

## Aldbrough & Thurgarton Parish Council Risk Management Scheme

The following risk management table identifies as far as possible, the risks facing Aldbrough & Thurgarton Parish Council, assesses those risks, addresses the risks and allows for reviewing annually.

A simple risk assessment matrix is used to calculate likelihood and impact as recommended good practice in Governance & Accountability 2016 published by the Joint Practitioners Group as follows:

Highly Likely (3)	Medium (3)	High (6)	High (9)
Possible (2)	Low(2)	Medium (4)	High (6)
Unlikely (1)	Low (1)	Low (2)	Medium(3)
	Negligible (1) Impact	Moderate (2) Impact	Severe(3) Impact

Service Area	Risk	Action
<u>Insurance</u> Insurers: AXA Insurance through Came & Company Local Council Insurance Policy No: RGBDX6962034  <u>Expiry date 31<sup>st</sup> May 2020</u>	<u>Assets:</u> The Green Play Equipment Street Lights Notice Boards Village Sign Seats – 7 Picnic Tables - 4 Wine Press Computer  Money and Assault Employee Dishonesty  <i>Medium risk</i>	Insured – all risks including theft.          <i>Keep insurance cover under review</i> <i>Continue annual safety inspection of council assets</i>
	<u>Loss of Revenue</u>  <i>Low risk</i>	Insured £10,000  <i>Keep under review</i>
	<u>Legal Liabilities</u> Employers Liability Public & Products Liability Hirer’s Indemnity Official’s Indemnity Libel and slander Fidelity Guarantee Employee personal accident Commercial Legal Expenses Key person  <i>Medium risk</i>	Insured £10,000.000 Insured £10,000,000 Insured £5,000.00 Insured £500,000 Insured £500,000 Half precept + all reserves       <i>Keep cover under review</i>

Service Area	Risk	Action
<u>Financial</u>	<p>Irregularities</p> <p>Clerk salary paid incorrectly</p> <p><i>Low risk</i></p>	<p>The PC has adopted Financial Regulations, reviewed annually. Cashbook, reconciliations, list of payments and budget is presented at every meeting. Internal auditor appointed annually by Parish Council Clerk backs up regularly. Bank card reader in locked cabinet.</p> <p>Parish Council uses HMRC PAYE tools, where income tax, etc. calculated. Salary payments approved at meetings</p> <p><i>Continue as above</i></p>
<u>Administration</u>	<p>Loss of computer records, including accounts, correspondence, policies, allotment records, PAYE, minutes, agendas.</p> <p>Misuse of computer/hacking</p> <p>Clerk working from home</p> <p><i>Low risk</i></p>	<p>Clerk backs up regularly and keeps hard copies</p> <p>Computer used solely by Clerk for Parish Council business. Password protected. Virus protected.</p> <p>Clerk has business cover on home insurance. Parish Council insurance as above.</p> <p><i>Continue backing up regularly, keep virus protection up to date</i></p>
<u>Data Protection &amp; Freedom of Information</u>	<p>Breach of Acts</p> <p><i>Medium Risk</i></p>	<p>Policies held by Council published on website Clerk is Data Protection Officer</p> <p><i>Onward training for Parish Councillors and Clerk to ensure compliance</i></p>
<u>Members' Interests</u>	<p>Criminal Offence</p> <p><i>Low Risk</i></p>	<p>Item for Declarations on every Agenda. Dispensation request forms taken to every meeting by Clerk.</p> <p><i>Clerk to continue to remind Councillors of their obligations</i></p>

Service Area	Risk	Action
<u>Business Continuity</u>	Due to unexpected accident or illness of Clerk  <i>Medium risk</i>	Key person insurance cover Backup USBs kept Parish Council owns Computer  <i>Build up budget to allow for locum clerk</i>
<u>Outside Services</u>	Garden Guardian used for grass cutting Safety considerations  <i>Low risk</i>	Public liability insurance in place  <i>Check contractor's public liability</i>
Prepared by Clerk 3 <sup>rd</sup> December 2019	Approved 6.1.20	Review: Annually at Parish Council Annual Meeting