Guidelines for Risk Management

Two main areas of Risk to be addressed:

1. General risk management, to be undertaken when running a Club or Area.

2. Special or specific risk, which may be incurred when undertaking a special project.

The term Risk Management encompasses forward planning and feasibility studies that all bodies within our organisation incorporate in some form or another.

This is designed to minimize any risk that may be incurred, and to focus on good risk management by considered actions.

**General Risk**

We would recommend that a General Risk Assessment should be undertaken annually. The following areas are considered to be ones which need special attention, in many cases these are being administered by the Secretary or Treasurer, but still require to be considered by the Committee, and the annual review will ensure that the best course of action is being taken. You may have other categories to add to the list, which may be of particular interest or concern.

**Financial**

Ensure you have sufficient funds in reserve to cover all expenditure for a minimum of 1 year, and to cover any contracts you have undertaken. Look at financial commitments for the coming year, and ensure that you have set your subscriptions at an appropriate level to cover these commitments, therefore ensuring that you don’t need to draw on your reserves. Make provision for any special events. Check that any investments are giving you the best returns, and charges are kept to a minimum.

**Legal and Statutory**

Ensure you are working within the legal and statutory guidelines, check NAFAS Standing Orders and your own Constitution or set of rules. Ensure you have correct insurance cover for your members and that any venue you are using is also fully covered, not forgetting your responsibilities at outside venues, even if this is in someone’s home. Don’t ask someone not covered by insurance, generally over 80 or under 18, to undertake any task for the Club that could result in injury, e.g. carry anything or make tea. Be aware of Child Protection, Data Protection, Health and Safety, etc. all covered by NAFAS Standing Orders. A copy of Standing Orders can be obtained from Area Chairmen.

##### Responsibilities

Recognise your responsibilities to your members, and also to NAFAS as a whole.

##### Image and Appeal

Look at membership and, if required, form a strategy to increase membership. Are the numbers sufficient to sustain you? Do you need to promote yourselves and look at the ways in which this could be done?

## Education

Look at your programme. What format do your Club meetings take? Do you offer variety and stimulation with a balanced programme of demonstrators, speakers or workshops? Could a more varied programme improve your image and appeal? Consider running classes, or keeping a Club lending library.

## Special or Specific Risk

Often large venues will require you to complete a Risk Assessment form for Health and Safety. Some may just require you to submit a report, or you may just, for your own benefit, need to highlight any areas of risk or concern.

An Open Demonstration, a Flower Festival either indoors or out, exhibiting at a large flower show or venue, a Club Outing or Competitions. All these will need special consideration.

1. Recognise the risks

2. Minimize the level of risk

3. Prepare an action plan

Use of a simple flow chart can help you assess the risks and form a plan.

## Flow Chart for Risk Assessment

* Classify work activities
* Identify Hazards
* Determine Risks
* Decide if Risk is Tolerable \*
* Prepare Risk Control Action Plan
* Review Adequacy of Action Plan

\* tolerable risk means the risk has been reduced

to the lowest level that is reasonably

practicable.

###### Financial Planning

You can also apply the three-point plan (see under Special or Specific Risk) when considering the financial implication of any special event, and apply realistic planning and budgeting.

**NAFAS**

**Osborne House**

**12 Devonshire Square**

**London EC2M 4TE**

**Tel : 020 7247 5567**

**Fax : 020 7247 7232**

**Email :** [**flowers@nafas.org.uk**](mailto:flowers@nafas.org.uk)

**Website : www.nafas.org.uk**

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**GUIDELINES**

#### FOR

**RISK MANAGEMENT**