Risk Management Policy

1. Tollerton Parish Council's Risk Management Policy is to identify the risks within the council's areas of responsibility and to record the main controls and any improvements deemed necessary.

2. Core Risk controls are:

   a. Commercial Insurance Policy that covers both physical assets and financial risks and is reviewed and renewed annually.
   b. Standing Orders/Financial Regulations and documented office procedures/policies are reviewed periodically.
   c. Training for employees and councillors.
   d. Understand the Local Council powers.
   e. Qualified employees in key areas.
   f. Membership of all relevant professional/specialist organisations.
   g. Specialist advice and assistance obtained when appropriate.
   h. Compliance with all statutory legal requirements.
   i. Internal Audit control – the purpose is to assess legal compliance and ensure good financial controls.

3. In the tables below Key Risk areas are listed with their identified risks, the Level of Risk on a scale of 1 – 5 where 1 is low and 5 is high together with relevant controls and agreed Risk Improvements

Area	Risk	Level	Control and agreed improvements
1. Physical Assets – Land and buildings			
Buildings 40/42 Burnside Grove; Portacabin at The Open Space			
Structural damage	Accidental or malicious damage. Fire/flood General deterioration. Flat tenancy matters.	3	General monitoring of condition of building. Valid 5-year electrical certificate. Fire/PAT Testing carried out. All users to carry out own risk assessments when using the hall and have own insurance in place if required. TPC buildings/public liability insurance in place. Use letting agent to manage flats.
Open Space - Play equipment - Porta cabin. The Open Space, Lothian Road			
Danger to users	Accidents due to physical dangers	4	Safety signage displayed where needed. Regular weekly safety inspections by a suitably qualified person. Closure of facilities should health and safety standards require this. An annual inspection of the Play Parks carried out by a qualified inspector supplied by ROSPA. Provision in budget for repairs and maintenance and any refurbishment program. Annual tree inspections. TPC public liability insurance in place. Clubs to have own insurance including public liability insurance in place.
2. Physical Assets – Grounds machinery/village furniture assets			
Out of service and Danger to users	Stolen, broken or lost. Risk of injury to employee/public.	4	Up to date Asset Register log. Regular inspection/ maintenance by a suitably qualified person. Display out of order signs and action repairs within a reasonable time frame. Budget for asset depreciation.
3. Office/IT/GDPR			
Office Data	Failure to comply with GDPR/risk of data leaks. Loss of Council's data and inability to carry out services. Server failure and viruses.	2	Council devices password protected to prevent unauthorised access. Regular maintenance by a suitably qualified person. Cloud base storage of files/data. Staff training and advice. Policy of reporting data breaches. Employee data access limited to the EO. Completion of GDPR forms by all new Councillors. Virus protection software.
4. Injury to public at events			

Events	Injury while attending	4	Risk analysis completed and procedures followed. Insurance in place.
5. Finance – Internal and External Audit			
Fraud/theft	Major fraud or corruption. Employee/Councillor commits fraud/theft. Breach of powers/legal responsibilities.	2	Appointed qualified person acting as Clerk/RFO. Invoice approval process, signed by 2 Cllrs. Use bank payee details of checker. Payment processing is checked by EO. Payments are agreed as per Financial Regs/SO. Monthly banking reconciliations/budgets submitted to Council. Monthly bank statements presented to Council. Up to date banking arrangements and mandate. Fidelity insurance in place.
Loss of income/service.	Errors leading to loss of finances. Poor contractor service.	2	Training provided to officers. All payments agreed as per Financial Regs/SO. Use bank payee details of checker and official invoices for payments where possible. Monthly bank reconciliations. Quotations/work specifications to all contractors. Seek contract references/documentation. Payment after works where possible. Review contractor performance regularly. NALC membership and seek professional advice where needed.
6. Compliance with Statutory and Legal requirements			
Procedural requirements	Failing to comply with Legislation or Council Regulations.	2	Competent staff. Regular PC meetings. SLCC/NALC memberships. Regular risk assessments. Internal controls procedures. Expert advice taken. Up to date SO/Financial Regs. Comply with AGAR/public inspection rights. Appoint internal auditor. Comply with external audit requirements. Work within the permitted powers.
7. Councillor Propriety			
Councillor protocol	Failing to comply with Legal Requirements or Standing Orders. Code of conduct breach.	2	Councillor Training. Regular reminders of Code of conduct. Qualified Clerk/RFO to advise Council, attend meetings.
8. Employment Matters			

Employment laws/obligations	Breach of contracts of employment. Failure to follow employers' legal obligations. Failure to provide training. Failure to communicate effectively with employees. Risks of grievances.	3	Councillor training. Employees have written statement of terms in place. Starter inductions. Ongoing training. Annual leave trackers. Regular catch-up meetings to ensure employees clear on expectations/duties. Annual appraisals in place. Personnel committee/employment policies in place. NALC/SLCC memberships. Seek professional HR advice where needed. Annual desktop/H&S assessments. Processes and login details known by more than on employee/Councillor.

NB – to be review annually at the AGM.