

HOLME HALE PARISH COUNCIL

Risk Assessment & Management Policy

Approved: 2nd January 2024

To be reviewed annually.

Holme Hale Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions. It is currently insured through BHIB Councils Insurance. The Clerk 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 appropriate training opportunities.

This document has been produced to enable Holme Hale 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 focuses approach to managing risk.

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.
- Council assets are inspected at least annually and records are retained.
- The Council reviews the insurance policy prior to renewal.
- Financial risk assessments are carried out by the Clerk/RFO, as required.
- Documentation is kept safely and securely.
- The Council reviews its systems of internal control at least annually.

Management

Subject	Risk identified	H/M/L	Management / control of risk	Review / assess / revise
Business Continuity	Council not able to continue business due to unexpected circumstance – loss of Clerk.	L	Passwords held in sealed envelope by Chair. All files backed up in cloud and hard drive (monthly). Locum Clerk would be recruited for long-term absence. Payments possible by two councillors/ signatories in clerks absence if required.	Existing procedures acceptable.
Meeting Location	Health & Safety Adequacy	L	Venue is Holme Hale Village Hall. Access and size suitable for purpose. Booking/availability easily accessible.	Existing procedures suitable.
Council Records (paper)	Loss through theft, fire or damage.	L	All records held by clerk or archived at Norfolk records office. Limited risk of fire (not close to significant fire source)	Current situation acceptable.
Council Electronic Records	Loss through damage, fire, corruption of computer. Loss through theft of computer.	M	All files backed up in cloud and hard drive (monthly). Passwords held in sealed envelope by Chair.	Existing procedures adequate.

Finance

Subject	Risk identified	H/M/L	Management / control of risk	Review / assess / revise
Precept	Adequacy of precept	M	One year forward planning, budget monitoring at every ordinary meeting.	Existing procedure adequate
Insurance	Adequacy, cost, compliance, fidelity guarantee	L	Annual review (May) is undertaken of all insurance arrangements prior to renewal. Asset Register is updated as and when required and assessed annually. Employers Liability, Public Liability and Fidelity Guarantee (statutory requirements) in place.	Review provision and compliance annually.

Subject	Risk identified	H/M/L	Management / control of risk	Review / assess / revise
Banking	Inadequate checks	L	Financial Regulations in place and reviewed annually. Bank reconciliation and payments/receipts list presented to members at every ordinary meeting. Internal Control Officer appointed.	Existing procedure adequate.
Cash	Loss through theft or dishonesty	L	Council has no petty cash or float accounts. Transactions are made by cheque with two signatories.	Existing procedure adequate.
Financial controls & records	Inadequate checks	L	Bank reconciliations made monthly. Financial Regulations in place and Internal Control Officer appointed. External audits as and when deemed necessary. All payments resolved and minuted. S137 payments identified separately.	Existing procedure adequate.
Clerk	Loss of qualified Clerk Fraud Incompetence	M L L	Role would be advertised and appointment made. Locum can be appointed in meantime. Employment costs included within budget. Significant financial controls and regular monitoring in place. Council must regularly audit internally to comply with the Fidelity Guarantee. Provide Clerk with full training, reference books, access to assistance and legal advice (NALC and/or NPTS and SLCC). Clerk should be CiLCA trained.	Existing procedures adequate.
Election Costs	Unbudgeted election cost	M/H	Risk is higher in an election year (2023, 2027 and every 4 yrs). Cost of an uncontested election in election year is set presently at £75 by Breckland Council. A contested election cost depends on variables; however, Breckland Council should indicate likely cost in preceding year to enable Parish Council to include in precept planning.	Existing budget and reserves sufficient

VAT	Reclaiming/charging	L	The Council has no services for which it must charge VAT. Financial regulations sets out the policy for reclaiming, which the RFO carries out annually.	Existing procedures adequate.
Annual Return	Not submitted within time limits Incorrect completion	L	Procedure in place to ensure deadlines are adhered to. Annual return is completed by the RFO and signed by the Council at the May meeting or resolved to take other action. Internal Auditor reviews the figures and calculations and when satisfied, signs page of the AGAR. External Auditor is the final check of document.	Existing procedures adequate.

Assets

Subject	Risk identified	H/M/L	Management / control of risk	Review / assess / revise
Street Furniture - dog waste bins, litter bins, street lighting etc	Public injury Damage / destruction	L M	Public liability insurance in place. General reserves in financial plans for repair/replacement. Annual assessment conducted and reported back to Council. General public to report issues to clerk, for council to address.	Existing procedure adequate.
Notice boards	Public injury Damage / destruction	L M	Public liability insurance in place. General reserves in financial plans for repair/replacement. Annual assessment conducted and reported back to Council. General public to report issues to clerk, for council to address.	Existing procedure adequate.
Office Location & Equipment	Staff injury Loss / damage	L L	Parish work carried out in Clerk's home – Clerk to monitor for health & safety. Clerk to use own computer and to carry out assessments on suitability etc, training provided if required. Employers' liability insurance in place.	Existing procedure adequate.

Liability

Subject	Risk identified	H/M/L	Management / control of risk	Review / assess / revise
Legal Powers	Illegal activity / payments Advisory parties taking decisions	L L	Decisions and payments made only within the powers of Parish Council, resolved at Council and minuted. Terms of reference clearly outlined in Standing Orders. Minimal use of advisory parties.	Existing procedures adequate.
Minutes / Agendas / Statutory documents	Accuracy / legality Non-compliance with statutory requirements.	L L	Minutes & agendas are produced in the prescribed method and adhere to legal requirements. Minutes are approved and signed at next meeting. Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings managed by the Chair.	Existing procedures adequate. Members to adhere to Code of Conduct.
Public Liability	Risk to third party, property or individuals	M	Insurance in place. Risk assessments of individual events / activities undertaken.	Existing procedure adequate.
Employer Liability	Non-compliance with employment law	L	Employer's liability insurance in place, covers members as well Clerk updates current knowledge through ACAS, NALC, SLCC, HMRC, etc	Existing procedure adequate.
Members interests	Not declared /out of date	M	Declarations of interest to be minuted and any conflict addressed, as set out in Standing Orders. Councillors are responsible for updating their register.	Existing procedure adequate.

RISK SCHEDULE
Reviewed Annually

Activity	Details	Action when	Action by	Comment
Council Meeting	Agenda summons sent no later than three clear days prior to meeting. Agenda invitation sent to district and county councillors. Agenda posted publicly three clear days before meeting. Draft minutes made public within 1 month of meeting.	Every meeting	Clerk Clerk Specified councillor Clerk	
Bank Reconciliations	Produced and presented at every ordinary council meeting. Checked and approved by Internal Control Officer at least once annually.		RFO Specified councillor	
Precept, budget and budget review	Agree precept and approve budget for following financial year. Action against budget review if required. Send precept request to Breckland. Place finalised budget on website.	January	Council (by resolution) Council (by resolution) Clerk Clerk	
File Retention	Review records and dispose of or deposit at Records Office accordingly.		Clerk/RFO	
Election	If election year check procedures (2023,2027)		Clerk	
Policies	Update as set out in policy documents.		Clerk/council	
Payments	Presented and approved at meeting. Pre-approved or emergency payments can be paid immediately.		Clerk/council	

VAT	Reclaim VAT	Year End	RFO	
Audit	Prepare end of year accounts Prepare for internal audit and confirm appointment		Clerk/ RFO	
Payments	Presented and approved at meeting		Clerk/council	
Precept	Receipt of funds (1 of 2).	April	(Paid by BACS)	
Norfolk ALC membership	Payment of subscription.		Clerk/2 signatories	
Parish Meeting	Date to be confirmed by Chairman – convened between 1 st March and 1 st June – after 6.00pm. Invite organisations. Agenda posted publicly seven clear days before meeting.		Chair Clerk/ specified councillor	
Internal Audit	Arrange for internal auditor to see books etc.		Clerk	
Council 'Annual' Meeting	Meeting held in May. In election year held within 14 days of councillors taking office. First order of business elect chair, then vice chair.	May	Clerk/council	
Insurance	Review and renew.		Clerk/ council	
AGAR	Complete and submit. Documents published as required.		Clerk/RFO/Council	
Year end budget review	Presented and approved at meeting.		Clerk/ council	
Pension	Regulator re-enrolment paperwork – as required.	September	Clerk	No pension scheme in place.
Grounds Maintenance	Village Hall Playing Field and Village Green – Contract reviewed annually.	November	Clerk	

Employment	Salary. Expenses. Overtime	Monthly When required.	Standing Order Clerk - approved at meeting. Council (by resolution)	
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