

Great Horkeley Parish Council Risk Assessment

Business Continuity & Loss of Staff Risk Assessment

No	Item	Hazard/Risk	Action/Notes	Likelihood	Impact	Risk
1	Unexpected or tragic circumstances	Risk of council not being able to continue its business	There is a general reserve in place and insurance to cover such an event. The Clerk/RFO works from home to maintain core council commitments during an event such as a pandemic.	Unlikely	Critical	4
2	Failure to attract a sufficient number of candidates for member vacancies or elections	Meetings inquorate Reduced representation of the local community Lack of resource and knowledge	The council's activities are actively publicised on the council's website, facebook page, noticeboards and in the quarterly village news. Elections and vacancies are also publicised using these methods.	Possible	Medium	6
3	Failure to achieve quorum at meetings	Unable to transact business Decisions not made	An annual meeting calendar is decided at the annual meeting and issued to all members and posted on the council's website and noticeboards. Agendas are issued promptly with all supporting documents. Attendance is recorded.	Possible	Low	4
4	Loss of Clerk/RFO	Council not able to continue its financial and general administration activities Inability to access the Rialtas accounts package and online banking Loss of knowledge	Chair of the council holds details of the Clerk's laptop and document passwords in a sealed envelope. One councillor has received training on the Rialtas accounts package used by the council, and there is a detailed handbook on how to use it. The Vice-Chairman has experience of acting as Clerk to the council. An office handbook is being created to cover all essential activities to provide a step-by-step guide in the event of staff absence. Three councillors and the Village Hall Bookings Manager have access to the online bank account and are able to post and authorise payments. A locum panel of experienced parish clerks can be provided by the Society of Local Council Clerks to assist in an emergency.	Unlikely	Critical	4
5	Loss of Village Hall Bookings Manager	Council not able to continue the general administration for Village Hall hires, including payments for hires not being received and responding to new booking enquiries	The Clerk has a log in for the Hallmaster booking system and an understanding of how it works. The Clerk would ensure that payments were received on time and that any bookings enquiries were forwarded to the Clerk's email address and phone number. The Clerk would use the Hallmaster booking system to form the monthly list of hires for the Caretaker.	Unlikely	Low	2

6	Loss of Village Hall Caretaker	No regular cleaning and general maintenance of the Village Hall No staff to unlock the hall for one-off hires or meet with prospective hirers	A cleaning contractor would be used weekly to maintain the high cleaning standards of the Village Hall. Three councillors have keys to the Village Hall and would be placed on a rota system to cover unlocking the hall for one-off hirers and showing around prospective hirers. Regular hirers have their own set of keys for access.	Unlikely	Low	2
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General Council & Councillor Risk Assessment

No	Item	Hazard/Risk	Action/Notes	Likelihood	Impact	Risk
1	Lack of public consultation or participation	Decisions not based on evidence Lack of support from local residents Damaged reputation	Meetings are publicised on noticeboards and on the council's website. A public participation item is included on every agenda for full council meetings. Seating is provided at all meetings for members of the public to attend. Agendas and minutes are published on noticeboards and the council's website.	Unlikely	Low	2
2	Failure to respond to electors wishing to exercise the right of inspection	Complaints Not transparent Not compliant	The Clerk advertises the facility as per necessary legislation and requirements and responds to requests in good time.	Unlikely	Low	3
3	Members acting alone outside of meetings	Members outside compliance Indemnities invalid Personal risk Damaged council reputation	Members are encouraged to read the Good Councillor Guide. Members must avoid making commitments on behalf of the council. Members can attend suitable and relevant training courses. Members must abide by the council's Code of Conduct.	Possible	Medium	6
4	Council decisions not implemented	Confidence undermined Possible losses Damaged council reputation	Clerk/RFO maintains a report which is presented at council meetings monthly, detailing a list of previous decisions made and the actions/progress to date.	Unlikely	Medium	3
5	Inaccurate, untimely, improper minutes	Poor decisions made in the future Decisions already made are unclear Lack of trust and support from local residents	The Clerk writes up the draft minutes of a meeting within 10 days. The minutes are initially sent to the Chairman of the meeting to read through before being circulated to all councillors and displayed on noticeboards and the council's website. The Clerk undertakes training when necessary to ensure that the minutes are concise, accurate and correct.	Unlikely	Medium	3

6	Failure to recognise and address conflicts of interest	Lack of transparency Open to complaints of unfairness and bias Damaged reputation	There is an item on the agenda near the beginning of every meeting, to remind members of their duty to declare any interests. Declarations of interest are to be documented in the minutes and any conflict is addressed as appropriate. Register of members' interest forms are reviewed annually by members. The council has adopted the Code of Conduct recommended by CCC.	Possible	Medium	6
7	Failure to complete/submit the Annual Return on time	Poor auditor's report Lack of confidence in the council	The Clerk/RFO is to ensure that the Annual Return is completed and signed by all relevant parties in good time prior to the submission deadline.	Unlikely	Medium	3
8	Loss of data due to technical or system faults	Interruption to effective administration Possible financial loss	All documents on the Clerk's laptop are backed up to the cloud continuously.	Unlikely	Critical	4
9	Lack of professional advice	Poor decisions made Financial losses Possible non-compliance	The Clerk is to maintain membership of SLCC and complete Clerk training when necessary. The council maintains membership of EALC, NALC and RCCE.	Unlikely	Critical	4
10	Allegations of libel or slander	Potential for litigation Costs of investigation Reduces confidence and trust	Clerk or Chairman to intervene at meetings if required. Adequate insurance cover is in place.	Unlikely	Critical	4
11	Loss of personal data via paper documents or emails by councillors and staff	Non-compliance with GDPR regulations Lack of trust from staff Damaged reputation	The council has separate policies including data protection and electronic communications. An audit of data held is undertaken annually and destroyed in accordance with the council's Document Retention & Disposal Policy. Staff files and other sensitive information are held on the Clerk's password protected laptop, and any paper copies are in a locked cupboard.	Possible	Critical	8
12	Accidental damage to fixed assets (noticeboards, bus shelters, benches and streetlights)	Costs of repair Loss of service until repaired	All council fixed assets are listed in the council's asset register. Adequate insurance cover or general reserves are held to cover this eventuality. Fixed assets are inspected regularly and any required maintenance is discussed and agreed by the council.	Possible	Low	4
13	Vandalism to fixed assets	Costs of repair Loss of service until repaired	All council fixed assets are listed in the council's asset register and adequate insurance cover or reserves are held to cover this eventuality. Fixed assets are inspected regularly and any required maintenance is discussed and agreed by the council. The police will be notified.	Possible	Low	4

Financial Risk Assessment

No	Item	Hazard/Risk	Action/Notes	Likelihood	Impact	Risk
1	Inaccurate, inadequate or failure to correctly maintain the council's financial and book-keeping records	Loss of income Other financial losses Overcharging or misappropriation of council funds Financial irregularities Poor auditor's report Damaged reputation	The council has Financial Regulations and Internal Controls in place which set out all the financial requirements and checks to be carried out regularly. These are reviewed by the council annually. Rialtas accounts package is used, and a back up is completed at least monthly by the Clerk/RFO. A monthly statement of accounts is presented monthly to the council. More detailed reports are produced quarterly and presented to the Finance Committee. A councillor, who is not a bank signatory, checks that the balances on the bank statements reconcile with those on the reports produced by the Clerk at least quarterly. An internal and external audit are carried out annually.	Unlikely	Medium	3
2	Incorrect invoices/purchases	Overspends on purchases Goods not supplied Invoices incorrectly calculated	Purchases are approved in accordance with the council's Financial Regulations. All invoices are processed by the Clerk and payments are authorised by two councillors. The Clerk/RFO checks the arithmetic on invoices before presenting them for authorisation. Authorisers compare the figures on the invoices with the payment entered before authorising.	Possible	Low	4
3	Precept requirements not submitted in time or precept not received in time	Inadequate resources to meet commitments Costs of rebilling	The accounts and financial reports are reviewed in depth each quarter by the Finance Committee. The budget is discussed in detail by the Finance Committee annually, prior to the end of December. The council approves the budget and precept in January and the Clerk/RFO submits it before the deadline given by CCC.	Unlikely	Medium	3
4	Inadequate precept or unsound budget	Overspend on services Unexpected spends not budgeted for Inadequate resources to meet commitments	Costs are closely monitored in the monthly and quarterly statements of account and reports. There is a general reserve in place for these situations, however it must be understood that the economy cannot be controlled and therefore it remains possible that there may be overspends on services not budgeted for. The Clerk and members are to build a sound budget using known commitments and financial reports available at the time.	Possible	Medium	6

5	Decreased use of Village Hall	Loss of income	Hire charges for the Village Hall are reviewed annually to ensure they are in line with other local facilities. In case of a pandemic, it is likely that grants may be available to apply for.	Possible	Medium	6
6	Non-payment/reclaiming of VAT	Wasted resources Financial losses	VAT is considered as part of the regular financial reviews by the Finance Committee and VAT returns are sent to HMRC annually.	Unlikely	Low	2
7	Inadequate cheques, unexpected bank charges or loss of signatories	Financial losses Unexpected spends not budgeted for Limited ability to authorise payments	The council's Financial Regulations set out the requirements for banking, cheques and reconciliation of accounts. The Clerk/RFO reviews and reconciles the bank accounts monthly and any irregularities are dealt with immediately. The bank accounts have four authorised signatories so in the event of the loss of one signatory, payments can still be made and banking can be carried out. Another signatory is to be appointed as soon as possible.	Possible	Low	4
8	Online banking issues: Theft Fraud Incorrect payments Inadequate checks on transactions	Financial losses Unexpected losses Limited ability to authorise payments Damaged reputation	Payments are raised on the receipt of an invoice by the Clerk/RFO. Payments are entered onto the Unity Trust online banking system using private passwords and usernames. Payments must then be authorised by two councillors who are signatories. The council approve all payments as set out in the council's Financial Regulations. The Clerk/RFO regularly views and checks the accounts online.	Unlikely	Critical	4
9	Legal action taken against the council	Financial loss Non-compliance Damaged reputation	Public Liability insurance covers general personal injury claims where the council is found to be at fault. The council has various policies in place to reduce this risk.	Possible	Critical	8
10	Being under insured or insurance cover not renewed in time	Uninsured risks Non-compliance Huge financial losses Damaged reputation and lack of trust	A yearly review is carried out of the council's assets and needs (in good time before the policy renewal date). The Clerk/RFO obtains quotes from insurers for council to agree prior to the previous insurance ending. Employers and employee liability insurance is a necessity.	Unlikely	Critical	4
11	Incorrect member and staff expenses	Overpaid or underpaid expenses Lack of trust	Mileage allowance is paid out in accordance with current guidance from HMRC. All claims for expenses must be passed by the Clerk/RFO and authorised by two councillors, on production of a receipt.	Possible	Low	4
12	Elections	Unexpected election costs	Adequate reserves are held to cover this eventuality.	Possible	Low	4

13	Debtors and unpaid invoices	Financial loss	Debtors are regularly monitored and chased and action is taken as necessary. All one-off bookings for the Village Hall must be paid in full, in advance, in addition to a damages retainer which is refunded following the booking.	Possible	Low	4
14	Holding excessive or inadequate reserves	Poor use of resources Inability to meet commitments Damaged reputation	The Clerk and council review the reserves at least annually as part of the budget.	Possible	Medium	6
15	Incorrect salaries (hours or rate paid) or incorrect payroll reductions	Tax & NI contributions not paid as required Council not meeting legislative requirements for workplace pensions Lack of trust from employees	Salary rates are reviewed at least annually by the council or the Personnel Committee in a closed meeting, with reference to the employee's contract and salary scales provided by NALC. Tax, NI and pensions payments are calculated by HMRC/Pensions Fund computer programmes and spreadsheets. All payments relating to staff salaries are entered onto the Unity Trust online banking by the Clerk/RFO and are then authorised by two signatories to be paid on the last weekday of each month. All employees have a contract of employment and a job description.	Possible	Low	4
16	Loss or damage to council assets	Costs of repair Loss of service until repaired Reduced value Loss of performance	An annual review of the asset register is undertaken for insurance and maintenance provision. The insurance schedule is compared with the asset register annually. All repairs and relevant expenditure are authorised in accordance with correct council procedures.	Possible	Low	4