Burnham Market Parish Council RISK Management Policy & Assessment

"The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council."
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 risksinherent 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 is practically possible. Making sure that all employees are made aware of the results of the risk assessment.

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. In conducting this exercise, thefollowing steps were taken:

+ Identify the areas 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

The Risk assessment will be updated as a living document by the clerk as required and reviewed annually in May at the Annual General Meeting.

Policy Last reviewed: May 2025
Register Last reviewed: May 2025

Subject	Risks Identified	Level	Likelihood	Total	Management / Control of Risk	Actions Needed	Last Reviewed
MANAGEMENT							
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic loss of staff	H	L	M	Membership of external training organisations to provide locum cover/advice. Clerk has passwords available and Chair and Vice aware of how to access. Clerk handbook to be maintained for institutional memory & administrative continuity	Share password locations with Chair and Vice Chair Create Update Clerk's Handbook (rolling project)	07/05/2025
Business Continuity	Risk of Council not being able to continue its business due to the breakdown of facilities	H	L	M	Computer Maintenance and IT support in place (including file back up)	File back up required	07/05/2025
Meeting Location	Adequacy Health & Safety SO compliance	L	L	L	Meetings are held in BMN Village hall The premises and facilities are considered to be adequate for the Clerk, Councillors and any Public who attend from a health, safety and comfort aspect. Alternative meeting venues available:the Pavillion bFollowing government consultation, it may be possible to have remote meetings also	No further actions	07/05/2025
Council Records/Documents (paper_	Loss through theft, fire, damage	L	L	L	Current papers will be stored securely at Clerk's home. Archived papers will be stored securely NCC / NALC recommended archive solution (TBC at the point of needing to be stored) Council will take every opportunity to move paperless/ digital to reduce risk and financial burden	Digitise, archive and shred old papers coll;ected from previous clerk	07/05/2025

FOI / Data Protection	FOI policy available Civil action against Council	H	L	L	Council is registered with ICO. Clerk has undergone training. Ongoing destruction of older items to ensure compliance. FoI policy current and on website. Staff aware of relevant timescales		07/05/2025
Computer Records/Documents	Loss through damage, fire corruption, malice	M	L	M/L	The Parish Council's electronic records are stored on the 'OneDrive' . Password is available through Chair and Vice chair and IT support. The most recent and up-to date policies, finances and documents are on website and one drive (excepting sensitive info) and can be accessed by all councillors. Files are backed up by IT support Financial data is also stored on an electronic accounting system	Consider additional electronic back up	07/05/2025
Data security	Unauthorised access of council data via Tablets	H	L	L	ICO and Coalition approved Data and IT security and Usage policy in place. No Data sensitive information to be downloaded. Unnecessary and sensitive information mails to be deleted as soon as not needed. Emergency plan in place approved by ICO		07/05/2025
Website / Social media	lack of legal compliance risk of misuse and abuse	M	L	L	Policy in place meeting requirements reviewed annually		07/05/2025
Policies and procedures	Lack or legal compliance Contradictory policies leading to inability to operate	M	M	M	Review all key policies annual and additional polices biannually or sooner if required.		07/05/2025
Civil Emergency etc	Inability of council to function	H	M	M	Experience of Covid pandemic is the basis of Emergency plans. Home working and virtual meetings where possible.		07/05/2025

FINANCE							07/05/2025
Precept	Adequacy of precept. Requirements not submitted to Borough Council. Amount not received from Borough Council	H	L	M	Sound budgeting to underlie annual precept. Financial accounts are presented to council quarterly to track spending against targets The budget is an agenda item at November meeting ad approved at December The precept an agenda item at the December meeting and is approved at the January meeting. The Clerk informs the Council when monies are received in April. Where no monthly meeting is held, Finance Group to all sign off Monthly report and approved expenditure - to alos be ratified at next Full Council meeting as per		07/05/2025
Budget	Not set	L	L	L	Agenda item at December meeting, approved January by Docking Parish Council		07/05/2025
Insurance	Adequacy Cost Compliance	L	L	L	An annual review is undertaken of all insurance arrangements in place. Employers Liability and Public Liability are a requisite as is Cyber Insurance. Quotes are obtained to insure best value.	consider cyber insurance	07/05/2025
Banking	Inadequate checks Bank mistakes Loss/Charges	H	L	M	Monthly bank reconciliations are completed by RFO, checking bank statements with cheques and BACS payments and income banked. Banking process requires RFO to set up and 2 signatories.		07/05/2025
Cash	Loss through theft or dishonesty	L	L	L	The council still acepts cash. The clerk hols these securely and logs them in teh accounting system. Any cash transactions are made by the Clerk, and fully receipted and then reimbursed monthly. <u>Unless otherwise resolved / delegated.</u> Any financial obligation must be approved and clearly minuted before any commitment.	Currently the coucnil is accepting cash - a system need to be decdied for managing this.	07/05/2025

Financial Controls and records	Inadequate checks, Corruption, Misuse of public funds Financial irregularities.	H	L	M	The Council has Financial Regulations, which set out requirements for banking, cheques and reconciliation of accounts. I internet banking permitted with notification to all signatories. Two signatories on cheques and payments Internal and External Audits annually Any financial obligation must be approved and clearly minuted before any commitment. All payments must be approved / noted and clearly minuted. Any s137 payments must be recorded at the time of approval. Quarterly financial report to track spending Financial regulations reviewed annually Code of Conduct and standing orders reviewed annually. All councillors aware of Nolan principles as per CoC and principles of good financial conduct.	Are all councillors aware of Nolan principles.	07/05/2025
Reporting and Auditing	Information Communication Compliance Information communicated	M	L	M/L	Bank reconciliations completed and breakdown of receipts and payments kept Use of AdvantEdge (or other accounting system) Internal and External Audits Annually Budget and Income and Expenditure info given at every meeting. Meeting pack includes these at time of agenda. Information available publicly in meeting packs and minutes.	Existing procedure adequate	07/05/2025
Grants - receivable	Receipts of grant / anti corruption.	L	L	L	The Parish Council does not regularly receive grants. One-off grants would come with terms and conditions to be satisfied. All income received as grant / donation to e handled unfit der relevant legislation.	Requirement to add 'receipt of donations to grants and donations policy	07/05/2025

Payments	Service invoiced but not supplied Services supplied and invoiced but not paid	H	L	L	Council approves all invoices for payment and only approves when goods supplied or work completed; except that provision made in Financial Regs for occasional payment outside meeting, and these reported to Council. Payments made as above, with notice to all signatories. Clerk to investigate issues as required and report to council always and to auditor as needed. All work to be invoiced and placed on authorisation run. At least 2 signatories available to run banking processes. AdvantEdge able to give access to additional person if required. Contact details available online.		07/05/2025
Charges - rentals receivable	Receipt of rent	L	L	L	Allotment Rent paid annually, new leases issued and returned Grazing agreements - Ts and Cs assumed agreed on receipt of payment.	Review agreements and fees Tri annually (or as required)	07/05/2025
Contracts	Lack of clarity over who does what and how charged, leading to over charges, work missed and difficult business continuity	M	M	M	General Contract in place	Annual review of contracts Clerk to maintain living register of contract for clerk handbook.	07/05/2025
Best Value Accountability	Work awarded incorrectly Financial loss	L	L	L	To seek quotes (number stated in SO) for any substantial work required to be undertaken. If a problem is encountered with a contract the Clerk would investigate and if necessary, report to Council.		07/05/2025
Salaries and associated costs	Salary paid incorrectly Wrong hours/rate paid Wrong deductions of tax Unpaid tax contributions to HMRC	L	L	L	The Parish Council authorises the appointment of all employees. Payslips are produced monthly by the Clerk together with HMRC payments, and in monthly payments for approval. All tax payments are submitted to HMRC in the annual return. NALC payroll services engaged.		07/05/2025

Clerk and other employees	Loss of clerk / RFO Fraud	H	L	M	A contingency fund should be established to enable training for the CiLCA qualification in the event of the Clerk resigning. Clerk should be provided with relevant training, reference books, access to assistance and legal advice Clerk should be paid in accordance with LGA / SLC / NALC pay point and standard conditions Ensure Good Employer Recommendations are followed Ensure a clear line manager for employment matters. Ensure clear understanding of role of clerk to support council (as opposed to individual councillors / public demands) Provide SLCC recommended training for clerks / RFO.		07/05/2025
Election costs	Risk of election cost	L	M	M/L	A contingency fund should be established to meet financial obligations in case of an election. Ensure good open transparent council behaviour and councillor conduct.		07/05/2025
VAT	Reclaiming/Charging	L	L	L	VAT claim a minimum of once an annum, VAT shown in the cashbook		07/05/2025
Annual Return (AGAR)	Not submitted within time limits	L	L	L	Annual return is completed and signed by the Council, submitted to the Internal Auditor for completion and signing. Finally sent on to the External Auditor within the time limit		07/05/2025
ASSETS							07/05/2025
Infrastructure Assets	Protection of physical assets	M	L	L	All assets insured and reviewed periodically. Maintained on an ad hoc basis. Asset list maintained on AdvantEdge and published annually on the website.		07/05/2025
Street Furniture	Theft/Loss, damage etc	L	L	L	Street furniture inspected periodically. An asset register is kept up to date and insurance is held at an appropriate level.	Organise twice annual inspections of assets	07/05/2025
Office equipment	Loss	L	L	L	Laptop and Printer (or alternative printing method) provided to Clerk by Council to perform other Clerk/RFO role. A contingency fund should be established for replacing items		07/05/2025

Trees	Trees or branches posing a safety problem to public where unrestricted right of way is available	H	L	L	List all tress for which BMPC is responsible. Check and maintain. Any TPOs listed	Tree Audit required	07/05/2025
Open Areas	Risk of damage or injury to third parties	H	M	M	Ensure asset list shows all land accurately and is on insurance	Undertake risk assessment for each area of PC land	07/05/2025
LIABILITY							07/05/2025
Legal powers	Illegal activity or payments	H	L	L	All activity and payments made with the powers of the Parish Council to be resolved and clearly minuted.		07/05/2025
Minutes/Agendas/Statutory documents	Accuracy and Legality Non-compliance with statutory requirements	L	L	L	Minutes and agendas are produced in the prescribed method (as per SO) and adhere to legal requirements. Minutes are approved and signed at the next meeting Minutes and agendas are displayed according to legal requirements Business conducted at Council meetings should be managed in accordance with SOs		07/05/2025
Employer Liability	Accident at work / Sickness Terminates employment / PAYE errords	H	L	L	Comply with employment Law Comply with HMRC requirements Membership on NALC, regular updates from HMRC. PAYE completed monthly and at year end - outsourced to ensure accuracy. . Internal and External auditor carries out annual checks		07/05/2025
Parish Ponds and assets	Risk to individuals	H	L	M	Fences along footpaths and highways, insurance in place		07/05/2025
Public Liability	Risk to third party, property or individuals	H	L	M	Insurance is in place		07/05/2025
Contractor Liability	Public accident Quotations	M	L	M	Contractors hold own insurance work speca nd quots agreed before proceeding.		07/05/2025
COUNCILLORS PROPRIETY							07/05/2025
Members Interests	Conflict of Interest / Register of Members Interests	M	L	M	Councillors have the duty to declare any pecuniary interest at the start of the meeting if it is on the agenda and to declare it at any point should a subject come up. Register of Member's interests form to be reviewed on an annual basis (May meeting - after election)	Members take responsibility to declare interests	07/05/2025