

Great Tey Parish Council

ANNUAL RISK ASSESSMENT

Financial and Management

<u>SUBJECT</u>	<u>RISK IDENTIFIED</u>	<u>H/M/L</u>	<u>MANAGEMENT/CONTROL OF RISK</u>	<u>REVIEW/ASSESS/REVISE</u>
Business Continuity/Financial Management	Risk of council not being able to continue its business due to an unexpected tragic circumstance	L/M	In the event of the loss or long-term incapacity of the Clerk or Councillors and to negate the effect of loss or theft of records, there is a system in place whereby all electronic records of the council are stored on two external hard drives which, are updated monthly by the Clerk and kept by the Chairman. The records are also stored on the parish council PC and backed up daily onto a portable External Hard Drive. Essex Association of Local Councils can provide temporary personnel to cover for the clerk if needed OR a Councillor can act as Clerk if necessary.	Existing procedures adequate.
Precept	Ensuring precept is adequate. Ensuring requirements submitted to Maldon District Council Ensuring precept received	L L L	The precept is always considered by the Full Council considering progress against budgets for the previous year and expected inflationary increases for the coming year. With this information and consideration of finance required for any new projects, the precept amount is agreed which is communicated by the Clerk in writing to Maldon District Council. The Council is advised by the Clerk when the Precept is received usually in April and October.	Existing procedures adequate – minutes record progress against budgets and bank balances on a quarterly basis.
Financial Records	Inadequate records Financial irregularities	L L	The records are kept up to date by the Clerk with regular update provided to the Council meetings in the form of bank statements and bank reconciliation statements and budget monitoring analysis. A nonbank signatory councillor has been appointed to review bank reconciliations for accuracy and to oversee online banking and/or payment schedule reconciliations with a view only basis. Clear details of payments made and received are recorded in monthly minutes and payments are not authorised without supporting paperwork/invoices. The Council has financial regulations which set out the requirement and these are reviewed annually.	Existing procedures adequate
Bank and Banking	Lack of regular reconciliation	L	The Council has financial regulations which set out the requirement and these are reviewed annually. Reconciliation statements are reviewed by the Full Council monthly and an independent check	Existing procedures adequate

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	Loss through theft or dishonesty	L	made by a councillor who reports subsequent findings to the Council.	
	Inadequate checks/bank errors	L	All payments require two signatories from three nominated councillors (separate arrangements have been agreed for interim payments) and payments are authorised at monthly meetings on sight of invoices which are examined and initialled by cheque and banking signatories. Fidelity Insurance guarantee- Insurance provides £150k standard cover. Bank statements are received and reconciled by the Clerk monthly, and any queries raised with bank immediately and reported to the Council at monthly meetings.	Existing procedures adequate.
			Bank statements and updates are reviewed by the Council quarterly and the Chairman online or via bank statement.	Existing procedures adequate
Cash	Loss through theft or dishonesty	L	There is no petty cash float as all items are invoiced directly to the Council wherever possible. Small items of expenditure which cannot be invoiced are paid by the Clerk and re-imbursed only on sight of receipt: Up to a total of £500.00.	Existing procedures adequate
		L	There is no regular cash income, but any cash received would be dealt with in accordance with the Council's Financial Regulations which are reviewed and updated annually.	
Online Banking	Loss through theft or dishonesty	L	Facilities are reviewed annually, and the Clerk has access to the accounts via online banking for viewing statements and transactions and making online payments for which an audit policy has been agreed. Transfers made between accounts are reported to the Council and authorised by signatories after being signed off as authorised. Bank reconciliations carried out monthly and checked by a councillor on a quarterly basis. The RFO will add any transfers to the Payment Schedule on a monthly basis.	Existing procedures adequate. Existing procedures adequate
Costs/expenses/debts	Goods not supplied but billed.	L	Financial regulations set out requirements.	Existing procedures adequate
	Incorrect invoicing	L	Invoices are checked in the first instance for validity and accuracy by the Clerk and at each council meeting a list of invoices for payment is circulated and approved, and signatories initial and check invoices for discrepancies.	Existing procedures adequate
	Banking payable completed incorrectly.	L		Existing procedures adequate

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			Additional checks of payments made by a nominated councillor on a quarterly basis. Several invoices will be checked monthly, unless an error is found and all invoices will be checked for the rest of the financial year.	
Payment for major works/projects	Works awarded incorrectly.	L	Financial Regulations set out requirements and if three quotations are usually required but are not available then reasons for this recorded in minutes.	Existing procedures adequate
Best Value accountability	Overspend on Agreed projects	L	Financial management of projects usually undertaken by the Clerk and underspends/overspends reported the council accordingly.	Existing procedures adequate.
Salaries and associated costs	Salary	L	Salary rates are reviewed annually, and any changes implemented fully recorded in minutes.	Existing procedures adequate.
	Wrong deductions of NI and tax	L	Payments including PAYE and pension payments checked by independent councillors at half yearly review.	
	Unpaid tax or NI contributions to Inland Revenue	L	Payments in respect of salaries are checked against monthly salary slip showing gross payment tax/NI paid and net payment due using DM Payroll pay slips provided by the Clerk.	
		L	Annual returns for submission to Inland Revenue reported to Council meeting annually and are checked for accuracy by Internal Auditor. The RFO will request an annual summary from DM Payroll.	
Employees	Loss of Key Personnel	L	See Annual Risk Assessment Section Business Continuity	Existing procedures adequate
	Fraud by staff	L	See Annual Risk Assessment Section Bank and Banking	Existing procedures adequate
	Actions undertaken by staff.	L	The Clerk is working towards the CiLCA qualification.	Existing procedures adequate
		L	Training budget is in place for relevant training and access to legal advice and assistance facilitated by membership of SLCC and EALC.	
	Health and Safety	L	The Clerk works from home and undertakes regular risk assessment. Employee liability insurance up to date.	Existing procedures adequate
	Contract of Employment	L	Clerk's contract is in line with nationally agreed guidelines for local government/clerks/parish council.	Existing procedures adequate

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VAT	Re-claiming	L	Vat due recorded on computerised accounting system and reclaimed amounts are reported to the Council and checked by Internal Auditor annually for accuracy and to confirm reclaim received.	Existing procedures adequate
Annual Returns	Ensuring submission within time limits	L	The Clerk and Council are aware of time limits for the External Auditor returns, and these are submitted annually within deadlines set.	Existing procedures adequate
Legal Powers/Grant Funding s137	Illegal activity or payments by the Council	L	All payments are approved by the Council and reference to the relevant spending power clearly recorded in the minutes where necessary.	Existing procedures adequate
Minutes/agendas	Accuracy/Legality	L	<p>The clerk produces minutes and agendas in the prescribed format which adhere to legal requirements.</p> <p>Minutes are approved by the Council and signed by the Chairman at the next available council meeting.</p> <p>Agendas are circulated to councillors and displayed on the noticeboards in accordance with legal requirements.</p> <p>Business at meetings conducted in accordance with Agenda and Standing Orders which are reviewed annually. Last review March 2024.</p>	Existing procedures adequate
Members interests	Conflict of Interests	L	<p>All councillors are reminded of their responsibilities under the Localism Act. Declaration of Interests will be recorded in the Agenda.</p> <p>A specific agenda item at each meeting prompts councillors to declare any personal or prejudicial interests.</p>	Existing procedures adequate
	Register of members' interests	L	All members review and update their registers at least annually.	Existing procedures adequate
Insurance	Adequacy/cost: Liabilities	L	Annual review of insurance undertaken to ensure all risks/assets adequately covered and annual insurance premiums reasonable. Full review undertaken March 2024.	Existing procedures adequate
Data Protection Regulations	Failing to protect individuals personal data	L	Report to the Information Commissioners Office (ICO)	Existing procedures adequate
Data Protection – GDPR	Non-compliance with GDPR requirements leading to data breach or enforcement action	L	The Council is registered with the Information Commissioner's Office (ICO). A Privacy Notice is published. Personal data is only held where necessary and reviewed regularly. Any data breaches are reported in accordance with ICO guidance.	Existing procedures adequate
Cyber Security	Loss of data or financial loss due to cyber attack, phishing or unauthorised access	M	Anti-virus software and password protection are in place on Council equipment. Online banking access is restricted. Staff and councillors are alert to phishing risks. Regular backups are maintained.	Existing procedures adequate

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Freedom of Information	Failure to respond to FOI requests within statutory timescales	L	The Clerk is aware of FOI obligations and ensures requests are logged and responded to within statutory deadlines. Guidance is sought where necessary.	Existing procedures adequate
Website & Publication Scheme	Failure to publish required information resulting in non-compliance	L	The Council website is reviewed regularly to ensure publication of required documents including agendas, minutes, financial information, AGAR and policies.	Existing procedures adequate
Asset Register	Incomplete or inaccurate asset register affecting insurance and audit assertions	L	An up-to-date asset register is maintained and reviewed annually. Asset values and disposals are recorded and insurance cover reviewed accordingly.	Existing procedures adequate
Code of Conduct	Failure of councillors to comply with adopted Code of Conduct	L	The Council has adopted the Code of Conduct and councillors are reminded of their obligations. Any complaints are dealt with in accordance with the adopted procedures.	Existing procedures adequate
Training of Councillors	Lack of knowledge leading to unlawful decisions or poor governance	L	Councillors are encouraged to attend relevant training. Training opportunities are circulated by the Clerk and a training budget is in place.	Existing procedures adequate
Policy Review	Policies becoming out of date or non-compliant with legislation	L	Key policies including Standing Orders, Financial Regulations and Risk Assessments are reviewed on a rolling or annual basis and minuted accordingly.	Existing procedures adequate
Delegation	Decisions taken without proper authority	L	Delegated powers are set out in Standing Orders and Financial Regulations. All delegated actions are reported to Council where required.	Existing procedures adequate
Section 137 Expenditure Monitoring	Exceeding the annual Section 137 expenditure limit	L	Section 137 expenditure is monitored and recorded by the Clerk to ensure annual limits are not exceeded and reported to Council.	Existing procedures adequate
Emergency Decision Making	Inability to make urgent decisions in an emergency	L	Standing Orders allow for emergency meetings or delegated decisions where necessary, with actions reported to the next Full Council meeting.	Existing procedures adequate
Complaints Procedure	Failure to handle complaints appropriately leading to reputational damage	L	The Council has an adopted complaints procedure which is published and followed when required.	Existing procedures adequate
Risk Assessments	Risk assessments not reviewed or acted upon	L	Risk assessments are reviewed annually and whenever new activities or assets are introduced. Actions are recorded and monitored.	Existing procedures adequate

Physical Equipment or Areas

<u>Subject</u>	<u>Risk Identified</u>	<u>H/M/L</u>	<u>Management/Control of Risk</u>	<u>Review/Asses/Revise</u>
Assets Maintenance & Damage	Loss or Damage	L	Adequate insurance is in place and reviewed annually and an up-to-date register of assets is maintained which is reviewed annually – most recent review March 2024.	Existing procedures adequate
	Risk or damage to third party property or individuals	L	Regular monthly checks of play equipment and recreation grounds are undertaken by a volunteer and findings reported	

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Hedges/Trees	Trip Hazard, Pathway Encroachment can cause trip or loose balance.	L	<p>to the Council at monthly meetings with problems highlighted attended to.</p> <p>Annual independent checks undertaken. Last checked 2023. Council contractors all have valid public liability insurance and Clerk has diary system to ensure renewals submitted by contractors when necessary.</p> <p>Report any findings to the responsible authority.</p>	<p>Existing procedures adequate</p> <p>Clerk to ensure up to date insurance details held for all contractors.</p> <p>Routine Monitoring & Inspection</p>
Meeting location	Adequacy Health and Safety	L L	<p>Monthly meetings are held at Great Tey Village Hall and any Health and Safety concerns reported to the Village Hall Management Committee for action.</p> <p>All facilities are adequate for purpose. Responsibilities for Risk Assessment and maintenance of the Village Hall are dealt with by the Village Hall Committee.</p>	Existing procedures adequate
Council records Paper and electronic	Loss through fire/theft/damage Effect on business continuity	L L	<p>To negate the effect of loss or theft of records, there is a system in place whereby all electronic records of the council are stored on an external hard drive which is updated monthly by the Clerk and kept by the Chairman. The records are also stored on the council's computer and on a portable hard drive which is backed up daily.</p> <p>Current paper records are stored in a locked fireproof filing cabinet at the Clerk's home.</p> <p>Older historical documents stored and regularly reviewed for suitability for archive storage at the Essex Records Office.</p>	Existing procedures adequate.
<u>Playing Field</u>				
Litter Bins	Damage, Wear leading to sharp edges, Loose parts, Contents	L	Contractor empty bins on a schedule basis	Routine Monitoring & Inspection
Signs	Collapse, Wear leading to sharp edges	M	The signs are securely mounted. There are no sharp edges.	Routine Monitoring & Inspection
Benches	Collapse	M	The benches are securely mounted and are made from recycled plastic.	Routine Monitoring & Inspection
Entrance Gates	Trapping fingers, Manual handling injury	M	Monitored to make sure they close properly	Routine Monitoring & Inspection
Playing Field	Uneven, Boggy surface in some areas.	M	The field is cut regularly and checked weekly.	Routine Monitoring & Inspection

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Play Area Equipment	Various hazards identified in specialist contractors report	L	Play equipment is to European Safety Standards for Play Equipment. Annual inspection and Risk Assessment by Play Equipment Specialist	Maintain annual inspections by specialist
Adjacent Road	Passing traffic	L	The road is subject to a speed limit, anyone seen not adhering should be reported to the police. The entrances have reasonable view which needs to be maintained.	Routine Monitoring & Inspection
Vandalism/Misuse	Potential for various damage to be caused giving rise to hazards	L	Regular inspections and monitoring will show if this is an issue when corrective action would be required.	Routine Monitoring & Inspection
Dog & Litter Bins	Damage, Wear leading to sharp edges, Loose parts, Contents	L	Contractor empty bins on a schedule basis	Routine Monitoring & Inspection
Notice Board	Collapse, Break	M	Notice Boards are securely mounted and kept locked	Routine monitoring by Clerk when posting Agendas, etc.
Benches	Collapse	M	The benches are mounted on secure beds and are of a robust nature	Routine Monitoring & Inspection
Planted Areas	Trips, Injuries from protruding branches	M	Routine pruning / clearing area to ensure it does not become overgrown	Routine Monitoring & Inspection
Picket Fence:	Trips, Injuries	M	The picket fencing is made of recycled plastic. There is one entrance through the fence allowing unrestricted access.	Routine Monitoring & Inspection
Village Sign	Collapse	M	The sign is of a robust nature and maintained	Routine Monitoring & Inspection
<u>Handy Man</u>				
Mowing Grass	Check area prior to cutting for items that may damage mower or be flung out while cutting	L	Ensure no public in proximity when mowing. Wear appropriate PPE	Routine Monitoring & Inspection
Strimming/Brush Cutting	Flying debris picked up by strimmer/brush cutter	L	Ensure no public in proximity when strimming. Wear appropriate PPE	Routine Monitoring & Inspection
Using Hand or Power Tools when repairing or Installing Equipment	Cuts, Bruises	L	Ensure appropriate knowledge of tools to be used and wear appropriate PPE	Routine Monitoring & Inspection
Leaf Blower	Flying debris blown around by blower	L	Ensure no public in vicinity when using	Routine Monitoring & Inspection
<u>VAS System</u>				
Changing battery in VAS Unit	Ensure steps are in good order and located firmly before unlocking VAS unit	L	Unlock padlocks, switch off VAS and remove battery ready for replacement	Routine Monitoring & Inspection
Downloading VAS Data	Data cable could be a trip hazard	L	Ensure data cable routed into vehicle parked close to unit to download data via laptop in vehicle	Routine Monitoring & Inspection
Moving VAS to new location	VAS is heavy so ensure steps are secure	L	Ensure unit switched off and battery removed before removing from post.	Routine Monitoring & Inspection
Installing VAS in new location	VAS is heavy so ensure steps are secure	L	Ensure no public in vicinity when lifting onto pole fixings replace battery when in position and turn on	Routine Monitoring & Inspection
<u>Tennis Court</u>				

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Tennis Court	Court to be used for Tennis Play purposes only	L	Ensure court is locked after use and key returned to shop after use.	Routine Monitoring & Inspection
Tennis Court	Hazardous Substances ie. Eyes, Nose, Mouth	M	Ensure full protective equipment is worn.	Routine Monitoring & Inspection
Allotment				
Machinery	To user: Operating machinery carries a medium level of risk unless the appropriate safety equipment is worn and the machinery is operated correctly. Injuries to hands, feet and face need to be guarded against. To other tenants and visitors: When strimmer's and mowing machines are being used on an adjacent plot, stones and other flying objects can cause injuries to the face. To children: Children can act unpredictably exposing themselves to risk from machinery	M L H	Instructions for the use of machinery lie with the owner/operator. It is a requirement that tenants wear the recommended safety equipment when operating machinery (irrespective of the owner). It is the responsibility of the operator to take due care. It is the responsibility of the tenant to ensure that children are supervised. No children to operate machinery	Routine Monitoring & Inspection
Garden Tools & Equipment	Injuries to hands and feet if equipment is not used correctly	L	Appropriate gloves & footwear worn as necessary. Garden tools and equipment should not be left on common paths or left available for others to use.	Routine Monitoring & Inspection
Overhanging branches	Overhanging branches can cause injuries to tenants, visitors and children.	L	Regular inspection by Shipton PC. Tenants to report any problems	Routine Monitoring & Inspection
Security of Site	Vandalism/Theft	M	Padlock on gate when not in use. Tenants advised not to keep anything of value on site and to have tools security marked.	Routine Monitoring & Inspection
Public Rights of Way: Footpaths	Slip Hazards – Paths can be slippery when wet. Trip Hazards – Tools on Paths, Uneven Surfaces	M	Paths to be kept trimmed during growing season.	Routine Monitoring & Inspection
Accumulation of rubbish and non-compostable material	Could become a slip/trip hazard	L	Tenants to report any problems	Routine Monitoring & Inspection
Dangerous & Hazardous substances	Burns, Irritation, Allergic Reactions	M	All Chemicals, sprayers etc. should be used following manufacturer's instructions. If chemicals are held on site, they should be stored securely and clearly identifiable. Take constant care and be vigilant when using things like petrol or weed killer	Routine Monitoring & Inspection
Bonfires	There is an inherent danger in a bonfire spreading if unattended.	M	It is the responsibility of the tenant to conform to the rules covering bonfires. Children must always be supervised.	Routine Monitoring & Inspection

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Unoccupied/Untidy Plots	Plot could become overgrown and then slip/trip hazard	L	Tenants to report any problems.	Routine Monitoring & Inspection
Rats	Rats carry Weil's disease. Although rare it is a serious disease.	M	Tenants to report any problems to the council. If rat poison is used, notices are to be displayed to inform other tenants.	Routine Monitoring & Inspection