1. PURPOSE AND APPROACH

This policy was originally adopted by the Council on 7 September 2009 and has been reviewed periodically. It has been refreshed for review on 3 July 2026 to support good governance, internal control and risk management arrangements expected of parish councils, with reference to current CAPALC/NALC guidance, adopted Standing Orders, Financial Regulations and the Annual Governance and Accountability Return process.

Risk management is the process by which the Council identifies, assesses, manages and reviews risks that could affect its finances, assets, services, legal compliance, reputation, staff, councillors, volunteers, contractors or members of the public. The detailed Risk Register is maintained as Appendix A to this policy and provides the working record of risks, controls, review frequency and actions.

The Council maintains a separate Asset Register for Dullingham Parish Council, which is held and updated separately from this policy. Changes in risk, assets, activities, contracts and responsibilities will be reviewed regularly, with the Asset Register and insurance cover updated where required.

The Council will maintain the Risk Register as Appendix A to this policy. The Risk Register will identify key risks, existing controls, further actions required, responsible owners and review dates. It will support the Council's annual review of the effectiveness of internal control and its Annual Governance and Accountability Return.

2. ROLES AND RESPONSIBILITIES

The Council has overall responsibility for approving this policy, reviewing the Risk Register and the separate Dullingham Parish Council Asset Register, and ensuring that appropriate controls are in place.

The Clerk is responsible for preparing and maintaining the supporting records, including proposed updates to the Risk Register and Asset Register, and for bringing relevant risks, actions and review requirements to Council for consideration.

The Chair supports the Clerk in preparing reviews and ensuring that relevant matters are considered by Council where required. The Chair does not make Council decisions alone unless a specific delegation or urgent decision procedure applies.

The Responsible Financial Officer is responsible for supporting effective financial controls, budget monitoring, financial records, insurance reviews, reserves, audit evidence and financial reporting. Where the Clerk and Responsible Financial Officer are the same person, both sets of responsibilities apply to that role.

3. REPUTATION

The risk to the reputation of the Council is controlled by councillors and staff acting lawfully, transparently and in accordance with the adopted Code of Conduct, Standing Orders, Financial Regulations and other Council policies.

All councillors will register and update their interests as required, declare interests at meetings where appropriate, and take account of any dispensations or restrictions required by the Code of Conduct.

4. LEGISLATION

The Council will follow its adopted Standing Orders, Financial Regulations and relevant statutory requirements in the conduct of Council business to reduce the risk of acting outside its powers or duties.

Guidance on existing and newly introduced legislation will be obtained from CAPALC and, where relevant, NALC. Annual membership of CAPALC will be maintained to support access to current sector advice, templates and training.

5. FINANCE AND INSURANCE

The Council has adopted Financial Regulations, which will be followed to reduce the risks of financial loss, mismanagement, error, poor procurement or fraud. The Clerk and Responsible Financial Officer will support the Council in maintaining effective financial controls, records and reporting.

Insurance has been arranged and will be reviewed at least annually to cover, where appropriate, the risks from the following:

- Public liability
- Employers' liability
- Loss of money
- Fidelity guarantee
- Property damage
- Personal accident
- Legal expenses
- Cyber, data and other emerging risks where cover is available and proportionate

6. HEALTH AND SAFETY

In order to protect employees, councillors, volunteers, contractors, visitors and members of the public from accidents or ill-health, risk assessments will be carried out for Council assets, activities, events and works that pose more than a trivial risk.

The Council will implement proportionate measures to reduce risks to an acceptable level. New activities, significant changes, contractor works and volunteer activities will be considered by the Clerk and risk assessed where necessary before they proceed.

Records of Council assets, risk assessments, inspection reports, maintenance requirements and actions taken to reduce risk will be retained by the Clerk and reviewed as part of the Council's normal governance arrangements. Asset details will be recorded in the separate Asset Register.

Where contractors are engaged, the Council will seek appropriate evidence of competence, insurance and safe working arrangements where proportionate to the work being undertaken.

7. DATA PROTECTION, INFORMATION AND CYBER RISK

The Council will manage information and cyber risks through appropriate data protection policies, secure handling of personal data, access controls, backup arrangements and compliance with publication, transparency and information rights requirements.

8. BUSINESS CONTINUITY

The Council will consider business continuity risks, including loss of key records, loss of access to systems, absence of key personnel, damage to assets, failure of suppliers and disruption to essential services. Practical continuity arrangements will be reviewed periodically and after any significant incident.

9. REVIEW

This Risk Management Policy, Appendix A Risk Register and the separate Dullingham Parish Council Asset Register will be reviewed at least annually by the Council. They will also be reviewed sooner where there are material changes to legislation, guidance, assets, activities, insurance arrangements, Council responsibilities, contractor arrangements, incidents or identified control weaknesses. The review will be minuted and any actions arising will be tracked through the Risk Register.

The Clerk, in consultation with the Chair and Responsible Financial Officer where appropriate, will prepare proposed updates to the Risk Register and Asset Register for Council consideration. The Council will approve material changes, confirm that insurance and maintenance arrangements remain appropriate, and record the outcome of the review in the minutes.

The Asset Register should be checked against known Council assets, acquisitions, disposals, inspections, maintenance records and insurance schedules. The Risk Register should then be reviewed against the Asset Register and wider Council activities to confirm that risks, controls, owners, ratings, actions and review dates remain current.

Appendix A provides the current working Risk Register and should be read alongside this policy and the separate Asset Register.

Appendix A: Risk Register

This Risk Register is the working appendix to the Risk Management Policy. It should be reviewed at least annually and updated sooner where new risks, incidents, projects, assets, services, contracts or legal requirements arise. The Council's Asset Register is maintained separately and should be reviewed alongside this Risk Register so that asset-related risks, insurance cover, inspection arrangements and maintenance responsibilities remain current.

Risk rating key: Low = adequate controls in place and risk is tolerable; Medium = controls are in place but monitoring or further action is required; High = immediate or priority action is required to reduce the risk.

Area	Risk	Existing controls	Rating	Further action / monitoring	Owner	Review
Governance and reputation	Failure to act lawfully, transparently or in accordance with adopted policies, resulting in reputational damage or challenge.	Code of Conduct, Standing Orders, Financial Regulations, declarations of interest, published minutes and access to CAPALC/NALC guidance.	Medium	Review policies annually and ensure decisions are clearly minuted with relevant powers recorded where appropriate.	Full Council / Clerk	Annual
Legislation and compliance	Failure to comply with statutory duties, guidance, audit requirements or reporting obligations.	Clerk monitors changes, seeks CAPALC/NALC advice where required and reports relevant matters to Council.	Medium	Maintain a policy review schedule and update Council where new requirements arise.	Clerk	Annual / as required
Finance and fraud	Financial loss, error, fraud, poor procurement or inadequate budget monitoring.	Financial Regulations, budget monitoring, payment approval controls, bank reconciliations, internal audit and external audit process.	Medium	Review internal controls annually and ensure payment authorisations and reconciliations are evidenced.	RFO / Full Council	Monthly / Annual
Budget and precept	Precept is inadequate, late or not aligned to Council priorities and reserves.	Annual budget-setting process, reserves review and Council approval of precept request.	Medium	Build budget timetable into meeting calendar and review reserves policy annually.	RFO / Full Council	Annual
Insurance	Insurance cover is inadequate or not updated following changes to assets, activities or responsibilities.	Annual insurance review, separate Dullingham Parish Council Asset Register, and cover for public liability, employers' liability, fidelity guarantee, property, legal expenses and other relevant risks.	Medium	Review insurance cover during the annual Asset Register and Risk Register review, and whenever assets, services, events or contracts change.	Clerk / RFO	Annual / as required
Assets and property	Loss, damage, deterioration or unsafe condition of Council assets.	Separate Dullingham Parish Council Asset Register, inspections, maintenance records and insurance cover.	Medium	Review the Asset Register annually, record acquisitions and disposals promptly, maintain inspection records and ensure maintenance actions are tracked to completion.	Clerk / Full Council	Annual / as required
Health and safety	Injury or ill-health affecting staff, councillors, volunteers,	Risk assessments for assets, activities, events and works; proportionate controls;	Medium	Review risk assessments before new activities and after any incident	Clerk / Full Council	Annual / event specific

	contractors, visitors or the public.	contractor checks where appropriate.		or significant change.		
Contractors and suppliers	Unsafe work, poor performance, uninsured contractors or failure to meet agreed requirements.	Evidence of competence, insurance and safe working arrangements requested where proportionate; Council approval of significant works.	Medium	Keep contractor evidence with project records and review procurement controls.	Clerk / RFO	As required
Data protection and information	Loss, misuse or unauthorised disclosure of personal data or failure to meet information rights obligations.	Data protection policies, privacy notices, secure handling of records, restricted access, and publication controls.	Medium	Review information governance arrangements and ensure councillors understand handling requirements.	Clerk / Full Council	Annual
Cyber and records	Loss of access to systems, cyber incident, inadequate backup or loss of key electronic records.	Access controls, secure storage, backup arrangements and controlled sharing of Council documents.	Medium	Review password, backup and access arrangements periodically and when roles change.	Clerk	Annual / as required
Business continuity	Council business is disrupted by absence of key personnel, loss of records, system failure, asset damage or supplier failure.	Key records retained by the Clerk, Council oversight, backup arrangements and use of approved policies and procedures.	Medium	Prepare or maintain a short business continuity note covering key contacts, records, banking, insurance and emergency arrangements.	Clerk / Chair	Annual
Training and capacity	Councillors or staff lack current knowledge of governance, finance, planning, employment or compliance requirements.	CAPALC/NALC guidance, access to training and Clerk advice to Council.	Low	Review training needs annually, especially after elections or changes in roles.	Full Council / Clerk	Annual

Formal Approval of this Risk Management Policy

This policy is approved by:

Dullingham Parish Council

ADOPTED 7 September 2009
REVIEWED 3 July 2026