

St Just in Roseland Parish Council – Risk Assessment schedule

Definition of Risk Management – Risk is the threat than an event or action will adversely affect an organisations ability to achieve its objectives and successfully execute its strategies. Risk Management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed.

- Identify the areas to be reviewed
- Identify what the risks maybe
- Evaluate the management and control of risk and record findings
- Review, assess and revise as necessary

Financial and Management

| Subject | Risk Identified | High/Medium/Low | Management/Control of Risk | Review/Assess/Revise |
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| Business Continuity | Council not being able to continue business due to tragic or unexpected circumstance | Medium | Files and records are kept in the Millennium Rooms but backups are kept and Microtest provide IT maintenance. | Review Annually |
| Insurance | Adequacy | Low | Annual review of policy undertaken prior to renewal Employer and employee liability is essential Ensure compliance processes are in place | Review cover annually |
| | Cost | Low | | Review compliance annually |
| | Compliance | Low | | Review compliance annually |
| Data Protection | Policy | Low | Council is registered with the Data Protection agency | Ensure annual renewal of registration Obtain support from CALC when required |

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| Freedom of Information Act | Policy Provision | Low Medium | The council has a model publication scheme for local councils in place. There have been no requests to date but council are aware that this is an entitlement and that where the research for the information requires 15 hours work or more a fee may be charged. | Monitor and report impact of requests made under freedom of information. |
| Meeting location | Adequacy Health and Safety | Low | Meetings are held on the 1 st Monday of every month. They are held in the Millennium Rooms, St Mawes or Institute at St Just in Roseland. Health and Safety checks are regularly carried out. | Existing procedure is reviewed. |
| Council records | Loss through theft, fire and damage | Low | Backups are available offsite. | Damage or theft unlikely. Provision is considered adequate as have IT Maintenance contract and Security with Microtest |
| Councils electronic records | Loss through damage, fire or corruption of computer | Medium | Records are stored on a computer and backups are available. | Existing procedure is adequate |
| Precept | Adequacy of precept | Medium | Sound budgetary to back up the council's annual budget. Precept is an agenda item at the December meeting. | Budget quarterly reports given to Finance Committee. |
| | Precept not received | Low | Could manage for a while without. A bank loan could | |

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| | | | be arranged if approved by the Secretary of State via Cornwall Association of Local Councils | |
| Banking | Inadequate checks | Low | Council's financial regulations set out the requirements for Banking and cheque reconciliations | Existing procedure is adequate |
| | Competitive Interest Rates | Low | Rates reviewed annually and excess funds placed with best providers | Monitored annually |
| | Lack of funds for suppliers | Low | Council has enough reserves | Monitored annually |
| | Fraudulent use of Bank Transfers | Low | The Clerk actions transfers of funds between Lloyds bank and Scottish Widows Bank and this requires the use of passwords. | Existing procedure is adequate |
| | Fraudulent use of Debit Card | Low | Debit card payments cannot exceed £500.00. They must be approved prior to spend in accordance with Financial Regulations. The clerk actions them using passwords. | Existing procedure is adequate |

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| | Fraudulent use of Internet Banking | Low | All payments need to be sanctioned by two people in accordance with Financial Regulations. | Existing procedure is adequate |
| | Failure to follow controls over the Debit Card and Internet Banking | Low | As part of the annual internal audit work, test checks are made of debit card and internet banking transactions on bank statements to confirm that controls have been actioned and properly recorded. This includes examining the Bank's own requirements for controls over debit cards and internet banking which are kept on file, along with details of how the Parish Council has met them. | Existing procedure is adequate |
| Financial Control and records | Inadequate checks | Medium | <p>Monthly reconciliations prepared by Parish Clerk/Responsible Financial Officer and are verified by Assistant Clerk and reported to Council monthly. Audited by internal and external auditors.</p> <p>Covered under our Insurance Policy</p> | Existing procedure is adequate |

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| | Loss of income from car park | Low | Car Park takings can be traced direct to sequential numbered till receipts. | Existing procedure is adequate |
| | Income not fully received | Low | Miscellaneous cash receipts at the Roseland Visitor Centre would be negligible. | Existing procedure is adequate |
| Clerk | Loss of Clerk | Low | Contingency may need to be established that council could pay for extra qualifications should the clerk need them. Clerk and Assistant Clerk should be provided with appropriate training, reference books and access to legal advice. | Include in Financial statement when setting precept. Membership of CALC. Membership of SLCC. Monitor working conditions |
| Election costs | Risk of Election | Low | Risk is higher in an election year. No factors to mitigate this risk. | Include in budget for an election year. |
| VAT | Vat not claimed/received | Low | Use VAT helpline. Processed by Clerk. Checked by Internal and External Auditors. Calculated quarterly and paid by Internet Banking | Existing procedure is adequate |
| Annual Return | Not submitted within the time limit | Low | Annual return completed and signed by the council, submitted to the internal auditor for completion. Checked and sent on to the external auditor. | Existing procedure is adequate. |

Liability

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| Legal powers | Illegal activity or payments | Low | All activities and payments made within the powers of the parish council, resolved and clearly minuted. | Existing procedures is adequate. |
| | Working parties taking decisions | Low | Establish clear terms of reference | Powers should be minuted. Monitor on a monthly basis. |
| Minutes, Agendas and standing documents | Accuracy and legality | Low | Minutes and agendas are produced in the prescribed method and adhere to the legal requirements. Minutes are approved and signed off at the next meeting. | Existing procedures is adequate. |
| | Non-compliance with statutory requirements | Low | Minutes and agendas are displayed according to legal requirements. Business conducted at the council is managed by the chairman. | Undertake training of chair if needed. Ensure councillors adhere to the code of conduct. |
| Public liability | Risk to third party property or individuals | Medium | Insurance is in place; risk assessments of individual events is undertaken | Existing procedure is adequate Clerks role to advise Councillors. |
| Employer liability | Non-compliance with employment law | Low | Membership of NALC/CALC, SLCC and South West Employers Regular advice from Inland Revenue. Internal and External Auditor checks carried out annually. | Existing procedure is adequate. |

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| | Employees not paid | Low | The payroll is outsourced to Appleby Westward Group Ltd. Pay calculated monthly and submitted by the Clerk. Appleby Westward informs Clerk of the amounts to be paid and the Clerk makes the payments by BACS direct to employee on last day of the month. | |
| Legal liability | Legality of activities | Medium | Clerk clarifies the legal position and takes advice when needed. | Existing procedure is adequate |
| | Proper and timely reporting via minutes | Low | Council receives and agrees minutes at monthly meetings | Qualified CiICA Clerk |
| | Proper document control | Low | Retention of documents policy in place | |
| Members interests | Conflict of interest | Medium | As per the adopted Code of Conduct, a Register of interest kept on appointment and copies are placed on Cornwall Council website. Councillors must declare a Disclosable Pecuniary Interest or a Non-registerable Interest at each council meeting. Councillors must declare any gifts of hospitality of more than £25 at each council meeting and to request a dispensation on | Existing procedure is adequate. Members to let Clerk know of any changes. |

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| | | | any item on the agenda of the meeting. | |
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Assets & Land

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| Land | Unauthorized use | Low | The Council carries out regular inspections of land. | Existing procedure is adequate. |
| | Health & Safety Damage/injury to third parties | Low | Insurance is in place and listed on the Asset Register. | Existing procedure is adequate. Annually checked. |
| Assets | Loss of damage/risk/damage to third parties or to property | Low | An asset register is kept up to date and insurance is held at the appropriate level for all items. Regular checks are made on all equipment by members of the council. | Annually checked. |
| Maintenance | Poor performance of assets or amenities. | Low | All assets are owned by the Parish Council are regularly reviewed and maintained. | Existing procedure is adequate |
| | Loss of income or performance. | Low | All repairs and relevant expenditure for these repairs are authorised in accordance with Parish Council procedures. | |
| | Risk to third parties. | Low | All assets are insured annually | |
| Notice Boards | Risk/damage/injury to third parties road-side safety | Low | We have 6 Notice Boards in parish that are checked regularly. | Existing procedure is adequate. |

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| Street Furniture | Risk/damage/injury to third parties road-side safety | Low | A variety of benches, planters, bus shelters. An annual inspection of the benches takes place – all other items are checked regularly. | Existing procedure is adequate. |
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The above information was agreed in July 2019.

Reviewed by Full Parish Council on the 12th April 2021.

Reviewed by Finance Committee on the 13th March 2023

Next Review February 2024.