# Internal Risk Management

*Policy and Procedures*

**Czech School & Community Manchester**

## 1. Purpose

Czech School & Community Manchester (CSCM) recognises that effective risk management is an essential part of good governance. This policy establishes a proportionate framework for identifying, assessing, managing, monitoring and reporting risks that could affect the Charity's beneficiaries, people, assets, reputation, finances, legal obligations or ability to achieve its charitable purposes.

Risk management is not intended to remove all risk. CSCM will take reasonable and informed risks where necessary to deliver its charitable objectives, while ensuring that significant risks are understood and appropriately controlled.

## 2. Scope

This policy applies across CSCM's Czech Saturday School, community activities, events, projects and administrative functions. It applies to trustees, staff and volunteers where their roles involve identifying, managing or escalating risks.

- Safeguarding and child protection; health, safety and premises;
- Finance, fraud, legal and regulatory compliance;
- Data protection, information and cyber security;
- Staffing, volunteers, service delivery and educational activities;
- Events, partnerships, reputation and stakeholder relationships;
- Business continuity, emergencies, strategy and governance.

## 3. Relationship with CSCM's governing documents and policies

The charity trustees are responsible for managing the affairs of CSCM and exercising their powers in good faith to further the Charity's purposes. Trustees may delegate functions in accordance with the Constitution, but remain responsible for appropriate oversight.

This policy should be read alongside CSCM's Constitution, Safeguarding and Child Protection Policy, Privacy Notice, School Rules, Internal Charity Financial Controls Policy and Procedures, Complaints Policy, and relevant health and safety arrangements. Where a specialist policy establishes a more specific procedure, that procedure takes priority for the relevant risk.

## 4. Principles

- Risk management will be proportionate to CSCM's size, activities and resources.
- Risks will be considered before significant decisions, new activities, events, projects or material changes.
- The safety and welfare of children and vulnerable people will receive particular priority.
- Significant risks will have a named owner and appropriate controls.
- Significant incidents, near misses and control failures will be reported promptly.

- Risk management will be ongoing and sufficiently documented.

# 5. Responsibilities

## 5.1 Charity trustees

- Set the overall approach to risk and ensure major risks are identified and managed.
- Approve this policy and review principal risks at appropriate intervals.
- Consider risk in strategic, financial and operational decisions.
- Review serious incidents and material control failures and ensure corrective action.
- Consider whether serious incidents require reporting to the Charity Commission or another authority.

## 5.2 School Headteacher/Managing Director and activity leads

- Identify and manage operational risks within their areas.
- Implement agreed controls and escalate risks that cannot be adequately managed.
- Report significant incidents, near misses and emerging risks promptly.
- Ensure staff and volunteers understand relevant controls.

## 5.3 Staff and volunteers

- Follow policies, procedures and reasonable safety instructions.
- Report hazards, safeguarding concerns, incidents, errors and control weaknesses promptly.
- Do not undertake activities where required authorisation, training, supervision or controls are absent.

# 6. Risk management process

For significant risks CSCM will use the following cycle:

| Step | Procedure |
|---|---|
| 1. Identify | Describe the event or circumstance that could cause harm, loss or prevent an objective being achieved. |
| 2. Assess | Consider likelihood and impact. |
| 3. Control | Identify existing controls and any further action required. |
| 4. Assign | Give the risk and actions a named owner and target date. |
| 5. Record | Record significant risks in the risk register or activity risk assessment. |
| 6. Monitor | Check that controls operate and whether risk has changed. |
| 7. Escalate | Report significant, worsening or inadequately controlled risks promptly. |

# 7. Risk assessment methodology

The organisational risk register will normally score likelihood and impact from 1 to 5. The overall score is likelihood multiplied by impact. Numerical scoring supports, but does not replace, professional judgement, particularly for safeguarding and legal compliance.

## 7.1 Likelihood

| Score | Indicative description / response |
|---|---|
| 1 - Rare | Highly unlikely |
| 2 - Unlikely | Could occur but is not expected |
| 3 - Possible | May occur from time to time |
| 4 - Likely | Expected in many circumstances |
| 5 - Almost certain | Expected frequently or imminently |

## 7.2 Impact

| Score | Indicative description / response |
|---|---|
| 1 - Insignificant | Minimal disruption or loss; no material harm |
| 2 - Minor | Limited disruption or minor effect |
| 3 - Moderate | Noticeable disruption, loss, complaint or compliance concern |
| 4 - Major | Serious harm, substantial disruption/loss or significant regulatory/reputational impact |
| 5 - Severe | Potential serious harm, major loss, prolonged inability to operate or severe regulatory/reputational consequences |

## 7.3 Risk rating and response

| Score | Indicative description / response |
|---|---|
| 1-4 Low | Routine controls and monitoring. |
| 5-9 Moderate | Named owner; review controls and consider additional action. |
| 10-15 High | Prompt management attention; additional controls and trustee visibility normally required. |
| 16-25 Very high | Urgent action and trustee oversight; activity should not proceed or continue without explicit consideration of whether risk can be reduced to an acceptable level. |

## 8. Risk register

CSCM will maintain an organisational risk register for significant strategic, operational, financial, compliance and reputational risks. It should be a practical management document rather than a list of every conceivable risk.

- Risk description and consequences; category; existing controls;
- Likelihood, impact and overall rating; further actions;
- Named owner and target dates; residual risk; date reviewed.

Trustees will review the register at least annually and more frequently where circumstances justify it. High and very high risks should be monitored more regularly.

## 9. Safeguarding risks

Safeguarding risks take priority over ordinary risk processes. Any concern that a child may be at risk of harm, or any allegation involving a child, must be handled promptly under CSCM's Safeguarding and Child Protection Policy and reported to the Safeguarding Lead or other designated person. A risk score must never delay or replace a safeguarding referral or other required action.

## 10. Health, safety, premises and activities

- Complete suitable activity risk assessments where required and review them when circumstances change.
- Consider supervision, premises, access/egress, first aid, fire, emergency arrangements, equipment, transport and relevant participant needs.
- Carry out proportionate checks on external venues and providers.
- Report hazards and near misses promptly.
- Stop or modify activities where an immediate serious risk cannot be adequately controlled.

## 11. Financial and fraud risks

Financial risks will be managed together with CSCM's Internal Charity Financial Controls Policy and Procedures.

- Monitor budgets, cash flow, income concentration and unexpected expenditure.
- Maintain banking, payment, purchasing, payroll and cash controls.
- Identify restricted funds separately and use them only for their intended purpose.
- Escalate suspected fraud, theft, bribery or misuse of funds promptly to trustees who are not implicated.

## 12. Data protection, information and cyber risks

- Handle personal information in accordance with CSCM's Privacy Notice and applicable requirements.
- Limit access to personal and financial information according to role and need.
- Do not share passwords or authentication credentials.
- Use proportionate device, account, backup and information-security measures.
- Report suspected data breaches, phishing, account compromise or lost devices promptly and consider any required external notification.

## 13. People and operational resilience

- Avoid unnecessary dependence on one individual for key responsibilities.
- Organise important records and authorised access so essential activities can continue during absence or staff changes.
- Use appropriate recruitment, induction, safeguarding checks, training and supervision.
- Consider succession risks affecting key staff, volunteers and trustees.
- Review keys, cards and system access when people leave or change roles.

## 14. New projects, events and significant changes

Before a significant new project, event, partnership, contract, technology system or material service change, the responsible person should complete a proportionate risk assessment.

- Charitable benefit and strategic fit; safeguarding and health and safety;
- Financial affordability and sustainability; capacity and staffing;
- Legal, contractual, data protection and regulatory obligations;
- Insurance, technology, reputation and contingency/exit arrangements.

## 15. Partnerships, contractors and third parties

- Carry out proportionate due diligence before significant relationships.
- Use written agreements defining responsibilities where appropriate.
- Apply particular scrutiny where third parties handle children, money, personal data or significant operations.
- Declare and manage conflicts of interest.
- Monitor performance and emerging concerns.

## 16. Business continuity and emergencies

CSCM will maintain proportionate arrangements for incidents that could seriously disrupt activities, such as loss of premises, severe weather, technology failure, loss of key personnel, safeguarding incidents or financial disruption.

- Protect people from immediate harm and contact emergency/statutory services where required.
- Notify appropriate CSCM leaders and trustees.
- Maintain or restore essential services where reasonably possible.
- Communicate appropriately with parents, staff, volunteers and stakeholders.
- Protect records, funds and systems, document decisions and review lessons afterwards.

## 17. Incident and near-miss reporting

Significant incidents and near misses should be reported promptly so that CSCM can protect people and the Charity and learn from events. Records should cover what happened, who was affected, immediate action, external notifications, causes/control failures, further actions and whether the risk register or procedures need updating.

## 18. Serious incidents and external reporting

Trustees will consider whether an actual or alleged event requires notification to the Charity Commission, safeguarding authorities, police, Information Commissioner's Office, insurer, funder or another regulator or statutory body. Required safeguarding or statutory notifications must not be delayed while an internal review is completed.

## 19. Risk escalation

- Immediate threats to safety must be escalated at once under safeguarding or emergency procedures.
- Very high risks require urgent management action and trustee oversight.
- High risks should normally be brought promptly to the Chair, designated trustee or trustee board.
- Escalate where the owner lacks authority/resources, controls have failed, or potential consequences materially exceed normal operating tolerance.
- Document significant escalation decisions and trustee actions.

## 20. Monitoring and review

- Risk owners monitor assigned risks and controls.
- Trustees review principal risks and material changes in risk profile.
- Complaints, safeguarding matters, financial monitoring, accidents, data incidents and near misses inform risk review.
- Repeatedly ineffective controls require corrective action.
- Lessons are incorporated into policies, training or procedures where appropriate.

## 21. Routine risk management timetable

| When | Action | Responsibility |
|---|---|---|
| Ongoing | Identify hazards, emerging risks, incidents and control failures; escalate as needed. | All relevant people |
| Before significant activities | Complete/review appropriate risk assessment. | Activity/project lead |
| At trustee meetings, as appropriate | Consider high/very high risks, incidents and material changes. | Trustees |
| At least annually | Review organisational risk register and this policy. | Trustees |
| After serious incident/near miss | Review causes, controls and lessons; update records/procedures. | Lead and trustees |
| When circumstances change | Reassess affected risks. | Risk owner / management |

## 22. Risk register template

| Risk | Controls | L | I | Score | Further action | Owner/date | Residual |
|---|---|---|---|---|---|---|---|
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## 23. Review and approval

This policy will be reviewed at least annually and sooner following a serious incident, significant change in CSCM's activities or governance, material change in risk profile, or significant change in relevant law or regulatory guidance.

The trustees are responsible for approving CSCM's approach to risk management and ensuring that it remains proportionate and effective.

Approved by the Charity Trustees of Czech School & Community Manchester

Date: 1 November 2026

Next review date: Autumn Term 2027