

BEETHAM PARISH COUNCIL

RISK ASSESSMENT MAY 2025

The purpose of this Risk Assessment is to identify areas where there might be exposure for Beetham Parish Council (BPC) to risk and, ultimately, to resulting financial loss – and to summarise what measures are in place, or need to be put in place, to eliminate or reduce such risk/loss.

Risks might be such as could result in a reduction/loss of expected/budgeted income, or an increased/unbudgeted expense. Risks may also include accidental damage to BPC property/members/staff or to members of the public. They may be categorised as high (H), medium (M), low (L) or zero (Z).

BPC's income arises from regular receipts of its precept and ground rents arising from Plot 4 at Slackhead. There are additional receipts from grants, donations, wayleaves and levies (eg the Community Infrastructure Levy). The most significant of all these receipts is the annual Precept which provides up to 90% BPC total income. Precept is effectively guaranteed by law as the amount requested/needed by BPC to balance its budget and is consequently graded as ZERO risk. The ground rents are of lower significance but generally reliable – so graded as LOW risk. The other receipts are somewhat unpredictable so graded as MEDIUM risk. BPC budgeted expenditure takes into account the relative risk of each category of receipt so as not to expose it to loss through over-expenditure.

BPC's expenditure in 2024/2025 consisted of necessary overhead and admin costs (approx. 56% of the total), necessary expense for the maintenance of parish land and trees (approx. 27%), the cost of and optional expenditure eg grants awarded and special BPC projects (approx. 6%). Previous annual charges by the higher authority for power usage and maintenance of street lamps was discontinued retrospectively with effect from 01/04/23.

It is BPC policy to try to maintain a healthy cash reserve of at least 90% total annual expenditure.

Identified risks are, as far as reasonably possible, covered by insurance. Further detailed comment is as follows:

1. Beetham Parish Council (BPC) own two relatively small plots of land, several items of street furniture. It owns no buildings or motor vehicles. BPC's insurers are Zurich Municipal.
2. **LAND** - The risks arising from BPC's land ownership land are mainly of a Public Liability nature, which are covered by insurance - £10 million indemnity limit. BPC undertakes a regular survey of these risks. A survey of the risks arising from structural faults and deterioration of walls and fences was completed in March 2018. Trees are inspected annually by an independent arboriculturist whose recommendations are implemented.
3. **STREET AND INDOOR FURNITURE**. Items of street furniture are always vulnerable to vandalism but the Parish of Beetham is semi-rural, overwhelmingly residential and is popular as a retirement area. As such it enjoys an exceptionally low crime rate. Generally it is considered uneconomic for BPC to insure the majority of these individual items. However, three higher value items (bus shelters) which, because of their location beside the highway, are vulnerable to traffic incidents, are currently covered for replacement value under the All Risks category of BPC's insurance policy. The amount of cover of these has been re-assessed in the light one incident and time-related increases in replacement cost. A phone-box located defibrillator valued at £1,500 was added to the insurance cover in April 2019. A

Speed Indicator Device (SID) acquired in Feb 2018 at a cost of £3,000 was added to BPC insurance cover as from 17/05/19. A additional outdoor seat was acquired in 2021/22 funded by donation from the local community shop and a further (QEI memorial seat) added in 2022/23.

4. OFFICIALS INDEMNITY (including employees). BPC has nine members and one part-time employee - all covered by personal accident insurance to a value of £10 million. Volunteers working on behalf of BPC will be covered as needed. There are no claims on record against this cover, either under the Employers Liability or Libel & Slander sections of the policy.
5. FIDELITY GUARANTEE – All members and employees are covered by the BPC insurance policy to a value of £25,000. There are no claims on record.
6. PERSONAL ACCIDENT – Insurance cover is in place for up to £500,000 for any one person and for up to £2 million for any one incident. There are no claims on record.
7. LEGAL EXPENSES – Insurance cover is in place for Employment Disputes and Compensation Awards. Legal Defence, Tax Protection, Contract Disputes and Statutory Licence Protection up to a limit of £100,000. There are no claims on record.
8. EMERGENCY STAFF COVER – the risk of possible temporary or permanent incapacity of the Parish Clerk as the council's sole employee, and consequent interruption to the council's essential administration procedures. This risk has been dealt with by the in-house training of certain council members to continue the council's administration functions on a temporary basis when needed.

Recommendations – no further action by BPC is needed at this time.

Signed as a true statement of fact:

BPC Chair – Peter Greifenberg:

P.C. Greifenberg

Date 2/3/2025

BPC Parish Clerk and RFO – Jessica Harvey:

J. Anthony