



Children's and Youth Work Handbook

Charity number: 1194815

Church address: Enfield Town Community Church, 79 Cecil Road, Enfield, EN2 6TJ

Main contact / Designated Safeguarding Lead: Joely Pugh

Email: safeguarding@togetherformission.org

Phone: 07871 561020

Trustees: Nathan Howard, Luke Crowter, Stuart Chaplin, Spencer Critoph, Martin Hull, David Burrowes, Tim Lock

Lead Trustee for Safeguarding: Luke Crowter 07792336809

This policy first adopted / last reviewed: March 2024 / July 2024

This policy should be reviewed annually. The next review is due on: March 2025

Contents

Introduction / Roles and Responsibilities p 2-3
Safe Recruitment p 3-4
Young Leaders p 4
Supervision of Children's Work p 4
Code of Conduct p 4-5
Electronic Communications and Social Media p5
Photography and Videography p 6
Responding to a Safeguarding Concern p 6
Disclosures p 7
Connect p 8-10
Re-Connect p 11-12
Festival Day p 13-14
Men's Day and Women's Day p 15
Appendices p 16-21

Introduction

As a Christian organisation we will endeavour to honour God in every area and avoid bringing the name of the Lord into disrepute. We therefore take the care of children very seriously and safeguarding is a high priority for Together for Mission (TFM). We are committed to making our events a place of safety. We also seek to protect the leaders from unfounded allegations and behaving in a way which may be misconstrued.

This Handbook must be used in conjunction with Together for Mission's Policies.

A child is defined as anyone up to their 18th birthday.

Responsibilities and Job Roles

Designated Safeguarding Lead (DSL): The DSL will work together with the Lead Trustee for Safeguarding (LTS) and the rest of the Safeguarding Team. The DSL develops and annually reviews the Together For Mission Children's and Youth Work Handbook on behalf of the trustees, ensures all leaders receive relevant and necessary safeguarding information prior to TFM events, keeps the Lead Trustee for Safeguarding (LTS) up to date on any safeguarding concerns or issues, takes the lead on safeguarding concerns raised at TFM events when present (including communicating with TFM partner churches as necessary). The DSL will follow the TFM Safeguarding Policies and Procedures and the TFM Children's and Youth work Handbook. The DSL will delegate responsibility to a Designated Safeguarding Officer

when not attending an event. The DSL is part of the TFM Safeguarding Team and the team will work together with safeguarding concerns.

Designated Safeguarding Officer (DSO): The DSO is delegated safeguarding responsibility at specific TFM events when the DSL is not present. The DSO will liaise with the DSL and Lead Safeguarding Trustee and will follow the TFM Safeguarding Policies and Procedures and The TFM Childrens and Youth work Handbook. The DSO is part of the TFM Safeguarding Team and the team will work together to support the DSL with safeguarding concerns.

Lead Trustee for Safeguarding (LTS): The Trustees of TFM have a legal responsibility for upholding safeguarding guidance, and for ensuring that local and national safeguarding guidance is being followed. The Trustees have responsibility for the strategic safeguarding oversight of TFM (policies, handbooks etc), but will delegate the practicalities of this to the DSL. The LTS has delegated responsibility for Safeguarding, and will represent the Trustees on the TFM Safeguarding Team. However, the LTS does not have sole responsibility for Safeguarding. The LTS is part of the TFM Safeguarding Team, and the team will work together to support the DSL with safeguarding concerns. The LTS will help the Trustees to ensure that those who act on behalf of the Charity are competent and appropriately trained in safeguarding. The LTS will follow the TFM Safeguarding Policies and Procedures and The TFM Children's and Youth work Handbook.

TFM Safeguarding Team- Includes the Lead Trustee for Safeguarding (LTS), the Designated Safeguarding Lead (DSL) and the Designated Safeguarding Officer (DSO). The whole team does not need to be on site but there will always be a DSL or DSO on site at each event. The Safeguarding Team will act on safeguarding concerns in line with the TFM Safeguarding Policy and Procedures.

It is the responsibility of everyone at a TFM event to report disclosure of abuse or signs of abuse to the DSL or DSO for that event.

Safe Recruitment

The following applies to any children's leaders at a TFM event.

All leaders must be 18 or over. All leaders must comply with their church's Safe Recruiting Requirements and have an enhanced DBS from the last 3 years. It must be confirmed with the applicant's church's safeguarding team to confirm that this is held.

An issue identified on a DBS that is relevant to being in a position of trust with children will need to be disclosed to the DSL or LTS. The consent of the applicant will first be obtained by their church's safeguarding team. This information will be dealt with in strict confidence and sensitivity at all times. If the issue is considered to pose a risk to a child or means the applicant will not be able to uphold the requirements of this handbook, the applicant will not be approved to be a children's leader. If there is no ongoing risk to a child the applicant may be approved.

Unless there are clear and justifiable reasons (e.g. children’s leadership responsibility delegated to another trusted church), we require that any person working with any group involving children must be an active member of one of our Churches. This is important because such workers should be relationally connected within their church family and be subject to spiritual and personal accountability within their church.

Young Leaders

At TFM events “Young Leaders” between the ages of 14-18 may be used but not included in ratios. Young leaders are not required to go through the same process as a leader regarding Safe Recruiting. Young Leaders will never be left in charge of the group or alone with any children. They should never do nappy changes or toileting. Young leaders should always know which leader they can go to with any concerns.

Supervision of Children’s Work

Please attempt where possible to maintain these ratios

| Age | Leader:Child |
|-----------------------------------|--------------|
| Under 2 | 1:3 |
| 2-3 | 1:4 |
| 4-8 | 1:6 |
| 9-12 | 1:8 |
| 13-18 (18 in full time education) | 1:10 |

There should always be 2 or more leaders when supervising any group of children. If this is a mixed sex group, for primary school age children and above, our preference is that there should be at least one male and one female leader available.

Code of Conduct

All leaders are in a position of trust and need to take responsibility for the power this can give them over those they care for and the responsibility they have because of this relationship.

It is vital that all workers ensure they do not, even unknowingly, abuse their position of trust and authority inappropriately. They should always maintain appropriate boundaries and avoid behaviour which could be misinterpreted.

All activities should be within public view, in plain sight and/or hearing of others. This includes if someone asks to talk to you privately. In such a case, try to be in the same room as others (out of earshot), or in a room close by with the door open and in plain sight of others. It is good practice to alert whoever is in charge of the group or another leader where you are going and why.

Leaders are expected to treat all children with dignity, respect and equality in attitude, language and actions. There should be no favouritism shown.

In general, a leader should not initiate physical contact. Any physical contact should be appropriate and necessary, and it should always be for the child's benefit / wellbeing, never for the adult's.

Where possible, encourage a child to manage physical tasks on their own eg toileting, sun cream application, putting on a jumper etc

If a child is posing imminent physical danger to themselves or another person, leaders may use reasonable force if absolutely necessary - the minimal level possible, for the least amount of time needed to prevent harm. This incident must be documented in detail afterwards and discussed with the DSL.

Electronic Communication and Social Media

As an organisation working with young people, we acknowledge the impact and involvement that social networking and messenger sites/apps such as Facebook, X, Instagram and WhatsApp have on the lives of young people and their role in the ways which young people interact with each other. There is huge potential for these tools to be used by children's leaders to communicate activities with young people, to encourage them in their faith and to play a part in the discipleship of young people beyond face-to-face groups.

At the same time, we acknowledge the dangers and potential risks that these sites can pose to both young people and youth workers and have the potential to be abused as ways of interacting with young people. Therefore, as an organisation, any children's leader using social networking as part of their ongoing work with young people must abide by the following guidelines to safeguard both leaders and young people involved.

- Leaders will not contact children of Primary school age via messaging services or social media.
- Communication should be in a group with two or more leaders.
- Communication using social media should only take place between 07.00 and 22.00.
- Language should be appropriate, purposeful and not overly familiar.
- Conversations of a deeper level e.g. personal issues, disclosures, questions about faith etc should be avoided via electronic communication. Arrange an appropriate time to meet this young person to discuss the issues. If you have a concern about any conversation, screenshots of this should be sent to the DSL via the email address to be stored securely.

- Snapchat and ‘disappearing messages’ on WhatsApp are never an appropriate way to communicate with children due to the nature of messages becoming inaccessible.
- Leaders should be aware that they are in a position of power and are a Christian witness, therefore their own social media pages need to be worthy of this.

Photography and Videography

Leaders **should not** take photos or videos of the children on their personal phones. Photos or videos may be taken for media and publicity only by assigned persons. It is the responsibility of the parent or carer to inform us, via the sign-up form, if they have objections to their child appearing in photos or videos. When applications close this will be communicated between the administrator and the photographer.

The storage and use of images by TFM is subject to the legal requirements of the Data Protection Act.

Response to Safeguarding Concerns

This is laid out in full in the TFM safeguarding Policy and Procedures, please make sure you are familiar with this.

You may notice signs of abuse (Appendix 1) or a disclosure might be made to you.

First, **ensure the child is safe**. Please deal with this immediately and ensure they are not left alone. This may include calling 999 for the police or an ambulance, or arranging for the child to go to A&E.

Document your concerns, this should be-

- Timely- Write down what you have seen or heard as soon as possible, within the hour.
- Factual- Only write exactly what you have seen or heard. Do not write any opinion or make any assumptions. If possible, write the exact words used (quotations are helpful).
- Detailed- Give as much information as you can, for example, if you notice any concerning markings on a child, document as accurately as possible where they were, how big they were, colouring, what they looked like etc. Note the time, date, location, others who were present etc. (A body map can be found in Appendix 2.)
- You may find it helpful to use the template provided (Appendix 3).

Report to the DSL/ DSO as soon as possible.

Please **do not discuss** this with anyone else especially any alleged perpetrators for the dignity and safety of the child.

The role of DSL/DSO is laid out in the TFM safeguarding Policy and Procedures.

Please seek support from the Safeguarding Team if you feel affected by what you have experienced.

Disclosures

If a child discloses something to you please try and ensure this conversation is in sight but not in earshot of others. If appropriate try and have another person in the conversation with you.

- Listen to what the child says calmly
- Always show acceptance of what the child says
- Reassure them they are doing the right thing with your words and your body language
- Clarify or repeat back to check what you have heard as appropriate
- Explain what you intend to do and don't delay in taking action
- Do not promise confidentiality
- Never push for information (no leading/investigative questions)
- Do not speak to the alleged perpetrator about what has been disclosed

Document and discuss with the DSL as laid out in "Response to Safeguarding Concerns" above.

A clear flow chart can be found in Appendix 4.

Connect

'Connect' is a five day long, residential summer youth camp for children and young people from age 8 to the end of year 13 run by leaders from Together For Mission churches. (Please note this may mean some campers will be over 18 and legally an adult.) The camp is for children and young people from these churches and includes Bible teaching and organised activities. All children and young people will be allocated to a small group with leaders who will have responsibility for that group throughout the camp. These leaders should be the first point of contact for any child with a non-urgent concern.

Responsibilities and Job Roles

It is an additional expectation that all Connect leaders must have a check of the child barred list as part of their DBS and all Connect leaders, Task Force and kitchen staff must receive up-to-date and relevant safeguarding information prior to Connect. Where possible, this should be done at the designated leaders training day.

Overall Event Lead- The person with overall responsibility for coordinating and organising Connect. This person will have an overall register of names and contact information for all children and ensure parental consent form: have been received for every young person.

Medical Lead: First aid or medically trained person who will be supported by other appropriately qualified volunteers. The medical lead heads up medical needs and care on site and has awareness of children's medical and medication needs. They will oversee medication in accordance with the instructions received from the parent/guardians and the prescription guidelines. The Medical Supervisor can issue 'over the counter' medication, such as paracetamol or antihistamine in accordance with the instructions on the medication and a record will be kept of the time, dosage and reason. If symptoms persist beyond two doses of medication, we will seek further advice from the child's parent/guardian or a NHS medical practitioner. The Medical Supervisor is responsible for ensuring injuries and treatment are recorded and the records are kept securely and will ensure the contents of the first aid equipment is checked regularly and restocked as necessary. They will ensure parents are updated if further external medical care is required and also if effects of an incident are still being experienced at the end of Connect.

Group Leaders: Group leaders have day to day responsibilities for supervising and teaching the children, organising and running activities. They will be the first point of contact for their small group. If any safeguarding concerns arise, they will document and report to the DSL/DSO. They will make every effort to attend safeguarding training prior to Connect and read the handbook. They will follow the guidance in the TFM Safeguarding Policy and the Children's and Youth Work Handbook. They will have relevant knowledge of medical and additional needs of children in their group.

Taskforce: This is a flexible role to train young leaders who are over 18 but too close in age to the children to be their leader. They will have day to day responsibilities for organising and running activities and might include specific help of children with additional needs if appropriate. They will receive safeguarding information prior to Connect. If any safeguarding concerns arise, they will document and report to the DSL/DSO. They will report to a named leader during the week.

Travel and Transport

Any lifts to or from Connect by a leader should only be in arrangement with a parent/guardian. Our expectation is that most people will arrive by coach.

Leaders should not have a reason to give lifts to children during the week unless for a medical reason or emergency. Only DBS checked leaders who have adequate insurance and a fully roadworthy vehicle may transport children in this case. It is the responsibility of the leader to follow national legal requirements regarding road safety and age-related restraints. Leaders should avoid being alone in the car with a child.

Sleeping Arrangements

The children will sleep in single sex rooms with others in the same age category as them. No leaders will be sleeping in these rooms. The children will be aware of the location of a designated adult who they can contact in the night if necessary.

Behaviour

It is expected that everyone at Connect will behave reasonably, in a responsible manner, respectful of leaders, peers, the property and staff of the venues, and accept any rules imposed in order to ensure the safe running of the camp.

Health and Safety and Risk Assessment

All accidents should be recorded on an 'Accident and Incident Form' by a leader and as soon as possible after the incident which will be stored securely.

Any concerns over the safety of any equipment should be raised with the Overall Event Lead as soon as possible who will raise any concerns with the relevant site personnel.

A risk assessment will be available for the venue every year at Connect. The Overall Event Lead will need to liaise with the venue to have a clear understanding of what is going on in the building. It is the responsibility of the individual leader to complete the risk assessment forms for activities. A risk assessment form should be completed for all activities with any risk attached. In carrying out a risk assessment you need to be able to show that:

- A reasonable and proper check was made.
- You considered who might be affected.
- You dealt with the obvious hazards

- You took into account the number of people who might be affected.
- You took into account any additional needs of the people participating.
- The precautions are reasonable and the remaining risk is low.

A template can be found in Appendix 5.

Handling and Storage of Information

During Connect any safeguarding or medical information documented on a paper form will either be kept in a locked container or immediately scanned and sent to safeguarding@togetherforpermission.org where it will be securely stored on the TFM Google Drive. All paperwork must then be destroyed.

Re-Connect

Re-Connect is an evening youth event held approximately 6 months after Connect. It is primarily for children who attended Connect the previous year, to catch up with friends, to be reminded of the teaching on Connect and to encourage sign up for the next year. This may be in place of the TFM churches' individual youth groups for the evening so some children will be present who did not attend Connect.

The leaders will be those from the TFM churches who attended Connect the previous year or those who serve in their church's youth group.

Responsibilities and Job Roles

Event Lead: This is the person with overall responsibility for coordinating and organising Re-Connect. This person will have an overall register of names for all children.

Medical Lead: First aid or medically trained person who may be supported by other appropriately qualified volunteers. The medical lead will head up medical needs and care at the event. They are responsible for ensuring injuries and treatment are recorded and the records are kept securely and will ensure an appropriately stocked first-aid kit is available. They will ensure parents are alerted if outside medical care is required and also if effects of an incident are still being experienced at the end of Re-Connect.

Leaders: Leaders have responsibility for supervising and teaching the children, organising and running activities. They are the first point of contact for the children. If any safeguarding concerns arise, they will document and report to the DSL/DSO. They will follow the guidance in the TFM Safeguarding Policy and the Children's and Youth Work Handbook.

Behaviour

It is expected that everyone at Re-Connect will behave reasonably, in a responsible manner, respectful of leaders, peers, the property and staff of the venues, and accept any rules imposed in order to ensure the safe running of the event.

Health and Safety and Risk Assessment

All accidents should be recorded on an 'Accident and Incident Form' by a leader and as soon as possible after the incident which will be stored securely.

Any concerns over the safety of any equipment should be raised with the Event Lead as soon as possible who will raise any concerns with the relevant site personnel.

A risk assessment should be available for the venue at Re-Connect. The Event Lead will need to liaise with the venue to have a clear understanding of what is going on in the building. It is the responsibility of the individual leader to complete the risk assessment forms for activities. A risk assessment form should be completed for all activities with any risk attached. In carrying out a risk assessment you need to be able to show that:

- A reasonable and proper check was made.
- You considered who might be affected.
- You dealt with the obvious hazards
- You took into account the number of people who might be affected.
- You took into account any additional needs of the people participating.
- The precautions are reasonable and the remaining risk is low.

A template can be found in Appendix 5.

Handling and Storage of Information

Following Re-Connect any safeguarding or medical information documented on a paper form will either be kept in a locked container or immediately scanned and sent to safeguarding@togetherformission.org where it will be securely stored on the TFM Google Drive. All paperwork must then be destroyed.

Festival Day

The Festival Day is a daytime event for the partner churches to enjoy fellowship together in teaching, food and other optional activities. It is expected that primary school age children will attend with a named parent or guardian who will be responsible for them. For secondary school age children, at the point of booking, a name and contact number will be provided for their emergency contact. Together For Mission maintains the same duty of care for secondary school age children as it does for all participants, but it does not assume additional responsibility for supervising or looking after them.

There may be a creche and children's work provided during some or all of the teaching sessions.

Responsibilities and Job Roles

Overall Event Lead: This is the person overseeing and coordinating the Festival Day as a whole.

Children's Work Lead: Person overseeing the children's work on Festival Day. This person might not be involved with doing the children's work but will liaise with those running the children's groups.

Children's Leaders: These people have responsibility for supervising and teaching the children, organising and running activities. They will be the first point of contact for the children. If any safeguarding concerns arise, they will document and report to the DSL/DSO. They will follow the guidance in the TFM Safeguarding Policy and the Children's and Youth Work Handbook.

The leaders for any children's work will either be from a TFM church or outsourced from another trusted church. If the leaders are outsourced, the leaders must comply with TFM's Safeguarding policy for the event.

Behaviour

It is expected that everyone attending children's work at The Festival Day will behave reasonably, in a responsible manner, respectful of leaders, peers, the property and staff of the venues, and accept any rules imposed in order to ensure the safe running of the event.

Health and Safety and Risk Assessment

All accidents should be recorded on an 'Accident and Incident Form' by a leader and as soon as possible after the incident which will be stored securely.

Any concerns over the safety of any equipment should be raised with the Event Lead as soon as possible who will raise any concerns with the relevant site personnel.

A risk assessment should be available for the venue at The Festival Day. The Event Lead will need to liaise with the venue to have a clear understanding of what is going on in the building. The Children's Work Lead may be asked to complete the risk assessment forms for the children's groups. A risk assessment form should be completed for all activities with any risk attached. In carrying out a risk assessment you need to be able to show that:

- A reasonable and proper check was made.
- You considered who might be affected.
- You dealt with the obvious hazards.
- You took into account the number of people who might be affected.
- You took into account any additional needs of the people participating.
- The precautions are reasonable and the remaining risk is low.

A template can be found in Appendix 5.

Handling and storage of Information

Any paper registers, safeguarding or medical information will either be kept in a locked container or scanned and sent to safeguarding@togetherformission.org where it will be securely stored on the TFM Google Drive. All paperwork must then be destroyed.

Men's Day

The Men's Day is a daytime event where men from the TFM churches get together for fellowship and Bible teaching. This event is open for boys of secondary school age upwards. Together For Mission maintains the same duty of care for attendees under age 18 as it does for all participants, but it does not assume additional responsibility for supervising or looking after them. At the point of booking a name and contact number for the person responsible for the child during the event, as well as an emergency contact will be required. There is no extra provision for children at this event.

Women's Day

The Women's Day is a daytime event where women from the TFM churches get together for fellowship and Bible teaching. This event is open for girls of secondary school age upwards. Together For Mission maintains the same duty of care for attendees under age 18 as it does for all participants, but it does not assume additional responsibility for supervising or looking after them. At the point of booking a name and contact number for the person responsible for the child during the event, as well as an emergency contact will be required. There is no extra provision for children at this event.

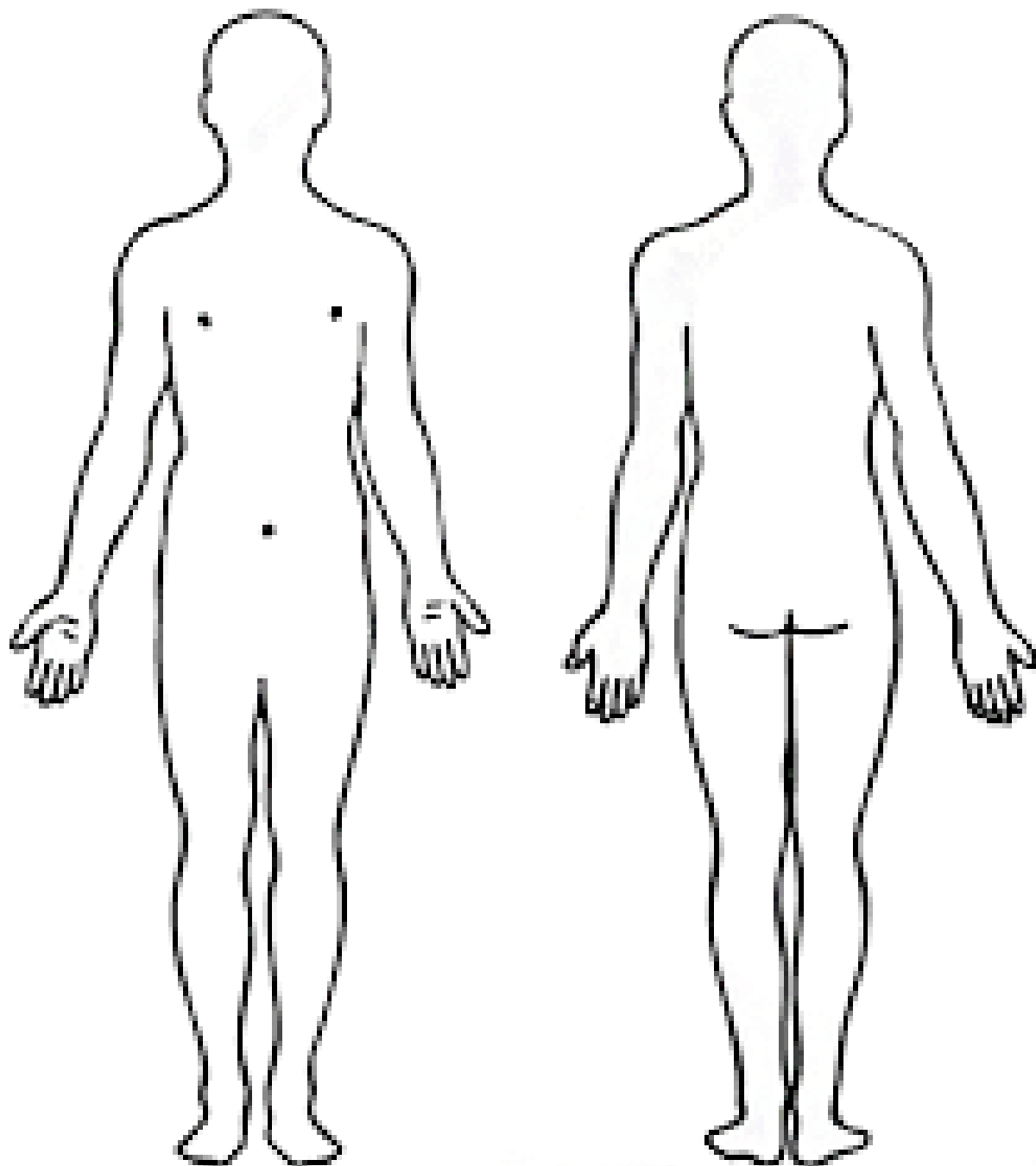
Appendix 1 Recognising Abuse

| Type of Abuse | Possible Signs/behaviours of Abuse |
|------------------------------|--|
| Physical | Burns, bruises, cuts in places normally covered by clothing, strange explanatory stories for injuries, frequent injuries, signs of malnutrition, failure to seek needed medical attention, changed personality |
| Sexual | Bruising, discomfort sitting/walking, incontinence, sudden anxiety/withdrawal/concentration, uncharacteristic sexual behaviour/language |
| Domestic | Any of the signs of physical/sexual/financial/emotional abuse, different behaviour around partner, rarely out in public, rarely without partner |
| Radicalisation | Secretive behaviour, inability to express their views, talking as if scripted, isolating themselves, disrespect or aggression at others views |
| Psychological/Emotional | Silence around one person, withdrawn, change in appetite, uncooperative, low self esteem, signs of distress |
| Financial | Unexplained lack of money, person managing money is uncooperative, difference in financial resources to living conditions, someone showing unusual interest in assets |
| Modern Day Slavery | Signs of physical/emotional abuse, always in same clothes, fear of police, isolation, unkempt, withdrawn, lack of personal belongings, living in overcrowded accommodation |
| Discriminatory | Denied basic human rights, withdrawn, isolated, angry, anxious, not receiving obvious support |
| Organisational/Institutional | Lives in rundown/overcrowded care home, inadequate staff levels in home, malnourished, not receiving medical attention, absence of |

| | |
|---------------------------------|---|
| | visitors, inappropriately restrained, lack of dignity |
| Neglect | Poor hygiene, malnourished, untreated injuries, lack of medical help, school absence, clingy, aggressive, inappropriate clothing, left alone inappropriately |
| Self Neglect | Poor diet, poor hygiene, withdrawal, hoarding, inability to do household chores, lives in hazardous way, lack of engagement with relevant services |
| Bullying/Cyberbullying | Afraid to go to school, loss of confidence, loss of appetite, bullying others, |
| Child Sexual Exploitation (CSE) | Secretive behaviour, having money/things they can't explain how they got them, overly sexualised talk/behaviour for age, alcohol/drug use, sharp change in mood, talk about older partner, has new group of friends |
| Child Trafficking | Not living with family, rarely seen, reluctant to share personal info. |
| Criminal Exploitation/Gangs | Absent from school/home a lot, spending time with older friends, aggressive, isolated, unexplained money/things, using new slang, spending more time on phone, unexplained injuries |
| Grooming | Secretive about where they are going, have older partner, alcohol/drug use, more time on phone, sexualised language/behaviour, unexplained money/things |
| Female Genital Mutilation (FGM) | Girl taken out of country for a period of time, girl talks about ceremony to 'become woman', spending longer in bathroom, suddenly anxious/withdrawn, difficulty walking/standing/sitting |
| Online Abuse | Increased/decreased time online, distant/upset/angry after time online, secretive about what they're doing online |
| Non-Recent abuse | Can cause mental health problems, emotional difficulties, drug/alcohol overuse, struggling with parenting and relationships, poor physical health |

Appendix 2: Body Map

Please use if necessary when documenting what you have seen



Appendix 3: Documenting a Concern

Please include ONLY the facts of what was heard/seen/done. Please DO NOT include your opinions or what you think may have happened. You may use extra paper if more space is needed.

Date of incident:

Time of Incident:

Where the incident took place:

What happened:

What did you say/do (response, including who you told, action taken):

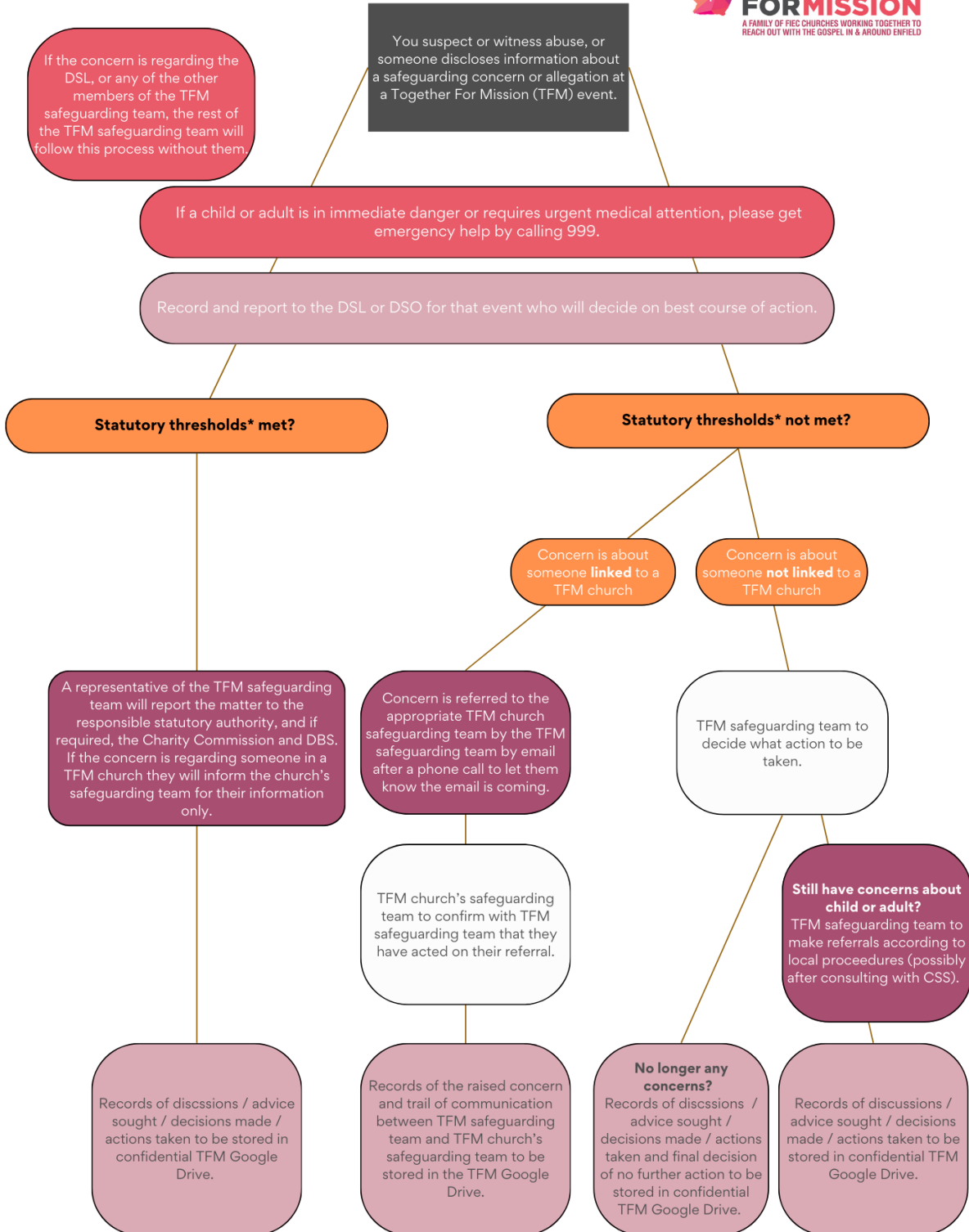
Name (of person documenting):

Signature:

Date and time of Documenting:

Appendix 4: Safeguarding Flow Chart

SAFEGUARDING PROCESS



*For a definition of what we mean by statutory threshold, please refer the the Together For Mission Safeguarding Policy and Procedures

Appendix 5: Risk Assessment Form

| | | | |
|--------------------------------|--|----------|--|
| Date | | Event | |
| Assessed By (Name & Signature) | | Activity | |

| Identified Hazards | Persons at Risk | Impact/Harm | Likelihood | Total | Actions |
|--------------------|-----------------|-------------|------------|-------|---------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

| | | | | | | |
|--|------------|--------------|----------|----------|--------------|----|
| 1. Identify Hazards 2. Assess impact/harm, fill in relevant number 3. Assess likelihood, fill in relevant number 4. Obtain the total by multiplying the numbers 5. Ensure all risks are mitigated where possible 6. If totals are in the red band DO NOT undertake activity | | Impact/ Harm | | | | |
| | | Negligible | Marginal | Critical | Catastrophic | |
| | Likelihood | Unlikely | 1 | 2 | 3 | 4 |
| | | Seldom | 2 | 4 | 6 | 8 |
| | | Occasional | 3 | 6 | 9 | 12 |
| | | Likely | 4 | 8 | 12 | 16 |
| Frequent | | 5 | 10 | 15 | 20 | |