

Comeytrove Parish Council Risk Management Scheme January 2021

MANAGEMENT

Subject	Risk Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Business Continuity	Council not being able to continue its business due to an unexpected or tragic circumstance	L	All files kept on the Parish Council laptop at Clerks home address. All files back up to Cloud and memory stick, The Chairman has access. In the event of an emergency The Chairman has the passcode to the Parish Council laptop, which he can then access the file which details log in details for accessing information relating to everyday operation of the Parish Council. In addition The Chairman can access the electronic calendar which details the daily/weekly/monthly tasks.	Annual When meetings resume face to face or annually, whichever is sooner
Meeting Location	Health and Safety of venue	L	Currently meeting held online via Zoom, When in person meetings resume, a separate risk assessment will be carried out on the venue.	If legislations changes
Meeting venue unavailable	Where would Council meet if hall unavailable due to fire/flood etc. Records being lost through fire, theft or	L	Currently legislation states that Parish Councils can meet remotely	Annual
Paper Council Records	damage	L	All current files kept at Clerks home address in a filing cabinet. Historic files are transferred to Heritage centre for storage	Annual

FINANCE

Subject	Risk Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Financial Regulations	Inaccurate procedures	L	Financial regulations implemented and adopted by Councillors. The Clerk advises of any recommended amendments.	Annual
Banking	Loss of funds	M	Current, CIL and Saving accounts held at with The Unity Trust bank. Cash cannot be withdrawn. Funds can be transferred between accounts once scheduled by The clerk and authorised by two signatories.	Annual
Petty Cash	Loss of cash through theft	L	Petty Cash not held	Annual
Cash	Loss of cash through theft or dishonesty	L	Cash deposits are not received. Any receipts received is through online bank transfer to Parish Council Account	Annual
Financial controls and records	Fraudulent book keeping	M	Monthly bank reconciliation prepared by the Clerk, checked by non-signatory Councillor, the same Councillor views the bank statements every month. Copies of the receipts and payments account are also sent to this Cllr with the bank reconciliation monthly.	Monthly checks

	Fraudulent Payments	L	All payments are made online, a copy of the invoice is sent to all bank signatories (5) along with the scheduled payment. Two signatories are required to authorise all payments. The Clerk schedules all the payments, signatories do not have authority to do this. All payments checked at six monthly internal audit	Monthly checks
	Dishonesty	L	Bank reconciliations checked monthly, Internal audit carried out half yearly and external audit annually.	Monthly/6 monthly and annual checks
VAT	Inaccurate claiming of VAT refund	L	Clerk claims all recoverable VAT. Clerk has attended VAT training course	Annual
Precept	Insufficient funds to operate	L	3-year forecast and detailed budget prepared by Clerk in December for Councillors (to see if a precept increase will be required in the next three years). Precept request sent to SW&T. All income and expenditure is reported to Council at every meeting. Quarterly reports are produced to compare budget to actual spend.	Annual
AGAR	Not submitted on time	L	Prepared by Clerk, checked by internal auditor, agreed by Councillors, returned to external auditor. The Clerk has electronic calendar with reoccurring deadlines highlighted	Annual
Borrowing	Incorrect procedure followed for borrowing	L	Compliance with borrowing restrictions. The Clerk has successfully secured a loan for another Parish Council in the last 12 months so is aware of the procedure	Annual

**INSURANCE
Subject**

Risk Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Risk to 3 rd party, property or individuals	L	Public liability Insurance £10,000,000, Personal accident insurance covers: Councillors, Clerk, Employee's and Voluntary workers.	Annual
Legal liability as consequence of asset ownership	M	Up to date asset register maintained. Play equipment at Penny's Field inspected weekly by SW&T, and annually by ROSPA. Safety reports held by Clerk.	Annual
Safety of staff and visitors	M	Safety checks carried out weekly by SW&T at Penny's Fields. Risk assessments to be carried out before any public event for which the Parish Council had sole responsibility.	Annual
Ensuring activities are within legal powers	L	Personal accident and public liability insurance in place. Clerk clarifies legal position on any new proposals. Legal advice sought where necessary.	Annual

	Proper and timely recording of meetings via the minutes	L	Council meets every month (except January and August), including the annual parish meeting and the annual meeting of the Parish Council. Parish Council minutes are distributed to Councillors and are made available to the public via the Clerk and on the Parish Council web site.	Annual
	Fidelity	L	Libel and Slander insurance of £250,000 in place Fidelity insurance of £250,000.00	Annual
	Asset insurance cover	L	Clerks Office equipment and Assets covered by insurance policy	Annual
GDPR	GDPR compliance	L	Data stored in accordance with GDPR regulations	Annual

EMPLOYMENT

Subject	Risk Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Employment	Compliance with employment law	L	Employers Liability insurance £10,000,000 in place. Clerk keeps Council informed of employment requirements. Councillors invited to carry out Employer training annually	Annual
	Compliance with HMRC requirements	L	RTI submissions completed monthly PAYE payments made monthly Clerk undertakes all dealings with HMRC. Auto Enrolment implemented for eligible staff Internal auditor carries out checks at each inspection	Annual
	Clerks Salary payments	M	Clerk will schedule payments, authorised by two signatories, Any pay increase will be agreed at a Parish Council meeting, Clerk will supply Councillors with relevant information relating to this	Annual

COUNCILLOR PROPRIETY

Subject	Risk Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Councillor propriety	Registers of interest and gifts and hospitality	L	Registers in place and available for inspection. A link is available on the website for members of the public to view. A copy of all Councillors forms are returned to SW&T.	Annual

COUNCILLOR REPUTATION

Subject	Risk Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Council Reputation	Bringing Council into disrepute	M	Councillors received Code of Conduct training and adopted policy. Councillors adopted Social media policy	Annual

