

ENBORNE PARISH COUNCIL

RISK MANAGEMENT POLICY & RISK REGISTER

CURRENT REVIEW DATE	NEXT REVIEW DATE
March 2025	March 2026

What is Risk Management?

Risk is a threat that an event or action will adversely affect the council's ability to achieve its objectives, implement its strategies and provide its services. Risk management is the process by which risks are identified, evaluated, addressed and reviewed. The council recognises that it has a responsibility to take all reasonable and practical measures to safeguard its employees, the people it works with and provides services for; and to protect the natural and built environments for which it is responsible.

The council is aware that some risks cannot be eliminated fully and has in place a strategy that provides a structured, systematic and focused approach to managing risk and including where necessary, the introduction of internal controls and/or appropriate use of insurance cover.

Objectives

The objectives of the risk management policy are to:

- Integrate risk management into the culture of the council
- Manage risk in accordance with best practice and legislative requirements
- Minimise loss, disruption, injury and damages
- Inform policy and operational decisions by identifying risks and their likely impact
- Raise awareness of the need for risk management

These objectives will be achieved by:

- Identification of risk
- Undertaking risk assessments
- Managing the risk and recording actions
- Incorporating risk management considerations into council processes
- Providing appropriate training
- Establishing clear roles, responsibilities and reporting lines
- Effective communication with, and active involvement of, employees

Risk Register

The risk register enables the parish council to assess the risks that it faces and confirm that it has taken appropriate steps to manage those risks.

The council has broken the risks into seven areas:

1. Finance
2. Governance & Management
3. Workplace
4. Parish Assets

The risks are identified, described and evaluated according to the potential consequence of the risk occurring (impact) and how likely this is (likelihood) i.e. high, medium or low risk. The response to risk may involve one or more of the following responses:

- **Tolerate the risk** – for the risks where the downside is containable with appropriate contingency plans or if the controls cannot be justified (e.g. because they would be disproportionate; and for unavoidable risks, e.g. terrorism.
- **Treat the risk** – by imposing controls so that the parish council can continue to operate; or by setting up prevention techniques
- **Transfer the risk** – by buying a service from a specialist external body or taking out insurance
- **Terminate** the activity giving rise to the risk (or not start) which involve intolerable tasks or those where no response can bring the risk to a tolerable level.

The risks are identified, assessed and recorded on the following risk register and will be reviewed by the council not less than annually.

1. FINANCE				
Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Precept	Request not submitted	L	Full Parish Council minute showing complete precept. Diary note.	
	Not paid by WBC	L	Checked and reported to full council. Reserves held. Diary note. Paid by BACS.	
	Adequacy of precept	M	Review of income & expenditure against budget at every full council and finance meeting	
Grants from WBC and outside organisations	Grant not received	L	RFO check & reported to full council	
Investment Income	Loss of surplus funds due to bad investments	L	No investments applicable at present	
Reserves – General	Inadequate to cover possible expenditure	L	Considered at Budget setting and when proposals are made. Opinion of RFO also considered.	
Reserves – Earmarked	Inadequate to cover possible expenditure	L	Considered at Budgets setting and at year end. Opinion of RFO sought. Diary note.	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Assets	Loss, Damage etc.	M	Insurance in force and sums insured checked annually. Asset register annually updated – internal audit	
	Risk or damage to third party property or individuals	M	Adequacy of Public Liability Insurance reviewed annually. Diary note.	
Loss	Consequential loss due to critical damage or third-party performance	L	Adequacy of insurance cover reviewed annually. Diary note.	
Cash	Loss through theft or dishonesty	L	Adequacy of Fidelity guarantee insurance reviewed annually. Financial regulations and internal audit procedures in operation. EPC has no petty cash.	
Maintenance	Wear and Tear/Damage to assets/amenities. Loss of income	L	Regular inspections made by Clerk and reported to Council if damage found. All assets in Newbury Self Store secure site (apart from laptop)	
Borrowing/lending	Adequacy of finances to be able to repay loans	N/A	Financial review and cashflow quarterly forecasting EPC currently has no loans	
Legal Powers	Illegal activity or payment	L	Power to spend stated in minutes. Council informed as to legal powers. Clerk attends relevant training.	
Best Value	Overspend on services	M	Ensure correct tendering for services. Estimates obtained prior to precept if possible.	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Salaries	Wrong salary paid	L	Payroll company engaged Checked to minute and budget. Verified by internal auditor and Chairman.	
	Wrong rate of pay	L	Payroll company engaged Checked to minute and budget. Verified by internal auditor and Chairman.	
	Wrong deductions PAYE	L	Payroll company engaged Checked to PAYE Calculations. Notified to Council, checked by Chairman and Internal Auditor.	
	False employee	L	Checked to PAYE Records & lists. Checked by Chairman and Internal Auditor.	
Direct Costs and overhead expenses	Goods not supplied to Parish Council	L	Clerk confirms, Member verifies.	
	Invoice incorrectly calculated	L	Arithmetic checked by Clerk; invoice examined by two councillors.	
	Payment payable is in excess of budget	M	Payment authorised by 2 councillors. Council informed via monthly cheque/payment list submitted for approval.	
	Cheque/payment made to wrong party	L	Signatory checks by 2 councillors.	
Grants & Support	No power to pay	M	Minute power. Council verifies.	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Grants & Support	No agreement with the Council topay	L	Agenda/Budget item. Minuted and payment authorised by 2 members.	
	No conditions agreed/unreasonable conditions	L	Payable on receipt of final invoice. RFO checks.	
Election Costs	Estimate only given by WBC –Late submission of WBC invoice therefore cost not fully covered by budget	H	RFO, Finance Committee and full Council checks/considers budget. Any discrepancy reported to full Council.	
VAT irrecoverable	VAT element not recorded on cashbook	M	All items listed in cash book and VAT expenditure reported at Council meeting. Submission of return a minimum of once a year.Verified by Internal Audit.	
	Exemption doesn't apply	L	RFO verifies.	
	Not claimed within time limits	M	Reported to full council – minute. Subject to internal audit and verified by Chairman. Diary note.	
Financial Records	Inadequate records	L	Checked annually plus regular internal audit.	
Minutes	Failure to be accurate and legal	L	Reviewed by Council at followingmeeting.	
Members interests	Conflict of interest	M	Declarations of interest updated at each Council meeting with reminder note printed on agenda.	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
RFO/Councillors committing fraud	Parish Precept/public funds Reputation of Parish Council	L	Fidelity Insurance cover of £500,000 Finance Regs and Internal Audits in operation	Amount of Fidelity Insurance to be reviewed annually
Loss of money at bank	Parish Precept/public funds	L	Parish Council exempt on the £85,000 risk. Two bank accounts in place	

2. GOVERNANCE & MANAGEMENT

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Lack of forward planning and budgetary controls	Lack of direction and prioritisation; insufficient funds to cover spend	L	Budget in operation and regularly reviewed.	
Poor reporting to council	Poor quality decision making Council becomes ill informed	L	Timely and accurate financial reporting. Clear instructions to staff. Matter raised at meeting	
Failure to keep proper financial records in accordance with statutory requirements	Inadequate financial control	L	Proper arrangements for the notification of income and approval of Expenditure. Review of internal controls in place and their documentation. Internal auditor.	
Failure to respond to electors' wish to right of inspection	Loss of confidence. Loss of reputation	L	Operating protocols set by Government & external auditor	
Poor document control	Information not passed on in a timely manner. Deadlines missed. Lack of achievement	L	Clear job descriptions	
Failure to ensure that the Council complies with law in particular: *Health and Safety *Equal Opportunities *Data Protection *Human Rights *Disability Discrimination *Employment Law *Racial Discrimination	Fines and Penalties from regulation bodies Loss of reputation	L	Clear policies and procedures Regular review of law. Training	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Failure of the provision of services being carried out under agency/partner agreements with principal authorities	Loss of reputation Poor public image	L	Clear statement of management responsibility for each service when first taken on. Review of adequacy of insurance cover provided by suppliers	
Failing to ensure that all business activities are within legal power	Illegal expenditure	L	Recording in the minutes the precise power under which expenditure is being approved	
Failure to provide proper, timely and accurate reporting of Council business in the minutes	Confusion and misunderstandings Actions not reflecting the intentions of Council	L	Draft Minutes published within 10 working days after the meeting. Approval by Parish Council. Minutes properly numbered. Master copy kept in safekeeping	
Failure to meet the laid down timetables when responding to consultation invitation	Affect reputation. Ineffectual involvement	L	Agenda to state closing date for responses.	
Council lacks relevant skills and commitment	Council fails to achieve its purpose. Decision making bypasses Council. Poor value for precept money.	L	Training for Councillors Close review of attendance	
Council becomes dominated by one or two individuals.	Conflicts of interest. Pursuit of personal agendas. Decisions made outside Council	L	Clear Standing Orders regarding conduct of meeting and conflict of interests	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Councillors benefiting from being on the Council	Affect reputation Conflicts of Interest	L	Clear Standing Orders Code of Conduct SI 2007 No.1159 adopted May 2007. Standards Board guidance issued to all members.	
Failure to register Members' interest, gifts etc	Member could make inappropriate gains Could affect reputations	L	Procedures in place for recording and monitoring Members' interests and gifts	
Lack of maintenance of Council owned property	High cost of repair. Injury to third party leading to claims. Damage to property.	L	No parish buildings owned.	
Damage or loss to Council owned property by third party or act of God	High cost of repair	M	Insurance cover. Police report or damage report Physical assets stored in Newbury Self Storage secure site. (apart from laptop)	
Insufficient protection of physical assets owned by the Council – furniture, play equipment, benches etc.	Loss of Assets Disruption	L M	Maintain an up to date register of assets Regular maintenance arrangements for physical assets	
Legal liability as a consequence of asset ownership	Damage to public property or person	L	Annual review of risk and adequacy of insurance cover	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Damage to third party property or individual due to service or amenity provided	Claim against Council	L	Public Liability Insurance Comprehensive event planning. Regular checks of facilities. Ensure all amenities/facilities are maintained to appropriate level	
Loss of funds through fraud or dishonesty	Loss of reputation	L	Clear financial procedures. Adequate insurance cover (Fidelity Guarantee)	
Inadequacy of Precept. Failure to ensure the adequacy of the annual precept is within the sound budgeting arrangements	Services not provided. Lack of confidence in Council. Inability to carry out functions. Insufficient funds for contingencies	L	Regular in-year budget progress reports.	
Problems due to borrowing or lending. Failure to provide sufficient banking arrangements, including borrowing or lending.	Inability of Council to repay a loan	L	Include in annual budget. Clear Standing Orders. Prepare & adopt codes of practice prior to taking out a loan. Review of internal controls in place and their documentation. Review of minutes to ensure legal powers.	
Failure to use grants for intended purposes. Failure to ensure the proper use of funds granted to local community bodies under specific power or under S137	Lack of funds for project for which grant was intended Investigation into the use of funds	L	Clear minutes. Ensure funds ring fenced. Clear financial procedures. Record clearly in minutes. Obtain signed agreement from organisation. Maintain a separate record for s137 expenditure.	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Loss of records	Services not provided Inability to carry out functions Loss of historical records (irreplaceable)	L	Ensure regular backups undertaken	
Cyber Security	Loss of sensitive information Loss of funds Lack of confidence in the Council. Disruption of services	L	Use a good quality paid for Anti-virus. Full firewalls in place.	
Safeguarding – Assault/injury Failure of the Council to take reasonable steps to ensure anyone carrying out duties for or on behalf of the Council is adequately safeguarded. This includes not placing any such person in a potentially vulnerable position.	Injury/assault on a member staff or councillor	L	Site meetings to be carried out by any Councillor is to be notified to the clerk/office in advance and accompanied where possible.	

3. WORKPLACE

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Workstation	Repetitive strain injury Eye damage/VDU Screen	L	Computer screen free from defect. Keyboard adequate. Good lighting. No glare. Adjustable chair, footrest. Eye test every two years.	
Accident occurring in office	Injury to Clerk/Public/Councillors	L	Flooring inspected regularly for defects Filing cabinets closed when not in use and only one drawer open at one time. Windows checked regularly for defects. Equipment regularly checked for defects Electrical inspection annually by competent electrical engineer. Personal alarm. First Aid equipment & insurance cover provided.	

Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Lone Worker Assault	Assault on Clerk	L	<p>Appointments by previous notification unless the person known to Clerk</p> <p>Council laptop provided by Council.</p> <p>Clerk to be accompanied when closing meeting venues late at night.</p> <p>Insurance cover in force.</p>	
Fire	Fire	L	<p>Fire precautions and equipment provided including fire alarm.</p>	
Out of office	Accident/Assault to Clerk	L	<p>Protective Clothing to be worn if walking on Highway</p> <p>Clerk ventures onto roads if absolutely necessary – Highways requested to deal with problem.</p> <p>Alternative arrangements to be made for any out of office inspection/visit should the Clerk feel her safety could be in danger.</p>	

4. Council Assets *				
Topic	Risk	L/M/H	Management/control of risk	Review/Assess/Revise
Accident	all outside assets under the responsibility of the Council	M	No parish owned assets listed	
Outside staff	Accidents/injury to staff	M	Precautions taken via individual risk assessments.	
Claim against Council	Council's reputation and possibly financially	L	Precautions taken via individual risk assessments. Public Liability Insurance cover in operation.	

***Council Assets**

HP Office Jet Pro Printer Canon
 Maxify MB2300 Printer
 Samsung Mobile Phone
 Noticeboards x 2
 Noticeboard x 1
 2 drawer filing cabinet
 Shredder Seagate
 Harddrive Samsung Laptop