

## Salhouse Parish Council Risk Management Scheme

### About the Council

Salhouse Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions and is currently insured through **Community Action Suffolk (Ansvar)**. The Insurance Policy is for a term of 3 years and is due for renewal 1<sup>st</sup> April 2029.

The contact details for the insurers are:

Ansvar Insurance  
Ansvar House  
St. Leonards Road  
Eastbourne  
East Sussex  
BN21 3UR

The Clerk retains the insurance file and 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 training opportunities. The Council agrees the Risk Management Policy which is reviewed every year.

### 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.

## **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.
- ✓ Sites are inspected at least annually, and records are retained.
- ✓ Play Areas are inspected weekly, and an annual inspection must be carried out by an external qualified inspector. All inspections must be retained for at least 22 years.
- ✓ The Council reviews the Insurance Policy prior to renewal.
- ✓ Financial Risk Assessments are carried out by the Clerk / Responsible Financial Officer, as required.
- ✓ Documentation is kept safely and securely.
- ✓ The Council reviews its systems of Internal Control at least annually.

## **Document Control**

Current version adopted: 27 March 2023

Reviewed and updated: 9 March 2026

This document for review: March 2027

(1 year from date of agreement)

## The Risks identified for the Council

| Risks               | Risk Identified                                                       | Likelihood v Impact = Risk Rating | Management/Control of Risk                                                                                                                                                                                                                          | Review / assess /revise                                                    |
|---------------------|-----------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| <b>Management</b>   |                                                                       |                                   |                                                                                                                                                                                                                                                     |                                                                            |
| Business Continuity | Council not able to continue business due to unexpected circumstances | Low                               | Councillors have spare village hall key and key box available.<br><br>Electronic backup to Google Drive (cloud) completed automatically.<br><br>Locum Clerk would be recruited for long term absence.                                               | Clerk/Council<br><br>Existing procedures acceptable                        |
| Clerk               | Loss of Clerk/ Terminates employment/sickness/accident at work        | Medium                            | Employment costs budgeted annually<br><br>Policies in place (H&S, Lone Worker, Pension, Grievance, Disciplinary, Training & Development)<br><br>Employer's Liability in place<br><br>Significant financial controls and monthly monitoring in place | Existing procedures acceptable<br><br>Continue existing monthly monitoring |
|                     | Fraud                                                                 | Low                               | Clerk not authorised/able to make payments<br><br>Training budget agreed annually, membership of external body (NPTS/SLCC) for advice and support                                                                                                   |                                                                            |
|                     | Incompetence                                                          | Low                               | Annual appraisal process (carried out by 2 Councillors)<br><br>Policies in place (H&S, Lone Worker, Pension, Grievance, Disciplinary, Training & Development)<br><br>Adequate Working Balance                                                       | Continue regular review of employment policies                             |

|                                          |                                                               |        |                                                                                                                                                                                                                                                                                                                        |                                                                              |
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| Meeting Location                         | Health & Safety of venue<br>Adequacy                          | Low    | Meeting rooms hired at Jubilee Hall. The Hall Management ensure relevant policies are in place and safe access and facilities.<br><br>Clerk/Council to report any issues to Management.<br><br>Meeting room booked year in advance                                                                                     | Clerk/Council<br><br>Existing procedures suitable                            |
| Members of the public attending meetings | Health & Safety of public/Councillors/Clerk attending meeting | Low    | Public Liability Insurance in place<br><br>Standing Orders in place                                                                                                                                                                                                                                                    | Clerk/Council/<br>VH Chair/<br>Committee<br><br>Existing procedures suitable |
| Meetings with external bodies            | Safe working practice                                         | Low    | To ensure more than one representative of the Council attends external meetings<br><br>Lone Worker policy in place                                                                                                                                                                                                     | Clerk/Councillors<br><br>Existing procedures adequate                        |
| Council Records (paper)                  | Loss through theft, fire or damage                            | Low    | Older records are archived with NCC record office<br><br>Limited risk of fire as not close to significant fire source. Almost all paper records are also on computer.<br><br>Ensure all paperwork is collected after meetings/destroyed when no longer necessary to keep<br><br>Retention of documents policy in place | Clerk/Councillors<br><br>Existing procedures suitable                        |
| Council electronic records               | Loss through theft, fire, corruption of computer              | Medium | Electronic backup to Google Drive (cloud) completed automatically<br><br>Anti-virus software installed and updated regularly                                                                                                                                                                                           | Existing procedures adequate                                                 |

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|                                   |                                                  |        | One PC laptop password protected. Chair has access to code in emergency.                                                                                                             |                                                                                                      |
| <b>Operational</b>                |                                                  |        |                                                                                                                                                                                      |                                                                                                      |
| SAM2<br>Speed watch<br>volunteers | Roadside accident<br><br>Lifting heavy equipment | Medium | Risk Assessment and training for use of SAM2 provided (Westcotec)<br><br>Council £10 million Public Liability Insurance Policy<br><br>Asset Register maintained and Insurers advised | Clerk/Council<br><br>Council agrees insurance policy<br><br>Asset Register updated annually by Clerk |
| Defibrillators                    | Not working<br><br>Not present in cabinet        | Low    | Volunteers appointed to carry out weekly physical checks on defibrillators – reported on Webnos system<br><br>Asset Insurance<br><br>Insurance and Managed Solution                  | Clerk/Volunteers<br><br>Clerk/Council                                                                |
| Contractors                       | Public accident                                  | Medium | Contractors own Public Liability and risk assessments/suitable equipment<br><br>Insurance Policy<br>Council and Contractor (£10 million)                                             | Clerk/Council                                                                                        |
| <b>Financial</b>                  |                                                  |        |                                                                                                                                                                                      |                                                                                                      |
| Precept                           | Adequacy of Precept                              | Medium | Reserves held in General Reserve (approx. 6 months of annual Precept)<br><br>Reviewed annually                                                                                       | Clerk/Council<br><br>Existing procedures adequate                                                    |

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| Cash flow and end of year balance |                                               | Medium | <p>Budget prepared</p> <p>Budget Monitoring document provided to Councillors</p> <p>Reserve funds allocated</p> <p>Fidelity Guarantee in place</p> <p>Internal Controls in place</p> <p>Insurance Policy</p>                                      | <p>Existing procedures adequate</p> <p>Policies reviewed annually</p>                      |
| Insurance                         | Adequacy;<br>Cost;<br>Compliance;<br>fidelity | Low    | <p>Review undertaken of insurance arrangements prior to renewal</p> <p>Three quotes obtained</p> <p>Asset register updated and reviewed</p> <p>Employers Liability, Public Liability and Fidelity Guarantee (statutory requirements) in place</p> | Clerk/Council to ensure cover is adequate for any changes                                  |
| Handling of cash                  | Loss through theft or dishonesty              | Low    | <p>Council has no petty cash or float accounts</p> <p>All transactions made electronically with 2 signatures</p>                                                                                                                                  | Existing procedures adequate                                                               |
| Banking                           | Inadequate checks                             | Low    | <p>Financial Regulations in place and reviewed annually</p> <p>Monthly bank reconciliation and payments list presented to Council monthly.</p> <p>All banking records available to view</p>                                                       | <p>Council - Review Financial Regulations annually</p> <p>Existing procedures adequate</p> |

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|                                | Inappropriate payments    |        | <p>Payments authorised by full Council and set up/authorised by 2 Councillors</p> <p>All payments/invoices available to view</p>                                                                                                                                              |                                                                                                              |
| Financial controls and records | Inadequate checks         | Low    | <p>Monthly reconciliations carried out and presented to Council</p> <p>Two Councillor signatories for all payments following authorisation from full Council – minuted</p> <p>Internal and external audits carried out</p> <p>S137 payments identified/minuted separately</p> | <p>Existing procedures adequate</p> <p><b>ACTION:</b><br/>arrange internal audit quarterly by Councillor</p> |
| Election Costs                 | Unbudgeted election costs | Medium | <p>Risk is higher in election year (2023,2027 and every 4 years)</p> <p>Earmarked reserve in place as estimated by BDC</p>                                                                                                                                                    | <p>Existing procedures adequate</p> <p>To review after election and reset reserve in Precept planning</p>    |
| VAT                            | Reclaiming / charging     | Low    | <p>Council does not charge VAT</p> <p>VAT reclaimed annually as set out in the Financial Regulations</p>                                                                                                                                                                      | <p>Clerk</p> <p>Existing procedures adequate</p>                                                             |

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| Office Equipment       | Loss / damage                                                   | Low    | Stored at Clerks home (place of work)<br><br>Insurance cover in place                                                                                                                                                                                                                                                                                                | Asset register updated with new purchases and checked annually        |
| Annual Return          | Not submitted within the time limit<br><br>Incorrect completion | Low    | Clerk attends annual training and ensures deadlines are met<br><br>Annual Return is completed by the RFO and signed by the Council at the May or June meeting. Internal Audit is appointed annually by Council and reviews the figure and calculations and when satisfied signs the appropriate page of the AGAR.<br><br>External Auditor is final check of the AGAR | Existing procedures adequate                                          |
| <b>GDPR</b>            |                                                                 |        |                                                                                                                                                                                                                                                                                                                                                                      |                                                                       |
| Data Protection        | Policies not in place and adhered to                            | Medium | DPO appointed<br>Clerk and Councillors trained<br><br>Data Protection Policy adopted                                                                                                                                                                                                                                                                                 | Existing procedures adequate<br><br><b>ACTION:</b><br>Review annually |
| Freedom of Information | Policy Provision                                                | Low    | Policy in place and clear guidelines online for submission of FOI requests                                                                                                                                                                                                                                                                                           | Existing procedures adequate<br><br>External advice/support available |



| Public Spaces                                                            |                        |        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                        |
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| Grass Cutting and Strimming (recreation ground and village)              | Public injury          | Medium | <p>Qualified contractors appointed annually</p> <p>Copy of public liability insurances requested</p>                                                                                                                                                                                                                                                                                                                                                            | Existing procedures adequate                                                                                                                           |
| Street furniture, benches, bus shelters, noticeboards, litter & dog bins | Public injury / damage | Low    | <p>Annual review of assets</p> <p>Physical checks carried and any issues reported</p> <p>Public liability insurance in place</p> <p><i>(Some litter/dog bins responsibility of BDC and therefore issues reported directly to them)</i></p> <p>BDC empty litter/dog bins weekly – any issues re overflowing reported to BDC</p> <p>Teddy bear bin at recreation ground bin emptied weekly by maintenance contractor</p> <p>Reserve for replacement of assets</p> | <p>Existing procedures adequate</p> <p>Annual review of assets carried out</p> <p><b>ACTION:</b><br/>Review adequate annual and long-term reserves</p> |
| Play area equipment                                                      | Public injury / damage | Medium | <p>Weekly inspection by volunteer and maintenance contractor / Covered by Cllrs</p> <p>Action taken on reports of damage</p> <p>Annual inspection by RoSPA</p> <p>Signage in place on play, gym and MUGA equipment</p>                                                                                                                                                                                                                                          | Existing procedures adequate                                                                                                                           |

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| Litter picking/ <b>planting</b>         | Public/volunteer injury     | Medium | Litter picking carried out volunteers<br><br>Hi-vis Vests worn, and correct equipment used.                                                                                                                                                                                                  | Council<br><br>ACTION: Risk assessment                                         |
| <b>War Memorial</b>                     | Public injury / damage      | Low    | Inspection carried out with Asset Review<br><br>Listed building<br><br>Nick Hindle Stonemason cleaned and secured the war memorial in January 2022                                                                                                                                           | Council/Clerk<br><br>Existing procedures adequate                              |
| <b>Village Sign</b>                     | Public injury / damage      | Low    | Inspection carried out with Asset Review<br><br>Village Sign People repainted sign November 2021                                                                                                                                                                                             | Existing procedures adequate                                                   |
| <b>Liability</b>                        |                             |        |                                                                                                                                                                                                                                                                                              |                                                                                |
| Legal Powers                            | Illegal activity / payments | Low    | Decisions and payments made only within the Powers of the Parish Council, resolved and minuted<br><br>Terms of reference clearly outlined in Standing Order which is available to all                                                                                                        | Existing procedures adequate<br><br>Standing Orders reviewed annually in March |
| Minutes / Agendas / Statutory documents | Accuracy / legality         | Low    | Minutes and agendas are produced and displayed in the prescribed method and adhere to legal requirements<br><br>Minutes approved and signed at next PC meeting<br><br>Business conducted at Council meetings managed by the Chair<br><br>Code of Conduct to be adhered to by all Councillors | Existing procedures adequate                                                   |

|                    |                                                              |        |                                                                                                                                                       |                                                                                |
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|                    |                                                              |        | All Councillors personal responsibility to declare any interests at meetings                                                                          | <b>ACTION:</b><br>Councillor training after election May 2023                  |
| Councillor Conduct | Councillors' requirement to adhere to agreed code of conduct | Medium | Councillors sign up to Code of Conduct and disclose interests.<br><br>All Councillors personal responsibility to declare any interests at meetings    | Clerk/Councillors<br><br>LGA Code of Conduct adopted 15 <sup>th</sup> May 2023 |
| Public Liability   | Risk to third party, property or individuals                 | Medium | Insurance in place (£10 million any one event)<br><br>Risk assessments undertaken where applicable                                                    | Review annually                                                                |
| Employer Liability | Non-compliance with employment law                           | Low    | Insurance in place<br><br>Updates shared from NPTS / NALC / SLCC / HMRC etc.                                                                          | Review annually                                                                |
| Legal Liability    | Legality of activities                                       | Medium | Officials' indemnity incorporated in Employers Liability                                                                                              | Existing procedures adequate                                                   |
| Members Interests  | Not declared / out of date                                   | Medium | Item on agenda for declaration of interests<br><br>Individual Councillors responsibility to ensure their interests are kept up to date and inform BDC | Adequate<br><br>Register of Interests forms competed May 2023                  |

## Risk Schedule

| Item                                                                                                                                                                                                                                                                                                                                                                             | Frequency                                                                                                                                                                                                                                                                                                                                                                                                                                                | Last Reviewed                                                                                                                                                                                                                                     | Comments / Actions                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| <b>Assets Inspection</b> <ul style="list-style-type: none"> <li>Street furniture (benches/bus shelters/dog &amp; litter bins/ noticeboards</li> <li>War Memorial</li> <li>Village Sign</li> <li>Play Equipment (inc. gym and MUGA)</li> </ul>                                                                                                                                    | <ul style="list-style-type: none"> <li>Annual asset review</li> <li>Annual asset review</li> <li>Annual asset review</li> <li>Weekly/monthly inspection by volunteer (recorded)</li> </ul>                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>March 2023</li> <li>March 2023</li> <li>March 2023</li> <li>Current</li> </ul>                                                                                                                             | To be documented by Councillor / Clerk carrying out review                                                                       |
| <b>Parish Council Insurance including</b> <ul style="list-style-type: none"> <li>Public &amp; Employers liability</li> <li>Fidelity guarantee</li> <li>Personal accident</li> </ul>                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Annually before renewal</li> <li>Annually before renewal</li> <li>Annually before renewal</li> </ul>                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>March 2026</li> </ul>                                                                                                                                                                                      | Long-term agreement in place with Ansvar (Community Action Suffolk)<br>1 <sup>st</sup> April 2023 to 31 <sup>st</sup> March 2029 |
| <b>Financial Matters</b> <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>When signatories change</li> <li>At time of renewal</li> <li>Annually by Clerk</li> <li>Annually by Council</li> <li>Annually by Clerk once Council agreed</li> <li>Monthly by Clerk</li> <li>Annually at Appraisal</li> <li>Annually by appointed qualified auditor</li> <li>Annually by PKF Littlejohn (until 2027)</li> <li>Quarterly by appointed Councillor</li> <li>Annually reviewed by Council</li> </ul> | <ul style="list-style-type: none"> <li>December 2022</li> <li>March 2026</li> <li>March 2026</li> <li>January 2026</li> <li>January 2026</li> <li>Ongoing</li> <li>April 2024</li> <li>May 2026</li> <li>June 2026</li> <li>March 2026</li> </ul> | Internal auditor appointed September 2025<br><br>To be agreed                                                                    |

