

Subject	Risk(s) Identified	High Med Low	Management of Risk	Review/Assess/Revise
<u>Assets</u>				
Protection	Protection	M	Buildings insured. Value increased annually by RPI.	Existing procedure adequate
Loss or damage	Loss or damage to third party property or individuals (by fire, wind or weather or vandalism of Council building, street furniture or other fixed assets).	L	Appropriate insurance cover should be held for all Council property. Insurance requirements should be reviewed annually. Appropriate checks made. Inspection of Council properties is carried out regularly. An annual review of the assets register is undertaken at the time of the insurance policy renewal and/or the AGM as per standing order.	Existing procedure adequate. Check process for disposal of redundant assets.
Maintenance	Poor performance of assets or amenities. Loss of income or performance, risk/damage to third parties.	L	All assets owned by the Parish Council are reviewed, inspected and maintained as required. All repairs and relevant expenditure for these repairs are actioned/ authorised in accordance with the correct procedures of the Parish Council.	Existing procedures adequate.
Notice Boards	Risk/damage/injury to third parties. Roadside safety.	L	The Parish Council has three notice boards. They are located in Jubilee Gardens, North End Road and Tetney Lock. The Clerk is mindful of roadside safety when carrying out duties at the notice boards	Existing procedure adequate.
Buildings	Maintenance	M	The Public toilets have annual inspection of PAT if applicable. No gas appliance/gas boiler present.	Existing procedure adequate.

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<u>Finance</u>				
Bank and investment arrangements and controls	Inadequate checks, Bank mistakes, Loss, Charges	L	All banking and investment arrangements are approved by Council and appropriately minuted. The three bank accounts (HSBC 386,249,793) and one savings account (NS &I) are subject to appropriate signatory levels. Two signatures excluding the Clerk who is the administrative contact with the bank. All bank accounts withdrawals must be authorised by the Council. All bank accounts are reconciled on a monthly basis. The Clerk/RFO pays all monies received into the 386 account. All payments are made from the 798 account. The Clerk/RFO transfers funds between accounts by Internet banking for which all internet security is in place and updated annually. The Clerk is the Responsible Financial Officer and maintains all bank correspondence, statements and documentation.	Existing procedure adequate. The Council are looking into Direct Debits for utility bills. Clerk to review the bank mandate following any change to the Parish Council ie. following an election, resignation or disqualification of any Parish Councillor.
Risks	Risk of consequential loss of income	M	Insurance cover. Sum insured to £50,000 (to cover loss of income). Important documents backed up and stored in locked filing cabinet.	
Cash	Loss through theft or dishonesty	L	Minimal amounts of cash stored at Clerks home in a safe. Cash only received from allotment holders. All cheques payable to Tetney Parish Council. The finance cover is mandatory part of insurance.	Existing procedure adequate. All monies spent are recorded and minuted.

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Financial records	Inadequate records, financial irregularities	M	The Council has financial regulations which are reviewed regularly and which set out the requirements and working framework. A copy of the financial regulations is given to all new Councillors and is available from the Clerk if required.	The Financial regulations need to be reviewed periodically to ensure it is adequate. Councillor supervision for periodic checks is required to ensure system is adequate.
Financial controls	Reporting and auditing, Information, communication and compliance.	M	Monthly reconciliation prepared by the Clerk and reported to full Council. Two signatories on cheques, excluding the Clerk who holds the cheque book. Internal and external Audit. An internal audit (auditor appointed by the Parish Council) and external audit (auditor appointed by the Audit Commission) is conducted annually on the financial records. Results are presented to the Parish Council, and must be advertised and made available to the public as required, and are therefore available for inspection from the Clerk.	A monitoring statement should be produced by the Clerk which shows expenditure. The statement will be inspected by the Council and proposed and seconded as true.
VAT	Comply with HM Customs and Excise Regulations. Maintain records and VAT receipts, reclaim within the time limits.	H	Use help line when necessary The Clerk checks for any VAT charged on purchases once the invoice is received. The Clerk maintains all VAT receipts within the Parish Council records. The Clerk produces a VAT refund checked periodically and makes a claim to HMRC for recovery of the amounts once in the financial year. The refund is received via BACS transfer and the Clerk notifies the Parish Council at the next available meeting. All documentation in relation to the process is maintained in Council records.	VAT payments and claims calculated. Internal and external auditor to provide the comprehensive checking system. Existing procedure adequate.

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Precept	Sound budgeting to underlie annual precept	L	The District Council advises the Parish Council of the Council tax base rate, which effectively is the amount of money that every £1 of Council tax added to a band D property will be expected every year. To estimate the amount of precept required by the Parish Council annually, the Clerk/RFO prepares a budget, taking into account all anticipated expenditure and projects to be developed, and cash balances, and then from this the amount of precept required from the District Council. This is presented at the Parish Council meeting in Dec/Jan for discussion and final approval. The Parish Council discuss and formally resolve the precept amount and the Clerk makes the request on the precept form to District Council in time for the January deadline. The Parish Council are advised in Jan/Feb each year of the annual precept figure which is transferred via BACS from District Council in two instalments. The Clerk formally advises the Parish Council of the receipt at the next available Parish Council meeting.	Existing procedures adequate.
Direct costs and overhead expenses	Goods not supplied but billed, invoice incorrect, cheque payable to wrong party, loss of stock, unpaid invoices.	L	Following approval of expenditure by the Parish Council, the Clerk verifies order with supplier. Following satisfactory receipt of the service/ goods the invoice values are verified and a cheque raised ready for signature by the Council. A summary of income/expenditure and cheques to be issued is produced for each Parish Council meeting and cross checked against the invoices/cheques and signed off by any two of the three designated Parish Councillors. The invoices and summary schedule is maintained by the Clerk in the Parish records.	Existing procedures adequately controlled.
Grants – payable	Power to pay, authorisation of Council to pay.	L	All such expenditure to be approved, ratified and minuted in advance. Any items to fall in line with those allowable under S137 expenditure.	Existing system adequate. Parish Councillors to request a copy of S137 from Clerk if required.
Grants – receivable	Receipt of grants	L	The Parish Council is not currently in receipt of any on- going grant funds. If grant was applied for and successfully received, the terms and conditions relevant to that grant would need to be adhered to.	Would need to be reviewed if grant obtained.

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Best value Accountability	Work awarded incorrectly Overspend on services.	L	The Parish Council would normally seek more than two quotations for any work required being undertaken or goods obtained in accordance with the scheme laid down in Standing Orders	Existing procedure adequate.
Liability Authorisation and control of supply goods and services to the Council	Council, ratepayers and Clerk	M	Financial regulations are adhered to for all Council purchases/services. All goods and services obtained are in accordance with Council minutes and adhere to “best value” practice principles. Strict control over all expenditure is maintained and the Clerk provides detailed lists to the Council on a regular basis.	Bi-annual spending reports are produced for the Council. The Council have a main supplier list but also obtain quotes from other sources.
	Risk to third party, property or individuals	M	Insurance in place. Open spaces checked regularly. Trees investigated when damage reported. Risk assessments of individual events such as Christmas Fair carried out s necessary.	
	Legal liability as consequence of asset ownership		Insurance in place	Annual risk assessment of Cemetery in particular memorials.

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<u>Employer Liability</u>				
	Comply with employment law	M	Membership of regional bodies. Member of the Lincolnshire Association of Local Councils (LALC) and networking with other Clerks.	Existing procedures adequate.
	Comply with Inland revenue requirements	M	Regular advice from HMRC via website. Internal and external auditors carry out annual checks.	
Salaries	Wrong salary paid, wrong hours and rate paid, false employee	L	The Parish Council authorises the appointment of all employees and their respective salaries. A review of salaries is undertaken each year in line with preparing for the precept and becomes effective from March meeting each year. Salary slips are produced by the Clerk monthly. The Clerk has a contract of employment and job description, a copy of this is in the Council records.	Existing system and procedure for the appointment, payment of salaries is adequate.
Employees	Loss of key personnel, fraud by staff, actions undertaken by staff, Health and Safety	L	Approval for the employment of all staff and their annual remuneration levels are approved and minuted by the Council. The Clerk salary is paid by cheque monthly at the monthly Parish Council meeting. Annual staff evaluation process in place through the Personnel and Finance committee. The Clerk is currently the only employee of the Parish Council. No plan in place for loss of key personnel. Check insurance terms and the requirements of any Fidelity Guarantee insurance.	Consider plan for loss of key personnel. Check Fidelity Guarantee insurance status.

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Councillors	Allowances, Councillor overpayments	L	No formal allowances are allocated to Parish Councillors, however where an out of pocket expense has occurred, this would be reimbursed back to the Parish Councillor upon display of suitable expense receipts and authorisation by the Parish Council. Councillors to be reimbursed by cheque at the next Parish Council meeting.	Existing procedure adequate.
Training	Lack of training can lead to incorrect decisions being taken	L	The Clerk should be provided with relevant training, reference books and access to legal advice required to carry out role. Parish Councillors should also be provided with training wherever applicable (whether new or refresher training). As mentioned the Parish Council is member of LALC, which is a source of training/information for many aspects of the Clerk/Councillors role.	Clerk and Councillors to consider training periodically, and as part of appraisal.
<u>Legal Liability</u>				
	Ensuring activities are within legal powers	H	Clerk to clarify legal position on any new proposal. Legal advice to be sought where necessary.	
Minutes, agendas, notices, statutory documents	Proper and timely reporting via the minutes. Accuracy of minutes, business conducted legally	M	Council meets once a month. The notes of the meetings are produced by the Clerk issued in draft to the Councillors for review, the notes are approved at the next Parish meeting. Once signed off by the Chairman as an accurate record, they become formal minutes and official legal documents. Copies of signed minutes are maintained by the Clerk and kept in the Parish Council records. Summons and agendas of meetings are produced within the prescribed timeframe and issued to members of the Parish Council. The approved minutes, notices and agenda are uploaded to the Parish Council website for public referral. Notices are also displayed on the notice boards.	Existing system adequate.

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Legal powers	Illegal activity or payment		All activity and payments within the power of the Parish Council to be resolved and minuted at the full Parish Council meetings.	Existing system adequate. Parish Councillors are given all the information required for their role on becoming a Councillor.
	Proper document control	M	Original documents stores in the locked filing cabinet at the Tetney Village Hall.	
Members interest	Conflict of interest		Register of interest completed. Standard agenda item at all meetings for members of the Parish Council to declare any personal or prejudicial interests they may have to disclose in respect of any matters on the agenda. Register of interest forms should be reviewed and updated by individual members and re submitted within 28 days if any change occurs.	Existing system adequate and individual Councillors to continue to review their register of interest forms and re-submit if any changes occur.
<u>Administration</u>				
Insurance	Adequacy cost	L	The Parish Council insurance is reviewed annually unless previously agreed to tie in to one company for max. 3 years.	Review insurance annually to ensure best value cover or at the end of a long term agreement.

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Meeting	Location adequacy, Health and safety	L	The Parish Council meetings are held in the Village Hall. The Parish Council considers the facilities are adequate for the Clerk, Councillors and Public who attend from a Health and Safety perspective.	Existing procedure adequate.
Parish Council Official records and Papers	Loss through fire/theft/damage.	L	The Parish Council official records and papers , including Cemetery records, are stored in the locked filing cabinet at the Clerks home. The public toilet deeds and documents are stored for safe keeping in Beetenson and Gibbon solicitors strong room. Papers are regularly reviewed and relevant historical papers are sent to the archives in Lincoln.	Existing procedure adequate. There are back up discs in place held at the Clerks home and the Chairman.
Electronic records	Loss through theft/fire/damage/corruption of computer	L	The Parish Council electronic records are stored on the Parish Councils memory stick.	The back- up of the laptop is undertaken each month and a separate memory stick is held by the Chairman.
Election	Costs, risks of an election, costs involved	L	The district Council of East Lindsey covers all the costs for a fully contested election. However, due to cut backs this may no longer continue. The Parish Council should build an appropriate budget on an annual basis to cover such costs as part of the budgetary preparations for the Precept.	Existing procedure adequate. Check for any changes to the ELDC system in due course.
Service interruption	Council and residents	L	All tasks carried out by the Clerk should be known in full by at least one Councillor. All bank accounts name/numbers where any alternative signatory is listed should be recorded. Any temporary signing arrangements should be obtained from the bank, recorded on their letterhead and a copy retained on file.	Ensure all accounts procedures are made known to the Councillors.

Tetney Parish Council – Risk Assessment Review 2014

Preliminary Notes

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 recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document has been produced to enable the Parish Council to assess the risks that faces and satisfy itself that it has taken adequate steps to minimize 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

Susan Booth

Clerk to the Council and Responsible Financial Officer

Date

Signed

Date for review