



## MORETONHAMPSTEAD PARISH COUNCIL (MPC) RISK ASSESSMENT POLICY



The greatest risk facing the Council is not being able to deliver the activity or services expected by parish residents.

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that enable Moretonhampstead Parish Council (MPC) to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the Council 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 MPC 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 main points have been followed and the register constructed accordingly.

- 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.

Subject	Risk(s) identified	Management/control of Risk	Review/Assess/Revise	Level H/M/L
Precept	Adequacy of precept in order for the Council to carry out its Statutory duties	To determine the precept amount required, the Council receives budget update information monthly. At the precept meeting, held not later than the end of January each year, Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from MPC.	Existing procedure adequate.	Low
Precept	Non-payment of precept	The council ensures sufficient reserves to cover running expenses set out in the Reserves policy.	Existing procedure adequate.	Low
Financial Records	Inadequate records. Financial irregularities	The Council has Financial Regulations in place. Reconciliation completed by the Clerk/RFO and checked by councillors at meetings. Two signatories required on cheques plus internal and external audit. Internal Controls Councillor checks and reports back to MPC. All financial obligations are resolved and clearly minuted before any commitment.	Existing procedure adequate.  Financial Regulations reviewed at March Finance and Policy in line with NALC model regulations	Low
Bank and banking	Inadequate checks	The Council has Financial Regulations which set out banking	Existing procedure adequate.	Low

	Banks mistakes	requirements. Monthly reconciliation of accounts. Financial regulations are reviewed annually in May.	Existing procedure adequate.	Low
Cash	Loss through dishonesty or error	Cheques or BACs payments are authorised at Council meetings and are signed or approved by 2 councillors. No petty cash is held. A £200 monthly limit is set on the business debit card.	No change required	Low
Reporting and Auditing	Information communication	Financial information is a regular agenda item (Report of internal controls councillor) and discussed/reviewed and approved at each meeting.	Existing procedures adequate.	Low
Salaries and Expenses	Salaries incorrect, wrong hourly rate or hours worked.	MPC uses an external payroll provider, any changes to salary and overtime payments are authorised by the staffing committee and communicated to payroll by the Chairman.	Existing procedures checked annually.	Low
	Fraud or incorrect claims	Expenses must be approved. Mileage claims paid on completion of claim form and receipts provided. Mileage claims rates match those recommended by NALC.		Low
	Wrong deductions of NI or Tax Unpaid Tax & NI contributions to Inland Revenue.	All NI and tax calculated by external payroll.		
Grants	Receipt of grant	Parish Council does not presently receive any regular grants.	Procedure would be established, if required	Low
Grants and support payable	Power to pay. Authorisation of Council to pay. Non-compliance with grant conditions.	Any such expenditure would go through the required Council process of approval, minuted and listed accordingly. Any payments made using S137 approved in the same way. Regular monitoring and compliance checks.	Existing procedure adequate.	Low
Election Costs	Risk of unexpected election	The Council will try to build up contingency funds in order to fund contested elections in line with the Reserves policy.	Should be included in budget when setting precept.	Med
Best value accountability	Work awarded incorrectly.	Normal Parish Council practice would be to endeavour to get 3 quotations for any substantial purchase/work to be undertaken (purchases over £3000). MPC will approve tender documents as needed. If problems encountered with a contract the Clerk would investigate the situation and report to the Council. Effective budget management Forward planning	Existing procedure adequate.	Low
	Overspend on services.		Include when reviewing Financial Regulations	Med
	Use of funds not giving value for money			
Business continuity	Council not being able to continue its business due to unexpected or tragic circumstances.	All files and records are kept in secure locked cabinet at MPC office. Electronic data is backed up regularly through One Drive.	Existing procedures adequate. May be necessary to purchase a fireproof safe for burial records.	Med

		<p>Council maintains 3+ cheque signatories</p> <p>In the event of short-term illness, the Clerk will inform the Chair/Vice – Chairman of absence as soon as possible. If the Clerk has failed to arrive within 10 minutes of meeting start time and no contact has been made, the meeting should continue, and one of the councillors will note the minutes of the meeting. In the event the Clerk is unavailable longer term (more than 1 month), the Chairman/Vice – Chairman will discuss with the council.</p>	<p>Chairman has a sealed envelope containing passwords and important information to be opened in the event of clerk absence.</p> <p>Obtain alternative signatory in the event of councillor resignation</p>	
Clerk/RFO	<p>Loss of Clerk Limited funds for advertising.</p> <p>Actions taken by Clerk/performance in post</p> <p>Fraud</p> <p>Health and safety</p>	<p>Set aside contingency in budget to pay for this type of eventuality.</p> <p>Clerk supported in role by Councillors. DALC training when required and access to relevant assistance and legal advice if necessary.</p> <p>Requirements of Employee dishonesty insurance (Fidelity insurance) adhered to.</p> <p>All employees to be provided adequate direction needed to undertake their roles</p>	<p>Include in financial statement when setting precept</p> <p>Performance appraisals to be undertaken. DALC membership maintained</p> <p>Existing procedures adequate. Checked by internal financial regulator.</p> <p>Monitor health and safety requirements and insurance annually</p>	<p>Low</p> <p>Low</p> <p>Low</p> <p>Low</p>
VAT	Reclaiming/charging	The Council has Financial Regulations which set out requirements regarding VAT recovery. MPC reclaims VAT annually at end of financial year.	Existing procedures adequate	Low
Annual Governance and accountability Return	Must be submitted within time limits (normally mid-June)	Annual Return is completed and submitted online with the prescribed time frame by the Clerk. Annual Return completed and signed by the Council, submitted to Internal Auditor for completion and signing then checked and sent to External Auditor within time frame.	Existing procedures adequate.	Low
Legal Powers	Illegal activity or payments	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings and Finance report monthly. Legal powers are recorded on the payment sheet and cashbook. Appropriate policies and procedures in place.	Existing procedures adequate	Low
Minutes/agendas/ Notices and Statutory Documents`	<p>Accuracy and legality</p> <p>Business conduct</p>	<p>Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Agenda displayed according to legal requirements.</p> <p>Business conducted at Council meetings is managed by the</p>	<p>Existing procedures adequate.</p> <p>Members adhere to Code of</p>	<p>Low</p> <p>Low</p>

	Non-compliance with statutory regulations	Chair (or vice chair in his/her absence). Clerk advises Council of statutory requirements	Conduct. Members adhere to Code of Conduct	Low
Code of Conduct & Members' Interests	Failure to declare conflicts of interest. Legal issues, reputational damage.	Declarations of interest by members at Council meetings. Register of members' interests' forms reviewed regularly.	Existing procedures adequate. Members take responsibility to update register.	Low Med
Insurance	Adequacy Cost Compliance Fidelity Guarantee (employee dishonesty insurance)	An annual review is undertaken of all insurance arrangements. Employers and Employee liabilities a necessity and within policies. Ensure compliance measures are in place.  Fidelity checks in place through independent financial regulator.	Existing procedure adequate. Insurance reviewed annually.	Low Low Low Low
Data protection	Policy provision	MPC has a Data protection policy in place.	Existing policy is adequate.	Low
Freedom of Information	Failure to respond within statutory timeframe. Legal repercussions, reputational damage.	MPC has a Publication scheme in place.  The Parish Council is aware that if a substantial request came in it could create a number of additional hours' work.	Existing policy is adequate.	Low Med
Communication	Lack of effective communication with residents.  Notice board used to publicise meetings, including agendas and minutes.	Articles in parish News in Moreton and Facebook page.  The Council has its own website which includes details of meetings, councillor information, policies and procedures, planning news, useful contacts and points of interest.	Existing communication is adequate.	L/M L/M
Information Technology	Loss of IT. Council unable to carry out its duties.  Data breach or cyber-attack resulting in Loss of sensitive information, legal repercussions.	Electronic data is backed up regularly through One Drive and can be accessed remotely provided the password is known.  Emails can be accessed from any device provided the password is known.  Password-protected systems, multi-factor authentication,	Existing backups adequate.	L/M Med
<b>PHYSICAL EQUIPMENT / AREAS</b>				
Assets	Loss or damage  Risk/damage to third parties' property	An annual review of assets is undertaken for insurance provision  Insurance policy provided by Clear Councils Insurance and	Existing procedures adequate	Low Low

		underwritten by Aviva Insurance Ltd, reviewed annually to ensure adequate cover.		
Asset Management	Premises or other assets being closed or unavailable for use by the Council or community due to poor or dangerous condition.	An asset register produced and reserves in place such that assets can be replaced at the end of their natural life. All assets are insured by Clear Councils Insurance.	Existing procedures adequate Council consider delegated powers to the Clerk authorising him/her to act on behalf of the Council in urgency or emergency	Low
Recreation Areas	The Sentry / Children's play area The Pound	Areas regularly inspected by Councillors and staff. A professional inspection of the play area is carried out annually by an accredited inspector.	Monthly inspections undertaken, reported to MPC and minuted. Annual inspection reported to MPC and minuted.	Low
Notice Board	Risk of Damage or injury to third parties. Location suitability	All covered by insurance policy and inspected regularly	Adequate inspections undertaken	Low
Street Furniture	Risk of Damage or injury to third parties. Location suitability	Street furniture covered by insurance policy and inspected regularly by Councillors and staff.	Monthly inspections undertaken, reported and minuted.	Low
Council records – paper	Loss through: Theft Fire damage	The Parish Council records are stored at MPC office. Records include historical correspondences, minutes, insurance, and bank records. The documents are stored in a lockable cabinet.	Damage (apart from fire) and theft is unlikely and so provision is adequate.	Low Med Low
Council records – electronic	Loss through: Theft, fire damage or corruption of computer	The Parish Council electronic records are stored on the Council laptop held at the MPC office. Backups of electronic data are made at regular intervals through One Drive. Anti-virus measures in place.	Existing procedures considered adequate	Low Med
Allotments income	Rental received from allotments	Rents set annually by Council.	Existing procedures considered adequate	Low
<b>MISCELLANEOUS</b>				
Poor reputation of the Council	The work of the Council is not understood leading to negative feedback from parishioners and dissatisfaction with the way services are carried out	Regular use of communication channels including web site and News in Moreton to explain the Council's activities. Use of social media.	Communication Plan and Use of social media	Low
Lack of Training or time to undertake the role of the PC	Inadequate knowledge or specialist ability may lead to poor decisions	Adequate training budget available. Encourage training for Councillors and staff. New Councillors to have an induction.	Consider a training record and review annually.	Low
Public Liability and Events	Accidents at Council organised events resulting in legal claims, reputational damage.	Risk assessments for events, public liability insurance, first aid provisions.	Existing procedures considered adequate.	M