



BCC Risk Management Policy, April 2026

Purpose

The purpose of this policy is to provide guidance regarding the management of risk at BCC to support its charitable aims and purposes, safeguard the charities assets, ensure financial stability and protect staff, members and volunteers.

This policy reflects the Trustee Duties contained in Section 66 of The Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act).

All trustees of BCC have a duty to act with care and diligence in the best interests of BCC. Trustees will act with a higher level of care than they may do with their own finances and affairs and this will be reflected in the duty of care they exhibit with respect to the assets of BCC.

Scope

This policy applies to all BCC activities and forms part of the BCC risk management framework, it applies to all trustees, staff, members and volunteers of BCC.

Risk Management Framework

The Operations Manager is responsible for aspects of the risk management framework.

Trustees are responsible for the risk policy and for receiving risk reports, reviewing the reports, approving actions and managing the appropriate individual who has responsibility for Risk Management.

The Chair of the Board is responsible for ensuring that risk management is incorporated in the day to day activities of BCC. The Chair will ensure that all employees, members and volunteers are continuously improving the risk management policy. Line

managers ensure that their staff adhere to the risk management policy and there is a process by which risks identified by staff and volunteers are fed into the risk policy and appropriate revisions, if necessary are made.

Risk Management Process

BCC operates a formal risk management process to assess business risks and implement risk management strategies. Steps taken are to identify the types of risks faced, establish the context, analyse and evaluate the risk prioritising them in terms of potential impact and likelihood of occurrence, identifying means of mitigating the risk and monitor and review the risk.

BCC has integrated risk management into all governance, financial and operational processes.

The following risk categories are included in the risk register and in risk reporting:

- financial
- governance
- external
- compliance and regulations
- operational
- reputation

Risks identified will be added to the register immediately. The register will be reviewed every 6 months and risks that are no longer considered relevant will be removed from the register.

The risk reports for each area of responsibility will be prepared by the relevant member of staff and these will include details of the risk mitigation plans. They will be reviewed by the Chair of the Board and will be reviewed by the Board every 6 months. Where a risk is identified that is deemed to be of a critical nature a special meeting of the Board will be convened.

This policy will also be reviewed by the Board annually.

Version control

Version number	Prepared by	Date approved by Trustees
-----------------------	--------------------	----------------------------------

1.0	Rachel Burn	12th May 2026