

# Risk Management Scheme

## 1. Introduction

“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 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 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, the following plan was followed:

- 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.

## 2. Risk Register

Physical Assets				
SUBJECT	RISK(S) IDENTIFIED	H/M/L	MANAGEMENT/CONTROL OF RISK	REVIEWED BY? WHEN? ANY FURTHER ACTIONS?
Play Areas (including equipment), Playing Field, Allotments (including Sheds), War Memorial, Noticeboards, Planters, Benches, Church Landway (including lighting), Bearsted Sign, Retaining Walls, Defibrillators, Adopted Phone Box, Trees	Loss or damage – via theft, fire, damage from third parties. Play equipment wear and tear.  Risk of injury to the Public	L  M	An asset register is kept up to date and insurance held at appropriate levels for each item.  Regular checks of the items/areas are made by members of the Parish Council or contractors as specified below; Play areas – weekly/monthly/ annual Playing field - monthly Defibrillators and Phone Box - monthly Trees – visual check monthly, full check annually Benches – quarterly Retaining Walls - quarterly	Parish Clerk. Review insurance yearly. Checks to be made as listed in control column.

			All other items – annually (as well as in depth tree review)	
Parish Office – building and contents	Loss or damage – via theft, fire, damage from third parties.	L	Fire Alarm and Burglar System installed at Office. An asset register is kept up to date and insurance held at appropriate levels for each item. Fire safe – to store historical documents	Parish Clerk. Review insurance yearly. (Employers insurance and Madginford Hall) Ensure Fire Alarm works sixmonthly. Burglar Alarm serviced yearly.
<b>Liability</b>				
<b>SUBJECT</b>	<b>RISK(S) IDENTIFIED</b>	<b>H/M/L</b>	<b>MANAGEMENT/CONTROL OF RISK</b>	<b>REVIEWED BY? WHEN? ANY FURTHER ACTIONS?</b>
Public Liability for safety in areas under the Parish Council's responsibility	Injury to the public, damage to the public's property.  Breach of Health and Safety requirements.	L M	Insurance in place. Regular checks to areas to ensure the areas are maintained correctly and safe. Public Liability insurance in place.	Parish Office staff. Review insurance levels appropriate on a yearly basis. Physical checks to be made weekly/monthly/annually. Health and Safety Policy to formally written and reviewed.
Public Liability re Events	Individual risk assessments undertaken for each event – see details in these	M	Individual risk assessments undertaken for each event – see details in these	Individual risk assessments undertaken for each event – see details in these
Employer Liability	Non-compliance with Employment Law  Breach of Health and Safety requirements  Lone Working risks (accidents, violence against individual, personal injuries etc) for Office Staff	MM  L	HR working group in place with HR Consultant contract to obtain necessary advice when needed. Employers Liability insurance in place. Lone Working Policy in place.	Chair of HR Working Group. At least annual review of policies required. Annual review of pay and benefits required. Health and Safety Policy to formally written and reviewed. Annual review of Lone Working Policy.

Legal Liability	Breach of contractual obligations (contracted staff)	L	HR working group in place with a HR Consultant in contract to obtain necessary advice when needed.	Chair of HR Working Group. At least annual review of contracts required.
Legal Liability	Breach of regulations governing Local Councils	TBC	Qualified (or working to qualifications) Clerk in post. KALC and SLCC membership in place, and advice can be requested from these organisations if need be. Legally compliant minutes made at all Council meetings –and approved by Councillors. Documents retained in line with Documents retention policy.	Parish Clerk. Training required yearly. Documents retention policy to be reviewed annually.
Members Interests/Code of Conduct	Conflict of Interest.  Non-disclosure of Councillors Pecuniary Interests.	TBC	Councillors and Officers have a duty to declare any interests at the start of each meeting. Declaration of Pecuniary Interests are published on the Maidstone Borough Council website. Interests regularly reviewed.	Councillors to take responsibility to review and update their interests disclosed as necessary.
<b>Finance and Management</b>				
<b>SUBJECT</b>	<b>RISK(S) IDENTIFIED</b>	<b>H/M/L</b>	<b>MANAGEMENT/CONTROL OF RISK</b>	<b>REVIEWED BY? WHEN? ANY FURTHER ACTIONS?</b>
Business Continuity	Risk of Council not being able to continue its business due to unexpected circumstances i.e power cuts, system outage, employee sickness or insufficient number of Councillors	TBC	Cloudbase back ups of system. Remote working available. Files saved on One drive/dropbox so that several people can access the same work. Office staff structure that shares knowledge through the team. Ensuring BPC endeavours to recruit/co-opt new Councillors for vacancies	Full Council to review controls in place at least yearly.
Parish Funds	Misappropriation via theft, fraud, errors	L	Internal and External audit carried out yearly. Two bank signatories/online authorisers required for each payment. All purchases to be approved at a council meeting.	RFO/ Chair of Finance Working Group Review payment policy annually. Review named bank signatories/authorisers at

			Monthly bank reconciliations take place for all bank accounts, which are reviewed at monthly Council meetings.	least yearly to remove staff/Councillors who have left the Council.
Parish Funds – Level	Insufficient funds available to meet liabilities as they fall due. Excessive funds held.	M	Budgets are set annually and monitored monthly at Council Meetings. Cash levels in each bank account reviewed on an ad-hoc basis to ensure the Current Account level is sufficient to meet liabilities, and to arrange transfers if need be.	RFO/ Chair of Finance Working Group. Budget monitoring/setting training to be provided. Cashflows to be reviewed quarterly.
Cash held on site	Misappropriation via theft or error.	L	Cash not held on site as a float. However if any cash is received into the office (i.e. for allotment rent) this is held in the petty cash tin (in a locked room) and then promptly paid into the bank.	RFO/ Chair of Finance Working Group. Ensure locks are functional on an annual basis. Keys to only be held by minimal staff, and a key list available. Keyholders to be reviewed annually. Bank deposits made weekly.
Corporate Credit Card	Misappropriation via theft or error. Card and/or PIN number shared with Councillors/office staff.	L	Full Corporate Card policy followed. Card to be locked and held in the office at all times. Card use reconciled each month via the statement issued by the bank. Purchases made via the card should follow the same procedure (purchase req/minute refs) as non card purchases.	RFO/ Chair of Finance Working Group. Statements to be reviewed at Finance Working Group meetings. Card policy to be reviewed annually.
Accounts records	The records are inadequate/irregular	L	Computerised records held, which produce accounts direct out of the system for a monthly internal review. Internal and external audit takes place yearly. System provider updates the system as and when changes are required.	RFO/ Chair of Finance Working Group. Continual review of accounts produced. Ad hoc detailed requests to ensure correct processes being followed.



				Training for RFO/those using accounts system to be undertaken annually.
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Approved by Full Council. This policy will be reviewed annually.