



# RINGSTEAD PARISH COUNCIL DRAFT RISK MANAGEMENT POLICY & RISK ASSESSMENT

## **About the Council**

Ringstead Parish Council is a small parish council as defined by Section 6 Local Audit and Accountability Act 2014. The Council has varying activities and functions including:

- managing the playing field and play area;
- maintaining the war memorial;
- maintaining the village notice board;
- general maintenance around the village;
- commenting on planning applications.

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. The Council supports the Clerk in this role by providing training opportunities. The Council agrees the Risk Management Policy and Register, which is reviewed at least annually.

## **What is risk management?**

Risk management can be defined as *'developing a practical plan to identify, deal with and minimise the adverse effects of the unexpected on an organisations ability to achieve its objectives, if or when it happens'*.

## **Benefits of sound risk management**

Sound risk management can help the Council achieve its objectives by:

- a) Reducing the likelihood of events that would have a negative impact on the Council.

- b) Increasing the likelihood of events that would have a positive impact on the Council.
- c) Identifying opportunities where taking appropriate risks might benefit the organisation.
- d) Improving accountability, decision making, transparency and visibility.
- e) Identifying, understanding and managing multiple and cross-functional risks.
- f) Improving project management.
- g) Providing better understanding of, and compliance with, relevant governance, legal, regulatory and ethical requirements.
- h) Protecting our income and enhancing value for money.
- i) Protecting our reputation and stakeholder confidence.
- j) Controlling expenditure and delivering effective and efficient systems and controls.

### **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.
- ✓ This form is run on a traffic light system with risks identified as high (red), medium (orange) and low (green).
- ✓ Sites are inspected at least monthly, and records are retained.
- ✓ Play Areas are inspected monthly and an annual inspection is 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.

### **The Risk Management Process**

The process of risk management involves a number of key steps which are outlined below.

#### **Step 1: Identification of Risks**

The Parish Clerk is responsible for identifying and recording any risks. Identification will be either via a formal process of planned inspections or ad hoc requests or risks being noted through everyday working situations.

When changes to working arrangements, new initiatives, events or projects are to be undertaken the Clerk will seek to identify any risks early in the planning process and prior to implementation.

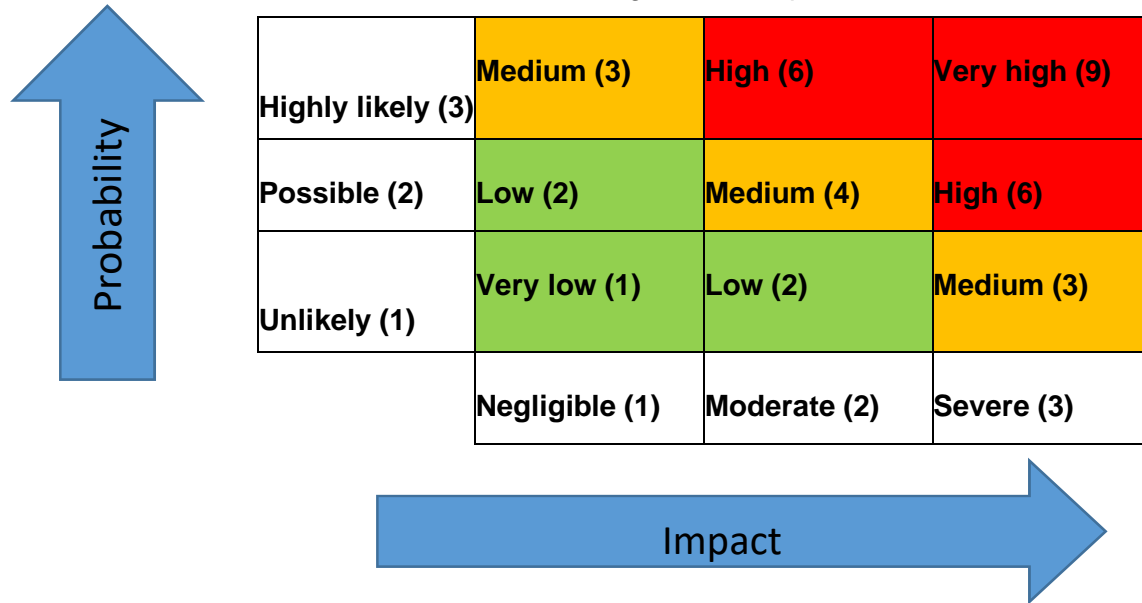
Each risk should be described and set out on a risk assessment form.

All risks identified must be recorded on the risk register.

## Step 2: Evaluation of Risks

On identification of a risk the Clerk will assign a risk factor by reference to the risk matrix.

The risk matrix considers the likelihood of a risk materialising and the impact it would have.



According to the level of risk identified appropriate action should be taken.

If the level of risk is high it may not be possible to wait until a formal response or action has been agreed by the Council. The risk factor table below provides guidance in assessing appropriate action.

Risk Factor		Action
Red	Very High/ High	Immediate notification to Chair and Vice Chair. Identify remedial action for consideration and implementation.
Amber	Medium	Notify the Council at its next meeting.
Green	Low	Review at least annually by the Council.

Where remedial action incurs non-budgeted costs of £500 or over these should be reported to the Council at the earliest opportunity.

### Step 3: Mitigation of Risk

The Parish Clerk should consider what controls are in place to mitigate the risk. These could include controls to reduce the likelihood of a risk occurring or to reduce the impact on the Parish Council.

Only existing controls that are already in place should be considered and included on the risk assessment/notification form.

### Step 4: Decide on Any Further Action to be Taken

Following evaluation there are four main control options to manage the risk:

- Terminate the risk – take a decision to discontinue the activity.
- Transfer the risk – the risk is ‘passed’ on e.g. to an insurer.
- Treat the risk – put in place additional effective controls to reduce the impact or likelihood.
- Tolerate the risk – accept the risk but continue to monitor and evaluate.

## Parish Council Risk Assessment

**“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council.”**

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the employer to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. Making sure that all employees are made aware of the results of the risk assessment.

This document has been produced to enable Ringstead Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
<b>FINANCIAL AND MANAGEMENT</b>				
Precept	Adequacy of precept	L	To determine the precept amount required, the Parish Council regularly receives budget update information and the precept is an agenda item at a Council meeting. At the Precept meeting Council receives a budget update report, including actual position and	Existing procedure adequate

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
	Requirements not submitted to Borough Council  Amount not received by Borough Council	L  L	projected position to end the year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for operational 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 Borough Council. This figure is submitted by the Clerk in writing to the Borough Council. The Clerk receives confirmation of receipt of the Precept form from the Council. Clerk informs Council when the monies are received (approx. April time).	
Financial Records	Inadequate records Financial irregularities	L	The Council has <a href="#">Standing Orders</a> and <a href="#">Financial Regulations</a> which set out the requirements. The Council has adopted an <a href="#">Internal Control Policy</a> .	Existing procedure adequate. Review the Standing Orders and Financial Regulations annually.
Bank and Banking	Inadequate checks  Bank mistakes	L  L	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. The bank can make occasional errors in processing cheques which are discovered when the Clerk reconciles the bank accounts at least once a quarter, these are dealt with immediately by informing the bank and awaiting their correction.	Existing procedure adequate. Review the Financial Regulations annually and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements monthly.
Cash	Loss through theft or dishonesty	L	The Council has Financial Regulations which set out the requirements. Cash received is banked within 3 banking days. There is no petty cash or float.	Existing procedure adequate. Review the Financial Regulations annually.
Reporting and Auditing	Information communication  Compliance	L  M	A monitoring statement is produced regularly before each Council meeting with the agenda, discussed and approved at the meeting. This statement includes, bank reconciliation, budget update, and a breakdown of receipts and payments balanced against the bank. Council regularly audits internally to comply with the <b>Fidelity Guarantee</b> . An annual independent audit is undertaken annually in accordance with The Accounts and Audit Regulations 2015.	Existing communication procedures adequate.  Independent auditor is appointed annually to review internal processes. In line with Joint Panel on Accountability and Governance Practitioners' Guide checks are

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
				undertaken to ensure the appointed internal auditor has relevant knowledge and experience.
Direct costs Overhead expenses Debts	Goods not supplied but billed Incorrect invoicing  Cheque payable incorrect  Loss of stock Unpaid invoices	L L L L L	The Council has Financial Regulations which set out the requirements. At each Council meeting the list of invoices awaiting approval is distributed to Councillors and considered having been checked by the Clerk for arithmetical errors. Two Councillors are nominated to check each invoice against the cheque book and associated paperwork and authorise through bank. Council approves the list of requests for payment. The Council has no stock. Unpaid invoices to the Council for adverts in the newsletter or services are pursued and where possible, payment is obtained in advance.	Existing procedure adequate. Review the Financial Regulations when necessary.
Grants and Payments	Power to pay Authorisation of Council to pay	L	All such expenditure goes through the required Council process of approval, minuted and listed accordingly. All payments are made by two authorised signatories through the Council's on-line banking system. If a payment is made using the S.137 power of expenditure a separate record is kept on the cashbook.	Existing procedure adequate. Appropriate segregation of duties. Clerk advises on S137 payments.
Grants - receivable	Receipts of Grant	L	Clerk administers grants and keeps a record of expenditure and income in the cashbook.	Internal procedures in place to manage grants.
Best Value Accountability	Work awarded incorrectly	L	Normal Parish Council practice as required by Financial Regulations would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive quotations/tenders would be sought.	Existing procedures adequate. Include when reviewing Financial Regulations.

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	Overspend on services	M	If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council.	
Salaries and associated costs	Salary paid incorrectly Wrong hours paid Wrong rate paid False employee Wrong deductions of NI or Tax Unpaid Tax & NI contributions to the Inland Revenue	L L L L	The Parish Council authorises the appointment of all employees. Salary payslips and P32 forms are produced monthly by independent company a schedule of payments to the Inland Revenue (for Tax and NI). These are inspected at the Council meetings and signed off. The Tax and NI is worked out by a third-party provider as the service is outsourced. All Tax and NI payments are submitted in the Inland Revenue Annual Return by the RealTime deadline required. The Clerk has a contract of employment based on the nationally agreed contract for local government officers, together with a job description.	Existing appointment and payment system is adequate.
Employees	Death/injury of key personnel or resignation of key personnel	M	Chairman has a list of key passwords that is kept sealed in envelope to enable business continuity. There is <b>Employers Liability insurance</b> in place for death or injury happening in the course of their employment with you up to £10 million any one occurrence.	
	Fraud by staff	L	<b>Fidelity Guarantee</b> covers loss of money or other property up to £250,000, arising from the dishonesty of employees.	Existing procedure adequate.
	Actions undertaken by Staff/Training	L	The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. The Council is paying for the Clerk to become CiLCA qualified.	Membership of the Norfolk PTS and regular training and networking opportunities are encouraged.
	Staff Welfare	L	The Clerk is paid overtime for additional work undertaken above the normal requirements.	Monitor working conditions, safety requirements and insurance regularly.
	Libel/Slander Employment Disputes	L L	<b>Libel and slander insurance</b> cover is in place. <b>Legal expenses insurance</b> cover is in place to assist with disputes including unfair dismissal.	

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
Councillor allowances	Councillors over-paid Income tax deduction	L	No allowances are allocated to Parish Councillors	No procedure required
Election costs	Risk of an election cost	M	Risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from the Borough Council for a full election and an uncontested election. There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process and should not be stifled.	Existing procedure adequate
VAT	Re-claiming/charging	L	The Council has Financial Regulations which set out the requirements	Existing procedure adequate at least annual submission.
Annual Governance and Accountability Return	Submit within time limits	L	Employer's Annual Return is completed and submitted online and to the Inland Revenue within the prescribed time frame by the Clerk. 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
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings, including a reference to the power used.	Powers have been minuted
Minutes/Agendas/Notices Statutory Documents	Accuracy and legality	L	Minutes and agenda are produced in the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements.	Existing procedure adequate. Guidance/training to Chair should be given (if required).
	Business conduct	L	Business conducted at Council meetings should be managed by the Chair.	Members to adhere to Code of Conduct.
Members interests	Conflict of interest	L	Declaration of interests and dispensations is on every agenda for meetings, ensuring Councillors are reminded of their duty to declare any interests.	Existing procedure adequate.



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	Register of Members interests	M	Register of Members Interest forms completed after election or co-option. These can be updated at any time. If a dispensation is approved this is added to the register of a members interest.	Members take responsibility to update their Register and understand the legal requirements and penalties.
Councillors	Councillors lack the relevant skills and knowledge, fail or to understand their governance role for the Council or undertake criminal acts.  Reputational damage	L	Induction and training provided for new Councillors <b>Officials Indemnity insurance</b> in place covers legal liability for negligent acts, accidental errors or omissions of council members, officials or employees committed in relation to council business, up to £500,000 in any one period of insurance. <b>Criminal Prosecution insurance</b> – covers the cost of defending the council in dealings with the Police, Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer prior to the issue of legal proceedings. <b>Libel and slander insurance</b> cover is in place in the event that statements are made by Members that resulting in civil action by third parties.	Training provided after each election.
Bullying/Harassment	Within Council or by third parties	L	Code of Conduct in place and reviewed in October 2023. Regular 1:1's between Chair and Clerk. Standing Orders allows meetings to be postponed in event of disorderly conduct.	Existing procedures adequate.
Insurance	Adequacy  Cost  Compliance  Fidelity Guarantee	L  L  L  M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. <b>Employers and public liability insurance</b> is a necessity and must be paid for. Ensure compliance measures are in place. Ensure <b>Fidelity</b> checks are in place.	Existing procedure adequate.   Review of compliance.
Freedom of Information Act & Data protection	Policy	L	The Council has a model publication scheme for Local Councils in place. <b>Legal expenses insurance</b> is in place to enable the Council to be defended in event of a data breach	Monitor and report any impacts of requests made under the F of I Act.

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			following civil action taken against an insured person for compensation under Section 13 of the Data Protection Act 1998 or under Article 82 of the General Protection Regulation (Regulation(EU) 2016/679) or under any legislation implementing the General Data Protection Regulation.	
	Provision	M	There have been no requests for information to date but the Clerk is aware that if a substantial request arrives then this may require many hours of additional work. The Council is able to request a fee if the work will take more than 15 hours but the applicant also has the right to re submit the request broken down into sections, thus negating the payment of a fee.	Keep under review.
Council records – paper	Loss through: theft, fire or damage	L	The current Parish Council records are stored at the Clerk's home. Some more recent information are also stored at the Village Hall.	Damage (apart from fire)
		M	Records include historical correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc. is archived at Norfolk Records Office. Deeds/leases copied and deposited off-site in locked cabinet at Village Hall.	Theft is unlikely and so provision adequate.
Council records - electronic	Loss through: theft, fire, damage corruption of computer	M	The Parish Council's electronic records are stored on the parish council's computer. Back-ups of the files are taken at monthly intervals.	External Hard Drive back-up of electronic files produced.
<b>PHYSICAL EQUIPMENT OR AREAS</b>				
Subject	Risk(s) Identified	H/M/L	Management/control of risk	Review/Assess/Revise
Assets	Loss or Damage Risk/damage to third party(is)/property	L L	An annual review of assets is undertaken for insurance provision, storage and maintenance provisions. The <a href="#">Asset Register</a> is published on the Council's website.	Existing procedure adequate. The Asset Register is reviewed and approved annually by the Council.

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
Playing Field & Play Equipment	Physical risk to public on premises through accident/incident or infrastructure failure.	M	Monthly inspections are undertaken and written records are retained. Public Liability Insurance is in place to cover legal liability in connection with council business for accidental injury to members of the public or accidental damage to property not owned by you up to £10 million any one claim	Ensure inspections carried out.
		L	Independent annual inspection of play equipment by competent and qualified independent organisation and reports are retained for 20years.	
Grounds Maintenance Services – playing field and within village	Damage to persons or property	L	Services provided by third party contractor who has <b>Employers Liability and Public Liability insurance</b> in place. Risk assessments and method statements are in place for activities undertaken.	Check on Employers Liability and Public Liability insurance
Chalk Pit in The Downs	Physical risk to public/volunteers on premises through accident/incident or infrastructure failure		Asset leased to Parish Council from Great Ringstead Allotment Charity at rental £12/annum, managed by Ringstead Woodland Garden and Walks Group under a management agreement.	Annual inspection by Council. Copy of Public Liability insurance £5M retained on file annually (November renewal) from Ringstead Woodland Garden and Walks Group
Amenity land within Village	Physical risk to public on premises through accident/incident or infrastructure failure	M	All assets owned by the Parish Council are inspected at least annually. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the correct procedures of the Parish Council. <b>Public Liability Insurance</b> £10M is in place.	Existing procedure adequate. Ensure inspections carried out. Written records to be retained by Clerk.
Notice boards	Risk/damage/injury to third parties Road side safety	L L	Parish Council has two notice board sited around the parish – one by Ringstead General Stores and the other at Bus Stop Holme Road. All locations have approval by relevant parties, inspected regularly by the Councillors - any repairs/maintenance requirements brought to the attention of the Parish Council. Keys held by the Councillors.	Existing procedure adequate.

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
Street furniture	Risk/damage/injury to third parties	L	The Parish Council is responsible for a village sign, seats, around the village and other items such as litter and dog waste bins (all identified in the Asset Register). All items are covered by insurance. Monthly inspections are carried out and all reports of damage or faults are reported to Council and/or dealt with.	Existing procedure adequate.
Meeting location	Adequacy Health & Safety	L L	The Parish Council Meetings are held at Ringstead Village Hall. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health and Safety and comfort aspects.	Existing locations adequate.
<b>PLANNING</b>				
Neighbourhood Plan	Not approved at Referendum. If successful the Plan and policies specific for Ringstead become part of the statutory planning framework. If not, the village must rely on the generic policies within the Borough Council's adopted Plan regarding future development. The CIL contribution from the Council will remain at 15% and not be increased to 25% if the Plan is not approved.	M	Encourage turnout to try and ensure that local planning policies are approved to control future growth and development in the village.	Review after Referendum on 13 February 2025.

Approved at Council Meeting: February 10 2025

Minute: 7.h.

To be reviewed annually next formal review February 2026