

# Creston and District Society for Community Living - Risk Asssment and Plan - November 2014

Identification of Loss Exposure	Severity	Analysis	How to Rectify	Actions Needed to Reduce Risk	Monitoring When, Who, How	Actions Done	Inclusion in Performance Improvement
<b>Funding/Financial</b>							
Underfunding by CLBC	Medium	We are still showing an underfunding of \$45,000 on our contracts but reductions in staffing due to client moves in the last few years and reductions in Administration and Program Costs have allowed us to absorb this underfunding. We finished the 2013/14 with a slight surplus and have a slight deficit for the 2014/15 fiscal year as of Sep 30/14. We anticipate breaking even. Contracts will be renewed in April 2015 for two years - new Funding Template Guides will be done - we need to make sure upcoming increases in wages and benefits and increasing program costs are covered.	Continue runing balanced budgets.  Increase Revenues  Keep Expenses in check.	Balance Budget ongoing  Ensure adequate funding  Ongoing financial analysis	Ex Director Board of Directors Financial Committee  Contracts to be negotiated Jan-Mar 2015  Financial Statements monitored monthly.	Financial Management Plan was put into place resulting in a slight surplus for 2013/14. and anticipated balanced budget for 2014/15.	In Strategic Plan and Operational Plan and 2014/15 Budget
Balance sheet shows a high long-term surplus, but this is all invested in assets.	Medium	Asset funding has historically come from cash flow and using Credit Line for two weeks out of the month rather than long -term loans, which saves money for the short term but is not sustainable over along period of time.	Sell assets or take out loans when needed. Consolidate loans.	Change from Reserve Accounting to Amortization. Develop long-term plan for Asset Management.	Ex Director and Board of Directors Develop Plan & Monitor by March 2015	Reduced Asset accounting Reversed som Reserves  Discussed Issue	In Strategic Plan and Operational Plan
Low Cash Flow	Medium	Cash flow has improved over the last year due to budget management. but we are still using the credit line every month.	Maintain or increase cash flow.	Maintain balanced budget.	Ex Director and Board of Directors Monitor monthly Budget March 2015	Cash flow has stabilized.	Strategic Plan and Operational Plan
Liabilities could start coming due over the next number of years.	Medium	The organization needs positive cash flow over the next 10 years to pay for upcoming liabilities such as Frozen Sick Time.	Plan needs to be made.	Develop long-term plan to address liabilities.	Ex Director/Board by March 2015	Balancing budget Disscussed Issue	Strategic Plan and Operational Plan
<b>Changes in Population</b>							
Clients are aging. Clients needs are increasing due to health and mobility issues.	High	Independent Clients are losing their independence. This could mean that they will need a higher level of support, and due to the fact that the first option for 24-hour support is Supported Living, they may go out of our service Possibility of clients going to other services.  This also can increase risk to themselves, other clients and staff.	Long Term Plans for clients	Continue to advocate for clients on a case by case basis.  Identify possible long-term needs and develop plan along with CLBC.	CLBC Analyst Coordinators, Ex Director, CLBC Facilitator  Ongoing	Met with CLBC to identify clients whose needs may increase. Work with family members and professionals to strategize and plan.	Include in Strategic Plan and Operational Plan
<b>Facilities and Grounds</b>							
Facilities are aging.	Medium	The buildings and properties have been well maintained over the years, but are getting older. Reserves have depleted and there is no funding to replenish.	Continue annual inspections and regular maintenance.	Increase operational budgets for maintenance/repairs. Increase reserves from rent..	Ex Director Ongoing	The roof on 16th Ave was replaced, but Reserve is depleted.	Capital Plan
Orchard House	Medium	The layout of Orchard House is not always conducive to dealing with the clients there who have mental illness issues.	Minor Renovations  Develop Alternate Plan	Research We need to secure monthly funding to pay for a mortgage. Develop Contingency Plan	Maintenance/CLC Licensing Officer	Minor renovations for safety measures are done. Reserves are increasing. Major reno is on hold.	Health & Safety Report Budget Licensing Reports
<b>Security Issues</b>							
Woodshop	Low	Woodshop - money is kept on premises, break-ins have occurred in the past, but not for a few years.		Bring in monies to the office	Coordinator	Security system in place. Money on site reduced.	Committee
Orchard House	Low	Narcotic drugs are present at the home, including Morphine. This could be a target for outside individuals, increasing risk to clients and staff. There have been no incidents.	Keep meds locked away and counted Limit # of Meds Reminders to staff	Remind staff in team meetings and in writing of procedures including to call 911 if needed.	Coordinator Ongoing	Policies are in place for dealing with unwanted visitors Meds are limited, locked away and counted.	Medication Del Committee Health and Safety Com
<b>Internal Procedures</b>							
Lines of Communication	Low	Some differences of opinion between staff has created friction. This has dissipated over the last nine months.	Encourage discussion and interaction. Remind staff of  complaint process.	Continue training to staff. Training for supervisors to deal with conflict.	By the end of 2015 Ex Director/Trainer  ED/Coordinators	Some web based training was done for supervisors in 2014.  Some Courageous Conversations occurred.	Accessibility Plan
<b>Health and Safety</b>							
See Health and Safety Risk Assessment	Low	Annual Risk Assessments are done, reviewed and addressed See Health/Safety Risk Assessments	See Health/Safety Risk Assessments	See Health/Safety Risk Assessments	See Health/Safety Risk Assessments Annual Review done	Most items have been resolved. Low risk items monitored.	On Leadership Team and Accreditaton Committee Agendas
<b>Insurance</b>							
See Insurance Worksheet for breakdown of coverage.	Low	Liability insurance limit applies to all claims in a one-year period. Low risk. We have had no liability claims.	Increase coverage.  Review annually	Investigates cost of changing limits - no change. Acceptable risk.	Executive Director Annual Review done ED/Board	Change would be too costly. We have had no claims to date; risk of exposure is low.	In Strategic Plan In Operational Plan