

## Risk Assessment and Management Kilmersdon Parish Council

Activity: Kilmersdon Risk Assessment		Assessment Date: 28 01 19		Review Date: February 2019		
Hazard and Risk	People at risk	Underlying causes	Our Controls	Severity	Probability	Target date & by whom
<b>Business continuity</b> The lack of adequate plans to ensure the Business Continuity of Council operations	Councillors, Clerk, public	Any event which might cause major disruption to the continuity and delivery of council business	Parish Business Continuity Plan in place. Online back up is installed via dropbox, which continually updates. Records can be instantly retrieved by all Councillors via shared links.	Medium	Low	
<b>Financial viability</b> Lack of proper accounting and poor budget activity. Illegal expenditure.	Councillors, Clerk, public	The extent to which the financial security is affected by internal and external events	Accounts and budgets are prepared and submitted by the Clerk for scrutiny and approval by the Parish Council. Internal audit conducts independent verification. Insurance covers fidelity and property risks. Annual review of the insurance schedule ensures that current levels are evaluated. The power by which the Council spends is recorded next to each item of expenditure in the minutes.	Medium	Low	Annual review of the insurance schedule - Clerk - Feb 2019
<b>Difficulties in the financial sector</b>	Council	All banks have taken measures to reduce their risks, but the risk remains	The Council to hold its funds in secure holdings. The Nat West 'Statement of principles' is aimed at continued, but safer lending combined with support for small businesses which is subject to advance notification to the bank of impending crises. We are only covered for £75,000 per bank should a bank go under - we should be aware of banks which are the same bank but different names eg Tesco bank is not a bank in its own right but is part of another bank; The low risk banks are those which operate solely in the UK (eg Santander whilst offering higher interest rates is based in Europe).	High	Medium	
<b>Cash Stolen</b> - Personal injury - Loss of income	Councillors, Clerk, public		There is no petty cash. Postage and stationery is purchased by the Clerk, recorded with receipts in a book which is signed and paid at Parish Council. Payments & Receipts Schedule examined by Parish Council each month.	Medium	Low	
<b>Banking</b> - Loss of monies - Security	Council		An effective and controlled budget process is maintained. The budget is reviewed in October to provide early warning of impending difficulties. Calculation of the precept against the total budget includes 6 months net expenditure as a cash reserve.	Medium	Low	
<b>Cheque and direct debit Fraud</b>	Council		Two Members to sign all cheques and initial invoices as seen. Payments & Receipts Schedule examined by PC each month.	Low	Low	

- Loss of monies - Reputation			Monthly direct debit payments signed off by two Councillors			
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<b>Not achieving</b> desired efficiencies and service improvements	Council		All actions are minuted. A disciplinary process is in place. A code of conduct is in place. The Financial Regulations outline our procurement procedures. Our actions are held to account through internal audit.	Low	Low	
<b>Insufficient</b> <b>Councillors</b> to carry out the business and operations	Council	Failure to attract enough councillors to serve on the council	Council matters are distributed by newsletter, reporting the range of council business. The website is updated regularly with the latest parish council news. The annual parish meeting attracts local people.	Low	Low	
<b>Failure of the Clerk</b> in the performance of duties	Council	Failure to fulfil any duty which has adverse effects on the council	Clerk is trained in all aspects of council business and receives supplementary updates via the professional bodies of NALC and SLCC.	Low	Low	
<b>Death or serious</b> <b>injury from</b> <b>negligence or</b> <b>failure</b> Failure to adequately safeguard against significant injury or death at the play area	Public and young people in particular	Lack of adequate risk assessment and action at the play area by the village hall	Play equipment is inspected annually. In September 2017 it was agreed to have three quarterly inspections via GB Sports and Leisure and an annual inspection by ROSPA. In addition weekly checks were set up in 2018, undertaken by volunteers, which helps give advance notice of play area damage Parish Council to consider all risks identified at the play area in a timely way according to their risk level.	High	Medium	
<b>Fire/flood</b> - loss of records	Council	Natural disaster resulting in Parish Council records being lost	All records are backed up via Dropbox. Ancient archives are held at the Somerset Archives Office. Business Continuity Plan in place.	Low	Low	

**Assessor's signature:** \_\_\_\_\_

**Date:** 1/2/19

**Clerk's signature:** *J. Clark*

**Date:** 1/2/19