

## 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
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

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 <sup>st</sup> 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	

			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

	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

	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

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.

	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.

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

<b>Land</b>	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.
<b>Assets</b>	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.
<b>Maintenance</b>	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	
<b>Notice Boards</b>	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.



<b>Street Furniture</b>	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 12<sup>th</sup> April 2021.**

**Next Review – March 2022.**