

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

As part of the risk management you do for your charity or not-for-profit, it's crucial to carry out suitable and sufficient risk assessments of your activities and services. Organisations must do all they can to keep up with evolving risks, and conduct appropriate assessments accordingly.

Especially when changing operations and ways of working, a key part of the decision-making process involves the assessment and management of risks.

You should be able to demonstrate that all reasonable measures to reduce the risks your organisation faces have been taken, and also be able to illustrate formally that you have referred to all current and relevant guidance to the work and services you carry out.

Below you'll find :

- [A step-by-step guide to risk assessments](#)
- [Frequently asked questions](#)

The Health and Safety Executive website offers [further guidance on compliance](#), together with [risk assessment templates](#).

Local Community Advisory Service (LCAS)

Our Local Community Advisory Service has a [free interactive guide](#) with risk assessment templates, and other risk management tools, available for you to download.

If your not-for-profit organisation is insured with Zurich, you can also benefit from free access to our specialist LCAS health and safety advice line 0800 302 9052 (option 3) and email service lcashelp@uk.zurich.com (open Monday – Friday, 9am – 5pm).



How to do a risk assessment

Step 1

Identify the hazards associated with the work / services.

This may include items used by volunteers such as tools and equipment.

Step 2

Identify who might be harmed and how.

This might include your staff / volunteers, service users, members of the public, contractors, drivers, vulnerable people, young people, expectant mothers etc.

Step 3

Evaluate the risks and controls

- What are you already doing, what measures are in place, to control the risks?
- What further action do you need to take? (e.g. introducing formal inspections, updating equipment, providing training, etc.)
- Who is responsible for ensuring that safe systems of work are implemented?
- When should controls be implemented? This may be over a period of time or immediately, depending on the level of risk.
- The most effective controls should be implemented as a priority.
- Control measures should be evaluated using the 'Hierarchy of Controls' principles:

Elimination: always seek to eliminate risks associated with the hazard. E.g. stop 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 controls hierarchy, where previous steps, such as eliminating the risk, are not possible. This is because PPE protects only the individual.

Step 4

Record, communicate and retain documentation.

It's important to keep a record of the controls you put in place. This is key to demonstrating that your organisation considered all guidance and took reasonable measures to manage risks. Common risk management documentation may include, risk assessments, safe systems of work records, files on instruction and training given, inspections carried out of your buildings or apparatus etc.

Step 5

Monitor and review.

Formally monitor the controls you have implemented and review them as work practices, Government and Health & Safety Executive (HSE) guidance changes.



Frequently Asked Questions

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

A risk register is part of your risk assessment. It's 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 should consider high level risks that could impact your organisation's aims and objectives, such as pandemic risk. Operational risk registers should consider the risks associated with day to day work activities and services provided, as well as detailing the controls that are put in place.

How frequently should risk assessments for volunteer involvement be reviewed?

Risk assessments should be reviewed periodically (annually is suitable), when activities change, following accidents/near misses and where legal or good practice advice is updated.

Are there any useful templates that we can use when conducting a risk assessment?

The assessor must first ask who is doing what and how, where they are doing it, why they are doing it and what they are using. Understanding the tasks or activities is vital to assess exposure and to qualify any subsequent control decisions.

Useful references include:

- [HSE: Managing risks and risk assessment at work](#)
- [Zurich Resilience Solutions': Local Community Advisory Service \(LCAS\) Guide](#)

How can we improve our approach to risk assessment and health and safety in general?

Access specialist health and safety legal advice and/or refer to Government, Health & Safety Executive (HSE) and industry guides, wherever required.

Staff required to carry out dynamic risk assessments (identifying, measuring and evaluating risk while working) must be competent to do so. They must be provided with all necessary information, instruction and training and be competent to carry out dynamic risk assessments and implement safe systems of work.

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

