



CROSSWAYS PARISH COUNCIL

RISK MANAGEMENT POLICY - A Policy which sets out how the Council will identify, quantify, manage, and assess and review risks.

Last reviewed on 07 May 2024

Next review due May 2025 or sooner if required.

Introduction

Risk management is a structured approach to managing known, and perceived threats, (for example, cuts at County level which may reduce local services). It closely relates to a Council's ongoing activities and flows from regular assessment of risk, for Parish Councils this may be described as risk awareness & engagement. The policy has been adopted in accordance with guidance set out in Governance and Accountability for Local Councils – a Practitioners' Guide (England) issues by the Joint Practitioners Advisory Group (JPAG) and to give effect to the Health and Safety at Work Act 1974.

Document sets out the:

- Parish Council's Risk Management Policy
- Objectives of Risk Management
- Types of Risk
- Roles and responsibilities
- Risk Management process
- Approach to future monitoring

It is recommended that Crossways Parish Council and its Parish Clerk & Responsible Financial Officer manage risks to Crossways on an ongoing basis within its vicinity by:

- Identifying, evaluate and manage the opportunities and risks to which the Parish Council is exposed at a strategic and operational level.
- developing strategies to manage and alleviate these risks.
- working in partnership with the community using its resources
- working with others outside its boundaries who share its interests and aims.

A Structured Approach

The Council's approach to risk management starts at the beginning of each business year. By setting aside time to review its business and strategies the Council will gain a clear view of its priorities and revisit its objectives and how they are to be managed. This has the advantage of developing clear roles that will help the Council effectively use its powers and duties for the benefit of the community.

Risk Management Assessments

When the need is identified in the year risk management assessments may be carried out by Councillors with the assistance of the Clerk as required.

For example, when there is new housing development in the parish assessing new play areas for children, and their ongoing safety.

Consideration by the Council

The Council as the decision-making body resolves issues and makes decisions by consensus following constructive engagement and thought by all its members.

To assist Councillors to act as a corporate body several basic requirements need to be in place, including early referral of projects with:

- Answers to key questions - Why? What? When?
 - Community benefit? (Should be clearly established)
 - Consequences? (if not done now, or in future)
 - Cost/benefit ratio? (Benefit must outweigh cost)
 - Comparison with other projects? (Order of priority)
- Specialist Advice on Health & Safety, Legal, Resources, Facility Management, (when KPC has a play area) trees, footpaths etc.
- Up to date reports on showing progress, latest and planned expenditure on current projects or significant projects (over £500.00) planned over next three to five years by programme, e.g., village works, bus shelters etc.

Roles and Responsibility for Risk Management

All Councillors and staff of the parish council are responsible for risk management.

Action by Working Party

Where this applies this is driven by a clear programme of work delegated by the Council and monitored by ongoing progress reports to the Council.

The Clerk may not commit resources on new projects without reference to the full Council unless delegated authority has been approved in accordance with financial regulations.

Crossways Parish Council Risk Register – **Updated 07/03/25.**

This document sets out Crossways Parish Council's possible risks, together with the steps taken to reduce or eliminate the risks, as far as is practically possible.

Risks identified	Likelihood Score (1-3)	Impact Score (1-3)	Risk Score Before Control	Management/control of Risk	Likelihood Score (1-3)	Impact Score (1-3)	Risk Score After Control
FINANCIAL							
Precept -Insufficient precept demand -Delayed payment of precept by County Council	2	3	6	<ul style="list-style-type: none"> Selected Cllrs, Chair and Clerk/RFO complete additional financial training (budget and precept), annually. Working party meeting held in November/December to discuss indicative costs for the following year and future initiatives/projects that require costing ahead of preparation of a draft budget. Clerk/RFO ensures all necessary information is received from Dorset Council (DC) regarding submission of precept demand (including briefing notes, Parish calculation tool and submission dates/forms) by mid-December. Clerk/RFO completes budget update report at end of 3rd quarter, together with a draft budget and recommended precept demand for approval at January's full council meeting. Draft budget and precept demand discussed and approved at January's full Council meeting. Clerk/RFO submits precept demand to DC by the required date in January and provides confirmation to Cllrs. Clerk/RFO records receipt of precept in cashbook and provides update of all receipts to Cllrs at full council meetings. More than 6 months un-ringfenced operational float held. 	1	3	3

Risks identified	Likelihood Score (1-3)	Impact Score (1-3)	Risk Score Before Control	Management/control of Risk	Likelihood Score (1-3)	Impact Score (1-3)	Risk Score After Control
Financial records - Incomplete or inaccurate records -Financial irregularities	2	2	4	<ul style="list-style-type: none"> Control systems and accounting records detailed in the Council's Financial Regulations. Selected Cllrs, Chair and Clerk/RFO complete additional financial training, where necessary. Budget monitoring reports and commentary on significant variances shared with Cllrs routinely. Bank reconciliations completed by Clerk/RFO for approval by full council. Annual internal and external audits are conducted, and recommendations implemented following resolution by the full council. 	1	2	2
Banking -Inadequate checks -Mistakes -BACs/online payments made without Council approval -Loss through theft or dishonesty -Illegal payments or spending	2	2	4	<ul style="list-style-type: none"> The Council's Financial Regulations govern the banking arrangements and authorisation of payments. Online banking ensures 'two to authorise' (i.e., Clerk/RFO and Chair/appointed Cllr(s)). Online banking requires passwords and a card reader to sign in before authorising payments. All payments included in full council meeting agendas for approval and receipts noted. Clerk/RFO checks bank statements against cashbook monthly. Bank reconciliations completed by Clerk/RFO for approval by the full council. Petty cash is held by the Council. Cash received is counted by the Clerk/RFO with another Cllr present and banked within 3 days 	1	2	2

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Financial reporting -Insufficient information	2	2	4	<ul style="list-style-type: none"> Clerk/RFO reports payments and receipts to Cllrs at each full council meeting. Additional financial information, e.g., budget updates and variances to cost centres, is reported by the Clerk/RFO to Cllrs at full council meetings. Annual internal and external audits conducted, findings reported to Cllrs and recommendations implemented by Clerk/RFO following approval by the full council. Financial documents, including AGAR, end of year bank reconciliation and cashbook, explanation of variances, end of year accounts, public rights together with budget and precept is published on the Council's website 	1	2	2
Grants awarded to Council -Not receiving grants applied for	2	2	4	<ul style="list-style-type: none"> The annual budget, approved at the January full council meeting, excludes any grants not yet awarded to ensure no future initiatives/projects commence until confirmation has been received that the grant will be awarded. Clerk/RFO ensures all grant applications meet the specified criteria and that all grant payments are made to the Council according to the terms of the grant, at the correct times. 	1	1	1

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Grants paid by Council -Unauthorised payment of grants	1	2	2	<ul style="list-style-type: none"> Clerk/RFO determines the maximum amount of money that can be spent under Section 137 each year to ensure it does not exceed the statutory limit. NB: The limit is dependent on the annual amount set by Government per electorate. S137 budget cost centre included in draft budget for resolution at January's full council meeting. Clerk/RFO notifies qualifying organisations and distributes application forms and guidance notes (approved by full Council) to organisations. Any applications made will be approved by the full council, payments recorded in the Cashbook and added to the next full council agenda. 	1	1	1
Best value accountability - Charges to the Council are too high	1	2	2	<ul style="list-style-type: none"> The Council's Financial Regulations set out the requirements and procedures for both regular revenue payments and capital items. Clerk/RFO usually obtains three or more quotations or estimates from appropriate suppliers, subject to any de minimis provisions in Financial Regulation 11.1. Estimates/quotes are included in agendas for approval by the full council. 	1	1	1

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Salaries and assoc. costs -Salary paid incorrectly -Incorrect or unpaid tax deductions	1	2	2	<ul style="list-style-type: none"> • Clerk/RFO's hours and hourly rate set in employment contract. • Full Council – approve payments. • Payroll control report, payslip and HMRC payments generated monthly by external payroll services for approval at the next full council meeting. • Payments made by BACs online refer to Payroll Policy 	1	1	1
VAT -VAT on payments remains unclaimed	1	2	2	<ul style="list-style-type: none"> • Clerk/RFO submits VAT returns at the end of financial year. • VAT is recorded separately in the Cashbook and VAT refund receipts reconciled against VAT payments. • Receipts for VAT refunds are also recorded in the Cashbook and reported to at full council meetings. 	1	1	1

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Insurance -Inadequate cover -Costs are too high -Compliance	1	3	3	<ul style="list-style-type: none"> • Three-year annual cover in place, which is reviewed annually. • Updated Asset Register shared with insurers ahead of renewal. • Employers and public liability included in cover. • Fidelity guarantee included in cover. • Three quotes obtained before renewal of three-year annual cover and presented to full council for resolution. • Clerk/RFO checks insurance cover of all contractors to ensure adequate public liability insurance. 	1	2	3
Election costs -Inadequate reserves	1	2	2	<ul style="list-style-type: none"> • £1k remains ringfenced in Savings Acct towards election costs. • When an election is due, the Clerk/RFO will obtain an estimate of costs from Dorset Council in advance so that this can be considered when setting the next year's precept. 	1	1	1
GOVERNANCE							
Business continuity -Inability to continue its business due to unexpected circumstances	2	3	6	<ul style="list-style-type: none"> • Council has a Business Plan. 	1	2	2

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Statutory obligations - Failure to meet statutory obligations -Unable to deliver services -Operating without accountability	2	2	4	<ul style="list-style-type: none"> All Cllrs complete 'Being a Good Cllr' training and are aware of the Council's statutory obligations. The Council is governed by Standing Orders, which are based on a model provided by the National Association of Local Councils and contain the Council's legal and statutory requirements. The Council is quorate. Should the Council become inquorate, Dorset County Council would exercise its discretion to appoint enough Councillors on a temporary basis, so that the work of the Council can continue until it has co-opted or elected sufficient Councillors to be quorate. All decisions are resolved at full council meetings by vote. In the case of an equality of votes, the Chair may exercise their casting vote. Agendas, minutes and financial documents available in public domain. 	1	2	2
Members interests -Conflict of interests -Breach of required standards in public life	2	2	4	<ul style="list-style-type: none"> All Cllrs to return register of members' interests' forms when elected or co-opted. Members' interests' forms reviewed annually in May. Members are invited to declare any interests in agenda items at the start of each full council or committee meeting. All Cllrs complete Standards in Public Life training. All Cllrs sign to confirm that they will conform to the Council's Code of Conduct. 	1	1	1

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Agendas and minutes -Notice period not adhered to -Inaccurate minutes	2	2	4	<ul style="list-style-type: none"> Agendas and minutes are produced in the prescribed manner by the Clerk and adhere to the legal requirements e.g., agendas are published with three clear days public notice unless the meeting is convened at shorter notice. Minutes are approved and signed at the next full council meeting and are published on the Council's website. 	1	2	2
AGAR (annual governance and accountability return) -Inaccurately completed -Not submitted within time limits	2	2	4	<ul style="list-style-type: none"> Annual return is completed by Clerk/RFO, reported to full council, and signed by the Chair. Annual return submitted to internal auditor for checking and completion and then to external auditor within the specified time limits. 	1	2	2
Conduct -Inappropriate conduct at meetings	1	2	2	<ul style="list-style-type: none"> Cllrs sign to confirm that they will conform to the Council's Code of Conduct. Standing Orders set out rules of debate and acceptable conduct to be adhered to. Business conducted at Council meetings is managed by the Chair in accordance with the Standing Orders. 	1	1	1

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INFORMATION AND DATA							
Electronic records -Loss through theft, fire, flood, damage or viruses/corruption -Hacking by 3 rd party	2	3	6	<ul style="list-style-type: none"> All electronic files are stored on OneDrive and accessible via SharePoint from any computer. The Council has additional 'Cloud' backup covering OneDrive, and SharePoint. Microsoft updates installed, when required, to reduce risk of hacking by 3rd party. Confidential documents are password protected. Employee (Clerk/RFO) and Cllrs Microsoft accounts (including Outlook email) are password protected. Clerk/RFO's laptop is password protected. 	1	2	2
Paper records -Loss through theft, fire, flood or damage	1	2	2	<ul style="list-style-type: none"> Paper records are stored in a locked, fireproof filing cabinet at the Clerk/RFO's home. Archive material is held at the Dorset Records Office, Dorchester. Key documents are also stored electronically e.g., minutes, cashbook, and bank statements. 	1	1	1

Risks identified	Likelihood Score (1-3)	Impact Score (1-3)	Risk Score Before Control	Management/control of Risk	Likelihood Score (1-3)	Impact Score (1-3)	Risk Score After Control
Website -Out of date -Does not meet statutory requirements -Viruses/corruption -Hacked by 3 rd party	1	2	2	<ul style="list-style-type: none"> Clerk/RFO ensures content is updated following each meeting. SLCC (Society for Local Council Clerks) suggested content guidance followed. Hosted by Eyelid Productions (reputable company specialising in Parish Council websites) 	1	1	1
Data protection -Breach of GDPR	1	3	3	<ul style="list-style-type: none"> The Council is registered with the Information Commissioner's Office (ICO) and pays a fee annually. The Council has a data protection policy. The principles and requirements of the Data Protection Act and GDPR are followed by the Council. 	1	2	2
Freedom of information - Additional working hours/resources necessary to respond	1	2	2	<ul style="list-style-type: none"> No freedom of information requests has been made to date; however, the Council will follow the ICO's guidance about handling and charging for any such request. 	1	1	1

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HEALTH AND SAFETY							
Slips, trips, falls and other accidents. -Injury or death of Cllrs, employees, volunteers or public	2	3	6	<ul style="list-style-type: none"> • Risk assessment for Recreation Field in place and updated when necessary. • Risk assessments are conducted for Council events. • Contractors risk assessments (and where appropriate method statements) are requested and reviewed. • Contractors have public liability insurance and copies of their insurance certificates are requested and reviewed. • Council has personal accident insurance for all members and employees. • Council has public liability insurance of £10 million. • Annual inspection of assets (e.g., benches, bus shelter, telephone box, noticeboards, signs, and fencing) 	1	3	3

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				<p>determines condition and need for maintenance/repairs, which are conducted in a timely manner.</p> <ul style="list-style-type: none"> • Trained first aider (Clerk/RFO) in attendance at Council events. • Good housekeeping (e.g., wet floor signs and no trailing leads) and good lighting employed when using village hall for meetings or events. • Road Warden has completed appropriate DCC training and updates this as required. • Emergency Planning Officer appointed and Snow Plan, with separate risk assessment, implemented during prolonged periods of ice or in the event of snow. • SID Team manage the SID collaborate with Highways, periodically and consult with landowners if SID needs to be moved. 			
<p>Fire -Injury or death of Cllrs, employees, volunteers or public</p>	1	3	3	<ul style="list-style-type: none"> • Risk assessments are conducted for Council events. • Fire warden nominated for indoor Council events at village hall. • Council has personal accident insurance for all members and employee. • Council has public liability insurance of £10 million. 	1	2	2

Commented [E1]: Underpinning all KPC activities is a comprehensive insurance policy provided by Zurich which protects our financial interest should a claim be made against us. This insurance will provide protection against KPC's legal liability for bodily injury to third parties and damage to their property occurring on property owned by KPC or property for which KPC is legally responsible as a direct result of the council's negligence. KPC own a Speed Indicator Device.

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Lone working -Safety and well-being of Cllrs, employees or volunteers	1	2	2	<ul style="list-style-type: none"> Clerk/RFO's office is at her home. Lone working policy DSE workstation assessment for Clerk/RFO completed. Regular 'keeping in touch' telephone calls between Chair and Clerk/RFO. Clerk/RFO plus Chair/Cllr open and lock up together when using the village hall for meetings and events. Volunteers always work in pairs or larger groups. 	1	1	1

