

ARCHITECTS BENEVOLENT SOCIETY

Welfare Committee

Meeting to be held on **Wednesday 22nd November 3.00pm- 5.00pm**

Join Zoom Meeting

<https://us02web.zoom.us/j/86039016044?pwd=NjNZUnc1NURGbnkrR3dpVjZ1ZStlUT09>

Meeting ID: 860 3901 6044

Passcode: 012963

1. **Apologies for absence**
2. **Declaration of interest**

Those present to declare any prejudicial interests in items on the agenda and their nature.
3. **Minutes of the last meeting held on** (Annex A)
4. **Matters arising from the minutes**
5. **2022-23 Annual Summary Report** (Annex B)
6. **October Welfare Spend** (Annex C)
7. **Interest Free Loans** (Annex D)
8. **Wellbeing Programme Business Plan** (Annex E)
9. **GGP changes**
 - Impact (unmet needs)
 - Future broadening of service
 - Financial authorisation
10. **Middle Orchard Trust (Student Hardship Fund)** (Annex F)
11. **Risk Register** (Annex G)
12. **AOB**

ARCHITECTS BENEVOLENT SOCIETY

Welfare Committee

Minutes of the meeting held on Wednesday 9th August 2023 (hybrid meeting).

Present: Richard Brindley *Welfare Committee Chair*
Benna Schellhorn
Sumita Singha
Andy McLeish
Alison Thornton-Sykes
Mark Grzegorzczak *ABS Chair*

In attendance: Katie Vivian, Operations Manager
Helen Stanley, Welfare Lead
Robert Ball, Chief Executive

1 Apologies for absence

Alison Wyman, Deirdre Anthony

2 Declaration of interest

None

3 Minutes of the last meeting

- 3.1 The minutes of the meeting held on Wednesday 26th April 2023 were approved and signed by the Chair.

4 Matters arising from the minutes

- 4.1 An update on Interest Free Loans will be given at the next meeting. The team have been focusing on the Grant Giving Policy Review as it impacts the budget. Katie and Sarah have a meeting booked in for the end of August to work on IFLs.

5 Welfare Team Update

- 5.1 Katie Vivian reported that Ruth Dawson has passed her probation and is doing well. Helen is providing case supervision for Ruth and Deirdre in her new role as Welfare Lead, and the team is working well together and responding effectively to beneficiary needs.

6 Welfare Quarter 3 Report

- 6.1 The Quarter 3 Report is attached.

7 June Management Accounts

- 7.1 The management accounts showed the revised welfare budget as being 2% underspent as at end of June 2023.
- 7.2 Katie Vivian verbally reported that as at the end of July 2023, the welfare budget was 3% underspent. This suggests that welfare spend should be within the revised 2022-23 budget if the current trend continues.

8 Grant Giving Policy Review and draft welfare budget

- 8.1 A paper detailing proposed changes to the Grant Giving Policy, in response to financial constraints, was discussed by the Committee. Case examples were presented to demonstrate the impact on existing beneficiaries of some of the proposed changes.
- 8.2 The proposed changes to take effect from 1st October 2023 are:
- Reducing savings and asset thresholds in terms of eligibility for financial support.
 - Reduce MIS level from 100% to 90% for those with a long-term health condition or disability.
 - Reduce the maximum grant term for regular financial support to 6 months (with option for 3-month extension) from the current 2 year maximum. This does not apply to those who require long term support where there is no opportunity to increase household income.
 - Introducing a limit of 8 Anxiety UK therapy sessions (+2 where needed) funded by ABS.
- 8.3 The Committee raised questions about the impact on beneficiaries. They were reassured that the financial support ABS could still give with the changes in place will be sufficient to make a meaningful difference and is fair.
- 8.4 The Welfare Committee approved the proposed changes. It was agreed that these changes should go to the Board for approval as soon as possible so that operational adjustments can be made in time for the start of the new financial year.
- 8.5 It was discussed that a formal communication would need to be sent to all existing beneficiaries to inform them of the changes. Ideally this should come from the Welfare Committee rather than the Welfare Team.
- 8.6 Mark asked for an amendment to the paper for the Board which states that further changes may need to be proposed once the overall budget is taken into context. He would like to see the budget for 2024-25 before approving the budget for 2023-24. This will be available week commencing 14th August.
- 8.7 It was suggested that a Board meeting may need to be convened before the end of September in order to approve the budget before the start of the financial year, rather than in the October Board meeting.

9 Household Income Assessment

- 9.1 Helen Stanley presented a paper on the assessment of joint and separate household income, following queries from Committee members about how some cases financial situations were assessed by the Welfare Team. In some cases, one person in a couple is treated as a single person if they do not have access to their partner's income.
- 9.2 The paper highlighted that relationships between couples have changed in recent times, and we could no longer assume that each person in a couple has equal access to income. This assumption could be deemed exclusionary/discriminatory.

- 9.3 The process of assessment of a couple's income was explained and includes gathering information on any legal or financially binding arrangements, informal financial arrangements and parental responsibility between the couple, and whether the beneficiary has access to their partner's income. The assessment is thorough to ensure there is a full understanding of the financial situation.
- 9.4 The Committee was satisfied that this assessment process is sound and agreed to a framework being included in the Grant Giving Policy.

10 Wellbeing Programme Update

- 10.1 Anne Cosentino gave an update on the achievements of the Wellbeing Programme since March 2023.
- A promotional video which was produced for the launch of the programme in May was played for the Committee, and is available on the ABS website <https://www.absnet.org.uk/get-help/wellbeing-programme/>
 - One module has gained CPD accreditation (*since the meeting, a second module has also been CPD accredited*). There are two further modules to be assessed and it is planned to have the whole programme accredited by the end of September 2023. This accreditation will enable us to charge for the workshops and to seek sponsorship for the programme.
 - A subsidised fee structure based on practice size has been put in place for future bookings so that the programme starts to generate income.
 - Workshop Delivery: Jan – August 11 workshops delivered
Sept – December 12 workshops booked in
261 people have attended this year to date.
- 10.2 Future developments for the programme include:
- offering a subsidised Mental Health First Aider course to enable smaller practices to have a member of staff trained. This will generate a small income for ABS.
 - an online individual CPD course of training modules that people can complete in their own time. This will be charged per head.
 - Sponsorship package so suppliers to the built environment industry can be approached for sponsorship.
- 10.3 The Committee agreed that this was a positive development for ABS. Mark and Richard both queried the income generated by the programme. This is already in progress with the fee structure for practices, and the sponsorship package is being worked on. Once the whole programme has CPD accreditation, this will be more attractive for potential sponsors.
- 10.4 Mark enquired about whether the business plan for the Wellbeing Programme has been completed, as agreed with the Board. Katie confirmed that the business plan has been completed for 2023-24 and 2024-25 and included in the draft budget.

11 Financial support beyond 2 years – record of decisions

11.1 A record of approval for beneficiaries requiring more than two years regular financial support which was given by the Welfare Committee in quarter 3 was appended to the papers for recording/audit purposes.

12 Confirmation of Committee membership

12.1 As some members of the Committee had to leave before the end of the meeting, it was agreed that Katie would email all Committee members to confirm their intention to remain on the Committee for the following year.

13 AOB

13.1 None.

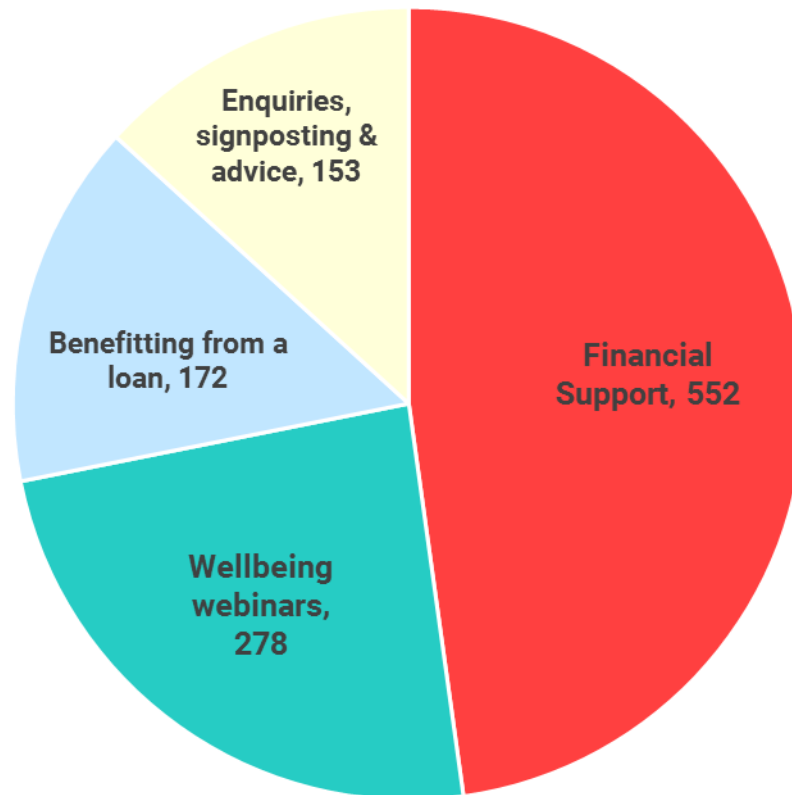
ACTIONS AGREED

Agenda item	Action	Tasked to
4.1	Update on IFLS to be provided for the Committee at the next meeting.	KV/SG
8.6	GGP paper to be amended before sending to the Board for approval.	KV
9.4	GGP to be updated to include framework for assessing income for couples.	KV
12.1	Email to be sent to all Committee members to confirm their intention to remain on the Committee for 2023-24.	KV

Architects Benevolent Society

Welfare Committee Annual Review October 2022 to September 2023

Number of beneficiaries helped by ABS

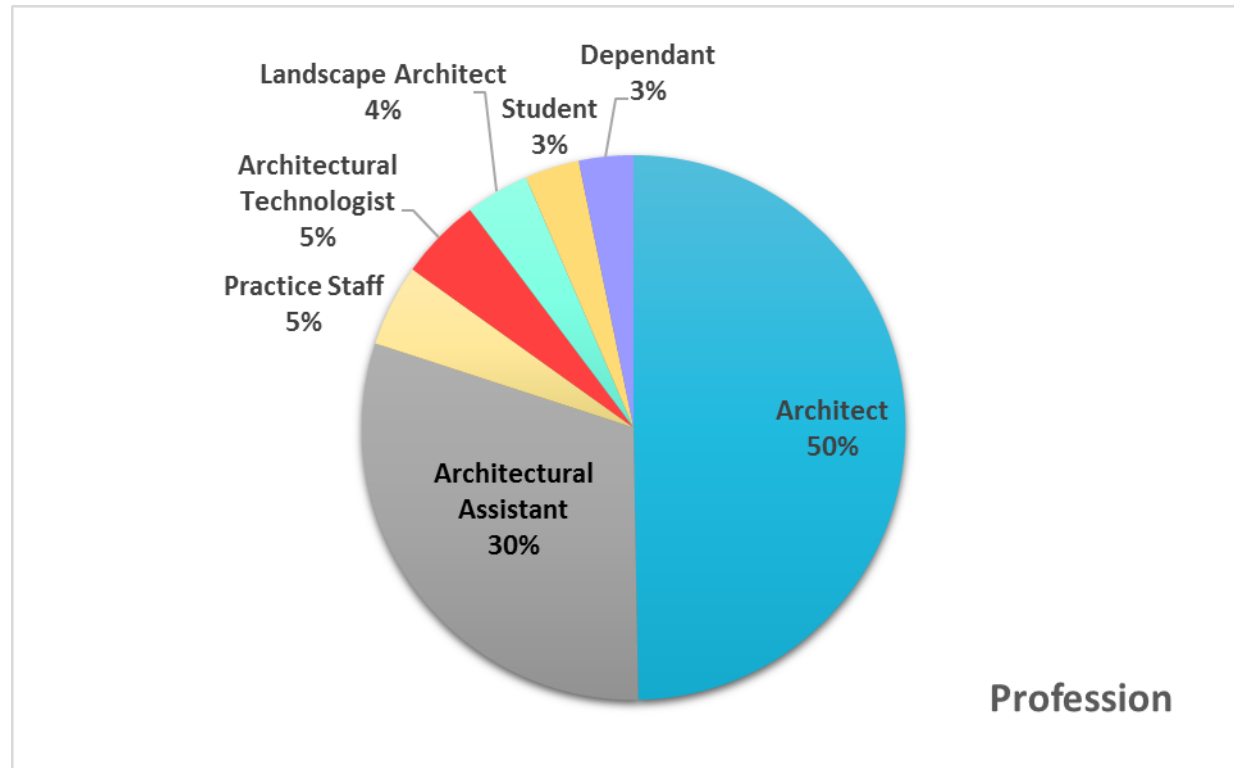


Total helped:
1155

1. New cases

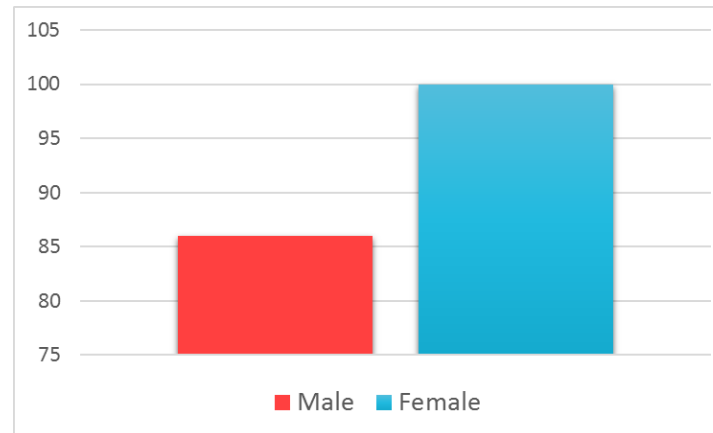
186 new cases for beneficiaries requiring support were opened in this year, an increase of 10% on the previous year. The charts below show the breakdown of profession, gender, reason for requesting help and outcomes.

1.1 Eligibility/Profession

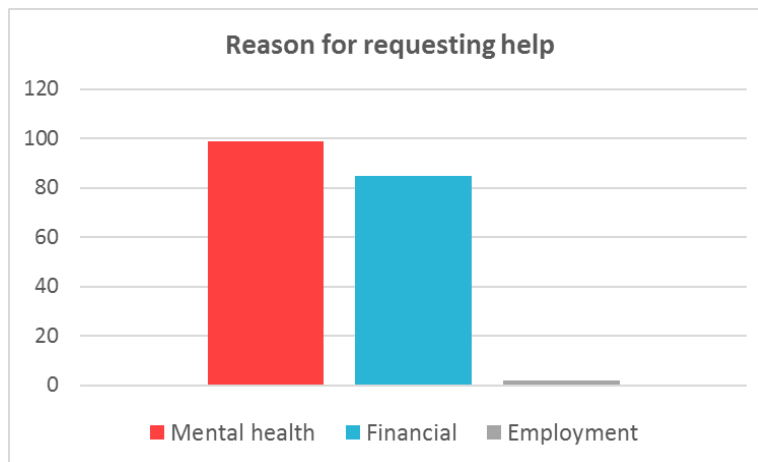


The number of Architectural Technologists and Landscape Architects continues to be disproportionately low when considering the relative size of all 3 professions. However, there has been a small increase in the number of Architectural Technologists (+2%) and Landscape Architects (+3%) receiving support compared to the previous year.

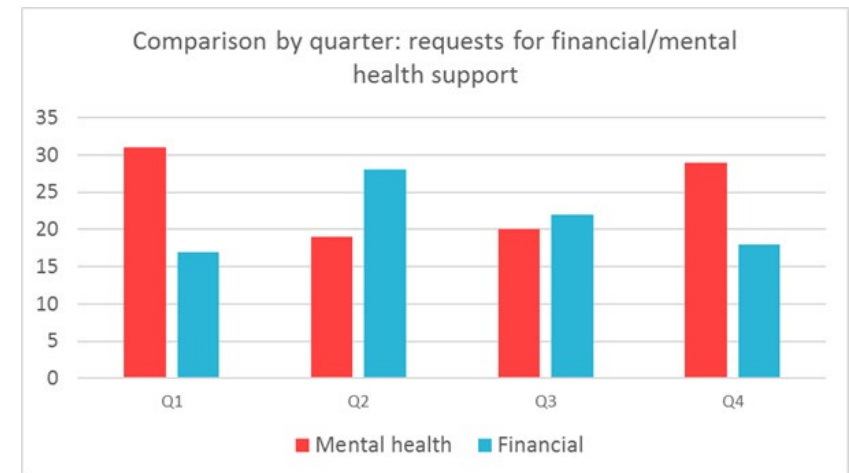
1.2 Gender



1.2 Reason for Requesting Help



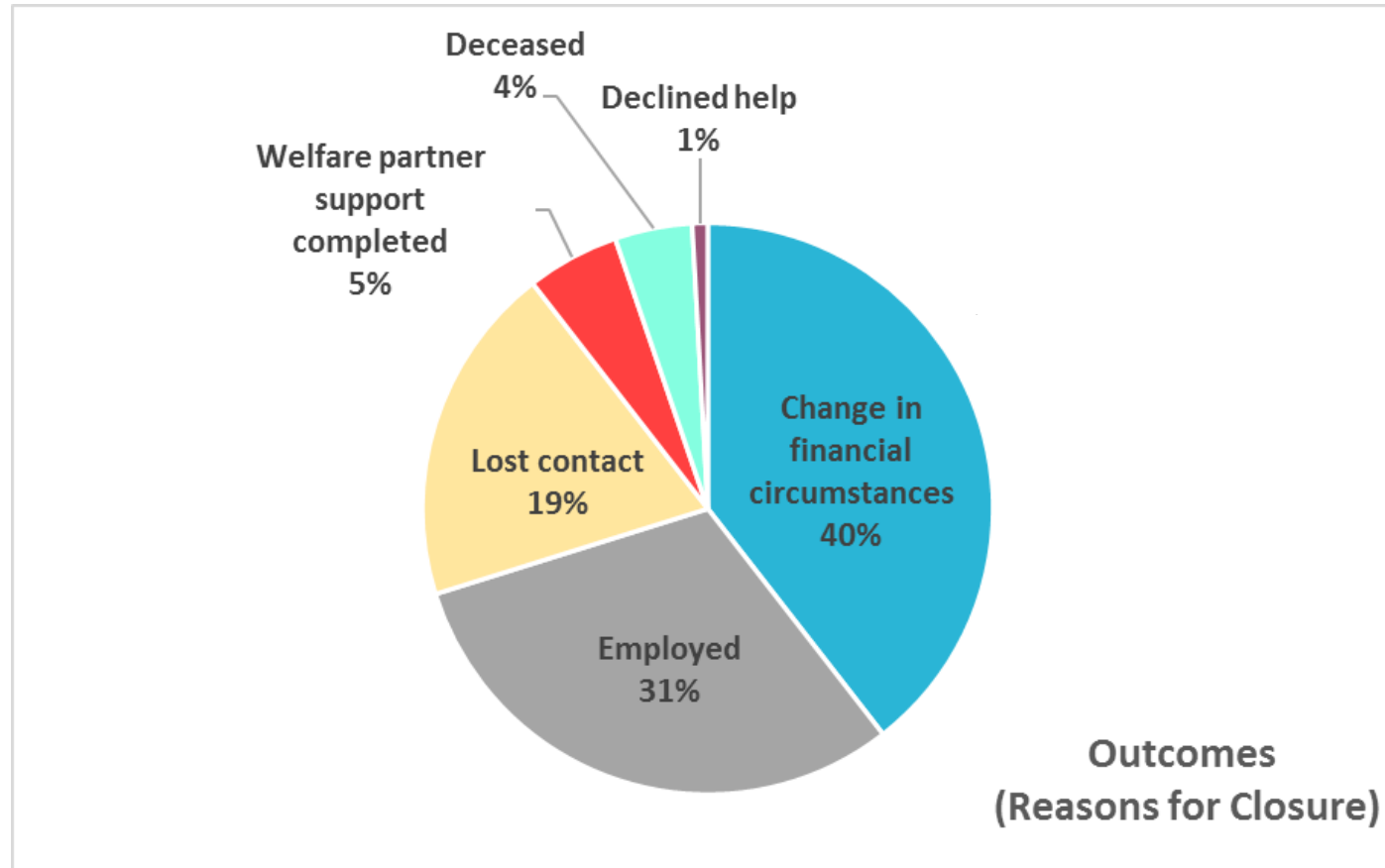
1.2.1 Requests for financial and mental health support: comparison by quarter



Although poor mental health has again been the primary presenting need this year overall, requests have decreased by 6% compared to the previous year. Requests for financial support were higher than those for mental health support during quarters 2 and 3, as shown in the chart 1.2.1, which reflects the continuing economic crisis.

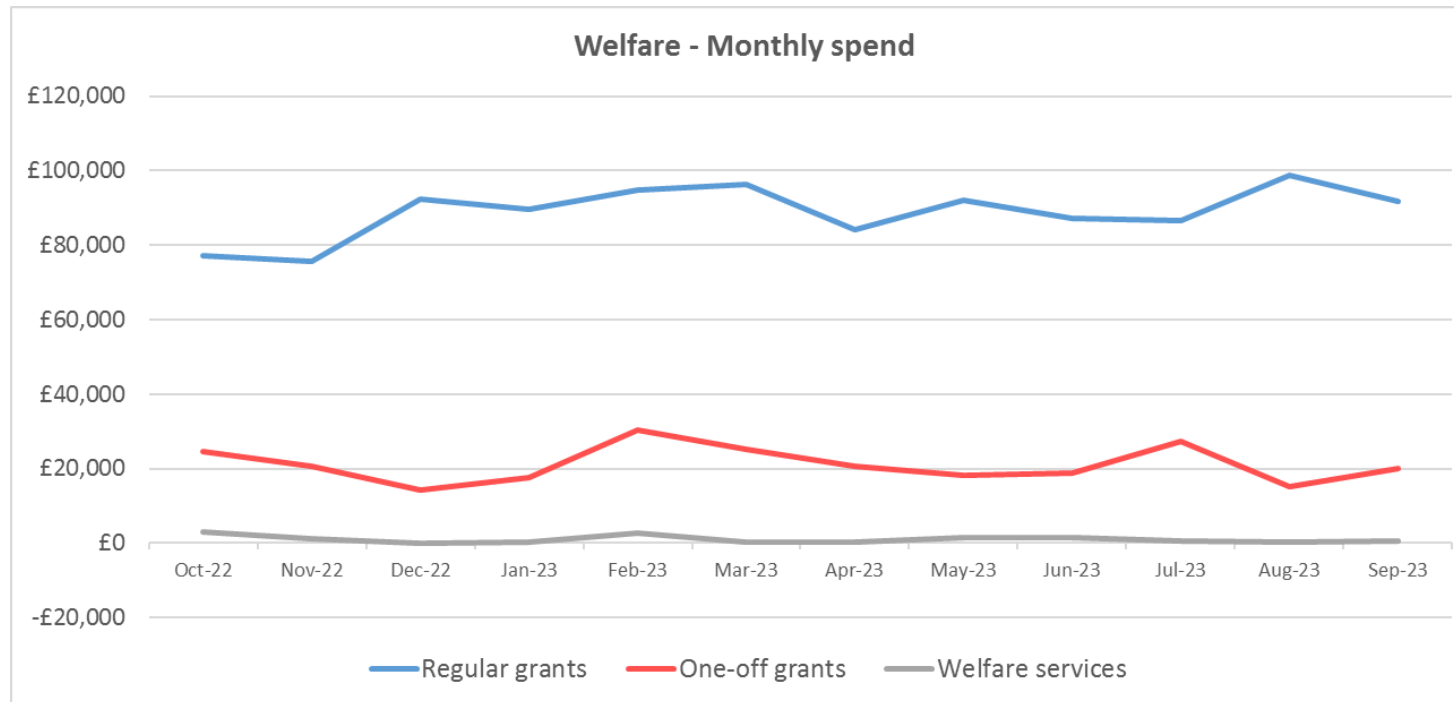
2. Outcomes

114 beneficiary cases were closed during the year. 71% of the beneficiary cases were closed due to gaining employment, or a positive change in financial circumstances. This demonstrates positive outcomes from ABS' support.



3. Annual welfare spend

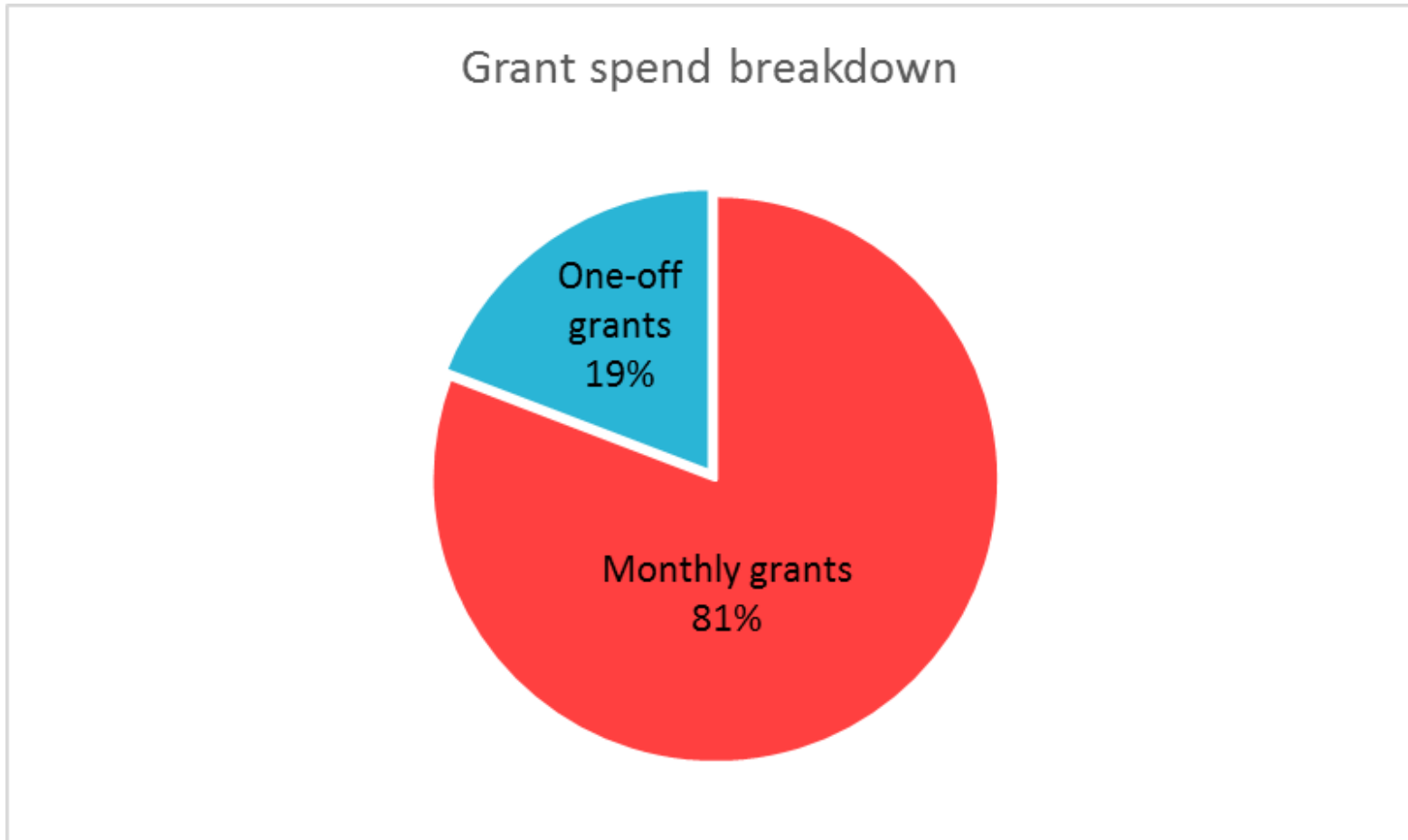
These are unaudited figures. Audited figures will be available in the new year.







Monthly spend	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Variance
Regular grants	£77,012	£75,670	£92,248	£89,738	£94,772	£96,264	£84,108	£91,916	£87,192	£86,709	£98,780	£91,866	
One-off grants	£24,731	£20,652	£14,191	£17,626	£30,503	£25,174	£20,506	£18,341	£18,714	£27,429	£15,184	£20,106	
Welfare services	£2,927	£1,066	£-120	£377	£2,667	£379	£415	£1,637	£1,400	£459	£353	£543	
Total	£104,670	£97,387	£106,319	£107,741	£127,942	£121,817	£105,029	£111,894	£107,306	£114,598	£114,317	£112,515	
Budget	£104,670	£97,387	£106,319	£107,741	£127,942	£121,013	£108,243	£118,655	£120,405	£120,848	£122,650	£124,480	-£11,965

Notes: Budget figures are taken from the reforecast budget approved in June 2023, resulting from an overspend in grant giving. October to February budget figures are based on actual spend, and were used to reforecast for the remainder of the year.

3.1 Grant spend breakdown



4. Partnership referrals

Partnership Referrals	Q1	Q2	Q3	Q4	Total	Notes
	41	33	29	37	140	7% increase on previous year
	2	8	9	5	24	380% increase on previous year
	2	6	4	1	13	30% increase on previous year
	7	3	12	13	35	10% decrease compared to previous year but this year 69% of calls to Law Express were for employment advice, which is concerning when thinking about employee experiences currently in the architectural professions.
Welfare Benefits Support	5	6	2	9	22	29% decrease compared to previous year.

Employment support and advice are increasingly being requested, which has prompted a plan to develop resources ABS can provide, along with additional training for the Welfare Team so they can enhance their knowledge in this area.

5. Wellbeing Programme

3 of the 4 workshops are CPD accredited, with the final workshop currently being assessed.

278 people attended workshops from January to September 2023 at 14 practices across the UK: Purcell, acme, Watson Batty architects, Periscope Architects, Bennetts Associates, Tate Hindle, Fielden Fowles, Castria Architects, Assael Architecture, Hoskins Architects, AOC Architecture, Bell Phillips, Fereday Pollard, Smith Scott Mullan Associates

A Mental Health First Aider 2-day training course was held in October for SMEs & micro practices. These were provided at a subsidised rate to make them accessible to smaller practices.

A subsidised fee structure based on practice size will be introduced from October 2023, and a sponsorship proposal is being developed.

6. Beneficiary feedback

6.1 Anxiety UK

Each month, a feedback survey is sent to beneficiaries who have completed their course of therapy with AUK. A summary of the responses from the past year can be seen by clicking on the link below.

https://www.surveymonkey.com/stories/SM-u_2Bp3EODTTPj9nFQe6tUGDA_3D_3D/

6.2 Financial Support

Each quarter, a feedback survey is sent to beneficiaries whose cases have been closed during the quarter. A summary of the responses can be seen by clicking on the link below.

N.B Surveys have not yet been sent for Q4

https://www.surveymonkey.com/stories/SM-qBhk3pJCddNuVMKdnhd_2FGg_3D_3D/



Welfare Spend Monitoring

1. 2023-24 Welfare Budget monthly breakdown

	Annual Total	Monthly Split											
		Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
Regular Grants	(847,689)	(90,313)	(94,275)	(98,238)	(100,442)	(104,404)	(50,308)	(47,656)	(49,241)	(50,826)	(52,411)	(53,996)	(55,581)
One-off grants	(164,593)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)	(13,716)
Welfare services	(15,000)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)	(1,250)
	(1,027,282)	(105,279)	(109,242)	(113,204)	(115,408)	(119,371)	(65,274)	(62,622)	(64,207)	(65,792)	(67,377)	(68,962)	(70,547)

2. Budget vs. Actual October 2023

Oct-23	Budget	Actual	Variance
Regular grants	£90,313	£79,063	£11,250
One-off grants	£13,716	£13,265	£451
Welfare Services	£1,250	£6,133	-£4,883

Notes:

- Regular and one-off grants budgets were underspent in October.
- Welfare Services is showing as overspent due to the annual budget being spread equally across 12 months whereas in practice, there are some months where spend is higher or lower than the monthly budget amount. The annual management fee for Anxiety UK, and pro-rated annual Shelter fee are included in October and therefore spend is higher than the budget. It is expected that this will even out across the year, as these are the two largest payments included in the welfare services budget.

Interest Free Loans

Background

ABS has historically given interest free loans (IFLs) to beneficiaries in certain circumstances, typically when:

- There was more than £200,000 in assets (usually a property).
- The purpose of the loan was for repairs to property or would improve the value of a property or when money was being given for the purpose of repaying debts such as credit card bills.

The basis upon which an IFL was given to a beneficiary was a moral undertaking that it would be repaid when they realise their capital or from their estate provided it would not cause hardship to any of their dependants at the time of their death. Even though a loan agreement was signed by ABS and the beneficiary, this was not a legal obligation and ultimately any beneficiary is not obliged to repay monies loaned.

As part of the recent review of the Grant Giving Policy (GGP), it was decided that ABS is no longer in a position to offer loans to beneficiaries due to the longer-term financial implications, the administration associated with the process and the clear principles for grant-giving contained in the GGP.

Summary of current situation

Total amount of outstanding loans	£822,748
Provision made in accounts 75% (written off)	£617,061
Balance of outstanding loans on accounts	£205,687
No. of beneficiaries	246
Total amount of loans repaid within 2022-23 (3 beneficiaries)	£24,609

An evaluation of outstanding loans has been carried out. This review highlighted that it is unrealistic to expect some loans to be repaid. For example, where a loan was given more than 10 years ago and no contact has been maintained with the beneficiary, or where the beneficiary had no assets at last contact.

To achieve a more realistic projection for loan repayments, it is proposed to determine which beneficiaries should be contacted regarding repayment of their loan, and which loans should be written off using a decision matrix shown below (see Fig. 1).

We will also consider the age of the beneficiary and whether it is appropriate to re-establish contact with someone very elderly. This could cause unnecessary concern in such cases.

Fig.1 Decision Matrix

BEN ID	1	2	3	4
Less than £1,000		X	X	X
More than 10 years since loan	X		X	X
Given for living expenses	X	X		X
Had no assets at last contact	X	X	X	

If three of the criteria are met in one beneficiary case, it is proposed that the loan is written off. In the 4 example cases shown above, the loan would be written off.

In cases where fewer than 3 of the criteria are met, it is proposed that beneficiaries are sent an annual statement of the amount owing, with reassurance that this is not a demand for payment as there is no legal obligation. Initial communication will need to explain the reason for re-establishing contact in a clear and sensitive way.

Next steps

1. The Welfare and FAR Committees are asked to approve this approach.
2. If approved, a more detailed review of each loan will need to be carried out in order to ascertain which criteria are met in each case and therefore which loans will be written off.
3. The total amount of loans written off will be presented to the Welfare and FAR Committees for approval.

The Welfare Committee is asked to approve this approach.

ABS WORKPLACE WELLBEING ESSENTIALS PROGRAMME

1. EXECUTIVE SUMMARY

The Workshop Wellbeing Essentials Programme consists of four CPD accredited workshops with the aim of promoting healthy workplaces and supporting culture change strategy. These have been designed specifically with the architectural sector in mind which sets them apart from the more generic wellbeing workshops available on the market.

The programme is coordinated by Anne Cosentino, Wellbeing Lead at ABS. Workshops are delivered by expert trainers with experience in the architectural sector and providing psychological support.

Our target market is architectural practices, including sole practitioners. Our audience consists of Architects, Architectural Technologists, Landscape Architects and architectural practice employees. We will market to our target audience through relevant professional membership bodies and professional networks, as well as through our own communication platforms.

This programme is a primary preventative approach to mental health and wellbeing, i.e. preventing mental health problems from developing.

This programme links directly to ABS charitable objectives: 'the advancement of health amongst Architecture Professionals, their families, children and dependants' charitable object in our Articles. Although this programme is primarily a means of offering support to the architectural community, income will be generated through a combination of charging practices for workshops, and sponsorship of the programme.

2. AIMS

To provide targeted wellbeing support to the architectural community through workshops and webinars
To promote healthy workplaces within the architectural sector
To provide managers with tools to support employees experiencing mental health issues
To enable small practices (including sole practitioners) to access wellbeing support

3. TARGET AUDIENCE

Members of the architectural community, including Architects, Architectural Assistants, Architectural Technologists, Landscape Architects and practice employees. This is estimated to be 60,000+ people in the UK.

4. MARKETING

The programme will be marketed using the following:

- Membership bodies – membership emails, websites (CPD provider on websites), events.
- Professional networks e.g. Women in Architecture
- ABS and Ambassador presentations
- Events – Ambassador, regional groups.

5. DEVELOPMENT

There is scope to develop additional support to practices and universities as part of this project, depending on needs identified through engagement with participating practices.

- Mental Health First Aider training – year 1
- Additional workshops according to identified needs – year 2

6. INCOME PROJECTIONS

Programme budgets for 2023-24 and 2024-25 have been prepared, with income projections being based on a subsidised fee structure based on practice size, with additional income generated from sponsorship.

i. Budget Summary

A projected increase in workshop delivery and sponsorship shows a significant decrease in the deficit for the programme in year 2.

Wellbeing Programme			
2023-24		2024-25	
Income	£46,162	Income	£74,621
Expenditure	£73,074	Expenditure	£78,400
Variance	-£26,912	Variance	-£3,779

ii. 2023-24 Income Projection

Income for this year is based on the delivery of 55 workshops.

The fee structure includes different costs based on whether a workshop is delivered by one or two trainers.

The number of trainers delivering a workshop is determined by the content of the workshop and/or the size of the group attending. An average of 10% VAT has been added to workshops fees, to cover VAT on the cost of one of the trainers' fees, which we cannot reclaim.

Workshop Delivery		Workshop Cost (1 trainer)	Workshop Cost (2 trainers)	Webinar Cost	Predicted split of practices	1 trainer	2 trainers:	Predicted income 2023-24
Practice Size								
up to 10	Fully subsidised	£220 donation or what can afford			£55 10% (6)	3	3	£1,320
11 to 25	60% part subsidised	£286	£440	£176	30% (16)	8	8	£5,808
26 to 50	40% part subsidised	£429	£660	£264	22% (12)	6	6	£6,534
50-100	20% part subsidised	£572	£880	£352	16% (9)	5	4	£6,380
101+	Not subsidised	£715	£1,100	£440	22% (12)	8	4	£10,120
Subtotal								£30,162
MHFA course								£6,000
Sponsorship								£10,000
Total								£46,162

The predicted split of practices in terms of size is based on the split from delivery so far, with an increase in delivery to small practices.

iii. 2024-25 Income Projection

Income for year 2 is based on the delivery of 77 workshops. Income has been calculated on the same basis as for 2022-23. However, the intention to secure sponsorship for the programme may result in the fee structure being adjusted or removed, depending on the amount of sponsorship secured.

Workshop Delivery		Workshop Cost (1 trainer)	Workshop Cost (2 trainers)	Webinar Cost	Predicted split of practices	1 trainer	2 trainers:	Predicted income 2024-25
Practice Size								
up to 10	Fully subsidised	£220 donation or what can afford			£55 10% (8)	6	2	1760
11 to 25	60% part subsidised	£286	£440	£176	30% (23)	18	5	7348
26 to 50	40% part subsidised	£429	£660	£264	25% (19)	13	6	9537
50-100	20% part subsidised	£572	£880	£352	25% (19)	13	6	12716
101+	Not subsidised	£715	£1,100	£440	10% (8)	4	4	7260
Subtotal								£38,621
MHFA course								£6,000
Sponsorship								£30,000
Total								£74,621

ABS Proposal for the Disbursement of Middle Orchard Trust Fund

Aims

Grants are intended to achieve the following outcomes:

- to enable **final-year students**/apprentices to overcome financial barriers preventing them from completing their course
- to support **recent graduates** to access opportunities to start their career in the architectural sector

Principles

- A hardship fund which is not based on educational/academic merit.
- Providing financial assistance to those who are most in need by nature of *significant and unexpected* economic hardship or due to barriers which create additional needs.
- A fund which complements, rather than replaces existing funds such as the RIBA Education Fund and university hardship funds.

Eligibility Criteria (criteria will be included in the Deed of Donation)

To be eligible for a grant, students must:

- be in the **final semester of the final year** of a full-time or part-time **accredited undergraduate or Masters course** or have completed **75% of an apprenticeship** in Architecture, Architectural Technology or Landscape Architecture

AND

- be assessed as being at risk of being unable to complete course due to financial pressure, resulting from unexpected reduction/loss of income

OR

- have graduated from an accredited **undergraduate or Masters course** or **completed an apprenticeship** in Architecture, Architectural Technology or Landscape Architecture **within the last 3 months** (from date of application).

Notes: The eligibility criteria aim to ensure that the fund is used to support those who are committed to entering a career in the architectural industry, and also those who are most in need, rather than those who are experiencing general financial hardship associated with being a student.

Those who have recently graduated could be supported while they are seeking employment or to help them while they establish themselves in a new job. The assessment includes information about intentions for employment after graduation.

Grants

Below is a summary of the grants available to eligible students.

Monthly grants

Fixed sum of £500 per month for 3 months* for daily living and housing expenses.

*A lump sum of up to £1500 can be given in appropriate circumstances.

One-off grants

Specific items linked to supporting education: childcare, replacement laptops, travel costs.

Exclusions

Course fees, course materials, field trips.

Notes: These exclusions apply on the basis that costs directly associated with university courses are the university's responsibility, and in setting this expenditure, they should be enabling access for all students.

Priority Groups

Priority groups have been identified in recognition of the additional barriers that some face in completing their education or seeking employment.

- carers
- mature students (over 21 years of age at the start of the course)
- students with children
- students with disabilities or long-term health conditions
- students in receipt of a maintenance grant from Student Finance
- care leavers
- overseas students affected by regional/national crises
- estranged students.

Proposed Roll Out

- One year pilot starting Jan 2024

(in line with start of final semester)

- Offer fund to at least 6 universities across the UK

(different universities from those who participated in the ABS hardship fund pilot will take part in this pilot)

- Review and expand roll out to other universities from Jan 2025

(ABS will seek additional funding to enable expansion of student hardship fund).

Possible Outcomes

The donation of £71,000 from the Middle Orchard Trust would enable a minimum of 47* students to complete their course or be financially supported to start their career.

**based on maximum grant being awarded*

Reporting

ABS will provide 6 monthly reports to John Thacker, Nghi Nguyen and Angela Brady (current trustees of Middle Orchard Trust showing how the fund has been dispersed.

Operational risk registers/frameworks

Welfare

	Risk factor	Potential impact	Probability	Impact	Score	Control	Retained risk	Responsibility	Monitoring body	Review frequency	Further action/notes
W1	Needs of beneficiaries not fully addressed	Beneficiary complaints, ABS reputation	1	5	5	Continuous review of Grant Giving Policy, regular internal audit	Low	Chair	Welfare	Annual	Impact reporting required
W2	Incorrect or inadequate advice given to beneficiaries	Beneficiary complaints, ABS reputation	2	3	6	No financial advice given. Regular training of Welfare Officers in advising about state benefits. Welfare notes seen by CEO. Beneficiary reviews seen by Welfare Committee	Low	CEO	Welfare	2 years	
W3	Contract risk	Onerous terms, liabilities for non-performance, non-compliance with objects	3	4	12	Appraisal and authorisation procedures, professional advice, monitoring, insurance cover	Medium	CEO	Board	Annual	
W4	Weak Adult safeguarding policies and procedures	Failure to report incidents	1	4	4	Safeguarding Adults Policy and regular staff training	Low	Ops Mgr	Welfare	Annual	
W5	Demographic and social changes. Market changes / drop in professions	Impact of demographics of donors or beneficiaries. Redundancies – increased number of beneficiaries. Fewer donations / lower income	3	4	12	Monitor statistics from government and other bodies (RIBA/ARB/CIAT/LI). Profile donor base	Medium	Ops Mgr	Welfare	Annual	
W6	Welfare partner failure	One of our charity partners had to cease activity (eg AUK) meaning our holistic support services would be reduced	2	4	8	Annual contract review and renewals, awareness of alternative service providers	Medium	Ops Mgr	Welfare		