



All Cannings Parish Council Risk Assessment including Financial Risk Assessment

"A Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible".

This Risk Assessment is to enable All Cannings Parish Council to assess and monitor the risks that it faces and satisfy itself that it is taking adequate steps to minimise risks. In conducting this exercise the following steps were taken:

- i) Identifying the areas to be reviewed
- ii) Identifying what the risk may be
- iii) Evaluating the management and control of the risk and record findings
- iv) Agree to review, assess and revise when necessary

KEY:

Council - All Cannings Parish Council

RFO - Responsible Financial Officer



FINANCIAL AND MANAGEMENT

Subject	Risk(s) indentified	H/M/L	Management/control of Risk	Review/Assess/Revise
Precept	Adequacy of precept in order for the Council to carry out its Statutory duties	L	To determine the precept amount required, the Council will receive budget update information at each full Ordinary Parish Council Meeting. At the precept meeting in the Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costs obtained by the RFO. 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 Wiltshire Council. Councillors formally vote approval of the precept figure to be applied for taking into account any capping or other restrictions in force to avoid rejection of application. The figure is submitted by the RFO in writing. The RFO informs the Council when the monies are received.	Existing procedure adequate.
Election Costs	Incurring costs		The RFO makes an allowance when calculating the precept to take account of possible costs in an Election Year. Costs	Existing procedure adequate



			incurable in electing a Councillor cannot be predicted in a non-election year. Co-options take place when only one applicant involving no cost to the Council. Reserves available to adequately cover unexpected election costs.	
Investment Income/Charges	Reduced income	L	RFO responsible for checking any interest rates paid or changes to bank charges and investigating to see if alternative investments appropriate.	Existing Procedures adequate
Cemetery Income and Income from Cremated Remains area in Churchyard	Loss of Income		RFO is responsible for ensuring payments received in conjunction with Proper Officer who maintains the Burial documents?	Procedures being modified for clarity
Financial Records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out requirements to ensure compliance (Section) They consult WALC for support and guidance as necessary and ensure suitably qualified Auditors are appointed.	Existing procedure adequate Review the Financial regulations annually or when any statutory changes occur.
Cash and incoming cheques	Loss through theft or dishonesty	L	All such income directed immediately to RFO. Monetary amounts and details are recorded immediately and Cash/Cheques are banked as quickly as is feasible by RFO. Council encourage direct bank payments where this is possible. There is no petty cash or float. There are only a few	Existing procedure adequate



			cash/cheque income payments annually. Insurance and Financial Regulations in place?	
Bank and banking	Inadequate checks Banks mistakes Loss of signatories	L L	As above for Financial Records Section... RFO does monthly reconciliations bringing any discrepancies to the attention of the Council at the earliest opportunity. RFO contacts bank immediately of any errors found. RFO presents Bank Statements at Ordinary Meetings As many Councillors as are willing, and are legally entitled to, stand as Signatories so as to ensure the minimum requirement always met.	Existing procedure adequate Nominated Councillor to view Bank Statements? Existing procedure adequate
On line banking	Unauthorised Access Illegal activities	L	Password protected for RFO access only - as above monthly reconciliations and statements printed and taken to meetings.	Review to ensure current procedure of RFO making online transactions meet Statutory requirements
Reporting and auditing	Information communication Compliance	L	Financial information is a standard agenda item (Finance Report) and discussed/reviewed and approved at each meeting. Financial Regulations section.... Internal and External Auditors appointed in	Existing procedures adequate.



			accordance with proper practice. The RFO brings to the attention of the Council any findings of the Auditors.	
Grants	Non-receipt of grant Over expenditure	L	Council takes action to ensure grant applications have been awarded to Council before any related expenditure takes place and terms of grant can be, and are, adhered to prior to any expenditure relating to the grant. All Councillors emailed copy of any successful grant offers and receipt included in Financial Report at meetings. Payments are made directly into Council Bank Accounts	Procedures should include RFO and at least one Councillor checking terms of grant awards to ensure Council compliance.
Grants and support payable	Power to pay Authorisation of Council to pay	L	All such expenditure goes through the required Council process of approval, is minuted and is in accordance with Parish Council Statutory powers. Payments are made by direct bank payment or by cheque.	Existing procedures adequate.
Charges-rents receivable	Non receipt of Allotment rents Non receipt of Football pitch rent	L	The Council collects Allotment rents in the month of each year. Allotment holders have signed agreements? Football pitches. Written agreement issued to any hirers who carry their own insurance? Payments received monthly?	Rent income to be reviewed
Charges: rents payable	Late/non payment of water rates/hall rent/other charges		All payments due raised as part of Financial Report and authorised at Ordinary Meetings	



			or Extraordinary meeting called if necessary to ensure prompt payment.	
Concert @ the Kings Monies	Accountability and Authorisation of Council to pay		Concert Monies received are itemised clearly in the Accounts with a running balance. Dedicated Councillor liaises with Concert Organisers to agree allocation of funds. Such instructions are presented to full Ordinary Council Meeting. Receipt of monies and expenditures agreed are recorded in Minutes of Meetings	Request written authorisation from Concert providers detailing payees and figures to be paid.
Direct Costs Overhead expenses Debts	Goods not supplied but billed Incorrect invoicing Loss of Stock Unpaid invoices		The Council has Financial Regulations which set out the requirements. The majority of invoices waiting approval are listed on the Agenda. All invoices waiting approval are presented at full Parish Council meetings. The Chair checks the invoice against the amount entered in cheque book where a cheque is raised. the invoices and cheque book stubs are initialled by a minimum of two Councillors. Council approves all payments and this is recorded in minutes. Payments due to Council are chased up by RFO and late or non payments reported to Council.	Ability for Council to verify online payments correspond with invoices (cross-referencing) needs refining through having regular sightings of bank statements
Best value accountability	Work awarded Incorrectly. Poor tendering Overspend on services.	L M	Council practice is to seek a minimum of three quotes for any expenditure with a cost expected to be in excess of £1,000. For	Existing procedure adequate. Review as part of Financial regulations.



			major works competitive tenders are sought. See Financial Regulations Section for full details. If problems encountered with a contract the RFO would investigate the situation and report to the Council at the earliest possible time. All expenditure in excess of £100 is agreed by vote at Ordinary Meetings. Minor expenditures considered urgent or necessary may be made by Councillors in direct relation to their allocated roles. Volunteers used where available and task suitable to keep costs to a minimum.	
Salaries and assoc. costs	Salaries paid incorrectly. Unpaid/Incorrect Tax to Inland Revenue and National Insurance payments.	L L	Auditors appointed to calculate and ensure payment of staff Income Tax? Salary is calculated as an annual rate paid in equal quarterly instalments. Payments including Tax to Inland Revenue and any National Insurance Contributions are ratified at meetings and recorded in Minutes. Salaries and pay scale reviewed annually in April each year. Employees issued with Job Description and Contracts.	Existing procedures adequate
Employees	Fraud by staff Inappropriate actions taken by	L	Requirements of Fidelity Guarantee insurance adhered to with regards to fraud? Staff receive Job Descriptions and induction	Existing procedures adequate. Existing procedures adequate



	<p>staff</p> <p>Work outstanding due to Member of staff leaving or absent due to illness</p>		<p>training to ensure they are aware of their responsibilities, powers and legal limitations</p> <p>Councillors assume roles where possible and keep up-to-date with roles of staff. Proper Officer and RFO able to stand in for each other as per their Contracts of Employment. Council member of WALC where advice and guidance can be obtained.</p>	<p>Existing procedures adequate</p>
<p>Employees and Volunteers</p>	<p>Health and Safety</p>	<p>L</p>	<p>All employees and volunteers to be provided adequate direction and safety equipment needed to undertake their roles. Named Councillors or Proper Officer (Clerk) nominated to liaise with any volunteers deployed.</p>	<p>Monitor health and safety requirements and insurance annually</p>
<p>VAT</p>	<p>Incorrect reclaiming/charging</p>	<p>L</p>	<p>RFO trained or experienced in handling VAT matters - Auditors employed to check Council finances. The Council has Financial Regulations which set out the requirements?</p>	<p>Existing procedures adequate</p>
<p>Annual Returns and Audit</p>	<p>Failing to submit within time limits</p>	<p>L</p>	<p>Employers Annual Return is completed and submitted online to the Inland Revenue with the prescribed time frame by the RFO? End of Year Accounts completed and signed by the Council, submitted to internal auditor for completion and signing then</p>	<p>Review to ensure included in Financial Regulations.</p>



			checked and sent to External Auditor within time frame. RFO responsible for ensuring we meet deadlines.	
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Council are resolved at full Council Meetings and minuted under the Finance section of agenda.	Chair or Acting Chair to check Bank Statements at Ordinary Meetings
Minutes/agendas/ Notices Statutory Documents`	Accuracy and legality of business conduct	L L	Minutes and agenda are produced in the prescribed manor by the Proper Officer and adhere to the legal requirements Minutes are approved and signed at the next Council meeting. Agenda and Minutes displayed (Notice-boards and Website) according to legal requirements. Business conducted at Council meetings managed by the Chair. Voting by show of hands with Chair having Casting vote if needed as per Standing Orders and set down in law.	Adhere to Best Practice Guidelines Members adhere to Code of Conduct Existing procedures adequate
Website	Inappropriate or inaccurate information made public leading to litigation		Management of website is limited to Chair and Proper Officer. Regular checks ensure content is appropriate and relates to the Parish. Insurance??	Keep content up-to-date.
Members interests	Conflict of interests Register of members interests accuracy	L M	Declarations of interest by members is an Agenda item at start of Council meetings. If during meeting unforeseen interest arises	Existing procedures adequate.



			Councillors are obliged to declare interest which is then recorded in the minutes. Register of members interests forms reviewed regularly.	Members take responsibility to update register. Diarise to remind Councillors to update register annually.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken of all insurance arrangements prior to renewal of policies. Employers and Employee liabilities a necessity. Ensure compliance measures are in place? Fidelity checks in place?	Existing procedure adequate. Insurance reviewed annually. ? ?
Data protection	Policy provision	L	Council employees and Councillors use passwords when storing data electronically. Public and press are excluded from that part of a meeting where personal or sensitive issues are discussed and minutes only record outcomes of those discussions in accordance with Standing Orders and Statutory Requirements.	Register with Information Commissioners Office
Freedom of Information	Policy Provision	L M	To date there have been no requests under FOI. The Council is aware that if a substantial request came in it could create a number of additional hours work. The Council can request a fee to supplement the extra hours. In order to be transparent the Parish Council	Monitor any requests made under FOI. Ensure information recorded is accurate. Produce a Model Publication Scheme. Set fees based on hours of work for FOI requests



			has a website where minutes and other working documents are available for the public to see.	
PHYSICAL EQUIPMENT OR AREAS				
Assets	Loss or damage Risk/damage to third party (ies) property	L	An annual review of assets is undertaken for insurance provision (Including noticeboards/Interpretation board/rubbish and dog poo bins, seats, goal posts/play and exercise equipment/and properties - cemetery, village green, Pound and Pond areas, Land owned by Council at Lipgate and patch of ground at entry to The Glebe next to O'er Yonder)	Existing procedures adequate
Assets - Office Equipment	Damage or theft		Employees holding/storing equipment are responsible for taking out insurance cover. The Council does not own any IT equipment at present.	
Maintenance	Poor performance of assets or amenities Injury to third parties	L	All assets owned by the Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised in accordance	Existing procedures adequate



	<p>Harm from play equipment hazards on village green e.g. trip hazards, litter</p> <p>Harm from hazards in cemetery or churchyard</p>		<p>with the correct procedures of the Council. Assets are insured. Councillors are allocated specific responsibilities for monitoring assets and amenities which are the responsibility of the Council.</p> <p>Play Equipment and village green inspected and findings recorded weekly and once a year subject to RoSPA inspection.</p> <p>Cemetery and Churchyard inspected regularly with annual Topple Testing in place. Warning notices in place in Churchyard and Abridged Regulations displayed in Cemetery</p>	
Notice Boards	Risk of damage	L	<p>The Council currently has two notice boards. Formal inspection procedures are the responsibility of the Proper Officer. Any reports of damage or faults are reported to the Council and dealt with in accordance of the correct procedures of the Council. The Notice boards are locked with the Proper Officer holding the keys.</p>	<p>Existing procedures adequate</p> <p>Additional set of keys obtained if possible to be held by the Chair or in the Chairs absence a nominated Councillor.</p>
Allotments and Glebe Field	Loss of income, damage to allotments Non-payment of Rent		<p>Allotment fees and allocation of allotments are responsibility of Allotment Association - who then pay Council. Glebe Land and Allotment area rented from Salisbury</p>	<p>Existing procedures adequate</p>



			<p>Diocese by Council. RFO responsible for ensuring rent due included in Financial Report and ratified for payment at Ordinary Meetings.</p> <p>Area is secured by fencing and locked gates</p>	
Other Council Property	<p>Risk of damage or theft of any of the following: Play Equipment, Adult Exercise Equipment, Interpretation Board, Football posts, Notices including "Orchard for All" and "Conservation Area signs" Floral boxes, village seating on Village Green, The Pound, The Pond and in the Cemetery</p>	L	<p>Any reports of damage are reported to the Council and dealt with in accordance of the correct procedures of the Council. Officers of the Council have responsibility for inspection and reporting any concerns (each responsible for a specific area). For Health and Safety Reasons any serious issues are reported and dealt with to reduce risk of harm immediately.</p>	Nominated Councillor to inspect regularly.
Other Council Property	<p>Risk of injury from trees and plants owned or responsibility of the Council</p>		<p>Management of the shrubs and hedges on Council owned or rented property are under Contractors schedule of works.</p> <p>Councillors identify trees requiring attention and seek Planning Approval for works where necessary. Council uses qualified tree surgeon to carry out work - he has appropriate insurance cover.</p>	
Meeting locations	<p>Adequacy Health & Safety</p>	L M	<p>The Council meeting is held in venues (usually the Village Hall) considered to</p>	Existing procedures adequate



			have appropriate facilities for the Proper Officer/RFO, Councillors, general public and press.	
Business Continuity	Risk of Council not being able to continue its business due to unexpected or tragic circumstance		Continuity Plans include having back-up locations for meetings should the Village Hall not be available. All Councillors are summoned to appear at meetings in accordance with the law and Standing Orders. Councillors are requested to give advance warning of forthcoming absence where known so as to ensure Council has a Quorum at meeting or can, in exceptional circumstances, change the date. Dates of meetings for the forthcoming year are set at Annual Meeting of the Parish Council as per Standing Orders	Existing procedures adequate
Council records – paper	Loss through: Theft Fire Damage	L M L	Many Council records are stored in the Parish Council Chest at the home of the Proper Officer or a Councillor. Records include historical correspondences, old minutes, insurance documents, bank records etc.. Wiltshire County Records Office holds some records at Chippenham. From time to time Councillors may hold specific paperwork in their homes in order to carry out tasks but these are then returned to Chest. Current documents are mainly	Ensure the Chest is stored in a locked room or not easily accessible. Damage (apart from fire) and theft is unlikely and so provision is adequate.



			electronic and are stored on password protected computer devices.	
Council records – electronic	Loss through: Theft, fire damage or corruption of computer	L M	The Council electronic records are stored on employees password protected Computer devices. Back-up of electronic data is made at regular intervals? Anti-virus and firewall software installed?	Review storage and security of all Council paperwork and investigate purchasing dedicated computer devices and external computer storage devices for back-up.

All Cannings Parish Council Adopted this Risk assessment at the meeting of the Council on