

## FOWLMERE PARISH COUNCIL RISK ASSESSMENT - COMPLETED April 2019

Subject	Risk Identified	H / L / M	Management or Control of Risk	Review / Assess / Recommendations
Precept	Not submitted Not paid by DC Adequacy of precept	L	In the first instance, the District Council advises the Parish Council of the council tax base rate, which effectively is the amount of money that every £1 of Council Tax added to a Band D property, for parish purposes, will be expected to realize in any one year. To determine the amount of precept required by the Parish Council, the Clerk prepares a budget. The Clerk considers all anticipated expenditure and projects to be developed, cash balances and then determines from this the amount of precept required from the District Council. The Finance Committee undertakes a full budget review. This budget is then submitted to the Parish Council who formally resolves the precept amount required by January (at the latest) and the Clerk makes the request formally in writing as the Responsible Financial Officer of the Parish Council to SCDC. The Parish Council is advised in April each year of the annual precept figure which is transferred via BACS transfer directly into the Parish Council's bank account. The Clerk formally advises the Parish Council of the receipt at the next available Parish Council meeting.	Adequately Controlled
Reserves (General And Earmarked)	Adequacy	L	During the planning/budget process, the adequacy of reserves is reviewed, and consideration is given to whether any sums are carried forward to the following financial year as either general reserves or earmarked reserves for particular projects.	Adequately controlled. Recommend general reserves are built into future budgets as well as earmarked reserves such as election costs, etc.
Standing Orders	Illegal authority	L	The Council has Standing Orders which set out the framework in which the Parish Council can operate. A copy of the Standing Orders is available from the Clerk if required. Standing Orders to be reviewed every year.	Adequately controlled. Reviewed every year in May
Financial regulation	Illegal authority	L	In April 2019 the PC produced Financial Regulations in line with the NALC template. A copy of the Financial Regulations is available from the Clerk if required. Financial Regulations to be reviewed every year.	Adequately controlled. Reviewed every year in May
Bank and Banking	Cash handling Cash banking Loss Charges	L	The Parish Council has five bank accounts (2 current - Unity Trust and Santander - and 3 reserve accounts - Unity Trust, Santander and Cambridge Building Society). The Clerk pays all monies received into the Unity Trust current account. Where possible, all payments are made using bank transfers, or using cheques if bank transfer is not possible, drawn on the Unity Trust Bank current account, or by Direct Debit. Five Parish Councillors are authorized signatories for cheques and bank transfer from Unity Trust Bank account, and four Councillors are signatories for cheques from the Santander current account; all cheques and bank transfers are signed / authorized by any two of the Parish Councillors. The Clerk is authorised to have third party contact with the Banks for telephone and postal contact. The Clerk is the receiver and keeper of all bank statements and bank papers. The Clerk prepares monthly bank reconciliations when the statements are received to ensure all receipts and payments are in order.	Adequately controlled
Financial Reporting and auditing	Information Communication Compliance	L	A financial update is included at every meeting and full finances at every Finance Meeting. This is signed by the respective Chairman, is maintained by the Clerk in Parish Council records and reviewed as part of the financial audit by the Internal Auditor annually.	Adequately controlled.

			An internal audit (auditor appointed by the Parish Council) and external audit (auditor appointed by the Audit Commission) is conducted annually on the financial aspects of the Council. Results are presented to the Parish Council.	
Cash	Loss through theft or dishonesty	L	Only a small amount of Petty cash kept. Cash transactions are now very rarely used.	Minimal risk
Best Value Accountability	Work awarded incorrectly Overspend on services	L	Normally, the Parish Council would seek more than one quotation for any work required to be undertaken on goods obtained.	Adequately controlled.
Salaries / Pension	Wrong salary paid Wrong Pension contributions paid Wrong hours paid Wrong rate paid False employee Wrong deductions – NI/Tax	L	The Parish Council authorise the appointment of the Clerk and seeks advice from NALC / CAPALC regarding salary. A review of salaries is undertaken each year in line with preparing for the precept and becomes effective from 1 April each year. Payslips are produced by the Clerk monthly. The Clerk is contracted to work 48 hours per month, and this is paid by bank transfer standing order which is updated annually. If additional hours are incurred during the month the additional hours are added to the payslip and this is inspected at the next Parish Council Meeting as part of the Bills to be Paid listing. The pension contributions are increased annually in line with instructions from the Pensions Regulator, and the contributions are paid by bank transfer standing order. Employee # 1 (Clerk) – Contract of Employment and job description in place and copy held in Parish Council records.	Adequately controlled.
Employers Annual Return	Submit within time limits	L	The Clerk completes the payslips and performs payroll tasks on behalf of Fowlmere PC on a monthly basis using HMRC's Basic PAYE Tools. The Employers Annual return is sent to HMRC as the Final Submission for the tax year with either the Full Payment Submission or an EPS using the Basic PAYE Tools software.	Adequately controlled.
Councillors Allowance	Councillor over-payments Income tax deduction	L	No formal allowances are allocated to Parish Councillors (other than annual Chairman's allowance of £150), however, where an out of pocket expense is incurred, this would be reimbursed back to the Parish Councillor upon display of suitable expense receipts and authorization by the Parish Council. The reimbursement would usually be in the form of a bank transfer (or a cheque if bank transfer is not possible).	Adequately controlled.
Election Costs	Risk of an election. Invoice at agreed rate.	L	Unable to manage the risk of an election. However, the Council is able to make adequate budget provision for a future election. The Clerk obtains a quotation periodically from SCDC and the Parish Council approve the budget as part of the precept planning exercise.	Adequately controlled.
Data Protection	Non-Compliance	L	Registered with the Information Commissioner's Office. The Parish Council have prepared and maintain the required documents to comply with GDPR, and have published a General Privacy Notice for the Public on their website. These documents will be monitored and updated as necessary.	Registration with Information Commissioner's Office on an ongoing annual basis GDPR documents updated as required. Adequately controlled.
Freedom of Information Act - Publication Scheme	Non-Compliance with the Act - Publication Scheme	L	The PC subscribe annually to the Data Protection Policy - the model Publication Scheme issued by the Information Commissioner and produced a publication guide which sets out what information is available, by what means and the associated cost of providing that information, should a member of the public make a request. The Parish Council would be informed of any impacts to requests made.	Adequately controlled. Recommend publication guide is reviewed and updated annually – updated April 2019
VAT	VAT analysis Maintain records Charged on purchases Re-claim within time limits	L	The Clerk analyses out any VAT charged on purchases within the accounting spreadsheets and maintains all VAT receipts within Parish Council records. The Clerk produces a VAT refund analysis periodically and makes a claim to HMRC for recovery of the amounts.	Adequately controlled.

			The refund is received via BACS transfer and the Clerk notifies the Parish Council at the next available meeting. All documentation in relation to the process is maintained in Council records.	
Training	Lack of training can lead to incorrect decisions being taken	L	Clerk was appointed in April 2018 and has undergone several training sessions: Clerk: The Knowledge in May 2018, Finance for Clerks & RFOs in Oct 2018 and End of Year Finance in March 2019. Parish Councillors should also be provided with training wherever applicable (whether new training or refresher training). All New Councillors should be provided with relevant information. Four Councillors and the Clerk attended Parish Planning training session in March 2019.	Adequately controlled.
Minutes/ Agendas/ Notices Statutory Documents	Accuracy of Minutes Business conducted legally	L	Minutes are produced by the Clerk and issued in draft to Parish Councillors for their review. Thereafter minutes are approved at subsequent Parish Council Meeting and signed off by the Chairman as an accurate record. Signed minutes are maintained by the Clerk and kept in Parish Council records. Approved minutes are displayed on notice boards and web-site, once approved, for public referral. Draft minutes released for Main PC meetings when possible. Notices, summons and agendas of Parish Council Meetings are produced within the prescribed timeframe and issued to Members of the Parish Council. The same are also displayed on Parish Council notice boards and web-site once approved.	Adequately controlled
Members Interests	Conflict of Interest	L	Standard Agenda item at all meetings for Members of the Parish Council to declare any personal or prejudicial interests they may have to disclose in respect of any matters under discussion on the agenda. Register of Interest forms should be reviewed and updated by individual members and re-submitted within 28 days of any change occurring,	Adequately controlled
Insurance	Adequacy Cost	L	An annual review is undertaken (at the time of the policy renewal) of all insurance arrangements in place. A comparative quotation should be obtained every couple of years to ensure best value.	Adequately controlled
Assets	Loss or Damage Risk/damage to third party property or individuals	L	An annual review of assets is undertaken at the time of the insurance policy renewal.	Asset register to be reviewed annually.
Maintenance	Poor performance of assets or amenities Loss of income or performance Risk/damage to third parties	L	All assets owned by the Parish Council are regularly reviewed, inspected and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the correct procedures of the Parish Council.	Adequately controlled
Recreation areas	Risk/damage/injury to third parties	L	ROSPA carries out inspections of the Play Areas and their recommendations are implemented	Adequately controlled
Notice Boards	Risk/damage/injury to third parties Road side safety	L	The Parish Council has one notice board sited on The Swan, which would be included on the insurance schedule. The Clerk is mindful of roadside safety when carrying out duties at the notice board.	Adequately controlled
Benches	Risk/damage/injury to third Parties	L	The Parish Council has several benches which are regularly maintained.	Adequately controlled
Trees, Grass, Hedges and Verges	Risk/damage/injury to third Parties	L	The Parish Council has areas of grass which are maintained via a contractor. Other work in the village is undertaken by properly qualified / specialist contractors	Adequately controlled
Meeting Locations	Adequacy Health & Safety	L	The Parish Council Meetings are held in either the Pavilion Room (Village Hall), United Reform Church or St Marys Church. The Parish Council considers the facilities are adequate for the Clerk, Councillors and Public who attend from a Health & Safety perspective.	Adequately controlled

Parish Council Official Records and Papers	Loss through theft/fire/damage	L	The Parish Council official records and papers are stored at the home of the Clerk, and historical papers are stored in the Cemetery Chapel	Adequately controlled.
Electronic Records	Loss through theft/fire/damage/corruption of computer	L	The Parish Council electronic records are stored on the Parish Council's laptop which is password protected. Back ups are taken at monthly, using 'Dropbox'.	Adequately controlled.