

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	Low	Council receive detailed budgets in the late autumn. Precept derived directly from this. Expenditure against budget is reported to Council monthly.	Existing procedures are adequate
	Requirements not submitted to Buckinghamshire Council in time	Low	Precept should be considered by Council before the deadline – deadline should be ascertained from BC asap.	
	Amount not received by CBPC	Low	The clerk informs Council when the monies are received.	
Financial Records	Inadequate records & financial irregularities	Low	The Council has Financial Regulations which sets out the requirements.	Reviewed annually
Bank & Banking	Inadequate Checks	Low	The Council has Financial Regulations which sets out the requirements for banking, cheques and reconciliation of accounts.	Existing procedures are adequate
	Bank Errors	Low	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.	
	Loss	Low	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.	
	Charges	Low	Bank statements are monitored and irregular bank charges queried.	
	Security	Medium	The Council has Financial Regulations which sets out the requirements.	
Cash	Loss through theft or dishonesty	Low	The Council has Financial Regulations which set out the requirements. Cash is banked within 6 working days. Petty cash is not used. Expenses are reimbursed monthly following submission of an Expenses form.	Existing procedures are adequate
Reporting & Auditing	Information communication	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.	Existing procedures are adequate
	Compliance	Low	Auditing takes place on an annual basis.	

Direct Costs Overheads Expenses Debts	Goods not supplied but billed	Low	The Council has Financial Regulations which set out the requirements.	Existing procedures are adequate and Financial Regulations reviewed annually
	Incorrect Invoicing	Low	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.	
	Cheque payable incorrect	Low	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.	
	Electronic payment incorrect	Low	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.	
	Loss of Stock	Low	The Council has only minimal stocks and these are monitored by the clerk.	
	Unpaid Invoices	Low	Unpaid invoices due to Council are pursued by the clerk on a regular basis.	
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	Low	The Council has Financial Regulations which set out the requirements for awarding contracts.	Existing procedures are adequate
	Overspend on services	Medium	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.	

Salaries & Associated Costs	Salary paid incorrectly Wrong hours paid Wrong rate paid/ False employee	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
	Wrong deductions of NI or Tax Unpaid Tax & NI Contributions to HM Revenue	Low Low Low		
Employees	Fraud by staff	Low	The requirements of Fidelity Guarantee insurance are adhered to with regards to fraud.	Existing procedures are adequate
	Health & safety	Low	All employees to be provided with adequate direction and safety equipment needed to undertake their roles. Regular risk assessment checks of workplace carried out.	
Election Costs	Risk of an election cost	Low	Risk is higher in an election year. Estimated costs to be obtained from Buckinghamshire 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
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LEGAL

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Members Interests	Register of Members interests	Medium	Completed register of members' interest forms are submitted to the Monitoring Officer at BC and regularly reviewed. Any change in a councillor's register of interests must be notified to the clerk.	Existing procedures are adequate
	Conflict of interest	Low	Councillors are required to declare an interest in any item of business and this is recorded in the minutes.	
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	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	Existing procedures are adequate
	Absence of Standing Orders	Low	Ensure that Standing Orders are produced and adopted by the Council, understood by councillors and reviewed annually.	
	Council acting outside its powers laid down by Parliament	Low	Clerk to monitor relevant legislation and report to Council. Legal advice to be sought where necessary.	
Agendas/ Minutes/ Notices/ Statutory Documents	Accuracy and legality	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.	Existing procedures are adequate. Members to adhere to Code of Conduct.
	Business conduct	Low	Business conducted at Council meetings should be managed by the Chairman.	
Insurance	Adequacy	Low	An annual review is undertaken of all insurance arrangements.	Existing procedures are adequate. Risk Assessment carried out.
	Public Liability: risk to third party and or property.	Medium	Insurance is in place for £10million. Risk assessments regularly carried out to comply with requirements.	
	Employer Liability: non-compliance with employment law	Low	Clerk and Council to undertake adequate training and seek advice from the Buckinghamshire and Milton Keynes Association of Local Councils.	

Litigation	Risk of legal action being taken against the Council	Medium	<p>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.</p> <p>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.</p>	Existing procedures are adequate
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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 contractor who undertake inspections and repairs.	Existing procedures are adequate
Meeting Location	Adequacy Health & safety	Low Low	The majority of 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