North Carlisle Christian Ministry

Serious Incident Reporting Policy

1. General Policy

1.1 The trustees of North Carlisle Christian Ministry are responsible for reporting to the Charity Commission serious incidents that may take place within the charity.

1.2 They will do this in line with the requirements outlined on the Charity Commission's website.

2. Requirements

2.1 If a serious incident takes place within our charity, it is important that there is prompt, full and frank disclosure to the Commission. Trustees will report what happened and, importantly, let the Commission know how we are dealing with it, even if we have also reported it to the police, donors or another regulator.

2.2 The Trustees have a responsibility not only to report the serious incident but to do so in a timely manner (this means as soon as is reasonably possible after it happens) to ensure that we comply with our legal duties, thus enabling the charity to manage the incident responsibly.

2.3 The Charity Commission will be looking for assurance that the charity has taken steps to limit the immediate impact of the incident and, where possible, prevent it from happening again.

2.4 The Trustees will seek and take their lead from the Charity Commission: resolving problems ourselves, if that is appropriate, with timely advice from professional advisers or receiving help from the Commission if they need to use their powers to protect the charity. Taking action to report quickly also means the Commission can identify whether other charities might be affected, and can give better advice to all charities to help them protect themselves.

3. Guidance on what is a serious incident

3.1 A serious incident is an adverse event, whether actual or alleged, which results in or risks significant:

- harm to your charity's beneficiaries, staff, volunteers or others who come into contact with your charity through its work
- loss of your charity's money or assets
- damage to your charity's property
- harm to your charity's work or reputation

3.2 The main categories of reportable incident are:

- protecting people and safeguarding incidents – incidents that have resulted in or risk significant harm to beneficiaries and other people who come into contact with the charity through its work

- financial crimes – fraud, theft, cyber-crime and money laundering
- large donations from an unknown or unverifiable source, ie. not complying with the Charity Commission's guidelines, or suspicious financial activity using the charity's funds
- other significant financial loss
- links to terrorism or extremism, including 'proscribed' (or banned) organisations, individuals subject to an asset freeze, or kidnapping of staff
- other significant incidents, such as – insolvency, forced withdrawal of banking services without an alternative, significant data breaches/losses or incidents involving partners that materially affect the charity

3.3 It is the responsibility of the charity trustees to decide whether an incident is significant and should be reported. We will use the guidance on decision making and examples that relate to the categories above, which can be found on the Charity Commission's website, to help us.

4. How to report a Serious Incident

4.1 If something does go wrong, the trustees will take immediate action to:

- prevent or minimise any further harm, loss or damage
- report it to the Commission using the *Reporting a serious incident* online form
- report it to the police (and/or other relevant agencies) if we suspect a crime has been committed, and to any other regulators the charity is accountable to
- plan what to say to your staff, volunteers, members, the public, the media and other stakeholders, such as funders
- review what happened and prevent it from happening again – this may include reviewing internal controls and procedures, internal or external investigation and/or seeking appropriate help from professional advisers

  We will act in line with the advice on the Charity Commission website. More details can be found there.

4.2 The Trustees will declare it on their annual return to the Charity Commission.

4.3 Charities with income over £25,000 a year must also declare and confirm on their annual return that no serious incidents were reported.

5. Adoption of this policy

5.1 The trustees of North Carlisle Christian Ministry formally accepted this policy at the trustees 'meeting held on 10th February 2025.

It will be reviewed in 3 years.