

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



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

				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	

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	

	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	

	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	