|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 | UnrequestedNot PaidInadequate | LowLowMedium | Follow Financial Protocol PolicyPC meetings for 3yr Budget & the 1yr budget with Precept.Monitored in April & Sept by RFOReviewed at meetings every qtr. | YearlyYearlyQuarterly | RFORFORFO Parish Council |
| Other Income | CashCemeteryAllotments | N/ALow | No cash usedDealt 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/AOn receiptBi-monthlyQuarterlyYearly | 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 £80,000Use of R & P | Quarterly | Parish CouncilRFO |
| Costs & Expenses | Goods not suppliedInvoice incorrectCheque incorrect | LowLowMedium | Monitor ordersCheck invoicesSignatory signs stub and invoiceDirect 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 meetingsQuarterlyYearly | RFO &Signatories |
| Grants & Donations given | No power identified to payNo evidence of agreement to pay | LowLow | Grant requests on agenda & minuted outcome by resolution identifying power(s) | Yearly | Parish CouncilRFOClerk |
| VAT | VAT not reclaimed | Low | Recorded in R & PReclaimed within 3yrs | Yearly check | RFOParish Council |
| Reserves | InadequacyIncorrectly used | Low | Reviewed as per financial regulations | Yearly | RFO Parish Council |
| Assets | LossDamageWear & TearCause of damage to third party | LowMediumHighLow | Asset Register check[[7]](#footnote-7)Insurance of Assets[[8]](#footnote-8)Playground Safety PolicyPublic LiabilityReserves[[9]](#footnote-9) | YearlyYearlyRefer to policy for regular checksYearly | Clerk/RFOClerk/RFOPlayground OfficerRFO/Clerk |
| Staff (inc Volunteers &Councillors) | Loss of staffInjury of StaffFraud by StaffPayroll failure | LowLowLowLow | Employers Liability Insurance[[10]](#footnote-10)Training, Appraisal, Health and Safety policyFinancial Protocol PolicyFidelity Guarantee Insurance[[11]](#footnote-11)Outsourced payroll to SALC | YearlyYearlyYearlyYearlyYearlyYearly | Parish CouncilStaffChairmanHealth & Safety OfficerParish CouncilParish CouncilRFO |
| Unforeseen Loss | Consequential loss from damage or third party performanceLoss caused by unpredicted negligence | Low | Adequate asset insuranceLegal ExpensesOfficer Indemnity[[12]](#footnote-12) | Yearly | Parish CouncilRFO |
| Legal Powers | Illegal activity Illegal payments | MediumMedium | Educate Council as to their legal powers | At meetings when neededAdequate Training | Clerk/RFOParish Council |
| Financial Records | Inadequate records | Low | Follow Standing Orders, Audit regulations and Financial Protocols policy | On AgendasAt meetingsOnlineR & PQuarterlyYearly Internal AuditAGAR | Clerk ,RFO, Parish Council |
| Minutes | InaccurateNot legal | Low | Adequate trainingReviewed at following meetingNumbered correctly & signed | After every meeting | Parish CouncilChairClerk |
| 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 CouncilClerk |
| Third Party Property & Individuals | Damage &/or Injury resulting from Parish Council activity eg: Litter Pick | Medium | TrainingRisk assessmentHealth & Safety PolicyPublic, Employer & Indemnity Insurance[[13]](#footnote-13) | Yearly | Parish CouncilAppointed Proper Officer |
| Libel & Slander | Legal proceedings against the Parish Council | Low | Ensure adequate insurance cover[[14]](#footnote-14) | Yearly | Parish CouncilClerk |
| Employment Law | Failure to meet regulations such as:-EqualityACAS disciplinary proceduresStatement of Particulars | Medium | TrainingEquality PolicyFollow ACAS proceduresProvide adequate job contractLegal Expense Insurance[[15]](#footnote-15) | Yearly (if Rqd)YearlyOutsetYearly | Parish Council |
| Freedom of Information | Inadequate procedure for dealing with requests | Low | Adequate Publication policy is in place | Yearly | Parish CouncilClerk |
| Records & Documents | Date storage failureData Breach SAR | LowLowLow | To be held in accordance with GDPR, all Data Policies of the CouncilAdequate Cyber Insurance[[16]](#footnote-16) | Yearly | Parish CouncilClerkRFO |
| Health & Safety | InjuryUnsafe working environment | LowMedium | Health & Safety PolicyRisk Assessments Provide emergency powers to the ClerkAdequate Public, Employment and Indemnity Insurance. | YearlyFor event or Yearly | Parish CouncilClerkHealth & Safety Officer |
| Safeguarding | Failing those in the care of the council who fall into the safeguarding category | Low | Appropriate training reviewed | Yearly | Parish CouncilClerkSafeguarding 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)