



GROUP RISK MANAGEMENT POLICY

Rural Stirling Housing Association, Stirling Road, Doune, FK16 6AA Registered as a Scottish Charity No. SC037849 Venachar Limited, Incorporated under the Companies Act (Company Number SC447415), Registered Office: Stirling Road, Doune, FK16 6AA	
Policy Name	Group Risk Management Policy
Policy Category	Governance / Corporate
Data Policy Reviewed	19 June 2025
Review Period	3 Years
Next Review Due	June 2028
Equality Impact Assessment	No

1.0 Purpose

- 1.1 It is the policy of the Rural Stirling Group (RSG) to identify and manage all risks associated with its business.
- 1.2 The specific purpose of risk management is to identify and manage risks that provide a threat or opportunity to us in meeting our objectives described in the RSG Strategic and Business Plans.
- 1.3 All risks shall be identified, evaluated and managed in accordance with the RSG Risk Management Framework and our associated processes and procedures.
- 1.4 The overall responsibility of all staff is to ensure that risks are being identified within their area of operation and that sufficient and appropriate resources are available to remove and/or manage and mitigate identified risks.

2.0 Scope

- 2.1 This policy applies to all members of the RSG including Board members and all employees.

3.0 Policy Objectives

- 3.1 The vision of the RSG *is for strong and attractive rural communities* and our mission *is to provide affordable, high-quality housing and support community aspirations*. To support the Group, the risk management framework sets out how we will manage risk to:
 - Maintain the viability and solvency of the Group
 - Undertake our development programme successfully
 - Demonstrate compliance with the Scottish Housing Regulator's Regulatory Standards
 - Facilitate the identification and management of risks
 - Achieve the correct balance between the mitigation, transfer and acceptance of risk
 - Integrate risk management with the business planning and performance management framework
 - Communicate this policy to all employees, Board members of the Rural Stirling Group and key stakeholders
 - Embed a risk management culture based on the adoption of this policy and the risk management framework

4.0 Equality & Diversity Statement (Group Statement)

- 4.1 We will ensure that this policy is applied fairly and consistently. In implementing this policy, we will not directly or indirectly discriminate. Our commitment to equality and fairness will apply irrespective of factors such as age, disability, gender reassignment, marital or civil partnership status, pregnancy or maternity, race, religion or belief, sex, sexual orientation.

This policy and any other Rural Stirling Group (RSG) publication is available in other formats e.g., other languages, Braille, large print, audio.

5.0 SHR Regulatory Standards

- 5.1 The SHR's regulatory framework sets out Regulatory Standards of Governance and Financial Management to be achieved by all Registered Social Landlords (RSLs). The Board accepts that it is responsible for ensuring that the Association complies with these standards. The standards of direct relevance to this policy are noted below:

Standard 1: The Governing Body leads and directs the RSL to achieve good outcomes for its tenants and other service users.

Standard 4. The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.

6.0 Relevant legislation

- 6.1 There is no specific legislation with respect to this policy.

7.0 Related Documents.

- 7.1 This policy relates to the following documents:

- RSG Strategic plan 2024-2027 (updated March 2025)
- Annual Business Plan Update 2025/26
- RSG Risk Management Framework

8.0 Review

- 8.1 We will review and update this policy every 3 years. More regular reviews will be considered where, for example, there is a need to respond to new legislation/policy or regulatory guidance.