

Salhouse Parish Council Risk Management Scheme

About the Council

Salhouse 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 **Community Action Suffolk (Ansva)**. The Insurance Policy is for a term of 3 years and is due for renewal 1st April 2026.

The contact details for the insurers are:

Ansva Insurance
Ansva House
St. Leonards Road
Eastbourne
East Sussex
BN21 3UR

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.' The Council supports the Clerk in this role by providing training opportunities. The Council agrees the Risk Management Policy which is reviewed every year.

Definition of Risk Management

Risk is the threat that an event or action will adversely affect an organisations ability to achieve its objectives or successfully execute its strategies or obligations. Risk Management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focused approach to managing risk, which:

- Identifies the key risks facing the council
- Identifies what the risk may be
- Identifies the level of risk
- Evaluates the management and control of the risk and records findings
- Regularly reviews, assesses and revises procedures if/when required.

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, and an annual inspection must be carried out by an external qualified inspector. All inspections must be retained for at least 22 years.
- ✓ The Council reviews the Insurance Policy prior to renewal.
- ✓ Financial Risk Assessments are carried out by the Clerk / Responsible Financial Officer, as required.
- ✓ Documentation is kept safely and securely.
- ✓ The Council reviews its systems of Internal Control at least annually.

Document Control

Current version adopted: 27 March 2023

Reviewed and updated:

This document for review: March 2024

(1 year from date of agreement)

The Risks identified for the Council

Risks	Risk Identified	Likelihood v Impact = Risk Rating	Management/Control of Risk	Review / assess /revise
Management				
Business Continuity	Council not able to continue business due to unexpected circumstances	Low	Councillors have spare village hall key and key box available. Electronic backup to Google Drive (cloud) completed automatically. Locum Clerk would be recruited for long term absence.	Clerk/Council Existing procedures acceptable
Clerk	Loss of Clerk/ Terminates employment/sickness/accident at work Fraud Incompetence	Medium Low Low	Employment costs budgeted annually Policies in place (H&S, Lone Worker, Pension, Grievance, Disciplinary, Training & Development) Employer's Liability in place Significant financial controls and monthly monitoring in place Clerk not authorised/able to make payments Training budget agreed annually, membership of external body (NPTS/SLCC) for advice and support Annual appraisal process (carried out by 2 Councillors) Policies in place (H&S, Lone Worker, Pension, Grievance, Disciplinary, Training & Development) Adequate Working Balance	Existing procedures acceptable Continue existing monthly monitoring ACTION: Review employment policies April 2023

Meeting Location	Health & Safety of venue Adequacy	Low	Meeting rooms hired at Jubilee Hall. The Hall Management ensure relevant policies are in place and safe access and facilities. Clerk/Council to report any issues to Management. Meeting room booked year in advance	Clerk/Council Existing procedures suitable
Members of the public attending meetings	Health & Safety of public/Councillors/Clerk attending meeting	Low	Public Liability Insurance in place Standing Orders in place	Clerk/Council/ VH Chair/ Committee Existing procedures suitable
Meetings with external bodies	Safe working practice	Low	To ensure more than one representative of the Council attends external meetings Lone Worker policy in place	Clerk/Councillors Existing procedures adequate
Council Records (paper)	Loss through theft, fire or damage	Low	Older records are archived with NCC record office Limited risk of fire as not close to significant fire source. Almost all paper records are also on computer. Ensure all paperwork is collected after meetings/destroyed when no longer necessary to keep Retention of documents policy in place	Clerk/Councillors Existing procedures suitable
Council electronic records	Loss through theft, fire, corruption of computer	Medium	Electronic backup to Google Drive (cloud) completed automatically Anti-virus software installed and updated regularly	Existing procedures adequate

			One PC laptop password protected. Chair has access to code in emergency.	
Operational				
SAM2 Speed watch volunteers	Roadside accident Lifting heavy equipment	Medium	Risk Assessment and training for use of SAM2 provided (Westcotec) Council £10 million Public Liability Insurance Policy Asset Register maintained and Insurers advised	Clerk/Council Council agrees insurance policy Asset Register updated annually by Clerk
Defibrillators	Not working Not present in cabinet	Low	Volunteers appointed to carry out weekly physical checks on defibrillators – reported on Webnos system Asset Insurance Insurance and Managed Solution	Clerk/Volunteers Clerk/Council
Contractors	Public accident	Medium	Contractors own Public Liability and risk assessments/suitable equipment Insurance Policy Council and Contractor (£10 million)	Clerk/Council
Financial				
Precept	Adequacy of Precept	Medium	Reserves held in General Reserve (approx. 6 months of annual Precept) Reviewed annually	Clerk/Council Existing procedures adequate

Cash flow and end of year balance		Medium	<p>Budget prepared</p> <p>Budget Monitoring document provided to Councillors</p> <p>Reserve funds allocated</p> <p>Fidelity Guarantee in place</p> <p>Internal Controls in place</p> <p>Insurance Policy</p>	<p>Existing procedures adequate</p> <p>Policies reviewed annually</p>
Insurance	Adequacy; Cost; Compliance; fidelity	Low	<p>Review undertaken of insurance arrangements prior to renewal</p> <p>Three quotes obtained</p> <p>Asset register updated and reviewed</p> <p>Employers Liability, Public Liability and Fidelity Guarantee (statutory requirements) in place</p>	Clerk/Council to ensure cover is adequate for any changes
Handling of cash	Loss through theft or dishonesty	Low	<p>Council has no petty cash or float accounts</p> <p>All transactions made electronically with 2 signatures</p>	Existing procedures adequate
Banking	Inadequate checks	Low	<p>Financial Regulations in place and reviewed annually</p> <p>Monthly bank reconciliation and payments list presented to Council monthly.</p> <p>All banking records available to view</p>	<p>Council - Review Financial Regulations annually</p> <p>Existing procedures adequate</p>

	Inappropriate payments		<p>Payments authorised by full Council and set up/authorised by 2 Councillors</p> <p>All payments/invoices available to view</p>	
Financial controls and records	Inadequate checks	Low	<p>Monthly reconciliations carried out and presented to Council</p> <p>Two Councillor signatories for all payments following authorisation from full Council – minuted</p> <p>Internal and external audits carried out</p> <p>£137 payments identified/minuted separately</p>	<p>Existing procedures adequate</p> <p>ACTION: arrange internal audit quarterly by Councillor</p>
Election Costs	Unbudgeted election costs	Medium	<p>Risk is higher in election year (2023,2027 and every 4 years)</p> <p>Earmarked reserve in place as estimated by BDC</p>	<p>Existing procedures adequate</p> <p>To review after election and reset reserve in Precept planning</p>
VAT	Reclaiming / charging	Low	<p>Council does not charge VAT</p> <p>VAT reclaimed annually as set out in the Financial Regulations</p>	<p>Clerk</p> <p>Existing procedures adequate</p>

Office Equipment	Loss / damage	Low	Stored at Clerks home (place of work) Insurance cover in place	Asset register updated with new purchases and checked annually
Annual Return	Not submitted within the time limit Incorrect completion	Low	Clerk attends annual training and ensures deadlines are met Annual Return is completed by the RFO and signed by the Council at the May or June meeting. Internal Audit is appointed annually by Council and reviews the figure and calculations and when satisfied signs the appropriate page of the AGAR. External Auditor is final check of the AGAR	Existing procedures adequate
GDPR				
Data Protection	Policies not in place and adhered to	Medium	DPO appointed Clerk and Councillors trained Data Protection Policy adopted	Existing procedures adequate ACTION: Review annually
Freedom of Information	Policy Provision	Low	Policy in place and clear guidelines online for submission of FOI requests	Existing procedures adequate External advice/support available

Public Spaces				
Grass Cutting and Strimming (recreation ground and village)	Public injury	Medium	<p>Qualified contractors appointed annually</p> <p>Copy of public liability insurances requested</p>	Existing procedures adequate
Street furniture, benches, bus shelters, noticeboards, litter & dog bins	Public injury / damage	Low	<p>Annual review of assets</p> <p>Physical checks carried and any issues reported</p> <p>Public liability insurance in place</p> <p><i>(Some litter/dog bins responsibility of BDC and therefore issues reported directly to them)</i></p> <p>BDC empty litter/dog bins weekly – any issues re overflowing reported to BDC</p> <p>Teddy bear bin at recreation ground bin emptied weekly by maintenance contractor</p> <p>Reserve for replacement of assets</p>	<p>Existing procedures adequate</p> <p>Annual review of assets carried out</p> <p>ACTION: Review adequate annual and long-term reserves</p>
Play area equipment	Public injury / damage	Medium	<p>Weekly inspection by volunteer and maintenance contractor / Covered by Cllrs</p> <p>Action taken on reports of damage</p> <p>Annual inspection by RoSPA</p> <p>Signage in place on play, gym and MUGA equipment</p>	Existing procedures adequate

Litter picking	Public/volunteer injury	Medium	Litter picking carried out by Team Salhouse Hi-vis Vests worn, and correct equipment used.	Council ACTION: Risk assessment
War Memorial	Public injury / damage	Low	Inspection carried out with Asset Review Listed building Nick Hindle Stonemason cleaned and secured the war memorial in January 2022	Council/Clerk Existing procedures adequate
Village Sign	Public injury / damage	Low	Inspection carried out with Asset Review Village Sign People repainted sign November 2021	Existing procedures adequate
Liability				
Legal Powers	Illegal activity / payments	Low	Decisions and payments made only within the Powers of the Parish Council, resolved and minuted Terms of reference clearly outlined in Standing Order which is available to all	Existing procedures adequate Standing Orders reviewed annually in March
Minutes / Agendas / Statutory documents	Accuracy / legality	Low	Minutes and agendas are produced and displayed in the prescribed method and adhere to legal requirements Minutes approved and signed at next PC meeting Business conducted at Council meetings managed by the Chair Code of Conduct to be adhered to by all Councillors	Existing procedures adequate

			All Councillors personal responsibility to declare any interests at meetings	ACTION: Councillor training after election May 2023
Councillor Conduct	Councillors' requirement to adhere to agreed code of conduct	Medium	Councillors sign up to Code of Conduct and disclose interests. All Councillors personal responsibility to declare any interests at meetings	Clerk/Councillors ACTION: BDC to issue revised Code of Conduct May 2023
Public Liability	Risk to third party, property or individuals	Medium	Insurance in place (£10 million any one event) Risk assessments undertaken where applicable	Review annually
Employer Liability	Non-compliance with employment law	Low	Insurance in place Updates shared from NPTS / NALC / SLCC / HMRC etc.	Review annually
Legal Liability	Legality of activities	Medium	Officials' indemnity incorporated in Employers Liability	Existing procedures adequate
Members Interests	Not declared / out of date	Medium	Item on agenda for declaration of interests Individual Councillors responsibility to ensure their interests are kept up to date and inform BDC	Adequate ACTION: following election May

				2023 all Councillors will be required to complete a new Register of Interests form
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Risk Schedule

Item	Frequency	Last Reviewed	Comments / Actions
<p>Assets Inspection</p> <ul style="list-style-type: none"> • Street furniture (benches/bus shelters/dog & litter bins/ noticeboards) • War Memorial • Village Sign • Play Equipment (inc. gym and MUGA) 	<ul style="list-style-type: none"> • Annual asset review • Annual asset review • Annual asset review • Weekly/monthly inspection by volunteer (recorded) 	<ul style="list-style-type: none"> • March 2023 • March 2023 • March 2023 • Current 	<p>To be documented by Councillor / Clerk carrying out review</p> <p>ACTION: Clerk</p>
<p>Parish Council Insurance including</p> <ul style="list-style-type: none"> • Public & Employers liability • Fidelity guarantee • Personal accident 	<ul style="list-style-type: none"> • Annually before renewal • Annually before renewal • Annually before renewal 	<ul style="list-style-type: none"> • March 2023 	<p>Long-term agreement in place with Ansva (Community Action Suffolk)</p> <p>1st April 2023 to 31st March 2026</p>
<p>Financial Matters</p> <ul style="list-style-type: none"> • Banking arrangements • Insurance providers • Vat return completed • Budget agreed • Precept requested • Bank reconciliation • Salary review • Internal Audit • External Audit • Internal Control checks • Financial Regulations 	<ul style="list-style-type: none"> • When signatories change • At time of renewal • Annually by Clerk • Annually by Council • Annually by Clerk once Council agreed • Monthly by Clerk • Annually at Appraisal • Annually by appointed qualified auditor • Annually by PKF Littlejohn (until 2027) • Quarterly by appointed Councillor • Annually reviewed by Council 	<ul style="list-style-type: none"> • December 2022 • March 2023 • March 2023 • January 2023 • January 2023 • Ongoing • Due April 2023 • June 2022 • June 2022 • March 2023 	<p>Internal auditor appointed November 2022</p> <p>To be agreed</p>

<p>Administration</p> <ul style="list-style-type: none"> • Agendas published on time • Minutes signed and published • Standing Orders reviewed • Computer back up 	<ul style="list-style-type: none"> • Annually by Internal Auditor • Annually by Internal Auditor • Annually by Council • Clerk 	<ul style="list-style-type: none"> • June 2022 • June 2022 • March 2023 • Current 	<p>Procedures Adequate</p>
<p>Employer Responsibility</p> <ul style="list-style-type: none"> • Employment Contract • Staff Appraisal • Training • Contractors' insurance • PAYE • Pension • Employment policies 	<ul style="list-style-type: none"> • Within 13 weeks of start date • Annually by 2 Councillors • Budgeted & recorded • In place • In place (HMRC RTI system) • In place (LGA – Norfolk Pension Fund) • Reviewed/agreed by Council 	<ul style="list-style-type: none"> • January 2017 • Ongoing • Ongoing • Ongoing • Monthly by Clerk • Monthly by Clerk • Action 	<p>Next Appraisal due April 2023</p> <p>Employment policies to be reviewed April 2023</p>
<p>Councillors Responsibilities</p> <ul style="list-style-type: none"> • Code of Conduct Adopted • Register of Interests Completed • Declarations of Interest minuted 	<ul style="list-style-type: none"> • In place • Councillor to completed and submit to BDC 28 days after elected/co-opted • Standing Item on agenda 	<ul style="list-style-type: none"> • Action • Councillor responsibility to maintain • Current/ongoing 	<p>Updated Code of Conduct to be adopted May 2023</p> <p>Link on website to BDC for Register of Councillors interests declared</p>