

CHEPSTOW u3a

ESSENTIAL RISK REGISTER — 2026



Purpose. Principal risks requiring trustee oversight. Column A is Likelihood, B is Impact (both max 5), and C is overall risk (max 25), Review twice yearly and after any material change or serious incident.

Review: Confirm controls are operating and change ratings/actions where necessary. Record significant decisions/actions in the minutes.

Risk and why it matters	Key controls / actions	A	B	C	Lead
1. Governance, direction and compliance — failure to meet charitable purposes or comply with the governing document/charity law.	Clear trustee roles; strategic/business plan; effective meetings and reporting; trustee induction, skills review and succession; annual check of charity/legal requirements.	1	5	5	Chair
2. Safeguarding and member welfare — harm to a member, volunteer or other person; loss of trust or regulatory/legal consequences.	Clear reporting/escalation; appropriate training/checks; code of conduct; policy in practice; trustee oversight.	1	5	5	Chair
3. Health, safety and activities — injury, illness or death; liability and reputational damage.	Appropriate activity/venue risk assessments; u3a guidance; emergency arrangements; incident/near-miss reporting; insurance conditions understood.	2	5	10	Chair / Group Support
4. Data protection, cyber security and essential IT — loss/misuse of personal data, cyber attack or loss of critical access/records.	Secure systems and passwords; Multi Factor Authentication, where available; role-based access; backups/restoration checks; periodic access review; cyber awareness; breach procedure; deputies.	3	2	6	Beacon / Digital
5. Money, fraud and reserves — financial loss/misuse or inability to sustain activities.	Annual budget and regular accounts; clear authority/delegation; bank reconciliation; independent checks where practicable; fraud/payment-scam awareness; group reporting; adequate reserves.	1	3	3	Treasurer
6. Insurance and liability — public liability or other claim causing financial loss/disruption.	Appropriate insurance maintained; conditions understood; prompt incident reporting; arrangements for non-members and higher-risk activities checked.	1	4	4	Chair
7. People, succession and Group Leaders — loss of key skills/capacity, burnout or inadequate group leadership.	Critical-role deputies; succession/mentoring; recruitment and induction; Group Leader support; regular review of trustee skills and group capacity.	3	3	9	Chair / Group Support
8. Membership, activities and venues — declining membership, dissatisfaction, loss of groups or suitable venues.	Monitor membership/feedback; support new and existing groups; maintain venue relationships; alternatives where needed; deal promptly with material complaints.	2	4	8	Membership / Group Support
9. Major incident and business continuity — fire, flood, severe weather, IT/power failure, infectious disease, venue loss or other major event.	Proportionate continuity plan; emergency contacts; backups; critical-role deputies; communications; alternative arrangements where feasible; escalate and consider serious-incident reporting.	1	5	5	Chair / Secretary