

Birmingham Festival Choral Society

Risk Assessment Statement

It is the trustees' responsibility to identify potential risk events or threats to its organisation that might arise as a result of its activities, and assess the impact of these events should they occur, the likelihood of them occurring, and the actions that might be taken to minimise them or respond to them.

All perceived potential risks have been evaluated for impact and likelihood of occurrence, and ranked in order of seriousness. However, due to the inherent nature of risk, the list of those risks can never be exhaustive. Hence the need to annually review and assess them.

Four major risks have been identified as follows:

- Loss of significant numbers of choir members, for whatever reason
- Inability to access bank accounts for more than a short time
- Loss of computerised or hard copy records due to fraud or breakdowns
- Cancellation or curtailment of a concert

Plans to counter the effects of the above as far as possible have been adopted by the trustees, which include insurances.

In addition to the above, a further nine risks with less significant overall effects have been identified, together with plans to counteract them..