



# **RISK MANAGEMENT POLICY 2021**

1 The Council has a risk management system in place that will help it to manage risk. The internal auditor may use this risk management system to help to identify what tests to carry out as part of the internal audit. Members are ultimately responsible for risk management because risks threaten the council's ability to achieve its objectives. The clerk will ensure that members should:

- Identify the key risks facing the council
- Evaluate the potential to the council of one of these risks taking place; and
- Agree measures to avoid, reduce or control the risk or its consequence.

2 There are several common themes that are likely to emerge. These might include:

- Physical assets – buildings, equipment, IT hardware etc.
- Finance – banking, loss of income, petty cash etc.
- Injury to the public – in playgrounds and recreation grounds, at burial grounds etc
- Complying with legal requirements – agendas and minutes, burial records, etc
- Councillor propriety – declarations of interest, gifts and hospitality etc

3 Classification of risks will be high, medium or low. There are three main ways of managing risk:

- Take out insurance
- Work with another party to reduce the risk
- Manage the risk yourself.

Area	Risk	Level	Control (and agreed improvements)	Detail/Review/Renew Frequency
Assets	Protection of physical assets	M	<p>Buildings insured. Value increased annually by RPI.</p> <p>New assets acquired are valued and added to Insurance policy and playground asset inspection schedules</p>	<p>Insurance renewed on 1<sup>st</sup> June annually. 1-year long term agreement.</p> <p>Insurance Valuations conducted as required and insurance company informed.</p> <p>Property values as advised by the Local Authority and insured accordingly.</p> <p>Playground asset inspections undertaken weekly</p>
	<p>Safety and Security of buildings etc.</p> <p>Town Hall, Library and public toilets</p>	M	<p>No buildings have intruder alarm systems. All buildings have smoke/fire alarms.</p> <p>Toilets are locked at dusk by authorised staff.</p> <p>Town Hall is locked by authorised staff on exit</p> <p>List of authorised key holders for Town Hall and code holders for Library Annexe maintained by Facilities Officer.</p> <p>Buildings have approved locks, have security lighting and are covered by CCTV</p> <p>Town Hall has regular checks undertaken by the Fire Officer and Facilities officer</p> <p>Contents insured for Town Hall and Library Annexe.</p>	<p>Buildings and contents insurance replacement values reviewed annually.</p>
	Maintenance of buildings etc.	M	<p>A condition survey undertaken in 2019 has identified the condition of the exterior of the building, what maintenance is required and what level of priority it is.</p> <p>Regular planned maintenance is undertaken on an ongoing basis to the interior of the building</p> <p>Annual programme of electrical testing and safety equipment maintenance in place.</p>	<p>PAT testing, electric testing, gas boiler test and fire review conducted annually.</p> <p>Legionella testing undertaken annually including public toilets</p> <p>Maintenance undertaken to the fabric of the building as required</p>

			Council agree a programme of buildings maintenance works to be implemented and funded.	
	<p>Security and Maintenance of Play equipment Jubilee play park, Bumble Bee play park, Skate Park, MUGA, Outdoor Gym and Esplanade play park</p> <p>Maintenance and security of Paddling Pool</p>	<p>M</p> <p>M</p>	<p>Playground / Skate park / Outdoor Gym Equipment is inspected regularly, and an inspection schedule and fault register completed An annual inspection is undertaken by an accredited ROSPA Inspector. Immediate corrective action is taken on any faults identified. Skate park and MUGA area is covered by CCTV Play equipment is maintained and replaced as required</p> <p>Paddling pool operates during the summer season. The water quality is tested daily, and the water cleaned and treated appropriately. Operatives are trained in pool management and use of chemicals Pool is emptied during winter period and pool and play area locked</p>	<p>Weekly inspections by qualified council officer Annual inspection by accredited ROSPA inspector</p> <p>Water quality tested daily, test results are recorded Operatives to receive training updates as required</p>
Finance	Banking	L	All banking requirements handled by the Responsible Financial Officer. RFO cannot authorise bank payments or sign cheques. 2 of 3 Councillors authorise bank payments and set up their own passwords; 2 of 3 Councillors sign cheques. Receipts and payments are prepared and presented monthly by the RFO for approval by Full Council, together with bank reconciliation. Quarterly income list reported to Council. Quarterly actual/budgeted expenditure presented to Council.	6 months operating costs set aside in deposit account

	Loss of cash through theft or dishonesty	L	Hall hire cash held in office safe. Invoices and Receipts issued for all hall hire. Cash/Cheque receipts are reconciled against accounting system. Receipts and invoices are entered onto accounting system. Manual receipts are provided as requested	No petty cash held. Hall hire cash held in office safe is banked as soon as practicable.
	Financial controls and records	L	Monthly reconciliation prepared by Clerk/RFO and reported to Council. Two of three Councillor signatories on cheques and online banking. Internal and external audit carried out.	Online banking - Councillors who are designated signatories access online banking with personal password. Two of three must authorise before payment is released.
	Insurance adequacy, cost, compliance and fidelity guarantee	L	Insurance cover reviewed annually and adjusted if necessary. Employers liability, public liability and fidelity guarantee are statutorily required. Asset register needs to be kept up to date and reflected in the insurance cover amount	Reviewed annually
	Fraud	L	Fidelity guarantee insurance adhered to. Financial procedures are undertaken by 2 members of staff to reduce risk of fraud and all payments are approved by Council.	
	Incorrect Payroll	L	Time sheets are completed monthly and authorised by Clerk. All salaries paid through payroll system and payments made through BACS which are authorised by 2 of 3 councillors.	
	Incorrect HMRC payments	L	HMRC payments calculated through payroll system and record submitted electronically to HMRC. Payments authorised by 2 of 3 councillors and paid by BACS	

	Comply with Customs and Excise regulations	L	Use HMRC help line when necessary. VAT payments and claims calculated by Clerk/RFO. Internal and external auditor provides a double check.	
	Sound budgeting to underlie annual precept request	M	Annual public consultation undertaken to determine priorities. Council and Clerk/RFO prepare draft budget which reflects the	Budget and precept agreed at Full Council meeting at January Full Council

			consultation. Precept derived directly from this. Expenditure against budget reported to Full Council quarterly.	
	Complying with borrowing restrictions	M	Borrowing and payments checked by internal and external audit.	Procedure followed for possible borrowing via PWLB for Community Hub project
Liability	Risk to third party, property or individuals	M	Insurance in place. Open spaces checked regularly. Hazards investigated when reported. Remedial action taken by Facilities Officer.	Public and Employers Liability covered by insurance policy.
	Legal liability because of asset ownership (paddling pool, multiuse games area, outdoor gym, playgrounds and skate park)	M	Insurance in place. Weekly checks of playgrounds and skate park undertaken by town council staff and reported to Facilities Officer. Written records kept. Annual checks by ROSPA of all areas.	ROSPA conducted in May and recommended actions undertaken.
Employer Liability	Comply with employment law	M	Membership of various national and regional bodies IWALC/NALC/SLCC.	Advice taken from IWALC/NALC/SLCC and implemented accordingly.
	Comply with Inland Revenue requirements	M	Regular advice from Inland Revenue. Internal and external auditors carry out annual checks. In house payroll with contributions being paid monthly to HMRC.	
	Safety of staff and visitors	M	Annual H&S risk assessments carried out. One off risk assessment carried out before public events or one-off events by Council Facilities Officer	All risk assessment reviewed in January as a matter of course by Facilities Officer. Officer receives relevant training
Legal Liability	Ensuring activities are within legal powers	M	Clerk clarifies legal position on any new proposal. Legal advice sought where necessary. Regular updates circulated to Councillors for information. New Councillors attend effective councillor skills training as well as other appropriate training provided by the Local Authority or IWALC. Property Solicitor appointed for all lease renewals and land acquisitions.	New Councillors who have not attended appropriate training encouraged to do so within 12 months of taking office.

				Legal advice sought via NALC as required and circulated to Councillors.
	Proper and timely reporting via the minutes	M	<p>Full Council meets monthly and receives and approves minutes of meetings held in prior month. Approved minutes made available to press and public via the web site.</p> <p>Committee meetings are held bi-monthly and receive and approve minutes of previous meeting. Approved minutes published on website</p> <p>Planning meetings are held whenever required. Committee receive and approve minutes of previous meeting. Approved minutes published on website</p>	Minutes not published till approved by Council or Committee
	Proper document control	M	<p>Leases and legal documents in held in Parish Office and locked in filing cabinets. Other data storage complies with Data Protection Act.</p> <p>All GDPR and Document retention and disposal policies adhered to.</p>	Documents kept within locked filing cabinets in a locked office.
Councillor propriety	Register of interest and gifts and hospitality in place	M	Register of interest completed by all Councillors. Gifts and hospitality register kept in Clerks Office. Review included as an agenda item at the Annual meeting of the Council.	Reviewed at Annual Council meeting. Councillors expected to update register of interested whenever changes in circumstances.
	Councillors Conflict of Interest	M	A Standard Agenda item at every meeting requires Councillors to declare any pecuniary/nonpecuniary interest at start of each meeting	Onus is on individual councillor to declare

	Bringing the Council into disrepute	M	Councillors receive and are regularly reminded of the Code of Conduct they have signed up to. Any breaches are reported to the Independent Local Authority Monitoring Officer for investigation	Code of Conduct training offered to all councillors.
Business Continuity	Staff unavailable from sickness or holiday	M	Assistants in place for Clerk and Facilities Officer who are trained in all areas and can cover the office on such occasions. Caretakers and Cleaners are all covered by colleagues	Short term cover could be provided by assistants.
	Council not being able to carry out its business due to external circumstances	L	All files and records (both paper and electronic) are kept in the Clerk's office. Stored in locked cabinets and a locked office. All electronic records and data are stored on "one drive" which enable storage to the Cloud and are therefore continually backed up.	Review as required
Data Protection and Freedom of Information	Not complying with legislation through lack of Policies	L	The Council has relevant policies in place to cover: GDPR Privacy Notices Model Publication Scheme Transparency Code Document retention and disposal CCTV Media storage (inc. removal of media storage)	Review as legislation requires

**Actions and improvements to be carried out are listed below:**

- Insurance valuation due May – Clerk
- PAT testing, electric testing, water tests, legionella, gas boiler test, ROSPA and fire review conducted annually – Facilities Officer/Asst Facilities Officer
- Move balance of current account into deposit account at end of financial year – Clerk/RFO
- Asset register reviewed annually or when new assets added – Facilities Officer



