

Cumnor Parish Council Risk Assessment 2017/2018

This document enables the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The assessment of risk (in terms of impact and probability) takes into account the existing controls. Without the being effective, the level of risk would be higher.

The matrix below summarises the key risks and their relative assessment.

Likelihood				
High		Loss/damage of physical assets		
Medium				
Low		Bank errors Non compliance Non-payment of invoices Loss/theft of critical/confidential information Loss/corruption of electronic data Corruption/conflicts of interest Loss/resignation of councillors	Inadequate income	H&S or liability incident
Remote				Erroneous payments Fraud, theft Bank failure
Impact	1 Insignificant	2 Material	3 Important	4 Threatens CPC

Risk	Controls	Risk Impact (1-4)	Risk Probability (R,L,M,H)	Status/Action
Health and safety or legal liability incident linked to CPC responsibility	<p>The Parish Council Meetings are held at Fogwell Pavilion, Dean Court Community Centre, United Reformed Church Hall, Cumnor Village Hall, Farmoor Village Hall and Old School, Cumnor. The Clerk holds keys to the venues apart from Dean Court Community Centre and the Village Halls and in the event the Clerk is indisposed the Chairman or Clerk will contact the Chairman of the Village Hall Committee for access to the building. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health & Safety and comfort aspects.</p> <p>Closes and Fogwell Pavilion are owned by the Council. Cumnor Minors Football Club (tenants) are responsible for risk assessing Closes pavilion and report any issues to Council. Fogwell Management Committee are responsible for risk assessing Fogwell Pavilion and report any issues to Council</p> <p>Insurance is in place. Risk assessments regularly carried out to comply with requirements.</p> <p>Council always receives and approves Minutes at monthly meetings. Retention of document policy in place.</p>	4	L	Existing controls adequate.
Erroneous payments, Overspend on services	<p>As per Financial Regulations normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought.</p> <p>If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council.</p> <p>Review Financial Regulations annually and ensure the process is in place.</p> <p>All grant expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure.</p>	4	R	Existing procedure adequate. Parish Councillors request a copy of S137 rules if required.

	<p>The Parish Council authorises the appointment of Clerk/RFO at Council meetings. Salary rates are assessed annually by the Council and applied on 1st October each year. Salary is paid by cheque/BACS each month for a set number of hours and reported to the Council. The Tax and NI contributions due are reported to the Council and signed off quarterly. The Tax and NI is worked out by The Net Result. All Tax and NI payments are submitted in the Inland Revenue Annual Return.</p> <p>The Clerk keeps a record of hours worked and has a contract of employment and job description.</p> <p>Election cost error is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from VWHDC for a full election and an uncontested election. There are no measures which can be adopted to minimise the risk of a contested election as this is a democratic process and should not be stifled.</p>			
Loss of cash/assets from error, theft, fraud or dishonesty	<p>The Council has Financial Regulations that set out the requirements. Cheques received are banked within 3 banking days. Petty Cash is checked by Critchleys Accountants or the Chairman when requesting an advance. Petty Cash is impressed (£200).</p> <p>The Council's insurance policy has a Fidelity Guarantee.</p> <p>A budget monitoring statement is produced quarterly and discussed and approved at the meeting. A full list of payments and receipts and cheques to be signed or authorised for electronic payment are provided at the meeting. A bank reconciliation is balanced against the bank statement and verified by a Councillor at the meeting quarterly.</p> <p>Council should regularly audit internally to comply with the Fidelity Guarantee.</p> <p>Council annually to appoint an Internal Auditor to check financial records for Fidelity compliance</p>	4	R	Existing procedures adequate.
Loss financial assets from bank failure	Funds split between banks	4	R	Existing procedure adequate.
Inadequate income to meet	The Council reviews the Precept requirement annually at the December meeting and reviews the presented budget update information, including actual position	3	L	Existing procedure adequate.

planned services and expenditure of CPC	and projected position to year end and estimated figures for the next financial year. With this information the Council then agrees the amounts set for the specific budget headings for the following year, the total of which is resolved to be the precept amount to be requested from VWHDC. This figure is submitted by the Clerk in writing to VWHDC. The Clerk informs Council when the monies are received (approx during April and September).			
Inadequate Insurance, claim not paid	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place. Ensure Fidelity checks are in place. Review insurance requirements annually.	3	L	Existing procedure adequate.
Loss or damage to CPC physical assets	An asset register is kept up to date and insurance is held at the appropriate level for all items. Regular checks are made of all equipment by Members of the Parish Council or Clerk and outside body. Monthly risk assessment of Play Area equipment made by MRH Services and annual inspection carried out by registered play inspection company. Review insurance requirements annually. Parish Council assets are in locations approved by relevant parties, insured, inspected regularly by appropriate outside bodies, Clerk and Councillors - any repairs/maintenance requirements brought to the attention of the relevant Committee and/or Parish Council. Keys to the pavilions are held by the Clerk, Fogwell Management Committee and Cumnor Minors FC.	2	H	Existing procedure adequate.
Bank errors	The Council has Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts. The bank does make occasional errors in processing cheques which are discovered when the Clerk reconciles the bank accounts with Critchleys Accountants quarterly, these are dealt with immediately by informing the bank and awaiting their correction. The Clerk reviews the Councils banking arrangements regularly.	2	L	Existing procedure adequate.

	Review the Financial Regulations annually and bank signatory list when necessary, especially after an AGM and an election.			
Non-compliance with financial and other regulations	<p>The Council has Financial Regulations that set out the requirements. Review the Financial Regulations annually.</p> <p>Employer's End of Year Declaration is completed and submitted online by The Net Result within the prescribed time frame.</p> <p>Local Government Pension Scheme end of year is submitted online by Clerk assisted by The Net Result.</p> <p>Annual Return is completed and signed by the Council, submitted to the internal auditor for completion and signing then checked and sent on to the External Auditor within time limit.</p> <p>Minutes and agenda are produced in 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 should be managed by the Chairman.</p>	2	L	Existing procedure adequate.
Non-payment of invoices	<p>The Council has Financial Regulations that set out the requirements.</p> <p>At each Council meeting the list of invoices awaiting approval is distributed to Councillors, and considered. Council approves the list of requests for payment. The Council has minimal stocks, these are checked and monitored by the Clerk.</p> <p>Unpaid invoices to the Council are pursued. The Parish Council currently has a licence agreement with Botley Boys and Girls Football Club (£10 annual fee). Fogwell Pavilion pay a quarterly insurance premium towards the Councils insurance of £200 a quarter which is received by cheque and banked.</p>	2	L	Existing procedure adequate.
Loss or theft of confidential or	The Parish Council records are stored at the home of the Clerk. Records include historical correspondence, minute books and copies, documents for ownership of	2	L	Damage (apart from fire) and theft is

critical information	property, records such as personnel, insurance, salaries etc. Recent materials are in a metal filing cabinet (not fire proof) and older more historical records in a cupboard in the Old School, Cumnor and older minute books archived at Oxford Archives the Durrant Room.			unlikely and so provision adequate.
Corruption, loss, damage of electronic records	All files and recent records are kept at the Clerk's home. The Clerk makes regular back-ups of all files to an external hard drive and quarterly back up using a USB given to the Chairman. SAGE is backed up quarterly and sent to Critchleys Accountants. In the event of the Clerk being indisposed the Chairman to contact the Oxfordshire Association of Local Councils for advice. The Parish Council's electronic records are stored on a Council computer at the Clerk's home. Back-ups of the files are taken at regular intervals on to external hard drive. A USB is used to back-up electronic files and which are taken to Council meetings to swap with a nominated Councillor who holds until the next meeting.	2	L	Existing procedures adequate. Review when necessary. Council registered with the Data Protection Agency
Corruption or conflicts of interest by CPC councillors	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.	2	L	Existing procedure adequate. Members to take responsibility to update their Register.
Large loss/resignation of clerk	A training budget is available. The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role.	2	L	Existing procedure adequate.

Reviewed at the meeting of the Finance Committee on 30/10/17 minute 08/17