WHICHAM PARISH COUNCIL

RISK REGISTAR AND RISK ASSESSMENT

Risk Assessment Version 10 – April 2025

WHICHAM PARISH COUNCIL – RISK ASSESSMENT

Definition of Risk Management:
Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focuses approach to managing risk, which:

- Identifies the subject
- Identifies what the risk may be
- Identifies the level of risk
- Evaluates the management and control of the risk and records findings
- Reviews, assesses and revises procedures if required.

FINANCIAL AND MANAGEMENT

Subject	Risk(s) /Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	L	The Council is not responsible for any vital services	Review plan when necessary
Precept	Adequacy of precept Requirements not submitted	L L	Once a year the Council receives a budget up-date report. Based upon this	Existing procedure adequate

	to Cumberland Unitary Authority Amount not received by CUA	L	it sets the precept requirements for the coming year which are then submitted to Cumberland Unitary Authority The Clerk/RFO or designated Councillor would check CUA has received communication.	
Financial Records	Inadequate records Financial Irregularities	L L	The Council has Financial Regulations, which set out the requirements.	Existing procedure adequate. Review the Financial Regulations when necessary.
Bank & Banking	Inadequate checks Bank Mistakes Loss Charges	L L L L	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts The Clerk reconciles the bank accounts when the statements arrive. The reconciliation is checked by a Councillor, approved and signed	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements quarterly.
Cash	Loss through theft or dishonesty	L	The Council has Financial Regulations which set out the requirements. Donation boxes on the beach and Whicham School car park are emptied on a regular basis ie weekly by the Clerk and banked within 3 days of collection. There is no petty cash or float held.	Existing procedure adequate. Review the Financial Regulations when necessary.
Reporting and Auditing	Information/communication Compliance	L M	A monitoring statement is produced when necessary The Council audits as necessary to comply with Fidelity Guarantee	Existing communication procedures adequate. Council annually to appoint a Councillor Auditor for Fidelity compliance
Direct costs Overhead expenses Debts	Goods not supplied but billed	L	The Council has Financial Regulations, which set out the requirements.	Existing procedure adequate. Review the Financial Regulations when necessary.

	Incorrect invoicing Cheque payable incorrect Unpaid invoices Loss of stock	L L L L	At each Council meeting the list of invoices awaiting approval is reported to Councillors and considered. Council approves the list of requests for payment The Council maintains no stock of any kind, other than the small amount of clerical supplies sufficient for the Clerk's duties.	
Grants & Support Payable	Power to Pay Authorisation of Council to Pay	L	All such expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedure adequate. Parish Councillors request a S137 rules if required.
Grants Received	Receipts of Grants	L	The Parish Council does not presently receive any regular grants. One-off grants would come with terms and conditions to be satisfied.	Procedure would need to be formed, if required.
Charges – Rentals Payable	Payments of charges, leases, rentals	L	The Council has no rented property	Existing procedure adequate.
Charges – Rentals Receivable	Receipt of rental Insurance implication	L M	The Council is negotiating with Cumberland Council re the licence to hold the land for the Sunset Café built on PC land. The Council will expect payment to be made 6 monthly in arrears Insurers informed that café is on parish council land and is expected to carry their own public liability insurance	Council to monitor once agreement is in place Ensure payment and copy of insurance document received if appropriate.

			Insurance paid annually	
Best Value Accountability	Work awarded incorrectly Overspend on services	L M	Parish Council practice would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council.	Existing procedure adequate. Include when reviewing Financial Regulations.
Salaries & Assoc. Costs	Salary paid incorrectly Wrong hours paid Wrong rate paid False employee Wrong deductions of NI or Tax Unpaid NI or Tax contributions to the Inland Revenue	L L L L L L	The Parish Council authorises the appointment of all employees through the Full Council. Salary rates are assessed annually by the same Council and applied on 1 April each year. Salary analysis and slips are produced by the Clerk monthly together with a schedule of payments to the Inland Revenue (for Tax & NI). These are inspected at the Council meetings and signed off. The Tax and NI payments are worked out using an Inland Revenue computer programme updated annually. All Tax & NI payments are submitted in the Inland Revenue Annual Return. There are no employees other than a part-time Clerk.	Existing appointment and payment system is adequate.
Employees	Loss of key personnel Fraud by Staff	L L	In the absence of the clerk a temporary appointment would be made. The requirements of the Fidelity	Existing procedure adequate. Purchase revised books Council member of SLCC Monitor working conditions, safety

	Actions undertaken by staff Health and Safety	L L	Guarantee Insurance to be adhered to with regards to fraud. The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. Note: The Council could function without a Clerk for a short period.	requirements and insurance regularly.
Councillor Allowances	Councillors overpaid	Negative	No allowances are allocated to Parish councillors	No procedure required
Election Costs	Risk of an election cost		Risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from Cumberland Council for a full election and an uncontested election. There are no measures, which can be adopted to minimise the risk of having a contested election, as this is a democratic process and should not be stifled.	Existing procedure adequate
VAT	Re-claiming/charging	L	The Council is registered for VAT. The Vat is reclaimed once only, after the end of each Financial Year 31st March. This is the responsibility of the RFO/Clerk	Existing procedure adequate.
Annual Return	Submit within time limits	L	The annual return must be agreed at a Council meeting and duly signed by the Chairman and RFO/Clerk. The return must be submitted by the time given by the Audit Office.	Existing procedure adequate.
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at a Full Parish	As Financial Regulations

			Council Meeting.	
Minutes/Agendas/Notices/Statutory Documents	Accuracy and legality	L	Minutes and agenda are produced in the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements.	Existing procedure adequate. Guidance/training to Chair should be given (if required).
	Business Conduct	L	The Chair should manage business conducted at Council meetings.	Members to adhere to Code of Conduct.
Members Interests	Conflict of interest	L	Although not a requirement, the declaring of interests by members at a meeting should be an obvious process to remind Councillors of their duty and should remain on the agenda.	Existing procedure adequate.
	Register of Members Interest	M	Councillors should review their register of Members Interest Forms regularly.	Members take responsibility to update their Register.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance.

Data Protection	**Policy Provision** Loss of data through theft/loss of laptop Data storage inadequate	L M L	The Council only keeps the names, addresses and interests of members A laptop is used exclusively for Parish Council business and is only accessible to the Clerk A Data Protection Policy has been approved and implemented. All information is backed up to 2 hard drives All councillors have individual email addresses linked to the website.	Purchase of lockable filing cabinets for the storage of data
Freedom of Information	Policy Provision	L/M	The Clerk is aware that if a substantial request arrives that this may require considerable additional work. The Council is able to request a fee if the work will take more than 15-hours, but the applicant also has the right to re-submit the request broken down into sections, thus negating the payment of a fee. A Freedom of Information Policy has been implemented and approved by the Council	Monitor and report any impacts of requests made under the Freedom of Information Act.

PHYSICAL EQUIPMENT OR AREAS

Subject	Risk(s) /Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Assets	Loss or damage Risk/damage to third party(ies)/property	L L	An annual review of assets is undertaken for insurance purposes	Existing procedure adequate
Maintenance Car parks Play areas toilets	Poor performance of assets or amenities Loss of income or performance Risk to third parties	L L L	The Council has the following assets Four planters and car park area at the beach on Silecroft and Whicham old School car park, two play areas one at Kirksanton and the other at Silecroft. The condition of which is under constant review and periodic maintenance. All public amenity land is inspected regularly by parish employees (i.e. the beach area). The two play areas are annually inspected by ROSPA. In 2017 the PC took over the responsibility of the toilets located on Silecroft Beach Front. A Cleaner is contracted to check and clean the toilets on a daily basis and to report any faults to the Clerk.	Existing procedure adequate. Ensure inspections are carried out regularly. A separate risk assessment to be undertaken on the play areas with a weekly visual inspection regime on equipment as per current guidance.
Notice Boards	Risk/Damage/Injury to third parties Road side safety	L L	The Parish Council have three notice boards. All locations have approval by relevant parties. The Clerk inspects these regularly and necessary repairs are attended to after requirements brought to the attention of the Parish Council.	Existing procedure adequate.

Street Furniture	Risk/damage to third parties	L	The Parish Council has four planters situated at The Kirksanton and Silecroft and 7 public seats located around the Parish and 6 seats located on the beach front at Silecroft. These are inspected by members of the Council regularly and necessary repairs are attended to after requirements brought to the Parish Council's attention. The council is responsible for 2 street lights, 1 at Kirksanton and 1 solar light located at Silecroft	Existing procedure adequate.
Meeting Locations	Adequacy Health & Safety	L M	The Parish Council meetings are held at Silecroft Village Hall and Kirksanton Village Hall. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health and Safety and comfort aspects.	Existing locations adequate.
Council Records – paper	Loss through theft, Fire, Damage	L M L	The Parish Council records are stored at the home of the Clerk. Records include historical correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc. Recent materials are in a metal filing cabinet (not fire proof) and older more historical records in separate filing cabinet.	Damage (apart from fire) and theft is unlikely and so provision adequate. Deeds/leases copied and deposited off-site. To monitor storage problem with a view to sending historical items to the Local Archives Department.
Council Records – electronic	Loss through: Theft, fire damage, corruption of computer	L/M	The Parish Council's electronic records are stored on the Parish Council's computer. Back ups of the files are taken at regular intervals and stored on an external hard drive and automatically backed up on to Google drive.	Council to look at other methods of backing up electronic data.

SILECROFT PLAY AREA

It is recognised that there is a duty of care on behalf of the Council to ensure that the play areas are safe for children to use. However, there is an expectation of duty of care of parents to supervise their children when using the play areas to ensure that equipment is being used appropriately. There is an expectation on the community to report any inappropriate use of the play area by persons for whom it was not designed eg young adults to the Council and if appropriate to the police if causing a nuisance.

Subject	**Hazard(s) /Identified**	**H/M/L**	**Management/Control of Risk**	**Review/Assess/Revise**
Swings (WOODEN FRAME) - Baby - Older children	Poor maintenance of seats resulting in potential trap risks, seats failing to take weight of child resulting in injury to child Damage to supporting chains, “D” clips Poor supervision by parents Frame in poor condition	L L M H	A weekly visual inspection of equipment to be undertaken and recorded. Any defects to be reported at once and equipment taken out of service until repairs have been executed An annual inspection of equipment is undertaken by ROSPA The play equipment was replaced with new in 2016	Existing procedure adequate
Slides - Plastic - Older Children	Slide being used inappropriately by children ie small children using big slide Fall from height – falling from top of slides or from sides of structure when climbing inappropriately Slip/Trip/Fall when mounting steps of slide	 L L L	Parents are required to supervise children at all times and ensure that the equipment is being used appropriately. A weekly visual inspection of equipment to be undertaken and recorded. Any defects to be reported at once and equipment taken out of service until repairs have been executed An annual inspection of equipment is undertaken by ROSPA	Existing procedure adequate. New equipment installed 2016 .

Spring rides (3)	Older children using them inappropriately The rides are designed for young children, older children using them may make the ride move unpredictably and either cause the equipment to fail or the child to be thrown off.	L	Parents are required to supervise children at all times and ensure that the equipment is being used appropriately. A weekly visual inspection of equipment to be undertaken and recorded. Any defects to be reported at once and equipment taken out of service until repairs have been executed An annual inspection of equipment is undertaken by ROSPA	Existing procedure adequate.
Grass area	Litter, broken glass etc Holes causing trip hazards	L	Litter bins are provided. Notices have been displayed regarding litter. Parents are expected to supervise children at all times. A weekly visual inspection to be undertaken to ensure that there are no obvious causes for concern.	Existing procedures adequate.
Picnic tables and seating	Cuts due to broken wood on tables or seating	L	A weekly visual inspection to be undertaken to ensure that there are no obvious causes for concern. Any defects to be reported at once and equipment taken out of service until repairs have been executed	Existing procedure adequate

KIRKSTANTON PLAY AREA

It is recognised that there is a duty of care on behalf of the Council to ensure that the play areas are safe for children to use. However, there is an expectation of duty of care of parents to supervise their children when using the play areas to ensure that equipment is being used appropriately. There is an expectation on the community to report any inappropriate use of the play area by persons for whom it was not designed eg young adults to the Council and if appropriate to the police if causing a nuisance.

Subject	Hazard(s) /Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Swings - Baby - Older children	Poor maintenance of seats resulting in potential trap risks, seats failing to take weight of child resulting in injury to child Damage to supporting chains, “D” clips Poor supervision by parents	L L M	A weekly visual inspection of equipment to be undertaken and recorded. Any defects to be reported at once and equipment taken out of service until repairs have been executed An annual inspection of equipment is undertaken by ROSPA	Existing procedure adequate Equipment replaced with new in 2016
Slides Plastic - Baby - Older Children	Slide being used inappropriately by children ie small children using big slide Fall from height – falling from top of slides or from sides of structure when climbing inappropriately Slip/Trip/Fall when mounting steps of slide Damage to platform resulting in trap hazards or child falling through. Slide poorly maintained resulting in injury to child from protruding parts Poor supervision by parents	L L L L L M	Parents are required to supervise children at all times and ensure that the equipment is being used appropriately. A weekly visual inspection of equipment to be undertaken and recorded. Any defects to be reported at once and equipment taken out of service until repairs have been executed An annual inspection of equipment is undertaken by ROSPA	Existing procedure adequate. .

Spring rides (3)	Older children using them inappropriately The rides are designed for young children, older children using them may make the ride move unpredictably and either cause the equipment to fail or the child to be thrown off.	L	Parents are required to supervise children at all times and ensure that the equipment is being used appropriately. A weekly visual inspection of equipment to be undertaken and recorded. Any defects to be reported at once and equipment taken out of service until repairs have been executed An annual inspection of equipment is undertaken by ROSPA	Existing procedure adequate.
Grass area	Litter, broken glass etc Holes causing trip hazards	L	Litter bins are provided. Notices have been displayed regarding litter. Parents are expected to supervise children at all times. A weekly visual inspection to be undertaken to ensure that there are no obvious causes for concern.	Existing procedures adequate.
Picnic tables and seating	Cuts due to broken wood on tables or seating	L	A weekly visual inspection to be undertaken to ensure that there are no obvious causes for concern. Any defects to be reported at once and equipment taken out of service until repairs have been executed	Existing procedure adequate

SILECROFT BEACH FRONT TOILETS

The Council recognizes that it has a duty of care to ensure anyone using its facilities are safe, however, it expects members of the public to take care and not damage or vandalise the property when in use.

Subject	Hazard(s) /Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Slip/trip/falls -	Wet floors due to cleaning or inclement weather Debris being blown in or brought in by users	L L	The toilets are checked on a daily basis The floors are concrete and are of a finish that reduces the risk of slipping when wet	Existing procedure adequate
Vandalism	The toilets are located away from visual sight of local residents and are therefore vulnerable to vandalism during night hours	L L L	The toilets are checked on a daily basis by the cleaner The toilets are insured	Existing procedure adequate.
Burst pipes/flooding	During extreme cold weather or poor maintenance a pipe may burst causing flooding	L	The toilets are checked on a daily basis All pipes have been suitably lagged to prevent freezing	Existing procedures adequate
Cleaner fails to clean toilets	Toilets are not cleaned	L	The cleaner has a cleaning schedule to	Existing procedures adequate

	posing a health risk to users		keep to. The Cleaner to report illness or inability to clean the toilets to the Clerk	2 councillors have taken on the responsibility of relief cleaners if required

The above Risk Assessment was approved at the Meeting of Whicham Parish Council on:.

Amendments to previous year in red

Approved by Whicham Parish Council at its meeting on

Signed: …………………………… Chairman