| **Function[[1]](#footnote-0)** | **Potential Risk(s)[[2]](#footnote-1)** | **Risk Level[[3]](#footnote-2)**  **High / Low / Medium** | **Management[[4]](#footnote-3) of Risk** | **Frequency of Action[[5]](#footnote-4)** | **Responsibility[[6]](#footnote-5)** |
| --- | --- | --- | --- | --- | --- |
| 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 | No cash used  No onus  None in Parish | N/A | Parish Council |
| Grants Applied for | Non receipt | Low | To check | 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 | At meetings  Quarterly | 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 protocol policy | Yearly | RFO  Parish Council |
| Assets | Loss  Damage  Wear & Tear  Cause of damage to third party | Low  Medium  High  Low | Asset Register[[7]](#footnote-6)  Insurance of Assets[[8]](#footnote-7)  Public Liability  Reserves[[9]](#footnote-8) | Yearly  Yearly  Yearly  Yearly | Clerk/RFO  Clerk  Clerk  RFO |
| Staff (inc Volunteers &  Councillors) | Loss of staff  Injury of Staff  Fraud by Staff  Payroll failure | Low  Low  Low  Low | Employers Liability Insurance[[10]](#footnote-9)  Training, Appraisal, Health and Safety policy  Financial Protocol Policy  Fidelity Guarantee Insurance[[11]](#footnote-10)  Outsource payroll to SALC | Yearly  Yearly  Yearly  Yearly  Yearly  Yearly | Parish Council  Staff  Chairman  Health & Safety Officer  Parish Council  Parish Council |
| 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-11) | Yearly | Parish Council  RFO |
| Legal Powers | Illegal activity  Illegal payments | Medium  Medium | Educate Council as to their legal powers | At meetings when needed | Clerk |
| 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-12) | Yearly | Parish Council  Appointed Proper Officer |
| Libel & Slander | Legal proceedings against the Parish Council | Low | Ensure adequate insurance cover[[14]](#footnote-13) | 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-14) | 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-15) | 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-16)

1. I have written this Risk assessment to identify and list functions that are (or might be) undertaken by the Council. [↑](#footnote-ref-0)
2. This column provides potential examples of risk but is not exhaustible. [↑](#footnote-ref-1)
3. This column provides the potential likelihood of happening, currently a Low, Medium or High. [↑](#footnote-ref-2)
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-3)
5. This provides a guidance on how often the reviews or tasks/procedures take place [↑](#footnote-ref-4)
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-5)
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-6)
8. Our insurance is on replacement cost, under ‘all risks’ basis. [↑](#footnote-ref-7)
9. Not really applicable to the asset’s we hold, but important to note that accidents to the public or property can happen as a result of faulty or improperly used council assets [↑](#footnote-ref-8)
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-9)
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-10)
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-11)
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-12)
14. Should the Council write or verbalise comments that a member of the public sees as incorrect or damaging and seeks compensation. [↑](#footnote-ref-13)
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-14)
16. Our Insurance covers the council for things such as a Data Breach [↑](#footnote-ref-15)
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-16)