



**PORTREATH**  
PARISH COUNCIL

**Portreath Parish Council**

**Risk Management Policy and Risk Register**

**Adopted: 1<sup>st</sup> February 2021**

**Next Review Due: Annually**

Signed \_\_\_\_\_ Chairman

## 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 risks have been broken down into several areas:

- Finance & Management
- Administration
- Assets and Property

The document had been produced using the following plan:

- Identify the areas to be reviewed
- Identify what the risks maybe
- Evaluate the management and control of risk and record findings
- Review, assess and revise as necessary.

Response to risk might involve on or more for 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, such as 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.

## Finance and Management

Subject	Risk	H/M/L	Management/Control Risk	Review/Assess/Revise
<b>Business Continuity</b>	Council being unable to continue business due to unexpected or tragic circumstance	M		Consider basic business continuity plan. Ensure council process are followed and up to date
	Meetings inquorate	L	Standing orders specify quorum number. Clerk make arrangements for new meeting if inquorate.	Keep vacancies to a minimum Where vacancies remain unfilled active recruitment should be considered.
	Loss of Clerk – Short Term	L	In absence of Clerk council may consider delegating powers to councillors. Councillors may also consider the use of a locum Clerk.	Look to gather advice from county association or other local Clerks. Encourage Clerks to network, and create a list of possible locum Clerks.
	Loss of Clerk – Long Term	M	Council must make arrangements to source either a temporary or permanent replacement.	Recruitment procedures put into place. CALC to be notified. The use of a locum Clerk considered
	The Council fails to act in a lawful manner.	L	Establish Clear Terms of Reference. Refer to Standing Orders and Financial Regulations.  Provide training opportunities for staff and councillors.	Consider minuting powers where used.
	Illegal Activities or payments	L	All activities and payments made within the powers of the council, resolved and clearly minuted.	Relevant Training and annual subscriptions purchased
	Working parties taking decisions	M	Establish clear Terms of Reference. Refer to standing Orders and Financial Regulations.	

## Finance and Management Cont.

Subject	Risk	H/M/L	Management/Control Risk	Review/Assess/Revise
<b>Minutes, Agenda and Standing Documents</b>	Accuracy and Legality  Non-Compliance with statutory requirements.	M	All meetings and actions minuted, planning observations submitted online.  Minutes and agendas are produced in the prescribed method and adhere to legal requirements.  Minutes approved and signed off at next full meeting of the council.  Minutes and agendas are displayed according to legal requirements.	Annual review of Standing Orders and Financial Regulations to take place.  Other policies to be scheduled for regular review.  Clerk to ensure members are kept up to date with legal notices coming from CALC and NALC.
	Meeting timetables and consultations timescales must be as laid down in law.	L	All notices to be placed in the relevant conspicuous locations as prescribed in law.	Calendar of meetings completed at the annual meeting of the council.
<b>Insurances</b>	Adequacy	M	Annual review of policy undertaken prior to renewal	Review cover annually. Policy to be checked Annually
	Cost	M	Employer and employee liability are essential. Ensure best value when choosing insurer.	Professional advice sought on levels deemed adequate
	Compliance	M	Ensure compliance processes are in place	Review compliance annually. Individual written risk assessments for key activities. Retain staff training records.
<b>Precept</b>	Adequacy of Precept	M	Sound figures used when looking at the council's budget.  Budget and Precept approval needed by full council.	Regular budget monitoring report provided to all councillors  Precept set at full council meeting.

<b>Finance and Management Cont.</b>				
<b>Subject</b>	<b>Risk</b>	<b>H/M/L</b>	<b>Management/Control Risk</b>	<b>Review/Assess/Revise</b>
<b>Precept Cont.</b>	Failure to submit Precept request in timely fashion.	M	Minute to action applying for the precept recorded at full council meeting. Action requirement diarised and confirmed once complete.	
<b>Banking inc. electronic payments</b>	Fraud Incorrect payments and mistakes Inadequate system of checking	M	Financial Regulations set out requirements for banking  Statements verified on a monthly basis, as prescribed by the financial regulations  Payments only authorised where backed up with invoices or receipts and purchase orders or contracts  Bank transactions to require two-person authorisation. (including cheques)  Banking mandate reviewed annually  Payment schedule produced for members at each full council meeting detailing all payments and receipts to date and upcoming in the next calendar month.	Financial controls put in place.  Spot checks carried out by councillors at regular intervals.  Invoices/Receipts attached to payment requests with Purchase orders.  Payment schedules published along with approved minutes.
<b>Cash</b>	Loss through theft or dishonesty	L	No cash is held by this council. There is no petty cash or float. In the event of any cash received for any reason this is recorded within the accounts and receipts are issued for any cash received.	

## Finance and Management Cont.

Subject	Risk	H/M/L	Management/Control Risk	Review/Assess/Revise
VAT	Reclaiming/Charging not taking place appropriately	L	Procedures put in place for reclaiming VAT	VAT recorded as per financial regulations in the cash book. VAT reclaimed at a minimum annually. VAT reclaim verified by internal auditor.
<b>Financial Control and Records</b>	Inadequate checks being undertaken	M	<p>Accounting records must be maintained in accordance with statutory requirements</p> <p>Bank transactions to require two-person authorisation. (in case of cheques, the stubs must also be initialled by the two signatories)</p> <p>All financial commitments must be agreed at full council meetings.</p> <p>S137 payments must be noted and recorded in minutes and cash book.</p>	<p>Monitored by Internal Auditor. Spot checked by councillors at regular intervals.</p> <p>Clerk to monitor. Clerk to ensure any expenses are not authorised by councillor being paid them.</p> <p>Comprehensive payment schedule approved at full council meetings and published with approved minutes.</p> <p>Level of S137 spending set when approving budget. Legal power referenced in minutes.</p>
<b>Annual Returns</b>	Not Submitted within time limit	M	<p>Annual return completed and signed by the Chairman.</p> <p>Submitted to the internal auditor for completion.</p>	
	Not completed adequately	M	<p>Training provided to Clerk and S151 officer to enable full completion of the annual return</p> <p>Internal Auditor appointed to ensure adequate completion of the annual return.</p>	

<b>Administration</b>				
<b>Subject</b>	<b>Risk</b>	<b>H/M/L</b>	<b>Management/Control Risk</b>	<b>Review/Assess/Revise</b>
<b>Data Protection Policy</b>	Personal data/information being retained without cause or for longer than required.	M	Council Registered as a data controller with the ICO.  Policy documents made publicly available (website)	Ensure annual renewal (Direct Debit)  Monitor and remove any personal data that is not required.  Review policy annually.
<b>GDPR</b>	Retention and use of personal data	M	Adequate GDPR Policy in place to ensure compliance with national guidelines.	Redundant files removed and destroyed.  Personal data retained reviewed and removed/destroyed.
<b>Freedom of Information Act</b>	Requests not dealt with or within timescales required	M	The Council has adopted the model publication scheme for local councils	Monitor and report impact of requests made under freedom of information
<b>Health &amp; Safety</b>	Lack of suitable checks and records	M	Records of all information relating to Health & Safety & adequate Risk Assessments kept on file in Parish Office.	Accident book and incident record to be kept and maintained by the Clerk.
<b>Meeting Location</b>	Availability/ Adequacy	L	Meeting held on 1 <sup>st</sup> Monday of the month scheduled and book annually with venue host.  Extraordinary meeting - book as required  Venues booked to specific meeting attendee volume if expected large attendance	Identify and list optional/additional venues and facilities kept, to use where main host venue is not available or suitable.



<b>Administration Cont.</b>				
<b>Subject</b>	<b>Risk</b>	<b>H/M/L</b>	<b>Management/Control Risk</b>	<b>Review/Assess/Revise</b>
<b>Meeting Location</b>	Availability/Adequacy	L	Consideration given to holding meetings virtually	Following CALS/NALC guidance
	Health & Safety	L	Visual Checks made by Clerk prior to start of meeting.  Evacuation procedures explained at start of each meeting to all present.	Risk assessment obtained from host venue prior to meeting
<b>Council Records</b>	Loss thorough theft, fire or damage	L	Where possible digital copies of council papers and records to be retained  Papers to be securely stored where possible by Clerk	Computers backed up regularly. Data back up and storage managed by website host using cloud-based storage system
	Historic Records	L	Minutes stored in county archive (if available)  One off documents retained in secure fire proof cabinet.	As much information stored in county archive as possible. (when open for deposits)
	Access restricted to documents	L	Cloud storage available.	Documentation shared by clerk where required.
<b>Electronic Records</b>	Loss through damage, fire or corruption of computer	M	Data back up and storage managed by website host using cloud-based storage system	Data back up happening constantly when computers are on and connected to the internet.
	Electronic Files	L	All files backed up to cloud-based system	
	Electronic Security  Virus/ Computer Hack	M	Clerk to maintain register of passwords.  Virus protection in place. Computer regularly updated.	Make copy of password list for chairman to retain.
<b>Election</b>	Risk of Election	L	Risk higher in election year. No factor to mitigate risk.	Election reserve created in case of election.

## Administration Cont.

Subject	Risk	H/M/L	Management/Control Risk	Review/Assess/Revise
Personnel Issues	Salaries	L	Staff salaries reviewed annually.  Salaries set in line with the recommendation of the NJC/SLCC/NALC guidelines	Job descriptions and contracts should also be reviewed annually.
	Salaries paid incorrectly	L	Payroll outsourced to external contractor.	PAYE obligations highlighted by payroll contractor.
	Tax and NI contribution made correctly and in timely fashion	L	Dual signatories authorising staff salaries.  Salary payments authorised at full council meetings.	
	Pension	L	Pension outsourced to NEST in line with statutory levels.	Review levels annually
	Protection against unfair dismissal claims	L	Grievance & Appeals procedures in place	Review policy annually
	Personal accident, or assault, to Members or Clerk	L	Members and Clerk advised not to work alone on Council business. Personal accident (including assault) and Employers Liability insurance in place	Clerk to let chair know of any incidents; All accidents and incidents to be recorded in incident record.
	Work related stress	L	Annual staff appraisals. The Council respects the potential impact of staff of increased works load and monitors through consultation with staff	Creation of a staffing committee considered
Staff Working Conditions and equipment	L	Complete a DSE assessment. Ensure staff are trained in the safe use of all equipment. Consultation with Clerk regarding further working requirements.		

<b>Administration Cont.</b>				
<b>Subject</b>	<b>Risk</b>	<b>H/M/L</b>	<b>Management/Control Risk</b>	<b>Review/Assess/Revise</b>
<b>Personnel Issues</b>	Other Staff Welfare Issues	L	The council are aware of their responsibilities and will act in accordance with recommendations highlighted in risk assessments or by health and safety consultants	
<b>Public Liability</b>	Risk to third party property or individuals	L	Insurance in place, risk assessments of individual activates/events/assets under taken	Review of policy annually
<b>Employer Liability</b>	Risk to third party property or individuals Legal liability as a consequence of asset ownership	L	Insurance is in place, risk assessments of individual events/asset is undertaken	Review of policy annually
<b>Legal Liability</b>	Legality of activities Proper and timely reporting via minutes Proper document control	L	Clerk clarifies the legal position and takes advice when needed Council receives and agrees minutes at monthly meetings Retention of documents policy in place	Check relevance of policy annually Minutes agreed and signed each month
<b>Members Interests</b>	Conflict of interest	L	Councillors complete register of interest at beginning of their term and review when necessary, updating at each election. Councillors have duty to declare any interest at the start of each meeting.	Register of interest forms reviewed annually.
	Procedures required for the recording and monitoring of members' interests, gifts and hospitality received	L	Code of Conduct signed, and Register of Interest completed, by each Councillor	Councillors to update code of conduct training regularly.

<b>Administration Cont.</b>				
<b>Subject</b>	<b>Risk</b>	<b>H/M/L</b>	<b>Management/Control Risk</b>	<b>Review/Assess/Revise</b>
<b>Members Interests Cont.</b>	Breach of Confidentiality	L	Procedures for dealing with confidential agenda items Inc. tender bids	
	Dispensations & conflict of interest	L	Advice sought regarding dispensations through CALC or CC where required	
	Affect reputation Conflicts of Interest	L	Clear Standing Orders issued to all councillors and staff  Code of Conduct, councillors trained  Procedures in place for recording and monitoring Members' interests and gifts	Code of Conduct Training refreshed regularly
Councillors benefiting from being on the Council				

<b>Assets and Property</b>				
<b>Subject</b>	<b>Risk</b>	<b>H/M/L</b>	<b>Management/Control Risk</b>	<b>Review/Assess/Revise</b>
<b>Assets</b>	Loss or damage/risk/damage to third parties or to property	M	An asset register is kept up to date and insurance is held at the appropriate level for all items.	Assets checked regularly (physically and against register).
<b>Notice Boards</b>	Risk / damage/ injury to third parties	M	Regular checks are made on all equipment by members of the council. Parish Council has six notice boards which are visited at least once a month by the clerk who holds the keys.	
<b>Public Conveniences</b>	Risk/ injury to third parties	M	Inspection by cleaning crew. Any issues reported to clerk for immediate action	
<b>Duke of Leeds Land</b>	Risk/ injury to third parties	M		Regular inspections of site to be arranged
<b>WAAF Site</b>	Risk/ injury to third parties	M		Regular inspections of site to be arranged
<b>Street Furniture</b>	Risk/ injury to third parties	M	Review of street furniture to be carried out.	
<b>Maintenance</b>	Poor performance of assets or amenities.	M	All assets owned by the Parish Council are regularly reviewed and maintained.	All assets insured. Insurance reviewed annually.
	Loss of income or performance	M	All repairs and relevant expenditure for these repairs are authorised in accordance with Parish council procedures.	

## Review

Date	Amendments / Changes / Recommendations	Approved at Full Council	Sign
9 <sup>th</sup> May 22	Add review page		