

FRATING PARISH COUNCIL

Clerk to the Council: Kay English
 Email: clerk@fratingparishcouncil.gov.uk
 Website: www.fratingparishcouncil.gov.uk

Frating Parish Council Risk Management Scheme

Adopted February 2026
 Next review February 2027

Management and Finance:

SUBJECT	RISK IDENTIFIED	H/M/L	MANAGEMENT/CONTROL	REVIEW/ASSESS/REVISE
Business Continuity	Risk of council not being able to continue its business due to an unexpected tragic circumstance	L	Hard copy records stored in a secure place at the clerk's home. PC hard drive backed up regularly to the cloud (via Curry's app) Documents stored in Cloud. Passwords in an envelope given to the Chair. There is an office manual with the monthly procedures and log ins to help support this. The clerk will provide a copy to the Chair as a backup.	Review at annually
Meeting Location	Health & Safety Accessibility Adequacy	L	Meetings are held in the Village Hall. Any Health and Safety concerns reported to the Village Hall Management Committee for action. Keys are held by the Chair	Review annually
Council Records	Loss through theft, fire, damage or corruption	M	Ensure adequate backup and insurance. Ensure anti-virus software in place and enforce IT user policy	Review annually. Insurance reviewed and renewed annually in May.
Precept	Ensuring precept is adequate.	M	Budget review undertaken in October/November informs the precept-setting process. Monthly bank reconciliations and bi-annually budget	Existing procedure adequate.

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			versus expenditure reported to full council.	
Insurance	Adequacy, cost, compliance, Fidelity guarantee	M	Annual review of insurance arrangements and schedule ahead of renewal. Update fixed asset register when required. Ensure employers liability, public liability, cyber liability and Fidelity guarantee are in place.	Review annually renewal. Next renew date 1 June 2026.
Financial controls and records	Inadequate checks	L	Financial regulations are in place. payments presented monthly with accompanying documentation.	Financial Regulations reviewed at annual meeting in May
Banking	Inadequate checks/bank errors	L	Financial regulations are in place. bank reconciliations are produced monthly and checked by the Full Council.	Financial Regulations reviewed at annual meeting in May
Cash	Loss through theft or dishonesty	L	No petty cash held.	Existing procedures adequate.
Freedom of Information Act	Policy provision	L	Policy in place and clear guidance for responding to FOI requests	FOI policy reviewed at annual meeting in May
Clerk/RFO	Loss of clerk/RFO	M	Notice period built into contract. Creation of an office Manual/ Guide	Existing procedures adequate.
	Fraud	L	Fidelity guarantee insured. Finance Committee monitors accounts.	Insurance reviewed and renewed annually in June
	Incompetence	L	Clerk undertaking CiLCA qualification.	Clerk expected to be fully CiLCA competent in 2026. Training policy reviewed at annually.
	Payroll			

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		L	Outsourced to an external provider. Head of Personnel Committee checks salary breakdown and full council approval required before salary submitted to HMRC.	
Election Costs	Unbudgeted costs	L	Budgeting for election cost included in earmarked reserves.	Existing procedures adequate.
VAT	Charging/Re-claiming	L	The Parish Council has no services for which it must charge VAT. VAT is reclaimed from HMRC at least annually.	Existing procedures adequate. Annual check by internal auditor.
Annual Return	Ensuring submission within time frame	L	Timeframe chosen to coincide with June council meeting.	Existing procedures adequate
	Incorrect completion	L	Internal auditor and external auditor check end-of-year figures and documents.	Internal auditor appointed annually External Auditor appointed externally

Liability:

Legal Powers	Illegal activity or payments by the Council. Working groups making autonomous decisions.	L	Decisions and payments made only within the powers of the Parish Council, resolved at Parish Council meetings and included in the Minutes. Terms of reference outlined in Standing Orders.	Existing procedures adequate. Standing Orders reviewed at annual meeting in May.
Minutes/agendas	Accuracy/Legality Non-compliance	L	Clerk is trained (via EALC course) to produce minutes and agendas in the prescribed format which adhere to legal requirements.	Existing procedures adequate

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			<p>The Clerk ensures that a formal 'Minutes' book is maintained and that all minutes are signed and recorded in that book.</p> <p>Minutes are approved and signed by the Chair at the next available council meeting.</p> <p>Agendas are circulated to councillors and displayed on the noticeboards and on the website in accordance with legal requirements.</p> <p>Business at meetings conducted in accordance with Agenda and Standing Orders which are reviewed annually.</p>	<p>Members adhere to Code of Conduct Standing Orders reviewed at annual meeting in May.</p>
GDPR	Storing information/risk of data breaches	L	Council has in place GDPR policy and a data audit with actions taken to protect personal data	GDPR policy reviewed at annually
Public Liability	Risk to third party, property or individuals	M	Insurance in place (£10m indemnity), risk assessments carried out.	Insurance reviewed and renewed annually.
Employer Liability	Non-compliance with employment law	L	Insurance in place (£10m indemnity). Clerk updates knowledge through NALC, SLCC, TDALC, HMRC, HSE, etc.	Insurance reviewed and renewed annually.
Legal Liability	Legality of activities	M	Official's indemnity £500,000 Retention of Documents Policy in place	Insurance reviewed and renewed annually.

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	Proper and timely reporting via Minutes Proper document control			
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Councillor's propriety:

Members interests	Not declared/out of date	M	Councillors have a duty to declare interests on agenda items. Disclosures of interests reviewed annually.	Existing procedure adequate. Reviewed at annual meeting in May
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Assets:

Assets Maintenance/Damage (Benches, Litter bins, finger posts, cycle racks)	Loss or Damage	L	Adequate insurance is in place and reviewed annually and an up-to-date register of assets is maintained which is reviewed annually.	Existing procedure adequate. Insurance reviewed and renewed annually.
Streetlights	Public injury Loss or damage	H	High footfall areas. Annual inspection carried out by qualified lighting contractor and regular visual inspections throughout the year. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually.
Noticeboards	Public injury Loss or damage	L	Public liability insurance in place, monthly inspections carried out.	Existing procedure adequate. Insurance reviewed and renewed annually.
Village sign	Public injury Loss or damage	M	Located in areas with high footfall, public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually.
Office Equipment	Staff/councillor injury Loss or damage	L	Insurance/Employer's liability in place, fixed asset register updated when required.	Existing procedure adequate. Insurance reviewed and renewed annually.

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Bus Shelters	Public injury Loss or damage	M	Public liability insurance in place, asset inspections undertaken.	Existing procedure adequate. Insurance renewed annually.
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Risk Schedule:

Item	Frequency	Last review	Comments/Actions
Asset inspection: <ul style="list-style-type: none"> • Street lights • Trees • Litter bins • Finger posts • Noticeboard • Village signs • Bus Shelters 	<ul style="list-style-type: none"> • Regular (clerk/cllrs), annually (A&J Lighting) • Regular (Cllrs) • Regular (clerk/cllrs) • Regular (clerk/cllrs/footpath Inspector) • Regular (clerk/cllrs), weekly • Regular (clerk/cllrs), quarterly • Regular checks (clerk/cllrs) 	<ul style="list-style-type: none"> • May 2026 	Records kept by clerk
Parish Council insurance, including: <ul style="list-style-type: none"> • Public liability • Employer's liability • Money & Fidelity guarantee • Personal accident • Fixed assets 	Annually before renewal	Review policy in May before renewal date on 1 June 2026.	Reviewed by full council in May every year prior to June renewal
Financial matters: <ul style="list-style-type: none"> • Banking arrangements • Insurance providers • VAT returns • Budget agreed • Precept requested • Bank reconciliation • Salary review • Internal audit • External audit 	<ul style="list-style-type: none"> • Annually or if change of signatories • Annually by Council • At least annually by clerk • November/December council meeting • Latest January by clerk • Monthly clerk • Annually within budget review or NALC guide • Annually • Annually by PKF Littlejohn 	<ul style="list-style-type: none"> • May 2026 • May 2026 • May 2026 • Sept 2026 • Jan 2026 • Monthly • May 2026 • May 2026 • Aug 2026 	Existing procedure adequate

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<ul style="list-style-type: none"> • Internal controls • Financial regulations 	<ul style="list-style-type: none"> • Annual review of finance regulations • Annual review 	<ul style="list-style-type: none"> • TBC • May 2026 	
Administration: <ul style="list-style-type: none"> • Minutes properly numbered • Asset register available/up to date • Standing Orders reviewed • Computer back-up 	<ul style="list-style-type: none"> • Internal audit (April) • Internal audit (April) • Annually • Daily 	<ul style="list-style-type: none"> • May 2026 • May 2026 • May 2026 	Existing procedure adequate
Employer's responsibilities: <ul style="list-style-type: none"> • Employment contract • Staff appraisals • Training & development • Contractor's indemnity insurance • Health & safety policy/procedure • Other employment policies 	<ul style="list-style-type: none"> • By first start Date • Annually (October) tbc • Budgeted and recorded • Mandatory for commission • In place • Personnel Committee 	<ul style="list-style-type: none"> • Oct 2026 • Ongoing • May 2026 	Existing procedure adequate
Member's responsibilities: <ul style="list-style-type: none"> • Code of Conduct adopted • Registers of Interest completed and up to date • Declarations of Interest minuted • Civility & Respect Protocol adopted 	<ul style="list-style-type: none"> • Annual review • Annual review • Agenda item at every meeting of council/committee 	<ul style="list-style-type: none"> • May 2026 • May 2026 	Existing procedure adequate

Adopted by the Council on 2nd February 2026. The Scheme should be reviewed annually; next review date February 2027.
 SIGNED

CLERK Kay English

DATE: 3/2/2026