



# GREAT BENTLEY PARISH COUNCIL

## Great Bentley Parish Council Risk Management Scheme

Adopted March 2023  
Next review due March 2024

### Management and Finance:

SUBJECT	RISK IDENTIFIED	H/M/L	MANAGEMENT/CONTROL	REVIEW/ASSESS/REVISE
Business Continuity	Risk of council not being able to continue its business due to an unexpected tragic circumstance	L	Hard copy records stored in fire proof locked safe in the office. PC hard drive backed up daily to the cloud. Documents stored in Cloud. Keys and passwords in the locked safe	Review at annual meeting in May
Meeting Location	Health & Safety Accessibility Adequacy	L	Meetings are held in the Village Hall. Any Health and Safety concerns reported to the Village Hall Management Committee for action. Keys are held by the Clerk & assistant clerk.	Review at annual meeting in May
Council Records	Loss through theft, fire, damage or corruption	M	Ensure adequate backup and insurance. Ensure anti-virus	Review at annual meeting in May. Insurance

			software in place and enforce IT user policy	reviewed and renewed annually in <b>June</b>
Precept	Ensuring precept is adequate.	M	Sound budgeting and forward planning underlie and inform the precept-setting process. Quarterly meetings of GBPC's Council's Finance Committee check income and expenditure and consider future revenues and expenditure.	Existing procedure adequate. Review at annual meeting in May
Insurance	Adequacy, cost, compliance, Fidelity guarantee	M	Annual review of insurance arrangements and schedule ahead of renewal. Update fixed asset register when required. Ensure employers liability, public liability, cyber liability and Fidelity guarantee are in place.	Review at annual meeting in May and through annual review of insurance policy renewed in <b>June</b>
Financial controls and records	Inadequate checks	L	Financial regulations are in place. Quarterly meeting of Finance Committee checks all payments versus budget expenditure.	Financial Regulations reviewed at annual meeting in May
Banking	Inadequate checks/bank errors	L	Financial regulations are in place. bank reconciliations are produced monthly and checked by the Full Council.	Financial Regulations reviewed at annual meeting in May
Cash Debit Card	Loss through theft or dishonesty	L	No petty cash held.  Used only by the Clerk and kept in the locked safe until needed – password needed for online	Existing procedures adequate.

			purchases only known by the clerk	
Freedom of Information Act	Policy provision	L	Policy in place and clear guidance for responding to FOI requests	FOI policy reviewed at annual meeting in May
Clerk/RFO	Loss of clerk/RFO	M	Notice period built into contract.	Existing procedures adequate.
	Fraud	L	Fidelity guarantee insured. Finance Committee monitors accounts.	Insurance reviewed and renewed annually in <b>June</b>
	Incompetence	L	CiLCA course being undertaken and training budget allocated.	Clerk fully CiLCA competent. Training policy reviewed at annual meeting in May
	Payroll	L	Outsourced to an external provider. Head of Personnel Committee checks salary breakdown and full council approval required before salary submitted to HMRC.	Existing procedures adequate
Election Costs	Unbudgeted costs	L	Ensure sufficient budgeting for election cost or earmark reserves.	Existing procedures adequate. Reviewed at November Finance Committee and December Full Council meeting
VAT	Charging/Re-claiming	L	The Parish Council has no services for which it must charge VAT. VAT is reclaimed from HMRC at least annually and ideally every 6 months in April and October.	Existing procedures adequate. Annual check by internal auditor.
Annual Return	Ensuring submission within time frame	L	Timeframe chosen to coincide with June council meeting.	Existing procedures adequate

	Incorrect completion	L	Internal auditor and external auditor check end-of-year figures and documents.	Internal auditor appointed annually  External Auditor appointed externally
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**Liability:**

Legal Powers	Illegal activity or payments by the Council. Working groups making autonomous decisions.	L	Decisions and payments made only within the powers of the Parish Council, resolved at Parish Council meetings and minuted. Terms of reference outlined in Standing Orders.	Existing procedures adequate. Standing Orders reviewed at annual meeting in May.
Minutes/agendas	Accuracy/Legality  Non-compliance	L	Clerk is fully trained to produce minutes and agendas in the prescribed format which adhere to legal requirements.  The Clerk ensures that a formal 'Minutes' book is maintained and that all minutes are signed and recorded in that book.  Minutes are approved and signed by the Chair at the next available council meeting.	Existing procedures adequate  Adequate councillor training and development  Members adhere to Code of Conduct  Standing Orders reviewed at annual meeting in May.

			Agendas are circulated to councillors and displayed on the noticeboards and on the website in accordance with legal requirements.  Business at meetings conducted in accordance with Agenda and Standing Orders which are reviewed annually.	
GDPR	Storing information/risk of data breaches	L	Council has in place GDPR policy and a data audit with actions taken to protect personal data	GDPR policy reviewed at annual meeting in May
Public Liability	Risk to third party, property or individuals	M	Insurance in place (£10m indemnity), risk assessments carried out.	Insurance reviewed and renewed annually in <b>June</b>
Employer Liability	Non-compliance with employment law	L	Insurance in place (£10m indemnity). Clerk updates knowledge through NALC, SLCC, TDALC, HMRC, HSE, etc.	Insurance reviewed and renewed annually in <b>June</b>
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	M	Clerk to clarify legal position on proposals and clarify situation if necessary Official's indemnity £500,000 Retention of Documents Policy in place	Insurance reviewed and renewed annually in <b>June</b>

**Councillor's propriety:**

Members interests	Not declared/out of date	M	Councillors have a duty to declare interests on agenda items.	Existing procedure adequate. Reviewed at
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			Disclosures of interests reviewed annually.	annual meeting in May
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**Assets:**

Assets Maintenance/Damage (Benches, Litter bins, finger posts, cycle racks)	Loss or Damage	L	Adequate insurance is in place and reviewed annually and an up to date register of assets is maintained which is reviewed annually.	Existing procedure adequate. Insurance reviewed and renewed annually in <b>June</b>
Street Lights	Public injury Loss or damage	H	High footfall areas. Annual inspection carried out by qualified lighting contractor and regular visual inspections throughout the year. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in <b>June</b>
Playground	Public injury / Damage	H	High footfall areas. Weekly Inspections of play equipment carried out by qualified playground inspector, plus annual full inspection carried out. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in <b>June</b>
Noticeboards	Public injury Loss or damage	L	Public liability insurance in place, monthly inspections carried out.	Existing procedure adequate. Insurance reviewed and renewed annually in <b>June</b>
Village signs	Public injury Loss or damage	M	Located in areas with high footfall, public liability insurance in place.	Existing procedure adequate. Insurance

				reviewed and renewed annually in <b>June</b>
Office Equipment	Staff/councillor injury Loss or damage	L	Insurance/Employer's liability in place, fixed asset register updated when required.	Existing procedure adequate. Insurance reviewed and renewed annually in <b>June</b>
Allotment				

### Risk Schedule:

Item	Frequency	Last review	Comments/Actions
<b>Asset inspection:</b> <ul style="list-style-type: none"> <li>• Street lights</li> <li>• Trees</li> <li>• Benches</li> <li>• Litter bins</li> <li>• Finger posts</li> <li>• Noticeboards</li> <li>• Village signs</li> <li>• Playground</li> <li>• Bottle Bank Area</li> <li>• Bollards</li> <li>• War Memorial</li> </ul>	<ul style="list-style-type: none"> <li>• Regular (clerk/cllrs), annually (A&amp;J Lighting)</li> <li>• Regular (tree Wardens)</li> <li>• Regular (clerk/cllrs)</li> <li>• Regular (clerk/cllrs)</li> <li>• Regular (clerk/cllrs/footpath Inspector)</li> <li>• Regular (clerk/caretaker), weekly</li> <li>• Regular (clerk/cllrs), quarterly</li> <li>• Regular (Playground Inspector), weekly</li> <li>• Regular (clerk/caretaker), weekly</li> <li>• Regular (clerk/ caretaker)</li> <li>• Regular (GWG)</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>	Records kept by clerk
<b>Allotment:</b>	<ul style="list-style-type: none"> <li>• Regular (caretaker) weekly</li> </ul>	<ul style="list-style-type: none"> <li>• February 2023</li> </ul>	Records Kept by Clerk
<b>The Green</b>	<ul style="list-style-type: none"> <li>• Regular (caretaker) Monthly</li> </ul>	<ul style="list-style-type: none"> <li>• February 2023</li> </ul>	Records Kept by the clerk

<b>Pond:</b>	GWG		
<b>Parish Council insurance, including:</b> <ul style="list-style-type: none"> <li>• Public liability</li> <li>• Employer's liability</li> <li>• Money &amp; Fidelity guarantee</li> <li>• Personal accident</li> <li>• Fixed assets</li> </ul>	Annually before renewal		Reviewed by full council in May every year prior to June renewal
<b>Financial matters:</b> <ul style="list-style-type: none"> <li>• Banking arrangements</li> <li>• Insurance providers</li> <li>• VAT returns</li> <li>• Budget agreed</li> <li>• Precept requested</li> <li>• Bank reconciliation</li> <li>• Salary review</li> <li>• Internal audit</li> <li>• External audit</li> <li>• Internal controls</li> <li>• Financial regulations</li> </ul>	<ul style="list-style-type: none"> <li>• Annually or if change of signatories</li> <li>• Annually by Council</li> <li>• At least annually by clerk</li> <li>• December council meeting</li> <li>• Latest January by clerk</li> <li>• Monthly clerk, quarterly check Finance Co.</li> <li>• Annually within budget review or NALC guide</li> <li>• Annually by Heelis &amp; Lodge</li> <li>• Annually by PKF Littlejohn</li> <li>• Annual review of finance regulations</li> <li>• Annual review</li> </ul>	<ul style="list-style-type: none"> <li>• Jan 2023</li> <li>• June 2022</li> <li>• Dec 2022</li> <li>• Dec 2022</li> <li>• Dec 2022</li> <li>• Mar 2023</li> <li>• Feb 2023</li> <li>• Apr 2022</li> <li>• Jan 2023</li> <li>• TBC</li> <li>• TBC</li> </ul>	Existing procedure adequate
<b>Administration:</b> <ul style="list-style-type: none"> <li>• Minutes properly numbered</li> <li>• Asset register available/up to date</li> <li>• Standing Orders reviewed</li> <li>• Computer back-up</li> </ul>	<ul style="list-style-type: none"> <li>• Internal audit (April)</li> <li>• Internal audit (April)</li> <li>• Annually</li> <li>• Daily</li> </ul>	<ul style="list-style-type: none"> <li>• Apr 2022</li> <li>• Apr 2022</li> <li>• Feb 2023</li> </ul>	Existing procedure adequate



<b>Employer's responsibilities:</b> <ul style="list-style-type: none"> <li>• Employment contract</li> <li>• Staff appraisals</li> <li>• Training &amp; development</li> <li>• Contractor's indemnity insurance</li> <li>• Health &amp; safety policy/procedure</li> <li>• Other employment policys</li> </ul>	<ul style="list-style-type: none"> <li>• By first start Date</li> <li>• Annually (October) tbc</li> <li>• Budgeted and recorded</li> <li>• Mandatory for commission</li> <li>• In place</li> <li>• Personnel Committee</li> </ul>	<ul style="list-style-type: none"> <li>• Dec 2021</li> <li>• Ongoing</li> <li>• June 2022</li> </ul>	Existing procedure adequate
<b>Member's responsibilities:</b> <ul style="list-style-type: none"> <li>• Code of Conduct adopted</li> <li>• Registers of Interest completed and up to date</li> <li>• Declarations of Interest minuted</li> </ul>	<ul style="list-style-type: none"> <li>• Annual review</li> <li>• Annual review</li> <li>• Agenda item at every meeting of council/committee</li> </ul>	<ul style="list-style-type: none"> <li>• May 2022</li> <li>• May 2022</li> <li>• Mar 2023</li> </ul>	Existing procedure adequate

Adopted by the Council on **to be added** . The Scheme should be reviewed annually.

SIGNED

CLERK *Mrs JA Spear*

DATE: **to be added**