complaints Reputational damage	4	5	20	Ensure robust H&S procedures are in place and enforced. Staff and volunteers are trained engaged in the process Appoint compliance officer Accident book. Accident monitoring	All	3	3	9
05	Service Provision and customer satisfaction	Sell goods unfit for purpose e.g. damaged or past sell by dates Customer complaints Negligence claims Reputational damage	4	4	16	Staff and volunteers trained. Condition and sell by dates managed. Reduce price on products approaching sell by dates. Implement complaints procedures	All	2	2	4
06	Supplier grievance	Loss of products. Reputational loss	4	3	12	Pay invoices in good time. Train staff/volunteers to treat suppliers fairly	Board	4	2	8
07	Competition from other shops	Customers prefer to shop elsewhere leading to lower footfall Reduced income and profit Effect on viability	3	4	12	Regular monitoring of footfall and turnover. Engage with community on what they want from the shop. Provide a different offer e.g. local produce. Encourage volunteers to see the shop as theirs	Board Management	2	3	6
08	Capacity and use of resources including building and fixtures	Insufficient space Equipment obsolescence impacting on operational performance	4	3	12	Agree design of building and choice of equipment and monitor fitness for purpose annually. Consider offsite easy access storage for fast moving sale items	Board	3	3	9

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09	Security of assets	Theft or damage Vandalism	4	5	20	Robust alarm system. Panic alarm CCTV Create asset register and inspection programme Review insurance cover. Training. Theft policy.	Board Management	3	5	15
010	High staff turnover	Loss of experience or key technical skills Training costs and time Operational impact on volunteer morale and service delivery	4	4	16	Review interview and assessment processes Agree fair and open competition appointment for key posts Agree job descriptions and performance appraisal and feedback systems Conduct exit interviews Review rates of pay, training, working conditions, supervision, job satisfaction	Board	3	4	12
011	Volunteer recruitment	Inability to recruit sufficient volunteers Unable to provide a full level of service required, especially PO services	5	5	25	Apply for grant funding to allow increased staffing in early years. Engage with community well in advance Recruit pool of sufficient size to cover eventualities Encourage a sense of ownership in the shop Use social events and social media to recruit	Board	4	4	16
012	Volunteer Competencies	Lack of competencies, training and support Poor service to customers Inadequate vetting and reference procedures Recruitment and dependency Lack of confidence holds volunteers back	5	4	20	Review and agree role, competencies Review and agree vetting procedures Review and agree training and supervision procedures Agree development and motivation initiatives	Board	4	4	16
013	Volunteer Rotas	Insufficient numbers to populate 7 day/week rota	4	5	20	Recruit pool of sufficient size to cover all eventualities Consider volunteer subgroups who take responsibility to manage own rotas Oversight by committed Board Member	Board	3	4	12

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O14	Procedural and systems documentation	Lack of awareness of procedures and policies Actions taken without proper authority	4	4	16	Properly document policies and procedures Regular engagement with staff and volunteers	Board	3	3	9
O15	Information Technology	Systems fail to meet operational need Failure to innovate or update systems Lack of technical support Breach of data protection law Staff and volunteers find difficult to use	4	3	12	Appraise systems needs and options Appraise security and authorisation procedures Implement measures to secure and protect data Agree implementation and development procedures Consider use of service and support contracts Create disaster recovery procedures Review insurance Ensure good training provided	Board	3	3	9
O16	Opening Hours	Inability to maintain desired opening hours Customer dissatisfaction Reputational damage Loss of PO contract	3	5	15	Ensure adequate paid cover for staff Ensure sufficient volunteer pool to cover Board member to oversee rotas Grant funding for increased staffing in early years	Board	3	4	12
O17	Poor treatment of customers	Dissatisfied customers Reputational damage	2	4	8	Ensure robust staff and volunteer training including Equality and Diversity training	Board	1	4	4
O18	Pandemic (e.g. flu)	Staff and volunteers absence	3	4	12	Ensure procedures are in place for pandemics Hand gel, plans, notices Ensure contingency plan for absence Training	Board	1	3	3
O19	Innovation	Failure to adopt up to date practices or introduce new products Opportunities to adopt more efficient practices or sell new products are missed	2	3	6	Ensure advice by someone with retail expertise and engage with customers.	Board Management	1	2	2

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O20	Lack of premises after the lease expires	Loss of operational base Decision made to close the business	4	5	20	The Management committee will continue to search alternative sites and consider many options. There will be a reserves policy and on-going fund raising policy to finance a move to new premises	Board	3	5	15
Financial Risks										
F1	Funding (Shares)	Share offer undersubscribed Consider abandoning the project Issues are addressed piecemeal with no strategic reference Needs of members and other customers are not fully addressed Poor financial management Impact on reputation	4	5	20	Ensure good engagement with the community Ensure a viable business plan in place Hold a well organised share launch	Board	3	3	9
F2	Funding (Grants)	Unsuccessful in securing sufficient grant offers Consider reducing the specification of the modular building and internal fittings	3	4	12	Ensure grant applications are robust and deadlines are met	CM RH	2	4	8
F3	Marketing and Sales	Fail to sell what the customers want or poor marketing	2	4	8	Customer surveys. Market research	Board Management	1	3	3
F4	Loss of a main source of income e.g. P.O Local	PO contract not awarded Inability to staff the opening hours Loss due to service issues	3	4	12	Work closely with PO at outset Maintain a good relationship Ensure adequate staff and volunteers available to provide the service Ensure adequate training	Board	3	4	12

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F5	Budgetary control and financial reporting	Budget does not match key objectives and priorities Decisions made on inaccurate financial projections or reporting Decisions made on unreliable costing data or income projections Inability to meet commitments or key objectives poor credit control Poor cash flow and treasury management Ability to function as a going concern	3	5	15	Link budgets to business planning and objectives Monitor and report monthly to Board or sub group of the Board Use proper costing procedures for product or service delivery Ensure adequate skills base to produce and interpret budgetary and financial reports Agree procedures to review and action budget/cash flow variances and monitor and control costs Regularly review reserves Ensure external sign-off by qualified accountant	Board	2	4	8
F6	Failure to comply with terms of grants	Financial penalty such as non payment or reclaim of grant	3	4	12	Ensure terms and conditions of grant are fully understood and complied with. Monitor performance and report to the Board	Board	2	3	6
F7	Reserves policy	Lack of funds or liquidity to respond to new needs Inability to meet commitments or planned objectives Reputational risk	2	4	8	Link reserves policy to business plan, activities and identified financial operating risk Regularly review reserves policy and reserve levels	Board	2	3	6
F8	Cash flow sensitivities	Inability to meet commitments lack of liquidity to cover variance in costs Impact on operational activities	3	4	12	Ensure adequate cash flow projections (prudence of assumptions) Identify major sensitivities Ensure adequate information flow from manager Monitor arrangements and reporting	Board	2	4	8
F9	Pricing Policy	Unplanned loss from pricing errors Cash flow impact on other activities Loss of contracts if uncompetitive Affordability of services to members	3	4	12	Ensure accurate costing of products Compare with the competition	Board	2	3	6

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F10	Borrowing	Adverse interest movements Inability to meet repayment schedule Security given over assets Regulatory requirements	2	4	8	Avoid loans if there might be difficulty meeting the terms of the debt Appraise future income streams to service the debt Appraise terms (rates available fixed, capped, variable etc.)	Board	1	3	3
F11	Guarantees to 3rd parties	Call made under guarantee Lack of reserves or liquidity to meet call Consistency with objectives and priorities	2	4	8	Review approval and authority procedures Agree procedures to ensure consistency with objects, plans and priorities Ensure financial reporting of contingency and amendment to reserves policy	Board	1	3	3
F12	Fraud or error	Financial loss Reputational risk Loss of staff and volunteer morale Regulatory action Impact on funding	3	5	15	Review financial control procedures Segregate duties Set authorisation limits Agree whistle-blowing and fraud policy Review security of assets Identify insurable risks	Board	2	4	8
F13	Counterparty risk	Financial loss Disruption to activities or operations	3	4	12	Research counterparty's financial sustainability Contractual agreement Consider staged payments Agree performance measures	Board	2	3	6
Environmental or External Risk										
E1	Public perception	Impact on voluntary income Impact on use of services by the community Ability to access grants or other funding	2	5	10	Communicate with members and the wider community Ensure good quality reporting of CCBS's activities and financial situation Implement public relations training/procedures	Board	1	4	4

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E2	Adverse publicity	Loss of donor/shareholder confidence Loss of influence Impact on morale of staff and volunteers Loss of community confidence Reputational loss	2	5	10	Implement complaints procedures (both internal and external) Agree proper review procedure for complaints Agree a crisis management strategy for handling including consistency of key messages and a nominated spokesperson	Board	1	4	4
E3	Relationship with funders	Deterioration in relationship may impact on funding and support available	2	5	10	Ensure regular contact and briefings to major funders Report fully on projects Meet funder's terms and conditions	Board	1	4	4
E4	Government policy	Availability of grant funding Impact of tax regime on voluntary giving Impact of general legislation or regulation on activities undertaken Role of the voluntary sector	1	3	3	Monitor proposed legal and regulatory changes Maintain membership of Plunkett	Board	1	2	2
Compliance risk (Law and Regulation)										
C1	Compliance with legislation and regulations appropriate to the activities, size and structure of the organisation	Fines, penalties or censure from licensing or activity regulators Loss of licence to undertake particular activity Employee or customer action for negligence Reputational risks	4	4	16	Identify key legal and regulatory requirements Allocate responsibility for key compliance procedures Put in place compliance monitoring and reporting Prepare for compliance visits	CO	2	3	6
C2	Taxation	Penalties, interest and back duty assessments Failure to utilise tax exemptions and reliefs	3	3	9	Review PAYE compliance procedures Review VAT procedures File timely tax returns Understand exemptions and reliefs available	Tr	2	2	4
C3	Employment Laws	Employment dispute Legal claim	3	3	9	Ensure up to date HR contracts and processes are in place	OD	2	2	4

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C4	Health & Safety Legislation	Inadequate H&S procedures Work related accidents and illnesses amongst staff and volunteers and customers Lone worker risks	4	4	16	Ensure builders and tradesmen hold relevant safety certificates and insurance prior to commencing work on or within the premises. Appoint Project Manager to comply with PO CDM Regulations. Ensure user friendly fixtures and fittings, non-slip flooring. Robust policies and procedures, risk management and monitoring. Staff and volunteers are trained at induction and thereafter annually and engaged in the process. Display HASWA poster in staff area. Adequate public liability insurance	CO OD VC	3	2	6
C5	Moving and Handling Regulations	Work related accidents Staff/volunteer absence Legal claim	4	4	16	Shop internal layout (aisle widths and turning circles) to meet regulatory requirements. Shelving heights within HSE Manual Lifting Regulations guidelines. Supply suitable moving and handling equipment. Robust policies, procedures risk management and monitoring. Staff training at induction thereafter annually. Staff supervision and support. Public and Employer Liability Insurance	CO	2	2	4
C6	First Aid at Work	Regulatory requirements not met Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) Legal claim	4	4	16	Robust policy, procedures, risk management & monitoring. Responsible person nominated First Aider (FAW). Train all staff at induction and thereafter annually. Supervision and support. Provide and maintain a suitably stocked First Aid box. Provide and maintain a quiet private treatment area with water supply. Provide Work Place Accident Book. Public and Employer Liability Insurance	CO	2	2	4

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C7	Fire Safety Regulations	Shop premises vulnerable to Fire and arson	4	5	20	Notify local Fire and Rescue Service of shop location & intended business hours. Building and contents to conform to current Fire and Electrical Safety Regulations. Ensure Fire Safety of external service areas and public areas. Annual servicing of all Fire equipment. Annual electrical PAT Testing. Staff & volunteer training at induction and annually. Staff supervision and support. Safe storage of combustables and inflamables. Public liability insurance.	CO	2	5	10
C8	Food Hygiene Regulations	Food not stored or handled safely	4	4	16	Notify Food Standards Agency of intention to sell fresh and high risk foods. Robust policies, procedures, risk management and monitoring. Operate Safer Food Better Business for Retailers FSA Tool. Food storage and handling to conform to regulations. Food service PPEs, separate hand wash sink, separate cleansing equipment. Environmental Health Inspection of premises and equipment prior to opening, Food Hygiene Rating Certificate (displayed in shop). Staff to undertake Food Hygiene Certificate training. Annual update training. Staff supervision and support.	CO OD VC	2	3	6

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C9	Data Protection Act	A claim is made that personal data, held by CCBS or someone on behalf of CCBS has not been used fairly or lawfully	4	4	16	Robust policies, procedures, risk management and monitoring. Install Malware and Firewall software. Secure password user accounts. Staff handbook. Training and induction. Supervision and support.	CO	2	4	8
C10	Equality Act	Discrimination in the work place causes a claim of: age, disability, gender reassignment, race, religion or belief, sex, sexual orientation, marriage and civil partnership and pregnancy and maternity harassment.	4	5	20	Robust policy, procedures, risk management & monitoring. Robust HR policies. Apply reasonable adjustments and provisions for disabled persons. Protect against harassment of employees and volunteers by others. Implement robust complaints procedure. Staff handbook. Training at induction. Supervision and support.	CO	2	4	8
C11	Alcohol Licensing Act	Breach of Alcohol Licensing Act Theft	4	4	16	Robust policies, procedures, risk management and monitoring. Apply to the Northants Licensing Partnership for Premises Licenses and for Personal Licences. Purchase alcohol from licensed premises. Designated protected sales areas away from opportunists/ under age customers. Display of required legal notices. Staff training in licensing laws.	CO OD	2	2	4