Ingworth Parish Council Risk Management Policy

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 practically possible. Making sure that all employees and members are made aware of the results of the risk assessment.

This document has been produced to enable Ingworth Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed:
- Identify the area to be reviewed
- Identify what the risk may be
- Evaluate the management and control of the risk and record all findings
- Review, assess and revise if required

FINANCIAL AND MANAGEMENT

Topic	Risk	H/M/L	Management/control of risk	Review/assess/revise
Precept	Adequacy of precept Requirements not submitted to the District Council Amount not received from the District Council	L L L	Parish Council received regular budget updates. Precept and budget setting are separate agenda items in the November meeting annually. The precept request form is completed and signed at the Parish Council meeting, and submitted to the District Council by the Clerk in writing. The Clerk informs the Council when monies are received at the relevant meeting.	Existing procedure adequate
Financial records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations and a Financial Risk assessment which set out the requirements. The accounts are audited by an independent person annually. An accurate financial report (cash book) is produced for each Council meeting.	Existing procedures adequate. Review the financial regulations annually. Bank signatories reviewed when necessary, especially after elections.

			Cheques have two signatories, neither is the Clerk, who raises the cheque. Cheque stubs are initialled by the signatories. Receipts are kept for all purchases. All payments and receipts are minuted. There is no online banking facility and no debit card for the Council bank accounts.	
Bank and banking	Inadequate checks Bank errors/loss/ charges	L L	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. Any bank errors in processing cheques or charges are discovered when the Clerk reconciles the banks accounts quarterly when statements are received. There are dealt immediately by informing the bank and awaiting their correction.	Existing procedures adequate. Review the Financial Regulations annually. Monitor bank statements quarterly when received.
Cash handling	Loss through theft or dishonesty	L	Cash is kept in a locked drawer when received banked within 48 hours (unless weekend). There is no petty cash or float. A receipt will be provided by the Clerk for any cash received.	Existing procedures adequate.
Reporting and auditing	Information communication	L	A cash book and bank reconcilliation is produced for Councillors before each meeting, and is distributed with the agenda. This details all payments and receipts, balanced against the bank. Budget monitoring forms are produced twice a year.	Existing communication procedures adequate.
Costs, expenses and debts	Good / services not supplied but billed Incorrect invoicing Cheque payable incorrect Unpaid invoices	L L L L	The Council's Financial Regulations set out requirements. A list of invoices for approval is a separate agenda item, and relating invoices are provided at each meeting. Invoices for payment are available when cheques signed. Unpaid invoices to the Council for good or services are pursued and where possible, payment is obtained in advance	Existing procedures adequate. Review the Financial Regulations annually.
Grants	Grants payable Receipt of grants	L L	The Council has no Grant Awarding policy and no budget to pay grants. This is reviewed annually at budget setting.	Existing procedures adequate.

			The Council does not receive any regular grants. One off grants would come with terms and conditions to be satisfied.	A Grant Awarding Policy would be produced and agreed if necessary. Grant receipt procedure would need to be formed if required.
Charges – rentals receivable	Receipt of rental for Reading Room	L	The Reading Room is not for public hire, only for election purposes. The District/County Council pays a fixed rental for each election. The agreement is completed and signed by the Clerk. Payment is notified in writing to the Clerk, and paid by bank transfer into the current account. This is checked when the Clerk does the quarterly bank reconciliation.	Existing procedures adequate. Liability Insurance cover in place
Best value accountability	Work awarded incorrectly/overspend on services	M	Contracts and quotes are obtained in accordance with the Financial Regulations. Pecuniary interests are disclosed at each meeting.	Existing procedures adequate. Review the Financial Regulations annually.
Salaries and associated costs	Salary paid incorrectly Wrong deductions / unpaid Tax & NI	L L	The Council has one employee. Salary is reviewed annually, and applied on 1st April each year. Salary slips are produced by the Clerk at each payment. Payments are approved and cheques signed at each meeting. The tax and NI is worked out using the Inland Revenue Real Time system, which calculates all tax and NI due.	Existing payment systems are adequate.
Employees	Loss of key personnel Fraud by staff	L L	Nominated Councillor would temporarily take over Clerk responsibilities until new Clerk in place. Up to date accounts are emailed to all Councillors before each meeting. The Council has one employee. Financial Regulations are in place and followed. The Clerk is provided with relevant training and access to assistance and legal advice required to undertake the role.	Existing procedures adequate. Membership of NALC in place. Insurance is in place and reviewed regularly.
Councillor allowances	Councillors overpaid.	L	No allowances are allocated to Parish Council.	No procedure required
Election costs	Risk of election cost	L	An allocation is in the budget to cover any election costs. This is reviewed each year.	Existing proceures adequate.

VAT	Reclamation of VAT	L	The Council's Financial Regulations set out the requirements	Existing procedures adequate. Financial Regulations are reviewed annually
Annual Return	Submission correct and within time limit	L	The annual return is prepared by the RFO, internally audited and approved at the following Council meeting. It is then sent to the external auditor within time limits. Relevant pages of the Return are displayed as required. The Clerk is aware of changes within the Transparency Code and will review the procedure when necessary. Training will be provided for the Clerk in the new procedures.	Existing procedure adequate, and will be reviewed when necessary.
Legal Powers	Illegal activity or payments	L	All activities and payments within the powers of the Council will be resolved and minuted at Council meetings	
Minutes / agendas / notices Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agendas 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 agendas are displayed electronically according to the legal requirements. Business conducted at Council meetings should be managed by the Chair.	Existing procedures adequate. Guidance / training will be given if required. Members adhere to the Code of Conduct
Members interests	Conflict of interest Register of Members interests	L M	The declaring of interests is an agenda item at each meeting. Code of Conduct requires Members to complete a Register of Interests. This is the responsibility of the Member and is published on the District Council website	Existing procedures adequate. Members take responsibility to update their Register.
Insurance	Adequacy Cost	L L	An annual review is undertaken before policy renewal of all insurance arrangements in place. The Clerk will review the renewal cost and obtain quotes regularly	Existing provision adequate and reviewed annually.
Data protection	Provision	L	The Council is registered with the Information Commissioner's Office	Ensure annual renewal of registration.
Freedom of Information Act	Policy Provision	L M	The Council has a model publication scheme for Local Councils in place. There have been no requests for information to date, but the Clerk is aware that if a substantial request arrives then	Monitor and report any impacts of requests made under the FOI Act.

			this may require many additional hours of work. The Council is able to request a fee should this occur.	

PHYSICAL EQUIPMENT OR AREAS

Topic	Risk	H/M/L	Management/control of risk	Review/assess/revise
Assets	Loss or damage Risk/damage to third parties/property	L L	An annual review of assets is undertaken for insurance. Liability insurance is in place and reviewed annually.	Existing procedure adequate
Play equipment	Loss or damage Risk/damage to third parties	L M	The equipment is fully covered in the Council's insurance. A monthly visual inspection is undertaken by a nominated Councillor. An annual full inspection of equipment is undertaken by a qualified company. Results are discussed at the next Council meeting and recommendations implemented	Existing procedures adequate.
Noticeboards	Risk/damage/injury to Third parties Roadside safety	L M	The Council has one noticeboard, which is fixed to the Reading Room external wall. Keys are held by the Clerk and Chair. Full insurance cover is in place, and it is inspected regularly by the Clerk. The Clerk wears a high-vis jacket while using the noticeboard and is aware of the risk of traffic. The Clerk only updates the noticeboard in daylight hours	Existing procedures adequate.
Village sign	Loss or damage Risk/damage/injury to third parties	L	The Parish Council is responsible for the village sign. It is covered on the Council's insurance policy. No formalised programme of inspections is carried out. All reports of damage are reported to Council and/or dealt with.	Existing procedures adequate.
Meeting location	Adequacy	L	The Parish Council meetings are held at the Reading Room. The premises and facilities are considered to be adequate for the Clerk, Councillors and public who attend from Health and Safety comfort aspects. Should an unusually high number of Parishioners be expected at a meeting, the Clerk will seek to use the Church as an alternative venue.	Existing location adequate.
Council records - paper	Loss through: Theft Fire	 L L	The Parish Council records are stored at the Clerk's home address. Records include historical correspondence, minute books, personnel records, insurance documents. Papers are	Damage and theft is unlikely, so provision adequate.

	Damage	L	stored in a filing cabinet (not fire proof), and older, more historical records are held in the Norwich Archives.	
Council records - electronic	Loss through: Theft, fire damage, corruption of computer	L/M	The Council's electronic records are stored on the Clerk's computer. She has a 'Cloud' backup system in operation. The majority of electronic files are shared with all Councillors	Existing provision adequate.

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Next Review February 2026