

BENWICK PARISH COUNCIL RISK ASSESSMENT

NOTES:

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the employer to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. Making sure that all employee(s) are made aware of the results of the risk assessment.

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. In conducting this exercise the following plan was followed.

- (i) Identify the areas to be reviewed.
- (ii) Identify what the risk may be.
- (iii) Evaluate the management and control of the risk and record all finds.
- (iv) Review, assess and revise if required.

**BENWICK PARISH COUNCIL
RISK ASSESSMENT**

SUBJECT	RISK(S) IDENTIFIED	High/Med/ Low Risk	MANAGEMENT/CONTROL OF RISK	REVIEW/ASSESS/REVISE
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FINANCIAL AND MANAGEMENT

Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance.	H	In the event of incapacity of the Clerk for up to three months a Councillor would temporarily record the minutes. For incapacity longer than three months a temporary replacement Clerk would be sought from an appropriate organisation or would advertise for a new temporary Clerk. In the event of full or majority replacement of the Council at an election or other such instances the Clerk would contact the local council to appoint Councillors.	Existing procedure adequate .
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Precept	Adequacy of precept. Requirements not submitted to FDC. Amount not received by FDC.	L L L	To determine the precept amount required, the Parish Council regularly receives budget update information and the precept is an agenda item at full Council. At the Precept meeting Council receives a budget update report, including actual position and projected position to end of year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the Precept amount to be requested by Benwick Parish Council. This figure is submitted by the Clerk in writing to FDC.	Existing procedure adequate.
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FINANCIAL AND MANAGEMENT				
			The Clerk informs Council when the monies are received.	
Financial Records	Inadequate records. Financial Irregularities.	L L	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate. Review of the Financial Regulations annually for adequacy and improvement.
Banking and Banking	Inadequate checks. Bank mistakes. Loss.	L L L	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts and a bank. reconciliation statement is signed at each ordinary meeting by two members The Parish Council has two bank accounts (current and reserve). Cheques require two signatures, there are three nominated Councillors including the Chair (any two to sign). The bank does make occasional errors in processing cheques which are discovered when the Clerk reconciles the bank accounts once a month. Any errors are dealt with immediately by informing the bank and awaiting their correction.	Existing procedure adequate. Review of the Financial Regulations and bank signatory list, especially after and AGM and an election. Monitor the bank statements monthly.
Cash	Loss through theft or dishonesty.	L	The Council has Financial Regulations which set out the requirements. Cash received is banked within 3 banking days. There is no petty cash or float.	Existing procedure adequate. Review the Financial Regulations annually.
Reporting and auditing	Information communication	L	A monitoring statement is produced quarterly before a Council meeting with the agenda. This statement includes bank reconciliation budget update and a breakdown of receipts and payments balanced	Existing communication procedures adequate. Council to appoint a Council Auditor for Fidelity compliance.
Signed:	(Chair)	Signed:	(Clerk)	Signed:(Internal Auditor) 3 of 9

SUBJECT	RISK(S) IDENTIFIED	High/Med/ Low Risk	MANAGEMENT/CONTROL OF RISK	REVIEW/ASSESS/REVISE
FINANCIAL AND MANAGEMENT				
	Compliance	M	against the bank. Council audit internally annually to comply with Fidelity Guarantee.	
Direct Costs. Overhead expenses. Debts.	Goods not supplied but billed. Incorrect invoicing. Cheques payable. Incorrect.	L L L L	The Council has Financial Regulations which set out the requirements. At each Council meeting the list of invoices awaiting approval is distributed to Councillors and considered. Council approves the list of requests for payment. Each cheque signatory checks each invoice against the cheque book invoices and associated paperwork and initials the invoice and cheque stubs.	Existing procedure adequate. Review the Financial Regulations annually.
	Loss of stock. Unpaid invoices.	L L	The Council has no stock. Unpaid invoices to the Council for allotment rent are pursued by the Clerk.	
Grants and support - payable.	Power to pay. Authorisation of Council to pay.	L	All such expenditure to go through the required Council process of approval, is minuted and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedures adequate. Parish Councillors request a S137 rules if required.
Grants - receivable.	No longer receive Grant(s)	L	The Parish Council have sufficient reserves in the interim to cover any shortfall. An annual review is made to assess requirements of budgets and addressed to appropriate bodies.	Existing procedure adequate.
Charges - rentals payable	Payments of charges, leases, rentals.	L	Invoices payable for any rental amounts are entered into the normal payment system for authorisation.	Existing procedures adequate.

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Signed:(Internal Auditor) 4 of 9

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FINANCIAL AND MANAGEMENT				
Charges - rentals	Receipt of rental. Insurance implication.	L	Allotments – The Parish Council agrees in advance each year the fee for the rental of allotments. The Clerk issues an agreement for usage and both parties sign the agreement. The Parish Council copy is held in Parish Council records. Invoices are issued once/twice a year. Cheques received and banked. The Parish Council is notified accordingly. Allotment holders arrange their own insurance.	Existing procedure adequate. Review agreement and fees annually. Ensure payment is received.
Best value Accountability.	Work awarded incorrectly.	L	Normal Parish Council practice is to seek 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 the Parish Council.	Existing procedure adequate. Included in Financial Regulations.
	Overspend on services	M		
Salaries and associated costs	Salary paid incorrectly.	L	The Parish Council authorises the appointment of all employees through a Personnel Committee. Salary rates are assessed annually by the Parish 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 and NI. These are inspected at the Council meetings and signed off. The Tax and NI is worked out using an Inland Revenue Annual Return. The Clerk keeps a time sheet and has a contract of employment and job description. Review of Contracts of Employment periodically.	Existing procedure adequate.
	Wrong hours paid.	L		
	Wrong rate paid.	L		
	False employee.	L		
	Wrong deductions of NI or Tax.	L		
Unpaid Tax & NI contributions to the Inland Revenue.	L			

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FINANCIAL AND MANAGEMENT				
Employees	Loss of key personnel. Fraud by staff. Actions undertaken by staff. Health & Safety.	M L L L	The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud. On-going relevant training, reference books, access to assistance and legal advice required to undertake the role is made available to the Clerk.	Existing procedure adequate. Membership of the SLCC. Monitor working conditions, safety requirements and insurance regularly.
Councillor allowances.	Councillors over-paid. Income tax deduction.	Negative	Re-imburement of expenses is made to Parish Councillors when required.	Existing procedure adequate.
Election costs.	Risk of an election cost.	L/M	Risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from the District 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 has Financial Regulations which set out the requirements.	Existing procedure adequate.
Legal Powers.	Illegal activity of payments.	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings, including a reference to the power used.	Powers minuted from April 2007 (158/07).
Annual Return.	Submit within time limits.	L	The Clerk completes the Employer's Annual Return online and submits to the Inland Revenue within the prescribed time frame.	Existing procedure adequate.

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FINANCIAL AND MANAGEMENT

Minutes/Agendas/ Notices Statutory documents.	Accuracy and legality. Business conduct.	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 Agendas are displayed according to the legal requirements. Business conducted at Council Meetings should be managed by the Chair (or Vice Chair if Chair not available).	Existing procedure adequate. Guidance/training to Chair should be given. Members to adhere to Code of Conduct.
		L		
Members interests	Conflict of Interest. Register of Members' Interests	L	The declaring of interests by members at a meeting should be the process to remind Councillors of their duty and should remain on the agenda. Register of Members' Interest forms should be reviewed regularly by Councillors.	Existing procedure adequate. Members take responsibility to update their Register.
		M		
Insurance	Adequacy. Cost. Compliance. Fidelity Guarantee	L	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.
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Data Protection.	Policy Provision.	H	The Council is registered with the Data Protection Agency.	Annual registration with the Information Commissioner.

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FINANCIAL AND MANAGEMENT

Freedom of Information Act.	Policy. Provision.	L M	The Council has a model publication scheme for Local Councils in place. There has been no requests for information to date but the Clerk is aware that if a substantial request arrives then this may require many hours of additional work. The council is able to request a fee if the work will take more than 1 hour but the applicant also has the right to re-submit the request broken down into sections, thus negating the payment of a fee.	Monitor and report any impacts of requests made under the F O I Act
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PHYSICAL EQUIPMENT OR AREAS

Assets.	Loss of Damage. Risk/Damage to third party property or individuals.	L L	Annual review of assets register, insurance provision, storage and maintenance is undertaken.	Existing procedure adequate.
Maintenance.	Poor performance of assets or amenities. Loss of income or performance. Risk/damage to third parties.	L L L	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the correct procedures of the Parish Council. All assets are insured and reviewed annually. All public amenity land is inspected regularly by Parish Councillors/employees.	Existing procedure adequate. Ensure inspections carried out.
Notice Boards.	Risk/damage/injury to third parties. Road side safety.	L L	The Parish Council has one notice board sited at the Village Hall. The notice board has insurance cover and inspected regularly by Parish Councillors/Clerk and any repairs or	Existing procedure adequate.

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PHYSICAL EQUIPMENT OR AREAS				
			maintenance requirements brought to the attention of the Parish Council. Keys are held by one Councillor and the Clerk.	
Street Furniture.	Risk/damage/injury to third parties.	L	The Parish Council is responsible for village Sign, War Memorial, six seats around the village, Grit Bins, Litter Bins, Street Lights and a bus shelter.	Existing procedure adequate.
Meeting Location.	Adequacy. Health & Safety.	L M	The Parish Council Meetings are held at the Village Hall. The premises and the facilities considered to be adequate for the Clerk, Councillors and Public who attend from Health & 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 Clerks house.	Damage (apart from fire) and theft is unlikely and so provision adequate. Deeds and leases copied and deposited off site and a copy kept in the records.
Council Records - Electronic.	Loss through: Theft Fire Damage Corruption of Computer	L L L M	The Parish Council's Electronic records are stored on the Clerk's computer. Back-ups of files are taken at regular intervals. Important documents scanned and archived with Cambridgeshire County Council and DVD copies which will be kept within the Parish Council Committee.	A back-up memory stick of the electronic files produced once a month and deposited with the Chairperson.

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