

Mistley Parish Council Risk Management Scheme

Adopted 1 July 2024
Next review due May 2025

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/deeds stored in fireproof locked cabinet in the office. PC hard drive backed up daily to the cloud. Documents stored in Cloud. Key Inventory. Clerk locks laptop away when leaves office. Laptop, Rialtas, mobile phone and all systems password protected.	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 are reported to the Mistley Village Hall Management Committee (MVHMC) for action. Keys are held by the two Councillor Representatives of the VHMC.	Review at annual meeting in May
Council Records	Loss through theft, fire, damage or corruption	M	Ensure adequate backup and insurance. Ensure anti-virus software in place and enforce IT user policy	Review at annual meeting in May. Insurance reviewed and renewed annually in September.
Precept	Ensuring precept is adequate.	M	Sound budgeting and forward planning underlie and inform the precept-setting process. Meetings of Council's Finance Committee check income and expenditure and consider future revenues and expenditure for full Council.	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 September.
Financial controls and records	Inadequate checks	L	Financial regulations are in place. Bank statements and bank recs checked at each	Financial Regulations reviewed at annual meeting in May.

			meeting. Annual robust Councillors Internal audit check annually by non-bank signatory Councillor.	
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. Debit card used only by the Clerk - password needed for online purchases only known by the Clerk.	Existing procedures adequate.
Freedom of Information Act	Policy provision	L	Policies 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. Finance and allotment package need external training. Webmaster and IT contractor can assist. If Clerk resigns proper handover with new Clerk.	Existing procedures adequate.
	Fraud	L	Fidelity guarantee insured. Finance Committee/full Council monitor accounts.	Insurance reviewed and renewed annually in September.
	Incompetence	L	Training for Clerk and Cleaner/Warden, training schedule in place, regular appraisals and weekly check ins.	Clerk fully CiLCA competent. Warden cemetery management trained. Training policy reviewed at annual meeting in May.
	Payroll	L	Outsourced to an external provider. Signatories pay vouchers and full Council approval.	Existing procedures adequate
Election Costs	Unbudgeted costs	L	Ensure sufficient budgeting for election cost and earmark reserves.	Existing procedures adequate. Reviewed at October/November Finance Committees 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 annually.	Existing procedures adequate. Annual check by internal auditor.
Annual Return	Ensuring submission within time frame	L	Timeframe chosen to coincide with May or June Council meetings.	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 for Committees. Cross-ref. Standing Orders & Financial Regs.	Existing procedures adequate. Standing Orders & Financial Regs. reviewed at annual meeting in May. Committees do not have delegated powers.
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. 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.	Existing procedures adequate Adequate councillor training and development Members adhere to Code of Conduct Standing Orders reviewed at annual meeting in May.
GDPR	Storing information/risk of data breaches	L	Council has in place GDPR policies and a data audit with actions taken to protect personal data	GDPR policies 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 September.
Employer Liability	Non-compliance with employment law	L	Insurance in place (£10m indemnity). Clerk updates knowledge through NALC, EALC, SLCC, HMRC, HSE, etc.	Insurance reviewed and renewed annually in September.

Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	M	Clerk clarifies legal position on proposals and clarifies situation if necessary. Official's indemnity £500,000 Retention of Documents Policy in place	Insurance reviewed and renewed annually in September.
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Councillor's propriety:

Members interests & Dispensations	Not declared/out of date	M	Councillors have a duty to declare interests on agenda items and these are minuted. Disclosures of interests reviewed annually. The Clerk will clarify re dispensations.	Existing procedure adequate. Reviewed at annual meeting in May.
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Assets:

Assets Maintenance/Damage (Benches, Mistley Shelter, notice boards, bus shelters, litter bins, dog bins, signs etc)	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 September.
Streetlights	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. New LED replacement lanterns on a rolling programme for faults.	Existing procedure adequate. Insurance reviewed and renewed annually in September.
Playgrounds (Furze Hill & Welcome Home)	Public injury / Damage	H	High footfall areas. Weekly visual Inspections of play equipment carried out by Warden. Quarterly visual and written visual and written risk assessments carried out by qualified contractor. Annual full professional visual and written inspection carried out. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in May and September.
Cemetery and Closed Churchyards	Public injury / Damage	H	High footfall areas. Weekly visual Inspections of play equipment carried out by Warden. (Warden has certified training). Quarterly visual and written visual and written risk assessments carried out by qualified contractor. Annual full professional visual and written inspection carried out. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in May and September.
Noticeboards	Public injury	L	Public liability insurance in place, monthly	Existing procedure adequate.

	Loss or damage		inspections carried out by Clerk.	Insurance reviewed and renewed annually in September.
Village signs	Public injury Loss or damage	M	Located in areas with high footfall, public liability insurance in place. Regular monthly visual checks.	Existing procedure adequate. Insurance reviewed and renewed annually in September.
Office Equipment	Staff injury Loss or damage	L	Insurance/Employer's liability in place, fixed asset register updated when required and at least annually.	Existing procedure adequate. Insurance reviewed and renewed annually in September.
Allotments (Brunswick, Railway, & River Reach)	Public injury Loss or damage	M	High footfall areas. Weekly visual Inspections of play equipment carried out by Warden. Quarterly visual and written visual and written risk assessments carried out by qualified contractor. Annual full professional visual and written inspection carried out. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in May and September. Member of National Allotments Association.
Furze Hill Wood	Public injury Loss or damage	M	High footfall areas. Weekly visual Inspections by Tree Warden. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in September
Church Meadow, Bowls Club, Cricket Club, Football Club, Rugby Club & Village Hall Management Committee.	Public injury Loss or damage	M	Leased Land. See leases.	Existing procedure adequate. Insurance reviewed and renewed annually in October/November and September for Village Hall

Risk Schedule:

Item	Frequency	Last review	Comments/Actions
Asset inspection: <ul style="list-style-type: none"> Streetlights Trees Benches Litter bins Bus shelters Mistley Shelter Noticeboards Public Toilet Village signs Playgrounds 	<ul style="list-style-type: none"> Regular (Clerk/Cllrs), annually (A&J Lighting) Regular (Tree Warden) Regular (Warden/Cllrs) Regular (Clerk/Cllrs) Regular (Clerk/Cllrs/Warden) Regular (Clerk/Cllrs/Warden) Regular (Clerk), monthly Daily (Warden). Monthly (Clerk). COSHH. Regular (Warden/Cllrs), quarterly Regular (Warden), weekly 	<ul style="list-style-type: none"> May 2024 	Records kept by Clerk

<ul style="list-style-type: none"> • Bottle Bank Area • Bollards • War Memorial 	<ul style="list-style-type: none"> • Regular (Warden), weekly. Report to District Council • Regular (Warden), weekly • Regular (Essex Veterans/Warden), weekly 		
Allotments:	<ul style="list-style-type: none"> • Regular (Warden) weekly. See above 	<ul style="list-style-type: none"> • May 2024 	Records Kept by Clerk
The Walls, The Green, all grounds etc	<ul style="list-style-type: none"> • Regular (Warden) Monthly 	<ul style="list-style-type: none"> • May 2024 	Records kept by the Clerk
The Swan Basin	<ul style="list-style-type: none"> • Regular – Warden - monthly 	<ul style="list-style-type: none"> • May 2024 	Records kept by the Clerk
Parish Council insurance, including: <ul style="list-style-type: none"> • Public liability • Employer's liability • Money & Fidelity guarantee • Personal accident • Fixed assets 	Annually before renewal		Reviewed by full council in May every year prior to September renewal.
Financial matters: <ul style="list-style-type: none"> • Banking arrangements • Insurance providers • VAT returns • Budget agreed • Precept requested • Bank reconciliation • Salary review • Internal audit • External audit • Internal controls • Financial regulations 	<ul style="list-style-type: none"> • Annually or if change of signatories • Annually by Council • At least annually by Clerk • December Council meeting • Latest January by clerk • Monthly clerk, quarterly check Council. • Annually within budget review or NALC guide • Annually by J Stobart. • Annually by PKF Littlejohn • Annual review of finance regulations • Annual review 	<ul style="list-style-type: none"> • May 2024 • September 2023 • March 2023 • Jan. 2024 • Jan. 2024 • May 2024. • Dec. 2023 • Apr 2024 • May 2024 • July 2024 • May 2024 	Existing procedure adequate.
Administration: <ul style="list-style-type: none"> • Minutes properly numbered • Asset register available/up to date • Standing Orders reviewed • Computer back-up 	<ul style="list-style-type: none"> • Internal audit (April) • Internal audit (April) • Annually • Daily 	<ul style="list-style-type: none"> • Apr 2024 • Apr 2024 • May 2024 	Existing procedure adequate.
Employer's responsibilities: <ul style="list-style-type: none"> • Employment contract • Staff appraisals/PDP'S (Personal Development Plans) • Training & development • Contractor's indemnity insurance • Health & safety policy/procedure 	<ul style="list-style-type: none"> • By first start Date • Annually • Budgeted and recorded • Mandatory for commission • In place • HR Committee/closed session full Council 	<ul style="list-style-type: none"> • Jan 2024 • Ongoing • September 2023 	Existing procedure adequate.

<ul style="list-style-type: none"> • Other employment policies 			
Member's responsibilities: <ul style="list-style-type: none"> • Code of Conduct adopted • Registers of Interest completed and up to date • Declarations of Interest minuted 	<ul style="list-style-type: none"> • Annual review • Annual review • Agenda item at every meeting of council/committee 	<ul style="list-style-type: none"> • May 2024 • May 2024 • May 2024/ongoing 	Existing procedure adequate.

Review Body – Parish Council.

Review Period – Annually each May.

Adopted 01.07.24. Next Review Date May 2025