



Swanton Morley Parish Council Risk Management Policy & Scheme

About the Council

Swanton Morley Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions and is currently insured through **Hiscox Insurance Company Limited**. The Insurance Policy is for a term of 3 years and is due for renewal 03/10/2026.

The contact details for the insurers are:

Hiscox Insurance Company Limited

22 Bishopsgate

London

EC2N 4BQ

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.

Gallagher Insurance

Main Actions in relation to risk management

- ✓ The Asset Register is updated during the course of 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 weekly and an annual inspection must be carried out by an external qualified inspector. All inspections must be retained for at least 22 years.
- ✓ 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.

Swanton Morley Parish Council Risk Management Scheme

Reviewed: October 2023 **Next Review: October 2024**

Subject	Risks identified	H/M/L	Management/Control of Risk	Review/assess/revise
Members responsibilities				
Members interests	Conflict of interest Register of members interests	M	Councillors have a duty to declare any interest at the start of a meeting. Register of Members interests form to be reviewed at least once on an annual basis	
Members conduct	Member in breach of the statutory duties	M	Provide Councillor training Issue the code of conduct	Review the code of conduct
Management				
Meeting location	Adequacy Health and Safety	L	Meetings to be held at Swanton Morley Village Hall or during the Covid19 pandemic, via Microsoft Teams Both premises are adequate for the Council and any public who attend from a health and safety and comfort aspect	Review when necessary
Council records – paper	Loss through theft/fire/damage	L	Held in the Swanton Morley Parish Council office. Locked cabinets for confidential items. Fire alarms in the premises.	Fire safety procedure
Council records - electronic	Loss through damage/fire/corruption of computer	M	The Parish Council electronic records are held on the Clerks laptop. This is supported by S2 Computers and cloud backup	Existing procedure
Finance				
Precept	Adequacy of precept	M	Council budget process to underlie precept. Parish Councillors receive monthly reports against budget and hold a budget meeting in January	Reviewed at the budget meeting
Insurance	Adequate policy Cost Compliance	L	An annual review is undertaken of the insurance policy in place. Employers liability, Public liability and Fidelity guarantee are a statutory requirement	Review in August
Banking	Inadequate checks	L	The Council has financial regulations which detail the requirements for banking, cheques and reconciliation of accounts;	Financial regulations adequate

SMPC Risk Management Policy & Scheme

Subject	Risks identified	H/M/L	Management/Control of Risk	Review/assess/revise
			All payments are supported by an invoice or receipt Bank transactions are recorded on Scribe accountancy software Two signatories are required to authorise any payments Paying in books and cheque books are held by the RFO	
Cash	Lost through theft or dishonesty	L	The Council has no petty cash Any cash received by the Clerk/RFO is recorded and a receipt is provided. Any cash received is credited to the relevant bank account within 24 hours	Monthly receipts provided on the monthly monitor
Financial controls	Inadequate checks	L	The RFO prepares monthly bank reconciliations and circulates these to councillors Two signatories on the cheque book/bank account Internal audit carried out Financial obligations are clearly minuted All payments are clearly minuted Any S137 payments must be recorded at the time of approval	Two internal control officers are appointed
Freedom of Information Act	Policy provision	L/M	The Council has a model publication scheme for Local Councils and an information audit.	Maintain a record of information requested under the FOIA
Election costs	Risk of election costs	M	An election reserve has been established to meet the cost of an unexpected by-election	Included in budget when setting the precept
VAT	Re-claiming	L	The Council has financial regulations	Financial regulations
Assets				
Street furniture and other items	Damage to benches, signs or land	L	As asset register is kept up to date and insurance is held at the appropriate level. Monthly inspections reports are provided at the Parish Council meetings and any actions are agreed	Contract
Liabilities				

SMPC Risk Management Policy & Scheme

Subject	Risks identified	H/M/L	Management/Control of Risk	Review/assess/revise
Legal powers and legal liability	Illegal activity or payments	M	All activity and payments made within the powers of the Parish Council are to be resolved and clearly minuted	Monthly minutes
Minutes/Agendas/Statutory documents	Accuracy and legality Non compliance with statutory requirements Document control	L	Minutes and Agendas are produced in line with the Parish Council standing orders and adhere to legal requirements (3 clear days, councillor summons) Minutes are approved and signed at the next Parish Council meeting Agendas and minutes are displayed according to legal requirements Business conducted at a Parish Council meeting is managed by the Chair of the Council Standing orders are reviewed annually Policy schedule is in place to monitor document control	Documents and procedures are in place
Employees, Volunteers and contractors				
Clerk	Loss of Clerk Fraud Actions undertaken Clerk salary and PAYE	L/M	A budget is set aside for training to include CiLCA qualification The requirements for Fidelity guarantee insurance must be adhered to Clerk is provided with relevant training, and access to online resource. Membership to organisations (SLCC,NALC,NPT&S) Clerk as RFO to run staff payroll and send copies of pay statements to second authorisation Monthly payments to be made to HMRC and Norfolk Pension fund Pay slips/p60 to be provided to staff members Staff remuneration to be reported and minuted at a Parish Council meeting	Documents and procedure in place
Employer liability	Non-compliance with employment law	L	Undertake adequate training Seek advice from organisations Review employment contracts annually	Employment contract document

SMPC Risk Management Policy & Scheme

Subject	Risks identified	H/M/L	Management/Control of Risk	Review/assess/revise
Contractors	Non-compliance with terms of contract	L	Review contracts annually	Contracts in place
Community support scheme	Staff, volunteers and service users may be injured if they trip	L	Ensure good housekeeping is carried out All areas well lit No trailing leads or cables Service users to keep areas clear	Public liability insurance documented