**Chesham Bois Parish Council Risk Assessment Management**

A Risk Assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable Council to identify any and all potential inherent risks. Council will take all practical and necessary steps to reduce or eliminate risks, in so far as is practically and reasonably possible. This document has been produced to enable Council to assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them.

|  |  |  |  |
| --- | --- | --- | --- |
| **Financial** | |  |  |
| **Subject** | **Risk Identified** | **Level** | **Management/Control of Risk** | **Review/Assess/Revise** |
| **Precept** | Adequacy of precept requirements  Requirements not submitted to Chiltern District Council in time  Amount not received by CBPC | Low  Low  Low | Council receive detailed budgets in the late autumn. Precept derived directly from this. Expenditure against budget is reported to Council monthly.  Precept should be considered by Council before the deadline – deadline should be ascertained from CDC asap.  The Clerk informs Council when the monies are received. | Existing procedures are adequate |
| **Financial Records** | Inadequate records & financial irregularities | Low | The Council has Financial Regulations which sets out the requirements. | Reviewed annually |
| **Bank & Banking** | Inadequate Checks  Bank Errors  Loss  Charges  Security | Low  Low  Low  Low  Medium | The Council has Financial Regulations which sets out the requirements for banking, cheques and reconciliation of accounts.  The Clerk reconciles the bank accounts once a month when the statement arrives; any problems/irregularities are dealt with immediately by informing the bank and awaiting their correction.  Losses would result from a bank error and these would be immediately reported to the bank. Possible losses from unauthorised access to the Council’s bank account are minimal.  Bank statements are monitored and irregular bank charges queried.  The Council has Financial Regulations which sets out the requirements. | Existing procedures are adequate |
| **Cash** | Loss through theft or dishonesty | Low | The Council has Financial Regulations which set out the requirements. Cash is banked within 6 working days, access to petty cash is only open to the Clerk and is regularly accounted for and balanced, receipts are provided for any expenditure. | Existing procedures are adequate |
| **Reporting & Auditing** | Information communication  Compliance | Low  Low | A budget monitoring statement is produced before each Council meeting with the agenda and discussed and approved at the meeting. Financial information is a regular Council agenda item.  Auditing takes place on an annual basis. | Existing procedures are adequate |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Direct Costs**  **Overheads**  **Expenses**  **Debts** | Goods not supplied but billed  Incorrect Invoicing  Cheque payable incorrect  Electronic payment incorrect  Loss of Stock  Unpaid Invoices | Low  Low  Low  Low  Low  Low | The Council has Financial Regulations which set out the requirements.  Prior to each Council meeting invoices are checked by the Clerk and allocated a cost code. A payments schedule is circulated to Councillors prior to the Council meeting and any Councillor can query an invoice with the Clerk. If satisfactory the schedule is approved at the Council Meeting.  The Clerk prepares the cheques. After the Council meeting at which the payments are approved two Councillors will sign the cheque and initial the cheque stub.  The Clerk uploads the online payments and provides a copy of the payments to be authorised online together with the invoices. After the meeting at which the payments are approved two Councillors will sign the initial the online payment list and log in to the banking system and authorise the payments.  The Council has only minimal stocks and these are monitored by the Clerk.  Unpaid invoices due to Council are pursued by the Clerk on a regular basis. | Existing procedures are adequate and Financial Regulations reviewed annually |
| **CPBC Run Activities** | Risk of financial loss | Low | Activities previously held, such as the Village Fete, have been financed by stall sales and sponsorship prior to the event. A maximum exposure is ascertained and agreed prior to the event. If finance is not secured in advance there may be some financial risk which would need to be covered by the Council’s reserves. | Existing procedures are adequate |
| **Grants & Support – Payable** | Power to pay /Authorisation of Council to pay | Low | All such expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using S137 power of expenditure. A grant application form has been devised to keep up to date records of applications. | Existing procedures are adequate |
| **Grants – receivable** | Receipts of grants | Low | The Council does not presently receive any regular grants. One off grants come with terms and conditions to be satisfied and are monitored by the Clerk. | Existing procedures are adequate |
| **Charges /Rentals Payable** | Payments of charges, leases, rentals | Low | The Council rents an office from St Leonards Parish Church; rent is paid bi-annually in advance by standing order. Payments are reported to Council as made. | Existing procedures are adequate |
| **Charges /Rentals Receivable** | Receipts of charges, leases | Low | Invoices for leases are issued in advance of rental period. The lease with The Berkhamsted School for car parking on Common land off Copperkins Lane requires submission of insurance details to Council on an annual basis. A schedule of wayleaves payments is kept, updated and monitored by the Clerk. | Existing procedures are adequate. Leases are reviewed periodically |
| **Best Value/ Accountability** | Work awarded incorrectly  Overspend on services | Low  Medium | The Council has Financial Regulations which set out the requirements for awarding contracts.  If a problem was encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report the matter to the Council. | Existing procedures are adequate |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Salaries & Associated Costs** | | Salary paid incorrectly  Wrong hours paid  Wrong rate paid/  False employee  Wrong deductions of NI or Tax  Unpaid Tax & NI  Contributions to HM Revenue | | Low  Low  Low  Low  Low  Low  Low | | | Payments of salaries are made by BACS methods provided that the instruction for each payment is signed by two authorised bank signatories and are retained and any payments are reported to Council as made.  The Council authorises the appointment of all employees. Council assess Salary rates annually. Salary analysis and payslips are produced by the Clerk on a monthly basis and are inspected at the Council meetings and signed.  Tax and NI is worked out by the external payroll administrators. Payments are made quarterly to the HM Revenue by the Clerk and are reported to Council as made. The payroll administrators produce the Inland Revenue Annual Return which is checked and approved by the Clerk and submitted by the payroll administrators. Internal auditor carries out annual checks | | | | | Existing procedures are adequate | |
| **Employees** | | Fraud by staff  Health & safety | | Low  Low | | | Financial risks are low as only the Clerk has access to the petty cash. The requirements of Fidelity Guarantee insurance are adhered to with regards to fraud.  All employees to be provided with adequate direction and safety equipment needed to undertake their roles. Regular risk assessment checks of workplace carried out. | | | | | Existing procedures are adequate | |
| **Election Costs** | | Risk of an election cost | | Low | | | Risk is higher in an election year. Estimated costs to be obtained from Chiltern District Council and included in the budget if insufficient reserves in General reserves. | | | | | Existing procedures are adequate | |
| **VAT** | | Reclaiming/Charing | | Low | | | The Council has Financial Regulations that set out the requirements. | | | | | Existing procedures are adequate | |
| **Annual Returns** | | Submit within time limits | | Low | | | Employer’s Annual return is completed and submitted online to HM Revenue by the payroll administrators, having been approved by the Clerk.  The Financial Annual Return is completed by the internal auditor and Clerk, approved by the Council and submitted to the External Auditor within the time limits. | | | | | Existing procedures are adequate | |
| **Legal Powers** | | Illegal activity of payments | | Low | | | All activity and payments within the powers of the Council to be resolved and minuted at Council meetings. | | | | | Existing procedures are adequate | |
| **BUSINESS CONTINUITY** | | | | |  | | |  | | |  | | |
| **Subject** | | **Risk Identified** | | | **Level** | | | **Management/Control of Risk** | | | **Review/Assess/Revise** | | |
| **Loss of key personnel** | | Inability to conduct Council business | | | Medium | | | In the event of the Clerk being indisposed the Chairman is to contact the Buckinghamshire & Milton Keynes Association of Local Councils for advice. | | | Existing procedure adequate Member of SLCC /NALC | | |
| **Council Records – Paper** | | Loss through:  Theft  Fire  Damage | | | Low  Medium  Low | | | The Council’s records are stored at the Council office. Records include historical correspondences, minutes, insurance, and bank records. The documents are stored in a lockable fireproof safe. | | | Existing procedures are adequate | | |
| **Council Records - Electronic** | | Loss through:  Theft  Fire damage  Corruption of Computer | | | Low  Low  Medium | | | The Council’s electronic records are stored in the iCloud. Minutes, agendas and policies are held on the Council’s website.  Data backup on an external hard drive is made monthly and is kept offsite by the Clerk. | | | Existing procedures are adequate | | |
| **Councillors** | | Failure to retain or secure the necessary number of members for the Council | | | Low | | | When a vacancy arises the Clerk is to follow correct legal processes and ensure appropriate actions is taken to try and co-opt members onto Council. | | | Existing procedures are adequate | | |
| **LEGAL** | | | | |  | | |  | | |  | | |
| **Subject** | | **Risk Identified** | | | **Level** | | | **Management/Control of Risk** | | | **Review/Assess/Revise** | | |
| **Members Interests** | | Register of Members interests  Conflict of interest | | | Medium  Low | | | Completed register of members’ interest forms are submitted to the Monitoring Officer at CDC and regularly reviewed. Any change in a Councillor’s register of interests must be notified to the Clerk.  Councillors are required to declare an interest in any item of business and this is recorded in the minutes. | | | Existing procedures are adequate | | |
| **Data Protection** | | Policy Provision | | | Low | | | The Council is registered with the Information Commissioner | | | Existing procedures are adequate | | |
| **Freedom of Information Act** | | Policy Provision | | | Low | | | The Council conforms to the Freedom of Information Act and responds to individual requests in accordance with it. | | | Existing procedures are adequate | | |
| **GOVERNANCE & MANAGEMENT** | | |  | | |  | | |  | | | |
| **Subject** | **Risk Identified** | | **Level** | | | **Management/Control of Risk** | | | | **Review/Assess/Revise** | | |
| **Compliance** | Lack of knowledge of regulations and codes  Absence of Standing Orders  Council acting outside its powers laid down by Parliament | | Low  Low  Low | | | Ensure that all Councillors have available relevant Acts; that a Code of Conduct, Standing Orders and Financial Regulations are in place. Highlight essential parts and provide training where relevant  Ensure that Standing Orders are produced and adopted by the Council, understood by Councillors and reviewed annually.  Clerk to monitor relevant legislation and report to Council. Legal advice to be sought where necessary. | | | | Existing procedures are adequate | | |
| **Agendas/ Minutes/ Notices/ Statutory Documents** | Accuracy and legality  Business conduct | | Low  Low | | | Agendas and minutes are produced in the prescribed method by the Clerk and adhere to the legal requirements. Agendas are displayed and minutes are available in accordance with the legal requirements. Minutes are approved and signed at the following Council meeting.  Business conducted at Council meetings should be managed by the Chairman. | | | | Existing procedures are adequate. Members to adhere to Code of Conduct. | | |
| **Insurance** | Adequacy  Public Liability: risk to third party and or property.  Employer Liability: non-compliance with employment law | | Low  Medium  Low | | | An annual review is undertaken of all insurance arrangements.  Insurance is in place for £10million. Risk assessments regularly carried out to comply with requirements.  Clerk and Council to undertake adequate training and seek advice from the Buckinghamshire and Milton Keynes Association of Local Councils. | | | | Existing procedures are adequate. Risk Assessment carried out. | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Litigation** | Risk of legal action being taken against the Council | Medium | Public Liability Insurance covers general personal injury claims where the Council is found to be at fault. Open spaces and burial grounds are checked regularly. There is a rolling programme of tree reviews in accordance with specialist advice. Trees are investigated when damage reported. Risk Assessments carried out for all Council events. Burial Ground memorial tests carried out.  All contractors are to sign declarations confirming that they will: comply with their Health and Safety responsibilities, provide a copy of their public liability insurance cover (£5m minimum) and risk assessments, ensure their employees use protective and well-maintained equipment, receive adequate training and supervision and report all accidents. An up to date register is kept by the Clerk. | Existing procedures are adequate |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ASSETS & PROPERTY** | |  |  |  |
| **Subject** | **Risk Identified** | **Level** | **Management/Control of Risk** | **Review/Assess/Revise** |
| **Assets** | Loss or damage to third parties/properties | Low | An annual review of assets is undertaken for insurance provision. | Asset Register reviewed annually |
| **Maintenance** | Poor maintenance of assets or amenities, | Low | All assets owned by the Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised in accordance with the correct procedures of the Council. Assets are insured. | Existing procedures are adequate |
| **Notice Board** | Risk of damage | Low | The Council currently has five noticeboards. No formal inspection procedure is in place but any report of damage and faults are reported to Council and dealt with in accordance with the correct procedures of the Council. | Existing procedures are adequate |
| **Street Lighting** | Risk/injury to third party | Low | Insurance is in place. Maintenance contract with SparkX who undertake inspections and repairs. | Existing procedures are adequate |
| **Meeting Location** | Adequacy  Health & safety | Low  Low | The Council meetings are held in the Council Office. The premises and facilities are considered to be adequate for the Clerk, Councillors and Public who attend. | Existing procedures are adequate |

First Adopted: November 2016

Last Reviewed: April 2018

Next Review: April 2019