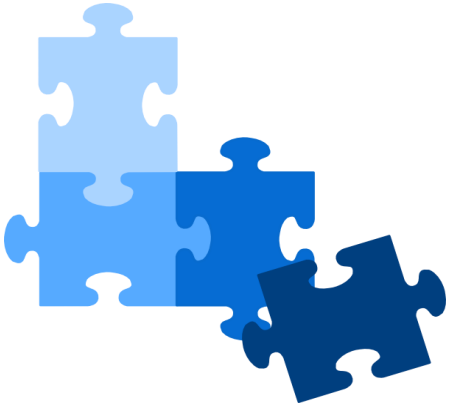


JIGSAW LEARNING TRUST

RISK REGISTER

Purpose and governance

Identifying and managing possible and probable risks is a key part of effective governance for Jigsaw Learning Trust. Effective risk management helps trustees and governors make informed decisions, take timely action, improve strategic planning, pursue opportunities with appropriate safeguards and demonstrate accountability to stakeholders.

The Trust Board and Chief Executive Officer are responsible for the management and control of risk. The Trust Board owns this working register and delegates ongoing review and oversight to the Finance, Audit and Risk Committee. Risks should be identified with input from the CEO, Finance Director, headteachers and school business managers. Senior leaders are responsible for implementing controls. The register should be reviewed as circumstances change, not treated as a one-off exercise.

Review arrangements

- The Trust Board, CEO and Finance Director keep the register under continual review.
- The Trust Board and Finance, Audit and Risk Committee formally review the register recording changes in risk position.
- Urgent changes may be recommended by the Trust Board in consultation with the CEO and Finance Director, for ratification by the Trust Board at the earliest opportunity.

Risk scoring

A single three-point scale is used throughout the register. Probability and impact are each scored from 1 (Low) to 3 (High). The overall risk score is Probability x Impact. The score shown is the current/residual risk after taking account of controls already in place.

Overall score / colour	Probability (likelihood)	Impact
6-9 - High	High overall risk. Requires active treatment, close monitoring and escalation/oversight appropriate to the risk.	Calculated from Probability x Impact.
3-4 - Medium	Medium overall risk. Controls and mitigating actions should be maintained and monitored.	Calculated from Probability x Impact.
1-2 - Low	Low overall risk. Manage through established controls and routine monitoring.	Calculated from Probability x Impact.

Colour key: Probability and Impact: 1 = Green (Low), 2 = Amber (Medium), 3 = Red (High). Overall risk score: 1-2 = Green (Low), 3-4 = Amber (Medium), 6-9 = Red (High). Risk owners review the probability and impact judgements; the overall colour follows automatically from the calculated score.

Scoring basis: The risk score represents management's assessment of the current level of risk, taking account of the controls and mitigating actions already in place. Probability and impact are assessed using the Trust's agreed scoring criteria and involve professional judgement.

Strategic and reputational risks

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
1 Strategic risk — Charitable objects risk	Charity is not operating within its objectives	1	3	3	Treat	Termly governors meeting	Finance, Audit and Risk Committee Directors CEO Governing body Next review: Ongoing
1 Strategic risk — Educational standards / school improvement	Educational outcomes, curriculum quality or school improvement capacity deteriorate, affecting pupil outcomes, inspection outcomes, reputation and the Trust's strategic position.	1	3	3	Treat	School improvement planning; curriculum and attainment monitoring; quality assurance; leadership and Trust Board/LGB oversight; timely action where concerns arise.	Directors CEO Governing body Next review: Ongoing
1 Strategic risk — Competition risk	Other organisations competing for the same sources of income	1	3	3	Tolerate	Maintain Outstanding Ofsted Category	Directors Finance, Audit and Risk Committee Governing body Next review: Annual
1 Strategic risk — Pupil Number risk	Sustained falling pupil numbers arising from demographic changes reduce GAG income, leading to staffing and cost pressures, use of reserves and potential risk to the long-term financial sustainability of the Trust and its schools.	3	3	9	Treat	Pupil number and demographic forecasting; admissions monitoring; pupil recruitment and marketing; scenario modelling; staffing structure and class organisation reviews; three-year budget forecasts; reserves strategy.	CEO Finance Director Headteachers Directors Next review: Ongoing
1 Strategic risk — Insurance risk	Risk of financial loss/inability to replace items if charity does not have adequate insurance cover	1	3	3	Treat	Ensure adequate insurance policy in place. RPA	Directors Finance, Audit and Risk Committee FD Governing body Next review: Annual
1 Strategic risk — Natural disaster risk	A significant incident, fire, flood, utility failure, loss of premises or other major disruption prevents a school or	1	3	3	Treat	Business Continuity Plans; emergency arrangements; adequate RPA/insurance; communication and recovery arrangements; periodic review and testing.	Directors CEO Finance, Audit and Risk Committee Governing body Next review: Annual

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
	Trust function operating normally.						
1 Strategic risk — Technology risk	Information security risk	2	3	6	Treat	Regularly update security Regular back-ups of school data	ICT support Connected it support Next review: Ongoing
1 Strategic risk — Technology risk	Cyber attack, ransomware, phishing, account compromise, data loss or prolonged ICT outage results in loss of access to critical systems, financial loss, personal data breach or disruption to education.	2	3	6	Treat	Antivirus/firewall protection; multi-factor authentication where available; role-based access; patching; staff awareness; cloud-based systems; Smoothwall filtering; regular backups and restoration tests; incident response and business continuity/disaster recovery testing; DfE cyber standards.	ICT support Staff CEO , FD Trustees Next review: Ongoing
2 Public profile risk — Trustee profile risk	Trustees have a high public profile and may cause the charity to attract publicity	1	3	3	Treat	Recruitment, DBS Training	Members Directors Next review: Ongoing
2 Public profile risk — Fraud risk	Fraud discovered at the Charity attracts bad publicity. Misuse of Public Funds.	1	3	3	Treat	Whistleblowing policy, ATH, Finance manual, Internal controls, independent and internal auditors Staff awareness training. Review of Finance manual	FD, CEO, Directors, Finance, Audit and Risk Committee Governing body Next review: Annual
2 Public profile risk — Failure to comply with legislation risk	Failure to comply with Health and Safety legislation results in an employee/volunteer/beneficiary of the Charity being injured at work, attracting bad publicity	2	3	6	Treat	Health and Safety Policy (dated 16 October 2025); statutory servicing/inspection arrangements and risk assessments; contractor selection and control arrangements. Maintenance staff guidance, work-permit and contractor-control procedures have been updated; fire-door and no-smoking signage actions have been completed. Track outstanding actions to closure and retain inspection/audit evidence.	Directors, CEO, Governing body, Premises Manager Next review: Annual
2 Public profile risk — Failure to comply with legislation risk (cont'd)	Failure to comply with employment law-e.g. unfair dismissal of an employee attracts adverse publicity	1	3	3	Treat	Purchase HR and legal advice Adequate insurance cover	Directors Personnel Committee Finance Director HR Advisor Next review: Annual

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
2 Public profile risk — Insurance risk	Risk of financial loss Charity is involved in litigation Reputational risk	2	3	6	Treat	Appropriate legal advice Adequate insurance cover	Directors CEO Finance, Audit and Risk Committee Governing body Next review: Ongoing
3 Governing body organisation risk — Leadership capacity & Succession risk	Loss of key leaders through long term sickness absence, resignation, retirement, maternity affects operational and strategic leadership.	2	2	4	Treat	Temporary appointment made Succession planning Training of key deputies. Business continuity. Insurance	Directors CEO Headteacher/ Governing body Next review: Ongoing
1 Strategic risk — Safeguarding	Failure of safeguarding arrangements, procedures or practice results in pupils not being adequately protected, with potential serious harm, regulatory intervention and reputational damage.	1	3	3	Treat	Safeguarding and child protection policies; DSL and deputy arrangements; safer recruitment; Single Central Record monitoring; staff training; safeguarding audits; governor/trustee oversight; monitoring of concerns and actions.	CEO; Headteachers; DSLs; Trust Board/LGB. Next review: Ongoing
1 Strategic risk — Estates sustainability / capital funding	Insufficient capital funding or unexpected building condition issues prevent essential works being completed, leading to deterioration of the estate, increased future costs, disruption to education or health and safety concerns.	2	3	6	Treat	Estate Management Strategy; condition data and surveys; planned maintenance; prioritisation of high-risk works; capital/CIF funding opportunities; reserves; project and budget monitoring; regular reporting.	CEO; Finance Director; Headteachers; Trust Board; Finance, Audit and Risk Committee. Next review: Ongoing

Operational risks

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
1 Management information risk — Quality risk	Risk that information produced (financial and non-financial) for trustees and senior management is not accurate or not in a format suitable for monitoring the performance of the charity	2	3	6	Treat	SIMS support, Iris, regularly review reporting system updates. Internal review of systems and procedures	CEO FD,Business Manager Finance Committee Governing body Next review: Annual
2 Human resources risk — Trustee risk	Lack of availability/poor attendance at meetings	3	3	9	Treat	Annual governance calendar and adequate notice of meetings; attendance monitored and reported; skills and succession planning; trustee recruitment where gaps arise.	Directors Governing body Next review: Annual
2 Human resources risk	Trustees do not act solely in the interests of the charity but for their business/other interests etc.	1	3	3	Treat	Register of business interests reviewed at each meeting, Ensure Governors aware of Nolan Principles	Directors Governing body Next review: Annual
2 Human resources risk — Management risk	Senior management capability / experience of risk	1	3	3	Treat	Rigorous recruiting process/ active appraisal	Members Directors CEO.LGB Next review: Annual
2 Human resources risk — Staff risk	Staff Wellbeing and Retention	1	3	3	Treat	CPD, Performance Management, Staff Surveys, Communication, Mental Health and Wellbeing Programme	CEO Headteacher HR Advisor Next review: Ongoing
2 Human resources risk — Staff Absence	High level of absence including maternity impacts educational delivery and increase staffing costs	2	3	6	Treat	Attendance Monitoring, Occupational Health, HR support, Agency Supply, Wellbeing support. Insurance	CEO Headteacher Staff Next review: Ongoing
2 Human resources risk	Recruitment risk	2	3	6	Treat	Safer recruitment process, Workforce planning, HR, CPD	CEO Headteacher HR Advisor Next review: Ongoing
2 Human resources risk	Recruitment risk (recruiting someone unsuitable to work with children)	1	3	3	Treat	Safer recruitment process DBS, HR,	CEO Headteacher HR Advisor Next review: Ongoing
2 Human resources risk	Increasing SEND demand exceeds staffing capacity and funding	3	3	9	Treat	SEND reviews, EHCP applications, Budget Monitoring, Workforce planning, Sendco	CEO, Sendco Teachers, FD

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
							Directors Next review: Ongoing
2 Human resources risk — Volunteer risk	Risk that volunteers are not of appropriate quality/vetted/subject to police checks	1	3	3	Treat	DBS Supervision of volunteers by qualified staff	Headteacher HR Advisor Next review: Ongoing
2 Human resources risk — H & S risk	Staff fatality/injury	1	3	3	Treat	Health & Safety policy Adequate insurance cover	Directors, CEO Governing body/ Headteacher Next review: Ongoing
2 Human resources risk	Other third party risk	1	3	3	Treat	Adequate insurance cover, HR Support Legal	Directors CEO Governing body/ Headteacher Next review: Ongoing
3 Health and Safety — Premises	Failure to comply with statutory legislation. Annual Health and Safety /Fire Safety Inspections do not meet requirements. Failure to maintain buildings increasing longer term costs.	2	3	6	Treat	Health & Safety, First Aid, Fire Risk Assessment & Policies, Asset Management, Legionella and Asbestos management. Professional expertise,Training of Staff, Legal support and Insurance. Competent Person, SLA with local authority for H & S Audit.	Directors, Finance, Audit and Risk Committee, CEO. Headteacher. FD, Site Supervisor Next review: Ongoing
4 Supplier risk — Supplier selection risk	Supplier financial viability	1	2	2	Treat	Pref supplier list, tender, quotes. Appoint Project Manager Scheme of delegation and best value procedures	FD, Business Manager Next review: Ongoing
4 Supplier risk — Supplier selection risk	Delivery risk	2	2	4	Treat	As above	FD, Business Manager Next review: Ongoing
4 Supplier risk — Supplier selection risk	Quality risk	2	2	4	Treat	As above	FD, Business Manager Next review: Ongoing
4 Supplier risk — Value for money risk	Purchase price risk	2	2	4	Treat	Finance Policy	FD,Business Manager Next review: Ongoing
4 Supplier risk — Value for money risk	Efficiency risk	2	2	4	Treat	Finance Policy	FD,Business Manager Next review: Ongoing

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
3 Operational risk — In-house catering / food safety	Failure of food safety, allergen management, nutritional compliance, staffing or catering operations results in harm to pupils/staff, service interruption, regulatory action or reputational damage.	1	3	3	Treat	Food business registration; Safer Food Better Business arrangements; trained catering staff; allergen management and menu controls; dietetic oversight; cleaning, temperature and food-safety records; contingency arrangements for service disruption.	Headteacher; Catering Lead; Business Manager; CEO. Next review: Ongoing

Compliance risks

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
1 Employee legislation risk — Employment laws risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, HR Advisor FD LGB Next review: Ongoing
1 Employee legislation risk — Employment laws risk	Discrimination risk	1	3	3	Treat	As above	As above Next review: Ongoing
1 Employee legislation risk — Employment laws risk	Data Protection risk	1	3	3	Treat	Data protection/GDPR arrangements and relevant training/advice; access to personal data should be restricted to authorised staff. Maintain evidence of staff training, data-breach reporting and response, and periodic review of access and procedures.	As above Next review: Ongoing
1 Employee legislation risk — Employment laws risk	Human Rights risk	1	3	3	Treat	As above	As above Next review: Ongoing
1 Employee legislation risk — Employment laws risk	Equal opportunities risk	1	3	3	Treat	As above	As above Next review: Ongoing
1 Employee legislation risk — Employment laws risk	Contract risk	1	3	3	Treat	As above	As above Next review: Ongoing
1 Employee legislation risk — Pension risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	As above Next review: Ongoing

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
1 Employee legislation risk — Health & safety risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	As above Next review: Ongoing
2 Financial reporting risk — Statutory accounts risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing
2 Financial reporting risk — Accounting standards risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing
2 Financial reporting risk — SORP compliance risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing
3 Tax legislation risk — VAT/PAYE/NI risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
4 Data Protection Act risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, FD, Finance, Audit and Risk Committee Headteacher Next review: Ongoing
5 Welfare compliance risk — Disability risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing
5 Welfare compliance risk — Child Protection Act risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, Headteacher Deputy Next review: Ongoing
6 Sector compliance risk — National curriculum compliance	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	As above Next review: Ongoing
6 Sector compliance risk — Mental Health compliance risk	Risk that legislative requirements are not known or complied with	1	3	3	Treat	Use external HR/legal/accountancy/audit advice where required; maintain a compliance calendar and assign responsibility for monitoring legislative and regulatory changes. Record actions taken and evidence of review rather than relying on appointment of advisers alone.	Directors, CEO, FD Next review: Ongoing

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
7 Local Authority and Central Government risk — Grant criteria risk	Grant terms and conditions are not complied with	1	3	3	Treat	Senior leader has responsibility Maintain audit log of grant expenditure	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing

Financial risks

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
1 Overall financial control risk — Budget risk	Risk that budget cannot be prepared in accordance with DfE timetable	1	3	3	Treat	Budget preparation timetable and finance support arrangements; prepare and submit statutory budget returns to required deadlines. Maintain assumptions, scenario analysis and evidence of review/approval by the Trust Board.	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing
1 Overall financial control risk — Budget risk	Risk that actual performance is not measured against budget on a regular basis	1	3	3	Treat	Monthly budget monitoring and management accounts, with review by the Finance Director and appropriate senior leaders/committee. Investigate material variances, record actions and monitor them through to resolution; retain evidence of review.	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing
1 Overall financial control risk — Financial Sustainability Risk	Long term reductions in income and increasing expenditure costs reduce financial resilience, Reduced reserves	3	3	9	Treat	Three Year budget forecasts, Management Accounts, Benchmarking, Scenario Planning	CEO, Finance Director, Directors Next review: Ongoing
1 Overall financial control risk — Reconciliation risk	Risk that bank reconciliations / other key reconciliations are not completed and reviewed	1	3	3	Treat	Policy in place monitored by RO and Finance, Audit and Risk Committee	Directors, CEO, FD, Finance, Audit and Risk Committee Next review: Ongoing
2 Financial systems risk — Disaster risk	Risk that financial information cannot be recovered in the event of a disaster (eg fire, theft, vandalism)	1	3	3	Treat	Regular backup. Backup kept offsite. Anti-Virus Software It Support, Finance system Cloud based.	CEO, Headteacher/ FD, Business Manager, IT support Next review: Ongoing
2 Financial systems risk — Access risk	Risk of unauthorised access to financial systems	1	3	3	Treat	Clear division of duty. Access rights controlled	Headteacher/ CEO, Headteacher/ FD, Business Manager, IT support Next review: Ongoing
3 Income risk — Fraud	Income collected not banked In its entirety,	1	2	2	Treat	Separation of duties Policy in place. Regular checks by RO. Regular audit, Finance Manual School scheme of delegation, Staff training, Parent Pay Whistleblowing, Cashless system	CEO, Headteacher. FD, Business Manager Next review: Ongoing

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
4 Expenditure risk — Authorisation risk	Risk that expenditure is not authorised	1	3	3	Treat	Finance Policy and scheme of delegation; approval limits and separation of ordering, authorisation, processing and payment where practicable. Monitor exceptions and retain evidence of approval and periodic control review.	CEO, Headteacher. FD, Business Manager Next review: Ongoing
4 Expenditure risk — Allocation risk	Risk that expenditure is allocated between SOFA headings using inappropriate basis	2	2	4	Treat	Regular checks by SM Annual Audit	CEO, Headteacher. FD, Business Manager Next review: Ongoing
4 Expenditure risk — Fraud Risk	False invoice/payment risk	1	3	3	Treat	Finance Policy and scheme of delegation; appropriate purchase-order/invoice approval and segregation of duties; supplier and bank-detail changes independently verified. Review unusual payments and retain audit trail; reinforce anti-fraud, bribery and whistleblowing arrangements.	Directors, Finance Committee ,CEO, Headteacher. FD, Business Manager Next review: Ongoing
5 Fixed asset risk — Capital construction risk	Risk that assets built by contractors do not meet specifications, or actual cost exceeds budget	2	3	6	Treat	Project Manager/ CDM, reputable contractor Tendering procedures	Directors,Finance, Audit and Risk Committee Governing body Head, FD Next review: Ongoing
5 Fixed asset risk — Fraud risk	Risk that assets are misappropriated	1	3	3	Treat	Anti-fraud, Corruption and Bribery policy	Directors,Finance, Audit and Risk Committee Governing body Head, FD Next review: Ongoing
6 Investment risk — Return risk	Risk that Trust funds are placed or managed in a way that does not adequately protect capital, maintain sufficient liquidity, comply with the Trust Investment Policy or achieve an appropriate return.	1	3	3	Treat	Trust Investment Policy and authorised counterparty/placement limits; diversification where appropriate; review counterparty exposure, cash-flow and liquidity requirements, maturity dates, interest rates and returns; reconcile investment statements and report compliance and performance to the Finance, Audit and Risk Committee and Trust Board.	Directors, CEO, FD, Next review: Ongoing

Ref / category	Risk description	Probability	Impact	Score	Response	Controls / actions	Responsible / review
8 Stock risk — Fraud risk	Risk that stock is misappropriated	1	3	3	Treat	Fixed asset register internal external auditors	Directors, Finance/Audit CEO, FD,SBM Next review: Ongoing
9 Debtors risk — Recoverability risk	Risk that debts are not recovered	1	1	1	Treat	Finance Policy Academy Trust Handbook	Directors, Finance/Audit CEO, FD,SBM Next review: Ongoing
10 Taxation risk — Change in legislation risk	Risk that charity is not aware of changes in legislation	1	2	2	Treat	Appoint auditors	Directors, Finance/Audit CEO, FD,SBM Next review: Ongoing
11 Pension risk — Funding risk	Risk that scheme is in significant deficit	3	3	9	Tolerate	Known and accepted by GB Actuarial assessment	Directors, Finance/Audit CEO, FD, Next review: Ongoing
11 Pension risk — Contribution risk	Risk that employers' contribution rate increases	2	2	4	Tolerate	Known and accepted by GB Actuarial assessment	Directors, Finance/Audit CEO, FD Next review: Ongoing
11 Pension risk — Contribution risk	Risk that charity is not making the correct contributions	1	3	3	Treat	HR Payroll/Pension provider support purchased Actuarial assessment	Directors, Finance/Audit CEO, FD Next review: Ongoing

Trustee review - changes made in September 2026

The following changes have been incorporated into the main risk register. The scores shown for new risks are working assessments for review and agreement by Trust Board.

Change	Trustee summary
Pupil numbers	Strengthened to reflect demographic decline, GAG income, staffing, reserves and long-term sustainability.
Estates sustainability / capital funding	Added as a standalone strategic risk.
Business continuity / major disruption	Broadened the previous natural-disaster risk.
Cyber security	Strengthened to include ransomware, phishing, account compromise, data loss and prolonged ICT outage.
In-house catering / food safety	Added as an operational risk reflecting the Trust's in-house catering arrangements.
Governance / trustee attendance	Strengthened the controls without changing the existing working score.
Trust investments	Strengthened the existing investment risk to cover capital protection, liquidity, Investment Policy compliance, counterparty exposure, maturity, return and committee/Board reporting.