



Irish Pipe Band Association

Risk Management Plan

Risk Management Plan

Putting in place a risk management system is necessary to identifying, evaluating and monitoring the risks to the Irish Pipe Band Association.

The Irish Pipe Band Association's Risk Management Plan includes the following:

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Risk Management Policy – This policy sets out procedures for managing risk and risk reporting.

Risk Register – This document in table format is used to record details of each risk.

It includes:

The category of risk, a clear description of each risk, the likelihood of occurrence, the potential impact, mitigation measures and the person or group responsible for managing each risk.

Monitor and Report – This details how risks should be monitored regularly in a structured way.

Risk Management Policy

Risk Management for the Irish Pipe Band Association

The National Executive Council of the Irish Pipe Band Association is responsible for ensuring that a Risk Management System is put in place in order to protect the IPBA from any harm that may be caused, by reducing the likelihood of each risk occurring and minimising the impact of each risk where possible.

The steps to be taken by the Irish Pipe Band Association to manage risk will be as follows

- 1 **Identify**
- 2 **Evaluate**
- 3 **Manage** *Mitigate Risk*
 Assess
 Monitor

In this document the Irish Pipe Band Association will identify, evaluate and manage all of the considered risks within the organisation, by considering the following:

- **What is risk?**
- **Various risk categories**
- **Managing the risk**

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What is risk?

A risk is an uncertain event which may occur in the future preventing or delaying the Irish Pipe Band Association's ability to realise and achieve its objectives.

Examples include: the failure of the National Executive Council and Branches of the Irish Pipe Band Association in respect of good governance obligations, inability to raise sufficient income to facilitate the objectives of the organisation and failure to comply with health and safety or other legal obligations.

The likelihood of a risk occurring can only be estimated.

To estimate risk properly, each risk should be identified, understood and evaluated by the National Executive Council.

Risk Categories

To help identify risks, they should be considered under the following categories, which may have both internal and external elements:

1. Governance

<i>Potential Risk</i>		<i>Impact of Potential Risk</i>
a	High Membership turnover in the National Executive Council	Members of the NEC are elected annually (President every 3years) Loss of competencies and knowledge
b	High Membership turnover in the National Advisory Committee	Members of the NAC are elected annually (Secretary elected previous year) Loss of competencies and knowledge
c	Lack of continuity in delegates to Joint Association Council	Lack of in-depth knowledge of issues and points of difference between IPBA and RSPBA NI Branch
d	Conflicts of Interest	National Executive Council and Branch Committees are not able to operate to full potential
e	Absence of relevant policies	The Association is unable to fulfil legal and regulatory obligations
f	Failure to implement agreed policies	The Association is unable to fulfil legal and regulatory obligations
g	Policies not being reviewed	The Association is unable to fulfil legal and regulatory obligations
h	Failure of a Branch in their good governance procedures	Branch not operating within the Constitution, Rules and Policies of the Irish Pipe Band Association

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2. Strategic

<i>Potential Risk</i>		<i>Impact of Potential Risk</i>
a	Failure to control costs	Irish Pipe Band Association unable to undertake agreed calendar of Events
b	Failure to understand resources required for a project	Excessive expenditure on a project negatively impacting finances of the Irish Pipe Band Association

3. Compliance (Legal or Regulatory)

<i>Potential Risk</i>		<i>Impact of Potential Risk</i>
a	Failure to comply with legal or regulatory requirements in respect of: Charities Regulator	The Association is unable to fulfil legal and regulatory obligations
b	Failure to comply with legal or regulatory requirements in respect of: Health & Safety	The Association is unable to fulfil legal and regulatory obligations and unable to undertake events in a safe manner
c	Failure to comply with legal or regulatory requirements in respect of: Child & Vulnerable Adult Protection	The Association is unable to fulfil legal and regulatory obligations and unable to provide a safe environment for younger and vulnerable members
d	Failure to comply with legal or regulatory requirements in respect of: Data Protection	The Association is unable to fulfil legal and regulatory obligations leaving the organisation open to litigation
e	Lack of resources	The Association is unable to fulfil legal and regulatory obligations
f	Lack of knowledge about legal and regulatory issues	The Association is unable to fulfil legal and regulatory obligations
g	Failure to have an appropriate level of insurance	The organisation cannot source funding or run events. It also leaves the organisation open to litigation

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4. Operational

<i>Potential Risk</i>		<i>Impact of Potential Risk</i>
a	Lack of Planning	The Association is unable to fulfil its stated aims, Calendar of Events and its legal and regulatory obligations
b	Volunteers not available for duty	The Association has a problem in running events
c	Volunteers only trained for one role and not able to cover	The Association has a problem in running events

5. Financial

<i>Potential Risk</i>		<i>Impact of Potential Risk</i>
a	Failure to meet financial management and reporting requirements	Potential for embezzlement
b	Failure to maintain prudent financial reserves	Association unable to function on a day to day basis and unable to undertake Calendar of Events
c	Failure to plan to meet future needs	Association unable to undertake stated objectives, function on a day to day basis and unable to undertake Calendar of Events
d	Failure to understand the financial viability of the IPBA	Association unable to function on a day to day basis and unable to undertake Calendar of Events
e	Not understanding funding priorities	Association unable to undertake Calendar of Events
f	Unable to secure sponsorship for Flagship Events	Association unable to undertake Flagship Events
g	Poorly articulated funding applications or missed deadlines for financial applications	Loss of potential grants or sponsorship

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6. Environmental

<i>Potential Risk</i>		<i>Impact of Potential Risk</i>
a	Change of environment in which the Irish Pipe Band Association operates (Force Majeure or Financial)	IPBA unable to implement its stated objective or run events
b	Adverse publicity leading to a loss of support	IPBA unable to run events or attract membership

7. Reputational

<i>Potential Risk</i>		<i>Impact of Potential Risk</i>
a	National Executive Council and Branch Committees should consider the impact of their decisions (All decisions should be made within the best interest of the aims of the Irish Pipe Band Association)	IPBA unable to implement its stated objective or run events
b	The IPBA deals with children, therefore it should consider the source of sponsorship	IPBA loses reputation and membership due to inappropriate funding sources

Risk Register

The Irish Pipe Band Association’s Risk Register is appended in Appendix I of the Risk Management Plan

This document in table format and is used to record details of each risk.

It includes:

The category of risk, a clear description of each risk, the likelihood of occurrence, the potential impact, mitigation measures and the person or group responsible for managing each risk.

A Matrix is used for assessing impact, likelihood and effectiveness of existing controls

Each risk is scored in terms of:

*** likelihood**

i.e. the probability of future occurrence, how likely the risk it is that the risk will occur and how frequently it has occurred in the past.

*** impact**

i.e. the impact on the organisation and external stakeholders if the risk occurs.

*** effectiveness of existing controls**

i.e. given the controls which are currently in place, how effective are they at mitigating the risk.

A scale of 1 to 5 is used for Likelihood and Impact, and 1 to 3 is used for the effectiveness of existing Controls, according to the following matrix:

Likelihood Scale of 1 - 5	Impact Scale of 1 - 5	Controls Scale of 1 - 3
1 = Rarely, if ever	1 = No significant impact	1 = Controls highly effective
2 = Possible	2 = Minor impact	2 = Controls effective, but could be improved
3 = Likely	3 = Significant but containable impact	3 = No controls / controls are ineffective
4 = Very Likely	4 = High impact	
5 = Unavoidable / already occurring	5 = Extremely detrimental impact	

The risk score is determined by multiplying the risk impact by the risk likelihood by the effectiveness of the controls.

The following traffic light system can be used on a risk register to highlight / prioritise risk:

Risk Level	Risk Score	Action / Response
High	25+	Immediate action
Medium	13 – 24	Operational of Policy changes may be required
Low	0 – 12	No immediate action – monitor regularly

Monitor and Report

- **Risk Management**, as an item will appear on all National Executive Council meeting Agendas.
- The **Risk Register** will be updated annually by the National Executive Council.
- The **Risk Management Plan & Policy** will be reviewed annually at the Annual General Meeting of the Irish Pipe Band Association.

How to identify, evaluate and manage risk

In order to identify risks, National Executive Council members should have an understanding of the Irish Pipe Band Association, its Constitution, Rules and Policy documents and the specific roles of officers and members within the NEC and Branch Committees.

In addition, National Executive Council members should have an understanding of the external environment the Irish Pipe Band Association operates in.

The National Executive Council should meet to discuss and agree these matters and take action on the following:

- Agree on how to manage risk – this can be done through discussions at NEC meetings.
- Identify the risks – carry out an internal and external analysis of what risks could affect the Irish Pipe Band Association, using the risk categories set out in this document as a guide.
- Evaluate and rate the risks - what is the likelihood of the risk occurring and what is the potential impact on the Irish Pipe Band Association if the risk materialised?
- Prioritise the risks - based on your evaluation of each risk, priority for action should be given to those risks most likely to occur and most likely to have significant impact and serious consequence(s) for the Irish Pipe Band Association.
- Mitigate the risks – where possible the National Executive Council should identify what action can be taken to mitigate against each risk.
- Assess if the risk rating has changed as a result of mitigating actions you have taken and update the Risk Register once a year.
- Monitor the risks and report on their management – risks should be monitored regularly and should be a standing item on the agenda at National Executive Council meetings.

The benefits of managing risk

Managing risk reduces the likelihood of a risk occurring or mitigates the impact if a risk does occur.

This in turn:

- Reduces the possibility of the Irish Pipe Band Association failing to realise and achieve its objectives.
- Reduces the possibility of reputational damage – for example, a charity which decides to accept funding from a third party and becomes publicly associated with that party can be damaged if there is a public perception that the association is inappropriate.
- Improves service delivery – for example, service delivery can be impaired if the loss of funding is not recognised and alternative sources of funding identified.
- Improves decision making – for example National Executive Council members can make more informed decisions about matters affecting the Irish Pipe Band Association if risk is managed properly.
- Highlights opportunities and potential benefits– for example, launching a project can be a risk for the Irish Pipe Band Association but it is a risk that could serve the organisation well if the risk is calculated and managed properly.

Irish Pipe Band Association

Risk Register

Appendix I

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Governance									
1	High Membership turnover in the National Executive Council	Members of the NEC are elected annually (President every 3years) Loss of competencies and knowledge	IPBA member bands	Ensure acquired and accumulated knowledge is transferrable	annually	2	4	1	8
2	High Membership turnover in the National Advisory Committee	Members of the NAC are elected annually (Secretary elected previous year) Loss of competencies and knowledge	Branches	Ensure Secretary is elected in the preceding season to provide stability	annually	2	2	2	8
3	Lack of continuity in delegates to Joint Association Council	Lack of in-depth knowledge of issues and points of difference between IPBA and RSPBA NI Branch	National Executive Council	Ensure acquired and accumulated knowledge is transferrable	annually	2	4	1	8

Cumann Buidhean Píobaire na hÉireann

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Governance contd									
4	Conflicts of Interest	National Executive Council and Branch Committees are not able to operate to full potential	Chairman of National Executive Council And Branch Committee Chairpersons	Chair(s) to ensure Conflict of Interest & loyalties Policy is being implemented	ongoing	2	2	1	4
5	Absence of relevant policies	The Association is unable to fulfil legal and regulatory obligations	National Executive Council	National Executive Council to ensure all Policy Documentation is in line with legal and regulatory requirements	ongoing	1	5	1	5
6	Failure to implement agreed policies	The Association is unable to fulfil legal and regulatory obligations	National Executive Council & IPBA Secretary	IPBA Secretary to advise National Executive Council, Branches and membership of policies and the legal and regulatory framework in which they operate	ongoing	1	4	1	4
7	Policies not being reviewed	The Association is unable to fulfil legal and regulatory obligations	National Executive Council & IPBA Secretary	IPBA Secretary to ensure that this is places on the Agenda of the Annual General Meeting of the Irish Pipe Band Association	annually	1	3	1	3
8	Failure of a Branch in their good governance procedures	Branch not operating within the Constitution, Rules and Policies of the Irish Pipe Band Association	Branch Secretaries	Branch Secretaries to ensure that the good governance protocols are observed and returned to the IPBA Secretary for consideration at the Irish Pipe Band Association	annually	1	1	1	1

Cumann Buidhean Píobaire na hÉireann

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Strategic									
1	Failure to control costs	Irish Pipe Band Association unable to undertake agreed calendar of Events	National Executive Council IPBA Treasurer & Secretary	Ensure Financial Reports are presented at all meetings.	At regular meeting intervals and annually at the Annual General Meeting of the Irish Pipe Band Association	2	5	1	10
2	Failure to understand resources required for a project	Excessive expenditure on a project negatively impacting finances of the Irish Pipe Band Association	National Executive Council IPBA Treasurer & Secretary	Undertake estimated costs of proposed projects to include all income and expenditure	ongoing	1	5	1	5

Cumann Buidhean Píobaire na hÉireann

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Compliance (Legal or Regulatory)									
1	Failure to comply with legal or regulatory requirements in respect of: Charities Regulator	The Association is unable to fulfil legal and regulatory obligations	National Executive Council	NEC to adopt the necessary policies and complete the Charities Compliance Record annually and by the IPBA Secretary submitting the Annual Report and other necessary reports to the Charities Regulator	annually	1	4	4	4
2	Failure to comply with legal or regulatory requirements in respect of: Health & Safety	The Association is unable to fulfil legal and regulatory obligations and unable to undertake events in a safe manner	IPBA & Branch Secretaries	Ensure all events have an Event Management Plan which includes a Health & Safety Risk Assessment	ongoing	2	5	2	10
3	Failure to comply with legal or regulatory requirements in respect of: Child & Vulnerable Adult Protection	The Association is unable to fulfil legal and regulatory obligations and unable to provide a safe environment for younger and vulnerable members	IPBA & Branch Designated Liaison Persons & IPBA Secretaries	Policies in place and reviewed annually Designated persons to be Garda vetted	ongoing	1	5	1	5

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Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Compliance (Legal or Regulatory) contd									
4	Failure to comply with legal or regulatory requirements in respect of: Data Protection	The Association is unable to fulfil legal and regulatory obligations leaving the organisation open to litigation	National Executive Council	Policy in place and reviewed annually	annually	1	4	1	4
5	Lack of resources	The Association is unable to fulfil legal and regulatory obligations	National Executive Council	National Executive Council to ensure all legal and regulatory functions are observed	ongoing	1	4	1	4
6	Lack of knowledge about legal and regulatory issues	The Association is unable to fulfil legal and regulatory obligations	IPBA Secretary	IPBA Secretary to advise National Executive Council, Branches and membership of policies and the legal and regulatory framework in which they operate	ongoing	1	4	1	4
7	Failure to have an appropriate level of insurance	The organisation cannot source funding or run events. It also leaves the organisation open to litigation	IPBA Secretary	IPBA Secretary to ensure that insurance is in place to cover all notified IPBA events	annually	1	5	1	5

Cumann Buidhean Píobaire na hÉireann

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Operational									
1	Lack of Planning	The Association is unable to fulfil its stated aims, Calendar of Events and its legal and regulatory obligations	National Executive Council	National Executive Council to ensure: A yearly Management Plan is completed A Strategic Plan is formulated in the next 5 years	annually every five years	2	3	2	12
2	Volunteers not available for duty	The Association has a problem in running events	IPBA & Branch Secretaries	Ensure that sufficient volunteer PA Persons, Stewards & Compilers are available	ongoing	2	2	1	4
3	Volunteers only trained for one role and not able to cover	The Association has a problem in running events	IPBA Secretaries	Ensure an annual training seminar is held for prospective Stewards & Compilers. All volunteers who will to contribute to IPBA events to attend	ongoing	1	1	1	1

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Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Financial									
1	Failure to meet financial management and reporting requirements	Potential for embezzlement	IPBA Treasurer, Secretary & National Executive Council	Ensure Financial Reports are presented to all meetings	ongoing	1	5	1	5
2	Failure to maintain prudent financial reserves	Association unable to function on a day to day basis and unable to undertake Calendar of Events	National Executive Council	Seek appropriate sponsorship and manage fees to run the Association in a prudent manner	ongoing	2	5	2	20
3	Failure to plan to meet future needs	Association unable to undertake stated objectives, function on a day to day basis and unable to undertake Calendar of Events	National Executive Council	National Executive Council to ensure: A yearly Management Plan is completed A Strategic Plan is formulated in the next 5 years Both plans to include costed elements	ongoing	1	3	1	3
4	Failure to understand the financial viability of the IPBA	Association unable to function on a day to day basis and unable to undertake Calendar of Events	National Executive Council	National Executive Council to manage the finances of the Association in a prudent manner		1	4	1	4

Cumann Buidhean Píobaire na hÉireann

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Financial contd									
5	Not understanding funding priorities	Association unable to undertake Calendar of Events	National Executive Council	National Executive Council to seek sponsorship for Flagship Events	ongoing	1	5	1	5
6	Unable to secure sponsorship for Flagship Events	Association unable to undertake Flagship Events	National Executive Council	National Executive Council to seek sponsorship for Flagship Events. To help with this the All Ireland Pipe Band Championships Prospectus should be updated biennially. Seek other sources of financial income	ongoing	2	5	1	10
7	Poorly articulated funding applications or missed deadlines for financial applications	Loss of potential grants or sponsorship	IPBA Secretary & NEC	IPBA Secretary to ensure all applications are prepared, on time, and approved by the National Executive Council	ongoing	1	5	1	5

Cumann Buidhean Píobaire na hÉireann

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Environmental									
1	Change of environment in which the Irish Pipe Band Association operates (Force Majeure or Financial)	IPBA unable to implement its stated objective or run events	National Executive Council	National Executive Council to ensure: A sound financial strategy is followed to mitigate all major costs when faced with a 'Force Majeure'. NEC to offer the best advice to members.	ongoing ongoing	2	5	2	20
2	Adverse publicity leading to a loss of support	IPBA unable to run events or attract membership	National Executive Council, IPBA & Branch Secretaries	Ensure that all IPBA activities are conducted within the Constitution, Rules, Plans and Policies of the Irish Pipe Band Association. Ensure that the organisation is not in congress with individuals or other bodies whose reputation may have a detrimental effect on the Irish Pipe Band Association.	ongoing	1	5	1	5

Cumann Buidhean Píobaire na hÉireann

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Reputational									
1	National Executive Council and Branch Committees should consider the impact of their decisions (All decisions should be made within the best interest of the aims of the Irish Pipe Band Association)	IPBA unable to implement its stated objective or run events	National Executive Council	Ensure that the organisation is not in congress with individuals or other bodies whose reputation may have a detrimental effect on the Irish Pipe Band Association.	ongoing	1	5	1	5
2	The IPBA deals with children, therefore it should consider the source of sponsorship	IPBA loses reputation and membership due to inappropriate funding sources	National Executive Council	Ensure that the organisation does not source sponsorship from sources which may have a detrimental effect on the reputation of the Irish Pipe Band Association.		1	5	1	5

Cumann Buidhean Píobaire na hÉireann

A Matrix is used to assess the impact, likelihood and effectiveness of existing controls

Each risk is scored in terms of:

- * **likelihood** i.e. the probability of future occurrence, how likely the risk it is that the risk will occur and how frequently it has occurred in the past.
- * **impact** i.e. the impact on the organisation and external stakeholders if the risk occurs.
- * **effectiveness of existing controls** i.e. given the controls which are currently in place, how effective are they at mitigating the risk.

A scale of 1 to 5 is used for Likelihood and Impact, and 1 to 3 is used for the effectiveness of existing Controls, according to the following matrix:

Likelihood Scale of 1 - 5	Impact Scale of 1 - 5	Controls Scale of 1 - 3
1 = Rarely, if ever	1 = No significant impact	1 = Controls highly effective
2 = Possible	2 = Minor impact	2 = Controls effective, but could be improved
3 = Likely	3 = Significant but containable impact	3 = No controls / controls are ineffective
4 = Very Likely	4 = High impact	
5 = Unavoidable / already occurring	5 = Extremely detrimental impact	

The risk score is determined by multiplying the risk impact by the risk likelihood by the effectiveness of the controls.

The following traffic light system can be used on a risk register to highlight / prioritise risk:

Risk Level	Risk Score	Action / Response
High	25+	Immediate action - National Executive Council to determine appropriate response
Medium	13 – 24	Operational of Policy changes may be required - National Executive Council to review and determine if action is needed
Low	0 – 12	No immediate action – National Executive Council to monitor regularly