

Risk Area	Risk Identified	Level of Risk (H/M/L)	Management of Risk	Action Required	Review Date
<b>Section one: Areas where there may be scope to use insurance to help manage risk</b>					
Property & contents owned by Council	Loss or damage	H	An up-to-date register of assets. Current value and level of cover is assessed on renewal of insurance. Security is provided by fencing and locked access to land. Maintenance by handyman or specialist contractors is on an ad hoc basis. Regular checks are carried out by the Clerk with a Councillor acting as back up where necessary.	Updated quarterly by Clerk/RFO. Review bi annually by Council. Review annually by IA.	Sep-26
Damage to third party property or individuals	Public Liability	H	Property maintenance & insurance cover. Risk Assessments updated, buildings, e.g., bus shelters & open spaces checked regularly. Trees and hedges investigated when damage is reported & inline with advice in Tree Survey. Weekly inspections are carried out for the children's play equipment by the Clerk (or the main contractor a Cllr when then Clerk is unavailable). Any issues are recorded, and repairs are carried out where necessary. An annual safety inspection of children's play equipment by qualified inspectors.	Insurance held with Zurich. Renewal Date - annually 1st October. Reviewed by Council in Aug/Sept & by IA	Sep-26

Consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party	Public Liability	H	Annual review of risk & adequacy of cover.	Value of insurance £10million. Held with Zurich. Annually reviewed by Council in September & by IA	Sep-26
Loss of cash through theft or dishonesty	Fidelity guarantee	L	Cash banked ASAP at Edlesborough Post Office.	Level £250,000 with Zurich. Checked by Council monthly & annually IA	Sep-26
Legal liability or dishonesty	Public Liability	H	Property maintenance & insurance cover. Risk assessments updated. Regular inspections of play area, village hall, cemetery, allotments, green.	Level of cover £10 million. Renewal date - 1st October. Policy reviewed in September.	Sep-26
<b>Section two: Working with others to help manage risk</b>					
Security for vulnerable buildings, amenities or equipment	Vandalism, burglary, fire, water damage.	M	Clerk & contractors.	Inspection of hall & play equipment weekly. Inspection of MVAS devices monthly. Inspection of Cemetery quarterly. Inspection of Pavilion annually	See inspection schedule
The provision of services being carried out under agency/partnership agreements with principle authorities	Standing Orders & Financial Regulations dealing with award contracts	L	Quotes obtained as required. Contractor has all information provided by Buckinghamshire Council in relation to Devolved Services. Contractor has sufficient public liability insurance.	Reviewed by council annually by IA all partner's risk assessed & multiple quotes obtained & compared in minutes (check web entries clear)	May-26

Banking arrangements, including borrowing or lending	Detect & deter fraud or corruption	L	Monitored by Clerk & Cllr responsible for Finance. Agreed by full council. All payments require dual signature/approval.	Financial Regs & IA review annually	May-26
Ad hoc provision of amenities/facilities for events to local community groups	Public Liability	L	Guidance provided via website & email to hirers. Hirers sign to agree terms of hire.	Hirers complete hire form	May-26
Vehicle or equipment lease or hire	N/A				N/A
Trading units (Village Hall, Cemetery, Pavilion)	External contractors for maintenances	L	Contractors have Public Liability Insurance. Sites regularly checked by Clerk or Cllr in Clerks absence.	Budget monitoring, employment law followed	Nov/Dec 26
Professional services (architects, accountancy, design, etc.)	Standing Orders & Financial Regulations dealing with awarding contracts	L	Recommendations sought.	County association for legal, IA reviewed annually. Others based on best available advice	as required
<b>Section three: Self-managed risk</b>					
Proper financial records	In accordance with statutory requirements	L	Accounts produced by Clerk, checked by Cllr responsible for finance. Circulated to full Council monthly (with the exception of August & September).	Review monthly by Cllrs & annually by IA	May-26
Business activities	Ensuring that they are within the legal powers of councils	L	Reference to documents, Local Association advice notes etc as required.	IA review on receipt. Clerk to carry out regular reference to legislation & guidance	Jun-26

Borrowing	Complying with restrictions	L	Borrowing Records of borrowing and repayments are maintained by the RFO. No new borrowing is planned.	IA review & council checked annually	May-26
Employment law & Inland Revenue regulations	Ensuring that requirements are met	L	Advice notes shared with Employment Working Party. Local Association advice sought where required.	IA review. Clerk & Employment working party to keep up to date	Ongoing
VAT	Ensuring that requirements are met under HMRC regulations	L	Training where required. Accounting software & payroll system in place.	IA review & advice taken as needed from NALC, BMKALC, SLCC	Jun-26
Annual Precept	Ensuring adequacy within sound budgeting arrangement	L	Annual budget working party meeting. Budget projection updated bi-monthly. Accounts shared with full council monthly.	IA review & budget published on website	Dec 26 & Jan 27

Monitoring of performance & Employer Liability	Clerk not completing tasks. Cllr misconduct.	L	<p>Employment Law The council is a member of Buckinghamshire and Milton Keynes Association of Local Councils (BMKALC), and the National Association of Local Councils (NALC and ALCC) and the Association of Local Councils. Both organisations monitor the law and make recommendations and publish advice that the council can follow.</p> <p>The council also supports the Clerk's membership of the Society of Local Council Clerks (SLCC).</p> <p>Inland Revenue requirements The RFO keeps all records for the Inland Revenue and completes the Employers Annual Return. The Council uses BrightPay Payroll Software and ensures all duties to HMRC are paid in a timely manner.</p>	Cllrs review budget monthly & policies annually	Ongoing
Grants	Ensuring proper use of funds granted to local community bodies under specific powers, S137	L	Grant working party review documents & make recommendations to full council.	All grants based on approved form & supporting information, minuted & checked by IA	May-26

Council minutes	Proper, timely & accurate reporting of council business in the minutes	L	Produced by Clerk, draft version circulated & published ASAP. Approved versions published ASAP after approval. A summary report of the Councils activities and minutes is published ten times a year in the local "Focus" magazine (copies of these reports are available on the Council website).	Posted on website for public to see with Agenda as per Transparency code & IA review	Ongoing
Rights of Inspection	Information not available.	L	Website up-to-date	Website. Policies updated	Ongoing
Document Control	Proper systems	L	Document control The Clerk holds all current documents; archived files are kept in Edlesborough Memorial Hall. Electronic files are stored on the Cloud.	Policies approved & published	Ongoing
Register of Members' Interests & Gifts & Hospitality	In place, complete, accurate & up-to-date	L	Registers of Members' Disposable Pecuniary Interests are published on the Councils and Buckinghamshire Council's website. Individual interests are declared at all Parish Council meetings where relevant and recorded in the minutes. All Councillors are issued with copies of the Code of Conduct for Councillors.	IA & district council review	May 26#
Compliance with Transparency Code	Non compliance	L	Requirements of the Data Protection Act should be reviewed and acted upon. The Parish Council's registration with the ICO (Information Commissioner's Office) must be renewed annually.	Stay up to date with legislative changes & most recent information	Jan-27