

Terrington St John Risk Management Policy

Adopted: May 2023

To be reviewed: May 2024

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This policy maybe used by the council's internal auditor to help to identify what tests to carry out as part of the audit.

Risk management is important. The failure to manage risks effectively can be expensive in financial terms and also in terms of service delivery. Although the clerk will be assessing and managing risks, members are ultimately responsible for risk management because risks threaten a council's ability to achieve its objectives.

This document has been produced to enable Terrington St John Parish Council to identify the key risks facing the council, evaluate the potential of one of the risks taking place; and to agree measures to avoid, reduce and control the risk or consequence.

FINANCIAL AND MANAGEMENT

Subject	Risk(s) indentified	H/M/L	Management/control of Risk	Review/Assess/Revise
Precept	Adequacy of precept in order for the parish council to carry out its statutory duties	M	To determine the precept amount required, the parish council regularly receives budget update information monthly. At the precept meeting (December/January) the parish council receives a budget report, including actual position and projected position to the end of year and indicative figures or	

			<p>costings obtained by the clerk. With this information the parish council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from the BCKLWN. The figure is submitted by the clerk in writing.</p> <p>The clerk informs the parish council members when the monies are received.</p>	Existing procedure adequate.
Financial Records	<p>Inadequate records</p> <p>Financial irregularities</p>	<p>L</p> <p>L</p>	<p>The parish council has Financial Regulations which sets out the requirements.</p> <p>The clerk could be asked to produce the records for inspection.</p>	<p>Existing procedure adequate</p> <p>Review the Financial regulations yearly.</p> <p>A member inspects the financial records yearly.</p>
Bank, banking and finance	<p>Financial controls and records</p> <p>Banks mistakes</p>	<p>L</p> <p>L</p>	<p>The parish council has Financial Regulations which set out banking requirements.</p> <p>Monthly reconciliation and reporting to the whole parish</p>	

	Risk of consequential loss of income	L	Council. Insurance cover	Existing procedure adequate
	Late or not banking of cheques	L	Clerk to bank cheques by post to UTB within 5 days of receipt.	
	Payment errors	L	Details of necessary payments to be circulated prior to monthly meetings for all members to consider. Invoices to be made available at meetings/on OneDrive so they can be checked. Clerk to put payments on UTB and 2 other members to check details and authorise payments.	
	Comply with borrowing restrictions	L	No borrowing at present.	
	Signatories	L	Review the Financial Regulations and bank signatory list annually in line with the Standing Order Calendar and in the event of a change of Clerk or any other extraordinary change in circumstances. Ensure that there is a Councillor (Internal Control	

	Direct Debits and Standing Orders		<p>lead Councillor) that has visual only access the bank account. To ensure that at least Councillors have the ability to authorise BACS payments and sign cheques. Monitor the bank statements monthly.</p> <p>Current list of DD and SO circulated to Councillors ready to be consider and agreed at the May meeting.</p>	
All costs and expenses debts	<p>Goods not supplied but billed.</p> <p>Incorrect invoicing</p> <p>Cheque payable incorrect</p>	<p>L</p> <p>L</p> <p>L</p>	<p>All goods to be ordered are confirmed at Council Meetings and checked by the Clerk who reports back.</p> <p>Financial Regulations set out requirement for Responsible Financial Officer checking for amounts against decisions/quotes etc.</p> <p>Councillors check invoice book against the cheque book and associated paperwork. Two signatories on cheques. Full Council approves the list of requests for payment.</p>	Existing procedures are adequate.

	Loss of stock	L	TSLPC has no stock.	
	Unpaid invoices	L	Council invoices are minimal and rare. Unpaid invoices for Council goods or services are pursued and where possible, payment is obtained in advance.	
Budgeting	Budget not prepared for the next financial year	L	With information on the previous budget, actual spend for both the current year and previous year against budget cost centres and cost codes, TSJPC maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings. Budget and precept setting are timetabled for meeting agenda annually in line with the Standing Order Calendar, usually December or January as the Borough Council requires a response by the end of January.	Existing procedure is adequate.
Cash	Loss of cash through theft or dishonesty	L	No cash transactions will take place.	
	Payments by cash or by DD card.	L	Review the necessity for UTB debit card for Clerk and Councillors annually at the May	

Reporting and auditing	Information communication	L	<p>meeting.</p> <p>Financial information is a regular agenda item (Finance Report) and discussed/reviewed and approved at each meeting.</p> <p>Clerks reports are circulated regularly via email and considered at meetings.</p> <p>Councillor reports are circulated as necessary or made at meetings.</p> <p>Email correspondence including planning information is circulated regularly by forwarding on the original email.</p> <p>Paper correspondence is scanned by the clerk and circulated via email before the next meeting.</p> <p>Councillors have contact details (email and phone)of all other members so that contact can be made.</p> <p>Clerk to follow the correct</p>	Existing procedures adequate.
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			procedure when engaging an Internal Auditor.	
Grants	Receipt of grant	L	<p>Parish Council does not presently receive any regular grants. But will apply for grants when possible.</p> <p>The Clerk regularly receives emails from NCF and NALC indicating the grants that are available. The Clerk will notify the members when she becomes aware of any grants that are available to Parish Council.</p> <p>The Clerk reviews these emails and inform the members when they are relevant to support the PC.</p> <p>The Clerk investigates other sources of grants when the PC is carrying out specific projects.</p>	Existing procedure adequate.

Charges-rents receivable	Payment of rents not made or late	L	The parish council collects allotment rents in October each year. Allotment holders have signed agreements. Invoices will be issued promptly, and receipts will be reported to members at the November meeting.	Existing procedure adequate
Grants and support payable	Power to pay Authorisation of Council to pay	L	All such expenditure goes through the required Council process of approval, minute and listed accordingly if a payment is made using S137 powers of expenditure.	Existing procedure adequate.
Best value accountability	Work awarded Incorrectly. Overspend on services. Necessity for services	L M	Normal parish council practice would be to seek, if possible, more than one quotation for any substantial work to be undertaken. For major work competitive tenders would be sought. If problems encountered with a contract the Clerk would investigate the situation and report to the Council. Clerk to give a comprehensive report on the historic and ongoing contracts.	Existing procedure adequate. Include when reviewing Financial regulations.
Salaries and assoc. costs	Salary paid incorrectly.	L L	The Clerk to use the HMRC Basic tools payroll package to calculate	

	Unpaid Tax to Inland Revenue	L	<p>PAYE/NIC. Payments to be made each before the 19th of each month. HMRC will contact clerk promptly if errors are detected – clerk will follow this up promptly and seek support if necessary.</p> <p>A reconciliation is submitted to HMRC at the end of the financial year that additionally can pick up mistakes made during the year.</p> <p>Any mandatory pension requirements must be fulfilled by the PC.</p>	Existing procedure adequate.
	Pension.			
Employer liability	<ul style="list-style-type: none"> • Compliance with Employment law • Comply with Inland Revenue requirements • Safety of employees, visitors, parishioners, volunteers, contractors 	M	The PC to be a member of NALC or equivalent body and the Clerk to be a member of SLCC and receive regular updates.	Existing procedure adequate.
		L	Regular advice from HMRC. Internal and external auditor to carry out annual checks. Clerk to be a member of NALC and SLCC and receive regular updates from HSE.	
Employees	Fraud by staff	L	Requirements of Fidelity	

	Health and safety	L	<p>Guarantee insurance adhered to with regards to fraud.</p> <p>All employees to be provided adequate direction and safety equipment needed to undertake their roles. Monitor health and safety requirements and insurance annually.</p>	Existing procedures adequate.
	Performance	L	<p>All employee's performance should be regularly reviewed to ensure that there is full understanding of the roll they are undertaking.</p> <p>Litter pickers areas and hours should be checked to confirm performance.</p> <p>Clerk should have regular performance meetings with Chairman and also have yearly appraisal meetings with the Chairman and another member of the PC.</p> <p>TRAINING</p>	
	Record of employee hours	M	<p>Employees to keep a record of</p>	

	<p>Loss of key personnel/difficulty in retaining Clerk.</p> <p>Not enough hours for role.</p> <p>Sudden/unexpected loss of key personnel</p>	<p>M</p> <p>L</p>	<p>hours worked.</p> <p>Records to be checked at the monthly PC meetings.</p> <p>Clerk post would be advertised widely, with arrangements to temporarily cover Clerk responsibilities until new Clerk in place.</p> <p>Provision made in budget for extra cost of necessary hours. Monthly time sheet considered and approved at each monthly meeting, allowing for overtime if required by the Clerk to fulfil their duties.</p> <p>TSJPC have put measure in place to ensure that the Chairman and Vice Chairman have access to all parish records including email passwords, bank</p>	<p>Improve council reputation by good conduct at meetings.</p> <p>Consider specialist training/intervention. Review Clerk's terms and conditions, contact of employment (especially hours) if requirements found, changes should be made.</p>
VAT	Reclaiming/charging	L	The parish council has Financial Regulations which set out the requirements. The VAT is recorded monthly as invoices are	Existing procedures adequate.

	Comply with HMRC regulations	L	<p>paid. VAT to be claimed once one or more VAT form are full to make the minimum claim of £100.</p> <p>Use the help line when necessary. Clerk to read appropriate updates circulated by NALC.</p>	
Annual Returns	Not submitted within time limits	L	<p>Employers Annual Return is completed and submitted online with the prescribed time frame by the Clerk.</p> <p>Annual Return completed and signed by the Council, submitted to internal auditor for completion and signing then checked and sent to External Auditor within time frame.</p> <p>Clerk to seek support if necessary promptly from members, NALC or SLCC.</p>	Existing procedures adequate.
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings.	Existing procedures adequate
Minutes/agendas/ Notices Statutory	Accuracy and legality	L	Minutes and agenda are produced in the prescribed manor	Existing procedures adequate.

Documents`	Business conduct	L	by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Agenda displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chair.	Members adhere to Code of Conduct Guidance
Members interests	Conflict of interests Register of members interests	L L	Declarations of interest by members made at parish council meetings. Register of members interests' forms reviewed regularly. Members take responsibility to update register. A link on the website is made to the interest forms on the BCKLWN website.	Existing procedures adequate.
Legal liability	<ul style="list-style-type: none"> • Ensuring activities are within legal powers • Proper and timely reporting via the minutes 	L L	Clerk to clarify legal position on any new proposal. Legal advice to be sought where necessary. Council meets every month (except August) and has extra ordinary meetings when necessary. Minutes are always approved at the next meeting.	Existing procedure adequate.

			Minutes are made available to the press and public on the parish council website.	
Insurance	<ul style="list-style-type: none"> • Adequacy • Cost • Compliance • Fidelity Guarantee • Risk to third party, property or individuals • Legal liability as consequence of asset ownership 	L L L L	<p>An annual review is undertaken of all insurance arrangements.</p> <p>Additional quotes are sought to get best value unless a longer term arrangement is made.</p> <p>Employers and Employee liabilities a necessity and within policies.</p> <p>Ensure compliance measures are in place. Fidelity checks in place.</p> <p>Insurance in place. Open spaces and assets are checked regularly. Risk assessments are completed.</p> <p>Insurance in place. Checks are made and records are kept. Rospa inspections to take place annually.</p>	Existing procedure adequate. Insurance reviewed annually.
Data protection and GDPR - to ensure the parish council is adhering to data	Parish council fails to adhere to data protection rules - complaints received due to a data protection	M	<p>Data Protection Officer (DPO) appointed.</p> <p>Clerk and councillors trained in</p>	

protection law.	breach/complaint to the ICO.		<p>data protection.</p> <p>Data Protection Working Group set up (with terms of reference) to monitor work of DPO, ensuring the council's role as Data Protection Controller is carried out correctly.</p> <p>Data protection policy adopted, and information audit regularly reviewed.</p>	Ensure annual renewal after being established.
Freedom of Information	Policy Provision	L L	<p>The Council has a Model Publication scheme in place. To date there has been no requests under FOI.</p> <p>The parish council is aware that if a substantial request came in it could create a number of additional hours work. The parish council can request a fee to supplement the extra hours</p>	Monitor any requests made under FOI
PHYSICAL EQUIPMENT OR AREAS				
Assets – small items, Inc. bins, seats, play	<ul style="list-style-type: none"> Protection of physical assets, loss or 	L	All assets recorded on an asset register.	

equipment, posts, lighting	<p>damage (insurance provision)</p> <ul style="list-style-type: none"> • Maintenance (PC safety checks and ROSPA. • Risk/damage to third party (insurance provision, risk assessments) 	L	<p>Annual check is made to ensure adequate insurance provision. Monthly visual checks of all items are made, and a record is kept. An annual ROSPA check is conducted. Issues are resolved in a timely manner.</p> <p>Monthly visual checks are made. Adequate insurance provision.</p>	Existing procedures adequate
Assets – fixed ground areas, Inc. trees, hedges, carpark, footpaths (between Ely Row and Main Road and beside Clarkes cottage, allotments, fences	<ul style="list-style-type: none"> • Protection of physical assets, loss or damage (insurance provision) • Maintenance (PC safety checks, ROSPA • Risk/damage to third party (insurance provision, risk assessments) 	L	<p>Annual check is made to ensure adequate insurance provision.</p> <p>Monthly visual checks of all areas and a record is kept. Annual ROSPA inspection made. Issues are resolved in a timely manner.</p> <p>Monthly checks and adequate insurance.</p>	Existing procedures adequate
Assets – Other organisations with direct responsibility – Scout	<ul style="list-style-type: none"> • Protection of physical assets, loss or damage (report 	L	Report any damage observed to owner of property.	

hut and neighbouring property to PC property e.g. areas beside footpaths	<p>concerns)</p> <ul style="list-style-type: none"> • Maintenance (report concerns) • Risk/damage to third party (report concerns) 	L L	<p>Report any damage observed to owner.</p> <p>Report any damage observed to owner. And follow up to ensure action has been taken.</p>	Existing procedures adequate
Maintenance	Poor performance of assets or amenities	L	<p>All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised promptly.</p> <p>Assets are insured.</p>	Existing procedures adequate
Notice Board	Risk of damage	L	The Parish Council currently has notice boards.	Existing procedures adequate
Meeting locations	<ul style="list-style-type: none"> • Adequacy for numbers in attendance at meetings. • Health & Safety checks made by owner not made or up to date. • Long term availability 	L L M	<p>The Parish Council meeting is held in a venue considered to have appropriate facilities for the Clerk, members and the general public.</p> <p>The Clerk does a RA on the property and facilities and requests documents from owner. Check that PL insurance in place, that everyone is familiar with fire</p>	Existing procedures adequate

	of premises.		exit procedure. Alternative premises that could be considered is the Scout hut, or other village, village halls.	
Council records – paper	Loss through: Theft Fire damage	L	The Parish Council records are stored at the home of the Clerk. Records include historical correspondences, minutes, insurance, bank records, invoices etc. Retention of documents to be kept in line with Retention of Documents policy. The documents are stored in a cupboard. And current documents of in files. Older minutes books to be sent to the Norfolk Records Office.	Damage (apart from fire) and theft is unlikely and so provision is adequate. The laptop is password protected and bank passwords are not kept on the laptop.
Council records – electronic	Loss through: Theft, fire damage or corruption of computer	M	The Parish Council electronic records are stored on the Council laptop and online on OneDrive which is held with the Clerk at her home. Back ups of electronic	Existing procedures considered adequate

			data are made at regular intervals on to a memory stick and kept in the Clerk home.	
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Reviewed 300719

To be reviewed July 20