

## **SOUTH CREAKE PARISH COUNCIL RISK MANAGEMENT POLICY**

### **About the Council**

South Creake 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 Company Local Council Insurance. The Insurance Policy is for a term of 3 years, and is due for renewal 1<sup>st</sup> June, 2020.

The contact details for the insurers are:

Address: Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY

Phone: 01483 462860

Email: [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

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 2017'. 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 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.

(1) Subject	(2) Risk(s) Identified	(3) H/M/L	(4) Management/Control of Risk	(5) Review/Assess/Revise
<b>MANAGEMENT</b>				
Business Continuity	Risk of Council not being able to continue its business	Low	Considered so remote as to not warrant a specific plan	No further action
Meeting Location	Adequacy  Health & Safety	Low  Low	Meetings are held in the Memorial Pavilion. All the premises and facilities are considered to be adequate for the Clerk, Councillors and any Public who attend from a health, safety and comfort aspect.	Existing procedure adequate Public Liability Insurance
Council Records/Documents	Loss through theft, fire, damage	Low	Papers both current and archived will be stored securely at Clerk's home.	Damage or theft is unlikely and so provision adequate.
Computer Records/Documents	Loss through damage, fire, corruption of computer	Med	The Parish Council's electronic records are stored on the clerk's computer. Back-ups of the files are taken at monthly intervals on an external hard drive.	Existing procedure adequate
<b>FINANCE</b>				
Precept	Adequacy of precept  Requirements not submitted to District Council  Amount not received from District Council	Med  Low  Low	Sound budgeting to underlie annual precept. The Parish Council receives a six monthly budget update and detailed budgets in January of each year. The precept is an Agenda item at the Jan meeting and is approved at the Jan meeting. The Clerk informs the Council when monies are received (approx Apr).	Existing procedure adequate
Budget	Not set	Low	Agenda Item (Jan), approved Jan by South Creake Parish Council.	Existing procedure adequate
Insurance	Adequacy Cost Compliance Fidelity Guarantee	Low Low Low Med	An annual review is undertaken of all insurance arrangements in place. Employers Liability, Public Liability and Fidelity Guarantee are a statutory	Existing procedure Adequate  Review provisions and

			requirement	compliance annually
Banking	Inadequate checks Bank Mistakes Loss/Charges	Low Low Low	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts.	Existing procedures Adequate Review Financial Regulations as necessary Monitor Bank Statements
Cash	Loss through theft or dishonesty	Low	The Council has no petty cash or float. Any cash transactions are made by the clerk, are fully receipted and then reimbursed monthly or paid by cheque on receipt of an invoice	Existing procedures adequate
Financial controls and records	Inadequate checks	Low	The Council has Financial Regulations which set out the requirements. Bi-monthly reconciliation prepared by RFO and approved by the Parish Council. Two signatories on cheques. Internal and external audit. Any financial obligation must be approved and clearly minuted before any commitment. All payments must be approved and clearly minuted. Any s137 payments must be recorded at time of approval	Existing procedures adequate
Reporting and Auditing	Information Communication  Compliance	Low  Medium	A monitoring statement will be produced bi-monthly. This will include bank reconciliation and a breakdown of receipts and payments. Council should regularly Audit internally to comply with Fidelity Guarantee.	Existing communication procedures adequate  Chairman to Audit Fidelity compliance annually
Grants and support – payable	Power to pay Authorisation of the Council to pay	Low	All such expenditure goes through the required process of approval, minuted and listed accordingly if a payment is made using the S137 power.	Existing procedures adequate. Parish Councillors request a S137 rules if required.
Grants – receivable	Receipts of grant	Low	The Parish Council does not regularly receive grants. One off grants would come with terms and conditions to be satisfied	Procedure would need to be formed, if required

Charges – rentals receivable	Receipt of rent	Low	Football; Tennis; Bowls; – The Clerk will issue an invoice annually for rent due. The cheques are banked and the Council notified of the receipts. The various sports clubs will arrange their own insurance and provides a copy to the Parish Council each year.	Existing procedures will be adequate once in place. Review agreement and fees annually Ensure payment and copy of insurance is received.
	Insurance implication	Med		
Best Value Accountability	Work awarded incorrectly	Low	To seek, if possible, more than one quotation for any substantial work required to be undertaken. If a problem is encountered with a contract the Clerk would investigate and if necessary report to Council.	Existing procedure adequate.  Include when reviewing Financial Regs.
Salaries and associated costs	Salary paid incorrectly	Low	The Parish Council authorises the appointment of all employees. Salary slips are produced monthly by the Clerk together with a schedule of payments to the Inland Revenue. These are inspected at council meetings and signed off. All tax payments are submitted in the Inland Revenue annual return. The Clerk does not have a time sheet and has a contract of employment and job description.	Existing appointment and payment system adequate
	Wrong hours/rate paid	Low		
	Wrong deductions of tax	Low		
	Unpaid tax contributions to the Inland revenue	Low		
Clerk and other employees	Sickness/Terminates Employment	Med	A contingency fund should be established to enable training for the CILCA qualification in the event of the clerk resigning. The requirements of Fidelity Guarantee insurance must be adhered to Clerk should be provided with relevant training, reference books, access to assistance and legal advice South Creake Parish Council has been appointed to undertake payment of clerks monthly salary	Existing procedures adequate Adequate working balance included in financial statement when setting precept Employers Liability in place. Include in financial statement when setting precept Monitor working conditions
	Fraud	Low		
	Actions undertaken	Low		
	Salary paid incorrectly	Low		
Election costs	Risk of election cost	Med	Risk is higher in an election year. There are no measures, which can	Include in financial statement when setting

			be adopted to minimise risk of having a contested election. A contingency fund should be established to meet the costs	precept
VAT	Reclaiming/Charging	Low	The Council has financial regulations which set out the requirements.	Existing procedures adequate
Annual Return	Not submitted within time limits	Low	Annual return is completed and signed by the Council, submitted to the Internal Auditor for completion and signing, then checked and sent on to the External Auditor within time limit	Existing procedures adequate
Data Protection	Personal Data Breach	Med	DPO appointed. Training undertaken by the Clerk. Data Protection Policy adopted. Information Audit undertaken and consent obtained from individuals whom the Council holds personal data.	To be reviewed annually All personal data to be managed by DPO.
<b>ASSETS</b>				
Infrastructure Assets	Protection of physical assets	Med	All assets insured, and reviewed annually. Value increased annually by RPI. All assets maintained on an ad hoc basis and reviewed annually.	Existing procedures adequate
Street furniture and play equipment	Theft/Loss, damage to play equipment, benches, etc  Maintenance of all Assets	Low	Seats & play equipment essentially immovable, inspected annually. An asset register is kept up to date and insurance is held at the appropriate level for all items. Annual Play Area Inspection carried out. Regular checks are made on all equipment by members of the Parish Council.	Existing procedures adequate
Office equipment	Loss	Low	No risk, equipment provided by clerk	Existing procedures adequate
SAM2 Speed Watch Volunteers	Roadside accident Lifting heavy equipment	Med	Risk assessment of authorised sites carried out by NCC and training for use of SAM2 provided by Westcotec Ltd.	Training provided by Westcotec Ltd. Public Liability Insurance cover Asset Register maintained and insurers advised

<b>LIABILITY</b>				
Legal powers	Illegal activity or payments	Low	All activity and payments made within the powers of the Parish Council to be resolved and clearly minuted.	Existing procedures adequate
Minutes/Agendas/Statutory documents	Accuracy and Legality	Low	Minutes and agendas are produced in the prescribed method and adhere to legal requirements.	Existing procedures adequate
	Non compliance with statutory requirements	Low	Minutes are approved and signed at next meeting. Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman.	Undertake adequate training  Members to adhere to Code of Conduct
Employer Liability	Comply with Employment Law	Med	Membership of various and regional bodies.	Existing procedures adequate
	Comply with HMRC requirements	Med	Regular advice from HMRC. PAYE completed monthly and at year-end. Internal and external auditor carries out annual checks.	Existing procedures adequate
Public Liability	Risk to third party, property or individuals	Med	Insurance is in place. Risk assessment of any individual event undertaken.	Existing procedures adequate
Legal Liability	Legality of activities	Med	Clerk to clarify legal position on proposals and to seek advice if necessary.	Existing procedures adequate
	Proper and timely reporting via Minutes Proper document control	Low	Council always receives and approves minutes at monthly meetings.	
		Low	Retention of document policy in place.	
<b>COUNCILLORS PROPRIETY</b>				
Members Interests	Conflict of interest	Med	Councillors have a duty to declare any interest at the start of the meeting	Existing procedures adequate
	Register of Members Interests	Low	Register of Members Interests form to be reviewed at least on an annual basis	Members to take responsibility to update their register

ITEM	FREQUENCY	LAST REVIEWED	COMMENTS/ACTIONS
<b>Parish Council Insurance Including</b> Public and Employers Liability Money and Fidelity Guarantee Personal Accident	Annually	May 2017	Insurers: Came & Company LTA expires June 2020
<b>Assets Inspection</b> War Memorial  Noticeboard Street Lighting Benches Litter/Grit Bins	Annually  Monthly Annually Annually Monthly/Annually	August 2014  July 2017	Refurbished July 2014 (Architectural Stone Conservation)  Carried out by Cozens (UK) Ltd
<b>Other Inspections/Maintenance</b> Inspection of Playground equipment by Qualified Inspector Inspection of Playground equipment by Parish Council Tree Inspection/Maintenance (The Green)	Annually  Weekly  Annually	December 2017   Oct 17 & Apr 18	Inspected by Wicksteed Leisure Ltd   Carried out by C Hotson/Chestnut Avenue Ltd
<b>Financial Matters</b> Banking Arrangements Insurance Providers VAT return completed Budget agreed, monitored and reported Precept requested: Payments approval procedure Bank reconciliation overseen by Chairman Clerk's salary reviewed and documented Internal audit External audit Internal check of financial procedures	Annually Annually Annually Six Monthly Annually Monthly Ongoing Annually Annually Annually Annually	May 2018 May 2018 June 2017 January 2018 January 2018 May 2018 May 2018 April 2012 May 2017 September 2017 May 2017	Barclays: Community /Business Saver Accounts Insurers: Came & Company         Internal Auditor: Mr Roger Canwell External Auditor: Mazars LLP

<b>Administration</b> Minutes properly numbered Asset register available/updated Financial Regulations reviewed Standing orders reviewed Backups taken of computer records	Ongoing Ongoing Annually Annually Weekly	May 2018 September 2013 September 2013	
<b>Members' responsibilities</b> Code of Conduct adopted Register of Interests completed and updated Register of Gifts/Hospitality Declarations of Interests minuted	Ongoing Ongoing Ongoing Ongoing	July 2012 May 2015	Adopted BCKWLN Code of Conduct
<b>Employers Responsibilities</b> Contract of employment in place Contractors Indemnity Insurance Written arrangements with contractors	Annually Ongoing Ongoing	April 2012 May 2018 July 2017	Norse Eastern Ltd, Ground Maintenance, Expire Dec 2018 Cozens (UK) Ltd, Street Lighting Maintenance, Expire June 2020

The information given above was agreed at the Parish Council meeting held on the 14<sup>th</sup> May, 2018, as being a correct record.

Signed:  
Chairman

Date:

Signed:  
Clerk:

Date: