

GWENNAP PARISH COUNCIL – RISK ASSESSMENT

DATE

Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Damage to third party property or individuals	Low	Public Liability Insurance	Annual check on level of cover in place (RFO) Logged system of complaints received and action taken	Low
Damage to public seating and risk to third party as a consequence of damage	Medium	Public Liability Insurance Ongoing maintenance of public seats Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (RFO) Logged system of complaints received and action taken Regular inspections carried out by the Clerk Condition of public seating monitored as part of annual Asset Check	Low
Damage to bus shelters and risk to third party as a consequence of damage	Medium	Public Liability Insurance Ongoing maintenance to bus shelters Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (RFO) Logged system of complaints received and action taken Regular inspections carried out by the Clerk Condition of bus shelters monitored as part of annual Asset Check	Low
Damage to litter bins and risk to third party as a consequence of damage	Medium	Public Liability Insurance Ongoing maintenance to litter bins Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (RFO) Logged system of complaints received and action taken Regular inspections carried out by the Clerk Condition of litter bins monitored as part of annual Asset Check	Low

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Damage to fixtures and fittings of public toilets at the playing field and risk to third party as a consequence of damage	High	Public Liability Insurance Ongoing maintenance of fixtures and fittings Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (RFO) Logged system of complaints received and action taken Regular inspections carried out by the cleaner	Medium
Damage to play equipment and risk to third party as a consequence of damage	High	Public Liability Insurance Ongoing maintenance to play equipment Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (RFO) Logged system of complaints received and action taken Weekly, Quarterly and Annual Inspections of Play areas carried out by competent persons	Medium
Damage to headstones and risk to third party as a consequence of falling headstones or trees	Medium	Good quality headstone tester Council contracts reputable contractor to carry out tree surgery in Church yard and Cemetery	Biennial testing of the headstones in both the churchyard and cemetery Ongoing maintenance of trees in churchyard and cemetery.	Low
Protection of Council properties, furniture and equipment	Medium	Insurance Cover obtained Up to date Asset Register Regular Maintenance of equipment Annual Portable Appliance Testing. Annual testing of fire alarm, emergency lighting and fire extinguishers. Five yearly fixed wire testing. Security marking on equipment kept up to date	Annual check on insurance values (RFO) Asset Register (Yearend) and annual asset check carried out. Use of qualified technicians Use of reputable insurance provider	Low

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Security of vulnerable building (Parish Rooms)	Medium	Externally lit area. Provision of Fire extinguishers, fire drills Secure locks and annual review of security. Record of key holders	Fire protection equipment serviced by competent person	Low
Insolvency of insurance company	Low	Use of one of the largest companies providing specialist cover for Councils Free legal service and advice from National Association of Local Councils and Cornwall Association of Local Councils	Reputation within the sector monitored	Low
Legal liability as a consequence of asset ownership	Medium	Public Liability Insurance Professional advice available if required from Councils solicitor, CALC, NALC, SLCC	Annual check on level of cover in place (RFO)	Low
Personal Accident to Members and Officers	Medium	Employer's Liability cover Health & Safety Handbook provided to Officers. Staff receive relevant health & safety training. Trained first aiders and first aid kits]	Annual check on level of cover in place (RFO)	Low
Health of Members and Officers	Medium	Council buildings and vehicle are designated no smoking areas	Smoke detectors	Low
Assault to Members and Officers	High	Employer's Liability cover Premises are secure.	Annual check on level of cover in place (RFO)	Medium

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Assault of third party by Members and Officers	Low	Public Liability cover	Annual check on level of cover in place (RFO)	Low
Security of officers working alone in building	Medium	Premises are secure.	Staff meetings to review and staff appraisals	Low
Security of officers exiting and locking up building after meetings	Medium	Officer to be accompanied when leaving the building and locking up after meetings	Members ensure that officer is not left alone to exit building	Low
Procedures in place for recording and monitoring members' interests, gifts and hospitality received Completion of Code of Conduct	Low	Code of Conduct signed and a Register of Interest completed by each Member of the Council Disclosure of interest register kept listing any interests, gifts and hospitality received Disclosure of interests to appear as an item on the agenda as a prompt to members	Internal audit check Register of Interest kept by the Clerk with a copy kept by the Cornwall Council Monitoring Officer	Low
Loss of cash through theft or dishonesty Cash (on premises or in transit)	High	Fidelity Guarantee Premises are secure. Secure storage of cash Money is regularly banked No Petty Cash is kept	Fidelity Insurance reviewed and increased appropriately annually (RFO) Thorough vetting process of job applicants and annual staff reviews Quarterly internal checks carried out by one Councillor	Medium
Loss of Investments	High	Deposits made at reputable high street bank No stocks and shares investments	The Council regularly reviews the consolidated bank reconciliation	Medium

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Keeping proper financial records in accordance with statutory requirements	High	Regular scrutiny of financial records and approval of pending expenditure by Members Records kept in accordance with Accounts and Audit Regulations	Standing Orders and Financial regulations reviewed annually by the Council Quarterly internal checks carried out by one Member of the Council Annual Internal and External Audit Officer and Member training	Low
Ensuring all requirements met under employment law and Inland Revenue regulations and Salaries in accordance with adopted scales	Medium	Monthly Full Payment Submissions to Inland Revenue Contracts of employment for all staff	Annual Staffing Review Quarterly internal checks carried out by one Member of the Council Annual Internal and External Audit	Low
Unfair dismissal claims	Medium	Grievance and Appeals procedure Free legal service and advice from National Association of Local Councils and Cornwall Association of Local Councils	Robust policies and procedures. Staff appraisal process.	Low
Failure of Computer system - Hardware - Software	Medium	Virus protection installed on server and PC's Monthly backups undertaken and back up drive located at a different location.	Provision reviewed annually by RFO and insured	Low

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Banking Arrangements	Medium	All payments in line with Financial Regulations. Payments authorised by Full Council with cheques and an Electronic Payments Schedule signed by three councillors and bank statement cross referenced with payment schedule by one Member of the Council for electronic payments Regular bank reconciliations	Quarterly internal checks carried out by one Member of the Council Annual Internal and External Audit	Low
Loss of Income, or the need to provide essential services	High	General Reserves	Reviewed annually	Medium
Ensuring all requirements are met under Customs and Excise regulations	Medium	The Clerk calculates VAT and produces VAT claim form twice a year.	VAT return total compared to Expenditure cash book to check totals match.	Low
Ensuring adequacy of annual precept within sound budgeting arrangements	Medium	Budgets prepared to determine amount required. Budget includes current budget and the projected position for following year based on actual costs and projected inflation. Approval of budget by Full Council.	Regular budget monitoring report to the Council	Low
Ensuring all business activities are within legal powers applicable to local councils	Medium	All activity and payments resolved and Minuted at Full Council. Clerk consults with CALC or NALC when necessary. Regular scrutiny of financial records by the Council Councillor and staff training	Standing Orders and Financial Regulations Internal Audit External Audit	Low

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Complying with restrictions on borrowing	Medium	Borrowing approval authorised by Council in line with current restrictions	Reference to Local Council Administration Book (Charles Arnold Baker) and National Association of Local Councils and CALC	Low
Ensuring proper use of funds granted to local community groups under specific powers or under 137	Medium	Identification of items paid under Section 137 and reported in the Annual Accounts	Annual Independent Internal Audit	Low
Breach of Confidentiality	High	Registration under the Data Protection Act Procedures for dealing with confidential data Included in Contracts of Employment Item on each agenda for considering items to be taken in private session	Clerk maintains up to date registration entry Regular Members and Officer training	Medium
Proper, timely and accurate reporting of Council business in minutes	Medium	Minutes properly numbered with a master copy kept in safekeeping Minutes circulated	Minutes approved and signed at next meeting of Council or Committee Internal Audit check	Low

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Failure to respond to electors wishing to exercise their rights of inspection	Medium	Minutes published on Council website and placed in library for public inspection Financial Information published on Website Advertising of end of year accounts and available for inspection to the public as required under the Accounts and Audit Regulations Freedom of Information Publication Scheme	Elector informed of Council's complaints procedure	Low
Document control – correspondence, postage, storage and filing, etc	Medium	Filing systems maintained in lockable cabinets Record of postages maintained Regular review of need to retain documents and other records Any deeds or other legal documents stored in fire proof cabinets Computer backed up monthly and back up copy kept in fire safe place.	Quarterly internal checks carried out by one Members of the Council	Low
Provision of amenities/facilities for occasional use by third parties and community groups	Medium	Booking Application Forms in place for use/hire of facilities by third parties and community groups Health and Safety Issues highlighted to hirers and contractors	Review by the Council	Low

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Changes to legislation and procedures	Medium	<p>Provide effective training for Staff and Councillors</p> <p>Subscribe to Society of Local Council Clerks and Cornwall Association of Local Councils</p> <p>Standing Orders, policies and procedures reviewed regularly</p>	<p>Provide adequate budget for staff and Councillor training</p> <p>Annual Review of Internal Controls carried out by Independent Internal Auditor</p>	Low
Loss of Officers due to sudden departure or long term illness	High	<p>Multiple staff trained in different duties.</p> <p>Production of detailed instructions for key tasks e.g. salaries, posting payments.</p> <p>SLCC offer a locum Clerk in case of sudden departure or incapacity of staff members.</p>	<p>Regular appraisals</p> <p>Annual staffing report presented to the Council</p>	Medium
Supplies and Services provided to the Council	High	<p>Contract for services advertised and awarded in line with Standing Orders and Financial Regulations</p> <p>Ensure Contractors have adequate insurance and public liability cover</p> <p>Ensure Contractors have appropriate Health and Safety policy</p>	<p>Regular contract compliance monitoring</p> <p>Sight of insurance certificate before award of contract</p>	Medium