



Herts Vision Loss

Risk Management Policy

Herts Vision Loss recognises that in an increasingly business style method of working and in order to prove it's competence and ability to cope with the ever increasing size of the organisation it needs to produce and abide by comprehensive Risk Management.

Risk cannot always be mitigated and some risk can potentially be beneficial, however it is the charity's responsibility to ensure that as far as possible no unnecessary risks are taken.

This document sets out the identified risks and the measures taken by the organisation to deal with and or alleviate them.

Risk Management Process:

1. HVL management have compiled a risk register which identifies the main risks to which the Charity is exposed and the action taken to mitigate the risks.
2. HVL management review and update the risk register on a bi monthly basis and quarterly present it to the Finance & Governance Committee meeting for comment and adjustment, if necessary. The review process is on Page 2 of the Risk register.
3. A copy of the updated risk register is then circulated to all Trustees for information, with the F & G minutes, so that the Board can effectively discharge its collective responsibility for risk management.

Governance and Management

Trustees

HVL is fortunate to have a strong, competent and committed Board of Trustees and in order to ensure that this continues, has set up a recruitment and selection procedure to assist with gaining new Trustees. Whilst it has had the benefit of visually impaired Trustees in the past, the Board continues to seek to replace and recruit visually impaired Trustees.

In order to efficiently carry out its work the Board has set up a number of 'specialist' committees for each of the services provided by HVL and for the necessary specialisms

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i.e. finance and personnel. Each committee has co-opted experts in that particular field and each committee reports to the Board on a quarterly basis.

Strategy

The Board will commission a Strategic Plan for the organisation and this plan is shared with the main funders. The plan is reviewed annually as a matter of course additionally it is reviewed when one of the plans come to fruition.

Budgets

In addition to receiving an annual budget the Board receives monthly financial management information on a monthly basis in order to ensure that they are meaningful and relevant. Significant changes in budgeting such as winning a contract or benefiting from a large donation are reported by staff immediately.

Communication

Committees and the Chief Executive report to the Board. In addition Board members are also members of individual sub committees and report quarterly on the progress of 'their' committee. There is an organisational chart.

Contracts

Are negotiated by the Chief Executive and discussed at length with the F & G Committee before any commitment is made. Contracts are reviewed on an annual basis.

Insurance

The organisation has significant levels of insurance dealt with by the Finance and Governance Committee. Health and Safety Risk assessments are up to date and ongoing checks are made to ensure compliance.

Fund raising

Cash handling dealt with by the Chief Executive Officer under the guidance of the F&G Committee. The Chief Executive sits on the F&G and no event is undertaken without a budget being produced.

Complaints

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Complaints about the organisation are very few due in part to the high degree of commitment to service from members of staff. A procedure for dealing with complaints exists and is regularly updated. All complaints are promptly dealt with.

Operational Risk

Public

HVL is aware of its need to maintain a high reputation with the public and particularly with members of the public to whom it currently provides a service.

In the unlikely event of receiving adverse publicity it would be dealt with by the Chief Executive with support from the Chairman. A procedure has not been produced. A system of informing funders of regular events, news, progress etc is in the process of being set up.

Value for money

Finding value for money is an important issue for any charity and HVL spends a great deal of time looking for appropriate value and seeking support from suppliers for aids and equipment to be given on free long term loan for demonstration purposes. Where supplies need to be purchased competitive quotes for services and goods are sought and evaluated where possible to ensure value for money to achieve savings.

All expenditure is authorised by an appropriate member of staff.

Fixed assets

HVL's fixed assets consist of: 1) property which is regularly maintained, is upgraded whenever funds are available and maintained in good decorative order.
2) Stock for HVL clients and normal working items e.g. I.T.

Staff

As a service provider HVL has a vested interest in recruiting and keeping highly qualified staff who are willing to be trained further. Because it deals with vulnerable

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people it also needs staff with a high level of commitment to service and who are aware of the need to protect vulnerable people.

HVL has employed a specialist Human Resource Consultants to help it update its contracts of employment as well as its staff handbook. Clear recruitment procedures are in place and the need for police checking (CRB) and possible protection for vulnerable adults (POVA) training are made clear, training for staff is regularly offered.

Disaster planning

Contingency and disaster planning is particularly important in light of a continuing need to provide service to vulnerable people. See Disasters Contingency Plan.

Procedures

Whilst HVL is confident that its staff are able to provide a high level of service to its service users it nevertheless has detailed procedures which range from how to answer the telephone to how to look for information on the internet and data protection.

IT

HVL is aware that it needs to upgrade its IT regularly. A server exists and all computers have password protection and all work is saved to the server, which is backed up every night. Maintenance of the IT systems is contracted out to a professional IT servicing company.

Fraud

As HVL becomes a larger organisation it becomes less able to oversee each individual member of staff and/or volunteer. However each department has clear lines of responsibility where Managers can keep an overview of procedures.

Financial Risk

Cash flow

Treasury management is undertaken by the Chief Executive Officer supported by the Chair of F & G, ensuring that balances are minimal in the non-interest bearing accounts. Funds that are not immediately required are kept in high interest COIF and CAF accounts and regularly compared with others available in the market. The Finance and

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Governance Committee has the responsibility to review the effectiveness of the accounting and internal financial control systems.

Borrowing

HVL does not borrow funds for any purpose whatsoever.

Investment

HVL ensures that its investments are making a return for the general running of the organisation. At the same time it endeavours to ensure that all its investments are ethical. A reserves policy exists and is regularly reviewed by the Finance and Governance Committee and the Board.

Restricted funds

HVL receives funding for various projects from different funders. It is therefore incumbent upon the charity to ensure that reserves are clearly identified within its accounting procedures. This is undertaken by a combination of separate coding in Quickbooks and spread sheets.

HVL rarely fund raises for a specific cause however should it do so it would always add the caveat that surplus raised funds would be used for the good of the charity.

External/Environmental Factors

Public perception

Public perception is important to HVL not only because it needs to be highly regarded but also because it is aware that there many potential service users who are not aware of its services who may well need them.

Demographics

HVL is aware of the need to know where both its service users and donors come from within the district it services.

It has a multi user Management Information System with a specific mailing list for donors and a data gathering system for ascertaining service user location as well as their needs.

Government policy

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The Chief Executive reads and then writes précis of government documents for the Board, which include the UK Vision Strategy and Implementation Plan, World Class Commissioning for Eye Health Care Services, National Eye Health Epidemiology Model (NEHEM) Statistics and RNIB research.

Compliance Risk (Law And Regulation)

Legal

Compliance with directives and regulations is very important to an organisation, which takes pride in being properly run to give the best possible service to its service users.

The Board of Trustees assisted by the Chief Executive have responsibility to ensure overall compliance and have the benefit of a Human Resource Consultant and Occupational Health and Safety Consultant, Independent Legal advice by qualified solicitors and external financial advice from a qualified accountant.

SORP

It is essential to comply with Accounting and Charity regulations.

HVL has a robust electronic finance system (Quickbooks) and accounting procedures for handling all its income and expenditure.

The Finance and Governance Committee has the responsibility to ensure the Charity ensures compliance with SORP future changes.

Data protection

HVL's service users are vulnerable people who give very personal information to staff and volunteers. We also need to gather information about trends in visually impaired people's needs. We therefore keep detailed information about our service users.

A data protection policy and procedure is in place and staff are made aware of their need to reassure service users that we will do nothing with their details other than provide our services. A document has been produced which can be given to service users should they wish to have our data protection policy in writing. The board of Trustees are

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responsible for overall data protection and the Chief Executive is responsible for ensuring that all staff are aware of the seriousness of our responsibilities.

Employment

HVL is keen to ensure that not only are staff qualified and well trained for their work, they are also happy and fulfilled in their work. To this end it has support from a Human Resources Consultant to assist in creating new contracts of employment and policies.

All HVL's service users are vulnerable people and HVL ensures that all checks including CRB, driving and where necessary health checks are carried out prior to an offer of employment being made

Pensions

HVL staff are offered a stakeholder pension.

Disability

HVL is a disability service provider and consequently takes pride in the accessibility of its premises. It is supported by a large number of disabled volunteers. Every reasonable adaptation to working practice is made to accommodate disabled staff and volunteers. It also attempts to be flexible to those members of staff who have caring responsibilities.

Health and safety

In attempting to provide a good and safe working environment for its staff and volunteers HVL has a Health and Safety procedure in place. All staff and volunteers have a responsibility to ensure compliance as far as is possible. Staff carry out risk assessments and report issues to the Chief Executive to be dealt with. HVL is a tenant of County Council property and works with HCC Facilities to address some of its Health and Safety issues. HVL also ensures that its premises are clean, well maintained and are regularly decorated.

The County Council is responsible for fire training and exercises however HVL carries out additional exercises itself in order to ensure the absolute safety of its staff, volunteers and visitors.

All electrical equipment is regularly checked and HVL ensures that all fluorescent lighting is regularly replaced.

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HVL has direct responsibility for Health & Safety issues at the Hemel Centre and these will under the jurisdiction of the Hemel Centre Committee.

Taxation

The organisation is aware of the tax issues involved in both gift aid and VAT. Gift aid forms are available within its literature.

HVL is not ordinarily liable for Corporation Tax.

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