

HOLME-NEXT-THE-SEA PARISH COUNCIL RISK ASSESSMENT

Notes

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

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the employer to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible and make sure that all employees are made aware of the results of the risk assessment.

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed:

- Identify areas to be reviewed.
- Identify what the risk may be.
- Evaluate the management and control of the risk and record all findings.
- Review, assess and revise if required.

The following control systems are in place to ensure that Holme-next-the-Sea Parish Council is doing everything possible to protect the electorate, the general public, volunteers and employees from risk. The Risk Assessment document will be reviewed annually after the Annual General Meeting of the Parish Council in May. Elements may be considered at other intervals.

FINANCIAL AND MANAGEMENT				
Topic	Risk	H/M/L	Management / Control of risk	Review / Assess / Revise
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance.	Low	The number of councillors allows for business continuation following individual personal indisposition. Alternative Clerking provision maintainable through Norfolk Association of Local Council support.	Existing management adequate.
Precept	Adequacy of Precept. Requirements not submitted to Borough Council.	Low Low	To determine the precept amount required, the Parish Council regularly receives budget update information and the precept is an Agenda item at full Council. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings.	Existing procedure adequate.

	Amount not received by Parish Council.	Low	The required precept is requested from the Borough Council, when required.	
Financial - Records	Inadequate records. Financial Irregularities.	Low Low	The Council has Financial Regulations and Internal Controls which set out the requirements.	Existing procedure adequate. Review the Financial Regulations annually.
Financial - Control	Adequate control.	Low	All payments authorised by Parish Council and itemised on Agenda and in Minutes. Two Councillors sign cheque and cheque stub and one Councillor signs invoice. One Councillor authorises online banking payments Accounts audited internally (monthly) and externally annually. Account summaries presented quarterly. VAT reclaimed from Inland Revenue and Customs annually. Financial Regulations reviewed annually.	Existing procedure adequate.
Bank and Banking	Inadequate checks. Bank mistakes. Loss. Charges.	Low Low Low Low	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. Bank reconciliations checked monthly by independent Councillor. The Bank does make occasional errors in processing cheques / online payments which are discovered when the clerk reconciles the Bank Accounts once a month after the statements arrive and these are dealt with immediately by informing the Bank and awaiting their correction.	Existing procedure adequate. Review the Financial Regulations regularly and Bank Mandate when necessary, especially after an AGM and an election. Monitor the Bank Statements monthly.
Cash	Loss through theft or dishonesty.	Low	The Council has Financial Regulations which set out the requirements. Cash coins regularly emptied from electricity meters in Village Hall recorded and counted by two Councillors or one Councillor and Clerk. Cash banked by RFO. Petty Cash consists of two £1 coins for heating at meetings. Parish Council Insurance with Zurich due 1st June each	Existing procedure adequate. Review the Financial Regulations regularly.

			year to cover losses.	
Reporting and Auditing	Information Communication. Compliance.	Low Low	A monitoring statement should be produced at least quarterly. Council should regularly audit internally to comply with the Fidelity Guarantee.	Existing communication procedure adequate. Council annually to appoint an Internal Auditor.
Liability - Public	Risk to Third Parties.	Low	Parish Council Insurance with Zurich due 1st June each year. Fire equipment checked annually.	Existing procedure adequate.
Liability - Legal	Acting within the Law.	Low	Agenda advertised at least three clear days before meetings. Minutes taken at meetings. Clerk and Councillors handbooks and Norfolk Association of Local Councils consulted as necessary. Training courses attended as required. Parish Council solicitor employed if required.	Existing procedure adequate.
Liability - Member	Declarations of Interest.	Low	Features on meeting Agendas and recorded in Minutes. Disclosable Personal Interest (DPI) Declarations and Dispensation of DPI for the Budget completed by all Councillors.	Existing procedure adequate.
Liability - Employer	Compliance.	Low	Parish Council and Village Hall insurance both issue Certificates of Insurance annually.	Existing procedure adequate.
Liability - Health & Safety	Risk to the Public.	Low	Parish Council Insurance and Village Hall insurance maintained. Village Hall Fire Risk Assessment maintained by Village Hall Committee. Any reported maintenance work required dealt with promptly.	Existing procedure adequate.
Direct Costs Overhead Expenses Debts	Goods not supplied but billed. Incorrect Invoicing. Cheque payable incorrect.	Low Low Low	The Council has Financial Regulations which set out the requirements. At each Council meeting the list of invoices awaiting approval is itemised in the Agenda and considered. One Councillor is nominated to check each invoice against the cheque book / online payments and associated	Existing procedure adequate. Review the Financial Regulations when necessary.

			paperwork and signs the invoice. The Council approves the list of requests for payment.	
Grants and Support - Payable	Power to Pay. Authorisation of Council to Pay.	Low Low	All such expenditure goes through the required Council process of approval, is minuted and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedure adequate. Parish Councillors request a S137 rules if required.
Grants - Receivable	Receipts of Grants.	Low	The Parish Council does not presently receive any regular grants. One off grants would come with terms and conditions to be satisfied.	Procedure would need to be formed if required.
Charges - Rentals Receivable	Receipt of Rental. Insurance implication.	Low Low	A Lease is put in place with rental paid by Standing order monitored by the RFO. The Council arranges insurance which is refunded by the Tenant under the term of the Lease and requested annually by the RFO.	Existing procedure adequate.
Best Value Accountability	Work awarded incorrectly. Overspend on services.	Low Medium	Normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. Detailed practice is included in the Financial Regulations. 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. Include when reviewing Financial Regulations.
Salaries and Associated Costs	Salary paid incorrectly. Wrong hours paid. Wrong rate paid. Wrong deductions of NI or Tax. Unpaid Tax and NI contributions to the Inland Revenue.	Low Low Low Low	Salary slip for the Clerk is produced monthly together with HMRC payment calculation by external Accountants. Cheques are signed at the next Parish Council meeting for payment and / or online payments authorised. HMRC Returns are managed by external Accountants. The Clerk does not keep a time sheet but keeps a record of hours worked should it be required, and has a contract of employment and job description.	Existing appointment and payment systems are adequate.
Employees	Loss of Key Personnel.	Low	Reference to Business Continuity should be made in case of loss of key personnel.	Existing procedure adequate.

	Fraud by staff. Actions undertaken by staff.	Low Low	The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud. The Clerk is provided with relevant training, reference books, access to assistance and legal advice required to undertake the role.	Purchase revised books. Membership of the Norfolk Association of Local Councils.
Councillor Allowances	Councillors over-paid. Income Tax deduction.	Low	No allowances are allocated to Parish Councillors.	No procedure required.
Election Costs	Risk of an Election Cost.	Low / Medium	Risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from the Borough Council for a full election and an uncontested election. There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process and should not be stifled.	Existing procedure adequate.
VAT	Re-claiming / Charging.	Low	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate.
Annual Return	Submit within Time Limits.	Low	Employer's Annual Return is completed and submitted online and to the Inland Revenue within the prescribed time frame by external Accountants. Annual Return (AGAR) is completed by the Responsible Finance Officer, submitted to the internal auditor for completion, checked and signed by the Council then sent on to the External Auditor within the time limit.	Existing procedure adequate.
Legal Powers	Illegal Activity or Payments.	Low	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings.	Payments always minuted.
Minutes / Agenda / Notices Statutory Documents	Accuracy and Legality. Business Conduct.	Low Low	Minutes and Agenda are produced in the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and Agenda are displayed according to the legal requirements. Business conducted at Council meetings should be managed by the Chair.	Existing procedure adequate. Guidance / training to Chair should be given (if required). Members to adhere to Code of Conduct.
Members Interests	Conflict of Interest.	Low	Although not a requirement, the declaring of interests	Existing procedure adequate.

	Register of Members' Interests.	Low	by members at a meeting should be an obvious process to remind Councillors of their duty and should remain on the Agenda. Register of Members Interest forms should be reviewed regularly by Councillors.	Members take responsibility to update their Register.
Insurance	Adequacy.	Low	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place.	Existing procedure adequate.
	Cost.	Low	Employers and Employee Liability insurance is a necessity and must be paid for.	Review insurance provision annually.
	Compliance. Fidelity Guarantee.	Low Medium	Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Review of compliance.
Data Protection	Policy. Provision.	Low	The Council is registered with the Information Commissioner's Office	Ensure annual review of registration.
Freedom of Information Act	Policy. Provision.	Low Medium	The Council has a model Publication Scheme for Local Councils in place. Clerk is aware that if a substantial request arrives then this may require many hours of additional work. The Council is able to request a fee if the work will take more than 15 hours but the applicant also has the right to re-submit the request broken down into sections, thus negating the payment of a fee.	Monitor and report any impacts of requests made under the Freedom of Information Act.

PROPERTY, PHYSICAL EQUIPMENT OR AREAS and RECORDS

Subject	Risk(s) Identified	H/M/L	Management of Risk	Review/Assess/Revise
Assets - Village Hall Seats / Benches Caravan Site Beach Road Property Bus Shelters Orchard Land	Loss or Damage Risk or Damage to Third Party(ies) or Property	Low Low Low Medium	An annual review of assets is undertaken and recorded in the Asset Register. Property, Building and Contents Insurance renewed annually. Regular fire equipment and electricity inspections. Maintenance work carried out as required Village Hall heat/smoke monitors not linked to external alarm system for when hall is unoccupied.	Existing procedure adequate. Records are kept in metal fireproof cabinets. Safeguards are adequate compared with the low risk of a fire starting in an unattended building.

	Loss of Income		Quarterly / monthly payments monitored by Responsible Finance Officer with reference to the relevant Lease.	Existing procedure adequate.
Maintenance	Poor performance of assets or amenities	Low	All assets owned by the Parish Council are regularly reviewed and maintained (except 27 Beach Road, which is maintained by the tenant under the terms of the lease). All repairs and relevant expenditure for these repairs are actioned / authorised in accordance with the correct procedures of the Parish Council.	Existing procedure adequate.
	Risk to Third Parties	Low	Parishioners notify the Parish Council of any concerns.	
Notice Boards	Risk / Damage / Injury to third parties.	Low	Parish Council has three notice boards sited around the village. All locations have approval by relevant parties, insurance cover, inspected by the Clerk - any repairs / maintenance requirements brought to the attention of the Parish Council. Keys held by the Clerk.	Existing procedure adequate.
Street Furniture	Risk / Damage / Injury to third parties.	Low	The Parish Council is responsible for various seating around the village and is covered by insurance. No formalised programme of inspections is carried out, all reports of damage or faults are reported to the Council and dealt with.	Existing procedure adequate.
Meeting Location	Adequacy. Health & Safety.	Low Medium	The Parish Council meetings are held at the Village 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.	Existing procedure adequate.
Council Records - Paper	Loss through - Theft. Fire. Damage.	Low Medium Low	The Parish Council records are stored either at the Village Hall or the Clerk's home. Records include historical correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc. Recent materials are in a fire resistant filing cabinet (not fire proof) and older more historical records in a metal filing cabinet in the office at the Village Hall.	Damage (apart from fire) and theft is unlikely and so provision adequate. Fire extinguisher in Village Hall office. Notice to turn off all electrical equipment before leaving the office.
Council Records - Electronic	Loss through- Theft, fire, damage,	Low /	The Parish Council's electronic records are stored on the Clerk's laptop and backed up on a memory stick held by	Existing procedure adequate.

	Corruption of computer.	Medium	the Clerk.	
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Reviewed and updated by Responsible Financial Officer, D. Watkins
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