

Risk Management Policy

The Parochial Church Council (PCC) of St Martin's, Epsom

1. Purpose

The purpose of this policy is to outline the approach of the PCC of St Martin's, Epsom to managing risk. Risk management is a key element of good governance and stewardship and is essential in helping the PCC to fulfil its responsibilities as trustees of the church's assets and mission.

2. Scope

This policy applies to all activities undertaken by St Martin's Church, Epsom, including but not limited to worship, pastoral work, building maintenance, community outreach, financial management, and safeguarding.

3. Policy Statement

The PCC of St Martin's, Epsom is committed to identifying and managing the risks it faces to ensure the safety of its congregation, the integrity of its assets, and the continuation of its mission. The PCC will:

- Identify and assess risks that could impact the church's ministry, reputation, finances, or people.
- Implement appropriate measures to mitigate these risks.
- Review risks and controls annually (or more frequently if needed).
- Ensure risk management is embedded in decision-making processes.

4. Roles and Responsibilities

- The PCC has overall responsibility for risk management and for ensuring the implementation of this policy.
- The Churchwardens oversee health and safety and property-related risks.
- The Treasurer is responsible for monitoring financial risks and reporting them to the PCC.
- The Safeguarding Officer monitors safeguarding risks and ensures compliance with national guidance and Diocesan policies.
- All ministry and group leaders are responsible for assessing and managing risks related to their areas of work.

5. Risk Categories

The PCC recognises the following broad categories of risk:

- Governance and Leadership: including compliance with charity and church law, policies, and PCC functioning.
- Operational Risks: such as health and safety, volunteers, building maintenance, and event management.
- Financial Risks: such as fraud, loss of income, and budget shortfalls.

- Safeguarding Risks: including protection of children and vulnerable adults.
- Reputational Risks: such as negative publicity or poor community engagement.
- External Risks: including pandemics, environmental hazards, and regulatory changes.

6. Risk Register

The PCC will maintain a Risk Register which includes:

- Identified risks
- Assessment of likelihood and impact (e.g., using a Red/Amber/Green rating)
- Mitigation strategies
- Responsible persons
- Date of last review

The Risk Register will be reviewed at least annually by the PCC or a delegated subcommittee.

7. Risk Assessment

When planning activities, projects or changes, risk assessments must be carried out to:

- Identify hazards
- Determine who might be harmed and how
- Evaluate risks and implement controls
- Record findings and review regularly

This applies particularly to activities involving children, vulnerable adults, or public-facing events.

8. Training and Awareness

All PCC members, staff and volunteers will be made aware of this policy. Training and support will be provided as appropriate, particularly in safeguarding, health and safety, and financial controls.

9. Review and Monitoring

This policy will be reviewed annually by the PCC to ensure its ongoing effectiveness and relevance. The Risk Register will be a standing item on the PCC agenda at least once per year.

Date Adopted: 11th June 2025

Revisions:

Risk Register

Ref	Risk Description	Risk Category	Likelihood	Impact	Risk Rating (RAG)	Current Controls / Mitigation	Owner / Responsible Person	Review Date	Further Action Needed
1	Slips, trips and falls in church building	Operational / Health & Safety	Medium	Medium	Amber	Regular inspections, hazard signs, maintenance log	Churchwarden	June 2026	Improve lighting in side chapel
2	Financial shortfall due to lower donations	Financial	High	High	Red	Monthly financial review, stewardship campaign	Treasurer	June 2026	Launch new giving initiative
3	Safeguarding incident involving a child or vulnerable adult	Safeguarding	Low	High	Amber	Safeguarding policy, training, DBS checks	Safeguarding Officer	Monthly	Schedule refresher training
4	Data breach of church members' personal info	Governance / Legal	Low	Medium	Amber	GDPR policy, secure cloud storage, access controls	PCC Secretary	June 2026	Review data retention policy
5	Loss of key volunteer support for weekly activities	Operational	Medium	Medium	Amber	Volunteer appreciation, backup rotas	Ministry Leads	June 2026	Recruit and train new volunteers

Risk Rating (RAG) Guide

- Red: High likelihood and high impact – Immediate action required
- Amber: Medium likelihood and/or medium impact – Action should be planned
- Green: Low likelihood and low impact – Monitor and review regularly