UPPER CLATFORD PARISH COUNCIL

Risk Management Policy

Upper Clatford Parish Council has a serious attitude to the management of risk. Accordingly, it has incorporated a series of measures within its Standing Orders, Financial Regulations, Policies, Protocols and Procedures which are regularly reviewed and affirmed at the Annual General Meeting normally held on the second Wednesday in May.

This council has drafted a Risk Register in order to identify and manage the risks. The register will be updated from time to time as more or less risks are identified. This policy and attached risk register will be reviewed annually as a minimum.

To ensure Councillors are aware and keep abreast of their obligations all have web access to the council's key documentation including Standing Orders, Financial Regulations, Risk Assessment, Code of Conduct and Minutes. The following Risk Register forms part of this policy.

This policy was agreed and adopted by the council in a full meeting of councillors, **October 8th 2025**

Upper Clatford Parish Council Risk Register 2025

Risk Description	Probability	Impact	Mitigation	Insured Risk
FINANCIAL				
Chalk Pit Letting - Financial risk if chalk pit site/building is not let - Financial risk relating to payment of business rates if building not let - utility standing charges to be met by council in the absence of tenant - insurance costs may increase due to lack of occupation	LOW	MED	Ensure precept is sufficient to meet outgoings reducing reliance on letting income. Demolish buildings on site to remove business rates liability. Manage utility costs to reduce to bare minimum. Take measures to ensure the site is protected and safe to manage insurance risks	Insurance covers occupiers liability aspect. And rent receivable would have been covered £15,000. Relevant if a business were in occupation.
Chalk Pit Replacement Building (Project) - Procurement risk of non compliance with council rules ie outside powers of council - Risk of selecting unaffordable option - Risk of proceeding without sufficient funding secured - Risk of having insufficient funds to complete project, due to escalation of costs, poor requirement	HIGH	MED	Non-compliance - seek guidance from HALC and legal advisors regarding the council's powers to develop the site for the intended purpose. Unaffordability is relative to the amount likely to be available . A picture of the likely funding - sources/amounts - to be presented and assessed for viability. The project should (then) be costed in its entirety to establish viability against likely funding. Work will not commence without sufficient funding in place to complete. If an AGILE format is used there should be a viable product at the end of a phase that is worth the financial outlay. ie drainage should not be put in place unless there is some use of it also being delivered. Project managers to be employed to manage the development.	Not covered
Precept - Not submitted, or submitted late - Not paid by TVBC - Inadequate precept being sought	LOW	HIGH	Requirement to complete and agree budget should be diarised for November or Dec at latest. Precept application to be diarised and checked. Monthly review of the budget with acutal spend including income review. Internal and external audit checks annually	Not covered
Salary - Incorrect salary paid - Incorrect hours worked - Not meeting statutoriy requirements in relation to pension - pension payments not maintained -PAYE not maintained and contributions paid, NI not paid	MED	MED	Salary agreed and calculation of annual amount divided into monthly payments to be set out and checked, signed off, by finance cllr , chair or vice-chair. Variations in hours to be pre-agreed with finance cllr, chair . PAYE records to be checked . Regular review of accounts shows amounts paid in salary and pension. Authorisation of salary/pension payments to be sought supported with explanation of payment breakdown. Annual audit	Covered in so far as employers liability .
Cllr Allowances - Cllrs over paid allowances	LOW	LOW	Claim form to be used, records to be maintained, and policy to be kept up to date. Annual Audit	
Other Finance Management _ Unable to deliver sevices within the resources availble to the Council , including keeping the current year's budget within the approved budget framework - Failure to control the cost of projects - Fraud and theft: risk of internal asset misappropriate, corruption or fraud - Poor practice leading to financial mismanagement - **Investments** - financial loss due to poor investment decision - **Reserves** - failure to maintain sufficient reserves - Banking - unable to carry out financial activities due to failure of bank online platform - Misuse of credit cards, credit cards used for inappropriate spending - **VAT**: incorrect record keeping, incorrect VAT return - **Grants** awarded inappropriately, in breach of council policy on the award of grants, breach of duty as council - In appropriate insurance leading to inflated premium cost if over insured or under insured leading to risk of loss - Failure to manage service contracts leading to poor VFM for the council and poor service delivery for the community, poor reputation for the council - Surplus funds	LOW	HIGH	Financial policy in place. Procedures in place to check and authorise all payments. All payments go through the single bank account to minimise risk - easier to monitor. Reserves policy in place. Reserves considered when budget is set annually and reviewed regularly in council meetings against budget. Accounts presented at every council meeting. Regular review of budget against actual spend at council meetings. Accounts available for viewing. Three councillors share responsibility for finance. All payments requiring authorisation supported with invoices. Review of accounting platform - put in place accounting records which are clear and transparent and easy to use. VAT to be recorded monthly and reclaim submitted promptly at end of financial year. All payments and income to be recorded and balanced with bank blances monthly. Align grants/payments to powers of council. Annual audit - internal/ext.	Limited cover in so far as employers liability aspects .
PROPERTY / HEALTH & SAFETY MANAGEMENT				
The Chalk Pit - Building - Building not secure leading to risk of trespassers and risk of harm to trespassers, nearby residents, users of footpath - Building not safe raising risk of harm to users, visitors to site - Failure to maintain leading to risk to users or visitors and risk of non compliance with legislation The Chalk Pit Site - risk of trespassers, individuals may attempt to climb the chalk face, the chalk face could crumble and harm people near it or climbing it. risk of uneven ground - people could trip. Contamination on site - asbestos - possible contamination if people interfered with ground. Electricial connection on site. Risk of fencing falling.	HIGH	HIGH	Property demolished - reducing risk. Remaining site to be fenced and signage to be in place warning of risks. Site to be regularly inspected and a register maintained of checks. Fencing checked.	
The Pavillion - Building - Poor agreement with user leading to sub-optimal use of building, conferring rights not consistent with council's ownership and control - Building not maintained in appropriate condition leading to risk of harm to users, failure to comply with legislation, Legionella risk - Building not secure leading to risk of trespassers damaging asset and causing harm to themselves or users - Lack of maintenance leading to loss of revenue and poor reputation for council **The Pavillion - Playing Fields** - failure to maintain pitches leading to unsafe space for playing -failure to maintain benches making them unsafe and danger of harm to users	MED	HIGH	Agreement in place with user. Agreement reviewed annually for suitability. Councillor responsible for managing relationship with user. Regular contact with user regarding bills and other matters. User provides annual report to council in full council meeting. Grounds maintenance contract provided by this council to ensure minimum standards are met. Building inspected twice a year by clerk - visual inspection only to look for any obvious defects. Checks of meters. All services maintained by the council and safety inspections conducted as necessary.	Building is insured for £207, 437. Gates and fences for total of £32,000 Building damaged by theft insured for £10,000
Telephone Kiosk - Listed -failure to maintain risk of Historic England requiring remediation -box is vandalised	LOW	LOW	Box is in highly visible location reducing risk of vandalism. Box is used as a community book swap which is maintained by XXX and thus regularly checked.	Buildings cover.
Council Land Assets - Ownership of council land not clearly defined leading to failure to manage, or maintain the land and risk of adverse possession -Council assets not looked after, lost	LOW	HIGH	Asset register maintained which contains details of all land holdings and assets. Land registered. Records kept in filing cabinet stored in locked Pavillion room. Records stored in Clerk's home to be secure. Insuracne cover in place and reviewed annually for appropriateness.	Lost documents cover.
Trees - Trees on council owned land are not properly maintained leading to damage/injury if they were to fall or parts of them were to fall	LOW	MED	There is a tree policy . Policy requires a 5 year cycle of inspections of trees over 15m in height	Reconstitution of electronic data insured for £5,000. Reconstitution of
Anna Valley Playing Fields - risk of equipment falling - poor maintenance of play equipment leading to harm of users	LOW	HIGH	Regular visual inspections, RoSPA annual inspection	Public liability cover
Balksbury Bridge Playing Fields -proximity to river risk of falling in river -risk of flooding from river - risk of contamination of river from application of pesticides or other chemicals used on the playing field or play park - poor maintenance of play equipment and park furniture leading to harm	MED	HIGH	Warning signage in place. Regular checks of equipment in park including annual RoSPA check of play equipment.	Public liability cover. Playground equipment is insured for a total of £30,000
Health and Safety - Risk of harm to member of staff or councillors during the course of their work, carrying out their responsibilities for the council - Risk to member of the public in using equipment on council property or entering on any of the council's properties - Risk of stress related ill health arising from work activities	LOW	MED	Health and Safety, including Lone working provisions, policy to be put in place	Employers liability cover. Officials and Trustees' Indemnity. Personal Accident cover.
Bins - bins not being emptied resulting in environmental hazard	LOW	LOW	Contract with TVBC for dealing with bins.	Public liability cover
Play Equipment Areas - Failure to maintain assets resulting in injury - Failure to organise ROSPA survey - Failure to act of ROSPA identified high risks in a timely manner - Failure to regularly monitor equipment status to check for issues with equipment	LOW	MED	RoSPA survey annually, observations to be reported to full council meeting, actions instituted and monitored to ensure completed. Regular local inspection of equipment and setting reported back to full council. Warning signage to cover any safety issues like proximity to river.	
Defibrillator - Failure to regularly monitor and check condition and useability of equipment leading to risk of it not operating correctly - Failure to repair and replace parts when advised	MED	HIGH	Inspection regime to be in place and checked that it is being adhered to by Clerk.	Insured for £5,000
IT				
Cyber Attack - risk to security of data, risk of extortion, hackers - Unable to access IT due to cyber attack - Equipment and security of data is compromised as a result of hacker/ loss of equipment/loss of passwords/cyber attack - Web site failure, loss of content	MED	MED	Website Check provisions for website provider to restore. Ensure all documentation is backed up. Laptop Regular back ups of desktop. Ensure cloud storage is maintained and can be accessed from another computer. Password record to be locked. IT policy	
PEOPLE				
Staff - loss of clerk -clerk unable to work -unsafe working environment -Clerk not proficient **Councillors** - conflicts of interest -insufficent councillors to conduct meetings - Poor behaviours impacting employees - poor practices impacting council reputation -risk of councillors being target of abuse or legal action -	MED	HIGH	Health and Safety, including Lone working provisions, policy to be put in place. Disciplinary policy in operation	
BUSINESS CONTINUITY				
IT and Office Equipment -loss of passwords/usernames - Failure of IT - see above - Loss of staff - see above - Office equipment stolen	LOW	MED	See provisions above	Reconstitution of electronic data insured for £5,000. Reconstitution of other business documents £5,000. Contents kept at home insured for £25,000 or 10% of the amount insured for contents whichever is leass.