

GELDESTON PARISH COUNCIL RISK MANAGEMENT POLICY

About the Council

Geldeston Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions and is currently insured through Zurich Municipal. The Insurance Policy is for one year and is due for renewal 1st June 2024.

The contact details for our insurers are:

Policy Number ACY 2402445
Charity and Community Essentials
James Hallam Insurance (CAS)
Spargo House
10 Budshead Way
Crownhill, Plymouth
PL6 5FE

The Clerk retains the insurance file and will deal with all matters relating to risk and insurance. This is detailed in the Clerk's Job Description and supported by "Governance and Accountability 2023". The Council supports the Clerk in this role by providing training opportunities. The Council agrees the Risk Management Policy which is reviewed every year.

Main Actions in relation to risk management

- ✓ The Asset Register is updated during the course of the year by the Clerk.
- ✓ Risk assessments (Health and Safety) are written and updated by the Clerk – where appropriate or another designated body. Copies of risk assessments are retained.
- ✓ Sites are inspected at least annually and records are retained.

- ✓ Play Areas are inspected monthly by a Councillor and annually by ROSPA. Inspections records for weekly inspections are retained for a year. ROSPA inspections are retained for at least 5 years.
- ✓ Members review the Insurance Policy annually.
- ✓ Financial Risk assessments are carried out by the Clerk / Responsible Financial Officer, as required.
- ✓ Documentation is kept safely and securely.
- ✓ Audit Control measures are reviewed annually.

The Risks identified for the Council

Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Operational				
Staff (Clerk)	High <ul style="list-style-type: none"> • Accident at work • Sickness • Terminates employment 	Employers Liability in place Lone Workers Policy Adequate Working Balance	Insurance Policy Council adopted and reviews Budgeted	Clerk and Council
Insufficient councillors	High <ul style="list-style-type: none"> • Increased pressure on remaining councillors and clerk • Inability for council to function if 	Advertise for councillors following the correct protocol as necessary Positive promotion of being a councillor The Quorum is three councillors.	As necessary Ongoing Advice on facebook, website and noticeboard.	Parish Clerk All Councillors

	numbers became too low			
Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Council lacks relevant skills and commitment	<p>Moderate</p> <ul style="list-style-type: none"> • Council fails to achieve its purpose • Decision making by-passes council • Poor value for precept money 	<p>Training for councillors (ensure adequate budget)</p> <p>Provide all new councillors with ‘A Guide to being a councillor’</p> <p>Encourage good relationships between staff and councillors</p> <p>Close review of attendance</p>	<p>Annually, especially for new councillors</p> <p>Keep, review and supply up to date version</p>	Chairman and Parish Clerk
Councillors benefiting from being on Council	<p>Moderate</p> <ul style="list-style-type: none"> • Affects reputation • Conflicts of interest 	<p>Clear Standing Orders</p> <p>Code of Conduct</p> <p>Open system of payment</p> <p>Transparent accountability</p>	<p>Annually</p> <p>All meetings</p>	Chairman
Failure to register members’ interests	<p>Moderate</p> <ul style="list-style-type: none"> • Member could make inappropriate gains 	<p>Procedures in place for recording and monitoring members’ interests</p> <p>Officers up to date with procedures</p>	<p>Annually or as required if interests change during the year</p>	Chairman and Parish Clerk

	<ul style="list-style-type: none"> • Could affect reputations 			
Members of the public attending meetings	<p>Low</p> <ul style="list-style-type: none"> • Accident • Incident 	<p>Public Liability Insurance Visual Inspection – recorded Standing Orders in place</p>	<p>Insurance Policy Village Hall Chairman / Committee Council</p>	<p>Clerk VH Chairman / Committee website</p>
Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Loss of key staff	<p>High</p> <ul style="list-style-type: none"> • Possible failure in budgetary controls • Increased pressure on remaining staff • General backlog 	<p>Succession Planning Clear office procedure Clear budgetary procedure Up to date job descriptions Appraisal system Open communication with both Parish Council and staff</p>	<p>Loss of staff member</p>	<p>Chairman and Parish Clerk</p>
Lack of relevant information given to council	<p>High</p> <ul style="list-style-type: none"> • Inability to make informed decisions 	<p>Timely and accurate financial reporting Clerk's reports including project updates Relevant correspondence list's provided.</p>	<p>Usually monthly Regularly at relevant bi-monthly meetings</p>	<p>Parish Clerk/ Chairman</p>

		Consultation papers discussed with chairman before being passed on to Council	ongoing	
Poor document control	Moderate <ul style="list-style-type: none"> Information not passed on in a timely manner Deadlines missed 	Clear Standing Orders All relevant correspondence included on list given to all councillors Clerk would discuss with Chair if the document was urgent	Annually	Parish Clerk/ Chairman
Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Failure to comply with law, in particular: <ul style="list-style-type: none"> Health and safety Equal Opportunities Data Protection Disability Discrimination Employment Law 	High <ul style="list-style-type: none"> Fines and penalties from regulation bodies Employee action for negligence of grievance Loss of reputation 	Clear policies and procedures Regular review of law Training programme for staff including induction procedure Clerk to keep trained on the latest policies/procedures/law	Annually	Parish Clerk
Failure to ensure that all business activities are within legal power	High <ul style="list-style-type: none"> Illegal expenditure Poor public image 	Recording the precise power under which unusual expenditure is being approved	As necessary	Parish Clerk

Minutes of meetings incomplete or inaccurate	<p>High</p> <ul style="list-style-type: none"> • Confusion and misunderstanding • Actions not reflecting intentions of Council 	<p>Approval by Parish Council</p> <p>Minutes properly numbered and signed by appropriate Chairman, with a master copy kept for safekeeping</p>	Bi-monthly meetings	Parish Clerk
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Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Failure to meet the laid down timetables when responding to consultation invitation	Moderate <ul style="list-style-type: none"> Affect reputation Ineffective or loss of involvement 	Currently discussed with Chairman and put onto the agenda where relevant Documented procedures to deal with responses to consultation requests to be investigated	Annually	Parish Clerk
Lack of maintenance of Council owned property	High <ul style="list-style-type: none"> High cost of repair Injury to third party leading to claims Damage to property 	Building Structural survey Stock conditions survey Regular routine Maintenance Regular services as required by Health and Safety regulations Insurance cover	Annually	Parish Clerk
Failure to respond to electors' wish to right of inspection	Moderate <ul style="list-style-type: none"> Loss of by confidence Loss of reputation Liability to legal action for non-compliance 	Clear Standing Orders Freedom of Information adopted by Council and to be adhered to Requests for information to be dealt with individually and recorded	Annually	Parish Clerk
Contractors	Medium <ul style="list-style-type: none"> Public accident 	Public Liability Insurance Contractors own public liability Risk Assessment	Insurance Policy Council and Contractor (£10 million)	Clerk

Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Breach of Data	High <ul style="list-style-type: none"> • Loss of confidence • Loss of reputation • ICO investigation 	General Data Protection Regulations	Reviewed Annually	Clerk Data Controller
Financial				
Cash flow and end of year balance	Medium	Budget prepared Budget Monitoring document provided to members Reserve funds allocated Fidelity Guarantee in place Internal Controls in place	Clerk / RFO Insurance Policy Policies reviewed annually	Council to agree and Council to review
Precept inadequate	Medium	Budget expenses are more than the Precept All expenses should stay within budget.	All expenditure should be approved by the Council	RFO/Council
Handling of Cash	Low	Two people designated (incl. RFO) to count and bank cash. Cash is seldom used	Clerk, designated Councillor Insurance cover for retention of cash	Council to agree and review
Handling and writing of cheques	Low	At least two people designated cheque signatories	Clerk/RFO	Council to agree and review
Payments by Bank Transfer, standing order and direct debit	High	This payment system is now the preferred process. Bacs/SO/DD are instigated by the	Reviewed annually	Clerk/RFO Councillors

		Clerk/RFO and authorised by designated councillor		
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Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Incomplete or inaccurate financial records	Medium	Parish Council to comply with Governance and Accountability for Smaller Authorities in England. Financial Regulations to be approved. Financial systems to be determined. Cashbook and systems to be set up with a recommendation from the RFO	Internal control policy by Council Clerk/RFO to have relevant qualification and experience to fulfil role.	RFO
Bank Reconciliations	Moderate if approved	Bank reconciliation approved on a quarterly basis	Non-Signatory Councillor	Clerk/RFO Councillor
Incorrect VAT claim and VAT non-compliance	Moderate	RFO Scrutinises all invoices received. VAT claimed annually	Officers to be trained in procedures for VAT	RFO
Failure to ensure the proper use of funds granted by Community Infrastructure Levy	Moderate	Lack of funds for project for which the grant was intended Misuse of CiL monies	Follow up report on projects the grant is spent on. Annual reporting form	RFO
Audit challenges Internal	Medium	Audit control policies in place and reviewed Internal Auditor appointed annually	Clerk / RFO	Council to agree and review
External		PC is currently exempt as under £25,000		

Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Building & Property				
Damage to Council property by third party or act of God. Insufficient protection of physical assets owned by the council	Moderate <ul style="list-style-type: none"> • High cost of repair • Loss of assets • Disruption • Damage to public property or person 	Insurance cover Good fire alarm Maintain an up to date register of assets Regular maintenance arrangements for physical assets Annual review of risk and adequacy of insurance cover Back-up copies of all essential documents Disaster Recovery Plan	Annually	Parish Clerk
Damage to third party property or individual due to service of amenity provided	Moderate <ul style="list-style-type: none"> • Claim against council 	Public Liability Insurance Regular checks of facilities Ensure all amenities/facilities are maintained to appropriate level Health and safety and risk assessment	Annually As required Annually	Parish Clerk and Chairman
Lack of forward planning and budgetary controls	High <ul style="list-style-type: none"> • Financial breakdown 	Clear and regularly reviewed Financial Regulations	Annually	Parish Clerk and Chairman
Loss of cash through fraud or dishonesty	Moderate <ul style="list-style-type: none"> • Reduction in available funds • Loss of reputation 	Clear financial procedures and regulations Annual internal audits Adequate insurance cover	Annually	Chairman, Parish Clerk and RFO

Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Failure to ensure the adequacy of the annual precept within sound budgeting arrangements	Moderate <ul style="list-style-type: none"> Services not provided Lack of confidence in the Council Inability to carry out functions Insufficient funds for contingencies or projects 	Regular budget progress reports 3 year financial plan	Quarterly at Council Meetings Annually	Chairman, Parish Clerk and RFO
Complying with restrictions on borrowing	Moderate <ul style="list-style-type: none"> Assets Seized Additional incurred costs 	Include loan repayments in annual budget Clear financial regulations <i>No loans at present.</i> <i>Loans would be via Public Works Loan Board</i>	Annually	Chairman, Parish Clerk and RFO
Failure to use grants received for intended purposes	Moderate <ul style="list-style-type: none"> Lack of funds for project for which grant was intended Possible charge of misappropriation 	Ensure funds properly ring fenced Clear financial procedures Work to deadlines Report to the Grant funder and return unspent funds	Annually	Parish Clerk

Risks	Likelihood v Impact = Risk Rating	Mitigation	By who	Action
Failure to ensure the proper use of funds granted to local community bodies under specific powers or under s137	Moderate <ul style="list-style-type: none"> Lack of funds for project for which grant was intended Misuse of grant monies	Follow up on projects with project reporting form Maintain a separate record for s137 expenditure	Annually	Parish Clerk
Failure to keep the proper statutory financial records	Moderate <ul style="list-style-type: none"> Loss of financial control 	Regular scrutiny of financial records and proper arrangements for the approval of expenditure Internal audit	Minimum of quarterly Annually	Parish Clerk