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| **Gresham Parish Council Risk Management Scheme** |
| The following risk management table identifies as far as possible, the risks facing Gresham Parish Council, assesses those risks, addresses the risks and allows for reviewing annually.A simple risk assessment matrix is used to calculate likelihood and impact as recommended good practice in Governance & Accountability 2016 published by the Joint Practitioners Group as follows:

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| --- | --- | --- | --- |
| Highly Likely (3) | Medium (3) | High (6) | High (9) |
| Possible (2) | Low(2) | Medium (4) | High (6) |
| Unlikely (1) | Low (1) | Low (2) | Medium(3)  |
|  | Negligible (1) Impact |  Moderate (2) Impact | Severe(3) Impact |

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| **Service Area** | **Risk** | **Action** |
| InsuranceInsurers:Hiscox throughCame & Company Local Council InsurancePolicy No: 24414511 CHCExpiry date 31st May 2018 | Assets:ParkPavilionPlay EquipmentFloodlightsBus shelterNotice Boards x 3Village SignGrit Bins x 3GatesSeatsMoney and AssaultEmployee Dishonesty*Medium risk* | Insured – all risks including theft.Insured £1,000. Insured £150,000*Keep insurance cover under review**Continue annual safety inspection of council assets* |
|  | Loss of Revenue*Low risk* | Insured £10,000*Keep under review* |
|  | Legal LiabilitiesEmployers LiabilityPublic & Products LiabilityHirer’s IndemnityOfficial’s IndemnityLibel and slanderEmployee personal accidentKey person*Medium risk* | Insured £10,000.000Insured £10,000,000Insured £5,000.00Insured £500,000Insured £500,000Insured £100,000Insured £250/week to £2,500*Keep cover under review* |
| **Service Area** | **Risk** | **Action** |
| Financial | IrregularitiesLoss of computer records including PAYE (HMRC PAYE tools)Clerk salary paid incorrectly*Low risk* | The PC has adopted Financial Regulations, reviewed annually. Cashbook, reconciliations, list of payments and budget is presented at every meeting. Internal auditor appointed annually by Parish CouncilClerk backs up regularly. Bank card reader in locked cabinet.Parish Council uses HMRC PAYE tools, where income tax, etc. calculated. Salary payments approved at meetings*Continue as above* |
| Administration | Loss of computer records, including accounts, correspondence, policies, allotment records, PAYE, minutes, agendas.Misuse of computer/hackingClerk working from home*Low risk* | Clerk backs up regularly and keeps hard copiesComputer used solely by Clerk for Parish Council business. Password protected. Virus protected.Clerk has business cover on home insurance. Parish Council insurance as above.*Continue backing up regularly, keep virus protection up to date* |
| Allotments | Empty plots leading to loss of rental income, therefore not meeting rent paid to East Beckham Produce. Rental income not meeting rent outgoingGeneral safety of site*Medium risk* | All plots tenanted at present. Maintain good relations with tenants.Review rents when increases demanded.Site to be checked annually*Considered adequate at present* |
| Meeting Location | Village Hall – public liabilityModern, well built, disabled access*Low* | General check before meetings when setting out chairs, etc.*Considered adequate at present* |
| **Service Area** | **Risk** | **Action** |
| Data Protection & Freedom of Information | Breach of Acts*Medium Risk* | Policies held by Council published on websiteClerk is Data Protection Officer*Onward training for Parish Councillors and Clerk to ensure compliance* |
| Members’ Interests | Criminal Offence*Low Risk* | Item for Declarations on every Agenda. Dispensation request forms taken to every meeting by Clerk. *Clerk to continue to remind Councillors of their obligations*  |
| Business Continuity | Due to unexpected accident or illness of Clerk*Medium risk* | Key person insurance coverBackup USBs kept Grant obtained for Parish Council Computer*Build up budget to allow for locum clerk* |
| Outside Services | Norse used for grass cutting Safety considerations*Low risk* | Public liability insurance in place*Check contractor’s public liability*  |
| Prepared by Clerk 27th March 2017 |  | Review: May 2017 |