

Risk Management Schedule

SOUTHWATER PARISH COUNCIL

PREVIOUSLY APPROVED: *18 MAY 2022*

UPDATED: *25 APRIL 2023*

REVIEW: *APRIL 2024*

APPROVED: *17 MAY 2023*

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.



Financial, Legal & Management				
Area	Risk	Control Measures	Level of Risk	Recommendation
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.	Med	Existing procedure adequate.
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.	Low	Existing procedure adequate.
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.	Low	Existing procedure adequate. Financial Regulations reviewed annually.
Banking	Loss of funds through bank failure. Lack of protection by the Financial Services	The Council holds accounts with three separate UK registered financial institutions in pounds sterling (£). Investment Policy in place.	Low	Council to spread risk and distribute funds held between the separate

	Compensation Scheme (FSCS).			UK registered financial institutions. Refer to Investment Policy.
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.	Low	Existing procedure adequate.
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 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).	Low	Existing procedure adequate. Financial Regulations reviewed annually.
General Reserve	Inadequate general reserve (funds) to operate.	General Reserve Policy implemented to maintain a minimum level of General Reserves exclusive of Earmarked Reserves.	Low	Existing procedure adequate. Review annually.
Grants	Misuse of grants.	The Council has an adopted Grant Policy. For grants outside the scope of the Grant Policy, Grant Agreements have been produced by a solicitor and implemented to provide additional protections.	Low	Existing procedure adequate. Continue to monitor compliance of grantees with Grant Policy or respective Grant Agreement. Review annually.

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.	Med	Existing procedure adequate. Review annually.
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.	Low	Existing procedure adequate. Financial Regulations reviewed annually. Additional banking user required.
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.	Med	Policy requires actioning. Policy reviewed biannually.
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.	Low	Existing procedure adequate. Investment Policy reviewed biannually.
Freedom of Information Act	Policy provision. Time and costs of fulfilling Freedom of Information requests (FOIs). Impact on other operational duties where staff resource is required to fulfil FOIs.	Policy in place for responding to Freedom of Information requests. Staffing 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.	Med	Freedom of Information Policy reviewed as required. Monitor and report any impacts made under Freedom of Information Act.
Executive Officer / RFO	Loss of Executive Officer / RFO.	Notice period built into employment contract. Council has a General Reserves Policy in place to meet costs of a CiLCA qualified Locum Clerk (temporary Executive Officer) or	Med	Existing procedure adequate. Assistant Executive Officer to

		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.		complete CiLCA qualification. Executive Officer/RFO handover document to be produced.
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 twice annually. External Audit carried out annually.	Low	Existing procedure adequate.
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.	Low	Existing procedure adequate.
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.	Low	Existing procedure adequate.
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.	Med	Existing procedure adequate.
VAT	Charging and reclaiming.	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 or undertake training as required. Training budget in place.	Low	Existing procedure adequate. Additional training to be undertaken as required.

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. <i>Assistant Executive Officer also undertaking training to become CiLCA qualified.</i>	Med	Review as required. The Council to approve use of General Power of Competence for 4-years at the Annual Meeting of the Parish Council – 17 May 2023. Assistant Executive Officer to complete CiLCA qualification.
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.	Med	Existing procedure adequate. Financial Regulations reviewed annually.
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.	Med	Existing procedure adequate.
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 Governance and Accountability Return document prior to submission to Annual Meeting of the Parish Council.	Low	Existing procedure adequate.
Employees	Loss of staff.	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. Assistant Executive	Med	Existing procedure adequate.

		Officer is to undertake training and work towards CiLCA qualification (within 1 year). Personal Accident Cover included in Insurance Policy.		
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.	Med	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.
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.	Low	Existing procedure adequate.
Emergency Events and Incidents	Not having the staff cover to work outside of contracted hours to supervise or attend issue.	Executive Officer and Assistant Executive 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.	Low	For Emergency Events and Incidents existing procedure adequate. For large scale and major incidents refer to Emergency Plan.
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.	Low	Existing procedure adequate.
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.	Low	Existing procedure adequate. Renew resolution to utilise General Power of Competence after an Election.

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. Assistant Executive Officer has undertaken external training, currently undertaking CiLCA qualification, and additional ongoing in-house training with the Executive Officer.	Low	Existing procedure adequate. Additional training to be undertaken as required.
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.	Med	Existing procedure adequate. Additional training to be undertaken as required.
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.	Med	Existing procedure adequate. Continue to maintain a high frequency of updates to the website and social media.
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.	Med	Existing procedure adequate. Additional training to be undertaken as required.
Year End Accounts	Lack of knowledge of Council regulations and procedures. Late or non-submission of annual accounts. Year-end accounts not prepared correctly, inaccurate, or not in accordance with requirements. Inadequate	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 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.	Low	Existing procedure adequate. Additional training to be undertaken as required.

	audit trail from records to final accounts.			
Assets, Areas, and Facilities				
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.	Med	Existing procedure adequate. Regular review required.
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.	Med	Existing procedure adequate. Regular review required.
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. The Council also holds Public Liability and Buildings insurance in place. See separate risk assessment.	Med	Existing procedure adequate. 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.	Med	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.
Easteds Barn	Damage, or loss.	Leased to Little Barn Owls. Buildings insurance and loss of rent cover in place.	Med	Existing procedure adequate. Regular review required.

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.	High	Existing procedure adequate. Annual RoSPA/RPII accredited inspection to be introduced. Regular review required.
Public Open Spaces and Woodland	Public injury.	High footfall areas. Suitably qualified contractors used for woodland management, grounds maintenance and grass cutting. Bi-annual tree survey conducted by suitably qualified external contractor and an approved tree policy. Litter wardens do weekly, and daily checks as required.	Med	Existing procedure adequate. Regular review required.
Allotments	Public injury, damage, or loss.	Medium footfall areas. Management outsourced and regular checks carried out on plots, fencing and water supply.	Med	Existing procedure adequate. Regular review required.
Allotments	Increase in net expenditure.	Currently reviewing and setting fees bi-annually and consider price increases accordingly.	Med	Existing procedure adequate. Annual review required.
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.	Med	Existing procedure adequate. Regular review required.
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.	High	Existing procedure adequate. Regular review required.
Noticeboards	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	Low	Existing procedure adequate. Regular review required.

Bins (Dog and General Litter)	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	Low	Existing procedure adequate. Regular review required.
Bus Shelters	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	Low	Existing procedure adequate. Regular review required.
MUGA	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	Med	Existing procedure adequate. Regular review required.
Skate Parks	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	Med	Existing procedure adequate. Regular review required.
Street Lighting	Public injury, damage, or loss.	Regularly checked and maintained as required. Public Liability insurance in place. Assets Insured accordingly.	Med	Existing procedure adequate. Regular review required.
Football Fields	Public injury, damage, or loss.	Management and maintenance outsourced to Southwater Ghyll CIO (and Southwater Royals Football Club). Risk assessments carried out and provided. Both Southwater Ghyll CIO and Southwater Royals Football Club have the adequate insurance in place.	Low	Existing procedure adequate.
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.	Low	Existing procedure adequate.
Other Liabilities				
Public Liability	Risk to third party, property, or individuals.	Insurance in place (£15 million indemnity). Risk assessments carried out.	Med	Review annually.
Employer Liability	Non-compliance with employment law.	Insurance in place (£10 million indemnity). Executive Officer update knowledge through training, consulting with HR Consultant and bodies NALC, SLCC, ACAS, HSE etc. HR and Legal budget provision	Low	Review annually.

Legal Liability	Legality of activities. Compliance with Local Government Legislation. Proper and timely reporting of Minutes. GDPR compliance.	Executive Officer to clarify legal position on proposals and clarify the situation if 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.	Med	Review annually.
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.	Med	Review annually.
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.	Low	Review annually.
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.	Low	Review annually.
Hirers' Liability	Risk to third party, property, or individuals caused by hirers.	Insurance cover in place (£2 million indemnity). Risk assessments required by hirers.	Low	Review annually.
Libel and Slander	Indemnity to claims of libel or slander	Insurance cover in place (£250,000 indemnity)	Low	Review annually.
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).	Low	Review annually.

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.	Med	Review annually. Members to take responsibility to update their register.
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Risk Schedule		
Area	Frequency	Last Review
Administration: <ul style="list-style-type: none"> • Asset Register • Standing Orders • Data Back-up • Minutes numbered properly • Website 	<ul style="list-style-type: none"> • As required/as per changes • Annually • Daily and Automatic • Internal Audit / Monthly • As required 	<ul style="list-style-type: none"> • April 2023 / Ongoing • January 2023 • Ongoing • October 2022 / Ongoing • Ongoing
Assets (Assets Inspections): <ul style="list-style-type: none"> • Fire Risk Assessment of SPC operated Buildings • Electrical Installation Condition Report • Play Area Equipment / Skate Parks • Tree Survey / Trees on SPC land • Salt Bins • Streetlights 	<ul style="list-style-type: none"> • Triennially (next due October 2024 for Beeson House) • 5-Yearly (next due September 2027 for Beeson House) • Weekly Checks / Annual Inspection • 2-Yearly / Ad-hoc Checks • Annually • Annually 	<ul style="list-style-type: none"> • October 2021 • September 2022 • Ongoing • October 2021 / Ongoing • November 2022 • March 2023
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 2023 • Ongoing • Ongoing • Ongoing • Ongoing • October 2022
Financial: <ul style="list-style-type: none"> • Banking Reconciliation • Budget Planning • Budget Agreed • Precept Requested • Salary Review • Internal Audit 	<ul style="list-style-type: none"> • Monthly • Annually (November) • Annually (January) • Annually (January) • Annually (November) • Biannually (Mulberry & Co) 	<ul style="list-style-type: none"> • Ongoing • January 2023 • January 2023 • January 2023 • December 2022 • April 2023 / October 2022

<ul style="list-style-type: none"> • External Audit • Internal Controls • Financial Regulations • Direct Debits • VAT 	<ul style="list-style-type: none"> • Annually • Biannually (Mulberry & Co) • Annually • Annually (Re-approve use of Direct Debits) • Quarterly 	<ul style="list-style-type: none"> • September 2022 • April 2023 / October 2022 • May 2022 • May 2022 (May 2023) • 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"> • March 2023 • 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