



## **BLEADON PARISH COUNCIL**

## **RISK ASSESSMENT POLICY**

**Adopted Date – 14/09/20**

**Ref: 335.7.12(i)**

**Reviewed – 12/1/26**

***“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council.”***

***Risk is the threat that an event or action will adversely affect an organisation’s ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified evaluated and controlled. It is a key element of the framework of governance together with community focus structures and processes standards of conduct and service delivery arrangements.***

#### ***Risk Policy Statement***

***Bleadon Parish Council (hereafter referred to as BPC) recognises that it has a responsibility to manage risks effectively in order to protect its Councillors assets liabilities and the community against potential losses to minimise uncertainty in achieving its goals and objectives and to maximise its opportunities. BPC is aware that some risks can never be eliminated fully and the Council has tried to ensure it has a strategy that provides a structured systematic and focussed approach to managing risk.***

#### ***Approach to Risk Management***

***BPC’s approach to risk management is that it should try to identify and manage risks in the most cost effective manner within overall resources available. Each risk identified by BPC is recorded in BPC’s risk assessment document. The impact is assessed; control measures considered to be appropriate are put in place together with the frequency with which the risk should be reviewed.***

#### ***Responsibility for Risk Management***

***BPC recognises that it is the responsibility of all councillors and employees to have regard for risk in carrying out their duties. If uncontrolled, risk can result in a drain on resources that could better be directed to front line service provision and to the meeting of BPC’s objectives and community needs. This policy recognises that any reduction in the risk of injury, illness, loss or damage benefits the whole community. From recent experience, we already know that Council responsibility cannot be taken lightly and areas like succession planning are critical. The co-operation and commitment of all members of BPC and clerk/employees is required to ensure that council resources are not wasted as a result of uncontrolled risk.***

***BPC is responsible for ensuring that this procedure is adhered to.***

***This Policy and Risk Assessment will be reviewed annually.***

1. FINANCE				
Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Precept	Adequacy of precept	L	The Council commences the review of the precept requirement annually in the Autumn of each year by consideration of a first draft based on analysis of the Quarter 2 Outturn. The presented budget will include actual position and projected position to year end and estimated figures for the next financial year. With this information the Council agrees the amounts set for the specific cost centres for the following year. The Council has structured cost centres such as to provide clarity as to those which primarily relate to the Precept and those which are funded by way of income, reserves or other external funding. This supports the Council to establish an accurate and meaningful Precept early in the budgeting cycle.	Existing procedure adequate.
	Requirements not submitted to North Somerset Council	L	The Precept is submitted by the Clerk, as the Responsible Financial Officer, in writing to North Somerset Council.	
Financial Records	Inadequate records	L	The Council has Financial Regulations that set out its requirements. The Clerk receives training to ensure knowledge is up to date.	Existing procedure adequate.
	Financial irregularities	L	The accounts system is automated to a high degree to reduce arithmetical mistakes and is accessible to Councillors. The Internal Auditor conducts a rigorous review of the Council's financial records.	
Bank and Banking	Inadequate checks	L	The Council has Financial Regulations that set out its requirements for banking, cheques and reconciliation of accounts.	Existing procedure adequate Consideration to be given to diversifying bank accounts to reflect FSCS limits of cover
	Bank mistakes/Loss/Charges	L	The Clerk reconciles the bank accounts once a month when the statements are received. Errors are communicated to the bank immediately.	
	Internet hacking	L	Internet Banking procedure established requiring two signatories for every transaction. Antivirus software on Clerk's and every signatory's device.	
	FSCS limits exceeded	L	FSCS covers deposits to £120k. <u>Planned projects are such that savings levels are likely to be below the FSCS level</u> 85k.	
Reporting and Auditing	Information communication	L	A budget monitoring statement is produced each month and provided for members for information purposes.	Existing procedures adequate.
	Compliance	L	A full list of payments and receipts and cheques to be signed is provided at the meeting and the financial records including a breakdown of receipts and payments balanced against the bank statement are presented and checked by a Councillor at each meeting.	
Invoices	Goods not supplied but billed	L	The Council has Financial Regulations that set out its requirements.	Existing procedure adequate.
	Incorrect invoicing	L	Invoices are only submitted for approval once the Clerk has inspected the goods/services received.	
	Errors in authorisation	L	Cheques (when used) are presented to the signatories with the relevant invoice attached once checked as correct by Clerk. Scanned invoices are sent to signatories for online payments.	
	Unpaid invoices	L	A schedule of payments is produced for approval at each Council meeting and minuted accordingly.	

Best Value Accountability	Work awarded incorrectly	L	The Council has Financial Regulations that set out its requirements. All contract awards are submitted to Council for consideration. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council.	Existing procedure adequate.
	Overspend on services	L		
Salaries and associated costs	Salary paid incorrectly	L	The Clerk keeps a record of hours worked and has a contract of employment and job description. Salary is based according to the national pay scales advised by SLCC and NALC. HMRC Basic PAYE system utilised.  Overtime is only paid for work approved by the Chair of the Personnel Committee.	Existing procedure adequate.
	Wrong deductions of NI or Tax	L		
	Unpaid Tax & NI contributions to the HMRC. Incorrect overtime paid.	L		
Councillor allowances / expenses	Councillors over-paid	L	The Chairman has a small budgeted annual allowance for a specific task. No allowances are allocated to other Parish Councillors. Any expenses are claimed by presenting the relevant receipt to the Council for approval. Expenses are monitored to ensure the budget is not exceeded and expenditure reported monthly to the Council.	Existing procedure adequate.
Election costs	Unexpected election cost	L	Sufficient monies in reserve are budgeted to be available should the need arise.	Reviewed in the budget
VAT	Failure to reclaim	L	Councillors receive Quarterly Outturn reports which identify VAT recovered and VAT yet to be reclaimed.	Existing procedures adequate.
Annual return	Not submitted within time limits Not published in compliance with regulation	L	Year-end accounts are submitted to the Internal Auditor then approved by the Council. The Annual Return is completed in accordance with the regulations and sent to the External Auditor within the time limit. Dates for submission and publication are stated by auditor.	Existing procedure adequate.
Grants payable	No power to pay/authorisation of Council to pay	L	The Council has a Grant Funding Policy that sets out the requirements. All such expenditure goes through the required Council process of approval and is minuted. Any grants awarded have the terms and conditions satisfied before money is released.	Existing procedure adequate.
Grants receivable	Incorrect amount received or paid in	L	Grants received are paid via online banking and recorded in the electronic accounts system.	Existing procedures adequate.
Charges/rentals payable	Non-payments of leases/rentals	L	The Clerk monitors payments and reports to the Council meetings.	Existing procedure adequate.
Charges/rentals receivable	Youth Centre rent not received Allotment rents not received.	L L	Clerk undertakes credit control. Youth Centre defaults on the lease if not paid. Allotment holders invoiced in August for the year commencing October.	Existing procedure adequate. Review agreement and fees annually as part of budget.

2. MANAGEMENT				
Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Business continuity	Risk of Council not being able to continue its business due to unexpected circumstances	L	The Councils everyday working files are kept online by way of a remote cloud system. Necessary paper records are retained in accordance with the Council's Retention Policy as well as on the Council's Website. The Clerk makes regular back-ups of files to an external hard drive. In the event of the Clerk being indisposed a locum will be arranged Alternative meeting rooms are available in the village	Existing procedures adequate.
Employees	Loss of key personnel	M	Proactive management to ensure that employees are well motivated and respected. Contingency arrangements and funding in place to provide adequate cover in the event of employee absence Policies are in place to address staff grievances. The Personnel Committee undertakes regular appraisals. Regular contact with Chairman and members of the Personnel Committee	Existing procedure adequate. Chair of the Personnel Committee to maintain regular contact.
	Unlawful action taken by staff	L	All appropriate employees of the council shall be included in a suitable fidelity guarantee insurance in accordance with the Financial Regulations	
	Breach of Health and Safety	L	All employees are made aware of their responsibilities for health and safety through their contract, H&S policy and training as required.	
Legal powers	Illegal or unlawful activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings.	Existing procedure adequate.
Council records - paper	Loss through theft, fire or damage	L	Necessary paper records are retained in accordance with the Council's Retention Policy as well as in a locked cabinet which is currently stored in the Coronation/Jubilee Halls, The Clerk's home office will be a private dedicated room and appropriate insurance arranged.	Existing procedure adequate.
Council records - electronic	Loss/Corruption through theft, fire or damage	L	The Councils everyday working files are kept online by way of a remote cloud system. Back-ups of the files are taken at regular intervals to an external hard drive. Email accounts are held remotely through a contract with Webglu.	Existing procedures adequate.
Insurance	Inadequate cover Expensive policy	L L	Ensure that the asset register is up to date Insurance arrangements were the subject of a competitive procurement process in 2024.	Existing procedures adequate.3 Year framework contract now in place.
Data protection GDPR	Policy Provision Non-compliance with GDPR	L L M	Data Protection requirements stated in the Council's Standing Orders. Ensure that Employees and Councillors receive training Retain NSC Information Governance service <u>Existing arrangements require review in the context of Assertion 10 requirements</u>	Existing procedure adequate. Provide training where necessary

Freedom of Information Act	Failure to recognise requests. Failure to comply adequately.	L L	NSC Information Governance Service assists with FoI requests.	Monitor and report any impacts of requests made under the Freedom of Information Act
Meeting location	Inadequate Breach of Health & Safety	L L	The Parish Council Meetings are held at the Coronation Hall/Church Rooms/Youth Hall. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health & Safety and comfort aspects. The venues are insured and risk assessed.	Existing locations adequate.

3. ASSETS				
Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Maintenance	Poor performance of assets or amenities	L	An asset register is kept up to date and insurance is held at the appropriate level for all items. All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised in accordance with the correct procedures of the Parish Council. The Parish Council has arrangements in place to check and maintain assets, including Operational Inspections of Play Area by external organisations. The Council has undertaken a programme of improving/replacing assets. Examples include works to stone wall, replacement of noticeboards and tree safety works.	Existing procedure adequate.

4. LIABILITY				
Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Legal Powers	Illegal activity or payments  Working Groups taking decisions	L  L	All activity and payments made within the powers of the Parish Council (not ultra vires) and to be resolved and clearly minuted. Ensure Working Groups continue to understand that only the Parish Council can make decisions	Existing procedures adequate.
Minutes/Agendas/ Notices/Statutory documents	Inaccurate minutes  Unlawful actions Public notice not given  Missing documents  Business not conducted correctly	L  L L L	Minutes and agenda are produced in the prescribed manner by the Clerk according to the legal requirements. Minutes are approved and signed at the next Council meeting. Calendar of Meetings/Notice of Meetings are displayed according to the legal requirements, on noticeboards and Parish Council website. Councillors understand their duties/rights to only make decisions if they feel they have all of the available information. Business conducted at Council meetings is managed by the Chair and advised by the Clerk	Agendas & Minutes to be regularly posted on to the Council's Website Members to adhere to Code of Conduct.
Public Liability	Risk to third party, property or individuals	L L	Insurance is in place. Risk assessments regularly carried out to comply with requirements if necessary.	Existing procedures adequate.
Employer Liability	Non-compliance with employment law	L	Insurance is in place. Undertake adequate training and seek advice from the Association of Local Councils.	Existing procedures adequate.
Legal Liability	Lack of clarity of legality of activities Inaccurate reporting via Minutes Lack of document control	L L L	Clerk to clarify legal position on proposals and to seek advice if necessary. Parish Council always receives and approves Minutes at monthly meetings. Retention of document policy in place.	Existing procedures adequate.

**4. COUNCILLORS' PROPRIETY**

<b>Subject</b>	<b>Risk(s) Identified</b>	<b>H/M/L</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Members interests	Conflict of interest not declared  Register of Members interests	L M	Councillors have a duty to declare any interests at the start of the meeting, reminder on the agenda .However it is not the responsibility of members or the Clerk to cajole the member with a potential interest to actually declare one. It is the sole responsibility of the councillor concerned. Register of Members Interest forms to be reviewed regularly by Councillors.	Check understanding of requirements, as new councillors in place. Members to take responsibility themselves to update the Register.