

Risk Management Schedule Policy

SOUTHWATER PARISH COUNCIL

REVIEWED: 17 APRIL 2024

APPROVED: 15 MAY 2024

REVIEW PERIOD: ANNUALLY

NEXT REVIEW DATE: APRIL 2025

RISK ASSESSOR: EXECUTIVE OFFICER / RFO

Introduction

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable Southwater Parish Council to identify any potential risks. Southwater Parish Council will take all practical and necessary steps to reduce or eliminate the risks, insofar as practically possible.



Risk Management Matrix

Impact	Likelihood			
	1 – Low	2 – Medium	3 – High	4 – Very High
1 – Minimal Minor Service Delivery Disruption / Adverse Public Comment / No Injury / Low Financial Cost	1	2	3	4
2 – Noticeable Some Service Delivery Disruption / Reduce Public Confidence / Minor Injury / Unplanned Financial Cost	2	4	6	8
3 – Major Significant Service Disruption / Serious Public Criticism / Serious Injury / Large Financial Cost	3	6	9	12
4 – Disaster Significant Service Failure / Total Loss of Public Confidence / Fatality / Major Financial Crisis	4	8	12	16

Key

Rating (Score)	Colour	Action
1 – 4	Green	Monitor
5 – 8	Amber	Keep Under Review
9 - 16	Red	Needs Further Mitigation or Contingency Plan

Financial, Legal & Management

Area	Risk	Control Measures	Level of Risk			Further Control Measures	Level of Risk After		
			Likelihood	Impact	Rating		Likelihood	Impact	Rating
Precept	Adequacy of precept.	Sound budgeting and forward planning inform the precept-setting process. Monthly correspondence and meetings (as required) with the Council's F&GP Committee Chairman and Vice Chairman to check income and expenditure and consider potential risks i.e., overspend or loss of the income. Budget reporting (Detailed Income & Expenditure / Detailed Balance Sheet) document produced monthly or on request and readily available from Rialtas Software. RFO is trained and holds a business and finance related degree.	1	4	4	Existing procedure adequate.	1	4	4
Precept	Government changes rules on precept setting.	Member of NALC and WSALC to receive latest updates. Government have been requested to confirm precept limits prior to the Council setting budget.	2	4	8	Lobby Local MP, NALC, WSALC. Council to accept the risk.	2	4	8
Business Continuity	Council unable to operate or continue due to an unexpected or tragic circumstance.	Staff have adequate overlap of knowledge of work, duties, and capability. All documents saved on a cloud which access could be gained via IT Services Provider. Spare keys maintained by Chairman (and Vice Chairman) and IT related passwords held securely by IT Services Provider.	1	4	4	Existing procedure adequate.	1	4	4
Business Plan	Resources insufficient to meet the Council's	Staff structure reviewed by HR Committee in conjunction with Executive Officer. Resources issues (if any) reported to HR Committee quarterly.	2	3	6	Review annually.	1	3	3

	objectives and projects.	Annual Budget is set and agreed by the Council with initial draft produced by Executive Officer & RFO. Current year budget reviewed quarterly, and budget reports produced by Executive Officer & RFO. Executive Officer responsible to deliver objectives. Executive Officer receives annual appraisal based on Business Plan objectives and projects.				Recruit and fill vacant Assistant (Deputy) Executive Officer position.			
Banking	Inadequate checks, mistakes, loss of signatories.	Financial Regulations are in place. Bank reconciliations checked regularly by Accounts Administrator, Executive Officer, RFO, F&GP Committee Chairman and Vice Chairman. At least once in each quarter, and at each financial year end, a member (as appointed in accordance with the Financial Regulations) other than the Chairman of the Council (or a signatory) verifies bank reconciliations (for all accounts) produced by the RFO. The member shall sign the reconciliations and the original bank statements (or similar document) as evidence of verification. This activity is reported to and noted by the Council (or Finance and General Purposes Committee). Multiple signatories so not reliant on one individual.	1	4	4	Existing procedure adequate. Financial Regulations reviewed annually.	1	4	4
Banking	Loss of funds through bank failure/collapse. Lack of protection by the Financial	The Council holds accounts with seven separate UK registered financial institutions in pounds sterling (£). Investment Policy in place. Council has spread risks by distributing funds held	1	4	4	Refer to Investment Policy.	1	4	4

	Services Compensation Scheme (FSCS).	with more UK registered UK financial institutions via Flagstone IM. The Council does not qualify for Financial Services Compensation Scheme protection.							
Cash	Loss through theft or dishonesty.	Petty cash payments are checked via the accounting package, monthly spreadsheet, Accounts Administrator, Executive officer and RFO and during internal audit. Low balance of cash is held (Maximum of £250) and is locked away securely. Additional stage of authentication carried out by Executive Officer(s)/RFO to sign cash receipts and check petty cash.	1	2	2	Existing procedure adequate.	1	2	2
CCTV	Failure to comply with statutory requirements.	Registered with the ICO for Data Protection. Liaison with local enforcement agencies. Data Impact Assessments in place. Data Protection Training provided to Data Protection Officer (Executive Officer).	1	3	3	Existing procedure adequate.	1	3	3
Contracts for Works and Services	Awarding Contracts incorrectly. Contractors not in possession of adequate liability insurance. Contractor underperforming.	Financial Regulations in place. Reviewed yearly. Executive Officer (and/or Assistant Executive Officer, Operations Officer) to investigate any issues arising with contractor carrying out works/service and report to Council if required. All new contracts monitored by the Executive Officer.	1	3	3	Existing procedure adequate.	1	3	3
Contracts for Works and Services	Councillors making decisions outside their powers.	Financial Regulations in place. Councillors are not allowed to contact potential new contractors directly and must be completed via the Executive Officer (or other appropriate member of staff).	2	3	6	Existing procedure adequate. New councillors must attend training	2	3	6

						and current councillors to attend refresher training annually.			
Council Operations / Day-to-day Business	Extreme weather and its impact on Council Operations / Day-to-day Business. Extreme temperatures in office and discomfort of/health risks to staff. General disruption caused by extreme weather and issues with contractors.	Review Met Office weather warnings. No air conditioning in Parish Offices or Chamber for extreme heat but fans available if required. Electric heaters throughout Beeson House for when low temperatures. Usual office attire relaxed when temperatures very high and lightweight clothing recommended to staff. Risk assessment in place for staff. Home Working Policy implemented, working from home supported, and Executive Officer authorised to send home litter wardens. Lintot Square gritted by Horsham District Council when low temperatures (snow/ice).	3	3	9	To obtain portable air conditioning units for the Parish Office. Operations Officer / Executive Officer to seek updates from contractors if any disruption is anticipated.	3	2	6
Financial controls and records	Inadequate checks, irregularities.	Financial regulations are in place. Reviewed regularly by Executive Officer and RFO, Accounts Administrator, F&GP Chairman and Vice Chairman. Meeting of F&GP Committee every two months which reviews and considers payments schedule. At least once in each quarter, and at each financial year end, a member (as appointed in accordance with the Financial Regulations) other than the Chairman of the Council (or a signatory) verifies bank reconciliations (for all accounts) produced by the RFO. The	1	3	3	Existing procedure adequate. Financial Regulations reviewed annually.	1	3	3

		member shall sign the reconciliations and the original bank statements (or similar document) as evidence of verification. This activity is reported to and noted by the Council (or Finance and General Purposes Committee).							
General Reserve	Inadequate general reserve (funds) to operate.	General Reserve Policy implemented to maintain a minimum level of General Reserves exclusive of Earmarked Reserves.	1	4	4	Existing procedure adequate. Review annually.	1	4	4
Grants	Misuse of grants.	The Council has an adopted Grant Policy where a budget is set annually for making grants in accordance with the policy. For grants outside the scope of the Grant Policy, Grant Agreements have been produced by a solicitor and implemented to provide additional protections.	1	2	2	Existing procedure adequate. Continue to monitor compliance of grantees with Grant Policy or respective Grant Agreement. Review annually.	1	2	2
Insurance	Adequacy, cost, compliance.	Annual review of insurance arrangements and schedule ahead of renewal. Executive Officer, Accounts Administrator and Administrator regularly updates and checks asset register. Public liability, Employers Liability, Money, Personal Accident, Fidelity Guarantee, Loss of Revenue, Libel and Slander, Personal Accident, Legal Expenses cover are in place.	1	4	4	Existing procedure adequate. Review annually.	1	4	4

Internet Banking	Unauthorised access and payments, loss of internet banking users resulting in inability to process payments.	Each user has their own individual security fob (dongle), username and password. Two levels of security and user authentication – one user can only load payments and another user must authorise payments. Cross training and sufficient users to provide coverage.	2	3	6	Existing procedure adequate. Financial Regulations reviewed annually. Additional banking user required as contingency - add Chairman.	1	3	3
Investments and Savings	Not optimising the Council's duty of care to the community with the prudent investment of temporarily surplus funds.	Investment Policy implemented to prioritise the security of its reserves and to minimise the risk of losses; the liquidity of investments to meet the cash flow needs of the Council; to aim to achieve the optimum return on its investments commensurate with adequate safeguards of security and liquidity. Policy had been actioned in 2023-24 with opening of Flagstone IM account and Fixed Term Deposit Account with Metro Bank.	2	2	4	Existing procedure adequate. Policy reviewed biannually.	2	2	4
Investments and Savings	Risk of losses due to general economic downturn or higher risk investments.	Investment Policy implemented. The Council will only invest in products such as Savings Accounts, Fixed Term Deposit Accounts, Fixed Savings Accounts and Notice Accounts until further review of the policy.	1	4	4	Existing procedure adequate. Investment Policy reviewed biannually.	1	4	4
Freedom of Information Act	Policy provision. Time and costs of	Policy in place for responding to Freedom of Information requests. Staffing	3	2	6	Freedom of Information	3	2	6

	fulfilling Freedom of Information requests (FOIs). Impact on other operational duties where staff resource is required to fulfil FOIs.	resource should be sufficient dependent on frequency, size, and quantity of Freedom of Information requests (FOIs). Budget provision in place for specialist advice and residents' legal challenges. Executive Officer aware that if a substantial request is received that this may require significant additional hours of work. The Council responds to requests within time limits set out by FOIA.				Policy reviewed as required. Monitor and report any impacts made under Freedom of Information Act.			
Executive Officer / RFO	Loss of Executive Officer / RFO. No succession planning of management.	Notice period built into employment contract. Council has a financial contingency in place where its approved General Reserves Policy could meet costs of a CiLCA qualified Locum Clerk (temporary Executive Officer) or appropriately qualified consultant. Locum services available through WSALC. Assistant Executive Officer is to undertake training and work towards CiLCA qualification (within 1 year) to be appropriately placed to cover position, work duties and responsibilities. Staff Appraisal system in place (implemented by HR Consultancy Firm).	2	4	8	Existing procedure adequate. Assistant Executive Officer to be recruited and complete CiLCA qualification. Executive Officer/RFO handover document to be produced.	2	4	8
Executive Officer / RFO	Fraud.	Fidelity Guarantee insured. F&GP Chairman and Vice Chairman, Accounts Administrator, RFO (and/or Executive Officer) and F&GP Committee/Full Council regularly monitor accounts. Independent Internal Audit carried out	1	4	4	Existing procedure adequate.	1	4	4

		twice annually. External Audit carried out annually.							
Executive Officer / RFO	Incompetence.	CILCA course undertaken, further training as required and training budget in place. Membership of SLCC. Interview process and job application to ensure sufficient relevant experience prior to awarding job.	1	4	4	Existing procedure adequate.	1	4	4
Election costs	Election associated costs. Unbudgeted cost.	There is a provision of funds earmarked in reserves for election costs and in the event of an election (or by-election) then the general reserve balance held in accordance with the General Reserves Policy is sufficient to cover the costs surplus to that held in earmarked reserves. Council manages budget to accommodate costs.	2	3	6	Existing procedure adequate. Those standing need to be aware of their responsibilities. Council to accept risks.	2	3	6
Council Records	Loss through theft, fire, damage, or corruption.	Confidential files are held in secure cabinets, electronic documents all backed up on cloud storage. Anti-virus software in place. Parish Council offices have processes in place to reduce risks posed by fire. Electronic files are backed up to cloud storage.	1	4	4	Existing procedure adequate.	1	4	4
VAT	Charging and reclaiming of VAT and VAT not being managed correctly.	Accounts Administrator files VAT return as required. Internal Audit ensures VAT processes followed accordingly. Council uses council specific accounting software with an online VAT return feature. Executive Officer/RFO and Accounts Administrator have undertaken training and Council to ensure employed staff have a good knowledge of requirements	1	3	3	Existing procedure adequate. Additional training to be undertaken as required.	1	3	3

		or undertake training as required. Training budget in place.							
General Power of Competence	Loss of the power available to local authorities in England to do “anything that individuals generally may do”.	Executive Officer is CiLCA qualified and notice period built into the contract gives sufficient time to employ another Executive Officer with such qualification. Council approved use of General Power of Competence for 4-years at the Annual Meeting of the Parish Council – 17 May 2023. <i>Operations Officer also undertaking training to become CiLCA qualified.</i>	2	4	8	Review as required. Assistant Executive Officer to complete CiLCA qualification.	1	4	4
Best Value Accountability	Work awarded incorrectly or overspend on services.	Council procedure requires it to seek, if practically possible, three quotations for any substantial work to be undertaken. Major contract services require a formal tendering process and where expected value exceeds £25,000 it is published via the Government Public Works Contracts Finder. Covered in Financial Regulations.	1	3	3	Existing procedure adequate. Financial Regulations reviewed annually.	1	3	3
Internal Audit	Completion within time limits.	An independent Internal Auditor is appointed by the Council and scheduled in twice a year well in advance of planned visit. All documents provided in a timely manner.	1	3	3	Existing procedure adequate.	1	3	3
Annual Governance and Accountability Return	Not submitted within time. Incorrect completion.	Prior planning and preparation in conjunction with Chairman, Vice Chairman and Accounts Administration. Timeframe chosen to coincide with the month of May Annual Meeting of the Parish Council. Internal Auditor checks end-of-year figures and the Annual	1	3	3	Existing procedure adequate.	1	3	3

		Governance and Accountability Return document prior to submission to Annual Meeting of the Parish Council.							
Employees	Loss of staff.	<p>Notice period built into employment contracts. Council has a staff budget provision and General Reserves Policy in place to meet costs of temporary staff, contractors, a CiLCA qualified Locum Clerk (temporary Executive Officer) or appropriately qualified consultant.</p> <p>Assistant Executive Officer is to undertake training and work towards CiLCA qualification (within 1 year).</p> <p>Personal Accident Cover included in Insurance Policy.</p>	2	4	8	<p>Existing procedure adequate.</p> <p>Council and Executive Officer to continue improving working conditions for all staff and to strive to maximise job satisfaction.</p>	2	4	8
Employees	Health and Safety. Fire Safety.	All employees given training and adequate direction and safety equipment, where appropriate in order to undertake their roles safely. Refresher training to be considered as part of their annual appraisals and if appropriate to be carried out.	1	4	4	Monitor Health and Safety and Fire Safety Policy and review the training of staff annually. Induction checklist for any new staff which requires training in Health and Fire Safety.	1	4	4

Keyholders	Loss of or unavailability of keyholder to Beeson House and Parish Office	Executive Officer, Assistant Executive Officer, Parish Office staff, Chairman and Vice-Chairman have sets of keys and alarm fobs to Beeson House.	1	3	3	Existing procedure adequate.	1	3	3
Emergency Events and Incidents	Not having the staff cover to work outside of contracted hours to supervise or attend issue.	Executive Officer, Assistant Executive Officer, and Operations Officer to operate a rota and make arrangements with Councillors or Staff in order to ensure any emergency events or incidents are handled in the appropriate time frame. Communication pathways established with Officers outside of working hours.	1	3	3	For Emergency Events and Incidents existing procedure adequate. For large scale and major incidents refer to Emergency Plan.	1	3	3
Governance – Councillors (Current and New)	Councillors not following rules and Standing Orders. Councillors not properly inducted/trained. Councillors not reading, understanding, or following the Code of Conduct, Good Councillors Guide, Standing Orders.	Training provided to all Councillors (new and current) with annual refresher training. Training budget in place. Induction “New Councillors” pack provided to all new Councillors and upon re-election. Training record kept for all Councillors, Council has signed up to Civility and Respect Pledge, and Training Policy in place. New policies, information and training circulated timely. Training is encouraged but not mandatory. Any Councillor breaking the Code of Conduct is reported to the Monitoring Officer.	3	3	9	Training budget to be increased for years in which an ordinary election takes place. Review, produce updated Councillors Training Policy. Make training mandatory for Councillors to be members of	2	3	6

						particular Committees.			
Tenants and Hirers of Facilities	Payment of Rents or Hiring Fees.	Signed leases or agreements are in place for all tenants. Reviewed as required. Accounts Administrator conducts financial administration, credit control and ensures payments are made as per agreements in place.	1	2	2	Existing procedure adequate.	1	2	2
Legal Powers	Illegal or unauthorised actions and activity.	Decisions and payments are made within the powers of the Parish Council, resolved/approved at meetings and Minuted. Adopted Standing Orders and Financial Regulations define terms. General Power of Competence approved by the Council to widen powers.	1	4	4	Existing procedure adequate. Renew resolution to utilise General Power of Competence after an Election.	1	4	4
Minutes and Agendas.	Accuracy and legality.	Executive Officer is CiLCA qualified. Minutes and Agendas adhere to the legal requirements and best practice guidelines. Minutes are approved and signed at following meetings. Minutes are held on file and Agendas are displayed accordingly to the legal requirements. Operations Officer currently undertaking CiLCA qualification.	1	2	2	Existing procedure adequate. Additional training to be undertaken as required. Assistant Executive Officer to undertake training and CiLCA qualification once employed.	1	2	2

Reputation and Public Relations	Loss of reputation due to lack of transparency, consistency, accuracy, and clarity.	Executive Officer is CiLCA qualified. The Council has an independent internal audit review twice a year to ensure compliance with Local Government Transparency Code 2015.	1	3	3	Existing procedure adequate. Additional training to be undertaken as required.	1	3	3
Reputation and Public Relations	Disengagement of public in Southwater. Negative comments.	Council Website, Facebook Page, Instagram Page, YouTube, and Monthly Newsletter (Hard Copy and Online Version) used to inform the public of updates, meetings, projects, and issues. Annual Parish Meeting has an open invitation to the public and community organisations to discuss matters affecting Southwater. Community Engagement Officer position now forms part of the Council Staff Structure.	2	2	4	Existing procedure adequate. Continue to maintain a high frequency of updates to the website and social media.	2	2	4
Data Protection	Non-compliance with statutory requirements	The Council has a data protection policy in place and has some internal procedures to report breaches to the ICO. All staff are briefed on the importance of the protection of personal data. Computers and phones have third party authentication systems on them.	1	3	3	Existing procedure adequate. Additional training to be undertaken as required.	1	3	3
Year End Accounts	Lack of knowledge of Council regulations and procedures. Late or non-submission of annual accounts. Year-end accounts	Executive Officer and RFO is CiLCA qualified, holds a finance and management degree, attended appropriate Council specific finance training, and is experienced with compliance with Standing Orders and Financial Regulations. Executive Officer	1	3	3	Existing procedure adequate. Additional training to be undertaken as required.	1	3	3

	not prepared correctly, inaccurate, or not in accordance with requirements. Inadequate audit trail from records to final accounts.	and RFO ensures compliance with the instructions of the External Auditor and monitors progress against the timetable. Accounts predominantly checked by Accounts Administrator and Executive Officer/RFO. Independent Internal Auditor checks twice per year including at year end.							
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Assets, Areas, and Facilities

Area	Risk	Control Measures	Level of Risk			Further Control Measures	Level of Risk After		
			Likelihood	Impact	Rating		Likelihood	Impact	Rating
Beeson House	Public injury, damage, loss, or business interruption.	Building, equipment, fire risk assessments and electrical installation condition report carried out. Fire equipment checked weekly, emergency lighting tested monthly and inspected / maintained by a contractor every 6 months. Legionnaire's disease water checks carried out monthly. Public Liability, material damage and business interruption insurance in place. Buildings insurance in place by Horsham District Council. Loss of rent and contents cover insurance in place.	1	4	4	Existing procedure adequate. Regular review required.	1	4	4
Laurie Apted Building	Public injury, damage, or loss.	Management, building, and land licenced to Southwater Ghyll CIO. Southwater Ghyll CIO holds Public Liability Insurance. The Council also holds Public Liability and Buildings insurance in place.	1	4	4	Existing procedure adequate. Regular review required.	1	4	4
The Ghyll (Leisure Centre)	Public injury, damage, or loss.	Management, building, and land licenced to Southwater Ghyll CIO. Southwater Ghyll CIO holds Public Liability Insurance.	1	4	4	Existing procedure adequate.	1	4	4

		The Council also holds Public Liability and Buildings insurance in place. See separate risk assessment.				Regular review required.			
Laurie Apted Building & The Ghyll	Management handed back to the Council. Associated costs of operating both facilities including maintenance, operational costs, business rates, staffing, impact on Council staff resource and time.	Management Leisure Agreement in place between the Council and Southwater Ghyll CIO. Project Liaison Group meetings every 6-months to monitor performance of the Agreement. General Reserve Policy implemented to assist with unforeseen associated costs prior to budget setting process for the next financial year.	2	3	6	Additional staffing or contractors may be required to alleviate impact on Executive Officer and Parish Office Staff resource. Precept increases may be required to cover costs.	2	3	6
Easteds Barn	Damage, or loss.	Leased to Little Barn Owls. Buildings insurance and loss of rent cover in place.	1	3	3	Existing procedure adequate. Regular review required.	1	3	3
Play Areas	Public injury, damage, or loss.	Weekly checks of play equipment by trained staff. 6-month inspections carried out by Zurich (Council insurer). Public Liability insurance in place. Assets Insured accordingly. Any issues highlighted by inspections carried out by trained staff or Zurich (Council insurer) are sought to be resolved in a timely manner and repairs actioned as required.	2	4	8	Existing procedure adequate. Annual RoSPA/RPII accredited inspection to be introduced. Regular review required.	2	4	8

Public Open Spaces and Woodland	Public injury.	High footfall areas. Suitably qualified contractors used for woodland management, grounds maintenance and grass cutting. Biennial tree survey conducted by suitably qualified external contractor and an approved tree policy. Executive Officer, Operations Officer, Litter wardens, Tree Wardens, and/or Councillors assist with checks as required.	2	4	8	Existing procedure adequate. Regular review required.	2	4	8
Allotments	Public injury, damage, or loss.	Medium footfall areas. Management outsourced to Easteds Allotments Association and regular checks carried out on plots, fencing and water supply.	1	4	4	Existing procedure adequate. Regular review required.	1	4	4
Allotments	Increase in net expenditure.	Currently reviewing and setting fees bi-annually and consider price increases accordingly.	2	2	4	Existing procedure adequate. Annual review required.	2	2	4
General fixed assets and equipment	Public injury, damage, or loss.	Regularly reviewed, inspected, and maintained as required. PAT Testing carried out to electrical equipment accordingly. Asset register updated and checked. Public Liability insurance in place. All assets are insured.	1	4	4	Existing procedure adequate. Regular review required.	1	4	4
All buildings operated by SPC	Public injury, damage, or loss.	Weekly fire tests, visual inspections of firefighting equipment, monthly emergency lighting checks, 6-monthly fire evacuation testing, 6-monthly/annual servicing of fire detection, panel, equipment, and call points by external contractor. Fire Risk Assessment to be carried out every 3-years.	1	4	4	Existing procedure adequate. Regular review required.	1	4	4

Noticeboards	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	1	2	2	Existing procedure adequate. Regular review required.	1	2	2
Bins (Dog and General Litter)	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	1	3	3	Existing procedure adequate. Regular review required.	1	3	3
Bus Shelters	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	1	3	3	Existing procedure adequate. Regular review required.	1	3	3
MUGA	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	1	4	4	Existing procedure adequate. Regular review required.	1	4	4
Skate Parks	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	2	4	8	Existing procedure adequate. Regular review required.	2	4	8
Street Lighting	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	1	3	3	Existing procedure adequate. Regular review required.	1	3	3
Football Fields	Public injury, damage, or loss.	Management and maintenance outsourced to Southwater Ghyll CIO (and Southwater Royals Football Club). Risk	1	3	3	Existing procedure adequate.	1	3	3

		assessments carried out and provided. Both Southwater Ghyll CIO and Southwater Royals Football Club have the adequate insurance in place.							
Museum Items on loan from HDC Museum	Public injury, damage, or loss.	Museum items are kept stored in a secure storage facility. Items are insured using the storage facility preferred insurer with an adequate level of insurance as required by the facility.	1	2	3	Existing procedure adequate.	1	2	2

Other Liabilities

Area	Risk	Control Measures	Level of Risk			Further Control Measures	Level of Risk After		
			Likelihood	Impact	Rating		Likelihood	Impact	Rating
Public Liability	Risk to third party, property, or individuals.	Insurance in place (£15 million indemnity). Risk assessments carried out.	2	4	8	Review annually.	2	4	8
Employer Liability	Non-compliance with employment law.	Insurance in place (£10 million indemnity). Executive Officer updates knowledge through training, consulting with HR Consultant and bodies NALC, SLCC, ACAS, HSE etc. HR and Legal budget provision. The Council is in contract with an HR Consultant for employment related advice and HR. All personnel files held on site and electronically.	1	3	3	Review annually.	1	3	3
Employer Liability	Potential for assault on staff or verbal abuse when working.	Insurance for Assault Cover is in place for Key Personnel. Door is locked and protective screening in place. Lone Worker Policy implemented.	1	4	4	Review annually.	1	4	4
Legal Liability	Legality of activities.	Executive Officer to clarify legal position on proposals and clarify the situation if	1	3	3	Review annually.	1	3	3

	Compliance with Local Government Legislation. Proper and timely reporting of Minutes. GDPR compliance.	necessary. Executive Officer authorised to obtain and access legal, or specialist advice where required. Budget provision for Legal related costs. Insurance in place. Consultant budget provision to consult with and provide training to ensure GDPR compliance if required.							
Legal Expenses	Risks relating to legal expenses.	Insurance Cover in place for: Employment Disputes and Compensation Awards; Legal Defence; Property Protection and Bodily Injury; Tax Protection; Contract Disputes (£5,000 limit); Statutory Licence Protection. General Reserves Policy implemented.	1	3	3	Review annually.	1	3	3
Fidelity Liability	Loss of money through fraud or dishonesty by employees or Councillors	Insurance cover in place (£2 million indemnity) to sufficiently cover money held across all bank accounts.	1	3	3	Review annually.	1	3	3
Money	Loss of non-negotiable money in transit in the custody of any Councillor or Employee, in transit by registered post, private residence of any Councillor or Employee, in the premises, locked safes and receptacles	Low balance of cash is held (£250) on premises. Handling of cash is very limited. Insurance cover in place with varying levels of cover from £250 to £5,000.	1	2	2	Review annually.	1	2	2

Hirers' Liability	Risk to third party, property, or individuals caused by hirers.	Insurance cover in place (£2 million indemnity). Risk assessments required by hirers.	1	3	3	Review annually.	1	3	3
Libel and Slander	Indemnity to claims of libel or slander	Insurance cover in place (£250,000 indemnity)	1	3	3	Review annually.	1	3	3
Personal Accident	Personal accident risks to employees, volunteers, councillors, and key personnel	Insurance cover in place (£500,000 any one person and £2 million any one incident).	1	4	4	Review annually.	1	4	4
Members Interests	Not declared a personal or pecuniary interest.	Councillors have a duty to declare interest on Agenda items at every meeting if not already declared in their Members Interests and Disclosures of Interests reviewed annually. Executive Officer reminds Councillors to update their Register of Members' Interests forms annually.	1	4	4	Review annually. Members to take responsibility to update their register.	1	4	4
Breaches of Confidentiality	Confidential information shared externally.	Staff have Employment Contracts, and the Council has implemented a Disciplinary Procedure Policy. Councillors to abide by the approved Code of Conduct. Councillors reported if they contravene. Limited number of members on the HR Committee.	1	3	3	Review annually.	1	3	3

Risk Schedule		
Area	Frequency	Last Review
Administration: <ul style="list-style-type: none"> • Asset Register • Standing Orders • Data Back-up • Minutes numbered properly • Minutes signed and produced correctly • Website 	<ul style="list-style-type: none"> • As required/as per changes • Annually • Daily and Automatic • Internal Audit / Monthly • Internal Audit / Monthly • As required 	<ul style="list-style-type: none"> • April 2024 / Ongoing • May 2023 • Ongoing • October 2023 / Ongoing • October 2023 / Ongoing • Ongoing
Assets (Assets Inspections): <ul style="list-style-type: none"> • Condition Checks • Fire Risk Assessment of SPC operated Buildings • Electrical Installation Condition Report • Electrical Equipment Testing (EET / PAT) • Play Area Equipment / Skate Parks • Tree Survey / Trees on SPC land • Salt Bins • Streetlights 	<ul style="list-style-type: none"> • Annually (February / March) • 3-Yearly (next due October 2024 for Beeson House) • 5-Yearly (next due September 2027 for Beeson House) • 2-Yearly (next due December 2025 for Beeson House) • Weekly Checks / Annual Inspection • 18-24 Months / Ad-hoc Checks • Annually • Annually 	<ul style="list-style-type: none"> • March 2024 • October 2021 • September 2022 • January 2024 • Ongoing • July 2023 / Ongoing • November 2023 • April 2024
Employer's Responsibilities: <ul style="list-style-type: none"> • Staff appraisals • Employment contracts • Training • Insurance • Health and Safety Policy • Fire Safety Policy 	<ul style="list-style-type: none"> • Annually (February/March) • Within 4 weeks of start • Budget provision (and EMR) and recorded. • Mandatory and Annually • Review as required. • Annually (October) 	<ul style="list-style-type: none"> • March 2024 • Ongoing • Ongoing • Ongoing • Ongoing • October 2023
Financial: <ul style="list-style-type: none"> • Banking Reconciliation • Budget Planning • Budget Agreed 	<ul style="list-style-type: none"> • Monthly • Annually (November) • Annually (January) 	<ul style="list-style-type: none"> • Ongoing • January 2024 • January 2024

<ul style="list-style-type: none"> • Precept Requested • Salary Review • Internal Audit • External Audit • Internal Controls • Financial Regulations • Direct Debits • VAT 	<ul style="list-style-type: none"> • Annually (January) • Annually (November) • Biannually (Mulberry & Co) • Annually • Biannually (Mulberry & Co) • Annually • Annually (Re-approve use of Direct Debits) • Quarterly 	<ul style="list-style-type: none"> • January 2024 • December 2023 • April 2024 / October 2023 • September 2023 • April 2024 / October 2023 • May 2023 • May 2023 (May 2024) • Ongoing
<p>Insurance:</p> <ul style="list-style-type: none"> • Renewal of <ul style="list-style-type: none"> ○ Public Liability ○ Employers' Liability ○ Personal Accident ○ Legal Liability ○ Legal Expenses ○ Libel & Slander ○ Hirer's Liability ○ Money & Fidelity ○ Assets Insurance • Changes 	<ul style="list-style-type: none"> • Annual (Review Ongoing / Renew March) • Inform Zurich of changes as required. 	<ul style="list-style-type: none"> • April 2024 • Ongoing
<p>Councillors:</p> <ul style="list-style-type: none"> • Declaration of Acceptance of Office • Declarations of Interest • Register of Interest • Register of Gifts 	<ul style="list-style-type: none"> • After Election / Co-Option • Every meeting of Council/Committee • Annually (May) / Ongoing • Annually (May) / Ongoing 	<ul style="list-style-type: none"> • May 2023 / Ongoing • Ongoing • May 2023 / Ongoing • May 2023 / Ongoing