

## Anston Parish Council - Risk Assessment - updated 31/1/2022

Reviewed by Finance Committee - 2nd February 2022

Approved by Council - 21st March 2022

Risk	Details	Comments	Risk Category
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)	£1.2m (APC) + £0.8m (APCRG)	Land at nominal £1 per holding for historical acquisitions and purchase price for more recent purchases. Church Lychgate removed from asset register in 2020 as it could not be determined that it belonged to APC.	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.	2021 S&P AA- (Stable), Moody's Aa3 (Stable), Fitch AA- (Positive)	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 at the parish hall in 2019. New CCTV system installed at the old library in 2021.	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

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. <b>D Brown will finish with the final audit for 2021/2022 so a new internal auditor will need appointing for 2022/2023 onwards.</b>	Medium
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 <sup>th</sup> August 2018. Re-adoption was confirmed 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
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. The situation has been much calmer since the Covid lockdown of 2020 but will be kept under review.	Low
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. Application for re-accreditation will probably be carried out in 2022.	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, RFO, internal auditor and some councillors 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