

#	Area/Risk	Likely 1=low 5=high	Impact 1=low 5=high	Possible impact	Steps to mitigate	What more can we do about it and when?	Who is responsible ?	Most recent review?
GOVERNANCE								
G1	Overdependence on officers with specific skills.	3	3	Inability to deliver key elements of club commitments.	Succession planning.	Annual review prior to preparation of AGM papers.	Trustees	June 2021
G2	Key positions unfilled at AGM elections.	2	3	Inability to deliver key elements of club commitments.	Succession planning.	Use powers to co-opt.	Trustees	June 2021
G3	Key elected positions filled by candidates who are not able to deliver required activities.	1/2	3	Inability to deliver key elements of club commitments.	Prior to AGM approach candidates with the skills required. Offer training and support.	Use powers to co-opt.	Trustees	June 2021

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G4	Behaviour issues with members at bridge sessions.	1	3	Spoils members enjoyment of the game. Risk losing members to alternative clubs.	Directors briefed about how to handle breaches of BBAB in line with Bridge etiquette. Option to refer difficult cases to the Conduct Officer.	Ensure the Conduct Committee or the Law and Ethics Committee is given appropriate authority to rule on matters of BBAB and support in carrying out their recommendations.	Law and Ethics Committee/ Conduct Committee	June 2021

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OPERATIONS								
O1	Loss of premises through catastrophic event (e.g. fire or flood).	1	5	Loss of table money receipts.	Insurance in place to cover loss of premises, furniture, equipment.	Find a temporary home during repair/rebuild.	Trustees	June 2021
O2	Inability to maintain the education programme and attract enough participants.	2	3	The number of new members slows down.	Advertise widely to attract new members/additional staff.	Consult other clubs on success in bridge education.	Education Committee	June 2021
O3	Not enough members willing to direct and score.	2	4	Fewer sessions can be run.	Encourage more members to train as directors and scorers. Consider offering incentives.	Review numbers at Law & Ethics and Bridge Committee meetings, report to Trustees if this becomes an issue.	Law & Ethics Committee and Bridge Committee	June 2021
O4	Not enough volunteers available to run aspects of the club.	2	4	Reduce number/extent of activities with consequent impact on attendance.	Identify additional volunteers. Consider employing a club manager.	Focus attention of relevant committee on shortfall areas.	Trustee body	June 2021

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O5	Inadequate ventilation increasing the risk of players transmitting COVID	4	5	Players acquire Covid and sue the Club.	Assess ventilation and improve if necessary. Review insurance policy. Encourage all players to have the COVID vaccination.	Change to opening windows and put in opening velux windows in roof. Consider reducing airborne transmission by asking players to wear a mask.	Premises committee. Bridge committee. Communications team.	June 2021

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FINANCES								
F1	Membership numbers significantly reduce.	2	4	Club becomes unable to deliver aspects of its operation.	Consider alternate fund raising i.e. additional hiring out of rooms.	Maintain focus on communication with members and players.	Trustee body	June 2021
F2	Inability to pay mortgage.	1	5	Club is required to close.	Finances are monitored closely; Treasurer will alert the Trustees if further action is required.	Sell property and land.	Trustee body and Treasurer	June 2021
F3	Theft	1	3	Loss of takings from a bridge session.	Cash is held in a safe with limited access. Cash is normally banked weekly.	Moving to a cashless system.	Trustee body and Treasurer	June 2021
F4	Members reluctant to return to playing face-to --face bridge	3	3	Games are not viable. Reduced income.	Inform members how the club has minimised the risk of viral transmission.	Regular newsletters and updates.	Communications team Trustee body	June 2021

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F5	Increased competition from other clubs (not only in Oxfordshire) offering online bridge as well as internet sites for online bridge	4	4	Loss of income and members.	Promote the club and ensure we continue to offer online bridge.	Inform members about opportunities for playing in OBC. Consider introducing more social bridge.	Communications team and bridge committee	June 2021

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EXTERNAL								
E1	EBU changes in such a way that the club operation can no longer reasonably continue as an affiliated entity.	1	1	Minor	Club would continue without affiliation.		Bridge Committee	Feb 2020
E2	Oxfordshire Bridge Association does not continue to operate in a way that is consistent with the club operation.	2	1	Minor	Club would either continue without affiliation to the EBU or would affiliate via another county.		Bridge Committee	Feb 2020
E3	Another Bridge Club starts operation in a nearby location.	1	3	Fewer people playing at OBC, stagnation of the membership.	Continue to focus on key attractive attributes of OBC.	Take actions to use the club all week, increase opportunities.	Trustee body	Feb 2020

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COMPLIANCE								
C1	Failure to comply with Charity Commission regulations.	1	5	Lose charitable status.	Trustees will continue oversight of all committees.	All Trustees should be alert to notifications of changes in CC regulations. If serious issues arise, seek professional help.	Trustee body	Feb 2020
C2	Failure to comply with Health and Safety regulations.	1	4	Damage to members or visitors. Possible litigation.	Maintain regular reviews of H&S.	All Trustees should be alert to notifications of changes in Health & Safety regulations alerting the Social Committee if necessary.	Premises Committee	Feb 2020
C3	Failure to comply with regulations about vulnerable people.	1	4	Reputational damage. Loss of membership.	Ensure there is always an active Safeguarding Officer in post.	Safeguarding is a standing item for Trustee Meetings.	Sue Burge	Feb 2020
C4	Inability to fill enough Officer and Trustee positions to comply with constitution.	1	5	Prevents the Trustees from making further decisions.	Use powers of co-option before reaching this position.		Trustee body	Feb 2020

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C5	Gross misconduct by an Officer.	1	3	Follow the constitution.	Most activities are the responsibilities of groups of members via a committee.	Trustees have access to and monitor committee meetings minutes; welcome any whistleblowing.	Trustee body	Feb 2020
C6	Breach of Food Safety regulations.	2	4	Damage to members or visitors; closure of kitchen facilities.	Catering undertaken by safety trained members.		Social Committee	Feb 2020
C7	Failure to comply with requirements of the GDPR.	2	5	Legal action; financial penalties.	Follow EBU guidance.	Focus effort in Infrastructure team.	Trustee body	Feb 2020