Swardeston Parish Council - Risk Management Policy & Risk Assessment

Risk is the threat that an event or action will adversely affect the council's ability to achieve its objectives and to successfully implement its strategies and services.

Risk management is the process by which risks are identified, assessed and controlled. It is a key element of the council's governance framework.

Risk assessment is a systematic examination of the parish council's services & activities, assets, workforce and eternal environmental factors that enables the council to identify all potential risks inherent in the place or practices. Based on a recorded assessment the council should then take all practical and necessary steps to reduce or eliminate the risks, as far as is practically possible. Making sure that all councillors and employees are made aware of the results of the risk assessment.

The Parish Council is responsible for putting in place arrangements for the management of risk. The Clerk with the Chair shall prepare, for approval by the council, a risk management policy and assessment in respect of all activities of the council. Risk policy statements and consequential risk management arrangements, shall be reviewed by the Council at least annually.

When considering any new activity, the Clerk with the Chair shall prepare a draft risk assessment including risk management proposals for consideration and adoption by the council.

This policy has been produced to enable Swardeston Parish Council to assess the risks that it faces and to satisfy itself that it has adequate arrangements in place to minimize them. The Council recognizes that some risks can never be totally eliminated, however, it has put in place a strategy that provides a structured and systematic approach to minimizing risks that may affect the council.

This risk register exists to enable the Parish Council to assess the risks it faces and satisfy itself that it has taken adequate steps to minimize them. In conducting this exercise, the following plan was followed:

- Identify the hazard or activity to be reviewed.
- Identify what risks may exist or arise.
- Evaluate and describe the management and control of the risks and record findings.
- Review, assess and revise if required.

The council has broken down the risks it faces into three categories – Financial, Operational Management and Physical Equipment or Assets. Each of these categories is considered in detail over the following pages; the risks are identified and described together with an evaluation of their significance to the organization (High, Medium or Low) and arrangements are described for how the council proposes to manage or control the risk to what it considers to be a satisfactory level.

This policy was adopted by the council at its meeting held on 10 October 2024.

Last reviewed on 13.11.2025.

Next review due in November 2026.

FINANCIAL

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance.	L	There is a Business Continuity Plan in place. Loss of Clerk or Loss of Council papers/electronic records. All significant council records are stored remotely (as detailed on Page 7) with access available to the Clerk, Chairman and Vice Chairman.	Review plan when necessary. Appropriate back-up arrangements in place.
Precept	Adequacy of precept Requirements not submitted to District Council. Amount not received from District Council	L L L	The Council regularly receives budget updates at each meeting throughout the year. At the Precept meeting the Council receives a budget update report, including actual and projected year-end indicative figures provided by the Clerk. Specific figures are allocated to budget headings for the following year, the total of which is resolved to be the precept amount to be requested from the District Council by the Clerk. The Clerk informs Council when precept income is received.	Existing procedures adequate
Financial Records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out the requirements for reporting financial information monthly to the council. These procedures are designed to prevent fraud and irregularities.	Existing procedure adequate. Review the Financial Regulations annually.
Bank and Banking	Inadequate checks Bank mistakes Loss Charges	L L L L	The Council's Financial Regulations set out the requirements for banking, cheques and reconciliation of accounts. The Clerk reconciles the bank accounts monthly to ensure transactions are correctly reflected in the financial information presented to the council.	Existing procedures adequate. Review Financial Regulations annually. Review bank signatory list after APCM or an election. Reconcile accounts and bank statements monthly.
Cash	Loss through theft or dishonesty	L	The Council has Financial Regulations which set out the requirements for the handling of cash. No petty cash or float is held by any staff or councillor.	Existing procedure adequate. Review the Financial Regulations annually.

Reporting and Auditing	Provision of monitoring information. Compliance	L M	Financial information is a regular agenda item at the council's monthly meeting where it is discussed/reviewed and approved. Council should regularly audit internally to comply with the Fidelity Guarantee included in the Council's insurance.	Existing reporting procedures are adequate. Council regularly appoints an auditor.
Direct costs. Orders and invoices. Debts.	Goods billed but not supplied. Incorrect invoicing. Loss of stock. . Unpaid invoices.	L L L L	The Council has Financial Regulations which set out the requirements All goods to be ordered are confirmed at council meetings. The Council is provided with details of payments and receipts for the preceding month at every council meeting for consideration and approval. The Council carries no stock. Council invoices are minimal/rare. Unpaid invoices are pursued by the Clerk and, where possible, payment is obtained in advance.	Existing procedures adequate. Review the Financial Regulations annually.
Grants payable	Is there a power to pay? Is authorization properly recorded?	L	All such expenditure is considered by Council for approval in accordance with current policy and minuted accordingly. If payment is made using the S137 power, this is recorded specifically.	Existing procedure adequate. Parish Councillors record S137 payments when required.
Grants - receivable	Receipts of Grant	L	The Parish Council does not routinely receive any regular grants. One-off grants would be dealt with within the specifically defined terms and conditions and would be itemized explicitly in the accounts presented to the Council.	Receipt of one-off grants would be recorded through the council meeting minutes and financial management systems for approval.
Charges – rentals payable	Payments of charges, leases, rentals	L	The Parish Council does not currently lease or rent any property or equipment from a third party.	N/A.
Charges – rentals receivable	Receipt of rental	L	The Parish Council does not currently lease or rent any property or equipment to a third party.	N/A

OPERATIONAL MANAGEMENT				
Topic	**Risk**	**H/M/L**	**Management/control of risk**	**Review/Assess/Revise**
Value for Money Accountability	Work awarded incorrectly Overspend on services	L L	Financial Regulations specify the procedures for procuring goods and services. If problems are encountered with a contract or a service, the Clerk would investigate, check the relevant circumstances and report to Council.	Existing procedures, contained within Financial Regulations, are adequate.
Salaries and associated costs	Salary paid incorrectly. Wrong deductions of NI or Tax. Unpaid Tax & NI contributions to the Inland Revenue.	L L L	The Parish Council has one employee, the Clerk. Salary rates are assessed annually by the Joint national Council and any changes implemented. The annual increase is included in the budget setting, if known, else estimated using available data. Tax and NI is calculated using the HMRC Basic Tax computer program updated annually. Payments to HMRC are made monthly in accordance with the Financial Regulations.	Existing systems include adequate controls.
Employees	Loss of key personnel (Clerk) Fraud by staff Actions undertaken by staff	L L L	The Clerk post would be advertised widely with arrangements to temporarily cover Clerk responsibilities until new Clerk in post. The council carries Fidelity Guarantee insurance with regard to fraud or staff actions. The Clerk and councillors are provided with access to relevant training, reference books and legal advice as required to undertake the role.	Existing procedure adequate. Retain membership of the NALC. Monitor working conditions, safety requirements and Insurance regularly. Existing procedures adequate.
Councillor allowances	Councillors over-paid Income tax deduction	L	No allowances are paid to Parish Councillors	No procedure required
Election costs	Financial risk to the council of an election.	L	The district council does not charge for the statutory four-yearly elections to the parish council. If called for, a By-Election could be budgeted for through reserves.	Councillors to monitor budget and reserves throughout the year to ensure adequate funding is available if necessary.

VAT	Re-claiming/charging	L	The Council has Financial Regulations which set out the required processes.	Existing procedure adequate.
Annual Returns	Submit within time limits.	L	Employer's Annual Return is completed by the Clerk and submitted online to HMRC within the prescribed timeframe. Annual Audit Return is completed and submitted to internal audit before being approved by the Council prior to forwarding to the external auditor within the required timeframe.	Existing procedures adequate.
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Council to be resolved and minuted at Full Parish Council Meetings.	RFO and Councillors have a duty to implement Standing Orders and Financial Regs.
Minutes/Agendas/Notices Statutory Documents	Accuracy and legality Business conduct	L L	Minutes and agendas are produced in the prescribed form by the Clerk and adhere to legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are accessible to the public in compliance with the legal requirements. Business conducted at Council meetings is managed lawfully by the Chair in accordance with Standing Orders and with the advice and guidance of the Clerk.	Existing procedure adequate. Members to adhere to Code of Conduct.
Members interests	Conflict of interest Register of Members interests	L M	The declaration of interests by members at meetings is a standing item to remind Councillors of their duty. Register of Members Interest forms should be reviewed annually by Councillors at the APCM in May.	Existing procedure adequate. Members are responsible for updating the Register.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken (at time of policy renewal) of all insurance arrangements. Employers and Employee liability insurance is a necessity. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance.
Data protection	Policy	L	The Council has a policy in place to cover GDPR.	Review GDPR policy bi-annually.
Freedom of Information Act	Policy Provision	L M	The Council has an Information Publication Scheme in place. Ensure the Clerk is aware that if a substantial request arrives then this may require many hours of additional work. (The Council can request a fee if the work will take more than 15 hours.)	Monitor and report any impacts of requests made under the Freedom of Information Act.

PHYSICAL EQUIPMENT OR AREAS

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
Assets	Loss or Damage. Risk/damage to third parties/property.	L L	An annual review of assets is undertaken for insurance, provision, storage and maintenance purposes.	Existing procedure adequate. Keep under review during year.
Play Area	Risk/damage/injury to third parties. Road side safety	M	A RoSPA certified inspector inspects the play area annually; recommendations for safety improvement are carried out to alleviate risks. The hedge along the play area to be maintained to ensure no gaps are present.	Existing procedure adequate
Maintenance	Poor performance of assets or amenities Risk to third parties	L L	All assets owned by the Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the procedures agreed by the Council. All assets are insured and reviewed annually. The asset register is reviewed through the annual audit process.	Existing procedure adequate. Ensure timely inspections carried out.
Notice boards	Risk/damage/injury to third parties	L	Parish Council has 3 notice boards (Bakery, Bus Shelter [North], Village Hall). All locations have insurance cover and are inspected regularly and reported back to the Council. Any essential repairs/maintenance will be authorised by the Council.	Existing procedure adequate.
Street furniture	Risk/damage/injury to third parties	L	The Parish Council is responsible a variety of street furniture around the village as detailed in the Asset Register. All locations have insurance cover and are inspected regularly and reported back to the Council. Any essential repairs/maintenance will be authorised by the Council.	Existing procedure adequate. Ensure Asset Register is updated when changes are made.

Meeting location	Adequacy Health & Safety	L M	The Parish Council Meetings are held at Swardeston Village Hall which is considered to be adequate for all who attend from both a Health and Safety and comfort perspective. The location is published on the council website.	Existing locations adequate.
Council records – paper	Loss through: — theft — fire — damage	L M L	Any Parish Council paper records are stored at 29 Churchfields, Hethersett Norwich NR9 3AF. Records include historical correspondence, minute books and records such as personnel, insurance, salaries etc. Wherever possible records should be scanned to facilitate storage as below.	Damage (apart from fire) and theft is unlikely and so provision adequate.
Council records - electronic	Loss through: --- Theft, fire, damage --- Corruption of computer	L M	The Parish Council's electronic records are password protected and stored on the Clerk's laptop computer. The files are backed-up at least monthly onto an external, dedicated, SSD and also to cloud storage. Annual computer maintenance is carried out.	The council uses an SSD for record back-ups. This device is kept "off-site" with the Council Chair and is brought to every monthly Council meeting at which the Clerk makes a current back-up. The Council Chair and Vice-Chair also have access to the cloud storage facility.