

Subject	Risk(s) Identified	Risk Level H/M/L	Management/Control of Risk	Review/Action Required
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### **Bere Ferrers Parish Council – Risk Assessment Management Scheme**

Risk Management is the process by which risks are identified, evaluated, and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

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.

The Parish Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic, and focused approach to managing risk, which:

- Identifies the subject
- Identifies what the risk may be
- Identifies the level of risk
- Evaluates the management and control of the risk and records finding
- Reviews, assesses, and revises procedures if required.

Signed by the Chair of the Council

Peter Crozier

Date of Review	20 <sup>th</sup> February 2024. F & G.P Committee. Min 562
Date of next Review	2025

1. updated 14.02.24

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Management				
Business continuity	Council not being able to continue its business due to an unexpected or tragic circumstance	L	Loss of Clerk or Loss of Council papers / electronic records. A business continuity plan holding simple key information is in place and is held by the Clerk, Chair and Vice Chair The ability to work off site is provided should it be required.	Appropriate back-up arrangements in place.  Review plan when necessary.
Meeting Location - Council's Chambers	Councillors/members of the public not being able to access meetings if the access lift is out of order.	M/H	Meetings are held in the Council's Chambers, located on the 1st floor of the Council's offices, If the lift becomes out of order, meetings to be relocated to either the Parish Hall in Bere Alston, or Church Hall in Bere Ferrers.	Annual maintenance of the lift to be conducted.
Parish Hall & Office	Protection of physical assets.  Health & safety for those using them.	M	A Health and Safety notice to be displayed in the premise.  Buildings and property insured.  Fire alarm & fire equipment annual tested.  Annual audit of Bergen's fire maintenance log.  PAT testing in accordance with Government guidelines.	Insurance policy to be reviewed annually.  Risk Assessment to be reviewed annually.  Fire alarm to be tested every 3 months.  Fire Equipment to be reviewed and tested annually.

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Council's Records,	Loss through theft, fire, damage	L	<p>Papers, both current and archived will be held in the Parish Office.</p> <p>Keys to the Parish Office are held by the Clerk and the Chair of the Council.</p>	Damage or theft is unlikely and so provision adequate.
Register of Burial, Memorial Books	Loss through theft, fire, damage	M	<p>The books will be securely stored in the storage cupboard. Please note the storage cupboard is not fireproof.</p> <p>The key to the cupboard will be stored in the key box and the key to this is held by the Clerk.</p>	<p>Loss is unlikely.</p> <p>The Council to consider the purchase of a fireproof safe.</p>

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Council's Electronic Records	Loss through damage	M	The Parish Council's electronic records are stored on the Parish Council computer.  Offsite Back-ups of electronic data are made at regular intervals	Annual Review
<b>Assets</b>				
<b>Bere Alston &amp; Bere Ferrers</b> Recreation grounds Car parks Bus shelters Allotments War Memorials Public toilets Play parks  <b>Bere Ferrers</b> Tennis court  <b>Bere Alston</b> Cemetery Pavilion & Garage Mural garden  Cycle Stands	Protection of physical assets.  Health & safety for those using them.          It is the council responsibility to identify and manage risk.	M	Daily checks of recreation grounds and toilets.  Monthly inspections of the play parks, tennis court, allotments.   Yearly inspections of bus shelters and war memorials.   Monthly inspections of the cemetery headstones.      Regular maintenance and risk assessments to be carried.	Insurance policy to be reviewed annually.  Safety reports on the playparks to be conducted annually.

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Chains of office	Theft, loss, or damage.	L	Keep in safe when not in use.  Allow off site for minimum time commensurate with need.	Review insurance.
Road Warden equipment and container	Theft, loss, or damage	L	Workman to keep a watching brief. Keep it always locked.	Review insurance and add to Workman's schedule.
Train sign, Parish Hall clock, machinery, and equipment as itemised in our insurance policy.	Theft, loss, or damage.	L	Workman to notify Clerk of any machinery issues.  All issues reported to action accordingly.	Review insurance.
Security of above assets	Inadequate security of buildings, equipment etc.	H	Buildings secured outside working hours. Staff vigilance and regular checks conducted.	Maintain existing procedures.  Regular liaison with Police.

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Maintenance of above assets	Inadequate maintenance of buildings etc. Vandalism.	M	Planned maintenance programme. Property budget.	F&GP Committee to review budget annually.  Maintain annual inspection of all assets to minimise risk of failings.
CCTV around the Parish Hall	Vandalism of cameras	H/M	Monthly inspection of cameras to check for damage, obstructions.	F&GP Committee to review policy annually.  .
Maintenance and inspections of machinery & trailers	Damage, not working	M	Regular inspection and maintenance for damage, repairs required	The Workman and any issues to report to the Clerk.
Precept	Overspend of operational budget and/or inaccurate setting of Precept level realising demand on Reserves.	M	Budget and Precept considered by F&GP Committee & approved by Full Council each year.  Sound budgetary control.  Expenditure against budget considered monthly by F&GP Committee.	Maintain existing procedures

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Insurance	Inadequate cover or over insurance increasing costs unnecessarily.	L	Annual review of insurance.  Annual review of asset values.	Maintain existing procedures.  Asset Register to be reviewed annually.
Safe	Loss of content	L		Existing procedures adequate
Freedom of Information Act	Policy Provision	M	The Council has a model publication scheme in place.	Monitor and report any impacts made under Freedom of Information Act
Banking	Bank errors and/or inadequate checks leading to financial irregularities.	L	Internal audit undertaken before each Full Council.  The Parish Council has Financial Regulations which set out the requirements for banking, the making of payments and internal audit.	Maintain existing procedures.  Bi-annual review of Financial Regulations.
Online Banking/payments	Loss through theft, dishonesty, human error (incorrect bank details added)	L	Monthly bank reconciliation prepared by the Clerk and presented to the F & G.P Committee for approval.	Existing procedures Adequate.

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			<p>The Clerk prepares a monthly Accounts of Payments, adding payments on NatWest Bankline. Two signatories authorise BACS payments. Chair of the Council reviews all invoices</p> <p>All payments must be detailed in the Financial Reports presented to the F &amp; G.P Committee.</p> <p>The Clerk has delegated authority to pay invoices up to £500 prior to meeting approval.</p>	<p>Bi-annual review of Financial Regulations.</p> <p>Council to consider taking out cyber insurance.</p>
Debit card	<p>Loss / theft of card</p> <p>Use of card if stolen – potentially up to £100 using contactless</p>	L	<p>Card to be kept in the safe Clerk to not disclose the PIN number to anyone.</p> <p>Clerk to report to the Bank immediately if the card if lost/stolen and request Fraud team to reclaim funds.</p> <p>List of payments made with the direct card presented to the F &amp; G.P Committee monthly.</p>	Review procedures and Debit Card Policy.
Cheque Books	Loss of cheques. Fraudulent use	L	<p>Cheque books kept in the Safe.</p> <p>No blank cheques signed.</p>	Maintain existing procedures but cheques are currently not being used, since introduction of online banking.
Financial controls and records	Inadequate records leading to financial irregularities.	L	Monthly reconciliations prepared by the Clerk and checked by a member who is not a bank signatory at monthly F & G.P meeting.	Maintain existing procedures



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			<p>Any financial obligation must be resolved and clearly minuted before any commitment.</p> <p>All payments must be resolved and clearly minuted.</p> <p>Any s137 payments must be recorded at time of approval.</p> <p>Internal &amp; external audit presented to F&amp;GP Committee.</p>	
Computer records. Including Financial records	Loss of data through system error or theft.	L	<p>Back up monthly.</p> <p>Computer's password protected.</p> <p>Hard drive &amp; dongles taken off site.</p>	Annual review of software security.
Cash	Loss through theft or dishonesty.	M	<p>Receipts issued matched to invoices.</p> <p>Unbanked cash locked in safe.</p> <p>Cash banked regularly.</p>	Maintain existing procedures

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Budget	Inadequate budget preparation leading to inability to fulfil obligations	L	Budget considered by F&GP Committee and Full Council.  Income and expenditure considered monthly.  Virements made where necessary.	Review of budget during course of financial year
VAT	Errors in calculation.  Payments not made to HMRC.	L	Comply with HMRC regulations.  Quarterly returns to be made.  Checked during Internal audit.	Maintain existing procedures. Reviewed annually.
Annual Governance and Accountability Return (AGAR)	Not submitted within the timescale	L	Clerk prepares timetable for submissions.  Annual Internal Audit to be done.  AGAR completed and signed by the Clerk and Council within time limit.  All documents sent on to the External Auditor within time limit.	Maintain existing procedures.
Tenders	Best value not achieved.	L	Financial regulations detail procedures to be followed	Maintain existing procedures

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Payments	Goods not supplied but invoiced. Invoices incorrect. Invoices unpaid.	L	All invoices recorded and filed on receipt. Invoices checked for accuracy and for receipt of goods and services.  Two signatories required on online payments.  List of payments presented to the F & G.P Committee monthly.	Maintain existing procedures
Receipts	Services provided by Council but not paid for	L	List maintained of regular invoices.  Early hastening action taken if required.	Maintain existing procedures
Donations	Undue influence from interested parties.	L	All requests to be considered by the relevant Committee in accordance with policy.	Maintain existing procedures
Salaries	Incorrect payments to staff (rates, NI, tax)	L	All correspondence filed. Internal audit.	Maintain existing procedures
NI Contributions	Payments not made to HMRC	L	Invoices checked. Internal audit.	Maintain existing procedures

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Pensions	Pension contributions not made to NEST	L	Invoices checked. Internal audit.	Maintain existing procedures
Election Costs	Inability to meet costs	L	Provision made in budget annually	Maintain existing procedures
Annual Return	Inability to conduct year end close on time/not submitted on time	M	Book internal audit early	Maintain existing procedures
<b>Liability</b>				
Public Liability	Risks to third party, property, or individuals	M	Public & Products liability insurance in place (limit of indemnity £10m). Insurance cover to be reviewed annually. Risk assessments of individual events.	Existing procedures adequate
Legal powers and legal liability Illegal activity	illegal activity or payments	M	All activity and payments made within the powers of the Parish Council are to be resolved and clearly minuted.  Clerk to clarify legal position on proposals and to seek advice if necessary	Existing procedures adequate.

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Minutes/ Agendas/ Statutory Documents	Accuracy and legality Non-compliance with statutory requirements.  Proper document control	L	Minutes and agendas are produced in the prescribed method and adhere to legal requirements.  Minutes are approved and signed at next meeting.  Minutes and agendas are displayed according to legal requirements.  Business conducted at Council meetings should be managed by the Chair.  Standing Orders to be reviewed annually.  Data Retention and records management policy schedule has been adopted.	Existing procedures adequate.
<b>Employees</b>				
Staff	Compliance with Employment Law. The Employers' Liability (Compulsory Insurance) Regulations 1998 states that Employer Liability insurance is required by law if you have employees with a contract of employment.	M	Employer Liability insurance in place (limit of indemnity £10m)	Insurance cover to be reviewed annually
All personnel	Health & Safety Matters	M	Health & Safety policy in place	Maintain existing procedures

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Legal	Council may contravene laws.	M	Clerk to verify legal position for any new proposal	Legal advice to be sought where required
<b>Administration</b>				
Councillor propriety	Failure to declare interests	L	Regular reminder to members	Maintain existing procedures
Councillor/staff propriety	Breach of confidentiality	L	Regular reminder to members/staff	Maintain existing procedures
Reports and records	Improper and untimely reporting of meetings via the minutes	M	Council to meet monthly to receive and approve minutes of meetings held in the interim.	Maintain existing procedures
<b>Council Reputation</b>				
Councillors and Staff	Bringing the Council into disrepute	M	Councillors understand and receive training on the Code of Conduct. A professional approach is undertaken on all Parish Council matters.	Not all Councillors have received training.  Members to identify any training needs.