

**TRITLINGTON AND WEST CHEVINGTON PARISH COUNCIL
RISK MANAGEMENT**

Area	Risk	Level	Control (and agreed improvements)
Assets	Protection of physical assets	M	Insurance in place.
	Security of buildings, equipment etc	L	The Parish Council does not have many assets.
	Maintenance of buildings, equipment etc	L	No buildings and very little equipment.
Finance	Banking	L	Less than £20,000 held at any one time to date in current account. No bank charges and no interest earned.
	Risk of consequential loss of income	L	No real income apart from precept.
	Loss of cash through theft or dishonesty	L	No cash handled.
	Financial controls and records	M	Financial Regulations in place. Bank reconciliations. Two signatures from four signatories on cheques. Internal and external audit.
	Comply with Customs and Excise Regulations	M	VAT payments and claims calculated by Clerk. Open to inspection by members. Internal and external auditors to provide double check.
	Sound budgeting to underlie annual precept	L	Precept derived directly budget.

	Complying with borrowing restrictions	L	No current loans.
Liability	Risk to third party, property or individuals	M	Public Liability insurance in place. Existing cover of up to £10m.
	Legal liability as consequence of asset ownership	M	Insurance in place. The Parish Council doesn't own many assets.
	Libel and Slander	M	Members and Clerk - standard cover up to £250,000.
	Officials Indemnity	M	Cover for members and Clerk for any negligent act, accidental error or omission committed - standard cover up to £250,000.
Employer Liability	Comply with Employment Law	M	Advice sought from National Association of Local Councils when required. Existing employer's liability insurance cover up to £10m.
	Comply with Inland Revenue requirements	M	Payroll managed by Northumberland County Council as agent. Internal and external auditors carry out annual checks.
	Safety of Staff and visitors	L	Very few visitors to Parish Council office at Clerk's home.
Legal Liability	Ensuring activities are within legal powers	M	Clerk clarifies legal position on any new proposal. Legal advice to be sought when necessary.
	Proper and timely reporting via the Minutes	M	The Parish Council meets every two months and receives and approves the Minutes of meetings. Minutes are made available to the press and public via the website and noticeboard within a month of the meeting.

	Proper document control	L	Documents kept at Clerk's home. Compliance with the Data Protection Act and Freedom of Information Act.
Councillor Propriety	Registers of Interests and gifts and hospitality in place	M	Register of interest completed. Members to declare any gifts or hospitality (over £25 in value) as and when received.

Approval date:

Minute: /

Review date:

Clerk to the Council: Sara Brown

Signed:

Chairman: Cllr Peter Hogg

Signed: