**BARTON BENDISH PARISH COUNCIL**

**Parish Council Risk Management Plan Assessment**

**Notes**

**“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council.”**

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 employees 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:

* Identify the areas to be reviewed.
* Identify what the risk may be.
* Evaluate the management and control of the risk and record all findings.
* Review, assess and revise if required

|  |  |  |
| --- | --- | --- |
| **FINANCIAL AND MANAGEMENT**   |   |   |
| **Topic**   | **Risk**   | **H/M/L**  |  **Management/control of risk**   | **Review/Assess/Revise**   |
| Business Continuity  | Risk of Council not being able to continue its business due to an unexpected or tragic circumstance.  | L  | The small scale of the functions of the council would be supported through NALC membership. The Council hold a HR reserve to cover the cost of a Locum Clerk. | Instigate mitigation dependent on specific circumstances when necessary.  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Precept  | Adequacy of precept   Requirements not submitted to Borough Council    Amount not received from Borough Council  | L   L    L  | The existing budget is regularly reviewed throughout the year and discussed at full Council meetings. At the November meeting, the Council receives budget reports that include actual and projected financial data for the year, along with cost estimates from the Clerk. Using this information, the Council calculates the funds needed for ongoing expenses and projects for the next year, assigning specific amounts to budget categories. The Clerk & RFO presents a draft budget for the next financial year at November meeting, and with amendments made represents the draft budget at the January meeting.The Parish Council determines its precept request amount at the January meeting and instruct the Clerk & RFO to request this amount from the Borough Council.The Clerk informs Council when the monies are received (usually May meeting).  | Council holds the recommended general reserve of between 3-12 months, holding closer to 12 months as recommended by JPAG.  Existing procedure adequate Existing procedure adequate  |
| Financial Records  | Inadequate records Financial irregularities  | L L  | The Council has Financial Regulations and standing orders which set out the requirements to prevent this.  | Existing procedure adequate. Review the Financial Regulations as required at least tri-annually.  |
| Bank and Banking | Inadequate checks Bank mistakes Loss Charges  | L L L L  | The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. The bank does make occasional errors in processing cheques which are discovered when the Clerk reconciles the bank accounts when the statement arrives, these are dealt with immediately by informing the bank and awaiting their correction.  | Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an Annual Meeting and an election. Verification of the bank statements on receipt.  |
| 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 when necessary.  |
| Reporting and Auditing  | Information communication   Compliance  | L    M  | A monitoring statement is produced regularly before Council meetings with the agenda, discussed and approved at the meeting. This statement includes, bank reconciliation, budget monitoring update, and a breakdown of receipts and payments balanced against the bank. Council should regularly audit internally to comply with the Fidelity Guarantee.   | Existing communication procedures adequate.  Council annually reviews its statement of internal control.   |
| Direct costs Overhead expenses Debts   | Goods not supplied but billed Incorrect invoicing  Cheque payable incorrect  Unpaid invoices   | 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. Two signatories are nominated to check each invoice against the cheque book or online payments and associated paperwork. Council approves the list of requests for payment. Unpaid invoices to the Council for services are pursued and where possible, payment is obtained in advance.  | Existing procedure adequate. Review the Financial Regulations when necessary.   |
| Grants and support - payable  | Power to pay Authorisation of Council to pay  | L  | The Council adopted the Power of General Competence May 2023 this will remain in place until the next local parish council elections.All such expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure (see above re GPC).  | Existing procedure adequate.  |
| Grants - receivable  | Receipts of Grant Donations | L L | The Parish Council does not presently receive any regular grants. New grant applications would require terms and conditions to be satisfied. As of Oct 2023 the Council receive a donation of £360 pa from the Poor’s Charity in respective of administrative work of the charity (now part of the Parish Clerk role). This payment is due for review Oct 2026. The viability of this arrangement was verified by the SLCC charity and employment national advisors.  | Procedure would need to be reviewed dependent on nature of an application, if required.  Existing procedure adequate. Review arrangement every 3 years.  |
| Best value Accountability  | Work awarded incorrectly   Overspend on services  | L    M  | Normal Parish Council practice would be to seek, if possible, 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 Council.  | Existing procedure adequate. Include when reviewing Financial Regulations.   |
| Salaries and associated costs  | Salary paid incorrectly Wrong hours paid Wrong rate paid False employee Wrong deductions of NI or Tax Unpaid Tax & NI contributions to the Inland Revenue   | L L L L L  L  | The Parish Council authorises the appointment of all employees. Salary rates are assessed annually in line with the contract of employment by the 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 computer programme (Basic PAYE Tools) and software updated regularly on prompt from HMRC. All Tax and NI payments are submitted in the Inland Revenue Annual Return. The clerk has a contract of employment and job description. All contracts of employment contain a section on overpayment and recoup.   | Existing appointment and payment systems are adequate.   |
| Employees  | Loss of key personnel  Fraud by staff  Actions undertaken by staff  Health & Safety  | L  L  L  L  | In case of loss of key personnel the Council hold a HR reserve to enable a Locum Clerk to be hired while recruitment of a permanent clerk takes place. The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud. The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role.  Clerk to complete a Display Screen Assessment and report to Council any actions required. | Existing procedure adequate.  Purchase revised books. Membership of the SLCC/Norfolk ALC.  Monitor working conditions, safety requirements and insurance regularly.  |
| Councillor allowances  | Councillors over-paid Income tax deduction  | L  | No allowances are allocated to Parish Councillors  | No procedure required  |
|  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 Borough 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. An earmarked reserve is held to cover the cost of an election (either contested or by-election).  | Existing procedure adequate  |
| VAT  | Re-claiming/charging  | L  | The Council has Financial Regulations which set out the requirements. The accounting software Scribe provided accurate VAT reports.  | Existing procedure adequate  |
| Annual Return  | Submit within time limits  | L  | Employer’s Annual Return is completed and submitted online and to the Inland Revenue within the prescribed time frame by the Clerk. The Accounting Annual Return is completed and signed by the Council, submitted to the internal auditor for completion and signing then checked and sent on to the External Auditor (if not declaring exempt) within time limit.  | Existing procedures adequate  |
| Legal Powers  | Illegal activity or payments  | L  | The Council adopted the Power of General Competence May 2023 this will remain in place until the next local parish council elections. | Existing procedures adequate  |
| Minutes/Agendas/Notices Statutory Documents  | Accuracy and legality    Business conduct  | L   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 agenda are displayed according to the legal requirements. Business conducted at Council meetings should be managed by the Chairman with advice from the Proper officer.  | Existing procedure adequate. Guidance/training to Chair should be given (if required). Members to adhere to Code of Conduct.  |
| Members interests  | Conflict of interest   Register of Members interests  | L    M  | The declaring of interests by members at a meeting should be an obvious process to remind Councillors of their duty and remains on the agenda. Register of Members Interest forms should be reviewed regularly by Councillors.  | Existing procedure adequate.   Members take responsibility to update their Register of Interests.  |
| Insurance  | Adequacy  Cost   | L  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.  | Existing procedure adequate.  Review insurance provision annually.  |
|   | Compliance Fidelity Guarantee  | L M  | Ensure compliance measures are in place. Ensure Fidelity checks are in place.  | Review of compliance.   |
| Data protection  | Policy Provision  | L  | The Council is registered with the Data Protection Agency.  | Ensure annual review of registration  |
| Freedom of Information Act  | Policy  Provision  | L  M  | The Council has a model publication scheme for Local Councils in place. There have 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 15 hours 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 of I Act.   |

|  |  |  |
| --- | --- | --- |
| **FACILITIES, EQUIPMENT & AREAS of LAND**  |   |   |
| **Subject**   | **Risk(s) Identified**   | **H/M/L**   | **Management/control of risk**   | **Review/Assess/Revise**   |
| Assets  | Loss or Damage Risk/damage to third party/property  | L L  | An annual review of assets is undertaken for insurance provision, storage and maintenance provisions.   | Existing procedure adequate.  |
| Maintenance  | Poor performance of assets or amenities   Loss of income or performance Risk to third parties   | L    L  L  | The Council own minimal assets, 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. Assets with a value greater than the policy excess are insured and reviewed annually.  The Councils main assets are the 2 telephone kiosks (one is Grade 2 listed); defibrillator; village gateways; village sign. Councillors regularly check these and all other assets and risks to third parties are reported as urgent to the Clerk.  | Existing procedure adequate. Ensure inspections carried out.Existing procedure adequate.  |
| Notice boards  | Risk/damage/injury to third parties Roadside safety   | L  L  | Parish Council has 2 notice boards sited in the parish. All locations have approval by relevant parties, insurance cover, inspected regularly by Councillors - any repairs/maintenance requirements brought to the attention of the Parish Council.  | Existing procedure adequate.  |
| Street furniture  | Risk/damage/injury to third parties  | L  | The Parish Council is responsible for the village sign, a memorial bench, around the village and other items such as planters on Church Road (all identified in the Asset Register). Items are covered by insurance. Inspections are carried out during the year and all reports of damage or faults are reported to Council and/or dealt with.  | Existing procedure adequate.  |
| Meeting location  | Adequacy Health & Safety  | L   | The Parish Council Meetings are held at Barton Bendish Village Hall. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health and 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 Clerk’s home. Records include historical correspondence, minute books and copies, records such as personnel, insurance, salaries etc. Recent materials are in a lockable (metal filing cabinet (not fireproof)) and older more historical records in the Clerk’s home and NCC Records Office.  | Damage (apart from fire) and Theft is unlikely and so provision adequate. Any Deeds/leases to be copied and deposited off-site.   |
| Council records - electronic  | Loss through: Theft, fire, damage corruption of computer  |  LM  | The Parish Council’s electronic records are stored on the Council laptop. Back-ups of the files are carried out at regular intervals.  | External Hard Drive back-up of electronic files weekly.  |