

**BOVINGDON PARISH COUNCIL GENERAL AND FINANCIAL RISK ASSESSMENT**

Activity: ALL ACTIVITIES AND GENERAL FINANCIAL RISKS				Assessment Date: 2 <sup>nd</sup> June 2020			Review date: Apr 2021	
Hazard: Risk - 1-4 low to high Impact - 1-4 low to high	Risks arising:	Risk Size (A)	Impact (B)	Significance (A*B)	Who is at risk:	Existing controls:	Further action required:	Target date/by whom:

<b>GENERAL RISKS - PEOPLE</b>								
Staff and Councillor Safety in the Office	<ul style="list-style-type: none"> <li>To the personal H&amp;S of Staff and Councillors.</li> <li>Risks associated with contact with the public</li> <li>Potential violence</li> <li>Accidents</li> <li>Personal injury</li> <li>Risks associated with using the office and equipment</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Office staff and Councillors</li> <li>Anyone with access to the office</li> </ul>	<ul style="list-style-type: none"> <li>Lockable office door with window incorporated safety chain</li> <li>Pull down blinds on windows</li> <li>Intruder alarm on the door</li> <li>CCTV in the main foyer and office</li> <li>Any physical/verbal abuse reported to Personnel Committee Chair</li> <li>Accident book</li> <li>All hazardous substances are stored as per COSHH regulations and a list of all recorded</li> <li>Keyboard rest and monitor screen shades if required</li> </ul>	<ul style="list-style-type: none"> <li>Advice on manual lifting of heavy items e.g. boxes of stationery.</li> <li>Personal Safety Courses</li> </ul>	Office
Staff and Councillors Safety outside the Office	<ul style="list-style-type: none"> <li>H&amp;S of Staff and Councillors</li> <li>Risks associated with contact with the public</li> <li>Potential violence</li> <li>Accidents</li> <li>Personal injury</li> <li>Banking of cash</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Office staff and Councillors</li> </ul>	<ul style="list-style-type: none"> <li>Any physical/verbal abuse reported to Personnel Committee Chair</li> <li>Accident Book</li> <li>H&amp;S is actioned on any adhoc work or volunteer duties within the Memorial Hall or the wider community</li> <li>Majority of outdoor maintenance to be carried out by contractors</li> </ul>	<ul style="list-style-type: none"> <li>Risk assessments as required</li> </ul>	Office
External Contractor with contract - Village Warden & Cleaners	<ul style="list-style-type: none"> <li>Personal injury through Accident or Assault</li> <li>Injury to Public</li> <li>Risks associated with using Parish supplied equipment</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>Village Warden</li> <li>Cleaners</li> </ul>	<ul style="list-style-type: none"> <li>Contract reviewed as agreed in the contract</li> <li>Public Liability Insurance</li> <li>Insurance, Training on using equipment responsibility of contractor</li> <li>BPC equipment if electrical is PAT tested every 2 years</li> <li>Contractors to report any H&amp;S issues and equipment issues</li> <li>All hazardous substances are stored as per COSHH regulations and recorded</li> </ul>	<ul style="list-style-type: none"> <li>Review COSHH lists held by contractors</li> <li>Every 6 months review H&amp;S in all storage areas within MH – add to Hall checklist</li> </ul>	Clerk / contractors

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Risk - 1-4 low to high Impact - 1-4 low to high								
Adhoc Contractors	<ul style="list-style-type: none"> <li>Personal Injury through Accident or Assault</li> <li>Injury to Public</li> <li>Risks associated with using Parish supplied equipment</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Public Liability Insurance</li> <li>Risk Assessments required from all contractors working on behalf of the Parish Council</li> </ul>	<ul style="list-style-type: none"> <li>Regular contractors used where possible</li> </ul>	Office
Memorial Hall Hirers	<ul style="list-style-type: none"> <li>Personal Injury through Accident or Assault</li> <li>Injury to Public</li> <li>Risks associated with using Parish supplied equipment</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Each hall hire has signed a conditions of hire contract</li> <li>Council has public liability insurance</li> <li>Hall checked regularly for hazards and reports back from hirers encouraged</li> <li>Daily Cleaning Routine</li> <li>Adhoc Hall hirers receive a run through of hall facilities and equipment before hire</li> <li>Emergency Hall contact number on noticeboard outside main doors</li> <li>6 weekly H&amp;S checks</li> <li>Risk assessments as required</li> </ul>	<ul style="list-style-type: none"> <li>Risk assessments as required</li> </ul>	Office
Visitors to Memorial Hall	<ul style="list-style-type: none"> <li>Personal Injury through Accident or Assault</li> <li>Injury to Public</li> <li>Risks associated with using Parish supplied equipment</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Council has public liability insurance</li> <li>Hall checked regularly for hazards and reports back from visitors encouraged</li> <li>Daily Cleaning Routine</li> <li>Defibrillator outside main doors</li> <li>Emergency Hall contact number on noticeboard outside main doors</li> <li>6 weekly H&amp;S checks</li> <li>Risk assessments as required</li> </ul>	<ul style="list-style-type: none"> <li>Risk assessments as required</li> </ul>	Office
<b>EQUIPMENT</b>								
Use of Parish equipment / Electrical equipment within Memorial Hall	<ul style="list-style-type: none"> <li>Potential risk of injury eg electric shock</li> <li>Personal Injury</li> <li>Injury to public</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Hall equipment checks                             <ul style="list-style-type: none"> <li>Every 2 years PAT test of electrical appliances</li> <li>Full electrical test every 3 years</li> <li>Emergency lighting test every</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Risk assessments as required</li> </ul>	Office

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						<ul style="list-style-type: none"> <li>year</li> <li>• Annual fire safety shutter</li> <li>• Annual fire equipment tests</li> <li>• Annual gas appliance tests</li> <li>• Every 6 weeks Hall checklist</li> <li>• Weekly defib check</li> <li>• All Hall Hirers should have any personal electrical item PAT tested as per cond. of hire</li> <li>• Each hall hire has signed a conditions of hire contract</li> <li>• Cable protectors provided</li> <li>• Parish Events – covered under individual risk assessments</li> <li>• All hirers / users to report any H&amp;S issues and equipment issues</li> <li>• All hazardous substances are stored as per COSHH regulations and recorded</li> <li>• Where required 'How to use' instructions displayed</li> </ul>		
Use of Council owned equipment in public use outside of Memorial Hall	<ul style="list-style-type: none"> <li>• Potential risk of injury eg electric shock</li> <li>• Personal Injury</li> <li>• Injury to public</li> </ul>	2	2	4	• All	<ul style="list-style-type: none"> <li>• Every 2 years PAT test of electrical appliances</li> <li>• Outdoor Events – covered under individual risk assessments</li> <li>• H&amp;S checks on Bus Shelters, noticeboards, Ryder Memorial, benches, interpretation boards</li> </ul>	<ul style="list-style-type: none"> <li>• Regular inspections</li> <li>• Records kept with comments and action taken</li> <li>• Risk assessments as required</li> </ul>	Clerk / Warden
Council owned property	<ul style="list-style-type: none"> <li>• Potential risk of injury eg electric shock</li> <li>• Personal Injury</li> <li>• Injury to public</li> </ul>	2	2	4	• All	<ul style="list-style-type: none"> <li>• H&amp;S checks on Council assets and recorded</li> <li>• Fulfilling lease obligations of Bovingdon pond with DBC</li> </ul>	<ul style="list-style-type: none"> <li>• Regular inspections</li> <li>• Full review of insurance policy in 2020/21 including pond insurance</li> </ul>	Clerk / Warden

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<b>COUNCIL ORGANISED EVENTS &amp; VOLUNTEERS</b>								
Public Events	<ul style="list-style-type: none"> <li>Physical Injury</li> </ul>	4	4	16	<ul style="list-style-type: none"> <li>Members of the public attending</li> </ul>	<ul style="list-style-type: none"> <li>Each event to be subject of its own risk assessment in advance</li> </ul>		Clerk
Volunteers Deliveries eg Bovington News	<ul style="list-style-type: none"> <li>Personal Injury</li> </ul>	2	2	4	<ul style="list-style-type: none"> <li>Volunteers</li> </ul>	<ul style="list-style-type: none"> <li>Covered by Public Liability Insurance if skilled to do task</li> <li>Risk assessment to cover volunteering roles</li> </ul>	<ul style="list-style-type: none"> <li>Review risk assessment (<i>as applicable</i>)</li> <li>Annual review of public liability insurance</li> </ul>	Office
Volunteers Other eg VE day	<ul style="list-style-type: none"> <li>Personal Injury</li> <li>Injury to Public</li> <li>Risks associated with using Parish supplied equipment</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Covered by Public Liability Insurance if skilled to do task</li> </ul>	<ul style="list-style-type: none"> <li>Risk assessment to cover volunteering roles</li> <li>Annual review of public liability insurance</li> </ul>	Office
Annual 10k Run	<ul style="list-style-type: none"> <li>Financial Loss</li> <li>Physical Injury</li> <li>Vandalism</li> <li>Reputation</li> <li>Assault</li> </ul>	4	3	12	<ul style="list-style-type: none"> <li>Parish Funds</li> <li>Reputational Risk, all involved with race and members of the public</li> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Risk assessments -</li> <li>Marshall Plan_v1</li> <li>Health and Safety plan for Health and Safety officer</li> <li>BP10_riskassessment</li> <li>BPMedical Risk Assessment</li> <li>child_protection_policy</li> <li>Race checklist</li> <li>UK Athletics rule book and guidance</li> <li>First Aid cover onsite / mobile as per guidelines on number of runners</li> <li>Injury off road and crossing roads</li> </ul>	<ul style="list-style-type: none"> <li>Continuous review as part of Race Checklist</li> </ul>	Race Comm.
Christmas Lighting Scheme	<ul style="list-style-type: none"> <li>Financial Loss</li> <li>Physical Injury</li> <li>Vandalism</li> <li>Reputation</li> <li>Assault</li> </ul>	2	3	6	<ul style="list-style-type: none"> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Risk assessment</li> </ul>	<ul style="list-style-type: none"> <li>Continuous review as part of risk assessment</li> </ul>	Xmas lights Comm.

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<b>DISASTERS / SAFETY</b>								
Disaster Recovery	<ul style="list-style-type: none"> <li>Loss of key paper based records in the event of fire etc</li> <li>Ensuring continuity of services</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> </ul>	<ul style="list-style-type: none"> <li>Key records kept in fire-proof safe</li> <li>Other current records stored in filing cabinets</li> </ul>	<ul style="list-style-type: none"> <li>Review Filing system of paperwork and ensure that key documents are either copied and kept as computer files or kept in safe</li> </ul>	Clerk
Fire	<ul style="list-style-type: none"> <li>Death or Physical Injury</li> <li>Damage to buildings</li> <li>General fire related risks</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Fire equipment locations on fire plan</li> <li>All fire exits signed and unobstructed</li> <li>Evacuation procedure and assembly points posted</li> <li>Fire alarm fitted</li> <li>Fire risk assessment for MH</li> <li>Fire shutter in kitchen area</li> <li></li> </ul>		Clerk
Temporary Closure due to Pandemic	<ul style="list-style-type: none"> <li>Ensuring Continuity of service</li> </ul>	4	4	16	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> </ul>	<ul style="list-style-type: none"> <li>Adequate procedures for remote working and online meetings</li> <li>All staff have remote access</li> <li>Virtual meetings via Zoom</li> </ul>		Clerk and Chair
Abortive or Unexpected Capital contract costs	<ul style="list-style-type: none"> <li>Loss of public funds</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>Reputational risk</li> <li>Financial risk</li> <li>Effect on efficient Parish Business</li> </ul>	<ul style="list-style-type: none"> <li>High Street Improvement Plans are at an early stage. It is too early to assess whether this will be a phased introduction of small improvements or a large scheme involving partners.</li> </ul>	<ul style="list-style-type: none"> <li>If a large project is to move forward then an external expert on Risk needs to be employed temporarily</li> </ul>	Clerk/Chair
Loss of trained staff	<ul style="list-style-type: none"> <li>Loss of key skills</li> <li>Loss of knowledge</li> </ul>	3	3	9	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> </ul>	<ul style="list-style-type: none"> <li>Emergency cover is available from either Agencies or neighbouring Parishes. Duties and necessary controls are largely set on a national basis.</li> <li>Separate Finance Officer helps spread risk</li> </ul>	<ul style="list-style-type: none"> <li>Document key systems and controls</li> <li>Ensure transparency of finance systems</li> </ul>	Clerk and RFO

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<b>LACK OF FINANCIAL CONTROL</b>								
Lack of Financial Regulations	<ul style="list-style-type: none"> <li>Poor controls without reviewed rules</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Monitor HAPTC updates</li> </ul>		RFO
Lack of overview	<ul style="list-style-type: none"> <li>Adherence to regulations needs to be monitored</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Finance Committee to review regularly</li> <li>Internal Auditor checks minutes</li> <li>Report spend against budget to Sub Committees</li> </ul>		RFO
Lack of Power to spend	<ul style="list-style-type: none"> <li>Spending power is essential to protect the Council from action</li> </ul>	1	4	4	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>List of Powers is in office – what the Council is permitted to spend money on as per Act of Parliament</li> </ul>	<ul style="list-style-type: none"> <li>Review list of powers against HAPTC website</li> </ul>	Clerk / RFO
Loss or destruction of financial documentation	<ul style="list-style-type: none"> <li>Personnel Papers and Cheque books locked away</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Most key information is on protected computer files</li> <li>All invoices, cheque books and pay in books kept in the office except when required for Audit purposes</li> <li>All financial records kept in secure filing cabinet</li> <li>All archived financial records kept in locked storage area</li> <li>All current banking documentation kept in safe</li> <li>All deeds and leases stored in safe</li> <li>External IT service, secures computer files daily</li> </ul>		Clerk and RFO
Loss or failure of Computer hardware or records	<ul style="list-style-type: none"> <li>Protection of all files is essential</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> </ul>	<ul style="list-style-type: none"> <li>External IT service ensures back up</li> <li>Contract with external supplier for IT service</li> </ul>		Clerk and RFO
Budget Overspend or lack of resource to meet contracted commitment	<ul style="list-style-type: none"> <li>Orders must not be made without sufficient budget</li> </ul>	3	3	9	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Full Parish Council authority</li> <li>Committees, Clerk and RFO review all spend against budget</li> <li>Parish Clerk to authorise all payments</li> </ul>		RFO

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<b>ACCOUNTING ERRORS</b>								
Incorrect expenditure allocation or data entry	<ul style="list-style-type: none"> <li>Essential to accurate accounting</li> </ul>	3	3	9	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing check of budget to spend and comparison with previous years</li> <li>Detailed I&amp;E for every individual entry</li> <li>Finance chair quarterly review of all payments</li> <li>Committee Scrutiny and expenditure lists</li> </ul>		RFO
Incorrect bank entries or misdirected bankings	<ul style="list-style-type: none"> <li>Bankings could go astray or errors could occur</li> </ul>	4	4	16	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Regular bank reconciliation essential</li> <li>Finance chair quarterly review of all payments</li> <li>Detail of reconciliation on spreadsheet</li> </ul>		RFO and Internal Auditor
Incorrect reports to Council and Committees	<ul style="list-style-type: none"> <li>Human error</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing comparison of figures to reports and retention of previous reports for review</li> <li>Breakdown of key spends on reports</li> <li>Reconcile service totals with ancillary records</li> </ul>		RFO/Chair of Finance
VAT errors	<ul style="list-style-type: none"> <li>Failure to reclaim VAT can incur losses</li> </ul>	3	3	9	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>VAT on all invoices recorded</li> <li>Claimed at least annually and checked by internal Auditor</li> <li>VAT column incorporated into expense report</li> <li>VAT records available separately</li> </ul>	<ul style="list-style-type: none"> <li>Expert advice taken as appropriate</li> </ul>	RFO
Incorrect Invoicing	<ul style="list-style-type: none"> <li>Invoices may be missed or understated resulting in lost income</li> <li>Human error</li> </ul>	3	3	9	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Invoice paid against an estimate</li> <li>MH invoice system calculates charges</li> <li>Comparisons against previous months invoice for regular hirers</li> <li>Comparisons to budget can identify problems</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing thorough analysis of income to budget</li> </ul>	RFO/Assistant Clerk

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Income not collected – Hall	<ul style="list-style-type: none"> <li>• Need for control of debts</li> </ul>	3	3	9	<ul style="list-style-type: none"> <li>• Effect on efficient Parish Business</li> <li>• Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>• Spreadsheets keep individual records of account and payment.</li> <li>• Invoice processing includes checks for non-payment from regular hires</li> <li>• Adhoc bookings – deposit paid when booked, payment by BACs or cheque 14 days before booking otherwise payment in cash</li> </ul>		RFO/Assisitant Clerk
Income not collected – Bovington News	<ul style="list-style-type: none"> <li>• Loss of income</li> <li>• Free advert for advertiser</li> <li>• Accounts do not balance</li> </ul>	2	2	4	<ul style="list-style-type: none"> <li>• Effect on efficient Parish Business</li> <li>• Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>• All income recorded</li> <li>• Bov. News editor should only include adverts where payment received</li> <li>• Once printed Finance Chair / Admin Assistant checks adverts against income</li> </ul>	<ul style="list-style-type: none"> <li>• Managed as part of production process</li> </ul>	Finance Chair/Assisitant Clerk
Income not collected – Other	<ul style="list-style-type: none"> <li>• Loss of income</li> <li>• Accounts do not balance</li> </ul>	2	2	4	<ul style="list-style-type: none"> <li>• Effect on efficient Parish Business</li> <li>• Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>• All adhoc events income managed by Organiser</li> </ul>		Event organiser

<b>MISAPPROPRIATION OF FUNDS</b>								
Invoice payment without Authority	<ul style="list-style-type: none"> <li>• Invoice paid in error</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>• Effect on efficient Parish Business</li> <li>• Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>• All payments managed by the Office</li> <li>• Clerk authorises all payments by signing invoice/bill</li> <li>• Finance Chair sets up all new BACs payments once authorised by Clerk</li> <li>• Finance Chair calls bank to make BACs payments, chair and 1 other councillor sign invoice/bill</li> <li>• Cheques written in office for signature by 2 councillors and stub annotated</li> <li>• Quarterly payments lists to Finance committee for MH/BPC accounts</li> <li>• Finance chair quarterly review of all payments</li> </ul>		Clerk/ RFO / Fin. chair

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						<ul style="list-style-type: none"> <li>Regular bank reconciliation against cash book to immediately identify problems</li> </ul>		
Incoming cash misappropriation or loss	<ul style="list-style-type: none"> <li>Theft</li> <li>Misplaced</li> <li>Council reputation</li> </ul>	4	3	12	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>Admin assistant processes cash / cheque income</li> <li>All income kept in safe until banked</li> <li>Weekly banking of cash and cheques</li> <li>Receipts to be given for cash if requested</li> </ul>	<ul style="list-style-type: none"> <li>Regular banking and individual payments recorded</li> </ul>	Admin Asst/ RFO
Theft of Funds	<ul style="list-style-type: none"> <li>Loss of Parish funds</li> <li>Budgets</li> <li>Council reputation</li> </ul>	3	4	12	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>All bank transactions to be completed in office with one staff member present</li> <li>All bank transactions are managed by the Office</li> <li>Finance Chair sets up all new BACs payments once authorised by Clerk</li> <li>Finance Chair calls bank to make BACs payments, chair and 1 other councillor sign invoice/bill</li> <li>Cheques written in office for signature by 2 councillors and stub annotated</li> <li>Careful adherence to financial regulations</li> <li>Regular bank reconciliations</li> <li>Detailed audit of investment balances and accounts</li> <li>Fidelity guarantee insurance</li> </ul>		Clerk/ RFO

<b>INADEQUATE INSURANCE</b>								
Inadequate cover for Assets	<ul style="list-style-type: none"> <li>Unforeseen expenditure</li> <li>Loss of funds</li> <li>Council reputation</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Effect on efficient Parish Business</li> <li>Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>New assets above the value of £2500 to be added to insurance policy</li> <li>Existing values reviewed</li> </ul>	<ul style="list-style-type: none"> <li>Review existing assets in Insurance policy 31/03/2021</li> <li>Review assets register 31/03/2021</li> </ul>	Clerk / RFO

**BOVINGDON PARISH COUNCIL GENERAL AND FINANCIAL RISK ASSESSMENT**

Activity: ALL ACTIVITIES AND GENERAL FINANCIAL RISKS				Assessment Date: 2 <sup>nd</sup> June 2020			Review date: Apr 2021		
Hazard: Risk - 1-4 low to high Impact - 1-4 low to high	Risks arising:	Risk Size (A)	Impact (B)	Significance (A*B)	Who is at risk:	Existing controls:	Further action required:	Target date/by whom:	

						<ul style="list-style-type: none"> <li>• Assets register</li> </ul>		
Inadequate cover for public liability	<ul style="list-style-type: none"> <li>• Unforeseen expenditure</li> <li>• Loss of funds</li> <li>• Council reputation</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>• Effect on efficient Parish Business</li> <li>• Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>• Regular review of cover and discussion with the Insurance Company where any activity is considered questionable</li> <li>• Insurance cover must keep up with levels of claims, minimum control 10,000,000</li> </ul>	<ul style="list-style-type: none"> <li>• Check Insurance cover levels</li> </ul>	Clerk/ RFO
Inadequate cover for Employers Liability	<ul style="list-style-type: none"> <li>• Unforeseen expenditure</li> <li>• Loss of funds</li> <li>• Impact on member of staff</li> <li>• Council reputation</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>• Effect on efficient Parish Business</li> <li>• Parish Funds</li> </ul>	<ul style="list-style-type: none"> <li>• Contracts of employment to be reviewed as required</li> <li>• Job Descriptions reviewed annually</li> <li>• Adequate training</li> <li>• Personnel Committee to consider employment issues</li> <li>• Any claims by employees need to be adequately covered and possibilities of claims need to be minimised</li> </ul>	<ul style="list-style-type: none"> <li>• Check Insurance cover levels</li> </ul>	Clerk and Personnel Sub Cttee