

## Mudford Parish Council Risk Management Scheme 2024 – 25

**Reviewed: February 2024**

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document has been produced to enable Mudford Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

<b>KEY</b>	
HIGH	
MEDIUM	
LOW	

### **FINANCIAL AND MANAGEMENT**

<b>Subject</b>	<b>Risk(s) identified</b>	<b>Severity of hazard H/M/L</b>	<b>Management/control of Risk</b>	<b>Risk after Control H/M/L</b>	<b>Assess/Revise</b>
Precept	Adequacy of precept in order for the Council to carry out its Statutory duties	H	To determine the precept amount required, the Council regularly receives budget update information usually monthly, at least quarterly. At the precept meeting Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk and Chair. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific	L	Existing procedure adequate.  Request deadline (if not notified) in November 2024 in order to plan the PC Precept meeting in a timely manner

			<p>figures to budget headings, the total of which is used to agree the precept amount to be requested from Somerset Council. The figure is submitted by the RFO in writing on the forms supplied by SC. The RFO informs the Council when the monies are received.</p> <p>Somerset Council not informing of date to submit the precept amount</p>		
Financial Records	Inadequate records Financial irregularities	H	<p>The Council has Financial Regulations which sets out the requirements.</p> <p>Back up of the accounting system</p>	L	<p>Existing procedure adequate</p> <p>Review the Financial regulations when necessary, at least annually.</p> <p>Now backed up Monthly to a Microsoft ONEDRIVE Account and external hard drive</p>
Bank and banking	Inadequate checks Bank mistakes	H	<p>The Council has Financial Regulations which set out banking requirements. Quarterly reconciliation (at least) presented to FC.</p>	L	Existing procedure adequate
Reporting and auditing	Information communication	M	<p>Financial information is a regular agenda item (Finance Report) and discussed/reviewed and approved at least quarterly.</p> <p>Internal and External auditors are commission to undertake yearly audits.</p>	L	<p>Existing procedures adequate.</p> <p>Note comments from Auditors and action them where necessary.</p>
Grants and Donations	Power to pay	H	All such expenditure goes through the required Council process of approval,	L	Existing procedure adequate.

			being minuted and listed accordingly if a payment is made.		
Best value accountability	Work awarded Incorrectly.  Overspend on services.	M	Normal Parish Council practice would be to seek, if possible, competitive tenders for major work.  If problems encountered with a contract the Clerk would investigate the situation and report to the Council.		Existing procedure adequate.  Include when reviewing Financial regulations.
Salaries and assoc. costs	Salary paid incorrectly. Unpaid Tax to Inland Revenue.	H	Salary rates are assessed annually by Council. Payslips are provided and P30 generated by payroll contractor. All payments are approved monthly by HR Cllrs. The Parish Clerk/RFO has a contract of employment and job description	L	Continue to use Payroll company to provide payslips and calculate HMRC payments monthly.  Checked by Internal auditor
Employees	Fraud by staff  Health and safety  Loss of staff	H	Requirements of Fidelity Guarantee insurance adhered to with regards to fraud.  All employees to be provided adequate direction and safety equipment needed to undertake their roles.  Make budget provision for employment of Locum cover until replacement recruited. Dedicated PC laptop contains all PC electronic records. Physical records stored at Village Hall	M	Monitor health and safety requirements and carry out risk assessments and review insurance annually.  Ensure budget provision for increased cost of Locum (typically double).

VAT	Reclaiming/charging	M	VAT is claimed back annually and recorded separately in the cashbook and minuted when received. Invoices are checked to be made out to Mudford Parish Council before VAT reclaimed. The council is not VAT registered so no VAT is charged.	L	Existing procedures adequate
Annual Return	Submit within time limits	H	Employers Annual Return is completed and submitted online with the prescribed time frame by the Clerk. Annual Return completed and signed by the Council, submitted to internal auditor for completion and signing then checked and sent to External Auditor within time frame.	L	Existing procedures adequate.
Legal Powers	Illegal activity or payments	H	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings. List of powers available at every meeting to check as necessary before payment approved.	L	Existing procedures adequate
Minutes/agendas/ Notices Statutory Documents	Accuracy and legality	H	Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Agenda displayed according to legal requirements.	L	Existing procedures adequate.
	Business conduct	H	Business conducted at Council meetings should be managed by the Chair.	L	Members adhere to Code of Conduct

Members interests	Conflict of interests Register of members interests	M	Declarations of interest by members at Council meetings. Register of members interest forms reviewed regularly and revisited annually.	M	Existing procedures adequate. Members take responsibility to update register.
Policies	Missing or not kept up to date	M	Policies available on website, checked by auditor and adopted annually at the APCM	L	Existing procedures adequate.
Website	Not available Content not kept up to date	M	Website is currently managed by the clerk, no additional support in place for website issues.  Clerk maintains the website content. Internal audit checks website content.	M	Consider website support contract.  Existing procedures adequate regarding content.
Insurance	Adequacy Cost Compliance  Fidelity Guarantee	H	Every 3 year maximum, the insurance provider is reconsidered for competitiveness. An annual review is undertaken of all insurance arrangements before the renewal date and at the same time as the Asset Register. Employers and Employee liabilities a necessity and within policies. Full Council take responsibility for checking levels and scope of cover is adequate. Measures are in place. Fidelity checks in place.	L	Existing procedure adequate.  Insurance is in place and reviewed annually.
Data protection	Policy provision	H	The Parish Council is registered with the Data Protection Agency. Payments set up by Direct Debit.	L	Ensure annual renewal of registration
Freedom of Information	Policy Provision	M	The Council has a Model Publication scheme in place.	M	Monitor any requests made under FOI

	Personal email addresses being used		<p>The Parish Council is aware that if a substantial request came in it could create a number of additional hours work they can request a fee to supplement the extra hours</p> <p>All Cllrs have been provided with a PC email address to use.</p>		Some Cllrs do not use their PC email addresses.
Outside Spaces	Contact number on signs incorrect.	M	Check signs annually when reviewing parish assets	L	Ensure signs are kept up to date.

#### Physical Equipment or Areas

Subject	Risk(s) identified	Severity of hazard H/M/L	Management/control of Risk	Risk after Control H/M/L	Assess/Revise
Assets	<p>Loss or damage</p> <p>Risk/damage to third party (ies) property</p>	H	<p>An annual review of assets is undertaken by 2 members of the PC locating and visually inspecting all assets for insurance provision</p> <p>Auditor checks all assets covered by insurance.</p> <p>Public Liability cover included with PC insurance.</p>	M	Asset Register updated annually and checked alongside the insurance.
Maintenance	Poor performance of assets or amenities	M	All assets owned by the Parish Council are regularly reviewed and maintained.	L	Existing procedures adequate

			<p>All repairs and relevant expenditure for any repair is actioned/authorised in accordance with the correct procedures of the Parish Council.</p> <p>Assets are insured.</p>		
Play Equipment	<p>Risk of damage</p> <p>Health &amp; Safety Regular Inspections Repairs</p>	H	<p>Any reports of damage and faults must be reported to the Parish Council and dealt with in accordance of the correct procedures of the Council.</p> <p>Play Equipment is included in insurance cover.</p> <p>Regular reviews of the equipment must be undertaken and any damage or faults dealt with in accordance with the correct procedures of the Council.</p> <p>The Council employs an inspection company to inspect play equipment on an annual and quarterly basis. Monthly check are carried out by cllrs and any issues reported at PC meeting. Any repairs are noted by full council and approved.</p>	L	<p>Existing procedures adequate</p> <p>Somerset Council are now carrying out weekly and quarterly inspections on the play equipment and a dedicated Cllr has been appointed to report at FC any maintenance issues required.</p>
Notice Board	Risk of damage	M	The Parish Council own 3 noticeboards that are used monthly by the clerk to post the statutory notices. Any repairs/damage is reported at FC meeting. Noticeboards are insured.	L	Existing procedures adequate
Meeting location	Adequacy Health & Safety	H	The Parish Council meeting is held in a venue considered to have appropriate	M	Request evidence of Village Hall Risk Assessment and Fire Evacuation and

			<p>facilities for the Clerk, members and the general public.</p> <p>Meeting Risk Assessment is in place and reviewed annually</p> <p>The Village Hall Committee (VHC) have provided the PC with evidence of their Public Liability Insurance, emergency first aider contact and also fire evacuation procedures</p>		Emergency First Aid provision to reduce the risk.
Cemetery	Topple Testing	H	<p>Council employ a Cemetery caretaker who carries out testing regularly and reports back to FC meetings. Nothing to report currently.</p> <p>Insurance cover for public liability in place for the Cemetery.</p>	M	Cemetery Risk Assessment required to ensure all risks are considered.
Council records – paper	Loss through: Theft Fire Damage	H	The Parish Council records are stored at the home of the Clerk. Records include correspondence, minutes, annual financial accounts and cemetery records	L	<p>Damage and theft is unlikely and so provision is adequate.</p> <p>Measures are in place to archive documents to Somerset Heritage in Taunton.</p> <p>A Fire-safe could be considered for irreplaceable cemetery records. Minutes, correspondence and financial records are scanned and kept electronically, in the Cloud.</p>
Council records – electronic	Loss through: Theft, fire damage or corruption of computer	H	The Parish Council electronic records are stored on the Council laptop held with the Clerk/RFO at home. Backups of electronic data is made at regular	L	Existing procedures considered adequate.



			intervals using external back up device and also cloud storage is used.		
Council records – electronic Retained by Cllrs	Documents stored on personal laptops	H	Councillors have been told that parish council business is not be to stored on personal devices.	M	Parish Council documents should not be provided electronically to councillors.