

Statement of General Policy

The trustees of Petersfield Voluntary Care Group (PVCG) recognise and accept their responsibilities to ensure that risk management is approached comprehensively throughout the organisation.

Major risks are those that would have a significant impact and a likelihood of occurring. If they arose, they would have a major impact.

PVCG will

- regularly review the risks it faces in all areas of its work
- assess these risks to determine their severity and the likelihood of occurrence
- take appropriate action to manage risks that have been identified
- review the risk assessment for adequacy or any changes needed at each trustees' meeting

Policy adopted on (date).....8/10/25.....

Name MARY FAIR.....

Signed Mary H Fair.....

Date for review.....October 2026.....

PVCG Risk Assessment

The colour codes are taken from the Charity Commission's website and are:

- Red - major or extreme/catastrophic risks that score 15 or more
- Yellow - moderate or major risks that score between 8 and 14
- Blue or green - minor or insignificant risks scoring 7 or less

Impact	Extreme/ Catastrophic	5	10	15	20	25	30
	Major	4	8	12	16	20	24
	Moderate	3	6	9	12	15	18
	Minor	2	4	6	8	10	12
	Insignificant	1	2	3	4	5	6
			1	2	3	4	5
			Remote	Unlikely	Possible	Probable	Highly Probable
			Likelihood				

GOVERNANCE

No	Risk event	Areas of Impact	Impact	Owner	Score			Actions & Mitigation	Residual Score AFTER actions completed		
					Likelihood	Impact	Total		Likelihood	Impact	Total
G1	Not enough trustees to function effectively. Trustees lack skill set.	Compliance Reputational Governance Operational Financial	Charity ceases to be compliant Diversity among trustees Succession planning Meetings not quorate Charity poorly run See also G5	Chair of Trustees	4	4	16	Some trustees already carry out their roles in different charities so know the requirements. Trustees come from diverse backgrounds with transferable skill sets No succession planning currently.	3	4	12
G2	Trustees benefit from Charity. Conflict of interest Minority of trustees dominate the trustee meetings	Compliance Reputational Governance Financial	Possibility of regulatory action. Poor reputation. Adverse impact on overall control environment. Charity does not meet the criteria it was established for.	Chair of Trustees	4	4	16	Conflict of interest policy in place. Certain trustees are allotted certain tasks but can only implement them following a decision of the trustee board. Small charity so easier to control	2	4	8
G3	Ineffective organizational structure	Operational Governance Financial Compliance	Inefficient expenditure of charity funds. Not meeting the objectives of the charity	Chair & Trustees	3	3	9	Small charity, run day to day by a Committee with no staff to manage and a low monetary authority for independent expenditure, with appropriate reporting to the Treasurer. Work is done by volunteer drivers	3	3	9
G4	Loss of key trustees through resignation or long/short term incapacity	Governance Operational Compliance Financial Reputational	Charity does not make Charity Commission returns on time (or at all) Day to day running of charity does not happen See also G1	Chair of the Trustees & the trustees	4	4	16	-Succession plan ? -Deputies ? Other Committee members could take over most roles, at least temporarily	3	4	12

OPERATIONAL

O1	Volunteer drivers and clients' dissatisfaction with charity in general. See also E1	Operational Financial Reputational	Drivers leave with increased difficulty in covering requests Drivers and/or clients complain to local/national press or other similar bodies Claims for negligence against the charity/trustees.	Trustees	4	4	16	Complaints procedure in place Chair available to sort out issues Small charity providing transport to medical appointments and shopping for the housebound. Insurance and legal helpline in place for negligence claims(???)	3	4	12
O2	Health, Safety Environment	Operational Reputational Compliance Governance	Injury to Driver Injury to a Client Injury to Trustee	Chair and H&S Trustee (???)	4	4	16	Drivers are aware of the H&S policy ???? Drivers are encouraged to undergo Driver Skills Assessments. Clients with extreme mobility issues are not accepted. Clients with dementia need to be accompanied by a carer.	3	4	12
O3	Disaster recovery and Planning	Operational Compliance Governance	IT and software used causes loss of records (GDPR)	Trustee Board	4	5	20	Personal and operational records are kept on Google sheets with access granted to specific users only. Hard copies of current jobs are kept by the secretary. Financial records are kept on the Treasurer's and Financial Administrator's personal computers and are password protected Consideration to be given for secure storage in the cloud. Increased risk due to Winton House volunteers using the spreadsheet	4	5	15
O4	Use of Wheelchairs	Operational Reputational	Injury to Driver Injury to client	Trustee Board	4	5	20	Drivers aware that GNN insurance covers use of wheelchairs but NOT lifting clients in/out of cars or wheelchairs. Drivers use wheelchairs at their own risk. Preferably, client should be accompanied by relative/carer who will deal with the wheelchair.	4	5	20

FINANCIAL

F1	Improper use of restricted funds/gifted funds	Governance Financial Compliance	Gifted funds are not used for the purpose intended. Restricted funds are not used for the purpose intended	Treasurer and Financial Administrator	4	2	8	Decisions on how these funds are used are made PRIOR to use, by the Trustee Board. Use of monies from gifted/restricted funds are reviewed by the Trustees at each meeting and decision minuted	3	2	6
F2	Loss of support from Winton House Centre (WHC)	Operational Governance	Petersfield Town Council cease to award Perennial grant to PVCG WHC ceases to operate or staff no longer willing to support PVCG	Trustees	4	4	16	Reserves retained to cover 1 year's payment to WHC Alternative arrangements for phone line and collection of donations already discussed	3	4	12
F3	Inaccurate planning by trustees and reporting against plan	Governance Operational Compliance Financial	Charity suffers through ineffective use of funds Funds run out	Chair of Trustees, Treasurer and Financial Administrator	4	4	16	Small charity all trustees involved in planning and budgeting Trustees meet every 3 months reporting on expenditure Annual budgeting process led by treasurer	3	4	12
F4	Inadequate reserves or cash flow	Governance Operational Compliance Financial	Donations insufficient to cover expenses	Treasurer and Financial Administrator	3	3	9	Reserves policy updated annually. Rates of donations and reimbursements reviewed regularly Review of expenses in annual budget/regular financial statements	2	3	6
F5	Insufficient insurance cover	Operational Governance Financial Reputational	Claim made against charity that is insufficiently covered or not covered at all by insurance policies	Trustees	3	5	15	Drivers asked to check with their insurance companies that they are covered to undertake volunteer driving.	2	5	10

EXTERNAL

E1	Poor public perception and reputation See also O1	Reputational Operational	Clients/drivers unhappy and report to community. Drivers leave.	Trustees	3	4	12	Complaints procedure in place. Drivers are valued and appreciated both verbally and tangibly	2	4	8
E2	Demographic changes	Governance Operational Reputational	More elderly clients due to post-war baby boom and fewer volunteer drivers due to rise in pension age. Larger risk of jobs unfilled	Trustees	4	4	16	Constant need to recruit new drivers. Marketing manager working to attract drivers and raise profile of PVCG	3	4	12
E3	Turbulent economic or political environment	Governance Operational Financial Reputational	Fuel costs and other expenses could rise	Trustees Treasurer Financial Administrator	4	4	16	Rates of contribution would need to be raised to cover the increase in costs	3	4	12
E4	Changing government policy	Governance Operational Compliance Financial Reputational	Regulations could change that could affect all areas of operating the charity	Trustees	3	3	9	Unknown circumstances not covered by any of the other risks would need to be evaluated and dealt with at the time.	3	3	9

COMPLIANCE WITH THE LAW AND REGULATION

C1	Acting in breach of trust	Governance Reputational	A trustee contravenes the terms of the trust or the duties of a trustee, possibly through ignorance	Chair of Trustees	4	4	16	Recruitment of trustees to be thorough with references. Trustees encouraged to undergo training to be aware of their duties.	3	4	12
C3	Poor knowledge of regulatory requirements of particular activities e.g.driving offence See O2	Governance Reputational	Could lead to injury of driver/client, charity sued.	Trustees	4	4	16	Drivers vetted through DBS and given clear guidance on their duties as volunteer drivers. Drivers also encouraged to undergo Driver Skills Assessments.	3	4	12