



RISK MANAGEMENT REGISTER

The Parish Council is expected to carry out an annual risk assessment and identify any actions it considers necessary to minimise those risks.

Risks can be defined as any threat or possibility that an action or event will affect the interests of the Parish Council. Risk management is not a process of avoiding risk but an attempt to identify risk and assess its implications in order to make informed decisions. Whilst some risks can never be fully eliminated, it is important to have a plan in place that provides a structured, systematic and focused approach to managing risk.

The Parish Council is responsible for the management of risk in accordance with this plan. The Clerk is responsible for advising the Parish Council on risk assessment and for conducting his/her duties in a manner which avoids undue risks to the Council.

Most of the Parish Council's identified risk(s) is/are covered by insurances taken out, i.e. public liability, employer liability, money, fidelity guarantee, property damage, official's indemnity and equipment.

Risk assessment is a continuous process for the Council and this plan is not exhaustive. The Parish Council may wish to consider other risks not identified. The plan will be reviewed annually and should be read in conjunction with the Parish Council's Financial Regulations.

RISK	PROBABILITY	IMPACT	MITIGATION	CONTROL	RESPONSIBILITIES
Personal injury or damage to member (s) of the public or their property arising from defect (s) in Council property.	Low – Council property comprises fixed installations such as benches/seats/notice board(s).	Claims for compensation and costs to the Council in defending claims where appropriate.	Covered under the Council’s Public Liability Insurance Policy – £10 million	Regular inspection and maintenance and prompt repair of any damage. Periodic review of insurance cover and timely renewal.	Council/Clerk Council/Clerk
Compensation claim by employee (or contracted person) in respect of injury sustained in the cause of his/her employment/engagement.	Low – given the nature of the Clerk’s duties. Lengthsman and Other Contractors – risk is higher, given the nature of duties.	Claims for compensation and associated costs.	Potential liabilities, including costs, covered by Council’s insurance policy - £10 million in respect of employees. Lengthsman is required to take out suitable insurance as required by service contract. Other Contractor is required to take out suitable insurance as required by service contract.	Maintain adequate insurance cover in respect of employees. Lengthsman to complete weekly Risk Management Assessment Forms as provided under LCC Risk Assessment and Safe Working Practices documentation. Sample inspection of weekly RMAF’s to confirm appropriate completion. Occasional site checks to ensure compliance with risk procedures.	Clerk Scheme Administrator to maintain copies with weekly work sheets. Scheme Administrator Scheme Administrator/Clerk
Loss of cheques, cash etc. held on the Council’s behalf.	Low – Receipts are rarely in cash. More usually by cheque, but infrequent.	Reduction in Council’s financial resources.	Such losses are covered by insurance policy. Prompt payment of receipts into bank. Precept and VAT refund paid direct into bank account.	Maintain adequate insurance cover. Prompt payment of receipts into bank.	Council/Clerk Clerk

Financial loss due to banking error (e.g. leading to loss of interest or bank charges levied)	Low	Reduction in Council's financial resources.	Regular monitoring and review of Bank statements.	<p>Application of financial regulations, including scrutiny of all bank statements upon receipt.</p> <p>Periodic review of banking arrangements to secure reasonable terms and conditions.</p>	Clerk
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RISK	PROBABILITY	IMPACT	MITIGATION	CONTROL	RESPONSIBILITIES
Loss of monies due to fraudulent action by employee(s).	Low – any significant incident should be easily detected.	Reduction in Council’s financial resources.	All cheques signed by two Councillors. All expenditure approved by Council. Regular Financial Statements provided to Council. Accounts subject to scrutiny by Internal Auditor, and overview by External Auditor. Insurance cover enacted up to £150,000	Application of financial regulations. Regular review of insurance.	Council. Council Clerk Internal Auditor External Auditor Clerk/Council
Damage to Council property by third party.	Medium – property is fixed and intended for public use.	Repair/replacement costs to be covered.	Council’s insurance policy covers items of equipment and street furniture.	Regular inspections of condition and appropriate action where required. Insurance cover in place.	Clerk/Council Clerk
Actions against the Council for libel or slander.	Low – Proper Conduct of Members and Council meetings and Clerk’s professional judgement regarding correspondence etc.	Potentially substantial cost to the Council.	Risk covered by the Council’s insurance policy - £250,000.	Members’ awareness. Proper conduct of meetings by Chairman. Professional advice from Clerk.	Members Chairman Clerk
Failure to represent community interest adequately in relation to matters likely to impact significantly on the parish.	Low – Parish Council well established as consultee.	Reduction in local facilities and/or quality of life, missed opportunity to benefit from external funding or advice.	Council recognised by other agencies for consultation and information. Membership of NALC/LALC.	Threats and opportunities reported to Council meetings. Special meetings called as required. Council to be kept informed.	Council and Clerk Clerk Clerk

RISK	PROBABILITY	IMPACT	MITIGATION	CONTROL	RESPONSIBILITIES
Loss of council paper records and computer files due to accident or otherwise.	Low – Current Records are maintained in Clerk’s property and on Wiswell Parish Council’s computer.	Inconvenience in tracing information particularly legal and historical records.	Regular back-up copies kept, as appropriate.	Computer records regularly backed up to flash drive and cloud (off site).	Clerk
Damage to Christmas tree lights and other equipment stored by Members and Lengthsman.	Low – equipment and lights responsibility of Council whilst in their possession. Mid - Whilst erected over Xmas period due to storm or theft, vandalism, malicious damage, impact or accidental damage.	Injury to public, as a result of, any malfunction or tree falling incident.	Council responsible whilst in their possession. Insurance cover for public liability and replacement value.	Inspections carried out regularly whilst erected over Xmas period. Insurance cover in place.	Council/Clerk Clerk
Precept is not submitted on time, not paid by Principle Authority or inadequate for purpose.	Low	Reduction in Council’s financial resources. Inability to deliver services.	Budget and Precept considered each November in line with Standing Orders. Regular review against budget.	Diarised by Responsible Financial Officer (RFO). Reminder normally sent by Principle Authority.	Council/Clerk
Salaries wrongly calculated and paid. False employees. Tax and NI deductions incorrect. Clerk status challenged.	Low Low Low Low	Reduction in Council’s financial resources.	Payment is by cheque signed and issued in accordance with Contract of Employment and Financial Regulations. Clerk is sole employee.	Procedures in place and cheques signed in accordance with Financial Regulations. Regular budget comparison by Council. Individual payments recorded at meetings.	Council/Clerk
Payment made for goods not received.	Low	Reduction in Council’s financial resources.	Purchases made from reputable known suppliers and generally only paid after receipt of goods/service.	Payment after receipt.	Clerk

Reserves too low.	Low	<p>Reduction in Council's financial resources.</p> <p>Inability to deliver services.</p>	<p>Annual Budget approved and regular review.</p> <p>New expenditure only undertaken where reserves allow.</p> <p>Reserves maintained at level commensurate with expenditure commitments and historical experience.</p>	<p>Careful budget monitoring and formal approval and costings for new services and /or projects whilst maintaining reserves in line with past practical experience.</p>	Council/Clerk
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RISK	PROBABILITY	IMPACT	MITIGATION	CONTROL	RESPONSIBILITIES
Loss of key personnel.	Low	Inability to operate and deliver services.	<p>Ensure Clerk as sole employee has adequate training, support and hours to undertake role to avoid stress, leading to sickness or early departure.</p> <p>Ensure regular back up of computer-based work is maintained and sufficient notice is incorporated within contract to allow replacement to be obtained if necessary.</p> <p>Continue membership of NALC for advice if needed.</p>	<p>Maintain regular contact and approve training and support mechanisms as appropriate.</p> <p>Regular back up of computer files.</p>	<p>Council</p> <p>Council and Clerk</p>
Failure to comply with procedures for awarding contracts of goods and services.	Low	<p>Reduction in Council's financial resources.</p> <p>Inability to deliver services.</p>	<p>Ensure adherence of Standing Orders and Financial Regulations for awarding of contracts.</p> <p>Ensure contractors can demonstrate appropriate risk assessment and insurances.</p>	<p>Procedures in place and cheques signed in accordance with Financial Regulations.</p>	<p>Council/Clerk</p>

(Source – Wiswell Parish Council)
(This Risk Management Register was adopted by the Parish Council at its Meeting held on 10 September 2018)