Stretton on Dunsmore Parish Council

Risk Management Policy

The Parish Council is responsible for putting in place arrangements for the management of risk. The Clerk shall prepare, for approval by the council, risk management policy and assessment in respect of all activities of the council. Risk policy statements and consequential risk management arrangements shall be reviewed by the Council at least every three years

Commented [A1]: Changed review period from annually

Major Threat

The greatest risk facing the council is not being able to deliver the activity or services expected by village residents. Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that enable the Parish Council to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the Council should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible, making sure that all employees are made aware of the results of the risk assessment. This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following main points have been followed and the register constructed accordingly.

Identify the areas to be reviewed.
Identify what the risk may be.
Evaluate the management and control of the risk and record all findings.
Review assess and revise if required.

Points and areas identified are dealt with in the tables that follow and assessed and recorded accordingly:

Financial & General Management

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
Business Continuity	Risk of Council not being able to continue its business due to an unexpected event or tragic circumstance	L	Powers are delegated annually to the clerk and are within the Financial Regulations and the Scheme of Delegation. All signatories will remain on the bank mandate after an election until new councillor can be added.	Annually
Precept Determination	Fit for purpose	L	Councillors receive regular financial updates, and a budget which is used to set the precept. Statements of how the accounts are performing against the budget.	Process used has been established for some time and operates effectively
Precept Income	Income not received from RBC or reduced from January's projected amounts	L	Reserves value is one year's operating as a minimum.	Procedure set to mitigate this risk
Cash	Loss through theft or dishonesty	L	Council requirements are set out in the Financial Regulations. Cash received is banked within 30 banking days if possible. No petty cash or float held.	Existing procedures are adequate and Financial Regulations are reviewed annually.

Financial Records	Financial irregularities	L	The Council has Financial Regulations, which set out requirements for banking.	Review Financial Regulations annually
	Bank errors or Bank Losses	L	Two signatures required per cheque or BACS transaction. Council has three councillors and the Clerk listed as signatories on the bank mandate. RFO checks bank statements monthly against expenditure for internet banking purposes. The internal auditor does the same check annually and reports any anomalies.	
	Internet fraud	L		
Reporting Auditing	Auditing and Governance	M	Council undertakes internal and external independent audits.	Council appoints an independent Auditor annually
Cost Overheads	Services not supplied but invoiced	L	Council approves invoices for payment and only approves when goods supplied or work completed	Procedures proven to be satisfactory.
Payment Approval	Payments authorised by full council only	L	All payment transactions made following the Financial Regulations process and are presented monthly at Council meeting for review in a due payments list. Those paid outside of the meeting under the Scheme of Delegation are listed at the next available meeting.	Procedures proven to be satisfactory over many years. Financial Regulations and Scheme of Delegation reviewed annually

Bad Debt	Incorrect invoicing	L	List of invoices prepared for approval by Councillors every month. The Scheme of Delegation is in place for payments between the meetings.	Procedures proven to be satisfactory over many years. Financial Regulations check annually
	Payment incorrect	L	Clerk checks each invoice against the BACS payment.	
	Loss of stock	L	Minimum stock held	
	Unpaid invoices	L	Unpaid Council invoices for adverts, bulletins or services are pursued and if practical payment obtained in advance.	
Grants (submitted by Parish Council)	Grants are applied for against specified projects	L	The resolution to apply for a grant is made at a meeting. Applications are prepared by the RFO in conjunction with the relevant councillor or working party. The RFO checks progress and reports back when the application result is determined. Grants normally have conditions of use attached, these being checked and monitored by the Clerk.	The application process determines the procedure to be followed if at variance from the Financial Regulations.
Grants (submitted to the Parish Council	Funding misused	M	Small Grant Policy in place. Stipulations dictate the need for receipts/estimates/quotes, bank account details and overview of accounts	Small Grants Policy allows for follow up with applicant.
Rental income	Rental received from the allotments	L	Nominated Councillor or representative collects the rent in cash or cheque from tenants. The Clerk pays it into the bank within 30 days.	Nominated councillor or representative to update the clerk on list of tenants annually. Existing procedures works well.

Rental Income	Rental received from Plott Lane and Fosse Way Pavilions	L	Rent is reviewed and paid by BACS from the tenant the Parish Council	Each tenant has a contract. Where necessary a bond is paid to council.
Achieving Best Value	Multiple quotes for larger projects	L	The finance regulations dictate when multiple quotes are required. Professional contractors used to project manage the contractor. Project specification produced for significant tenders as part of the tender process.	Existing procedures checked annually.
	Project overspend	M	Each significant project has a committee or nominated councillor. Committee and Clerk check the delivery against specification and reports shortfalls to the Council.	
Salaries and Expenses	Salaries incorrect, wrong hourly rate or hours worked	L	Salaries assessed annually by the HR committee and recommendations made to Council. Figures incorporated in budget calculations. Hours are set within the contract. Salary payments reported to the council monthly.	Existing procedures checked annually.
	Fraud or incorrect claims	L	Expenses must be approved. Mileage claims paid on completion of claim form and receipts provided. Mileage claim rates match those recommended by NALC.	
Salaries and Expenses	Wrong deductions of NI or Tax Unpaid Tax & NI contributions to Inland Revenue	L	Use of HMRC Basic Real Time System.	

Employees	Loss of key staff or long term illness, resignation or misconduct. Health and Safety training requirements.	M	Clerk considered the only critical staff member. Temporary replacements for sickness can be sought using WALC.	WALC advice and recommendation sought. HR committee to interview candidates. Recommended candidates approved by full Council
	Task specific training needed.	L	Training sources and budget available	
Election Costs	Risk of unexpected election	L	Council precepts for election costs each year. RBC monitoring office advice sought annually on potential election costs	Reserves used to meet election costs if necessary
VAT	Re-claiming/charging	L	Requirements set out in the financial regulations	Existing procedures checked annually
Annual Return	Completed and submitted in time limits	L	Annual Return is completed and submitted to the internal auditor for checking. Approved by Council and signed before sending to the External Auditor within time limit.	Existing procedures adequate
Legal Powers	Illegal activity or decision making	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings, Clerk to ensure appropriate powers are available.	Decision made form part of the minutes. Scheme of Delegation is in place for business continuity outside of meetings. Council currently holds the General Power of Competence.
Agendas, Minutes &	Accuracy and legal	L	Minutes and agenda are produced by the Clerk to defined standards and adhere to	Standing Orders followed and adequate.

significant reports			the legal requirements. Minutes are approved and signed at the next Council meeting. Agreed minutes and agenda are displayed according to the legal requirements as a minimum on the website. Council meetings managed by a chairman.	
Members Interests	Conflict of Interests and register of Interests	L	Standing Orders require declaration of interests at each Parish Council meeting by members. Register of Members Interest in the public domain and should be reviewed regularly by Councillors.	Existing procedures are adequate Members reminded to review their entry. Clerk responsible for ensuring new Councillors register their interests
Insurance	Meets needs and competitive	L	Reviewed annually prior to policy renewal. All associated liability covered. Policy updated as new assets added. Employee cover adequate and current.	

Recreation Areas, Trees and Assets

Topic	Risk	H/M/L	Management/control of risk	Review/Assess/Revise
Assets	Loss or damage Risk of damage or injury to third parties	L	Annual review of assets undertaken.	Adequate inspections undertaken
Asset Management	Premises or other assets being closed or unavailable for use by the Council or community due to poor or dangerous condition	L	An asset register produced and reserves in place such that assets can be replaced at the end of their natural life. Insurance in place for criminal damage.	Asset management inventory and plan
Recreation and Amenities Areas	Fosse Way and Plott Lane Playgrounds & playing fields. Squires Rd amenities land. Village Green	L	Areas regularly inspected by the handyman and members of the public who report to the Clerk. The Parish Council also invests in a full RoSPA playground inspection annually and takes actions on notable items.	Adequate inspections undertaken
Notice Boards	Loss through fire or theft	L	Notice board located on Brookside. All covered by insurance policy and inspected regularly.	Adequate inspections undertaken
Slips, trips and falls.	Member of public is injured on Council owned land or equipment	L	Adequate public liability insurance renewed annually.	Adequate inspections undertaken of all equipment
Benches & Seating	In poor condition or unsafe to sit on.	L	Areas regularly inspected by the handyman and members of the public who report their concerns to the clerk.	Adequate inspections undertaken

Trees	Poor state, damage or over-grown.	L	Three-yearly professional inspection and register of trees.	Review regularly by the public also.
Streetlights	Not lighting up or on in daylight	L	Report all faults to the Clerk. Any reports made incorrectly to WCC and RBC are forwarded to the Clerk. Maintence arrangement in place with E.ON Clerk, Handyman and Councillors undertake informal inspections regularly and report faults to the Clerk	Pendulum and social media regularly list how to report a fault. Programme in place to upgrade all lights to the most energy efficient.

Glossary:
RBC – Rugby Borough Council
WCC – Warwickshire County Council
RFO – Responsible Financial Officer
WALC – Warwickshire Association of Local Councils
RoSPA – Royal Society for the Prevention of Accidents

Reviewed and Adopted June 2025

This document shall be reviewed at least once every three years.