

# Necton Parish Council Risk Management Scheme



**Definition of Risk Management.** Risk is the threat that an event or action will adversely affect an organisations ability to achieve its objectives or successfully execute its strategies or obligations. Risk Management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

This document has been produced to enable the 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 focused approach to managing risk, which:

- Identifies the key risks facing the council
- Identifies what the risk may be
- Identifies the level of risk
- Evaluates the management and control of the risk and records findings
- Regularly reviews, assesses and revises procedures if/when required.

## Document Control

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This document for review:	April 2025

## 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 or tragic circumstance.	L	Chairman has spare office key and key box available. Electronic back up to Google Drive (cloud) completed automatically. Also back up on other media held at different location.  Locum Clerk would be recruited for long-term absence.	Existing procedures acceptable.
Meeting Location	Health & Safety  Adequacy	L	H&S procedures in place. Fire equipment, emergency lighting and exits in place and all tested and recorded.  Venue is NRCC, which is under Trusteeship of Parish Council, managed by Assistant Clerk. Booking dates are secured up to 1 year in advance. Main hall accommodates 120 sitting.	Existing procedures suitable.
Council Records (paper)	Loss through theft, fire or damage.  GDPR	L  L	Older records are archived with NCC Record Dept.  Previous years records in locked office store. Limited risk of fire (not close to significant fire source). Nearly all paper records are also on computer. Council moving towards a "paperless environment."  Separate GDPR policy in place to cover this topic	Current situation acceptable.
CCTV	GDPR  Vandalism anti-social behaviour	L  M	This is covered in the separate GDPR policy in place  Checked all in place, not damaged by caretaker each week	Existing procedures suitable
Council Electronic Records	Loss through damage, fire, corruption of computer.	M	Monthly back up of clerk's laptop, stored in two separate locations. Back up on external 'cloud' accessible from other devices (password protected).	Existing procedures adequate.

	Loss through theft of computer.  GDPR	L	Anti-virus in place and kept current. Strict IT user policy in place.  Only one user of clerk's laptop, which is password protected. Laptop removed from office when closed.  Separate GDPR policy in place to cover this topic	
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## Finance

Subject	Risk identified	H/M/L	Management / control of risk	Review / assess / revise
Precept	Adequacy of precept	M	Reserves held in General Reserves account (currently 3/12ths of annual Precept amount.)  Monthly budget monitoring,	Existing procedure adequate
Insurance	<ul style="list-style-type: none"> <li>• Adequacy,</li> <li>• cost,</li> <li>• compliance,</li> <li>• fidelity guarantee</li> </ul>	L	Annual review (April) is undertaken of all insurance arrangements prior to renewal.  Asset Register is updated and assessed at same time.  Employers Liability, Public Liability and Fidelity Guarantee (statutory requirements) in place.	Review provision and compliance annually. Make sure that all cover is adequate and up to date with current advice and legislation.
Banking	Inadequate checks  Inappropriate payments	L	Financial Regulations in place. Monthly bank reconciliation and monthly payments list presented to members. All banking records available to view in office. Payments checked and initialled by 2 Councillors and thereafter authorised on Online Banking platform by 2 further Councillors. Internal audit checks carried out each quarter.  Clerk can enter payments on online banking but cannot approve them. Councillors (elected to do so) can approve them but not enter them. All payments agreed at full Council meetings prior to being requested for approval where possible.	Financial regulations reviewed annually.
Cash	Loss through theft or dishonesty	L  M	Council has no petty cash or float accounts. Transactions are made by cheque or online.  NRCC has cash payments for room hire. All monies are receipted, recorded and banked weekly. Books are subject to internal audit quarterly. Hirers are encouraged to use electronic payment methods.	Existing procedure for PC adequate.  Existing procedure for NRCC adequate.

Financial controls & records	Inadequate checks	L	Monthly reconciliation. Two signatories on cheques, internal and external audit, and quarterly internal control check reported to council. BACS payments need release by approved Council members before going through. All payments resolved and minuted. S137 payments identified separately on accounts system and minuted at time of approval.	Existing procedure adequate.
Freedom of Information Act	Policy provision	L	Policy in place and clear guidance online for submission of FOI requests.  Log to be kept of all such requests.	Existing procedures adequate.
Clerk	Loss of Clerk  Fraud  Incompetence	M  L  L	Designated reserves for employment costs are planned into budgets. Includes recruitment costs, SSP provision, new training.  Significant financial controls and monthly monitoring in place.  See also section on banking procedure  Training budget to ensure CPD, membership of NALC and/or other organisations for advice and support.  Annual appraisal process.	Continue existing planning.  Continue monthly monitoring & reporting.  Existing procedures adequate.
Election Costs	Unbudgeted election cost	M/H	Risk is higher in an election year (2027 and every 4 years).  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 will indicate likely cost in preceding year to enable Parish Council to include in precept planning.  Ref: Parish Recharges – Elections (Minute No 45/12) Breckland Council	Council has identified a base line cost for budget planning and then built an appropriate amount into reserves.
VAT	Reclaiming / charging	L	The Council has no services for which it must charge VAT.	Existing procedures adequate and considered in the

			Financial regulations set out the policy for reclaiming, which the RFO carries out quarterly.	quarterly internal control check.
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/ June full Council meeting. Internal Auditor reviews the figures and calculations and when satisfied, signs the appropriate 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
Play area & equipment  (NRCC asset register & insurance policy 2023)	Public injury	H	Weekly recorded check of area and equipment  Annual ROSPA inspection – remedial actions taken when identified.  Public liability insurance in place.	Recently inspected (Nov 2022) and fully repaired where necessary.  Further inspections are routine.
Street Lighting	Public injury  Outage / damage	L  M	Public liability insurance in place.  All street lights have been upgraded to LED low energy lighting, thus meaning less maintenance costs. Contingency funds are held in case of repair.	Reviewed annually.  All LED lighting comes with a 5 year warranty.
Street Furniture / dog waste bin / litter bin	Public injury	L	Public liability insurance in place.	Reviewed annually.

	Damage / destruction	M	Units sourced from suppliers of street furniture, ensuring complaint materials and designed with public safety in mind. Units approved by Breckland Council.  Designated reserves in financial plans for repair/replacement.	Reserves held.
Notice boards	Public injury  Damage / destruction	L	Public liability insurance in place.  Noticeboards replaced in 2020	Reviewed annually.
Village signs	Public injury	L	Public liability in place.	Reviewed annually. Recently replaced (2019) and checked.
Office equipment	Loss / damage	L	Insurance in place	Asset register updated with new purchases and checked annually.
Queen Elizabeth Memorial Wood	Public injury  Vandalism	M  M	Bi annual tree inspections, weekly checks by caretaker, annual safety checks undertaken by professional inspector  Weekly inspection of the area to be undertaken by caretaker once opened to the public	To be reviewed ongoing and amended as required

#### Liability

Subject	Risk identified	H/ M/ L	Management / control of risk	Review / assess / revise
Legal Powers	Illegal activity / payments  Working parties taking decisions	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.	Existing procedures adequate.  New Standing Orders approved by Council April 19 and

				reviewed annually – last review May 2022
Minutes / Agendas / Statutory documents	Accuracy / legality  Non-compliance with statutory requirements.	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.  Ensure all councillors are adequately trained.  Members to adhere to Code of Conduct.
Public Liability	Risk to third party, property or individuals	M	Insurance in place. (£10 million any one event)  Risk assessments of individual events / activities undertaken.	Review annually.  Review existing.
Employer Liability	Non-compliance with employment law	L	Employer's liability insurance in place.  Clerk updates current knowledge through ACAS, NALC, SLCC, HMRC, etc	Review annually.
Legal Liability	Legality of activities	M	Products Liability and Pollution - £10 million for all claims in the aggregate during any one period of insurance.  Official's Indemnity incorporated into Employers Liability - £10 million any one event inclusive of costs.	Existing procedures adequate.
Members interests	Not declared /out of date	M	Checked to ensure within date. Monthly agenda item for identification of interest.	Adequate.

#### RISK SCHEDULE

Item	Frequency	Last Reviewed	Comments / Actions
<b>Assets Inspection</b>			
<ul style="list-style-type: none"> <li>Lights</li> </ul>	<ul style="list-style-type: none"> <li>New LED lights now installed</li> </ul>	<ul style="list-style-type: none"> <li>Reviewed at installation 2020</li> </ul>	



<ul style="list-style-type: none"> <li>• Street furniture</li> <li>• Play equipment</li> <li>• Outdoor gym equipment</li> <li>• Allotment / dog walk</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing surveillance by village caretaker and issues reported to Clerk</li> <li>• Weekly by caretaker (recorded)</li> <li>• Weekly by caretaker (recorded)</li> <li>• Ongoing surveillance by Allotment Society and issues reported to Clerk</li> </ul>	<ul style="list-style-type: none"> <li>• Current</li> <li>• Current</li> <li>• Current</li> <li>• Current</li> <li>• When required</li> </ul>	<p>To be recorded</p> <p>Recorded by Clerk</p>
<p><b>Parish Council Insurance including</b></p> <ul style="list-style-type: none"> <li>• Public &amp; employers' liability</li> <li>• Money &amp; fidelity guarantee</li> <li>• Personal accident</li> </ul>	<ul style="list-style-type: none"> <li>• Annually before renewal</li> <li>• Annually</li> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• April 2023</li> </ul>	<p>Long term agreement in place (ending 2025). Then to be reviewed.</p>
<p><b>Financial Matters</b></p> <ul style="list-style-type: none"> <li>• Banking arrangements</li> <li>• Insurance providers</li> <li>• VAT return completed</li> <li>• Budget agreed</li> <li>• Precept requested</li> <li>• Bank reconciliation</li> <li>• Salary review</li> <li>• Internal audit</li> <li>• External audit</li> <li>• Internal control checks</li> <li>• Financial regulations</li> </ul>	<ul style="list-style-type: none"> <li>• Annually by Clerk or when signatories change</li> <li>• Annually by Clerk</li> <li>• Twice annually by clerk</li> <li>• Annually by Council</li> <li>• Annually by Clerk</li> <li>• Monthly by Clerk</li> <li>• Annually within budget review</li> <li>• Annually by commissioned external Clerk</li> <li>• Annually by PKF Littlejohn currently</li> <li>• Quarterly by identified member</li> <li>• Annually by council</li> </ul>	<ul style="list-style-type: none"> <li>• October 2019</li> <li>• April 2023 (3-year agreement entered into)</li> <li>• Feb 2023</li> <li>• Dec 2022 for 2023/2024</li> <li>• Completed in full</li> <li>• ongoing</li> <li>• April 2023</li> <li>• June 2023</li> <li>• Each quarter (in place)</li> <li>• Mar 2023</li> </ul>	<p>VAT up to date</p> <p>Internal auditor commissioned for 2022/2023</p>
<b>Item</b>	<b>Frequency</b>	<b>Last Reviewed</b>	<b>Comments / Actions</b>
<p><b>Administration</b></p> <ul style="list-style-type: none"> <li>• Minutes properly numbered</li> </ul>	<ul style="list-style-type: none"> <li>• Annually by internal auditor</li> </ul>	<ul style="list-style-type: none"> <li>• Apr 2023</li> </ul>	

<ul style="list-style-type: none"> <li>• Asset register available/updated</li> <li>• Standing orders reviewed</li> <li>• Computer record back up</li> </ul>	<ul style="list-style-type: none"> <li>• Annually by internal auditor</li> <li>• Bi-annually by council</li> <li>• Monthly by Clerk</li> </ul>	<ul style="list-style-type: none"> <li>• Apr 2023</li> <li>• Reviewed and accepted by Council May 2022</li> <li>• Current (monthly)</li> </ul>	<p>Procedures adequate.</p>
<p><b>Employer's responsibilities</b></p> <ul style="list-style-type: none"> <li>• Employment contract</li> <li>• Staff appraisals</li> <li>• Training</li> <li>• Contractors indemnity insurance</li> <li>• Written arrangements with contractors</li> <li>• Health &amp; safety policy/procedure</li> <li>• PAYE systems</li> <li>• Pension systems</li> </ul>	<ul style="list-style-type: none"> <li>• Within 13 weeks of start</li> <li>• Annually by panel for Clerk. Clerk carries out other staff appraisals</li> <li>• Budgeted &amp; recorded</li> <li>• Mandatory for any commission</li> <li>• In place</li> <li>• In place</li> <li>• In place – specialist software</li> <li>• In place - Nest</li> </ul>	<ul style="list-style-type: none"> <li>• At last employment start date</li> <li>• ongoing</li> <li>• at last commissioning</li> <li>• at last commissioning</li> <li>• Jun 2020- to be reviewed June 2023</li> <li>• Updated Mar 2023</li> <li>• Not utilised by current staff</li> </ul>	<p>Next appraisals due Sept 2023</p> <p>Adequate</p>
<p><b>Members responsibilities</b></p> <ul style="list-style-type: none"> <li>• Code of conduct adopted</li> <li>• Register of interests completed &amp; updated</li> <li>• Register of gifts/hospitality</li> <li>• Declarations of interest minuted</li> </ul>	<ul style="list-style-type: none"> <li>• Reviewed biannually</li> <li>• Reviewed annually in May</li> <li>• Reviewed annually in May</li> <li>• Standing item on agenda</li> </ul>	<ul style="list-style-type: none"> <li>• July 2022 – next review 2023</li> <li>• May 2022 – next review 2023 (No Annual Meeting 2020)</li> <li>• Created Feb 2016 – no entries</li> <li>• Current</li> </ul>	<p>Register listed on website.</p>