# Creston and District Society for Community Living - Risk Asssment and Plan - January 2013

| Identification of Loss Exposure | Severity | Analysis | How to Rectify | Actions Needed to Reduce Risk | Monitoring When, Who, How | Actions Done | Inclusion in Performance Improvement |
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| ***Funding/Financial*** | | | | | | | |
| Large deficits over last two years. | High | We have had no funding increases over the last two years while uncontrolable expenses have increased greatly. The deficit is under control for this year due to reductions in staffing and other expenses, but expenses continue to increase. The funder has allowed us to maintain any funds gained by reducing staffing within the organization to address the shortfalls. | Increase Funding from CLBC and other sources. Reduce expenses. | Continue to insist on adequate funding.<br><br>Explore other sources of funding. | Ex Director<br>Board Decision<br>Meetings with CLBC<br><br>By Feb 28/13 | Decreased staffing costs<br>Can save $6500 onaudit<br>Balanced budget for current year.<br>Working on templates. | In Strategic Plan and Operational Plan |
| Balance sheet shows a high long-term surplus, but this is all invested in assets. | Med | 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. | Not sign contracts unless fully funded? | Ex Director<br><br>Budgets, Templates | | In Strategic Plan and Operational Plan |
| Low Cash Flow | High | Low Cash flow is due to deficits over last two years and historical use of cash flow to purchase assets. The deficit is under control for this year due to reductions in staffing and other expenses. | Consolidate loans | Develop long-term plan to address cash flow issues. | Meetings with CLBC<br>By Feb 28/13 | Cash flow is stable. | Strategic Plan and Operational Plan |
| Liabilities could start coming due over the next number of years. | Med | 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 liabilities. | Ex Director<br>Board Decision | | Strategic Plan and Operational Plan |
| ***Changes in Population*** | | | | | | | |
| Clients are aging.<br>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<br>Possibility of clients going to other services.<br>This also can increase risk to themselves, other clients and staff. | Long Term Plans for clients<br><br>Increase Accesibility in CDSCL Homes | Continue to advocate for clients on a case by case basis.<br>Need funding, plans | Coordinators,<br>Ex Director ongoing<br>Ex Director | | Include in Strategic Plan and Operational Plan<br><br>Capital Plan |
| ***Facilities and Grounds*** | | | | | | | |
| Facilities are aging. | Med | 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. | Ex Director | Included in budget submission to CLBC. | Capital Plan |
| Orchard House | High | The layout of Orchard House is not conducive to dealing with the clients there who have mental illness issues.<br><br>Could risk closure by Licensing if Renovation is not done | Renovation<br><br>Alternate Plan | Plans are in place.<br>We need to secure monthly funding to pay for a mortgage.<br>Develop Contingency Plan | Ex Director<br>By Feb 28/13<br>OHP Committee - Apr | Plans and drawings done.<br>Had discussions w/CLBC | Capital Plan |
| ***Security Issues*** | | | | | | | |
| Office<br>Woodshop | Low<br>Low | Office - Risk for break-ins with computer equipment and sensitive documents.<br>Woodshop - money is kept on premises, break-ins have occurred in the past. | RCMP slow response. | Increase RCMP response.<br>Bring in monies to the office from the woodshop more often. | ED - Letter to RCMP<br>Coordinator Monthly as needed. | Alarms are in place<br>Coordinator has brought in money more often. | Emergency Prep Committee |
| ***Internal Procedures*** | | | | | | | |
| Lines of Communication | Low | Process is not always clear on lines of communication. Can affect internal relationships between staff, which can affect care to clients. | Review/Revise Policy and inform staff of procedures. | Policy Committee to review and revise.<br>Post and inform staff. | Policy Committee by April 2013<br>ED May 2013 | Have been clarified in some work areas. | Accessibility Plan |
| ***Health and Safety*** | | | | | | | |
| See Health and Safety Risk Assessment | Low | Annual Risk Assessments are done, reviewed and addressed<br>See Health/Safety Risk Assessments | See Health/Safety Risk Assessments | See Health/Safety Risk Assessments | See Health/Safety Risk Assessments | Items have been rectified. | On Leadership Team and Accreditaton Committee Agendas |
| ***Insurance*** | | | | | | | |
| 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. | Change coverage.<br><br>Review annually | Investigate cost of changing limits. | Executive Director<br><br>ED/Board | On agenda for Bd Meeting<br>Insurance coverage is reviewed annually. | In Strategic Plan<br>In Operational Plan |
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