

New Buckenham Parish Council Risk Management Policy

About the Council

New Buckenham Parish Council is a small parish council. The Council has varying activities and functions and is currently insured through BHIB. The Insurance Policy is for a term of 3 years and is due for renewal 15th August 2025.

The contact details for the insurers are:

BHIB Councils Enquiries <enquiries@bhibcouncils.co.uk>

03300130036

Policy no. LCO02699

The Clerk retains the insurance file and will deal with all matters relating to risk and insurance. This is detailed in the Clerk's Job Description and supported by 'Governance and Accountability'. The Council supports the Clerk in this role by providing training opportunities. The Council agrees the Risk Management Policy which is reviewed every year.

Main Actions in relation to risk management

- ✓ The Asset Register is updated during the year by the Clerk.
- ✓ Risk assessments (Health and Safety) are written and updated by the Clerk where appropriate, or another designated body. Copies of risk assessments are retained.
- ✓ Sites are inspected at least annually, and records are retained.
- ✓ Play Areas are inspected periodically an annual inspection must be carried out by an external qualified inspector.
- ✓ The Council reviews the Insurance Policy prior to renewal.
- ✓ Financial Risk Assessments are carried out by the Clerk / Responsible Financial Officer, as required.
- ✓ Documentation is kept safely and securely.
- ✓ The Council reviews its systems of Internal Control at least annually.

The Risks identified for the Council:

| <i>Subject</i> | <i>Risks Identified</i> | <i>Risk Factor H/M/L</i> | <i>Management of Risk</i> | <i>Review revise update</i> |
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| 1. Governance | | | | |
| Interests | 1.1 Failure to maintain or update Register | L | Clerk ensures Register is maintained and updated including submission of information to Breckland District Council as provided for by the Localism Act 2011. | Clerk Review Annually |
| | 1.2 Failure to declare interests at meetings | L | Clerk ensures that each agenda has an item requiring Councillors to declare any interests not covered by the current Register of Interests. | Clerk Review Annually |
| General Power of Competence | 1.3 Failure to comply with requirements for us. - NBPC DOES NOT HOLD THIS YET> | L | Council will review its continued compliance with regulations for use after each full election. | Existing Procedures Adequate |
| Legal Requirements for meetings | 1.4 Failure to comply | L | Council has Standing Orders and Financial Regulations in place and is a member of Norfolk ALC. Councillors and Clerk attend initial training and are encouraged to update training at regular intervals. Clerk is studying for CILCA membership of SLCC is provided by the Council. | Existing Procedures Adequate |
| Council Records | 1.5 Loss through damage or corruption of computer records | M | Clerk holds daily working records at home. Lockable fireproof cabinet holding older records is at New Buckenham Village Hall and Clerk deposits older records requiring permanent retention at the Norfolk Archive Centre. Clerk maintains cloud based external back-up systems for electronic records. Clerk disposes of records not requiring permanent retention according to current legal guidelines. | Clerk Review Annually. |
| Data Protection | 1.6 Non-Compliance | L | Council is registered for GDPR with the Information Commissioner. | Existing Procedures Adequate |

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| Freedom of Information | 1.7 Non-Compliance | L | Clerk reports any requests to the Council and deals with them in the time limit set down. | Existing Procedures Adequate |
| 2. Financial Management | | | | |
| Precept | 2.1 Adequacy of budget | L | Council discusses and monitors budget at least quarterly to identify new or additional funding needs or possible reductions. | Existing Procedures Adequate |
| | 2.2 Failure to obtain | L | Clerk follows Breckland District Council's procedure for applying by the correct date. | Existing Procedures Adequate |
| VAT | 2.3 Failure to record or reclaim | L | Clerk ensures that records are maintained. Claims are made annually so as to provide adequate cash flow. | Existing Procedures Adequate |
| Banking | 2.4 Loss of funds | L | <p>Clerk pays cheques and cash into the Council's bank account within 14 days of receipt and issues formal receipts. Income received by BACS are checked when bank statements are received(monthly)</p> <p>Council agrees payments at meetings most payments are online requiring clerk to set up and 2 councillors to approve/process. Cheques require 2 signatories.</p> <p>Clerk reconciles the Council's bank accounts on a monthly basis. Clerk prepares budget monitoring document on quarterly basis. Reserves are allocated as part of annual budget setting.</p> <p>Clerk maintains electronic time and mileage sheets which are checked by chair monthly.</p> | All other existing procedures are considered still adequate. |
| Rents | 2.5 Loss of funds | L | Council reviews all rents/ income streams on an annual basis. | Existing Procedures Adequate |

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| | | | Clerk issues invoices for allotment rents and Cricket Club rents at the appropriate time. | |
| Insurance | 2.6 Inadequate insurance | L | Council reviews annually on receipt of renewal notice. Clerk informs Insurers of any changes during the year that require additional cover. Clerk updates Asset Register on an annual basis. | Existing Procedures Adequate |
| Income Tax & National Insurance | 2.7 Failure to comply with HMRC regulations | L | Clerk would pay income tax over to HMRC on a quarterly basis is earning required this. Clerk maintains and update latest HMRC software. Backing up monthly. Clerk submits end of year return in line with HMRC time limits. | Existing Procedures Adequate |
| Contracts | 2.8 Failure to obtain value for money | L | Clerk obtains the appropriate number of quotations in accordance with current Financial Standing Orders. Council reviews the performance of contractors on a regular basis. Bringing to their attention any problems requiring rectification. | Procedure for obtaining quotations updated in accordance with current Financial Standing Orders. |
| Financial Records/Audit | 2.9 Failure to keep | L | Clerk adheres to Council's and other current financial regulations to ensure risk is kept low. Audit control policies in place and reviewed | Existing Procedures Adequate |
| 3. Asset Management | | | | |
| Health and Safety | 3.1 Loss or accident due to failure to maintain or provided sufficient insurance cover | M | Council provides cover through its insurance policy. Council minimises risks by using contractors with training and appropriate insurance cover. Clerk reports timely non-PC problems likely to be a risk to the public to other organisation eg Norfolk County Council, | Other Existing Procedures Adequate |

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| | | | <p>Breckland District Council and Anglian Water.</p> <p>Council has a pattern of regular inspections of allotments, play area and equipment, cemetery and churchyard.</p> <p>Council has Cemetery Regulations to ensure that all new memorials comply with current regulations.</p> <p>Council employs professional contractors on a regular basis to inspect the play equipment and cemetery memorials.</p> <p>Council will immediately act upon urgent dangers such as damaged trees.</p> | |
| | 3.2 Injury to Parish Council Members | L | <p>Council holds its meeting at New Buckenham Village Hall which is subject to its own risk assessment and has liability insurance in place.</p> <p>Council has insurance cover in place for other Councillor activities.</p> | Existing Procedures Adequate |
| 4. Operational | | | | |
| Staff (Clerk) | 4.1 Accident at work, sickness or Terminates employment | H | <p>Council has Liability Insurance in place, has a Lone worker Policy and has budgeted for salary .</p> | Existing Procedures are adequate. |

Date agreed: 14/3/2023

Date to be reviewed: March 2024
(1 year from date of agreement)