



Catfield United Charities
Charity Registration: 207214
Risk Management Policy

1. Purpose

Catfield United Charities recognises that owning land and a boatyard brings both opportunities and responsibilities.

This policy sets out our approach to identifying, assessing, managing, and monitoring risks so that the charity can achieve its objectives safely, legally, and sustainably.

2. Scope

This policy applies to:

- All trustees, staff, volunteers, contractors, and visitors to charity land and boatyard
- All charity activities, including land maintenance, boatyard operations, public access, and events

3. Policy Statement

- We will take all reasonable steps to protect people, property, and the environment from harm.
- We will comply with all relevant laws and regulations, including health and safety, environmental protection, and navigation/waterway rules.
- Risk management will be embedded into our day-to-day operations and decision-making.
- Trustees will review key risks at least annually, and more often if circumstances change.

4. Key Risk Areas

A. Land Ownership Risks

- **Public liability** – injury to visitors or contractors on our land
- **Environmental hazards** – flooding, contamination, or invasive species
- **Property damage** – vandalism, fire, or storm damage
- **Maintenance hazards** – injuries during mowing, tree work, fencing, etc.

B. Boatyard Risks

- **Water safety** – drowning risk, slips, trips, and falls near water
- **Navigation risks** – collisions, mooring failures, vessel damage
- **Hazardous substances** – fuel storage, oil spills, antifoul chemicals
- **Machinery risks** – hoists, winches, power tools
- **Fire safety** – fuel vapours, electrical faults

C. Governance & Operational Risks

- Financial mismanagement or fraud
- Non-compliance with charity and maritime regulations
- Data breaches or cyber security threats
- Loss of key personnel or volunteers

5. Risk Management Process

Step 1 – Risk Identification

- Trustees, staff, and volunteers will identify risks on any activity undertaken by the charity through inspections, serious incident reports, and regular meetings.
- Risk assessments will be carried out for specific activities (e.g., boat lifting, public events).

Step 2 – Risk Assessment

- Each risk will be assessed for *likelihood* (Low/Medium/High) and *impact* (Minor/Moderate/Major).
- A risk register will record identified risks, ratings, and controls.

Step 3 – Risk Control Measures

Where possible, risks will be:

1. **Eliminated** – removing the hazard entirely.
2. **Reduced** – implementing safety measures or procedures.
3. **Transferred** – through insurance or contractual arrangements.
4. **Accepted** – where low risk and further controls are disproportionate.

Examples of Controls:

- Fencing, safety signage, and lifebuoys at the boatyard
- Regular inspection and maintenance of buildings, moorings, and equipment
- Environmental management plans for land and waterways
- Staff/volunteer training in water safety and equipment use
- Comprehensive public liability and asset insurance

Step 4 – Monitoring and Review

- Trustees will review the risk register annually.
- Incident reports will be analysed to identify trends and improve safety.
- Annual review of insurance cover and legal compliance.

6. Responsibilities

Board of Trustees

- Overall accountability for risk management
- Ensure resources are allocated for risk control measures

Chair of Trustees

- Lead the annual risk review process
- Ensure serious risks are addressed promptly

Staff and Volunteers

- Follow safety procedures
- Report hazards, incidents, and near-misses immediately

7. Training and Communication

- All staff and volunteers will receive induction training covering health & safety and risk awareness, especially regarding water safety and land hazards.
- Visitors will be made aware of key safety information through signage and notices.

8. Incident Reporting

- All accidents, near-misses, and hazardous situations must be reported to the Chair or designated safety officer.
- Serious incidents will be reported to the Charity Commission in line with the charity's Serious Incident Reporting Policy.

9. Review and Continuous Improvement

- This policy will be reviewed annually or following a major incident or operational change.
- Lessons learned from incidents will be incorporated into updated risk assessments.

Trustee Name

Trustee Name

Trustee Signature

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Date _____