

**KELSALE-CUM-CARLTON PARISH COUNCIL
RISK ASSESSMENT**

Risk assessment is a general and systematic examination of financial, people, environmental and community responsibility management factors. This table has been produced to ensure that our Parish Council has identified and assessed the risks it faces in each of these four areas and then satisfied itself that adequate steps have been taken to manage and minimise the key risks. In order to help prioritise risk management effort, the risks have been categorised into three levels: high (H), medium (M) and low (L).

Subject	Risk(s) Identified	Risk Level H/M/L	Management of Risk	Review/Assess/Revise?
FINANCIAL RISKS				
Precept	1. Inadequate precept	L	<p>In the first instance, Suffolk Coastal District Council (SCDC) advises the Parish Council (PC) of the Council Tax base rate, which is effectively the amount of money that every £1 of Council Tax raises from all property taxation for allocation to parish purposes in any one year through the PC.</p> <p>To determine the amount of precept required by the PC annually, the Clerk prepares an annual budget. To draft this budget, the Clerk evaluates past and current expenditure, future projects requiring investment or expenditure, current bank balances. The Clerk then determines from this data the amount of precept required from SCDC. A full budget review takes place in November and the PC formally resolves the precept at a formal Council Meeting. The Clerk, as the PC's Responsible Finance Officer, then submits a formal, written request for the precept to SCDC.</p> <p>The PC is advised every April of the annual precept figure which is then transferred by BACS payment in two parts into the PC's current bank account. The Clerk formally advises the PC of the receipt of these funds at the next available meeting.</p>	Changes to tax base for 2019/2020. Continue to monitor
	2. Changed or reinforced precept requirements	L	If the Government or any of its agents were to change the rules under which precepts are set or calculated, we must assume this would require an act of Parliament or local government legislation which would afford the PC sufficient time to mitigate any change.	
Financial and general business	3. Overspending or failure to maintain adequate reserves	M	The PC has determined and ratified a policy such that it will, in future, maintain a financial reserve equivalent to 66% of its current precept and that it will seek to protect these reserves through judicious management of expenditure and low-risk fund raising.	Existing procedures have recently been reinforced.
Financial records	4. Inadequate records	L	The PC operates under strict financial regulations, guidelines and processes, which set out the requirements and framework under which it must work. These also set out how records must be maintained and audited monthly by the PC and annually by an independent internal and external auditor. A copy of these financial regulations is readily available from the Clerk.	The financial regulations must be reviewed annually to ensure they are adequate and are compatible with any changes proposed or required by statutory bodies.
	5. Changed financial regulation	L	In the same way as (2) above, we must be given sufficient and clear notice of any changes required by the statutory authorities	

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Banking	6. Inadequate checks on receipts, payments and balances	L	<p>The PC maintains two bank accounts. The Clerk pays all monies received into the Community Account. All payments are made electronically via an internet banking system and must be authorised by two members of the parish council who have been issued with unique login details. The Clerk is an authorised administrator only and cannot authorise any payments on any account.</p> <p>Any excess funds and reserves are transferred to a deposit account as soon as possible which usually bears a higher rate of interest. Reserves may be transferred back to the Community Account to meet high levels of expenditure. The Clerk prepares monthly bank reconciliations for all accounts when the relevant statements are received to ensure all receipts, payments and transfers are properly recorded and any variations are reported immediately. All accounts are fully and independently audited each year.</p>	<p>Existing procedures are deemed adequate.</p> <p>Clerk to review the bank mandate following any change to the membership of the PC.</p>
Financial controls	7. Inadequate processes or checks	L	<p>Any financial obligation must be resolved and clearly minuted before any commitment is entered into as the precept is public money. All payments must be notified, approved and clearly minuted by members at regular and quorate PC meetings. Any S137 payments must be recorded at time of approval. All payments are fully and independently audited each year.</p>	<p>Existing procedures are deemed adequate.</p>
VAT	8. Maintain records and claim refunds within set time limits	L	<p>Under current HMRC legislation, the PC is able to reclaim all VAT paid on goods and services at the relevant rate. The Clerk calculates the VAT paid by analysing all invoices using the PC's accounting software and retains all VAT receipts with PC records for HMRC inspection. The Clerk makes VAT refund claims to HMRC every year to recover the tax paid and all claims against invoices are fully and independently audited each year.</p>	<p>Existing procedures are deemed adequate.</p>
Annual return	9. Incomplete and/or not submitted within required time limits	L	<p>The annual return is completed by the Clerk, approved and signed by the PC and then submitted to the Internal Auditor for completion and signature in line with the Transparency Code. Once checked and approved the annual return is sent onto the External Auditor within the required time limit in line with the Transparency Code. Details of all the deadlines is kept by the Clerk and the Clerk reinforces these deadlines with both auditors.</p>	<p>Existing procedures are deemed adequate.</p>
Fraud	<p>10. Fraudulent placement of contracts for services or supply of goods</p> <p>11. False expense claims or unpermitted payments</p>	L	<p>It is the duty of every member of the PC and the Clerk to ensure that the highest standards of public service are attained and that everyone adheres to the strict rules and guidelines set on the procurement and purchase of services. It is also the duty of the PC to ensure it obtains the optimum value-for-money on behalf of its community in the purchase of goods and services from all its funds in the main through competitive and confidential tendering. The PC must also strive to optimise the revenues and surpluses derived from appropriate fund-raising activities. In addition, the requirements of the PC's Fidelity Guarantee Insurance must be adhered to and any breaches, whether suspected or real, must be openly reported without delay. Finally, all payments and expense claims are fully and independently audited each year.</p>	<p>All members of the PC and the Clerk are made and kept fully informed of the rules of public financial governance. The Fidelity Guarantee and its accompanying insurance policy must be reviewed annually.</p>

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Insurance	12. Inadequate cover 13. Cost	L	A review is undertaken at the time of the annual policy renewal to ensure that the terms of the policy remain acceptable and that all known risks and assets are adequately protected. Further competitive quotes are obtained if deemed appropriate at renewal.	Existing procedures are deemed adequate.
Assets	14. Loss or damage 15. Risk/damage to third party individuals and their property	L L	An Asset Register is kept up to date and insurance is held at the appropriate level for all items. Regular checks are made on all assets by members of the Parish Council. £5,000,000 Public Liability on Insurance Policy covered. Annual Inspections are carried out on all Play Equipment.	Review annually and inform Insurance Co if necessary. Annual Play Equipment inspections to be carried out.
Election costs	16. Election costs exceeding estimates	L	This risk is higher in an election year. There are few, predictable measures which could be adopted to minimise risk of having a series of contested elections. A reserve in the accounts should be budgeted for and maintained to cover unexpectedly high costs and Earmarked within the PC's reserve bank account.	Existing procedures are deemed adequate.
GOVERNANCE RISKS				
Freedom of Information, Data Protection and Human Rights Acts	17. Absence of policies and lack of adherence preventing the community to free access of information 18. Individual and private data is compromised	L	The PC has a model publication scheme in place and abides by the strict codes set by its Standing Orders to protect individual rights and privacy. The PC encourages all members and the Clerk to receive appropriate training and refresher courses to ensure that the highest standards of legal compliance and governance of personal data are achieved.	Monitor and report any contraventions or potential infringements of each of these important Acts of Parliament which protect individual rights and freedom.
Formal records of business and maintenance of statutory documents	19. Inaccurate or incomplete minutes 20. PC affairs conducted illegally or improperly	L	Summons and Agendas of meetings are produced and issued to all councillors within the correct time frame. The minutes of each meeting are then produced by the Clerk and issued, in draft, to the PC for its review in advance of the following meeting. Thereafter, the minutes are revised, if required, and approved at the next quorate PC meeting and signed by the Chairman as a full and accurate record. Signed minutes are maintained by the Clerk and kept in PC records and approved minutes are uploaded onto the PC website for public referral. Agendas and minutes of the most recent meetings are displayed on the PC notice boards within the correct time frame.	Existing procedures are deemed adequate.

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Meeting location	21. Adequacy 22. Health & safety	L	The PC meetings are held at The Village Hall, Kelsale which provides good meeting facilities for the whole council and opportunities for the community represented to engage in the meetings during each public session held. Meetings are advertised as much as possible in advance to ensure attendance from both Kelsale and Carlton communities. The PC considers the facilities are adequate for all who attend from a health & safety view, including the Annual Parish Meeting.	Existing procedures are deemed adequate.
Members interests	23. Potential conflicts of interest	L	This is a standard agenda item at all meetings and all members of the PC are required to formally declare and register any Pecuniary or Non-Pecuniary interests they may have in respect of any matters under discussion at the outset of each meeting. A register of interests stated is continuously maintained and updated by SCDC and the Clerk online.	Existing procedures are deemed adequate and individual councillors are to continue to review and advise any changes to the Clerk.
Official records	24. Loss through theft/fire/damage	L	The PC official records and supporting documents are stored at the home of the Clerk.	Existing procedures are deemed adequate.
Electronic records	25. Loss through theft/fire/damage or corruption/loss of computer data	L	A new laptop belonging to the parish council has been purchased solely for council business and to be used by the Clerk. All electronic copies of documents are held in a backup file which is synchronised with copies held on the local machine in real time. All backups can be accessed via the Clerk's Google Drive Account.	Existing procedures are deemed adequate.
COMMUNITY RESPONSIBILITY RISKS				
Community engagement	26. Inability to address the main concerns of the community and address strategic, long-term needs	M	The PC has determined that it must seek to reinforce its ability to cope with new developments in Government policy which are designed to reinforce the power of local government and community involvement. In addition, the PC has determined that it must continue to improve its efforts to communicate its own purpose and actions to its community and strive for higher levels of public engagement in and knowledge of its purpose (and limitations) and activities. A Neighbourhood Plan Steering Group was formed in 2017 to implement a Neighbourhood Plan for the village.	Existing procedures have recently been reinforced.
Emergency planning	27. Inability to serve and assist the community through sustained emergencies	M	The PC appointed emergency officers and the PC is now in the process of identifying known industrial, environmental and social risks with the aim of producing a formal emergency action plan which will be fully publicised and resourced to supplement the blue light services should such a need arise in the parish.	Existing procedures have recently been reinforced.
Environment and aesthetics	28. Degradation of the local environment	L	The PC maintains an active role in planning matters. It also strives to conserve the ecology of the parish to the best of its abilities in conjunction with Government agencies and the NFP sector to maintain a sustainable and balanced community and environment.	Existing procedures are deemed adequate.

Play Area	Injury/Insurance Claim	L	Annual inspection of grounds/equipment. High risk items highlighted –repaired/removed immediately. Medium/low risk dealt with ASAP. The Clerk and Council members carry out regular checks for vandalism, litter and effects of adverse weather conditions. Covered under Public Liability Insurance.	Existing procedures are deemed adequate.
Bus Shelters	Injury/Insurance Claim	L	Routine inspections undertaken by the Council to identify obvious hazards due to vandalism, adverse weather conditions and wear and tear. Covered by Public Liability Insurance.	Existing procedures are deemed adequate.
Noticeboards	Injury/Insurance Claim	L	Covered under Public Liability Insurance. The Clerk carries out routine inspections for damage/broken glass on doors.	Existing procedures are deemed adequate.
Tree Warden	Injury/Insurance Claim	L	Warden/Volunteer covered under Public Liability Insurance.	Existing procedure adequate.
VAS Speed Sign	Injury/Insurance Claim	L	Persons handling sign are covered under Public Liability Insurance.	Existing procedures are deemed adequate.
Defibrillator	Injury/Insurance Claim	L	The Portfolio Holder is responsible for the equipment. Regular checks and an Annual Inspection are carried out. Covered under Public Liability Insurance.	Existing procedures are deemed adequate.

Reviewed: April 2019

Next Review: March 2020

Signed

Chairman

Clerk.....