

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 Came and Co. The Insurance Policy is for a term of 3 years, and is due for renewal 1st June 2017. Long-term agreement expires 31st May 2018

The contact details for our insurers are:

Policy Number 24414511 CHC
AVIVA
Client reference 5557/3327
Came & Co
1st Floor Offices
2 Meridian Office Park
Osborn Way
Hook
Hampshire
RG27 9HY

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 2016". 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 weekly 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 every 3 years.
- ✓ 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 numbers became too low 	Advertise for councillors following the correct protocol as necessary Positive promotion of being a councillor	As necessary Ongoing	Parish Clerk All Councillors

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>	Annually, especially for new councillors	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 • Could affect reputations 	<p>Procedures in place for recording and monitoring members' interests</p> <p>Officers up to date with procedures</p>	Annually or as required if interests change during the year	Chairman and Parish Clerk
Members of the public attending meetings	<p>Low</p> <ul style="list-style-type: none"> • Accident • Incident 	<p>Public Liability Insurance</p> <p>Visual Inspection – recorded</p> <p>Standing Orders in place</p>	<p>Insurance Policy</p> <p>Village Hall</p> <p>Chairman / Committee</p> <p>Council</p>	<p>Clerk</p> <p>VH</p> <p>Chairman / Committee</p>
Loss of key staff	High			

	<ul style="list-style-type: none"> • Possible failure in budgetary controls • Increased pressure on remaining staff • General backlog 	<p>Succession Planning</p> <p>Clear office procedure</p> <p>Clear budgetary procedure</p> <p>Up to date job descriptions</p> <p>Appraisal system</p> <p>Open communication with both Parish Council and staff</p>	Loss of staff member	Chairman and Parish Clerk
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</p> <p>Clerk's reports including project updates</p> <p>Relevant correspondence list's provided.</p> <p>Consultation papers discussed with chairman before being passed on to Council</p>	<p>Usually monthly</p> <p>Regularly at relevant monthly meetings</p> <p>ongoing</p>	Parish Clerk
Poor document control	<p>Moderate</p> <ul style="list-style-type: none"> • Information not passed on in a timely manner • Deadlines missed 	<p>Clear Standing Orders</p> <p>All relevant correspondence included on list given to all councillors</p> <p>Clerk would discuss with Chair if the document was urgent</p>	Annually	Parish Clerk
Failure to comply with law, in particular:	High	<p>Clear policies and procedures</p> <p>Regular review of law</p>	Annually	Parish Clerk

<ul style="list-style-type: none"> • Health and safety • Equal Opportunities • Data Protection • Disability Discrimination • Employment Law 	<ul style="list-style-type: none"> • Fines and penalties from regulation bodies • Employee action for negligence of grievance • Loss of reputation 	<p>Training programme for staff including induction procedure</p> <p>Member of staff has been recruited with HR experience</p>		
Failure to ensure that all business activities are within legal power	<p>High</p> <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>	Monthly or when meetings are held	Parish Clerk
Failure to meet the laid down timetables when responding to consultation invitation	<p>Moderate</p> <ul style="list-style-type: none"> • Affect reputation • Ineffective or loss of involvement 	<p>Currently discussed with Chairman and put onto the agenda where relevant</p> <p>Documented procedures to deal with responses to consultation requests to be investigated</p>	Annually	Parish Clerk
Lack of maintenance of Council owned property	<p>High</p> <ul style="list-style-type: none"> • High cost of repair 	<p>Building Structural survey</p> <p>Stock conditions survey</p>	Annually	Parish Clerk

	<ul style="list-style-type: none"> • Injury to third party leading to claims • Damage to property 	<p>Regular routine Maintenance Regular services as required by Health and Safety regulations Insurance cover</p>		
Failure to respond to electors' wish to right of inspection	<p>Moderate</p> <ul style="list-style-type: none"> • Loss of by confidence • Loss of reputation • Liability to legal action for non-compliance 	<p>Clear Standing Orders</p> <p>Freedom of Information adopted by Council and to be adhered to</p> <p>Requests for information to be dealt with individually and recorded</p>	Annually	Parish Clerk
Contractors	<p>Medium</p> <ul style="list-style-type: none"> • Public accident 	<p>Public Liability Insurance Contractors own public liability Risk Assessment</p>	Insurance Policy Council and Contractor (£10 million)	Clerk

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
Handling of Cash	Medium	Two people designated (incl. RFO) to count and bank cash	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
Audit challenges	Medium	Audit control policies in place and reviewed	Clerk / RFO	Council to agree and review
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
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	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	Annually	Parish Clerk
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

Policy Document

Date Agreed:.....

Date to be reviewed..... 1 year from date of agreement

Who undertakes this review?.....Parish Clerk and Chairman, making recommendations to Council