

## **Carbrooke Parish Council**

### **Risk Management**

The Parish Council is responsible for putting in place arrangements for the management of risk in all its activities. When considering any new activity, the clerk prepares a Risk Assessment. Where necessary, this is submitted to the council's insurers in advance of the activity. No significant activities are undertaken by the clerk or members of the council without a Risk Assessment being carried out prior to the activity being undertaken.

In the case of work carried out for the council by contractors, the clerk ensures that all contractors are handed a copy of the council's Notice to Contractors - Appendix A of the Health and Safety Policy. This ensures that contractors carry out their own Risk Assessment prior to undertaking any works. The council obtains a copy of the contractor's Public Liability insurance cover.

The council maintains an insurance policy with Aon Insurance. Insurance is the most common approach to certain types of risk, such as damage to council assets, loss or damage. However, it is important for the council to recognise the part it plays in minimising risk in all its activities, as well as damage to the council owned assets. It is important therefore for the council's assets to be regularly inspected. The clerk therefore carries out an annual assessment of all council owned assets, the result of which is submitted in a report to the council. The report is directly linked to the council's Asset Register. Any necessary repairs are considered by the council. The clerk also makes periodic checks of council owned assets and any necessary repairs are put before the council for consideration. The Asset Register not only lists the location of all council assets, but the value of those assets in order to ensure that the council has adequate insurance cover on each particular asset.

The council aims to take all practical and necessary steps to reduce or eliminate risk, in so far as is practically possible. This document has been produced to enable the council to assess the risks that it faces and to satisfy itself that it has taken adequate steps to minimise them.

## Carbrooke Parish Council

### Risk Assessment

The following Risk Assessment was carried out by the clerk on 1 March 2020.

Subject	Risk	H/M/L	Management/control
<b>FINANCIAL AND MANAGEMENT</b>			
Business continuity	The Council cannot function due to illness/resignation or misconduct of the clerk	L/M	In the short term, the Council can appoint a locum clerk. If the clerk cannot carry out duties for more than 3 months, the Council will consider appointing a locum clerk or replacement.
Precept	Breckland Council reduces amount of Precept	L	The Council holds a quarter of the Precept in its account. This would cover immediate shortfall.
Financial irregularities	Fraud/theft	L/M	Two councillors sign all cheques. Clerk is not a signatory. ICO makes three checks a year. Internal Auditor makes two reports a year. The clerk would find in bank reconciliation. The Council reviews its Financial Regulations annually.
Cash	Fraud/theft	L	The Council does not usually hold cash. Any cash would be banked within 3 days of receipt in accordance with Financial Regulations.

Salary deductions	Incorrect payments made	L	The clerk's NI/PAYE is assessed by an outside party – Thinking Rural. The clerk is paid by standing order.
Clerk's expenses	Fraud	L	Expenses are reimbursed on production of receipts. Mileage is recorded and reimbursed.
Health and Safety	Inadequate awareness	L/M	The Council has a Health and Safety policy. This includes a Lone Working policy. All Council activities are risk assessed by the clerk.
Reporting and auditing	Information communication/lack of information to Council	L	Clerk submits Actual to Budgeted expenditure to the Council monthly, together with cash book listing all payments and receipts.
Auditing and governance	Reporting procedures	L	The Council is internally and externally audited. The Council has appointed an Internal Control Officer
Grants	Grants are not used for stated purpose	L	As part of grant, all recipients are asked to provide evidence of expenditure. The Council reserves the right to ask for return of funds.
Election costs	Unexpected	L/M	The Council has sufficient funds within

	election		quarter of Precept held annually.
VAT	Reclaiming	L	The clerk reclaims VAT at least annually.
Legal powers	Illegal activity or decision making	L/M	All activities and expenditure are resolved by the Council. The clerk checks if the Council has a legal power to carry out activity. All Council decisions are minuted.
Agendas/minutes	Accuracy and legality	L	Minutes and agendas are completed by the clerk to defined standards. Minutes are approved by Council and publicly displayed as required.
Members interests	Conflict of interests	L/M	Councillors declare interests at Council meetings. Register of Interests is updated annually.
Insurance	Policy meets needs and is competitive	L	The Council reviews its policy annually.
Legal liability	Legal liability re Council owned assets	L/M	The Council risk assesses all activities. The clerk makes annual asset report and periodic check of assets. The Council holds legal expenses cover in its insurance policy of £250,000
Data Protection	Data protection rules not followed	L/M	The Council is registered with the Information Commission.

			Reference is made to IC's website as necessary. Council will follow new GDPR.
Freedom of Information	Request not handled correctly	L/M	All procedures are followed with reference to Information Commission's website.
<b>RECREATION/PLAY AREAS and OPEN SPACES</b>			
Assets	Loss or damage and risk of damage or injury to third parties	L/M	The clerk carries out annual Asset Review and makes periodic check of assets and open space land. Necessary repairs are approved by Council. The Council carries Public Liability insurance.
Community Cabin	Injury to third parties	L/M	An annual electrical test is carried out. The clerk reviews access to Cabin. The Council reviews its internal and external condition.
Play Area – Blenheim Grange	Injury to third parties	L/M	The clerk makes periodic inspections of play area. The equipment is ROSPA checked annually. A member of the public monitors the equipment weekly on behalf of the Council. Necessary repairs are approved by

			Council. The Council carries Public Liability insurance.
Open Spaces – Blenheim Grange	Injury to third parties	L/M	The clerk makes periodic inspections of the open space land/trees. Necessary works are approved by Council. All work is carried out by qualified professionals. The Council carries Public Liability insurance.
Grassed area next to Spa car park	Injury to third parties	M	The Council has resolved not to put in fencing between the pavement over the Council's land into the car park. Fencing is not deemed necessary. The clerk makes periodic checks of this area. The Council believes it is safer not to install fencing at this location as people would either jump over the fencing or damage it. The Council carries Public Liability insurance.
Village Hall car park	Injury to third parties	L/M	The clerk makes periodic inspections. Necessary works are approved by Council. All work is carried out by qualified professionals. The Council carries Public Liability insurance.
Noticeboards	Injury to third	L/M	The clerk makes periodic checks.

	parties		Necessary works are approved by Council. The Council carries Public Liability insurance.
Street furniture	Injury to third parties	L/M	The clerk makes periodic inspections. Necessary works are approved by Council. The defibrillator is regularly checked by a member of the Council. The Council carries Public Liability insurance.
<b>COUNCIL RECORDS</b>			
Paper records	Loss through fire, theft or damage	L/M	Damage (apart from fire) and theft is unlikely. Some minutes are stored at Norfolk Record Office.
Computer records/files	Loss through fire, theft, damage, or corruption of computer	L/M	Damage (apart from fire) and theft is unlikely. Back ups are made to One Drive.