



**PINEWOOD**

**PARISH  
COUNCIL**

# **RISK MANAGEMENT POLICY AND RISK ASSESSMENT**

**12 MAY 2025**

## Risk Management Policy

Pinewood Parish Council is committed to identifying and managing risks, using the following procedures, and to ensuring that risks are maintained at an acceptable level. Any action that is felt necessary will be taken by the Pinewood Parish Council.

The Council will review risks on a regular basis, including any newly identified risks, and will report to the Full Council at least annually. The review will include identification of any unacceptable levels of risk.

The Local Councils Governance and Accountability Guidance make the following observations regarding risk management.

1. Risk management is not just about financial management: it is about setting objectives and achieving them in order to deliver high quality public services.
2. The new approach places emphasis on local councils strengthening their own corporate governance arrangements, improving their stewardship of public funds and providing assurance to taxpayers.

It goes on to make the point that Members are ultimately responsible for risk management because risk threatens the achievement of policy objectives.

Members should, therefore:–

- take steps to identify key risks facing the Council
- evaluate the potential consequences to the Council if an event identified as a risk takes place
- decide upon appropriate measures to avoid, reduce or control the risk or its consequences.
- Ensure the council is GDPR Compliant for any personal information held.

To identify the risks facing a council, the Guidance recommends beginning by grouping the three main types of decisions that have to be taken into the following areas:

- Areas where there may be scope to use insurance to help manage risk
- Areas where there may be scope to work with others to help manage risk
- Areas where there may be need for self-managed risk.

## SECTION 1

### AREAS WHERE THERE MAY BE SCOPE TO USE INSURANCE TO HELP MANAGE RISK`

#### RISK IDENTIFICATION

##### **Protection of physical assets e.g. Street Furniture (Bus Shelters, Bins, Seats, Car Park Barrier, Defibrillator and Office equipment and contents.**

All physical assets are insured with Community Action Suffolk Parish Council Scheme through Ansvar Insurance.

Policy Number ACY2409025 on an 'All Risks' basis.

##### **Protection of Property: Pinewood Community Hall including fixtures, fittings and contents. Car Park surface including fixed outdoor lighting, pipes, ducting, cables, wires and associated control equipment. Outbuildings and contents. Gates, fencing and garden furniture. Notice board and signage.**

All assets insured with Community Action Suffolk through Hiscox Insurance. Policy Number 8261281.

##### **Risk of damage to third party property or individuals as a result of the Council providing services or amenities to the public**

Public Liability Insurance of £10,000,000. It has also personal accident liability cover for employees, members and volunteers under the above policy.

##### **Risk to employees for duties connected with the Parish Council**

Employers Liability:	Sum insured £10,000,000, to cover the Parish Clerk/RFO and other staff during the performance of their duties.
Personal Accident:	Capital sum insured: up to £25,000 Death or loss of limbs or eyes, £25,000 For permanent/partial disability up to £25,000 Temporary total disablement £250 per week
Libel and Slander:	Sum insured £250,000

##### **Risk to Council Members for duties connected with Parish Council**

Personal Accident:	Capital sum insured: up to £25,000 Temporary total disablement £250 per week
Libel and Slander:	Sum insured £250,000

##### **Risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss)**

Included in insurance policy cover - Business Interruption: Pinewood Community Hall £100,000 (loss of hiring etc.,) Indemnity period 12 months. Cover – All risks

**Loss of cash through theft or dishonesty (fidelity guarantee)**

The Council has Fidelity Guarantee cover of up to £250,000 for the protection of both money and property misappropriated by the Parish Clerk/RFO or Council members.

**Legal liability as a consequence of asset ownership (public liability)**

Public Liability Insurance of £10,000,000.

**INTERNAL CONTROLS****Cash Handling Policy**

Policy is updated annually and must be adhered to at all times by all staff members handling cash.

**Maintain an up-to-date register of Assets and Investments**

An Asset Register is compiled annually by the Parish Clerk/RFO and presented to Council with Annual Accounts each year.

**Regular maintenance for physical assets**

The Parish Clerk/RFO undertakes regular inspection of the Street Furniture, equipment and Office contents.

**Annual Review of risk and the adequacy of insurance cover**

The Parish Clerk/RFO reviews the insurance cover annually, makes recommendations, as necessary, to the Parish Council as required.

**Ensuring robustness of insurance providers**

Pinewood Parish Council uses Ansvar Insurance

Pinewood Community Hall uses Hiscox Insurance

Parish Council are confident that following advice received from Community Action Suffolk (CAS) that both Insurance covers are sufficiently robust.

**INTERNAL AUDIT ASSURANCE****Review of internal controls in place and their documentation**

Internal controls are reviewed as necessary by the Parish Clerk/RFO and Internal Auditor. Recommendations from the Parish Clerk/RFO and Internal Auditor are submitted to Parish Council as required but at least annually at time of Audit.

**Review of management arrangements regarding insurance cover**

This forms part of the review at time of annual renewal.

**Testing of specific internal controls and reporting findings to management**

This is undertaken as part of the audit process. Reports are presented to the Parish Council and minuted accordingly.

## **SECTION 2**

### **AREAS WHERE THERE MAY BE SCOPE TO WORK WITH OTHERS TO HELP MANAGE RISK**

#### **RISK IDENTIFICATION**

##### **Security for Street Furniture, Equipment and Office Contents.**

- **Street Furniture**  
Public/Parish Council awareness and local Police patrols.
- **Equipment**  
Any equipment to be held securely as directed by the Parish Clerk/RFO.
- **The Office Contents**  
One office is located at the Parish Clerk/RFO's house. In the event of any breaches of security, appropriate measures are taken as soon as practicable to re-secure the property. Crime reports are obtained for all breaches of security by contacting Suffolk Police.  
A further office is located at the Community Hall. In the event of any breaches of security, appropriate measures are taken as soon as practicable to re-secure the property. Crime reports are obtained for all breaches of security by contacting Suffolk Police.

##### **Maintenance for vulnerable Street Furniture**

- All equipment is maintained within approved budget. Maintenance is undertaken where possible and contractors used as needed, with quotations received in advance of any.
- Regular monthly cleaning of the Bus Shelters is by an established company.

##### **Banking Services**

Reviewed periodically. All cheques require two signatures by Members of the Council. The Parish Council reviews all payments monthly at meetings and details are minuted and schedule of payments signed by the meeting Chairman.

##### **Professional services, contractors etc.**

The Council endeavors to ensure that wherever possible it has the opportunity to select (from several) the provider of any professional service it requires. Any professionals whose services it uses are well established and often selected on recommendation. Ideally a short-list of three is drawn up.

#### **INTERNAL CONTROLS**

**Standing Orders and financial regulations dealing with the award of contracts for services or the purchase of capital equipment**

The Council has Standing Orders that govern the awarding of contracts. These were last reviewed and adopted on 12 May 2025.

**Clear statements of management responsibility for each service**

Under Standing Orders, Committees have delegated management responsibility for their own budgets which are approved by Full Council at its meeting in January each year.

**Arrangements to detect and deter fraud and/or corruption**

Approval for work to be carried out is approved via quotations at a full council meeting and is approved by voting. Invoices that follow will be checked by the Parish Clerk/RFO before payment is made and noted on the expenditure list.

**Regular bank reconciliations, independently reviewed**

Bank statements are received monthly and bank reconciliations are completed by the Parish Clerk/RFO and presented to the Chairman at the council meetings for checking and sign off.

**INTERNAL AUDIT ASSURANCE**

**Review of internal controls in place and their documentation**

Internal controls are reviewed as necessary by the Parish Clerk/RFO and Internal Auditor. Recommendations from the Parish Clerk/RFO and Internal Auditor are submitted to Parish Council as required but at least annually at time of Audit.

**Review of minutes to ensure legal powers are available and the basis of the powers recorded and correctly applied**

The Parish Clerk/RFO undertakes to ensure that the Council does not act 'Ultra Vires' when a decision is taken. It is recorded if the Council decides against the Parish Clerk/RFO's advice. Where appropriate, legal powers bestowed on the Council will be recorded in the minutes against decisions taken. The minutes of meetings are also reviewed during the audit process.

**Review and testing of arrangements to prevent and detect fraud and corruption**

The use of Standing Orders, internal controls and consideration by Council are all methods which contribute to prevent and deter fraud and corruption.

**Review of adequacy of insurance cover provided by suppliers**

Any contractors working for Pinewood Parish Council are asked for proof of insurance cover.

**Testing of specific internal controls and report findings to management**

This is undertaken as part of the audit process. Reports are presented to the Parish Council and minuted accordingly.

### **SECTION 3**

#### **AREAS WHERE THERE MAY BE A NEED TO SELF-MANAGE RISK**

##### **RISK IDENTIFICATION**

##### **Keeping proper financial records in accordance with statutory regulations**

Financial records kept by the Parish Clerk/RFO are in accordance with the statutory requirements and are the responsibility Parish Council and are reviewed as part of the Audit process.

##### **Ensuring all business activities are within legal powers applicable to Parish Councils.**

See section 2 – Internal Audit Assurance.

##### **Complying with restrictions on borrowing**

The Council is within the current borrowing parameters.

##### **Ensuring that all requirements are met under employment law and Inland Revenue regulations**

Inland Revenue calculations are made using software provided by SAGE which are submitted to HMRC on a monthly basis. Superannuation contributions are paid monthly to Suffolk County Council Pension Fund via an agreed template of payments and are subject to the audit process. Review of the HR Committee budget is undertaken in October as part of the budget setting process and increases to this budget are recommended to Full Council for adoption annually in April. Independent legal advice is taken as necessary.

##### **Ensuring all requirements are met under Customs and Excise regulations (especially VAT)**

All such requirements are met by the Responsible Financial Officer and the Internal Audit process

##### **Ensuring the adequacy of the annual precept within sound budgeting arrangements**

Budgets are reviewed and approved by full Council in accordance with the Council's budget procedure.

##### **Ensuring the proper use of funds granted to local community bodies under specific powers or Section 137**

Grant applications are considered by the Council for approval. Section 137 grants are listed separately in the annual accounts.

##### **Proper, timely and accurate reporting of the Council business in the minutes**

Council minutes are prepared by the Parish Clerk/RFO. They are distributed to Members in advance of the subsequent meeting, verified as a correct record as

one of the first items of business of that meeting and signed at the meeting. Failure to do so is recorded. Committee minutes are presented to full Council for information and comment and are signed as a correct record at the subsequent Committee meetings.

### **Responding to electors wishing to exercise their rights of inspection**

The rights of inspection to electors is adhered to in accordance with current legislation. In accordance with the Freedom of Information Act, taking into consideration GDPR compliance for all relevant documents that are available on demand by post.

### **Meeting the laid down timetables when responding to consultation invitations**

Every effort is made to meet specified timetables when responding to consultation invitations.

### **Proper document control**

Paperwork is retained in accordance with national guidelines and relevant documents are available for viewing on request. All incoming mail is listed and issued to all Councillors monthly with each meetings documents.

### **Register of members' interests and gifts and hospitality in place, complete, accurate and up-to-date**

The members' register of interest is held by the Parish Clerk/RFO and a copy is available to view on Babergh District Council web-site. To the best knowledge of the Parish Clerk/RFO these are accurate and up-to-date. It is the responsibility of Members to notify the Parish Clerk/RFO of changes.

## **INTERNAL CONTROLS**

### **Regular scrutiny of financial records and proper arrangements for the approval of expenditure**

Comprehensive measures are in place for the internal and external approval of expenditure.

### **Recording in the minutes the precise powers under which expenditure is being approved**

See Section 2 Internal Audit Assurance

### **Regular returns to the Inland Revenue; contracts of employment for all staff; systems of updating records for any changes in relevant legislation reviewed by Council**

Inland Revenue payments are completed and submitted on-line to HM Revenue and Customs monthly for salaries. Superannuation Returns are submitted to Suffolk County Council monthly/annually and are subject to internal audit. Staffing issues are dealt with by the HR Committee.



**Regular returns of VAT**

The Parish Clerk as RFO is responsible for completion and submission of VAT returns, at regular intervals. Council ensured that the Parish Clerk/RFO received adequate training on the computerised accounting system.

**Developing system of performance measurement**

In accordance with legislation, staff appraisals will be undertaken annually, by Human Resources Committee in the case of the Parish Clerk/RFO, and by the Parish Clerk/RFO in the case of other staff.

**Procedures for dealing with and monitoring grants, or loans, made or received**

See Section 1 Risk identification. There is no outstanding loans made. PWLB repayments are made each quarter and a statement is received annually which is confirmed during the annual audit process.

**Minutes properly numbered with a master copy kept in safekeeping**

All Council and Committee minutes are correctly numbered. These are loose leaf and original signed copies are kept in Minute books in the Parish Clerk/RFO's office which may be sent to Suffolk County Council at intervals for archiving.

**Documented procedures to deal with enquiries from the public**

Calls, letters and e-mails are dealt with by the Parish Clerk/RFO as soon as practicable unless referred to Council or Committee. In such cases, acknowledgement of enquiry is made.

**Documented procedure to deal with responses to consultation requests**

Consultation requests are referred to Council. They may be further delegated to a working group. The course of action taken is minuted. Copies of correspondence are available to all Members on request.

**Monitoring arrangements regarding Quality Council status**

Currently not applicable

**Documented procedures for document receipt, circulation, response, handling and filing**

The Parish Clerk/RFO receives and delegates all mail. All relevant mail is listed with Council or a Committee for consideration of information. Mail for action by administration is dealt with accordingly and filed when actions are completed.

**Procedures in place for recording and monitoring members' interest and gifts and hospitality received**

See Section 3 Risk identification

**Adoption of Codes of Conduct for members and employees**

The Council adopted the Suffolk Code of Members Conduct in May 2020. Employees' Code of Conduct is in accordance with their individual contracts of employment. At present there is no other statutory code for employees.

**INTERNAL AUDIT ASSURANCE****Review of internal controls in place and their documentation**

Internal controls are reviewed as necessary by the Parish Clerk/RFO and Internal Auditor. Recommendations from the Parish Clerk/RFO and Internal Auditor are submitted to Full Council as required but at least annually at time of Audit.

**Review of minutes to ensure legal powers in place, recorded and correctly applied**

See Section 2 Internal Audit Assurance

**Testing of income and expenditure from minutes and bank statements to Cash Book and Budget Statements.**

The testing of these procedures are done via monthly reconciliations and report from the Rialtas Finance software.

**Review and testing of arrangements to prevent and detect fraud and corruption**

See Risk Assessment Strategy

**Testing of specific internal controls and reporting findings to management**

Where appropriate, the results of such testing as part of the internal controls will be reported to Full Council. Similar reporting to Council will be made as part of the internal audit.

**Computer data safety**

All necessary procedures and documents are computerised and all relevant areas of Parish Clerk/RFO's computers are stored on One Drive.

**Internet Usage – Parish Clerk/RFO to adhere to policy as follows:-**

The following is not allowed. This list is not exhaustive:

- Downloading any software or electronic files without the required virus protection measures in place.
- Making or posting indecent remarks and proposals.
- Visiting Web sites that contain obscene, hateful or other objectionable material or distributing and forwarding such material.
- Soliciting for personal gain or profit.
- Gambling
- Conducting illegal activities

- Hacking i.e. attempting unauthorised access into or intentionally interfering with any Internet/Intranet gateway/system/server.
- Uploading/downloading commercial software in violation of its copyright.
- Receiving list serve (newsgroup) emails that are unrelated to the business of the Council.
- Sending electronic “chain letters”. Staff are prohibited from revealing or publicising proprietary, confidential or personal information via the Internet that they have not been specifically authorised to do so. Such information includes but is not limited to:
  - Financial information not already publicly disclosed through authorised channels.
  - Client information.
  - Operational information.
  - Information provided to the Parish Council in confidence or under a non disclosure agreement.
  - Computer and network access codes and similar or related information that might assist unauthorised access.
  - Legal proceedings.
  - Information that might provide an external organisation with a business advantage.
  - Computer programs.
  - Databases and the information contained therein.

**Email Disclaimer – Added to all emails sent by the Parish Clerk/RFO.**

This email and any files transmitted with it are confidential and intended solely for the use of the individual to whom they are addressed. If you have received this email in error then please notify the sender then delete it, and note that it is prohibited for you to copy, disclose or otherwise use the message and any files attached to it. Any views or opinions expressed are solely those of the author and do not necessarily represent those of Pinewood Parish Council. This e-mail is not intended nor should it be taken to create any legal relations, contractual or otherwise. This footnote confirms that this email has been checked for viruses, although Pinewood Parish Council cannot guarantee that this message has reached you complete and/or virus free and advises you to undertake your own checks as we do not accept liability for any damage you sustain as a result of any virus introduced by this e-mail or any attachment and you are advised to use up-to-date virus checking software.