

Martlesham Parish Council



RISK ASSESSMENT & MANAGEMENT PROGRAM

Adopted:- 05.11.25 (Resolution C2025/11h)

Review by:- November 2026

Introduction

Risk assessment is the systematic examination of working conditions, workplace activities and environmental factors that will enable Martlesham Parish Council to identify any and all potential inherent risks. Martlesham Parish Council will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

This document has been produced to enable Martlesham Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The list is not exhaustive, and Councillors and Officers may wish to consider other risks not identified. Risk Assessment & Management is an essential feature of good governance. The Assessment recognises that risk management applies to all aspects of the Council's work.

The Joint Panel on Accountability and Governance (JPAG) The Joint Practitioners' Guide 2025 defines risk as:

5.89. Risks are uncertain events or conditions (not just financial) that if they occur, will affect the authority's ability to achieve its objectives. The authority generally, and members individually are responsible for risk management.

5.91. Risks are unavoidable, but they need to be managed either by mitigation or controls such that they are tolerated, treated, transferred or terminated

In order to warrant a positive response to this concern, The Parish Council must have appropriate arrangements in place. As a minimum we must identify and assess risks and address those identified risks by mitigating or managing them.

Under the Risk Assessment & Management Program, the full Council will review the red risks on a quarterly basis, the medium risks on a six-monthly basis and the green risks on an annual basis. To this end the Parish Council recognises the Risk Assessment & Management Program is both a record, as well as a working document that should be used to enable continuous improvement in respect of safeguarding Martlesham Parish Council's concerns and assets. The Finance Committee is responsible for maintaining the Risk Assessment & Management Programme.

As recommended at section 5.93 of The Joint Panel on Accountability and Governance (JPAG) The Joint Practitioners' Guide 2025, the likelihood of the risk and the severity of the consequences are classified using a five-point matrix system used to assess and rate the risks as identified.

Risk Assessment Rag Rating

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| Risk of occurrence | High | Medium | Low |
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Risk Assessment Management Record

| Risk Area | Risk Identified | Level of Risk (H/M/L) | Management of Risk | Action Required | Review Date |
|---|------------------|--------------------------|--|--|----------------|
| SECTION ONE: AREAS WHERE THERE MAY BE SCOPE TO USE INSURANCE TO HELP MANAGE RISK | | | | | |
| Property and contents owned by the Parish Council | Loss or damage | | An up-to-date register of assets and investments | Annual Review by Finance & General Purposes Committee | Ongoing |
| Damage to third party property or individuals | Public liability | | Property Maintenance and insurance cover | Insurance held with Hiscox Insurance (AJG Community Schemes) renewal date 29 th | September 2026 |

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| | | | | September 2026 reviewed by the Council on 3 rd September 2025 and by IA | |
| Consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party | Public liability | | Annual review of risk and the adequacy of cover | Value of insurance £10,000,000, held with Hiscox Insurance (AJG Community Schemes) renewal date 29 th September 2026 reviewed by the Council on 3 rd September 2025 and by IA | September 2026 |
| Loss of cash through theft or dishonesty | Fidelity guarantee | | Regular reviews & Insurance Cover | Level £300,000 , Hiscox Insurance (AJG Community Schemes) renewal date 29 th September 2026 reviewed by the Council on 3 rd September 2025 and by IA | September 2026 |
| Legal liability as a consequence of asset ownership | Public liability | | Property maintenance and insurance cover | Value of insurance £10,000,000, held with Hiscox Insurance (AJG Community Schemes) renewal date 29 th September 2026 reviewed by the Council on 3 rd September 2025 and by IA | September 2026 |
| SECTION TWO: WORKING WITH OTHERS TO HELP MANAGE RISK | | | | | |
| Security for vulnerable buildings, amenities or equipment | | | | Inspection regime – councillors and paid inspectors reviewed annually, reporting systems | |

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| The provision of services being carried out under agency/partnership agreements with principal authorities | Standing orders and financial regulations dealing with the award of contracts | | | Reviewed annually by council annually (last on June 2025) by IA | May 2026 |
| Banking arrangements, including borrowing or lending | Detect and deter fraud or corruption | | | Financial regs reviewed February 2025 and IA review | |
| Ad hoc provision of amenities/facilities for events to local community groups | Public Liability | | | Ask all for hirers insurance, financial regulation if required | |
| Vehicle or equipment lease or hire | | | | Hire from reputable companies, monitor by council | |
| Trading units (land maintenance etc) | External contractors for maintenance | | | County association for legal | |
| SECTION THREE: SELF-MANAGED RISK | | | | | |
| Proper financial records | In accordance with statutory Requirements | | | Review at Full Council and Finance & General Purpose Committee meetings by Cllrs, annually by IA | |
| Business activities | Ensuring that they are within | | | IA review on receipt and at half year and regular reference to legislation and guidance | |

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| | the legal powers of councils | | | | |
| Borrowing | Complying with restrictions | | | IA review and council – currently there are not borrowings | |
| Employment law and Inland Revenue regulations | Ensuring that requirements are met | | | IA review April 2025 and use of SALC payroll | |
| VAT | Ensuring that requirements are met under HMRC regulations | | | IA review and advice taken as needed from SALC | |
| Annual precept | Ensuring adequacy within sound budgeting arrangement | | | IA review and budget published on website annually | |
| Monitoring of performance | | | | Councillors review budget and policies at Full Council meetings and inline with Annual Review Programme | |
| Grants | Ensuring proper use of funds granted to local community bodies under specific powers, s137 or GPC | | | All grants based on approved form (last updated February 2025) and supporting information, minuted and checked by IA | |
| Council minutes | Proper, timely and accurate | | | Posted on website for public to see With full agenda packs as | |

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| | reporting of council business in the minutes | | | per Transparency Code and IA review | |
| Rights of inspection | | | Subject Access Request Policy | Website / policies updated October 2025 | October 2026 |
| Document control | Proper systems | | | Policies approved and published in line with Annual Review Programme | |
| Register of Members' Interests and Gifts and Hospitality | In place, complete, accurate and up-to-date | | | IA and district council review web links checked May 2025 | May 2026 |
| Compliance with Transparency Code | | | | Stay up to date with legislative changes | |