

## Caister Parish Council Risk Assessment 2023/2024

*“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 any and all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical, reasonable 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 is a “living document” – to be reviewed and updated constantly.

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 risk may be.
- Evaluate the management and control of the risk and record all findings.
- Review, assess and revise if required.

<b>FINANCE AND MANAGEMENT</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>H / M / L</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Business continuity	Risk of Council not being able to continue its business due to an Unexpected or tragic circumstance	L	All files and recent records are kept at the Clerk’s home. The Clerk makes regular back-ups of files to a cloud account and removable hard drive. In the event of the Clerk being indisposed the Chair to contact the Norfolk Association of Local Councils for advice.	Existing procedures adequate.  Review scope for sharing information on a shared drive
Precept	Adequacy of precept Requirements not submitted to GYBC. Amount not received by GYBC	L L L	The Council reviews the Precept requirement annually at the December meeting and reviews the presented budget update information, including actual position and projected position to year end and estimated figures for the next financial year. A draft balanced budget will be recommended for full council approval. This precept demand is submitted by the Clerk to GYBC. The Clerk informs Council when the monies are received (approx April time).	Existing procedure adequate.
Financial records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out requirements and expectations. Financial records are kept according to best practice.	Existing procedure adequate. Review the Financial Regulations when Standing Orders are reviewed.
Bank and banking	Inadequate checks Bank mistakes Loss Charges	L L L L	The Council has Financial Regulations which set out the requirements for banking, internet banking, cheques, and reconciliation of accounts. Any bank errors will be dealt with as soon as they are identified. Bank reconciliation is carried out monthly.	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements when they arrive.

Cash	Loss through theft or dishonesty	L	The Council has Financial Regulations which set out the requirements. The Council's insurance policy has a Fidelity Guarantee.	Existing procedure adequate. Review the Financial Regulations when necessary. Ensure Fidelity Insurance is adequate.
Reporting and Auditing	Information communication	L	Finance is a standing item on Council agenda including reports and access to bank statements. This statement includes bank reconciliation and a breakdown of the accounts.	Existing communication procedures adequate .
	Compliance	M	Internal review of finances is carried out three times a year by a Councillor appointed by the Council – (30 June, 30 April and 31 December).	
Direct costs Overhead expenses Debts	Goods not supplied but billed. Incorrect invoicing Cheque payable incorrect Loss of stock Unpaid invoices	L L L L L	The Council has Financial Regulations which set out the requirements. At each Council meeting, the list of invoices awaiting approval is approved. On occasion payments are made between meetings. The Council has minimal stocks; these are checked and monitored by the Clerk. Unpaid invoices to the Council are pursued, and progress reported to Council.	During the internal checks, the councillor will check a selection of invoices and check them against BACS payments and associated paperwork. Existing procedures adequate. Review the Financial Regulations when necessary.
Grants and support - payable	Power to pay. Authorisation of Council to pay.	L	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. The clerk advises the Council of any changes to S137 allowances.	Existing procedure adequate. Parish Councillors request a copy of S137 rules if required.
Charges – rentals payable	Payment of charges, leases, and rentals	L	The Parish Council receives rents from two shops attached to the council building and additionally rents out the hall to various groups and organisations. Invoices payable for the rental amounts will be/are entered into the normal payment system for authorisation.	Existing procedures adequate.
Best value Accountability	Work awarded incorrectly. Overspend on services.	L M	As per Financial Regulations, normal Parish Council practice would be to seek, if possible, three quotations, where possible, for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender and report to the Council.	Existing procedure adequate. Review Financial Regulations regularly.
Salaries and associated costs	Salary paid incorrectly. Wrong hours paid. Wrong rate paid. False employee. Wrong deductions of NI or Tax Unpaid Tax & NI contributions to HMRC	L L L	The Parish Council authorises the appointment of all employees. Salary rates are assessed annually during the budget setting process by the Council and applied based on applicable agreed NJC rates. Salary analyses are produced by the Clerk monthly together with a schedule of payments to HMRC These are inspected and approved at the Council meetings as part of the payments for approval and signed off. All four staff members, Clerk, Asst. Clerk, Caretaker, and Groundsman have a contract of employment and job description. All contracts of employment contain a section on overpayment and recoup.	Existing appointment and payment system is adequate. Clerk required to prove that Tax and NI have been paid
Employees	Loss of key personnel	L	A Continuity Plan should be made to cover an unexpected loss of clerk, support is available from Norfolk ALC. An Interim Clerk may be appointed.	Monitor working conditions, training, and support.
	Fraud by staff	L	The requirements of the Fidelity Guarantee insurance to be adhered to	Home Working, Lone Worker and

	Actions undertaken by staff. Health & Safety	L L	with regards to Fraud The Clerk and Asst. Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake their roles. The Clerk is provided with adequate direction and safety equipment needed to undertake the role.	Risk Management Policies in place
Councillor allowances	Councillors overpaid. Income Tax deduction.	L	An allowance is made to the Parish Council Chair which is presented as part of the payments list for approval by the Parish Council. The Chair is responsible for properly accounting for this within their tax return.	Existing procedure adequate.
Election costs	Risk of an election cost	L/M	The risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from GYBC for a full election and an uncontested election.	Existing procedure adequate.
VAT	Re-claiming/charging	L	The Council has Financial Regulations that set out the requirements.	Existing procedure adequate
Annual return	Submit within time limits	L	The PAYE year end procedures are carried out within the prescribed time frame by the Clerk. The Annual Governance Annual Return is submitted to the Internal Auditor for completion and signing, signed off by the Council and sent on to the External Auditor within the time limit.	Existing procedures adequate.
Legal powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings. Clerk to check Powers where this is not clear, or it is an unusual activity.	Existing procedures adequate. All activities and payments recorded and minuted.
Council records - paper	Loss through: theft fire damage	L M L	The Parish Council records are stored at the home of the Clerk. Records include historical correspondence, minute books and copies, documents for ownership of property, records such as personnel, insurance, salaries etc. All documentation regarding Caister Parish Council Cemetery is held at the Council Hall in a fireproof safe..	Damage (apart from fire) and theft is unlikely and so provide adequately. Deeds/leases copied and deposited off-site with Solicitor.
Council records - electronic	Loss through: Theft, fire, damage Corruption of computer	L M	The Parish Council's electronic records are stored on computer at the Clerk's home. Backups of the files are taken at regular intervals onto a cloud account and onto an external hard drive. All electronic records regarding Caister Cemetery are stored on the Asst. Clerk's computer and backed up at regular intervals onto a cloud account.	Existing procedure adequate. Chair and Chair of Finance to check implementation of cloud accounts for both Clerk and Asst. Clerk.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers Liability and Public Liability covers are included. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance.

PHYSICAL EQUIPMENT OR AREAS				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Assets	Loss or Damage Risk/damage to third party(ies)/property	L L	An annual review of assets is undertaken for budgeting and insurance provision, storage, and maintenance provisions	Existing procedure adequate.
Maintenance	Poor performance of assets or amenities	L	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are	Existing Procedure adequate.

	Loss of Income or performance Risk to third parties	L L	actioned/authorised in accordance with the correct procedures of the Parish Council. All assets are insured and reviewed annually. All public amenity land is inspected regularly by parish councillors, Council staff or volunteers.	
Noticeboards and Heritage Trail boards.	Risk/damage/injury to third parties Roadside safety	L L	The Council has notice boards/Heritage Trail boards sited around the Parish. These are inspected regularly - any repairs/maintenance requirements brought to the attention of the Parish Clerk and Council. The keys are held by the Clerk and Chair. And Assistant Parish Clerk (noticeboard only).	Existing procedure adequate.

<b>LIABILITY</b>				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council (not ultra vires) and to be resolved and clearly minuted.	Existing procedure adequate.
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agenda are produced with the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings managed by the Chair.	Existing procedure adequate. Guidance/training to Chair should be given (if required). Members to adhere to Code of Conduct.
Public Liability	Risk of third party, property, or individuals	M	Insurance is in place. Risk assessments regularly carried out to comply with the requirements.	Existing procedures adequate. Ensure risk assessments are carried out.
Employer Liability	Non-compliance with employment law	L	Undertake adequate training and seek advice from the Norfolk Association of Local Councils. Clerk to identify.	Existing procedures adequate.
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	M L L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes of monthly meetings. Retention of documents policy in place.	Existing procedures adequate.

<b>COUNCILLORS' PROPRIETY</b>				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Members interests	Conflict of interest Register of Members' interests	M M	Councillors have a duty to declare any interests at the start of the meeting. Register of Members Interest forms to be reviewed regularly by Councillors. Code of Conduct Scheme in place which members are signatories to.	Existing procedure adequate. Members to take responsibility to update their Register.