

Anston Parish Council - Risk Assessment - updated 24/9/2020

Reviewed by Finance Committee - 4th November 2020

Approved by Council - 16th November 2020

| Risk | Details | Comments | Risk Category |
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| Insurance Cover (buildings) | Axa from 1/6/2020 £2.2m | This cover is index linked. The property (rebuilding) cost will be re-assessed every five years. The next review is due in 2025 | Medium |
| Insurance Cover (contents) | Axa from 1/6/2020 £304k | This cover includes general contents, mowers & machinery, office contents, playground equipment | Medium |
| Insurance Cover (public liability) | Axa from 1/6/2020 £15m | Reduced from £25m to £15m June 2020. | Medium |
| Insurance Cover (business interruption) | Axa from 1/6/2020 £30k for 12 months | Reviewed annually and cross-checked against income/expenditure account to determine level of cover required. | Low |
| Insurance Cover (fidelity) | Axa from 1/6/2020 £454k | Reviewed annually with due regard to maximum exposure. | Medium |
| Insurance Cover (cyber security) | OSR from 1/6/2020 £250k | | Medium |
| Assets (community) | £1.3m (APC) + £0.8m (APCRG) | Land at nominal £1 per holding for historical acquisitions and purchase price for more recent purchases. | Low |
| Insurance (overview of risk strategy) | Council/Clerk/Internal audit | Internal Audit is carried out twice a year and the Clerk, RFO and Auditor review the general risk strategy. The Council discusses risk strategy with the Clerk or RFO on an ongoing basis | Low |
| Insurance (robustness of provider) | Axa from 1/6/2020. | 2020 S&P AA- (Stable), Moody's Aa3 (Stable), Fitch AA- (Stable) | Medium |
| Internal controls | Dianne Brown as independent internal auditor + monthly internal audit by councillors | Independent Internal Audit is carried out twice a year. Council internal audit is carried out monthly by two councillors appointed at the relevant meeting. | Low |
| Security for vulnerable buildings | BFKKO | BFKKO is an independent security provider. Covert security personnel monitor all vulnerable buildings and take action when appropriate. Cover can be diverted to any Council property if required. New CCTV system installed 2019. | Medium |
| Maintenance of vulnerable equipment | Play equipment | Checked daily/weekly by Parish Council staff (weekly checks by RPII trained personnel). Annual inspection by RPII competent person. Corrective action carried out when faults identified and after each annual report. | High |

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| Banking arrangements | Co-operative bank via branch. Unity Trust Bank (on-line), paying in via Nat West Bank | Money banked at least monthly. | Low |
| Grounds maintenance | RMBC | RMBC maintains all sports pitches/grounds. Other areas are maintained by contractors or parish groundstaff | Low |
| Bank reconciliations | Carried out monthly by RFO | Checked monthly by Council | Low |
| Contracts (regulations) | Standing Orders | Reaffirmed annually | Medium |
| Contracts (actual) | Approved by Council | At appropriate meeting | Low |
| Fraud | Internal audit & finance committee | 2 independent internal audits per annum. Council meets monthly (as the Finance Committee and General Purposes committee). Councillors carry out monthly internal audit. It should be noted that audit is not designed to detect fraud but that fraud will be followed up if detected during audit. | Medium |
| Internal audit testing | Dianne Brown - internal auditor | Experienced internal auditor. | Low |
| Financial records | RFO | Transparent system in place (cloud based finance package accessible by officers, internal auditor and councillors) and accounts published on the Council's web-site. | Low |
| Legal powers | The Clerk | The Council adopted the General Power of Competence on the 20 th August 2018. Re-adoption required in May 2021 (the annual meeting after the ordinary election of parish councillors) | Low |
| Borrowing | The Clerk | PWLB loan of £179,000 taken out in 2013 repayable at £12,800 per annum over 20 years | Low |
| Employment Law | The Clerk/council/advisers | The Council has access to an employment law company through its insurance cover and can also take advice from the National Association of Local Councils and Society of Local Council Clerks. | Medium |
| Inland Revenue | RFO | Sage Payroll and RTI submissions to HMRC | Low |
| Pensions | RFO | Auto enrolment handled by Sage pensions module. All eligible staff join the SYPA LGPS | Low |
| VAT | RFO | Making Tax Digital VAT returns done quarterly through accounts package (Scribe). Routine inspection by HM Revenue & Customs carried out in January 2007. | Low |
| Adequacy of precept | The Clerk/RFO/council | Precept based on realistic budget. | Medium |
| Budget | The Clerk/RFO/council | Reviewed monthly throughout year | Medium |

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| Proper reporting in minutes | The Clerk | Minutes (main council) approved each month. Committee minutes approved at committee. | Low |
| Exercise of rights of inspection | The Clerk | Records available in office as prescribed. Council and committee minutes are available on web-site. | Low |
| Document control | The Clerk | Main documents are referenced with issue number and date of revision. | Low |
| Register of members interest | The Clerk | In place - paper copies in office, originals sent to RMBC, electronic copies available on parish web page via link to RMBC web page. | Low |
| Disruption of meetings | Conduct affecting the Council's reputation and service delivery | Identify individual training needs and arrange appropriate training. | Medium |
| Approval of expenditure | Committees, Full Council and Clerk's Delegated Powers | One meeting per month of Council (except August). Some committees have the power to spend. Clerk's Delegated Powers ratified annually. | Low |
| Contracts of Employment | Periodic review | System in place and previously administered by Peninsula Business Services Ltd. Clerk now taking advice from other advisory bodies as required. | Low |
| Minutes paginated, numbered, signed and dated | The Clerk | Originals in office. Electronic copies on cloud based servers. Electronic copies available on parish web site. | Low |
| Procedures for complaints | The Clerk | In place | Medium |
| Quality Council monitoring | The Clerk | The Local Council Award Scheme was re-accredited in 2016. Next due in 2020 and being progressed. | Low |
| Parish Clerk or RFO | Unavailable without notice | Documents backed-up to the Cloud - accessible by Clerk and RFO. Bank Mandate for cheques is "Any two to sign" - it is the Financial Regulations that specify "Two Councillors + RFO" - if RFO unavailable then pass resolution to amend Financial Regs (or suspend Financial Regs if a "one off") in order to allow payments without needing RFO's signature. Unity Trust Bank - RFO authorised to enter payments onto system and six councillors authorised to 'authorise' payments (two required to allow payment). Any changes contact UTB directly. Accounts available on Scribe which is cloud based (Clerk and RFO have access). Sage Payroll data backups are available on the shared drive. Sage software can be installed on computer by contacting Sage UK. | Medium |
| Petty Cash | | No petty cash held | Low |