

ELFORD PARISH COUNCIL'S RISK MANAGEMENT SCHEME

Risk	Likelihood Score (1-3)	Severity Score (1-3)	Level of risk (L x S)	Controls ( <i>bold indicates areas where work is needed</i> )	Recommendations
Physical assets owned by Council	1	2	Low	All assets insured. Annual inspection of assets.	Keep asset register up to date. Carry out annual review of insurance cover. Insure play area structures and office equipment. Budget for repairs. Continue earmarked fund for playground asset replacements.
Damage to third party or third party property	2	2	Med	Risk assessments and inspection of third party documentation; eg Risk Assessments and insurance cover. Public liability insurance in place Monthly visual inspection of play equipment and outdoor fitness equipment. Annual professional inspection of play area.	Carry out risk assessments for new activities. Check contractors' insurance cover and risk assessment. Officials Indemnity Insurance covered. Insure members for libel and slander. Statutory insurance. Ensure that handyman acts under the direction of the Council. Ensure that copies of play area inspection are forwarded to Clerk.
Theft	1	2	Low	Fidelity guarantee for employees. Money insured.	Ensure that only officers and Council members have access to Council funds. No petty cash. Ensure all invoices validated by RFO Ensure two parish councillors sign all cheques or authorise bank transfers.
Office security	1	1	Low	Sensitive computer data is password protected. Files backed up on a regular basis. Deeds stored securely and old records archived.	Hard drive/One Drive used. Copy to Chair. Archive records taken to Stafford (last archive February 2025) Records kept locked in filing cabinet
Cyber security	1	2	Low	Ensure confidentiality of data even if stored on Cllr's email addresses and own devices	Implement gov.uk email addresses for all Cllrs (2025) and advise devices are password protected and used only by Cllrs.
Provision of services	1	1	Low	Check contracts/agreements if applicable	Annually review contracts and leases. Obtain 3 quotes to ensure value for money.
Funds	1	2	Low	Financial Regulations Reporting of performance against budget quarterly.	Review annually.




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					2 Councillors to have online access to bank accounts. Monthly reconciliation reports. Clerk to implement quarterly budget reporting in 2025/2026
Village Hall	1	1	Low	Clerk is the Charity Correspondent and receives, and forwards, the annual return to the Charity Commission.	Report receipt and subsequent submission of this document to the Council bringing matters of concern to its attention.
Proper financial records	1	2	Low	Schedule of payments presented with invoices and cheques at each meeting for Council approval. Internal and External audits Comply with Transparency Code	Make documents available via Publication Scheme. Appoint knowledgeable auditor. Quarterly VAT reclaims made. Income monitored.
Legal powers for all activities	1	2	Low	Meetings conducted legitimately Councillors aware of responsibilities	Clerk to service all committees. Review Financial Regulations annually. Training for Clerk and Councillors as appropriate (CiLCA qualification for Clerk). Register with Information Commissioner annually. Comply with GDPR and Transparency Code. Comply with statutory deadlines.
Compliance with employment law	1	2	Low	Employer's Liability Insurance	Review Contract of Employment annually. Annual appraisal. Comply with Pensions Regulator.
Taxation	1	2	Low	To use a third party for payroll	PAYE information saved & HMRC submissions saved
Precept				Appropriate level of funds via budget process. Maintain accurate accounts to inform decisions.	Ensure reserves and contingencies are appropriate.

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Risk Scoring Matrix

		SEVERITY →		
		1	2	3
LIKELIHOOD ↓	1	LOW - 1 -	LOW - 2 -	MEDIUM - 3 -
	2	LOW - 2 -	MEDIUM - 4 -	HIGH - 6 -
	3	MEDIUM - 3 -	HIGH - 6 -	HIGH - 9 -

-  Immediate Action Required
-  Consider Action and Contingency Plan
-  Keep under review

**Adopted:** 8<sup>th</sup> April 2019

**Reviewed:** 10<sup>th</sup> March 2025

**Next Review:** 16<sup>th</sup> March 2026. The Risk Management Scheme is an active document to be reviewed at least every 12 months or sooner if there is a change to the level of risk, or the Council provide a new asset or service which requires amendments to the scheme.