



Risk Management

LINGFIELD UNITED TRUST

Registered charity number: 1150971

Risk Policy and Register

Statement of General Policy

- 1 The trustees of Lingfield United Trust (the **Charity**) recognise and accept their responsibilities that ensure that the major risks to which the Charity is exposed are reviewed and that comprehensive systems are established throughout the organisation to mitigate those risks.
- 2 The trustees consider that a major risk is one which, if it were to materialise, would have a significant adverse effect on the Charity's ability to function and achieve its charitable purposes, in particular that of providing almshouse accommodation for the Charity's beneficiaries / the residents.
- 3 The trustees accept that not all risks can be avoided, and the trustees are not averse to taking reasonable risks as part of their strategy to achieve the Charity's charitable purposes. However, the trustees will regularly review the risks that the Charity faces in all areas of its work, assess the potential severity and the likelihood of their occurring, and take appropriate action to manage the risks that they identify.
- 4 The trustees expect all trustees and the clerk, when engaging in any activity, to consider the risks the activity poses and to act in accordance with any recommendations made for risk management.
- 5 The trustees do not expect trustees and clerk to engage in any significant types of activity outside of the usual activities carried out by the Charity, without them first having sought the trustees' permission to engage in such activity and having carried out an analysis of the risks such activity might pose to the Charity.

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Joint Chairs – Richard Young and Gill Williams

Clerk to the Trust: Jacqui O'Sullivan, email: enquiries@lingfieldunitedtrust.org

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- 6 The trustees recognise their obligations to report serious Incidents to the Charity Commission. The trustees will ensure that all major incidents are reported to the Charity Commission and/or other relevant authorities as and when required by law and in accordance with the Commission's guidance.
- 7 Material change to this policy will be reviewed on an annual basis.

This policy has been approved for issue by the board of trustees at the meeting of the Trustees on 29th April 2025:

Gillian Williams – Joint Chairperson

Signature Gill Williams

Date 29th April 2025

Richard Young – Joint Chairperson

Signature [Signature]

Date 29th April 2025

Review date: November 2025

Adapted Almshouse Association template by LUT Jan 2025.

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RISK REGISTER

1. Governance Risks

Risk	L	I	S	Responsibility	Impact	Action planned
The Charity lacks direction, strategy and forward planning	1	5	6	All Trustees		
The trustee body lacks relevant skills or commitment	2	3	7	All Trustees		Recruit timely & appropriately.
The trustee body is dominated by one or two individuals or by connected individuals	1	4	5	All Trustees		
Trustees are benefitting from the charity (e.g. remuneration)	1	1	2	All Trustees		
Conflicts of interest	1	1	2	All Trustees		
Ineffective organisational structure	1	1	2	Clerk / Chair		
The Charity is providing accommodation to individuals who do not qualify as residents	1	1	2	All Trustees		
The Charity is discriminating in the provision of accommodation to residents	1	1	2	All Trustees		In line with Charitable status guidelines.
Loss of key staff	2	3	7	All Trustees		

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Risk	L	I	S	Responsibility	Impact	Action planned
Reporting to trustees (accuracy, timeliness and relevance)	1	1	2	Clerk		On-going

2. Operational Risks

Risk	L	I	S	Responsibility	Impact	Action planned
Contract risk	4	4	17	a. Residents b. Contractors eg. Gardener c. Trustees	Possible liability with contractors	New contracts / check existing documents.
Dependency on particular suppliers	1	1	2	All Trustees		Review as needed.
Capacity and use of resources / almshouse accommodation	1	1	2	All Trustees		
Security of the almshouse accommodation	1	1	2	Residents' responsibility	Residents should have insurance cover	
Fundraising	1	1	2	All Trustees		
Disaster recovery and planning	1	3	4	All Trustees		Check with LUT insurance that we have disaster cover.
Procedural systems and documentation	1	2	3	All Trustees		On-going
Information technology	1	1	2	Clerk / All Trustees		

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Risk	L	I	S	Responsibility	Impact	Action planned
Service provision – satisfaction levels of residents	1	1	2	All Trustees		Resident Survey planned
Disputes between residents	2	4	9	All Trustees		Mediation if needed
Safeguarding concerns involving residents	1	4	5	All Trustees		Regular visits & monitoring
Health, safety and environment	1	1	2	All Trustees		Regular monitoring
Compliance with the Housing Health and Safety Rating System	1	1	2	All Trustees		Recent checks applied.
Fire Risks	1	1	2	All Trustees		Recent checks
Risk of slips, trips and falls	1	3	4	All Trustees		Consider handrail installation
Gas appliances and fittings	1	1	2	All Trustees		Annual checks Last check Feb 2025
Electrical appliances and fittings	1	1	2	All Trustees		
Water systems and risk of legionella disease	1	1	2	All Trustees		Recent evaluation & policy review.
Asbestos risks	1	1	2	All Trustees		Nil
Use of mobility scooters				NOT RELEVANT AT PRESENT		

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3. Financial Risks

Risk	L	I	S	Responsibility	Impact	Action planned
Inability to collect WMC	1	1	2	Residents	Loss of income for LUT	Secure at present
Budgetary control and financial reporting	1	1	2	All Trustees		New budgets in place
Reserves Policies (including ERF and CMF)	1	1	2	All Trustees		Policies in place
Cash flow sensitivities	1	1	2	All Trustees		Bank statements to review at LUT meetings.
Dependency on income sources and availability of benefits for residents	1	1	2	Residents		
Policy on setting WMC	1	1	2	All Trustees		Valuation & WMC review Annually.
Borrowing				Not applicable		
Inappropriate or loss making non-charitable trading activities				Not applicable		
Investment policies	1	1	2	All Trustees		Policy in place
Protection of permanent endowment (and failure to identify permanent endowment assets)	1	1	2	All Trustees		

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Risk	L	I	S	Responsibility	Impact	Action planned
Compliance with donor-imposed restrictions on properties or investments	1	1	2	All Trustees		
Fraud or error	1	1	2	All Trustees		checks in place

4. Environmental or external factors

Risk	L	I	S	Responsibility	Impact	Action planned
Public perception	1	1	2	All Trustees		Continue with positive publicity.
Adverse publicity	1	1	2	All Trustees		Deal with as needed.
Relationship with funders / local authority providers	1	1	2	All Trustees		
Demographic consideration of potential residents	1	1	2	All Trustees		
Government policy in relation to housing and charities	1	5	6	All Trustees	Right to buy with Government scheme but does not apply to Almshouses.	LUT should check residents change in circumstances annually. i.e. financial status.

5. Compliance risk (law and regulation)

Risk	L	I	S	Responsibility	Impact	Action planned
Compliance with legislation and regulations appropriate to the activities, size and structure of the charity	1	1	2	All Trustees		
Regulatory reporting requirements	1	1	2	All Trustees		
Taxation				Not applicable		
Professional advice	1	1	2	All Trustees		Auditing by our fabulous accountant.

Key:

L = Likelihood

I = Impact

S = Risk Score calculated as (L x I) + I

<u>Impact</u>	1	Insignificant	<u>Likelihood</u>	1	Remote
	2	Minor		2	Unlikely
	3	Moderate		3	Possible
	4	Major		4	Probable
	5	Extreme / Catastrophic		5	Highly
probable					

Major risks: Score of greater than 15

Moderate risks: Score between 8 and 14

Minor risks: Score less than 7

Signed and agreed by Joint Chairpersons:

Gillian Williams

Signature

Gill Williams
Date: 29th April 2025

Review date: November 2025

Richard Young

Signature

Richard Young
Date: 29th April 2025

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