

# Bovingdon Parish Council



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

“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council.” Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the employer to identify all potential risks inherent in the place or practices. The Council, based on a recorded assessment, will 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 Council 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 plan was followed: ?

Identify the areas to be reviewed

Identify what the risk may be

Evaluate the management and control of the risk and record all finding

Review, assess and revise if required

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise

Insurance Cover Summary. More information and detail in Insurance document.

	Section Cover	Operative Limit of Indemnity
Property Damage	Covered As per Schedule	
Money	Covered As per Schedule	
Business Interruption	Not Covered Nil	
Employers' Liability	Covered	£10,000,000
Public and Products Liability	Covered	£10,000,000
Fidelity Guarantee	Covered	£150,000
No Claims Discount and Application of Excess Protection	Not Covered Not Applicable	
Libel and Slander	Covered	£250,000
Officials Indemnity	Covered	£500,000
Personal Accident	Not Covered Nil	
Legal Expenses	Covered	£250,000
Data Breach Response	Covered	£25,000

Applicable to all Sections where stated.

#### Excess

From the amount of all claims in respect of one Occurrence, which shall be adjusted in accordance with the terms Exclusions and Conditions of this Policy, the Insurer will deduct the amount of the Excess stated.

Insurance Limits (and Sub-limits) are inclusive of Excesses.

Only one Excess will apply in respect of any one Occurrence. If more than one Excess applies, then only the higher Excess will apply.

#### Sub Limits

Sub-limits form part of the Limit of Liability and, unless otherwise stated, do not apply in addition to it.

All Limits of Liability apply any one Occurrence.

Limits are inclusive of the Excess unless otherwise stated.

If more than one Sub-limit applies to the same loss, the Insurer's liability will be limited to the lesser Sub-limit.

Property Insured	Declared Value	Sum Insured	
Buildings	£1,342,811	£1,611,373	
Contents	£58,509	£70,210	
<b>Other Property Insured</b> away from the <b>Premises</b>			
Street Furniture	£60,000	£72,000	
Gates and Fences	£30,000	£36,000	
Playground Equipment	£75,000	£90,000	do we need this or is it standard
CCTV Equipment	Not Insured	Not Insured	
War Memorials	£40,000	£48,000	
Ground Surfaces	Not Insured	Not Insured	
Mowers and Machinery	£5,000	£6,000	
Sports Equipment	£15,000	£18,000	do we need this or is it standard
Regalia	Not Insured	Not Insured	
Terrorism	Not Insured		

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise

**Section Excess:** £125  
**Excess in respect of all Subsidence claims:** £1,000  
**Excess in respect of all Terrorism claims:** Nil  
 Property Damage Extensions - Sub-Limits

**Sub-Limit of Indemnity**

Decontamination and Clean Up Expense	£25,000
Deterioration of Freezer Stock	£1,000
Fire Brigade Charges and Extinguishing Expenses	£25,000
Inadvertent Omission to Insure	£250,000
Involuntary Betterment	£25,000
Landscaping Costs	£25,000
Locks	£5,000
Metered Utility Charges	£25,000
Mitigation of Environmental Impact	10% of the Building Sum Insured or £50,000 whichever is less
Migration of Loss	£10,000
Motor Vehicles	£10,000
Pair and Set / Consequential Reduction in Value	£10,000
Resilient Repairs - Extra Costs	£10,000
Third Party Sites	£10,000
Trace and Access	£25,000
Unauthorised Use of Metered Utilities	£10,000

**Money Insured**

Crossed cheques and other non-negotiable Money	£250,000
In Transit or in the Insured's premises during business hours, or in a bank night safe	£2,500
In a locked safe at the Insured's premises out of business hours	£2,500
Out of a safe at the Insured's premises out of business hours	£350
In the private dwelling houses of any councillors or clerks	£350
Whilst at exhibitions and/or fetes	£350
Personal Accident (Assault) - if any <b>Employee</b> or other person entrusted with money is injured as a direct result of theft or attempted theft of money involving assault or violence or the threat of assault or violence. Scale of benefits as defined in Insurance document	

# FINANCE AND MANAGEMENT

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
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People	Adhoc Contractors		Accounting Errors	Accounting errors
	External Contractor with contract - Village Warden & Cleaners			Bank and banking
	Memorial Hall Hirers			Income not collected – <del>Bovingdon News</del>
	Staff and Councillor Safety in the Office			Income not collected – Hall
	Staff and Councillor Safety outside the Office			Income not collected – Other
	Visitors to Memorial Hall			Incorrect Invoicing
Equipment	Council owned property			Salaries and assoc. costs
	Street Lighting		EOY & VAT	Annual return
	Use of Council owned equipment in public use outside of MH			VAT
	Use of Parish equipment / Electrical equipment within MH			VAT errors
Council Organised Events & Volunteers	Annual 10k Run		Financial records	Financial records
	Christmas Lighting Scheme			Reporting and auditing
	Public Events		Grants	Grants and support – payable
	Volunteers Deliveries e.g., <del>Bovingdon News</del>			Grants – receivable
	Volunteers Other e.g., VE day		Income & Expenditure	Charges - Rentals payable
Disasters / Safety	Abortive or Unexpected Capital contract costs			Charges - Rentals receivable
	Council records - electronic			Election costs
	Council records - paper			Investment Income
	Disaster Recovery			Other Income
	Fire			Precept
	Loss of trained staff		Insurance	Insurance
	Temporary Closure due to Pandemic			Insurance - Inadequate cover for Assets
	Councillors' Propriety	Councillor allowances / expenses		Insurance - Inadequate cover for Employers Liability
		Members interests		Insurance - Inadequate cover for Public Liability
	Assets	Maintenance of assets		Lack of Financial Control
Noticeboards				Budget Overspend or lack of resource to meet contracted commitment
Other assets				Business continuity
Street Furniture and Open spaces				Contracts, Quotations and tenders
Liability	Employer Liability			Direct costs Overhead expenses Debts
	Minutes/Agendas/ Notices/Statutory documents			Lack of Financial Regulations
	Legal Liability			Lack of overview
	Legal Powers			Lack of Power to spend
	Public Liability			Legal powers
General Risks	Data protection			Loss
	Freedom of Information Act			Loss or destruction of financial documentation
	Meeting location			Loss or failure of computer hardware or records
	Website		Misappropriation of Funds	Incoming cash / cheques
				Invoice payment without Authority
				Theft of Funds
			Reserves	Reserves

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
<b>PEOPLE</b>				
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>	L L L	<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>	Regular contractors used where possible
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>	L L L	<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>
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>	L L L	<ul style="list-style-type: none"> <li>• Each hall hire has signed a condition 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>
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>	L L L L L L	<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>• Existing controls adequate</li> <li>• Advice on manual lifting of heavy items e.g., boxes of stationery.</li> <li>• Personal Safety Courses</li> </ul>
Staff and Councillor 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> </ul>	L L L L L	<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> </ul>	<ul style="list-style-type: none"> <li>• Risk assessments as required</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
	<ul style="list-style-type: none"> <li>Banking of cash</li> </ul>	L	<ul style="list-style-type: none"> <li>Majority of outdoor maintenance to be carried out by contractors</li> </ul>	
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>	L L L	<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>

EQUIPMENT				
Council owned property	<ul style="list-style-type: none"> <li>Potential risk of injury e.g., electric shock</li> <li>Personal Injury</li> <li>Injury to public</li> </ul>	L L L	<ul style="list-style-type: none"> <li>H&amp;S checks on Council assets and recorded</li> <li>Fulfilling lease obligations of Bovington 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>
Street Lighting	Risk/injury to third party	n/a	Not applicable to this council	
Use of Parish equipment / Electrical equipment within Memorial Hall	<ul style="list-style-type: none"> <li>Potential risk of injury e.g., electric shock</li> <li>Personal Injury</li> <li>Injury to public</li> </ul>	L L L	<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 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> </ul> </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 condition 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>	<ul style="list-style-type: none"> <li>Risk assessments as required</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Use of Council owned equipment in public use outside of Memorial Hall	<ul style="list-style-type: none"> <li>• Potential risk of injury e.g., electric shock</li> <li>• Personal Injury</li> <li>• Injury to public</li> </ul>	L M M	<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>

COUNCIL ORGANISED EVENTS & VOLUNTEERS				
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>	L L L L L	<ul style="list-style-type: none"> <li>• Risk assessments -</li> <li>• Marshall Plan</li> <li>• Health and Safety plan for Health and Safety officer</li> <li>• BP10_riskassessment</li> <li>• BP Medical Risk Assessment</li> <li>• Child Protection Policy</li> <li>• Race checklist / event plan</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>
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>	L L L L L	<ul style="list-style-type: none"> <li>• Risk assessment</li> <li>• Event plan</li> </ul>	<ul style="list-style-type: none"> <li>• Continuous review as part of risk assessment</li> </ul>
Public Events	<ul style="list-style-type: none"> <li>• Physical Injury</li> <li>• Reputation</li> </ul>	L L	<ul style="list-style-type: none"> <li>• Each event to be subject of its own risk assessment in advance</li> <li>• Event plan</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>
Volunteers Deliveries e.g., <del>Bovingdon News</del>	<ul style="list-style-type: none"> <li>• Personal Injury</li> </ul>	L	<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 (as applicable)</li> <li>• Annual review of public liability insurance</li> </ul>
Volunteers Other e.g., 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>	L L L	<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>

DISASTERS / SAFETY				
Abortive or Unexpected Capital contract costs	<ul style="list-style-type: none"> <li>• Loss of public funds</li> </ul>	L	<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>
Council records - electronic	<ul style="list-style-type: none"> <li>• Loss through: Theft</li> <li>• Fire</li> </ul>	M M	<ul style="list-style-type: none"> <li>• The Council's electronic records are managed by an outside contracted party - Microshade</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
	<ul style="list-style-type: none"> <li>Damage</li> <li>Corruption of computer</li> </ul>	M M	<ul style="list-style-type: none"> <li>Back-ups of the files are managed by an outside contracted party - Microshade</li> </ul>	
Council records - paper	<ul style="list-style-type: none"> <li>Loss through: Theft</li> <li>Fire</li> <li>Damage</li> </ul>	M L L	<ul style="list-style-type: none"> <li>The Council records are stored at the Memorial Hall and at County Archives. Records include historical correspondence, minute books and copies, documents for ownership of property, records such as personnel, insurance, salaries etc.</li> <li>Recent materials are in a metal filing cabinet (not fireproof) and safe</li> </ul>	<ul style="list-style-type: none"> <li>Damage (apart from fire) and theft is unlikely and so provision adequate</li> <li>2021 Review Deeds/leases and storage</li> </ul>
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>	L L	<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 2021/2022</li> </ul>
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>	L M L/M	<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 and managed by ADT</li> <li>Fire risk assessment for MH</li> <li>Fire shutter in kitchen area</li> </ul>	<ul style="list-style-type: none"> <li>Documents reviewed yearly</li> <li>Fire equipment serviced regularly as per H&amp;S policy</li> </ul>
Loss of trained staff	<ul style="list-style-type: none"> <li>Loss of key skills</li> <li>Loss of knowledge</li> <li>Fraud</li> <li>Health &amp; Safety</li> </ul>	M M L L	<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> <li>The Council has sufficient reserves to enable training for the CiLCA qualification in the event of the Clerk leaving</li> <li>The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud</li> <li>Parish should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role</li> <li>Membership of the SLCC</li> </ul>	<ul style="list-style-type: none"> <li>Document key systems and controls</li> <li>Ensure transparency of finance systems</li> <li>Purchase reference books where necessary</li> <li>Monitor working conditions, safety requirements and insurance regularly</li> </ul>
Temporary Closure due to Pandemic	<ul style="list-style-type: none"> <li>Ensuring Continuity of service</li> </ul>	M	<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>	<ul style="list-style-type: none"> <li>Office equipment to be reviewed 2020/2021</li> </ul>

COUNCILLORS' PROPRIETY				
Councillor allowances / expenses	<ul style="list-style-type: none"> <li>Councillors over-paid</li> <li>Income tax deduction</li> </ul>	L L	<ul style="list-style-type: none"> <li>Any expenses are claimed by presenting the relevant receipt to the Council for approval</li> <li>Expenses are monitored to ensure the budget is not exceeded and expenditure reported to the Council</li> <li>No allowances are allocated to Parish Councillors</li> </ul>	<ul style="list-style-type: none"> <li>Existing procedure adequate</li> <li></li> </ul>



FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise

Members interests	<ul style="list-style-type: none"> <li>• Conflict of interest</li> <li>• Register of Members interests</li> </ul>	L L	<ul style="list-style-type: none"> <li>• Councillors have a duty to declare any interests at the start of the meeting</li> <li>• Register of Members Interest forms to be reviewed regularly</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> <li>• Members to take responsibility to update their Register</li> </ul>
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ASSETS				
Maintenance of assets	<ul style="list-style-type: none"> <li>• Poor performance of assets or amenities</li> <li>• Unsafe work by contractors</li> <li>• Reduced value of assets or amenities – loss of income or performance</li> </ul>	L L M	<ul style="list-style-type: none"> <li>• All assets owned by the Council are regularly reviewed and maintained</li> <li>• All repairs and relevant expenditure for any repair or maintenance is actioned/authorised in accordance with the correct procedures of the Council</li> <li>• Assets are insured</li> <li>• Proper procedures followed in tender documents; risk assessed prior to work being undertaken</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>
Noticeboards	<ul style="list-style-type: none"> <li>• Damage</li> <li>• Injury to third parties</li> <li>• Roadside safety</li> </ul>	L L L	<ul style="list-style-type: none"> <li>• Council has 5 wall mounted noticeboards at Hall, 1 wall mounted on Bovingdon Green, 1 free standing Chesham Road, 1 freestanding on Old Dean for maintenance only, sited around the Parish. All locations have approval by relevant parties</li> <li>• Insurance cover, inspected annually</li> <li>• Keys held in the Parish office</li> <li>• Any reports of repairs/maintenance are reported to the Council and dealt with</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>
Other assets	<ul style="list-style-type: none"> <li>• Loss or Damage</li> <li>• Damage to third party(ies)/property</li> <li>• Injury to third parties</li> </ul>	L L L	<ul style="list-style-type: none"> <li>• An annual review of assets is undertaken for insurance provision</li> </ul>	<ul style="list-style-type: none"> <li>• Review asset registers annually</li> <li>• Review insurance requirements annually</li> <li>• Review public liability annually</li> </ul>
Street Furniture and Open Spaces	<ul style="list-style-type: none"> <li>• Loss or Damage</li> <li>• Damage to third party(ies)/property</li> <li>• Injury to third parties</li> </ul>	M M M	<ul style="list-style-type: none"> <li>• Asset register listing Council owned property</li> <li>• Inspection by Village Warden contractor yearly for maintenance</li> </ul>	<ul style="list-style-type: none"> <li>• Review assets register annually</li> <li>• Review insurance requirements annually</li> <li>• Review public liability annually</li> </ul>

LIABILITY				
Employer Liability	<ul style="list-style-type: none"> <li>• Non-compliance with employment law</li> </ul>	L	<ul style="list-style-type: none"> <li>• Undertake adequate training and seek advice from the Association of Local Councils</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>
Legal Liability	<ul style="list-style-type: none"> <li>• Legality of activities</li> <li>• Proper and timely reporting via Minutes</li> <li>• Proper document control</li> </ul>	L L L	<ul style="list-style-type: none"> <li>• Clerk to clarify legal position on proposals and to seek advice if necessary</li> <li>• Council always receives and approves Minutes at monthly meetings</li> <li>• Retention of document policy in place.</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal Powers	<ul style="list-style-type: none"> <li>• Illegal activity or payments</li> <li>• Working Parties taking decisions</li> </ul>	L M	<ul style="list-style-type: none"> <li>• All activity and payments made within the powers of the Council (not ultra vires) and to be resolved and clearly minuted</li> <li>• Ensure established with clear terms of reference</li> <li>• Clerk and RFO to ensure Councillors aware as to their legal powers</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>
Minutes/Agendas/ Notices/Statutory documents	<ul style="list-style-type: none"> <li>• Accuracy and legality</li> <li>• Business conduct</li> </ul>	L L	<ul style="list-style-type: none"> <li>• Minutes and agenda are produced in the prescribed method by the Clerk and adhere to legal requirements</li> <li>• Minutes are approved and signed at the next Council meeting</li> <li>• Minutes and agenda are displayed according to the legal requirements</li> <li>• Business conducted at Council meetings should be managed by the Chair</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> <li>• Guidance/training to Chair should be given (if required)</li> <li>• Members to adhere to Code of Conduct</li> </ul>
Public Liability	<ul style="list-style-type: none"> <li>• Risk to third party, property or individuals</li> </ul>	L	<ul style="list-style-type: none"> <li>• Insurance in place</li> <li>• Risk assessments regularly carried out to comply with requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedures adequate</li> <li>• Ensure risk assessments are carried out</li> </ul>

GENERAL RISKS				
Data protection	<ul style="list-style-type: none"> <li>• Policy</li> <li>• Provision</li> </ul>	L L	<ul style="list-style-type: none"> <li>• The Council holds personal data in accordance with its data protection policy</li> <li>• The Council has a nominated Data Protection Officer</li> <li>• The Council is registered with the ICO (Information Commissioners Office)</li> </ul>	<ul style="list-style-type: none"> <li>• Reviewed annually</li> </ul>
Freedom of Information Act	<ul style="list-style-type: none"> <li>• Policy</li> <li>• Provision</li> </ul>	L L	<ul style="list-style-type: none"> <li>• The Council has a Data Protection policy and officer</li> <li>• The Council can request a fee for any information</li> <li>• The Council will react as necessary to requests in accordance with FOI Act</li> <li>• The Council is aware that if a substantial request came in it could create additional hours of work. The Council can request a fee to supplement the extra hours requested to cover the cost of consumables and the clerk's time</li> </ul>	<ul style="list-style-type: none"> <li>• Monitor and report any impacts of requests made under the FOI Act</li> </ul>
Meeting location	<ul style="list-style-type: none"> <li>• Adequacy</li> <li>• Health &amp; Safety</li> </ul>	L L	<ul style="list-style-type: none"> <li>• The Council Meetings are held at the Memorial Hall</li> <li>• The premises and the facilities are considered appropriate for the Clerk, Councillors and Public who attend from Health &amp; Safety and comfort aspects</li> <li>• In exceptional cases Council Meetings will be held via Zoom</li> </ul>	<ul style="list-style-type: none"> <li>• Existing location adequate</li> </ul>
Web site	<ul style="list-style-type: none"> <li>• Out of date</li> <li>• Hacked by third party</li> <li>• Legislation</li> </ul>	L L L	<ul style="list-style-type: none"> <li>• Clerk ensures content is updated and reviewed</li> <li>• Maintained by reputable web service provider</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>

**FINANCE AND MANAGEMENT**

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
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**ACCOUNTING ERRORS**

Accounting errors	<ul style="list-style-type: none"> <li>• Lack of financial regulations - poor controls without reviewed rules</li> <li>• Incorrect expenditure allocation or data entry - Essential to accurate accounting</li> <li>• Incorrect bank entries or misdirected bankings - Bankings could go astray or errors could occur</li> <li>• Incorrect reports to Council and Committees - Human error</li> </ul>	M  M  L  M	<ul style="list-style-type: none"> <li>• Monitor HAPTC updates</li> <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> <li>• Monthly Rialtas reports to Finance committee for MH/BPC accounts when reconciling this includes a payments list</li> <li>• Regular bank reconciliation</li> <li>• Detail of reconciliation on spreadsheet</li> <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> <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> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>
Bank and banking	<ul style="list-style-type: none"> <li>• Inadequate checks</li> <li>• Bank mistakes</li> <li>• Loss</li> <li>• Charges</li> </ul>	M L L L	<ul style="list-style-type: none"> <li>• The Council has Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts</li> <li>• Any bank errors in processing receipts / payments would be identified when the RFO reconciles the bank accounts monthly</li> <li>• The RFO reviews the Councils banking arrangements regularly</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>
Income not collected – <del>Bovingdon News</del>	<ul style="list-style-type: none"> <li>• Loss of income</li> <li>• Free advert for advertiser</li> <li>• Accounts do not balance</li> </ul>	L L L	<ul style="list-style-type: none"> <li>• All income recorded</li> <li>• <del>Bov. News editor should only include adverts where payment received</del></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>
Income not collected – Hall	<ul style="list-style-type: none"> <li>• Need for control of debts</li> </ul>	L	<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>	<ul style="list-style-type: none"> <li>• Managed as part of invoicing process</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Income not collected – Other	<ul style="list-style-type: none"> <li>Loss of income</li> <li>Accounts do not balance</li> </ul>	M M	<ul style="list-style-type: none"> <li>All adhoc events income managed by Organiser</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
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>	L L	<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>
Salaries and assoc. costs	<ul style="list-style-type: none"> <li>Salary paid incorrectly</li> <li>Wrong hours paid</li> <li>Wrong rate paid</li> <li>Wrong deductions of NI, Tax or Pensions</li> <li>Unpaid Tax &amp; NI contributions to the Inland Revenue</li> </ul>	L L L L	<ul style="list-style-type: none"> <li>The Council authorises the appointment of all employees at Council meetings</li> <li>Salary rates are assessed annually by the Council and applied on 1st April each year</li> <li>Salaries are outsourced including Tax, NI and pension</li> <li>Salary is paid monthly by BACS</li> <li>The Tax and NI contributions are detailed in the monthly bank reconciliation reports</li> <li>The Council has Financial Regulations which set out requirements and procedures</li> </ul>	<ul style="list-style-type: none"> <li>Existing appointment and payment system is adequate</li> <li>Finance Committee to start reviewing salaries</li> </ul>

EOY & VAT				
Annual return	<ul style="list-style-type: none"> <li>Submit within time limits</li> </ul>	M	<ul style="list-style-type: none"> <li>Council's Annual Return is completed and submitted within the prescribed time frame by the RFO</li> <li>Annual Return for Parish Council is completed and signed by the Council in May. The accounts are then passed to the internal auditor for completion. Once approved the accounts are sent to the External Auditor within stated timeframes.</li> <li>Annual Return for the Memorial Hall is completed and signed by the Council in May. The accounts are then passed to the internal auditor for completion. Once approved the details are entered on the Charity Commission website</li> </ul>	<ul style="list-style-type: none"> <li>Regular bank reconciliation essential</li> <li>Finance chair quarterly review of all payments</li> </ul>
VAT	<ul style="list-style-type: none"> <li>Re-claiming/ charging</li> <li>VAT analysis</li> <li>Charged on sales</li> <li>Charged on purchases</li> <li>Claimed within time limits</li> </ul>	M	<ul style="list-style-type: none"> <li>The Council has Financial Regulations that set out the requirements</li> <li>VAT return submitted every quarter</li> <li>Agree returns submitted</li> </ul>	<ul style="list-style-type: none"> <li>To monitor annually</li> </ul>
VAT errors	<ul style="list-style-type: none"> <li>Failure to reclaim VAT can incur losses</li> </ul>	M	<ul style="list-style-type: none"> <li>VAT on all invoices recorded</li> <li>Claimed every 3 months</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>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise

FINANCIAL RECORDS				
Financial records	<ul style="list-style-type: none"> <li>Inadequate records</li> <li>Financial irregularities</li> </ul>	L L	<ul style="list-style-type: none"> <li>The Council has Financial Regulations that set out the requirements</li> </ul>	<ul style="list-style-type: none"> <li>Review the Financial Regulations annually and as required</li> <li>Internal audit review</li> </ul>
Reporting and auditing	<ul style="list-style-type: none"> <li>Information communication</li> <li>Compliance</li> </ul>	H H	<ul style="list-style-type: none"> <li>A budget monitoring statement is produced 10 days before each relevant Committee meeting with the agenda and discussed and approved at the meeting</li> <li>Monthly bank reconciliations are approved at each F&amp;GP Committee meeting.</li> <li>Council should regularly audit internally to comply with the Fidelity Guarantee</li> <li>Financial information is a regular agenda item (Finance Report) and discussed/reviewed and approved at each meeting</li> </ul>	<ul style="list-style-type: none"> <li>Existing communication procedures adequate</li> <li>Council annually to appoint a Councillor to check financial records for Fidelity compliance</li> </ul>

GRANTS				
Grants and support – payable	<ul style="list-style-type: none"> <li>Power to pay</li> <li>Authorisation of Council to pay</li> <li>Claims procedure</li> <li>Receipt of grant when due</li> <li>No power to pay or no evidence of agreement of Council to pay</li> </ul>	L L L L L	<ul style="list-style-type: none"> <li>All such expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure</li> <li>The Council has a Grants policy</li> <li>Grant requests are discussed at Finance meeting and recommendations passed to full Council for final decision. All minuted</li> </ul>	<ul style="list-style-type: none"> <li>Existing procedure adequate</li> <li>Parish Councillors request a copy of S137 rules if required</li> </ul>
Grants – receivable	<ul style="list-style-type: none"> <li>Receipts of Grant</li> <li>Conditions agreed</li> </ul>	L L	<ul style="list-style-type: none"> <li>The Council receives an annual grant from DBC. Receipt is reported to the Council at the next Council meeting</li> <li>Any one-off grants received may come with terms and conditions to be satisfied</li> <li>The Council has Financial Regulations which set out requirements and procedures for receiving grants</li> </ul>	<ul style="list-style-type: none"> <li>Existing procedure adequate</li> </ul>

INCOME & EXPENDITURE				
Charges - Rentals payable	<ul style="list-style-type: none"> <li>Payments of leases/rentals</li> </ul>	L	<ul style="list-style-type: none"> <li>The Parish Council has the following leases: DBC 5-year lease for Bovingdon Green pond expires 9/04/2022</li> </ul>	<ul style="list-style-type: none"> <li>Review 04/2021</li> </ul>
Charges - Rentals receivable	<ul style="list-style-type: none"> <li>Receipt of rental</li> <li>Insurance implication</li> </ul>	L L	<ul style="list-style-type: none"> <li>The Parish Council has the following leases: Bowls Club for use of land expires 18/08/2033 The next Bowls Club rent review is 18/08/2023 Players hut &amp; preschool we just charge rent don't have a lease</li> </ul>	<ul style="list-style-type: none"> <li>Review 08/2022</li> </ul>
Election costs	<ul style="list-style-type: none"> <li>Risk of an election cost</li> </ul>	L L	<ul style="list-style-type: none"> <li>Risk is higher in an election year</li> <li>The Council has an election Reserve Fund</li> </ul>	<ul style="list-style-type: none"> <li>Existing procedure adequate</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
	<ul style="list-style-type: none"> <li>• Risk of an election cost due to loss of a Councillor</li> </ul>			
Investment Income	<ul style="list-style-type: none"> <li>• Receipt when due</li> <li>• Surplus funds</li> </ul>	L L	<ul style="list-style-type: none"> <li>• Review levels and investment policy annually</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>
Other Income eg. dog bags	<ul style="list-style-type: none"> <li>• Cash handling</li> <li>• Cash banking</li> </ul>	L L	<ul style="list-style-type: none"> <li>• Cash handling is avoided, but where necessary – appropriate controls are in place</li> <li>• Check bank statements</li> <li>• Regular bank reconciliations</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>
Precept	<ul style="list-style-type: none"> <li>• Adequacy of precept for the Council to carry out its Statutory duties</li> <li>• Precept requirements not submitted to DBC</li> <li>• Amount not received from DBC</li> </ul>	L L L	<ul style="list-style-type: none"> <li>• The Finance Committee reviews the Precept requirement annually in December and the presented budget information, including actual position and projected position to year end and estimated figures for the next financial year. With this information the Council then agrees the amounts set for the specific budget headings for the following year, the total of which is resolved to be the precept amount to be requested from DBC.</li> <li>• Precept is presented at the January full Parish Council meeting for agreement</li> <li>• The RFO submits the precept to DBC</li> <li>• The RFO informs the Finance Committee on receipt of the precept in April</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> </ul>

INSURANCE				
Insurance	<ul style="list-style-type: none"> <li>• Adequacy</li> <li>• Cost</li> <li>• Compliance</li> <li>• Fidelity Guarantee</li> </ul>	L L L L	<ul style="list-style-type: none"> <li>• An annual review is undertaken (prior to policy renewal)</li> <li>• Employers and Employee liability insurance is a necessity and must be paid for</li> <li>• Ensure compliance measures are in place</li> <li>• Ensure Fidelity checks are in place</li> </ul>	<ul style="list-style-type: none"> <li>• Review insurance provision annually</li> <li>• Review of compliance</li> </ul>
Insurance - Inadequate cover for Assets	<ul style="list-style-type: none"> <li>• Unforeseen expenditure</li> <li>• Loss of funds</li> <li>• Council reputation</li> </ul>	L L L	<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> <li>• Assets register</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>
Insurance - 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>	L L L L	<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>
Insurance - Inadequate cover for Public Liability	<ul style="list-style-type: none"> <li>• Unforeseen expenditure</li> <li>• Loss of funds</li> </ul>	L L	<ul style="list-style-type: none"> <li>• Regular review of cover and discussion with the Insurance Company where any activity is considered questionable</li> </ul>	<ul style="list-style-type: none"> <li>• Check Insurance cover levels</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise

	<ul style="list-style-type: none"> <li>• Council reputation</li> </ul>	L	<ul style="list-style-type: none"> <li>• Insurance cover must keep up with levels of claims, minimum control 10,000,000</li> </ul>	
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<b>LACK OF FINANCIAL CONTROL</b>				
Best value Accountability	<ul style="list-style-type: none"> <li>• Work awarded incorrectly</li> <li>• Overspend on services</li> </ul>	L M	<ul style="list-style-type: none"> <li>• As per Financial Regulations normal Council practice would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought</li> <li>• If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>
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>	L	<ul style="list-style-type: none"> <li>• Full Council authority</li> <li>• Committees, Clerk and RFO review all spend against budget</li> <li>• Parish Clerk to authorise all payments prior to payment</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>
Business continuity	<ul style="list-style-type: none"> <li>• Risk of Council not being able to continue its business due to an unexpected or tragic circumstance</li> </ul>	M	<ul style="list-style-type: none"> <li>• Automated PC back-ups of files by external IT support</li> <li>• In the event of the Clerk being indisposed the Chairman to contact the HAPTC for advice</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>
Contracts, Quotations and Tenders	<ul style="list-style-type: none"> <li>• Poor performance</li> <li>• Contract compliance issues</li> <li>• Lack of quotes / tenders</li> </ul>	L L M	<ul style="list-style-type: none"> <li>• The Council has Financial Regulations and Standing Orders that set out the requirements</li> <li>• The Council has a contract with Sunnyside Rural Trust to provide Village Warden services end date 31/12/2022</li> <li>• The Council has a contract with Herts Cleaning and Maintenance for cleaning services at the Memorial Hall end date 05/2022</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> <li>• Review Cleaning contract 10/2021</li> <li>• Review Village Warden contract 30/6/2022</li> </ul>
Direct costs Overhead expenses Debts	<ul style="list-style-type: none"> <li>• Goods not supplied but billed</li> <li>• Incorrect invoicing</li> <li>• Cheque payable incorrect</li> <li>• Loss of stock</li> <li>• Unpaid invoices</li> </ul>	L L L L L	<ul style="list-style-type: none"> <li>• The Council has Financial Regulations that set out the requirements</li> <li>• <del>Payment is obtained in advance for Bovington News adverts. Unpaid payments are pursued.</del></li> <li>• Check arithmetic on invoices and perform bank reconciliations on monthly basis</li> <li>• Signatory initials cheque Stub, invoice or bill</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedure adequate</li> <li>• Review the Financial Regulations annually and as required</li> </ul>
Employees	<ul style="list-style-type: none"> <li>• Fraud by staff</li> <li>• Health and safety</li> <li>• Loss of key personnel</li> </ul>	L L L	<ul style="list-style-type: none"> <li>• Requirements of insurance adhered to with regards to fraud</li> <li>• All employees to be provided adequate direction and safety equipment needed to undertake their roles</li> <li>• Hours, health, stress, training, long term sick, early departure – risk monitored and managed as appropriate</li> <li>• Fidelity Guarantee value appropriately set (for fraud)</li> </ul>	<ul style="list-style-type: none"> <li>• Existing procedures adequate</li> <li>• Monitor health and safety requirements and insurance annually</li> </ul>

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Lack of Financial Regulations	<ul style="list-style-type: none"> <li>Poor controls without reviewed rules</li> </ul>	L	<ul style="list-style-type: none"> <li>Monitor HAPTC updates</li> <li>Review all Parish financial documents yearly</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
Lack of overview	<ul style="list-style-type: none"> <li>Adherence to regulations needs to be monitored</li> </ul>	L	<ul style="list-style-type: none"> <li>Finance Committee to review regularly</li> <li>Internal Auditor checks minutes</li> <li>Report spends against budget to Sub Committees</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
Lack of Power to spend	<ul style="list-style-type: none"> <li>Spending power is essential to protect the Council from action</li> </ul>	L	<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>
Legal powers	<ul style="list-style-type: none"> <li>Illegal activity or payments</li> </ul>	L	<ul style="list-style-type: none"> <li>All activity and payments within the powers of the Parish Council will be presented and minuted at Finance &amp; General Purposes Committee Meetings including reference to the power used under the Finance section of agenda</li> </ul>	<ul style="list-style-type: none"> <li>All activities and payments minuted</li> </ul>
Loss or destruction of financial documentation	<ul style="list-style-type: none"> <li>Personnel Papers and Cheque books locked away</li> </ul>	L	<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 a locked storage area</li> <li>All current banking documentation kept in the safe</li> <li>All deeds and leases stored in the safe</li> <li>External IT service, secures computer files daily</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
Loss or failure of computer hardware or records	<ul style="list-style-type: none"> <li>Protection of all files is essential</li> </ul>	L	<ul style="list-style-type: none"> <li>External IT service ensures back up</li> <li>Contract with external supplier for IT service</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
Loss	<ul style="list-style-type: none"> <li>Consequential loss due to critical damage or third-party performance</li> </ul>	L	<ul style="list-style-type: none"> <li>Review adequacy of Insurance cover</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>

MISAPPROPRIATION OF FUNDS				
Incoming cash / cheques	<ul style="list-style-type: none"> <li>Theft or dishonesty</li> <li>Misplaced</li> <li>Council reputation</li> </ul>	L L L	<ul style="list-style-type: none"> <li>The Council has Financial Regulations that set out the requirements for handling income</li> <li>No petty cash is held</li> <li>The Council's insurance policy has a Fidelity guarantee</li> <li>Admin assistant processes cash / cheque income</li> <li>All income kept in the safe until banked</li> <li>Weekly banking of cash and cheques</li> <li>Cash received is banked within 5 working days</li> <li>Receipts to be given for cash if requested</li> </ul>	<ul style="list-style-type: none"> <li>Spreadsheets keep individual records of account and payments</li> <li>Invoice processing includes checks for non-payment from regular hirers</li> <li>Adhoc bookings – deposit paid when booked, payment by BACs or cheque 14 days before booking otherwise payment in cash</li> <li>Regular banking and individual payments recorded</li> </ul>
Invoice payment without Authority	<ul style="list-style-type: none"> <li>Invoice paid in error or fraudulent payments</li> </ul>	L	<ul style="list-style-type: none"> <li>All payments managed by the Office</li> <li>Clerk authorises all payments by signing invoice/bill</li> </ul>	



**FINANCE AND MANAGEMENT**

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
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			<ul style="list-style-type: none"> <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>• Online payments only to be made and authorised in line with a strict policy which involves separation of duties</li> <li>• Cheques written in office for signature by 2 councillors and stub annotated</li> <li>• Quarterly payments list to Finance committee for MH/BPC accounts</li> <li>• Finance chair quarterly review of all payments</li> <li>• Regular bank reconciliation against cash book to immediately identify problems</li> </ul>	<p>On Line Banking draft Policy to be completed at the same time that office training on the system is carried out to ensure adequate control</p>
Theft of Funds	<ul style="list-style-type: none"> <li>• Loss of Parish funds</li> <li>• Budgets</li> <li>• Council reputation</li> </ul>	<p>L L L</p>	<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>	<ul style="list-style-type: none"> <li>•</li> </ul>

**RESERVES**

Reserves	<ul style="list-style-type: none"> <li>• Adequacy</li> <li>• Unidentified Earmarked or Contingent liability</li> </ul>	<p>L L L</p>	<ul style="list-style-type: none"> <li>• Consider at Budget and review of final accounts</li> <li>• Review minutes</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>
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