

Appaloosa Horse Club UK

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Note: All Charity Commission Policies are signed by the Company Secretary and one other Trustee on behalf of the Directors of the ApHC UK. Signed copies are maintained on the appropriate files.

CHARITY POLICY ON RISK MANAGEMENT

The Trustees' policy on risk management is that the affairs of the charity should be conducted on a prudent basis. All identified risks should be mitigated as far as possible. The risks will be identified on the risk register, together with the action taken to mitigate same.

Suitable insurance will be put in place to cover any possible liability.

This policy shall be reviewed by the Trustees annually

Current Risk Register:-

The charity does not own or rent buildings or premises.

The charity does not currently employ staff. The directors responsible for running the charity and performing official duties for the charity are volunteers and carry out their duties from home or such other venues as required. Additional volunteers including members and non-members assist with shows and promotional events.

The charity organises and runs regular shows and events each year which are attended by members and non-members and their horses and take part in ridden and in-hand showing.

In order to mitigate risk the charity has the following insurance in place:-

- Public Liability Insurance £2,000,000
- Employers Liability Insurance £10,000,000 (covers volunteers)
- Products Liability £2,000,000
- Pollution Liability £2,000,000
- Events Insurance £2,000,000 (up to 5 events per year)

The insurance cover and amounts are to be reviewed and renewed each year.

The charity provides services such as registrations and membership and accepts donations and sponsorship. The directors have identified that there is a risk in dealing with finances and in order to mitigate the risk has introduced stringent financial controls including:-

Four Trustees are actively involved in running the finances of the charity and are co-ordinated by the Treasurer.

Three of the Trustees have direct access to online banking and monitor the income and payments made by the charity from the bank account.

Income and expenses are supported by suitable documentation wherever possible.

Income is banked regularly and wherever possible without deduction for expenses which are paid out separately. An exception to this is at showing events where some incidental expenses may be paid out of money taken on the day as there will not be time to bank it. All expenses paid in this way are supported by receipts or petty cash vouchers so that they can be accounted for in the analysis of the show income and expenses.

Cheques and online bank payments must be authorised by two of the three signatories to the charity bank account.

Proper accounting records shall be kept in respect of all financial transactions and shall be completed promptly.

The charity's accounting year ends 31 December and the accounts are presented to members to discuss at the AGM meeting in April each year.

It is the aim of the charity to operate on a prudent basis and the charity will hold in reserves equivalent to one year's expenses.

This policy shall be reviewed annually by the Trustees.

16 March 2018

CHARITY POLICY ON INVESTMENT

The Trustees' policy on investment is that surplus funds should be invested with a high level of security consistent with an appropriate return.

Equity and Bond investments shall only be made after the Trustees have received the advice of a qualified stockbroker or financial adviser.

This policy shall be reviewed annually by the Trustees.

16 March 2018

CHARITY POLICY ON CONFLICT OF INTEREST

It is the policy of the Trustees that if any Trustee considers that business to be transacted involves the Trustee personally, that Trustee shall advise the Chair of the meeting of the potential conflict prior to that matter being discussed.

With the permission of the Chair of the meeting, that Trustee may speak on the matter to be discussed but should not be permitted to vote thereon.

The conflict and its notification should be properly recorded in the minutes of the meeting.

This policy shall be reviewed annually by the Trustees.

16 March 2018

CHARITY POLICY ON VOLUNTEER MANAGEMENT

It is the policy of the charity that the management and supervision of all volunteers shall be carried out by suitable persons who have received all necessary training and have the experience to do so.

Health and Safety issues should be carefully considered and documented where appropriate.

This policy shall be reviewed annually by the Trustees.

16 March 2018

CHARITY POLICY ON COMPLAINTS HANDLING

It is the policy of the Trustees that complaints shall be dealt with in accordance with the charity's grievance procedures which will be displayed on the charity's website so as to be transparent to all.

All complaints will be suitably documented as should the action taken regarding the complaint.

This policy shall be reviewed annually by the Trustees.

16 March 2018