

# BRADWELL ON SEA PARISH COUNCIL RISK ASSESSMENT

## INTRODUCTION

“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. Also, by making 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 minimize them. In conducting this exercise, the following plan was followed:

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

SUBJECT	RISK(S) IDENTIFIED	H/M/L	MANAGEMENT /CONTROL OF RISK	REVIEW/ASSESS/ REVISE
Insurance	Public Liability Employers Liability Loss of Money Fidelity Guarantee Officials Indemnity. Libel & Slander Personal accident	M	Continue with existing cover (£12,000,000) Continue with existing cover (£10,000,000) Continue with existing cover (£250,000) Continue with existing cover (£250,000) Continue with existing cover (£100,000) Continue with existing cover (£250,000) Continue with existing cover (£500,000)	Annually when insurance is to be renewed.
Business Continuity	Risk of council not being able to continue its business due to an unexpected or tragic circumstance.	L	Loss or long term incapacity of a Clerk – EALC have Clerks from other parishes willing to come in and cover. loss or theft of records, Full or majority replacement of the council at an election or other such instances.	Existing procedure adequate. <del>Ongoing plan revisions necessary.</del>
Precept	Adequacy of precept requirements not submitted to Maldon	L	Parish Council receives regular budget updates. When the precept is on the agenda the council receives a budget update report including actual	Existing procedure adequate.

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	District Council Amount not received from Maldon District Council	L	position, projected position to end of the year and indicative figures/ costings. The total of which is resolved to be the precept amt to be requested by specified date in January in writing and the monies are received the last working day in April.	
Financial Records	Inadequate Records Financial irregularities	L L	The council has financial regulations which set out the requirements	Existing procedure adequate. Review Financial Regulations annually and minute.
Bank and Banking	Inadequate checks Bank Mistakes Loss Charges	L  L  L	The council has financial regulations which set out the requirements for banking cheques and reconciliation of accounts. The parish council has 3 bank accounts (community account – balance always £500.00, business premium account which feeds the community account and business rate tracker account). Cheques received during week banked on Friday. Cheques require 2 signatures. There are three nominated councillors as signatories (any two to sign). The bank does make occasional errors in processing cheques which are discovered when the Clerk reconciles the bank accounts once a month, when the statement(s) arrives, and corrected immediately by informing the bank and awaiting their correction.	Existing procedure adequate. Ensure Financial Regulations relevant. Review when necessary the bank signatory list, especially after election. Monitor the bank statements monthly.
Cash	Loss through theft or dishonesty	L	The council does not have any petty cash and any cash received is banked as soon as possible and a receipt issued.	Existing procedure adequate. Review the Financial

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				Regulations annually and minute.
Reporting and Auditing	Information Communication Compliance	L L	A monitoring statement is produced regularly at each Council meeting which is distributed, discussed and approved. This statement includes bank reconciliation, budget update, and a breakdown of receipts and payments made balanced against the bank. Council has an internal audit each year.	Existing communication procedures adequate.  Adequate
Direct Costs, Overhead expenses Debts	Goods not supplied but billed. Incorrect Invoicing Cheque payable incorrect Unpaid invoices	L L L L	The council has Financial regulations which set out the requirements. Council approves the list of payments presented to them Payment is chased.	Existing procedure adequate.
Grants and support – payable	Power to pay Authorisation of Council to Pay	L	All such expenditure to go through the required council process of approval and minutes and listed according if a payment is made using the S137 power of expenditure.	Existing procedure adequate.
Grants receivable	Receipts of Grants	L	All such receipts are noted in the receipts at the council meeting and the paying out of such grants is covered by procedure in Grants and Support payable.	Existing procedure adequate.
Best Value accountability	Work awarded incorrectly. Overspend on services	L M	The council has Financial Regulations which set out the requirements. Normal Parish Council practice is to seek more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problems and report to the council.	Existing procedure adequate.
Salaries and associated	Salary paid incorrectly Incorrect hours paid	L	The parish council authorise the appointment of all employees through an appointed committee.	Existing appointment and payment system

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costs	Incorrect rate paid False Employee Wrong deductions of Tax/NI Unpaid Tax/Ni to HM Revenue and Customs		Salary rates are assessed annually by the full council and minuted when effective. Salary slips are produced monthly by the Clerk and the TAX/NI payment is listed in the payments schedule. All Tax and NI payments are submitted in the Inland Revenue Annual Return. The clerk keeps a timesheet and has a contract of employment and job description. Payments are made by bill payment through the bank but amounts are approved at the meeting.	is adequate.
Councillor Allowances	Councillor overpayments Income Tax deduction	None	No allowances are allocated to Parish Councillors	No procedure required
Election Costs	Risk of cost from an election	L	When an election is due the Clerk will obtain an estimate of costs from the District Council for a full election and an uncontested election. There are no measures which can be adopted to minimize 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	L	The council has Financial Regulations which set out the requirements, Clerk reclaims annually.	Existing procedure adequate
Annual Return	Submit within the limits	L	The Clerk completes the Employer's Annual Return online and submits to the Inland Revenue within the prescribed time frame.	Existing procedure adequate.
Employees	Loss of key personnel Fraud by Staff Actions undertaken by staff Health and Safety	L L L L	As good practice, the council should ensure Employee Guidelines are followed/reviewed. Refer to continuity plan should key staff be lost. Fidelity Guarantee Insurance guides to be adhered to with regards to fraud. The Clerk should have the opportunity for training, reference books, access to assistance and legal advice required to undertake the role.	Existing procedure adequate. Purchase revised books, membership of SLCC and training. Monitor working conditions, safety requirements and

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				fidelity insurance regularly
Legal Powers	Illegal 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, including a reference to the power used.	Power minuted.
Minutes/ Agendas/ Notices Statutory Documents	Accuracy and legality Business Conduct	L  M	Minutes and agendas are produced in the prescribed method by the Clerk and adhere to legal requirements. Minutes are approved and signed at the next meeting. Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chair	Existing procedure adequate. Guidance/training should be offered to the Chair from time to time.
Members Interests	Conflict of interest Register of Members interest not being up to date.	L  M	The declaring of interests by members at a meeting should become a more regular and obvious process. It appears on the agenda following approval of the minutes Register of Members interests forms are renewed annually at the AGM	Members take responsibility to check and update their Register and undertake training.
Insurance	Adequacy Cost Compliance	L	An annual review is undertaken (before policy renewal) of all insurance arrangements. Employers and Employee liability Insurance is a necessity and must be paid for. Ensure compliance measures are in place.	Existing procedure adequate.
Data Protection	Policy Provision	L	The council is registered with the Data Protection Agency.	Renew registration annually
Freedom of Information Act	Policy Provision	L	The Council has a model of the publication scheme in place. There have been no requests for information to date. 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.	Monitor and report any requests made under The FOIA Act. Ongoing.

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Assets	Loss or Damage	L	A review of assets is undertaken for the External Auditor annually	Existing procedure adequate.
Maintenance	Poor performance of assets or amenities. Loss of income or performance. Risk/Damage to third parties	L L L	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned/authorized in accordance with procedures. All assets are insured and reviewed annually. All public amenity land is inspected over and above the requirements of the Insurers monthly by groundsman and a checklist marked off.	Existing procedure adequate. Ensure monthly inspections are carried out and reports adequately filed.
Village Hall	Risk/damage/injury to third parties	L	The Parish Council are the owners and custodians of the Village Hall and lease the premises to the Village Hall Management Committee. The Parish Council are responsible for the upkeep and safety of the outside of the building and the building structure. The VHMC are responsible for the upkeep and safety of the inside of the building. The area is to be kept in a fit state for public use. Contractors working on this area on Council business are properly insured and the Parish Council 's insurance and liability insurances are adequate.	Existing procedure adequate.
Playing fields	Risk/damage/injury to third parties	L	The Parish Council are the owners of this area and are responsible for their upkeep and safety together with any furniture and fittings placed on them by the Council. The area is to be kept in a fit state for public use. Contractors working on this area on Council business are properly insured and the Parish Council 's liability insurances are	Existing procedure adequate.

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			adequate. The Groundsman conducts regular inspections of the area and record findings.	
Play area	Risk/damage/injury to third parties	L	The Parish Council are the owners of this area and are responsible for their upkeep and safety together with any furniture and fittings placed on them by the Council. The area is to be kept in a fit state for public use. Contractors working on this area on Council business are properly insured and the Parish Council 's liability insurances are adequate. The Groundsman conducts regular inspections of the area and record findings	Existing procedure adequate.
Closed Churchyard	Risk/damage/injury to third parties	L	The Parish Council has responsibility for maintenance only in the closed churchyard. The area is to be kept in a fit state for public use. Contractors working on this area on Council business are properly insured and the Parish Council 's liability insurances are adequate. The Groundsman conducts regular inspections of the area and record findings	Existing procedure adequate. Volunteer policy and maintenance policy in place.
War memorial	Risk/damage/injury to third parties	L	The Parish Council has responsibility for maintenance of the War memorial. The area is to be kept in a fit state for public use. Contractors working on this area on Council business are properly insured and the Parish Council 's liability insurances are adequate. The Groundsman conducts regular inspections of the area and record findings	Existing procedure adequate.
Water pump	Risk/damage/injury to third parties	L	The Parish Council are the owners of this area and are responsible for their upkeep and safety together with any furniture and fittings placed on them by the Council. The area is to be kept in a fit state for public use. Contractors working on this area on Council business are properly insured and the Parish Council 's liability insurances are adequate. The Groundsman conducts regular	Existing procedure adequate.

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			inspections of the area and record findings	
Notice Boards	Risk/damage/injury to third parties. Road side safety	L L	The Parish Council has four notice boards sited around the village. All locations have approval by relevant parties. All notice boards have insurance Cover, inspected regularly by the Clerk and any repairs/maintenance requirements brought to the attention of the parish council. The Clerk is mindful of roadside safety when at the notice board.	Existing procedure adequate.
Street Furniture	Risk/damage/injury to third parties	L	The Parish Council has a parish sign.	Existing procedure adequate.
Meeting Location	Adequacy  Health & Safety	L M	The Parish Council meetings are held in the meeting Room in the Village Hall. The room is considered to be adequate for the Clerk, Cllrs and Public who attend from a health and safety and comfort aspect.	Existing location adequate
Council Records and Paper	Loss through theft/fire/damage	L	The Current and about 3 years Parish records are stored in the home of the Clerk. this includes personnel, accounts, minutes. Some historical correspondence, minutes and accounts are at the Chelmsford Record Office.	
Council Records Electronic	Loss through theft/fire/damage/ Computer corruption	L	The Parish Council's electronic records are stored on the Clerks computer. Back ups of the files are taken weekly on a separate hard drive separately.	Existing procedure adequate.