

STOKE ST MARY PARISH COUNCIL

RISK ASSESSMENT May 2023

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risk. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

This document has been produced to enable Stoke St Mary Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

MAINTAINING FINANCIAL RECORDS

RISK AREA	RISK(S) IDENTIFIED	H/M/L (High / mediu m / low)	MANAGEMENT/CONTROL OF RISK	REVIEW/ASSESS/REVISE
Precept	Adequacy of precept in order for the PC to carry out statutory duties	L	To determine precept amount required, PC regularly receives budget update information. Budget and precept to be discussed at PC meeting.	Existing procedure adequate. Internal Auditor reviews annually.
Financial records	Inadequate records Financial irregularities Failure to comply with legislation	L	The PC adopts Financial Regulations which set out requirements The PC adopts Standing orders Subscribing to associations of local publications – SALC Internal Auditor to offer advice as appropriate	Existing procedure adequate Review Financial Regs when necessary

Bank and banking	Inadequate checks Banks mistakes Arithmetic errors Failure to comply with legislation Fraud	L	The PC has Financial Regulations which sets out banking requirements All payments authorised at PC meetings and minuted All entries verified against Bank statement Bi monthly reconciliation	Existing procedure appropriate
VAT	Reclaiming/charging	L	The PC has Financial Regulations which set out the requirements	Existing procedures adequate
Insurance	Adequacy Cost Assets adequately covered Compliance Damage injury to 3 rd party for injuries sustained by lack of maintenance of PC assets	L	An annual review is undertaken of all insurance arrangements. Employers and Employee liabilities a necessity and within policies. Ensure compliance measures are in place All events are properly supervised. Health and safety risks addressed – First Aid facilities supplied	Existing procedure adequate. Insurance reviewed annually or tri-annually if three year contract in place
Grants	receipt of grants	L	RFO keeps records for the spend of grants in accordance with grant-giver's regulations	Existing procedure adequate
Grants and support payable	Power to pay Authorisation of PC to pay	L	All such expenditure goes through the required PC process of approval, minuting	Existing procedures adequate

FINANCIAL CONTROLS AND GOVERNANCE

Formally adopt Standing Orders	Failure to comply with Statutory Obligations Fairly to operate with openness and accountability Suffer loss or reputation or legal challenge Council unable to deliver services	L	Standing Orders are put before PC, approved and regularly reviewed. The PC is quorate, and all decisions are made after due consideration in the best interest of residents. To comply with current legislation and acts in a professional manner/Standing Orders are available for public inspection at any time	Existing procedures adequate
Formally adopt Financial Regulations	Financial regulations align with current legislation. Work awarded incorrectly. Overspend on services Unauthorised spend Procurement process fails Failure to meet budget Inappropriate use of public money Loss from 3 rd party damage on assets Adverse cash flow	L	Council acts legally Estimate/quotations obtained where possible in accordance with Financial Regs. PC to deliver best value (more than one quotation for any substantial work undertaken). Formally minute commit to expenditure. For major work, competitive tenders to be sought. If problems encountered with contract, Clerk investigate situation and report to PC. Ensure contractors are insured. To ensure contracts are not taken on for services with no supporting funds making correct financial decisions. Internal audit.	Existing procedure adequate. Included in Financial Regs
Reporting and auditing	Information communication Risk of bank making errors No control over spend Fraud	L	Financial information is a regular agenda item and discussed/reviewed and approved at each meeting Reconciliation of all bank records All payments must be authorised, and minuted Finance Chair reviews spend against budget	Existing procedures adequate

Members' interests	Conflict of interests Register of members' interests Failure to operate in fairness and accountability In breach of required standards of public life	M	Declarations of interest by members at PC meetings Register of members' interests forms reviewed regularly	Existing procedures adequate. Members take responsibility to update register through Clerk
Insurance	Adequacy Cost Compliance PC sued for injuries sustained by members of the public	L	Annual review is undertaken of all insurance arrangements. Employers and Employee liabilities a necessity and within policies. Ensure compliance measures are in place. All events are properly supervised. First Aid facilities supplied	Existing procedure adequate. Insurance reviewed annually or tri-annually if three year contract in place
Annual Return	Submit within time limits	L	Annual return completed and signed by the PC, submitted to internal auditor for completion and signing. Then checked and sent to External Auditor within time frame	Existing procedures adequate
Legal Powers	Illegal activity or payments Failure to operate in openness and accountability Failure to comply with Statutory obligations	L	Standing Orders put before PC and reviewed regularly. All activity and payments within poers of PC to be resolved at full PC meetings, including reference to power used under the Finance section of agenda and Finance report bi-monthly Members of registered bodies as a reference source Subscribe to SALC updates	Existing procedures adequate
PC records – paper	Loss of document audit trail through; Incomplete records Loss of cheque bk Theft Fire Damage	L	Archived records are kept at Village Hall. Digital records kept in cloud and also on USB. Clerk is responsible for safekeeping of cheque book.	Damage (apart from fire) and theft is unlikely so provision is adequate

PC records -electronic	Loss through; Theft, fire damage or corruption of computer Data protection breach Financial or resource requirements of responding to FOI request Legal challenge	L	The PC electronic records are on Clerk's computer, saved to cloud and on a separate external hard drive, and kept at Clerk's home.	Existing procedures adequate
Payments	Incorrect invoicing Incorrect payments Late payments Expenses incorrectly claimed Data protection breach Theft or dishonesty	L	Financial Loss due to settlement of double or false invoices. Clerk to ensure accuracy of work with bi-monthly payment list. Ensure banking statements regularly up to date with PC to accept financial reports bi-monthly	Existing procedures considered adequate
Budgeting	Inadequate Precept does not deliver budget	L	Clerk, Chair and Councillor with Financial Responsibility to take shared responsibility to produce an effective budget yearly to ensure against financial loss. Review of all services provided not to have impact on reserves. Budget brought to PC and agreed yearly	Existing procedures considered adequate
Freedom of information	Policy Provision Failure to comply with statutory obligations	L	The PC releases all information on demand. The PC is aware that if a substantial request came in it could create a number of additional hours work. If this equates to more than £450 then the PC can ask for fees Standing orders are available on website or by hard copy by request	Monitor any request made under FOI

WEBSITE

Website	Virus attacks or malicious hackers PC host provider server unable to support Out of date product Mislead or inaccurate statements Publication of personal data without prior consent that infringes data protection regulations No social connectivity Unable to read Apply new government legislation	L	Achieve an affordable solution for a new website fit for purpose Encryption and Protection in website security and reliable afforded by supplier	Disclaimer statement to be displayed on site Website host secure Full compliance
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PAYROLL CONTROLS AND EMPLOYMENT LEGISLATION

Salaries and associated costs	Salary paid without appropriate deductions Staff over or under paid Unpaid tax/NI to HMRC Unauthorised payment Fraud Failure to comply with legislation Financial penalties	L	Councillor with Financial Responsibility processes payroll, oversees NI/tax Clerk's salary paid by standing order each month Salary authorised and minuted	Existing procedure adequate
Employees	Shield vulnerable Workers increased risk from illness – Work from Home Health & Safety risk Contingency planning for long term sick Fulfil obligations	L	Contract of employment in place/approved by PC. Contingency plan in place in case of long term sickness HR advice available through SALC policies Kept up to date by employment legislation Requirements of insurance adhered to with regards to fraud	Existing procedures adequate Monitor health and safety requirements and insurance annually

SAFEGUARDING ASSETS

Assets	Loss or damage Risk/damage to third party property Not all Assets listed Assets not adequately insured	M	Annual review of assets is undertaken for insurance provision. Asset register maintained and all acquisitions and disposals documented	Existing procedures adequate
Maintenance	Poor performance of assets or amenities Risk to public Poor housekeeping Damage due to vandalism Tripping, falling, incurring injury Inflict injury on members of public whilst working	M	All assets owned by PC are regularly reviewed/inspected and maintained. All repairs and relevant expenditure for any repair is actioned/authorised quickly in according with correct PC procedures Assets are insured Use of outside contractors or volunteers to carry out risk assessment Carry public liability insurance	Existing procedures adequate
Notice boards	Risk of damage	M	PC currently has three notice boards. Regular inspection. Any reports of damage or faults are reported to PC and dealt with in accordance with correct procedures of PC	Existing procedures adequate

HEALTH AND SAFETY

Councillor Activities	Claims made against an individual or council as a whole Volunteers injure themselves or others during work Coronavirus – avoid spread of virus	M	Full insurance cover in place to cover negligence, libel or slander. Corporate manslaughter and errors. Personal injury cover within insurance. Social distancing guidelines as appropriate	Review cover within insurance procedures annually Review social distancing guidelines regularly
Contractors /volunteers undertaking work in parish	Inflicting injury on members of public while carrying out work	M	Require risk assessments and where appropriate method statements Request contractor to carry public liability insurance and ask for sight of certificate PC has public liability insurance of £12m	Review regularly/each contract
Public injury while using benches	Damaged benches due to vandalism	M	Regular visual inspections Repairs carried out quickly when problem identified Reviewed when cutting grass and undergrowth	Adequate provision
Open spaces inc play area	Risk to public Public abuse of facility Coronavirus spread of virus	M	Disclaimer/at your own risk sign clearly shown on entrance to play area Ban dogs from play area Notices to display reminder of social distancing if considered necessary	Adequate provision
Meeting locations	Claims made by councillors or the PC as a whole Health and Safety Injury sustained by members undertaking duties Coronavirus	M	Full insurance liability and personal accident insurance First Aid facilities in village hall Coronavirus – zoom meetings if deemed necessary	Adequate provision