|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Function[[1]](#footnote-1)** | **Potential Risk(s)[[2]](#footnote-2)** | **Risk Level[[3]](#footnote-3)**  **High / Low / Medium** | **Management[[4]](#footnote-4) of Risk** | **Frequency of Action[[5]](#footnote-5)** | **Responsibility[[6]](#footnote-6)** |
| Precept | Unrequested  Not Paid  Inadequate | Low  Low  Medium | Follow Financial Protocol Policy  PC meetings for 3yr Budget & the 1yr budget with Precept.  Monitored in April & Sept by RFO  Reviewed at meetings every qtr. | Yearly  Yearly  Quarterly | RFO  RFO  RFO  Parish Council |
| Other Income | Cash  Cemetery  Allotments | N/A  Low | No cash used  Dealt with by RFO, covered by the Financial Regulations, all income is declared at meetings, cheque or direct transfer only. Details displayed on Cemetery income in quarterly and yearly accounts.  None in Parish | N/A  On receipt  Bi-monthly  Quarterly  Yearly | RFO  Parish Council |
| Grants Applied for | Non receipt | Low | To display on minutes of meetings assigned work | On deadline | RFO |
| Investment(s) | Bank Failure | Low | Cash at bank held under £80,000  Use of R & P | Quarterly | Parish Council  RFO |
| Costs & Expenses | Goods not supplied  Invoice incorrect  Cheque incorrect | Low  Low  Medium | Monitor orders  Check invoices  Signatory signs stub and invoice  Direct payments are two and three tiered authorised eg: put forward for payment by the clerk and checked by the authorised signatories, over £500 are two signatories.  Reviewed in quarterly and yearly accounts. | At meetings  Quarterly  Yearly | RFO &  Signatories |
| Grants & Donations given | No power identified to pay  No evidence of agreement to pay | Low  Low | Grant requests on agenda & minuted outcome by resolution identifying power(s) | Yearly | Parish Council  RFO  Clerk |
| VAT | VAT not reclaimed | Low | Recorded in R & P  Reclaimed within 3yrs | Yearly check | RFO  Parish Council |
| Reserves | Inadequacy  Incorrectly used | Low | Reviewed as per financial regulations | Yearly | RFO  Parish Council |
| Assets | Loss  Damage  Wear & Tear  Cause of damage to third party | Low  Medium  High  Low | Asset Register check[[7]](#footnote-7)  Insurance of Assets[[8]](#footnote-8)  Playground Safety Policy  Public Liability  Reserves[[9]](#footnote-9) | Yearly  Yearly  Refer to policy for regular checks  Yearly | Clerk/RFO  Clerk/RFO  Playground Officer  RFO/Clerk |
| Staff (inc Volunteers &  Councillors) | Loss of staff  Injury of Staff  Fraud by Staff  Payroll failure | Low  Low  Low  Low | Employers Liability Insurance[[10]](#footnote-10)  Training, Appraisal, Health and Safety policy  Financial Protocol Policy  Fidelity Guarantee Insurance[[11]](#footnote-11)  Outsourced payroll to SALC | Yearly  Yearly  Yearly  Yearly  Yearly  Yearly | Parish Council  Staff  Chairman  Health & Safety Officer  Parish Council  Parish Council  RFO |
| Unforeseen Loss | Consequential loss from damage or third party performance  Loss caused by unpredicted negligence | Low | Adequate asset insurance  Legal Expenses  Officer Indemnity[[12]](#footnote-12) | Yearly | Parish Council  RFO |
| Legal Powers | Illegal activity  Illegal payments | Medium  Medium | Educate Council as to their legal powers | At meetings when needed  Adequate Training | Clerk/RFO  Parish Council |
| Financial Records | Inadequate records | Low | Follow Standing Orders, Audit regulations and Financial Protocols policy | On Agendas  At meetings  Online  R & P  Quarterly  Yearly Internal Audit  AGAR | Clerk ,  RFO,  Parish Council |
| Minutes | Inaccurate  Not legal | Low | Adequate training  Reviewed at following meeting  Numbered correctly & signed | After every meeting | Parish Council  Chair  Clerk |
| Councillor Interests | Conflict of Interest | Medium | Follow standing orders on Declarations of interest & adopted code of conduct | Before and at the start of meetings | Parish Council  Clerk |
| Third Party Property & Individuals | Damage &/or Injury resulting from Parish Council activity eg: Litter Pick | Medium | Training  Risk assessment  Health & Safety Policy  Public, Employer & Indemnity Insurance[[13]](#footnote-13) | Yearly | Parish Council  Appointed Proper Officer |
| Libel & Slander | Legal proceedings against the Parish Council | Low | Ensure adequate insurance cover[[14]](#footnote-14) | Yearly | Parish Council  Clerk |
| Employment Law | Failure to meet regulations such as:-  Equality  ACAS disciplinary procedures  Statement of Particulars | Medium | Training  Equality Policy  Follow ACAS procedures  Provide adequate job contract  Legal Expense Insurance[[15]](#footnote-15) | Yearly (if Rqd)  Yearly  Outset  Yearly | Parish Council |
| Freedom of Information | Inadequate procedure for dealing with requests | Low | Adequate Publication policy is in place | Yearly | Parish Council  Clerk |
| Records & Documents | Date storage failure  Data Breach  SAR | Low  Low  Low | To be held in accordance with GDPR, all Data Policies of the Council  Adequate Cyber Insurance[[16]](#footnote-16) | Yearly | Parish Council  Clerk  RFO |
| Health & Safety | Injury  Unsafe working environment | Low  Medium | Health & Safety Policy  Risk Assessments  Provide emergency powers to the Clerk  Adequate Public, Employment and Indemnity Insurance. | Yearly  For event or Yearly | Parish Council  Clerk  Health & Safety Officer |
| Safeguarding | Failing those in the care of the council who fall into the safeguarding category | Low | Appropriate training reviewed | Yearly | Parish Council  Clerk  Safeguarding Officer |

[[17]](#footnote-17)

1. I have written this Risk assessment to identify and list functions that are (or might be) undertaken by the Council. [↑](#footnote-ref-1)
2. This column provides potential examples of risk but is not exhaustible. [↑](#footnote-ref-2)
3. This column provides the potential likelihood of happening, currently a Low, Medium or High. [↑](#footnote-ref-3)
4. This shows our current way of minimising the occurrence of the risk. By using regular checks, established policies, procedures and insurance cover [↑](#footnote-ref-4)
5. This provides a guidance on how often the reviews or tasks/procedures take place [↑](#footnote-ref-5)
6. In this column I have tried to show where the main responsibility lays. With cross checking it normally ends up being a combination of Clerk/RFO and Council or appointed proper officer. [↑](#footnote-ref-6)
7. Our annual inspection of assets is important for budgeting & public safety , as well as providing a list of assets to the insurer. [↑](#footnote-ref-7)
8. Our insurance is on replacement cost, under ‘all risks’ basis. [↑](#footnote-ref-8)
9. Important to note that accidents to the public or property can happen as a result of faulty or improperly used council assets [↑](#footnote-ref-9)
10. A legal requirement for employers, will cover the legal liability of the council for negligence resulting in eg: injury sustained by Employees, Volunteers or Councillors during activities/employment for the Council. [↑](#footnote-ref-10)
11. As well as following the financial checks to prevent fraud, we have insurance to cover more than our reserves and our precept as standard (we could not negotiate a better price for holding less fidelity insurance) [↑](#footnote-ref-11)
12. When the actions or advice of the council or clerk are found to be incorrect which resulted in financial loss for a third party [↑](#footnote-ref-12)
13. If our council undertook annual Litter picks. The insurance for these would be invalid if the council did not provide an adequate risk assessment and a claim would not be paid. [↑](#footnote-ref-13)
14. Should the Council write or verbalise comments that a member of the public sees as incorrect or damaging and seeks compensation. [↑](#footnote-ref-14)
15. The council opts to have Legal Expense insurance which covers for unexpected legal issues, eg: arising from employment. But also for councillors or the clerk acting in their capacity of an official for the council. [↑](#footnote-ref-15)
16. Our Insurance covers the council for things such as a Data Breach [↑](#footnote-ref-16)
17. This risk assessment provides an annual review of this document, ensures and provides proof that the Council is actively aiming to be up-to-date, responsible and lawful. [↑](#footnote-ref-17)