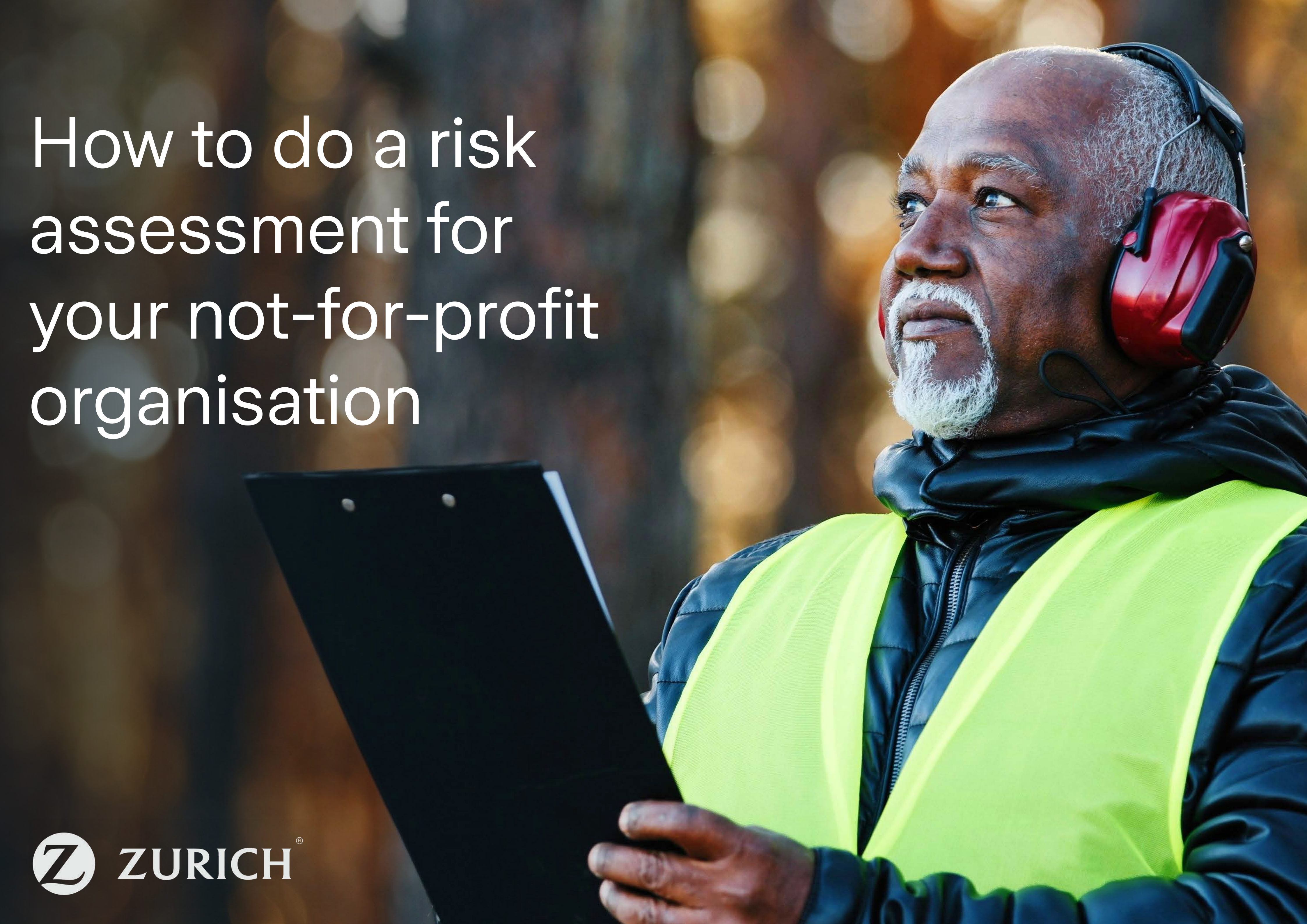
How to do a risk assessment for your not-for-profit organisation



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Why risk assessments are important...

As part of the risk management you do for your charity or not-for-profit, it's crucial to carry out risk assessments of your activities and services.

Organisations must do all they can to keep up with the changing landscape of risks and complete assessments accordingly.

Although accidents can happen, completing risk assessments shows that you have planned tasks and activities, as well as taken all reasonable steps to reduce the risks to your organisation and others.

As well as reducing the chances of something going wrong, these important documents can also be referred back to if a claim is made and used as part of any defensibility case.

This guide will help you get started with risk assessments and cover commonly asked questions.

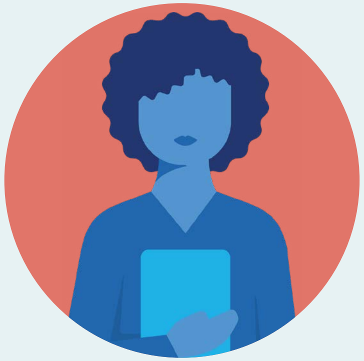
5 steps to a risk assessment

Step 1: Identify Hazards

Identify the hazards that could happen within the work and/or services you provide. This may include equipment used such as power tools, driving activities, lone working, lifting and moving heavy items, crowd management at an event, violent/aggressive service users, working in poor weather conditions.

Step 2: Review Hazards

Review and document the risks and controls:



- What activities are you already doing, what measures are in place to control the risks?
- What extra steps do you need to consider? e.g. introducing formal inspections, updating equipment, providing training.
- Who is responsible for making sure systems are safe?
- When should safety controls be put in place? This could be over a period of time or immediately, depending on the level of risk. The most effective controls should be implemented as a priority...

Step 3: Who could be affected?

Consider who could be affected.
This includes your staff/volunteers, service users, members of the public, contractors, drivers, vulnerable people, young people and pregnant people. Record how they could be affected and what steps you have taken to prevent it.

Control measures

Control measures should be put into place using the 'Hierarchy of Controls' principles which we have detailed below:

- **Elimination**
  Always look to remove risks linked to the hazard. For example, stopping the activity. If this can be done, there is no need to do a risk assessment.
- **Substitution**
  Reduce exposure to the hazard if the risk cannot be eliminated (e.g. workplace segregation, quieter equipment, less hazardous chemicals.)
- **Engineering controls**
  Separate the hazard from the person.
- **Administrative Controls**
  Have safe systems of work, training, supervision and permits to work as a way of controlling how work should be done.
- **PPE**
  Personal Protective Equipment (e.g. safety goggles, gloves, hi-vis jackets etc.) is the last resort in the control's hierarchy, where stopping the activity risk is not possible.

Step 4: Record & Communicate

If you have 5 or more employees, regulations state you must record the significant findings on your risk assessment in writing.

Whether you have more than 5 or less than 5 people you are responsible for, it is important to keep a record of the steps you put in place. This is key to showing that your organisation has planned and considered all foreseeable hazards then taken reasonable steps to manage the risks.

Common risk management documents may include, risk assessments, safe systems of work records, files on instruction and training given, inspections carried out of your buildings or equipment.

Step 5: Monitor & Review

Although there is no legal requirement on timescales, it is good practice to review risk assessments at least annually or when there are any changes. Whether that be changes in law, activity, or people. It is especially important to review risk assessments if an incident happens so you can review and put further controls in place to prevent it from happening again.

Common questions

What is a risk register and what should be added to it?

A risk register is part of your risk assessment. It is a list of the risks you identify that your organisation could face. You should have a strategic risk register and an operational risk register.

Your strategic risk register details high level risks that could impact your organisation's aims and objectives, such as a pandemic, cyber risks, financial risks etc.

Operational risk registers show the risks associated with day-to-day activities and services, as well as detailing the controls in place.

How often should risk assessments for volunteers be reviewed?

Risk assessments should be reviewed regularly (annually is suggested), when activities change, following incidents/near misses and where legal or practice advice has been updated.

Are there any templates that can use when doing a risk assessment?

There is no one template that fits all as a risk assessment should be adapted to each individual organisation. To help you get started though, Local Community Advisory Service (LCAS) have included a template you can use which can be accessed here.

Useful references include:
» HSE: Managing risks and risk assessment at work
» Zurich Resilience Solutions': Local Community Advisory Service (LCAS) Guide

How long should you keep a risk assessment on file?

There is no legal requirement on how long a risk assessment should be kept, however it is good practice to keep it on file for as long as it's relevant.

Claims can be made a long time after an event or incident has happened so make sure you have a digital/physical back up.

Extra support

There are many helpful organisations out there to help you stay on top of risk assessments, health, and safety. We would recommend the following:

» Zurich Risk Solutions (ZRS)
ZRS have over 1,000 risk experts working across 40 different countries. From risk management to cyber resilience, they can help your organisation across multiple areas.

» Health and Safety Executive (HSE)
The Health and Safety Executive (HSE) is Britain's national regulator for workplace health and safety. It prevents work-related death, injury and ill health. They have an A-Z on industries and topics which can help any organisation. Whether you want to know more on a specific topic or an industry, HSE will have the most up to date information for you to follow.

» Local Community Advisory Service (LCAS)
LCAS is an advisory service that is free for Zurich Municipal customers. Whether you are a charity or a parish council, LCAS have a range of tools and information that you can access by being insured with Zurich.

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