



**FAIRFIELDS COMMUNITY COUNCIL RISK MANAGEMENT SCHEDULE 2024/25**

This document has been produced to enable Fairfields Community Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them

**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 Community 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 focused approach to managing risk, which:

- Identifies the key risks facing the Council
- 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.

**Risk Assessment**

Likelihood: Probability of occurrence.

Impact: If this risk occurs, what would be the effect on the Council?

**Response**

Prevention: The risk of occurrence is eliminated.

Mitigation: The impact of the risk is lessened.

Acceptance: The risk may occur and the Council will adopt tactical responses if it does.

Transfer: The risk is passed to another body (e.g. Insurance).

**Date of review/ratification: 09/01/24, Minute FC24/25-126.4**

**Date of next review: January 2026**

COMMUNITY COUNCIL MANAGEMENT									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
1	Business Continuity	Council not being able to continue its business due to an unexpected or tragic circumstance	M	H	Acceptance	Files and recent records are kept at the Clerk's house on a laptop, backed up by Cloudy IT. The Clerk has created a Business Continuity document, which holds all business related information, the Chair has access to the document via the Confidential Folder on the shared drive, in the event the Clerk is not available.	Business Continuity document is live and updated regularly as changes take place.	Clerk	Daily
2	Meeting Location	Adequacy / Health and Safety provision falls below standards required	L	L	Transfer	Meetings are held at The Sports Hub, Apollo Green, Fairfields, health & safety provision falls under their responsibility.	Ask for a copy of their liability insurance.	Clerk	Annually
3	Computing	Physical-Loss/damage arising from unauthorised use.	L	L	Mitigation	Maintain security of computer. Access restricted through use of controlled passwords. Passwords are changed periodically. All documents are scanned and kept electronically. Physical signed minutes are to be kept in a fireproof safe or transferred to the County archive for safe keeping.	1. Ensure a record of passwords is kept securely in a Business Continuity document, which is saved in a location known to those who need to know and the keeper of the information. 2. Fireproof safe to be purchased or minutes to be transferred for safekeeping.	Clerk	Annually
4		Technical-Crash of IT System	L	L	Mitigation	Council computer systems are backed up daily through the Cloud by Cloudy IT. Council ensures equipment is properly maintained. Access is restricted to authorised users only. Council operate up to date anti-virus software through the Cloud, managed by Cloudy IT.	IT contract with Cloudy IT, to be reviewed.	Clerk/Council	Annually
WEBSITE									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
5	Administration/Legal	To protect Council, ensure that appropriate insurance cover is held by Council.	L	M	Mitigation	Review insurance provision annually. Where needed, check details of the policy with the insurer.	Implement Controls: 1. Website hosted by Cloudy IT, start May 23.	Clerk/Council	Annually
6		Dependence upon an individual	L	M	Mitigation	Only one employee, no current mitigation in place. Website is hosted by Aubergine.	In the event of the Clerk not being able to update the website, Council could agree the way forward with Aubergine support.	Clerk/Council	Annually
7		The Placing of information on site that may put people at risk.	L	L	Mitigation	To minimise the risk: Ensure that all involved are aware of the risks involved when publishing information regarding individuals or groups of individuals. Formulate and implement a policy that follows best practice guidelines to protect those involved. Only designated personnel are able to upload information on website.	Implement Controls: 1. Full trained and qualified Clerk in place. 2. Review policies.	Clerk/Council	Annually

No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
<b>FINANCIAL MANAGEMENT</b>									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
8	Precept	The amount of the precept may prove inadequate, meaning that the Council is unable to fulfil its function and meet its obligations.	L	H	Prevention	Annual Precept review supported by sound budgeting. Community Council receives budget update information monthly at meetings. The budget and precept setting process begins in December each year, involving the full Council and approved in January each year.	January 2025 - Clerk confirmation that procedures are being followed.	Clerk/Council	Monthly
9	Insurance	Amount of Insurance inadequate.	L	M	Prevention	Annual review of all insurance arrangements in May, ready for approval in June meeting. Insurance Policy with Zurich, YLL-2720861433	Long term Insurance policy expires 30/06/24, Clerk to review.	Clerk	Annually
10		Cost of insurance premium too high due to less and less companies wanting to insure the public sector.	M	M	Prevention	Competitive quotes are sort from those companies who remain in the sector.	Next review in May 25 for insurance renewal.	Clerk/Council	Annually
11		Insurance cover not compliant with requirements.	L	L	Prevention	Annual review of obligations carried out.	Next review in May 25 for insurance renewal.	Clerk/Council	Annually
12		Fidelity Guarantee insurance not available.	M	M	Prevention	Annual review.	Next review in May 25 for insurance renewal.	Clerk/Council	Annually
13	Financial	Poor Financial Management	L	M	Prevention	To ensure effective management of financial affairs of council: Responsibility for the management of the financial affairs of the Council has been established and is contained within Financial Regulations. Standing Orders and Financial Regulations reviewed as a minimum on an annual basis. Clerk maintains an effective budgetary control/financial reporting system (Scribe). Council maintains an effective internal control system and internal audit. Banking arrangements to be carried out in line with FSCS guarantees.		Clerk/Council	Annually
14		Loss of money through theft/misappropriation	L	L	Mitigation	Determine responsibility for cash at all sources. Receipts are issued for all income. Secure arrangements are in place for all monies held prior to banking. Proper arrangements are in place for prompt recording and banking of all cash received, councillor have full access to see all bank statements. Bank reconciliation carried out by Clerk on a monthly basis. Councillors have read only access to the Scribe accounting system.	Ensure controls from Financial Regulations are implemented. Ensure robust controls on internet banking and use of charge card with limit defined by Council and agreed with internal auditor.  1. Currently no cash handled by the council. 2. Bank reconciliation carried out monthly.	Clerk/Council	Monthly
15	Financial Controls and Records	Inadequate checks lead to financial loss	L	M	Prevention	Monthly reconciliation carried out and saved in the Finance folder for all councillors to see. Two signatories on BACS payments. Internal and external audit. Any payments must be resolved and clearly minuted. All invoices signed off by RFO and monthly reconciliations signed off by Cllr Ron Holmes.		Clerk/Council	Monthly
16	Freedom of Information Act	Prosecution for failure to meet the policy provisions of the FOI Act.	L	L	Mitigation	The Council has a model publication scheme for Local Councils in place. There have been no outstanding requests for information to date. The Council is able to request a fee if the work will take over 15 hours. However the request can be resubmitted, broken down into sections, thus negating the payment of a fee. Any requests made under FOI will trigger a review and a report to the Council.	Review policies.	Clerk/Council	Annually
17	Payroll	Paid incorrectly.	L	M	Prevention	Clerk submits a full time sheet each month, detailing hours and actions. This is submitted, together with a copy of the HMRC Basic Tools payroll information, to all councillors, before approved by two signatories. PAYE is paid based on the HMRC Basic Tools calculations.		Clerk/Council	Monthly
18	Election Costs	Additional costs incurred due to a contested election.	L	L	Mitigation	The main Community Council elections (every 4-years) are run at the same time as MKCC election and therefore no costs are currently passed down. It is unlikely that there will be a contested election.	Not currently included in budgetary planning.	Clerk/Council	Annually
19	VAT	Underpayment/Over payment of VAT leads to investigation or possible prosecution.	L	M	Prevention	The Council has financial regulations (updated annually) which set out the requirements. VAT return is calculated by Scribe accounting system and checked by the internal auditor before Clerk submits.		Clerk/Council	Annually
20	Annual Return (AGAR)	Failure to submit within required timescales leads to additional payment being required/ prosecution.	L	M	Prevention	Annual return is completed and signed by the Council, submitted to the Internal Auditor for completion and signing, then checked and sent on to the External Auditor within time limit.		Clerk/Council	Annually
<b>EMPLOYMENT</b>									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency

No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
21	Administration/Legal	Failure to comply with Employment Law.	L	H	Mitigation	To ensure that the council fulfils its responsibility: Contracts of employment issued to all employees. Annual review of Staff Contracts of Employment undertaken. Clerk has responsibility for maintaining up to date knowledge of new legislation and bringing this to the attention to all relevant parties. Training arranged as and when required. The Community Council subscribes to the various national and regional bodies (NALC/BALC/SLCC), for help and support.	1. Training Policy to be developed. 2. Policy review to be undertaken.	Clerk/Council	Annually
22	Professional	Inability to retain staff	L	H	Mitigation	To minimise risk arising from high turnover of staff: Staff Appraisals conducted on an annual basis and when required. Complete exit questionnaire.	Councillor are given a detailed Induction Pack.	Clerk/Council	Adhoc
23		Loss of key staff	L	H	Mitigation	To avoid problems arising from loss of key personnel: Ensure procedures for key functions documented. Procedural manuals and necessary training are provided to ensure that all key tasks can be carried out in the event of a sudden loss of a key member of staff.	Implement controls. Implement workload reviews and measures to improve any unacceptable workload pressures as appropriate. Implement a Works Instruction manual.	Clerk/Council	Adhoc
24		Lack of Employee motivation/efficiently	M	H	Mitigation	To meet commitment of council employment policy: Each employee has job description. Staff appraisals carried out annually supported by one to ones when required. Appropriate staff records maintained. Training provided as and when requested or identified.	Implement controls. Implement workload reviews and measures to improve any unacceptable workload pressures as appropriate. Implement a Works Instruction manual.	Clerk/Council	Annually
25		Attacks on Personnel	L	H	Mitigation	To protect staff: Ensure that an effective security system is in operation. Ensure appropriate insurance cover held. Ensure other workers in building are aware of staff working alone. Ensure staff have telephone access at all times during their work. Advise staff to take all relevant safe guides and precautions.	Implement and review lone working risk assessment and ensure all relevant staff are aware. Implement controls.	Clerk/Council	Annually
<b>ASSETS</b>									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
26	Asset Register	Loss or damage of assets	L	L	Mitigation	List of all assets and maintenance status covered by Asset Register and annual Risk Assessments (to be inspected as per the details set out).	Review Asset Register	Clerk/Council	Annually
27		Damage to 3rd Party Properties	L	L	Mitigation	Risks covered by Insurance and minimal replacement provision is included within			
28	Physical	Maintenance of furniture	L	M	Mitigation	To ensure proper maintenance of council assets: Determine responsibility for maintenance and ensure that a planned programme is in place. Arrange regular inspection of seats etc and maintain adequate records of inspection. Arrange for prompt repairs to damage. Ensure that any service contracts in are place. All public furniture owned by the Council are listed on the Assets Register	1. October 24 Risk Assessments carried out on bins, benches, bus shelter, litter pickers, noticeboards, Tommys. 2. Implement controls. Review budget provision for repairs. 3. Risk assessment of strimmer to be carried out.	Clerk/Council	Annually
29	Office Equipment	Loss or damage of assets	L	L	Acceptance	Laptop, scanner/printer, all owned by the PC. Reserves set aside for replacement as and when required.		Clerk/Council	Annually
<b>LITTER</b>									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
30	Administration/Legal	Inefficient service provision	L	M	Mitigation	To employ trained, experience personnel or build a volunteer base. Ensure that staff/volunteers have appropriate training. Ensure that staff/volunteers are aware of all health & safety issues. Protective clothing and personal safety equipment issued to all staff/volunteers as appropriate.	1. Litter picks by volunteers to be thoroughly risk assessed with adequate controls put in place to reduce risk and agreed with the Clerk. Refer to Zurich manual. 2. PPE and suitable equipment to be provided by the Council; Volunteers to be briefed before each session by the volunteer leader.	Clerk/Council	Adhoc
<b>LIABILITY</b>									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
31	Legal Powers	Illegal activity or payments.	L	H	Prevention	All activity and payments made within the powers of the Community Council (not ultra vires) and to be resolved and clearly minuted. Ensure established with clear terms of reference. Clerk clarifies legal position on any new proposal. Legal advice to be sought where necessary. BALC. NALC. SLCC.		Clerk/Council	Adhoc

No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
32	Minutes of Meetings / Agendas / Statutory Documents	Accuracy and Legality not adequate or compliant with statutory requirements.	L	L	Prevention	Minutes and documents are produced in accordance with statutory procedures and adhere to legal requirements. Minutes are approved and signed at next meeting Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings managed by the Chair in accordance with Standing Orders and Financial Regulations. Council Members adhere to adopted Code of Conduct. Original minutes to be held in fireproof safe or transferred to District Authority archive (Aylesbury).	Purchase a fireproof safe for signed minutes.	Clerk/Council	Adhoc
33	Public Liability	Risk to third party, property or individuals	L	M	Mitigation	Insurance is in place. Risk assessment of any individual event should be undertaken.	Next insurance review-May 25.	Clerk/Council	Annually
34	Legal Liability	Non-compliance with Data Protection Act	L	M	Mitigation	That the Council is registered as a Data Controller with the Information Commissioners Office. That the Council has a Data Protection Policy. All Council Officers undertake training when they commence employment and periodically afterwards. All Councillors are aware of their obligation under Data Protection and undergo ad-hoc training.	Implement controls. 1. Ensure Clerk is up to date with advice from NALC/SLCC/ICO. 2. Ensure all councillors are aware of their obligations. 3. Policy Review.	Clerk/Council	Annually
35		Legality of Activities	L	M	Mitigation	Clerk explains legal position on proposals and seeks advice if necessary.		Clerk/Council	Adhoc
<b>LAND/OPEN SPACES</b>									
No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
36	Environment	Vandalism	M	M	Mitigation	To minimise the risk of loss/damage/injury arising from vandalism: Land is inspected on a regular basis. Security is reviewed regularly and local police are consulted as and when required. The Council will instigate legal action against perpetrators where appropriate.	Land inspected regularly	Clerk	Weekly
37		Fly tipping-Apollo Green	L	M	Mitigation	To minimise the risk associated with fly tipping: All Council owned land is inspected on a regular basis. Members of the public are encouraged to report any issues they identify. The Council will address any issues as they arise. The Council will liaise with the police and/or other authorities where necessary.	Land inspected regularly	Clerk	Weekly
38		Fly tipping-Allotment Sites	L	M	Mitigation	To minimise the risk associated with fly tipping: Define policy/responsibility for site control/security. Enforce conditions of tenancy agreement. All Council owned land is inspected on a regular basis. Members of the public are encouraged to report any issues they identify. The Council will address any issues as they arise. The Council will liaise with the police and/or other authorities where necessary	Tenancy Agreements in place, sites inspected monthly.	Clerk	Monthly
39	Financial	Inadequate budget provision	L	M	Mitigation	Ensure that all anticipated income/costs are provided in the budgetary process.	Budget/Precept setting Jan 25	Clerk	Annually
40		Failure to collect income (allotments)	L	M	Mitigation	To minimise risk of loss: Maintain records of all deposits, rent and admin charges due. Ensure that conditions of contracts are adhered to. All income due and received by the Council is properly recorded. Issue receipts for all income received. Follow defined procedure for reminders in respect of unpaid accounts.	Monthly reporting to Council.	Clerk	Monthly
41	Public/Personal Injury		M	H	Mitigation	To minimise risk of injury: Ensure that all staff have appropriate training and adhere to approved working practices. Ensure that all appropriate disclaimer notices, warning signs etc. are in place. Ensure that any risks to the public are minimised and eliminated wherever possible. Maintain records of training. Maintain records of any injuries.	External party liability insurance and certificate obtained.	Clerk	Annually

No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
42	Physical	Maintenance of fences, hedges, gates, footpaths etc	L	H	Mitigation	To ensure proper maintenance of council owned assets: Define responsibility for maintenance and ensure that a planned programme is in place. Ensure that any service contracts are properly signed and sealed. Maintain adequate records of inspection to ensure that maintenance has been properly carried out and recorded. All works undertaken by contractors are randomly and regularly inspected to ensure that maintenance has been properly carried out, with action taken to remedy any non-compliant issues id.	Inspected montly	Clerk	Monthly

**PROVISION OF OFFICE ACCOMMODATION**

No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
43	Physical	Poor Office Conditions	L	L	Mitigation	All office accommodation to be of good standard. Clerk currently works from home.		Clerk/Council	Annually
44		Poor/Faulty Office Furniture	L	L	Mitigation	To maintain approved standards for office furniture and fittings. Where appropriate submit report to council for approval to repair/replace. Clerk uses personal chair and home office desk built in.		Clerk/Council	Annually

**MEMBER/OFFICE PROPRIETY**

No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
48	Member's Interests	Conflict of Interest.	L	M	Mitigation	Councillors have a duty to declare any interest at the start of the meeting. Register of Members Interests form to be reviewed annually in May and maintained as a permanent public record.	Next review May 25	Councillors	Monthly
49	Gifts and Hospitality	Failure to notify/record gifts	L	L	Mitigation	Ensure that all staff/members are aware of responsibilities. Maintain gift register.	Implement controls: 1. New policy to be implemented.	Clerk/Council	Annually
50	Defamation/Code of Conduct. Standing Orders	Legal challenged against the council.	L	M	Mitigation	Both Standing Orders and Code of Conduct reviewed annually. All Councillors required to attend a Councillor Induction training course.	Next review May 25	Clerk/Council	Annually

**PUBLIC BUILDING - ACTIONS NOT REQUIRED UNTIL BUILDING IN SITU**

No	Subject	Risk Description	Likelihood	Impact	Response	Risk Control Measures (Alleviation of risk by FCC)	Action to be taken	Person Responsible	Review Frequency
45	Physical New community centre due end 2025.	Security of premises and contents				To safeguard council assets: Define policy for security of premises and equipment. Maintain asset register and photographs of all items of any value together with a digital backup copy. Allocate responsibility for security/control of equipment. All offices/premises are locked outside working hours. Letting agreements are in place with a condition to secure building on departure.	Implement controls. Currently no public building, community centre due end 2025.	Clerk	
46		Maintenance of building				To ensure proper maintenance of premises and minimise risk of loss/damage/injury: Define responsibility for maintenance. Carry out regular inspections of all buildings. Ensure that where appropriate proper contractual arrangements are in place. Arrange staff training where required. Detailed records kept of all work scheduled/completed. That each building is individual risk assessed	Implement controls. Specialist advice to be obtained if deemed necessary. Currently no public building, community centre due end 2025.	Clerk	
47		Vandalism				To minimise the risk of loss/damage/injury arising from vandalism: Maintain efficient and effective security. Maintain liaison with local enforcement agencies	Implement controls. Ensure sufficient insurance. Obtain periodic valuation of b buildings	Clerk	