

Risk Assessment

Cumbria Association of Local Councils (CALC)

Date of review of risk assessment schedule: 11th April 2026

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable CALC to identify any and all potential inherent risks to its Board Directors, the organisation as a whole and its employees. CALC, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document has been produced to enable CALC Board Directors to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

PHYSICAL RISKS TO CALC Board Directors, the Organisation and Employees

What are the hazards?	Who might be harmed and how?	Risk rating High H Medium M Low L	What is being done to control this risk?	Do you need to do anything else to control this risk?	Action by who?	Action by when?	Done
Training in unfamiliar venues trips/fall hazards	Employees and Directors	L	Obtain building induction where possible Be aware of where you are walking; uneven surfaces, potholes, overhanging branches, traffic etc.	Make everyone aware of the risks and action to take. Provide employees with a copy of the risk assessment schedule. Review on an annual basis	Training Manager/ CO	Annually	
Training at night Persons may Get lost, fall in the darkness, have a road accident.	Employees	L	Trainers must check the route, confirm access arrangement to buildings, take a map, make sure their car is roadworthy. Virtual training is being used which reduces the risk significantly as trainers are only occasionally required to go out at night.	Make trainers aware of the risks and action to take. Provide all new trainers with a copy of the risk assessment schedule. Review on an-annual basis	Training Manager/ CO	Annually	
Being taken ill at a CALC meeting or in the CALC office.	Board Directors and employees	L	Family members to be contacted, emergency help called (ambulance), defibrillator deployed if relevant	Make everyone on the Board and employees aware of the risk and what action to take	CO	Annually	
Lone working – may be subject to violence or stress	Employees	L	All employees have a work phone and the number of the Chief Officer should they need to contact them or an emergency service when out and about on their own.	Chief Officer monitors and supervises staff with weekly chats to ensure staff are not suffering undue stress due to lone working at home or travelling to other venues.	CO	Annually	

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CALC employees and Board Directors have an accident when in the office	Employees, Board Directors or visitors	L	Employees and Board Directors, , visitors and met and taken to the CALC work space at Voreda House or meeting room. Accident log to be completed.	Make everyone aware of the risks and action to take. Provide employees and Board Directors with a copy of the risk assessment schedule and Health and Safety policy. Review on an annual basis	CO	Annually	
CALC health and wellbeing of employees	Employees	L	All employees work from home but the Chief Officer speaks to staff through teams on a daily/weekly basis to ensure they are okay, and to identify if there are any issues with their workload etc. Staff are given flexibility to work their hours differently if they have personal issues.	Make everyone aware on a regular basis that the Chief Officer can be approached anytime.	CO	Weekly	
External events hosted by CALC re threat of terrorism	Employees, directors and member councillors	L	In line with Martyn's Law event hosting businesses must adopt security measures and emergency planning. CALC face to face events are only occasionally held e.g. AGM plus one other event each year. All other events are held on teams.	CALC employees will undertake a risk assessment of any premises used by CALC for hosting face to face events.	CO	As and when required.	
Spread of Pandemic such as Covid- 19	Employees affected; for example extra mental health pressures, have to self-isolate, need time off to look after someone else are not clear on reporting procedures in case of sickness and do not recognise signs and symptoms of the virus.	L	Employees work from home and home working measures already addressed. Employees are aware of sickness absence policy.	Make everyone aware of the risks and action to take. Provide all employees and volunteers with a copy of the risk assessment schedule. Chief Officer to maintain regular contact with all employees.	CO	Weekly during a pandemic. Every six months when no pandemic	
	CALC unable to hold face to face meetings or training events as infection may be transmitted to employees,	L	The majority of meetings and training are held virtually. Facilitators undergo training in virtual meetings. All	All employees and trainers to be made aware of the risks. Parish Development Officer to maintain regular contact with trainers.	CO PDO	Weekly during a pandemic.	

	volunteers, Trainers and meeting attendees.		Training reconfigured to be delivered virtually.			Every six months when no pandemic	
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FINANCIAL AND MANAGEMENT RISKS

Subject	Risk(s) identified	Risk rating High H Medium M Low L	Management/control of Risk	Review/Assess/Revise
Loss of Income/reserves	Adequacy of income in order for CALC to carry out its duties	L	To determine the income amount required annually, CALC Board Directors receive budget update information at quarterly Board meetings. The Chief Officer provides a budget forecast for the next 3 years and with this information the Directors assess the required monies needed for standing costs and projects for the following year and approve the budget and any increase required in subscriptions. The Chief Officer also keeps the Board informed regarding income from the principal authorities and other partners.	Existing procedure adequate.
Financial Records	Inadequate records Financial irregularities	L L	CALC's accounts are checked monthly by the Chief Officer and Treasurer, and externally audited to ensure that records of expenditure and income are accurate and that there are no financial irregularities.	Existing procedure adequate Review the Financial regulations when necessary and at least on an annual basis.
Complaints	Complaints are made against CALC employees, Trainers or Board Directors when operating on behalf of CALC.	L	CALC has a complaints procedure in place to manage any complaints received in respect of employees, Trainers or Board Directors All employees and directors are made aware of the complaints procedure when joining CALC.	Existing procedure adequate
Litigation based on poor legal advice	Officers and Trainers provide incorrect advice.	L	CALC's employees and Trainers are aware that they must adhere to NALC guidance in order to ensure that litigation against CALC is covered by insurance. Insurance requirements, which includes public liability and professional indemnity for CALC staff and Board Directors, are reviewed on insurance renewal.	Existing procedures are adequate
Salaries and tax	Salary paid incorrectly. Unpaid Tax to Inland Revenue	L	CALC pay an external accountancy firm, our external auditor, to manage pay roll and to ensure that all payments to HMRC are made on time.	Existing procedure adequate.

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Employees	Fraud by staff Health and safety	L L	Requirements of Fidelity Guarantee insurance adhered to with regards to fraud. CALC has a disciplinary policy in place to address staff conduct. Employee to be provided adequate direction and safety equipment needed to undertake the role	Existing procedures adequate. Monitor health and safety requirements and insurance annually.
Board Directors Actions	Financial benefit through conflicts of interest	L	Board Directors induction pack includes Conflict of interest policy and Standards of behaviour policy.	Existing procedures adequate.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L L	An annual review is undertaken of all insurance arrangements. Employers and Employee liabilities a necessity and within policies. Ensure compliance measures are in place. Fidelity checks in place. Professional indemnity for CALC staff and Board Directors.	Existing procedure adequate. Insurance reviewed annually.
Data protection	Policy provision	L	CALC has a Data Protection Policy, a Data Privacy notice, Subject Access Request Policy and a Data Breach Policy in place which are reviewed annually.	Existing procedures adequate and comply with new legislation.
Freedom of Information	Policy Provision	L M	CALC is not subject to FOI as it is not a public body.	
Assets	Loss or damage	L	An annual review of assets is undertaken for insurance provision	Existing procedures adequate
CALC records – paper	Loss through: Theft Fire damage	L M L	CALC records are stored in the CALC cupboard in Voreda House and are minimal the majority of documentation is scanned as necessary. Records include insurance, and bank records.	Damage (apart from fire) and theft is unlikely and so provision is adequate.

Subject	Risk(s) identified	Risk rating High H Medium M Low L	Management/control of Risk	Review/Assess/Revise
CALC records – electronic	Loss through: Theft, fire damage or corruption of computer	L M	CALC's electronic records are stored on highly protected computers managed by Cumberland Council. All employees must sign Cumberland Councils electronic data use policy which sets out that misusing electronic data is a serious offence. Electronic data is backed up on external servers managed by the county.	Existing procedures considered adequate