

## Risk Management Policy

This policy is supplemental to, and does not in any way override, the Parish Council Standing Orders and/or Financial Regulations.

This policy was adopted by the full parish council at its meeting on 9 February 2026 (minute 25/131.3)

This policy will be reviewed annually.

### 1. Introduction

1.1 This policy sets out the ways that Elton Parish Council will manage risk. Risk management is a process that develops a practical plan to identify risks, assess their impact and put in place actions (controls) intended to lessen (mitigate) the risk to an acceptable level. It should be recognised that risks are unlikely to be fully eliminated but through robust and timely management, can be brought within an acceptable level.

### 2. Scope

2.1 This policy applies to employees and all councillors of Elton Parish Council and has an effect on those who provide or access the services of Elton Parish Council.

### 3. Legislation

3.1 The Local Audit and Accountability Act 2014 and accompanying Accounts and Audit Regulations 2015 set out the financial framework within which Elton Parish Council manages its financial and governance affairs and provides for the annual reporting of those affairs to the external auditor. The accompanying Joint Panel on Accountability and Governance Practitioners' Guide to Proper Practices outlines the steps and procedures to be followed to comply with the legislation. Within these frameworks, Elton Parish Council must provide the evidence necessary to positively respond to a number of statements. The statement that concerns managing risk asks for an assurance that the council **carried out an assessment of the risks facing this smaller authority and took appropriate steps to manage those risks.**

3.2 In addition, legislation such as the Health and Safety at Work etc Act 1974 require Elton Parish Council to have a duty of care. The Employers' Liability (Compulsory Insurance) Act 1969 sets out the duty of an employer to have insurance against liability for bodily injury or disease sustained by their employees.

### 4. Dissemination and Training

4.1 The council will issue this policy to all employees as part of their induction, to all councillors and the policy will be available on the Parish Council website.

## **5. Monitoring and review**

5.1 A review of the policy will be undertaken annually; necessary amendments will be advised by the Parish Clerk and reported to the council for approval.

5.2 Changes in the law will be monitored and, if necessary, amendments/reviews made to the policy.

## **6. General Statement of Policy**

6.1 Elton Parish Council recognises that it has a responsibility to manage risks effectively to protect its employees, assets, liabilities and community against potential losses, to minimise uncertainty in achieving its aims and objectives and to maximise the opportunities to achieve its vision. The Council is aware that some risks can never be fully eliminated and it has in place a process that provides a structured, systematic and focussed approach to managing risk. Risk management is an integral part of the Council's management processes.

## **7. Roles & Responsibilities**

### **7.1 Councillors**

Have an awareness and actively apply the control measures in place to reduce risk when acting on behalf of the Council.

Review, on an annual basis the risk management policy and risk register.

### **7.2 Clerk**

Ensure that individual risk assessments are carried out for areas and activities under their control.

Ensure that such assessments are updated at regular intervals or whenever there is reason to believe that the current assessment is no longer valid.

Ensure that risk assessments are adequately recorded and documented.

Ensure that action is taken to adequately control risks to health and safety identified by the assessment.

Ensure that employees and councillors are kept adequately informed of risks to health or safety and of any control measures provided.

Ensure, for areas under their control, that contractors or visitors to the areas who may be exposed to risk are adequately informed of the risk and any required precautions or preventive measures.

### **7.3 Responsible Financial Officer**

Assess and implement the Council's insurance requirements.

Assess the financial implications of policy options and provide advice on budgetary planning and control.

### **7.4 Employees**

Have an awareness of and actively apply the control measures in place to reduce risk when working on behalf of the Council.

Undertake their job within risk management guidelines ensuring that the skills and knowledge passed to them are used effectively.

Maintain an awareness of the impact and costs of risks and how to feed data into the process.

### **7.5 Contractors**

Have an awareness of and actively apply the control measures in place to reduce risk when working on behalf of the Council.

Provide a certificate of Public Liability and Employers Insurance to the Council before undertaking works on behalf of the Council.

Provide, when required, risk assessment and method statement documents that are relevant to the services being delivered under contract.

Work proactively with the Council to minimise risks when delivering services on behalf of the Council.

## 8. The Risk Management Process

8.1 The process of risk management involves a number of key steps which are outlined below:

### 8.1.1 Step 1: Identification of Risks

The clerk, councillors and employees are responsible for identifying risks. Identification will be from a formal process of planned inspections or ad hoc requests or risks being noted through everyday working situations.

When changes to working arrangements, new initiatives, events or projects are to be undertaken the clerk will seek to identify any risks early in the planning process and prior to implementation.

### 8.1.2 Step 2: Calculation of Risks

On identification of a risk the clerk will assign a risk factor by reference to the risk matrix. The risk matrix considers the likelihood of a risk materialising and the impact it would have. The risk matrix is appended to the Risk Register (Appendix A).

### 8.1.3 Step 3: Mitigation of Risk

The clerk considers what existing controls are in place to mitigate the risk and any further measures which might reduce the likelihood or impact of the risk identified.

There are four main control options to manage the risk:

Terminate the risk – take a decision to discontinue the activity.

Transfer the risk – the risk is 'passed' on e.g. to an insurer.

Treat the risk – put in place additional effective controls to reduce the impact or likelihood.

Tolerate the risk – accept the risk but continue to monitor and evaluate.

### 8.1.4 Step 4 Recording the Risk

All risks identified are recorded on the risk register. (Appendix A). The Register identifies the risk, calculates the risk and outlines the main control measures to reduce the risk. The Register is supplemented by more detailed Risk Assessment documents where appropriate.

**APPENDIX A**  
**RISK MANAGEMENT REGISTER**

The purpose of Risk Management is to identify and address any risks that are associated with the Council's activities, assets and employees; to quantify the risk/impact level and to detail the controls in place to reduce the risk. Risks change over time therefore this document will be reviewed regularly, on an annual basis or earlier if required by a change in circumstances.

The following Risk Management Register was reviewed by full council and adopted on **9 February 2026** (25.131.3)

**1. GOVERNANCE RISKS – GOVERNANCE/ FINANCIAL/DATA**

	<b>Description of Risk</b>	<b>Impact</b>	<b>Likelihood (with control in place)</b>	<b>Risk Rating</b>	<b>Control</b>
<b>1.1</b>	<b>Governance Risks</b>				
1.1.1	<p>Loss of reputation to council if: decisions are not legally made;</p> <p>if decisions cannot be made due to meetings not being quorate or through lack of public consultation;</p> <p>if councillors breach the Code of Conduct</p>	Serious	Low	<b>MEDIUM</b>	<p>This risk is TREATED with the following controls: Training of clerk and councillors is planned and budgeted for. Clerk holds recognised professional qualifications.</p> <p>Access to legal publications and information is available and additional material is budgeted for.</p> <p>Access to legal advice from the Society of Local Council Clerks is available through the Clerk's membership.</p> <p>Access to advice from the Cheshire Association of Local Councils and affiliate membership to the National Body is available.</p> <p>Standing Orders and Financial Regulations are in place and reviewed annually.</p>

					<p>Agendas are sent out in a timely manner and widely displayed to members of the public. The agenda provides as much information as possible (and any supplementary reports are made available) to inform councillors of the business to be transacted.</p> <p>Apologies are notified as soon as possible before meetings take place.</p> <p>Public participation is included as part of the meeting. A website, noticeboards and newsletters inform the electorate and encourage participation. Public consultation events are planned and held occasionally. The council engage with local press and media to update and inform.</p> <p>Minutes are prepared monthly with individual pages numbered and compiled in a minute book; minutes are circulated before the meeting, approved as a true record by all, at the meeting and signed by the Chair at the following Parish Council meeting and then retained in safekeeping.</p> <p>All councillors sign the Code of Conduct and refresher training is offered</p> <p>A Register of Members' Interests is maintained and displayed on the parish council website. Councillors are reminded to update their register annually.</p>
<b>1.2</b>	<b>Financial Risks</b>				
1.2.1	Misappropriation and Fraud	Serious	Low	MEDIUM	<p>This risk is TREATED/TRANSFERRED with the following controls:</p> <p>Financial Regulations in place.</p> <p>Financial information regarding receipts and payments detailed monthly to full council and contained in minutes.</p> <p>Bank reconciliation undertaken monthly.</p> <p>Internal Controls undertaken monthly. This involves councillors checking the payment schedule and viewing a sample of invoices to make sure amounts and payees tally.</p> <p>Six monthly checklist of Internal Control implemented FY 25/26</p>

					<p>All bank transfers require two councillors to authorise before the bank releases the funds (full implementation achieved November 2024)</p> <p>All changes to Bank Standing Orders and to any other banking arrangements require at least two authorisations.</p> <p>Fidelity Cover of £150,000 – Adequacy reviewed annually. Annual Internal and External Audits. Supplier Fraud – new suppliers are checked to ensure they are trading lawfully (registered with Companies House, for VAT if applicable); where existing suppliers request a change to any of their details, including bank accounts, cross-checks are made by direct telephone contact with the company in accordance with the procedures in Financial Regulation 5.11. The banking system used also carries out a checking and matching service when a new payee is entered.</p>
1.2.2	Insufficient Precept	Serious	Low	MEDIUM	<p>This risk is TREATED with the following controls:</p> <p>Budget projections are made by comparison to the budget to date and previous year's budget.</p> <p>Full council considers the calculation of the required precept by December or January at the latest.</p> <p>Timely notification is sent to CWaC.</p> <p>Budgets against provision/projections monitored monthly and expenditure adjusted accordingly.</p> <p>Reserves are maintained for expenditure such as major maintenance to assets or for unforeseen events.</p>
1.2.3	Insufficient Insurance	Serious	Low	MEDIUM	<p>This risk is TREATED/TRANSFERRED with the following controls:</p> <p>Asset register is maintained up-to-date and the document and the physical assets are reviewed by council annually</p> <p>Risk Register is maintained up-to-date.</p>

					Annual insurance renewal is advised when insurance cover is considered for adequacy; any new assets are advised to the insurance company as soon as possible after purchase and delivery and appropriate insurance advice taken.
1.2.4	Improper contracting procedures	Moderate	Low	LOW	This risk is TREATED with the following controls: Financial regulations outline the tendering process. Financial regulations outline the process for considering quotations and the levels of expenditure appropriate to the quotation process. Established/recommended contractors used wherever possible.
1.2.5	Failure to meet the requirements of HMRC	Moderate	Low	LOW	This risk is TREATED with the following controls: Payroll Management Company (Haines Watts) is used and documents are available on their Portal each month with details of employee salaries; employer's tax liability and national Insurance contributions. Remittance of Income Tax and National Insurance is made monthly by bank transfer. Year end P35/P60s are generated by the payroll company. Employees receive detailed pay slips generated by the payroll company.
1.2.6	Failure to comply with VAT legislation	Moderate	Low	LOW	This risk is TREATED with the following controls: VAT records are maintained and checked and refunds claimed at least twice per annum
<b>1.3</b>	<b>Data Risks</b>				
1.3.1	Non-compliance with data protection legislation and regulation	Moderate	Low	LOW	This risk is TREATED with the following controls: Training budgeted for and membership of professional associations ensures that updates and changes are notified.

					<p>A Data Protection Policy and Retention annexe, as well as a Privacy Notice have been adopted to ensure compliance with the General Data Protection Regulation and Data Protection Act 2018.</p> <p>A Complaints procedure is in place and the Data Protection Policy outlines the procedures to be followed in the event of a data breach</p> <p>All councillors use an eltonparishcouncil.co.uk email address.</p> <p>Registration to the Information Commissioners Office is renewed annually.</p>
1.3.2	Loss of written information files or computer data	Serious	Low	MEDIUM	<p>This risk is TREATED with the following controls:</p> <p>Written information files, council minute book and Acceptance of Office register kept secure in locked cupboard at the Community Centre.</p> <p>Minutes will be bound and deposited with the Cheshire Archive Service.</p> <p>All computer files are automatically saved to One Drive which is provided as part of the Microsoft Office 365 subscription.</p>

## 2. PEOPLE RISKS - COUNCILLORS /EMPLOYEES/CONTRACTORS/VISITORS/VOLUNTEERS/PARTNERSHIPS

	Description of Risk	Impact	Likelihood	Risk Rating	Control
<b>2.1</b>	<b>Councillors</b>				
2.1.1	Risk to health and safety whilst carrying out duties	Serious	Low	<b>MEDIUM</b>	This risk is TREATED with the following controls:  Appropriate specific risk assessments carried out for activities; lone working policy in place
2.1.2	Councillors acting alone; breaching Code of Conduct; conflict of interest;	Serious	Low	<b>MEDIUM</b>	This risk is TREATED/TRANSFERRED with the following controls:  Training for councillors is planned and budgeted for.  Good Councillor Guide is made available to new councillors and available to all.  Standing Orders and Financial Regulations are in place and reviewed annually.  All councillors sign the Code of Conduct.  A Register of Members' Interests is maintained and displayed on the website.  An update reminder is provided annually. Interests are declared at the beginning of meetings.  A Communications Policy is in place.  Cover is in place for Libel, Slander and Personal Accident.
2.1.3	Risk of fraud carried out by councillor	Serious	Low	<b>MEDIUM</b>	This risk is TREATED/TRANSFERED with the following controls:

					<p>Financial regulations and internal control measures in place that require two councillor signatures for any financial transaction or banking change or transfer of funds.</p> <p>No petty cash held – expenses incurred are reimbursed monthly by bank transfer on presentation of relevant receipts.</p> <p>No expenses reimbursed without receipts/VAT invoices.</p> <p>An expenses policy provides guidance on procedure for incurring and claiming expenses by staff and councillors.</p> <p>Fidelity Cover of £150,000 – Adequacy reviewed annually.</p> <p>Annual Internal and External Audits</p>
2.1.4	Risk of insufficient candidates for election or vacancies	Moderate	Low	LOW	<p>This risk is TREATED with the following controls:</p> <p>Council activities are actively publicised through noticeboards, newsletters, websites, press and social media.</p> <p>Candidates could be sought amongst friends and colleagues.</p> <p>Elections and vacancies are publicised on notice boards, newsletters, websites, press and social media.</p> <p>Parish Council events are publicised and reported in the available media to highlight the contribution made by councillors and the council.</p>
<b>2.2</b>	<b>Employees</b>				
2.2.1	Risk to health and safety whilst carrying out duties	Serious	Low	MEDIUM	<p>This risk is TREATED/TRANSFERED with the following controls:</p> <p>Appropriate specific risk assessments in place, covering each employees' role and working practices.</p> <p>Employers Liability cover of £10m plus Personal Accident in place.</p>
2.2.2	Disciplinary and Grievance issues	Serious	Low		<p>This risk is TREATED with the following controls:</p>

				MEDIUM	<p>Signed employment contracts in place with Job Description.</p> <p>Disciplinary and Grievance policies in place.</p> <p>Staffing Committee convened.</p>
2.2.3	Risk whilst Lone Working	Serious	Low	MEDIUM	<p>This risk is TREATED with the following controls:</p> <p>Appropriate specific risk assessment and lone working policy in place and reviewed annually. (FY 24 25)</p>
2.2.4	Risk of fraud carried out by employee	Serious	Low	MEDIUM	<p>This risk is TREATED/TRANSFERED with the following controls:</p> <p>Financial regulations and internal control measures in place that require two councillor signatures for any financial transaction or banking change or transfer of funds. No employee can authorise payments to leave the bank account.</p> <p>A system of Internal Control checking is in place.</p> <p>No petty cash held – expenses incurred are reimbursed monthly by bank transfer on presentation of relevant receipts.</p> <p>No expenses reimbursed without receipts/VAT invoices.</p> <p>An expenses policy provides guidance on procedure for incurring and claiming expenses by staff and councillors.</p> <p>Fidelity Cover of £150,000 – Adequacy reviewed annually.</p> <p>Annual Internal and External Audits</p>
2.2.5	Loss of service due to Illness/Incapacity	Moderate	Low	LOW	<p>This risk is TREATED with the following controls:</p> <p>Replacement cover provided in short term by other employees/councillors.</p> <p>Ability to hire a locum clerk through SLCC service/ChALC.</p> <p>HR advice can be provided by ChALC or by purchasing advice through a specialist HR company.</p>

<b>2.3</b>	<b>Contractors</b>				
2.3.1	Risk to health and safety whilst carrying out duties	Serious	Low	MEDIUM	<p>This risk is TREATED with the following controls:</p> <p>Appropriate specific risk assessments requested when contractors are awarded contracts.</p> <p>Copies of Public Liability insurance and Employers Liability insurance requested.</p>
<b>2.4</b>	<b>Visitors/Volunteers</b>				
2.4.1	Risk to health and safety whilst visiting/volunteering	Serious	Low	MEDIUM	<p>This risk is TREATED/TRANSFERED with the following controls:</p> <p>Appropriate specific risk assessments in place or prepared for specific events.</p> <p>Public Liability insurance in place.</p>
<b>2.5</b>	<b>Partnerships</b>				
2.5.1	<p>Agreed standards or service delivery not fulfilled by partnership.</p> <p>Current partnerships with: Clays Gardening Services (monthly grounds maintenance)</p>	Moderate	Low	LOW	<p>This risk is TREATED with the following controls:</p> <p>Written service level agreements in place.</p> <p>Regular contact with service level providers/partnerships.</p> <p>Financial arrangements subject to annual audit regime.</p>

### 3. ASSETS RISKS

#### 3.1 LAND ASSETS – Parish Field; Dog Park; Jubilee Field; Greenbank open space

	Description of Risk	Impact	Likelihood	Risk Rating	Control
3.1.1	Open land with uneven ground – risks associated from use, slips., trips, falls	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Grassed area with several clearly identified paths. Grass cut regularly by Clays Gardening Services. Regular visual inspection by Clerk/Councillors/Street Orderlies and members of CWaC Public Realm team. Public Liability Insurance up to £10m in place.
3.1.2	Maintenance not carried out adequately	Moderate	Low	LOW	This risk is TREATED with the following controls: Contractors operate to service level agreement which is subject to withdrawal if conditions are not met.
3.1.3	Danger of injury from trees / hedges	Major	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: A visually inspection of trees/hedging and recording of such inspections is undertaken twice per year. A Tree Management Policy has been adopted. A qualified tree survey is carried out in accordance with the Tree Management Policy. Public Liability Insurance up to £10m in place.
3.1.4	Damage/vandalism/anti-social behaviour	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Councillors, street orderlies and members of the public regularly visually inspect and alert the clerk to any issues.

					Insurance in place.
3.1.5	Littering/Fly tipping/Dog waste	Moderate	Low	8 LOW	This risk is TREATED/TRANSFERED with the following controls: Bins are emptied by CWaC. Dog waste bins are provided. Councillors, street orderlies and members of the public regularly visually inspect and alert the clerk to any issues. Insurance is in place.
3.1.6	Title/Possession dispute	Serious	Low	MEDIUM	This risk is TREATED with the following controls: Land registered Pre-registered deeds and documents held by Solicitors

### 3. LAND ASSET

#### 3.2 Land on which Community Centre and Scout Hut are sited

	Description of Risk	Impact	Likelihood	Risk rating	Control
3.2.1	Buildings not adequately cared for by tenants	Serious	Low	MEDIUM	This risk is TREATED with the following controls: Annual inspection carried out to gauge condition of building. Access through insurance to legal assistance.
3.2.2	Injury whilst using car park	Major	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Car Park surface inspected by Community Centre Committee and parish council informed of any serious hazards. Parish Council implement any repairs or close areas of car park if repairs cannot be arranged quickly.

					Car owners are advised that they park their vehicle at their own risk. Public Liability Insurance up to £10m in place.
3.2.3	Title/Possession dispute	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Land registered Pre-registered deeds and documents held by Solicitors.

### 3. ASSET -

#### 3.3 Play Areas and Pump Track - Parish Field; Sorbus Close

	Description of Risk	Impact	Likelihood	Risk Rating	Control
3.3.1	Slips, trips and falls and other injuries while using equipment	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Use of equipment is at user's risk. Monthly visual inspection undertaken by councillors and clerk advised if any equipment needs attention. Quick and efficient repairs are undertaken or equipment is barriered off if repairs cannot be carried out without delay. Annual qualified inspection is carried out. Public Liability Insurance up to £10m in place.
3.3.2	Danger of injury from trees / hedges	Major	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: A visually inspection of trees/hedging and recording of such inspections is undertaken twice per year. A Tree Management Policy has been adopted. A qualified tree survey is carried out in accordance with the Tree Management Policy. Public Liability Insurance up to £10m in place.

3.3.3	Damage/vandalism/anti-social behaviour	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Councillors, street orderlies and members of the public regularly visually inspect and alert the clerk to any issues. Insurance in place.
3.3.4	Littering/Fly tipping/Dog waste	Moderate	Low	8 LOW	This risk is TREATED/TRANSFERED with the following controls: Bins are emptied by CWaC. Dog waste bins are provided. Councillors, street orderlies and members of the public regularly visually inspect and alert the clerk to any issues. Insurance is in place.
3.3.5	Noise nuisance and anti-social behaviour	Moderate	Low	LOW	This risk is TREATED with the following controls: Residents encouraged to approach parish council and PCSO with any complaints or concerns.
3.3.6	Title/Possession dispute	Serious	Low	MEDIUM	This risk is TREATED with the following controls: Land registered Pre-registered deeds and documents held by Solicitors

#### 4. GENERAL ASSETS

4.1	Office electrical equipment – risks associated with use; loss/damage/theft	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Appropriate risk assessment policy in place. Annual electrical safety test. Visual inspection when using. Budget for maintenance and replacement. Insurance in place.
4.2	Chairman’s chain – risk of loss/damage/theft	Minor	Low	LOW	This risk is TREATED/TRANSFERED with the following controls: Secured at Chairman’s home when not in use. Pinned in place when worn. Insurance in place.
4.3	War Memorial – risk to public of slips, trips, falls; risk of loss/damage/theft	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Visual inspection regularly carried out by councillors. Area kept clear of trip hazards; cleaned and swept regularly. Public liability insurance up to £10m in place.
4.4	Noticeboards – loss/damage/theft	Moderate	Low	LOW	This risk is TREATED/TRANSFERED with the following controls: Visual inspection regularly carried out by councillors. Public liability insurance up to £10m and general insurance in place.
4.5	Cast Iron Planters;– risk to pedestrians/vehicles; risk of loss/damage/theft	Serious	Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Visual inspection regularly carried out by councillors/street orderlies Volunteers regularly servicing during growing season.

					Public liability insurance up to £10m and general insurance in place.
4.6	Benches - risk to pedestrians/vehicles; risk of loss/damage/theft	Serious	4 Low	MEDIUM	This risk is TREATED/TRANSFERED with the following controls: Visual inspection regularly carried out by councillors/street orderlies. Public liability insurance up to £10m and general insurance in place.

**RISK SUMMARY – ELTON PARISH COUNCIL**

<b>Area</b>	<b>Number of Risks</b>	<b>High</b>	<b>Medium</b>	<b>Low</b>
Governance	9	0	5	4
People	12	0	9	3
Land Assets	9	0	7	2
Play Areas	6	0	4	2
General Assets	6	0	4	2
<b>Total</b>	<b>42</b>	<b>0</b>	<b>29</b>	<b>13</b>

### Risk Assessment Scoring Matrix

Likelihood of Occurrence	High	L	M	H	H
	Medium	L	M	M	H
	Low	L	L	M	M
		Minor	Moderate	Serious	Major
Financial Impact		up to £1000	Up to £10,000	Up to £50,000	Over £50,000
and/or					
Reputational Impact		Minimal / Localised	Medium term damage to reputation	Serious damage within area and beyond	National / Long standing damage.
and/or					
Health & Safety Impact		None	Minor Injury	Serious Injuries	Fatality or Life Changing injuries
and/or					
Legal/Regulatory Exposure Impact		None	Moderate findings against the council / moderate impact on the public / services/ assets	Serious findings against the council / moderate impact on the public / services/ assets	Major findings against the council / moderate impact on the public / services/ assets