

Upchurch Parish Council Financial Risk Assessment

Name of Organisation:	Upchurch Parish Council	Minute reference:	35-FCM/05/23
Person Responsible:	Full Council	Date of Adoption:	11/05/2023
Name of Risk Assessor:	Full Council	Date of Review:	01/02/2024

No	Hazard	Potential Consequence	Persons at Risk	Control Measures	Potential Severity of Harm (High, Med, Low)	Additional Control Measures Necessary	Likelihood of harm occurring (High, Med, Low)	Action by Whom
1.1	<u>Damage of Physical Assets owned or managed by the Parish Council</u> <ul style="list-style-type: none"> • Notice boards • Bus shelter • Salt bins • Benches • Village Sign 	Serious injury. Death. Damage to third party property. Reputational Damage	Parish Council Staff Members of the public	Insured: Zurich (Policy YLL-2720860453) Asset lists and inventory undertaken & reviewed at least annually Disposals always reported and approved by Full Council and included in the minutes.	High	Creation of a capital renewals programme.	Low	Cllrs and Clerk
1.2	<u>Damage of Physical Assets owned or managed by the Parish Council</u> <ul style="list-style-type: none"> • <u>Play Equipment</u> 	Serious injury Death Damage to Property Reputational Damage	Parish Council & Staff Members of the public	Insured: Zurich (Policy YLL-2720860453) Asset lists physically audited annually and reported/minuted at FC meeting.	High	Creation of capital renewals programme	Med	Cllrs and Clerk

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				Annual by Safeplay accredited playground inspectors. Monthly on site check of all equipment by village contracted caretaker				
2.	<u>Non maintenance of physical assets owned by the Parish cl</u> See list of assets categories above	Serious injury. Damage to third party property. Reputational damage.	Parish Council Staff Members of the public	Regular periodic in-house & independent inspections & reviews undertaken for all physical assets	Medium	Health and Safety Audit flagged up the necessity for more regular spot checks Regular risk assessments undertaken. Maintenance records kept for parish council.	Medium	Clerk

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3.	<u>Safety of the public in areas under the Parish Council's responsibility</u>	<p>Injury to staff and members of the public</p> <p>Financial cost</p> <p>Reputational damage</p>	<p>Parish Council Staff</p> <p>Members of the public</p> <p>Hirers</p>	<p>Playground, open space– open spaces – quarterly inspection undertaken</p> <p>External contractor undertakes regular maintenance work</p> <p>Review contractor's quality of work during quarterly inspection.</p> <p>Regular inspections by officer.</p> <p>Ensure appropriate certificates are held by contractors</p> <hr/>	Low		Low	

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4.	<u>Safeguarding of Children</u>	Injury to children.	Children	<p>Ensure all staff that have regular contact with children are DBS checked.</p> <p>All users are responsible for the children in their groups.</p> <p>A risk assessment is undertaken at any parish council event and briefing is given to all staff/ volunteers of the council.</p>	Medium		Low	
5.	<u>Events organised by the Parish Council</u>	<p>Injury to members of the public.</p> <p>Lost children.</p>	<p>Parish Council Staff</p> <p>Members of the public</p> <p>Hirers</p>	<p>Individual event risk assessments undertaken and approved by the Clerk.</p>	Medium		Low	
6.	<u>Events organised by others on Parish Council Property</u>	<p>Injury to members of the public.</p> <p>Lost children.</p>	<p>Parish Council Staff</p> <p>Members of the public</p> <p>Hirers</p>	<p>Risk assessment to be undertaken by organiser and approved by Clerk. Parish Council risk assessment to be</p>	Medium	<p>To review financial cost to the council of all outside events</p>	Low	

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		Governance, rules and regulations not adhered to. Financial cost not reviewed.		undertaken where appropriate.		on parish council property.		
7.	<u>Protection for Legal Liabilities</u> <ul style="list-style-type: none"> Public Liability Hirer's Indemnity Officials indemnity Employers Liability Libel & Slander Personal Accident Fidelity Guarantee 	Financial cost due to legal challenge. Reputational damage. Risk to third parties/ properties and individuals.	Parish Council Staff Members of the public Hirers	Insured: Zurich (Policy YLL-2720860453)	High		Low	
8.	<u>Non compliance of Equality Act 2010</u> Not meeting the thresholds for the duty to make reasonable adjustments for disabled people	Risk of legal challenge. Reputational damage.	Corporate Body Members of the public	Maintenance of any equipment	Low		Low	

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9.	<u>Non compliance with Health and Safety (Display Screen Equipment) Regulations 1992 as amended by the Health and Safety (Miscellaneous Amendments) Regulations 2002</u>	Fatigue Eye strain. Upper limb problems. Back ache.	Parish Council Staff Members	Assessments regularly.	High		Low	
10.	<u>Non-compliance with Employment Law and Inland Revenue Regulation including VAT</u>	Risk of employment tribunal Financial risk. Reputational damage.	Parish Council Staff Members of the public Hirers	Quarterly VAT returns to HM Revenue and Customs Use of computerised accounting system to prepare VAT returns Reconciliation of VAT returns to balance sheet Monthly payment of PAYE & NIC	Medium	Use of a computerised third party payroll system	Low High	Clerk

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11.	<u>Health and Safety</u> <ul style="list-style-type: none"> Risk Assessments 	<p>Injury.</p> <p>Death.</p> <p>Non compliance with legislation.</p> <p>Legal Claim.</p> <p>Financial Cost.</p> <p>Reputational damage.</p>	<p>Parish Council Staff Members of the public Hirers</p>	<p>The following risk assessments undertaken annually and reviewed periodically:</p> <ul style="list-style-type: none"> Council, Financial & Staff including COSHH, manual handling, lone working Buildings & sites Open Spaces Allotments Burial ground Events Covid 19. <p>Incidents reported through the Clerk and records maintained.</p> <p>Regular item on Full Council agenda to allow reporting to be done if required.</p>	High	Additional measures in place for pandemics	Medium	F

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12.	<u>Contracts</u>	Work awarded incorrectly.	Parish Council Staff	Receive legal advice at appropriate level for the following: Leases Licences <u>Tenancy agreements</u>	Medium		Low	

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13.	<u>Keeping Proper Financial Records</u>	<p>Inadequate records.</p> <p>Financial irregularities.</p> <p>Non compliance with governance.</p> <p>Fraud.</p>	Parish Council Staff	<p>Independent Internal Audit – twice a year and reported to Full Council.</p> <p>Full monthly list of payments approved at Full Council meetings.</p> <p>All cheques/payments to be signed by 2 signatories.</p> <p>Financial records presented to Full Council quarterly.</p>	Medium	Use of computerised accounting package	Low	

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14.	<u>Mismanagement of public funds and spending outside of budgets.</u>	Inadequate records. Financial irregularities. Non compliance with governance. Fraud.	Parish Council Members	Reminders to councillors that they are responsible for the management of the council's finances. Careful fiscal management. Reporting on reserves position at Full Council. Limitations on virement of budgets. This must only be agreed by Full Council.	High	A report structure taking into account the financial regulations.	High	
15.	<u>Banking Arrangements</u>	Inadequate checks. Financial loss. Reputational damage. Fraud.	Parish Council Staff	Regular bank reconciliations undertaken for all bank accounts. Full Council verify bank statements and balances to bank reconciliation. Cheques received are recorded and banked promptly.	Medium		Low	

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	<u>BACs and other Payment</u>	Inadequate checks. Financial loss. Reputational damage. Fraud.	Parish Council	Staff to follow agreed procedure. Form to be completed for every transaction and signed by 2 bank signatories and officer completing the transaction.	Medium		low	
16.	<u>Expenses - councillors</u>	Inadequate records. Financial cost. Fraud.	Parish Council	Reconciliations undertaken monthly. Expenditure reported at every FC reconciliation verified All expenses must be approved by the RFO	Low		Low	

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17.	<u>Expenses – staff</u>	Inadequate records. Financial cost. Fraud.	Parish Council Parish Council	Reconciliations of staff expenses undertaken prior to payments made every month Use of shared transport with other councillors or staff required. Expenses policy in place All expenses must be approved by the RFO. All payments signed by 2 councillors Receipts must be attached (with the exception of mileage claims) Regular credit control	Low		Low	

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18.	<u>Bad Debts Compliance with Audit Requirements</u>	Non compliance with governance.	Parish Council	<p>Ensuring chqs received are recorded and banked promptly</p> <p>Any bad debts are approved by Full Council</p> <p>Independent Internal Audit undertaken twice times a year.</p>	Low		Medium	
19.	<u>Ensuring adequacy of Annual Precept</u>	<p>Inadequacy of precept in order for the Council to carry out its Statutory duties</p> <p>Not having the recommended level of reserves to function.</p>	Parish Council	<p>Regular variance analysis undertaken and reported to Full Council.</p> <p>Budgeting process to include previous year's actual figures compared to budget</p>	Medium		Medium	
20.	<u>Accurate reporting of Council Business in Minutes</u>		Parish Council Members	<p>Draft minutes sent to all members with agenda.</p> <p>All committee minutes confirmed at monthly Full Council.</p>	Low			

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		Non compliance with governance.		Meetings and minutes properly numbered. Publish minutes on website.				
21.	<u>Adoption and Adherence to the Code of Conduct</u>	Non compliance with governance. Reputational damage.	Parish Council Members	Procedures for Members adoption of the Code of Conduct. Each Member provided with copy of the Code Information pack provided for all new Members Offer training for new councillors. <hr/> DPI's for each member on website	Low			
22.	<u>Computer Failure</u>	Failure for business continuity. Financial cost.	Members Staff	All files backed up in 'The Cloud'. Surge protection fitted IT contract in place to maintain system	Medium			

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23.	<u>Allotment Tenancy agreements</u>	Non compliance with governance/ statute.	Parish Council	<p>Review of signed agreements to ensure they are all in place prior to residents taking control of their plot</p> <p>Deposits held in suspense and administered by Staff</p> <p>Regular risk assessment of area</p>	Low		Low	
24.	<u>Failure to adhere to governance/ statute</u>	<p>Legal challenge.</p> <p>Financial cost.</p> <p>Reputational damage.</p>	Parish Council Parish Council	<p>Report writing for most decisions incorporating strategic case, economic case, commercial case, financial case and management case.</p> <p>Training for Cllrs targeting various areas of governance</p> <p>Completing project plan template for any template.</p>	Low Medium	Staff and councillors to undertake GDPR training.	Low	

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25.	<u>Burial Ground</u>	<p>Non compliance with governance/ statute.</p> <p>Reputational Damage</p> <p>Monument Damage</p> <p>Monument destabilisation</p> <p>Slip Trip Fall Hazard</p> <p>Falling monument / aggregate</p> <p>Grounds maintenance</p>	<p>Parish Council</p> <p>Users of burial ground</p> <p>Maintenance staff</p> <p>Grave digger</p>	<p>Review of signed agreements to ensure they are all in place prior to users taking control of the plot.</p> <p>Regular risk assessment and /or inspection of area and monuments.</p> <p>Ensure regular mowing of grass.</p> <p>Ensure paths and steps are maintained.</p>	Low	<p>Membership to ICCM</p> <p>Members BG Training</p>	Low	