



FOUR MARKS PARISH COUNCIL RISK ASSESSMENT 2023/2024

“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 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. Making sure that all employees are made aware of the results of the risk assessment.

This document has been produced to enable Four Marks 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 procedure was followed:

1. Topic Area identified
2. Identify the areas to be reviewed.
3. Identify what the risk might be – High, Medium, or Low.
4. Evaluate the management and control of the risk and record all findings.
5. Review, assess and revise as required.

FINANCE AND MANAGEMENT				
Finance and Management Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance Unable to hold physical meetings.	L	Areas of concern- Clerk and the Chairman of Council work closely to share information. Business Continuity and Delegated Authority document in place. Technology in place to hold virtual meetings, and provision for remote working by staff. Risk assessments in place/pending.	Existing procedure adequate
Precept	Adequacy of precept	L	The process to determine the next year's budget and precept is commenced by the F&GP Committee in October and presented to Full Council in November for approval. At the budget/precept meeting, the Committee receive a budget update report, including actual position and projected position to year end and indicative costings by the Clerk. With this information, the Committee map out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which, less projected income, is presented to Full Council for resolution, together with all associated reports.	Existing procedure adequate
	Requirements not submitted to District Council.	L	The Full Council resolve the precept amount to be requested from the District Council. This figure is then subsequently submitted by the Clerk in writing to the District Council.	

	Amount not received by Parish Council	L	The Clerk informs Council when the monies are received. Up to six months General Reserves held.	
Financial Records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out the requirements. The Council began the transfer to 'Scribe' in September 2023 and will use this going forward.	Existing procedure adequate. Financial Regulations are reviewed annually.
Bank and Banking	Inadequate checks	L	The Council has Financial Regulations which set out the requirements for banking, cheques, and reconciliation of accounts.	Existing procedure adequate. Review the Financial Regulations annually and bank signatory list, when necessary, especially after an AGM and an election.
	Bank mistakes	L	The bank may make occasional errors which would be picked up when the Clerk carries out the monthly bank reconciliations.	
	Loss	L	Bank reconciliation completed by Clerk/RFO monthly.	
	Charges	L	Bank balances to be kept below the guaranteed level of £85,000.	Monitor the bank statements monthly.
Cash	Loss through theft or dishonesty	L L	The Council has Financial Regulations which set out the requirements. Any Cash received is banked intact. There is no petty cash or float. Any cash taken from events would be stored in the safe until banked.	Existing procedure adequate. Financial Regulations are reviewed annually
Reporting and Auditing	Information communication	L	All payments are authorised at Full Council. A list is produced and published as a report to Full Council.	Existing communication procedures adequate.

	Compliance	L	All approved payments are listed in the Full Council minutes. Council conducts regular internal audits and reconciliation checks. Reports submitted to Council monthly. Expenditure reports are presented at every Full Council meeting.	
Direct Costs	Goods not supplied but billed	L	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate.
Overhead expenses	Incorrect invoicing Payment incorrect	L L	Clerk checks each invoice prior to submission for payment. At each Council meeting invoices awaiting payment are presented and considered for approval. Two signatories check each invoice against payment sheet. The Clerk prepares a separate Excel payment sheet to check against RBS input.	Existing procedure adequate. Financial Regulations reviewed annually.
Debts	Unpaid invoices	L	Unpaid invoices to the Council for services are pursued. Bank reconciliations are carried out monthly to check payments are paid as reported to Full Council.	Existing procedure adequate.
Grants payable	Authorisation and 'power' to pay.	L	All such expenditure goes through the required Council process of approval, is Minuted and listed accordingly. If the Council does not have the General Power of Competence, if a payment is made using the S137 power of expenditure this will be reported in the annual accounts.	Existing procedure adequate.
Grants receivable	Receipts of grants	L	The Parish Council does not presently receive any regular grants.	Procedure would need to be drafted if the situation arose.

			One-off grants would come with terms and conditions to be satisfied.	
Charges – rentals payable	Payments of charges, leases, and rentals	L	The Parish Council hires the Village Hall for Council meetings and is invoiced accordingly. Committee meetings are held in the Benians Pavilion, which is owned by the Council, so no charges apply. The water cooler is on a 3 year rental, paid 6 monthly. Invoices payable for the rental amounts are entered into the normal payment system for authorisation. Land leased from HCC, no rental charges.	Existing procedure adequate.
Charges – rentals receivable	Receipt of rentals	L	Allotment rental. The Allotments are run by their own Association and rental is paid directly to the Treasurer. The Treasurer then pays the whole amount annually to the Parish Council, with mid term payments accordingly. The funds are held by the Parish Council and held as ring fenced funds. The Association is responsible for the running of the allotments. Benians Pavilion. Annual rental for the use of the pavilion by the sports committee, paid quarterly. Sports pitch hire paid annually.	Existing procedure adequate. All fees reviewed annually. Ensure payment and insurance documents received.
	Insurance implication	L	All hirers/licence holders/leases arrange own insurance and provide a copy to the Parish Council each year.	
Contracts and Tenders	Work awarded incorrectly	L	Financial Regulations and Standing Orders determine the process to appoint/contract.	Existing procedure adequate

Accountability	Overspend on services	L	A check on contracts and appointments is undertaken as part of the internal audit and reported to Council. Any problems encountered with a contract, the Clerk would investigate the situation, check the quotation/tender, research the issue, and report to Council	
Salaries and associated costs	Salary paid incorrectly	L	The Parish Council authorises the appointment of all employees together with starting SCP. SCP are assessed annually. Salary analysis and payslips are produced monthly by the Clerk/RFO together with a schedule of payments to HMRC (for PAYE and NI). These are check and approved by two authorised signatories as per Financial Regulations. The PAYE and NI payments are calculated and submitted using HMRC Basic Tools PAYE software which is backed up regularly and updated annually. Each employee has a contract of employment and job description.	Existing appointment and payment system adequate
	Wrong hours paid	L		
	Wrong rate paid	L		
	False employee	L		
	Wrong deductions of PAYE or NI	L		
	Unpaid PAYE and NI to HMRC	L		
Employees	Loss of key personnel	L	See above.	Existing procedure adequate.
	Fraud by staff	L	Adequate and appropriate insurance. Regular internal audits.	
	Actions undertaken by staff	L	The Clerk to be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. CiLCA qualified.	Membership of HALC Membership of SLCC
	Health & Safety	L	Appropriate policies in place and protection equipment as required.	Monitor working conditions, safety requirements and insurance regularly.
	Staff absence	L	Absence Management policy in place	

	Staff under-performance Employment disputes	L L	Staff Appraisal policy in place. The CLERK assesses and monitors staff performance. The Chairman assesses and monitors CLERK's performance. Appropriate policies in place.	
Councillor allowances	Councillors over paid	L	Only Chairman receives an allowance. Councillors can reclaim out of pocket expenses including mileage allowance. Checked at payment authorisations, signatories cannot authorise their own reimbursements.	Existing procedure adequate.
Election costs	Risk of an election cost	L	Risk higher in election year. When the election is due the Clerk obtains an estimate of costs from the District Council for both a full election and an uncontested election. No measures can be adopted to minimise risk of an election as this is a democratic process and budgeted for. An ear marked reserve is held for a mid-term by election.	Existing procedure adequate.
VAT	Reclaiming/charging	L	The Council has Financial Regulations which set out requirements. VAT arrangements – RFO to complete quarterly VAT returns.	Existing procedure adequate.
Annual Return (AGAR)	Submission within the time limits	L	Clerk completes Annual Return at the Year End which is approved and signed by the Council. The Council's software produces the figures to complete the Annual Return. The Annual Return is submitted to the Internal Auditor for completion and signing and checked prior to submission to the External Auditor, by 30 June.	Existing procedure adequate
Legal Powers	Illegal activity or payments	L	All payments are authorised at Full Council.	Existing procedure adequate.

			The Council currently has the General Power of Competence, if this is lost, then the power to spend should be referenced against the payment. Bank reconciliation checks are carried out by the Clerk monthly, and checked regularly by a Councillor, as per Standing Orders. Any concerns are reported to Full Council.	
COUNCIL RECORDS MANAGEMENT				
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality	L	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 Council or Committee meeting. Minutes and Agendas are displayed according to the legal requirements.	Existing procedure adequate. Guidance/training to Chair should be given (if required).
	Business conducted	L	Business conducted at Council meetings should be managed by the Chair.	Members to adhere to and sign a Code of Conduct.
Members Interests	Conflict of Interest	L	Councillors are reminded at each meeting to declare if they have any Interests in any of the Agenda items, and is on every Agenda.	Existing Procedure adequate.
	Register of Members Interests	L	Register of Members Interests forms are completed within 28 days of election. Councillors are asked to review their Interests regularly.	Members take responsibility to update their Register.
Insurance	Adequacy	L	Annual review undertaken to ensure that Council assets are adequately insured.	Existing procedure adequate.
	Risk of claim for losses, personal injury, third party claims	L	Insurance policies must include Employers and Employees liability and Third Party	Review provision regularly.
	Cost	L	At least three quotations are sought at time of renewal for the most 'cost effective' policy.	

			Three Year Long Term Arrangements offer the best cost option, and are reviewed every three years.	
Data Protection	Policy provision	L	The Council is registered with the ICO and pays an annual fee to keep the registration up to date. The Council has appropriate policies in place for Data protection, privacy and retention.	Existing procedure adequate. Policies are reviewed annually.
Freedom Of Information	Policy Provision	L M	The Council has adopted the model publication scheme. All information required to be published is published on the Council's website. Although there have not recently been any substantial or/lengthy requests for information, but the Clerk is aware that if a substantial request arrives, then this may require many hours of additional work.	Monitor and Report any impact of requests made under the FOI Act
Council Records – Paper	Loss through theft or fire damage	L	The Parish Council paper records are stored at the Parish Office in the Benians Pavilion, which is locked and alarmed. Burial records are stored in a fire proof safe.	Damage and theft is unlikely, so provision is deemed adequate
Council Records - Electronic	Loss through theft, fire, damage, corruption of computer.	M	The Parish Council's electronic records are stored on the office desktop, back ups of all files are taken daily, with the portable hard drive removed and kept off premises. Documents on the Clerk and Assisatnt's laptops backed up on a regular basis. Onedrive used for shared documents.	Provision is adequate
COUNCIL LAND AND ASSETS				

Assets	Loss or damage Risk/damage to third party(ies)/property	L L	An annual review of assets is undertaken for both insurance provision, maintenance, and audit purposes.	Existing procedure adequate.
Maintenance	Poor performance of assets or amenities	L	All assets owned by the Parish Council are reviewed regularly and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with correct procedures of the Parish Council. All assets are insured and reviewed annually.	Existing procedure adequate.
Notice Boards	Risk/damage/injury to third parties	L	Parish Council has notice boards sited around the village. All locations have approval of relevant parties and insurance cover where appropriate. Repairs/maintenance requirements reported to Open Spaces Committee	Existing procedure adequate.
Street Furniture - Fencing, kissing gates, benches, signs, and bins. - Bus shelters	Structural failure Risk/damage/injury to third parties	L L	Monitoring and inspections carried out. Acting on Councillor/public reports of damage. Communication with local constabulary and 'Streetwatch'. The Parish Council is responsible for several bus shelters. Cleaning schedule in place and maintenance addressed as required. Small maintenance fund ring-fenced. Regular inspections carried out.	Existing procedure adequate.
Meeting Location	Adequacy Health & Safety	L L	The Parish Council meetings are held in the Village Hall. The premises and facilities are considered adequate for the Clerk, Councillors, and public who attend from health and safety and comfort aspects.	Existing locations adequate

	Conflict situations Emergency situations	L L	Committee meetings are held at the Benians Pavilion, which is deemed adequate for smaller committee meetings, for attendees, as above. Training on managing conflict situations. Close the meeting. Call the police. Ensure exists are clearly marked, and any appropriate drill information is imparted prior to the meeting.	
Open Spaces - General	Falling trees, branches, overhang, damage to persons and property	M	Full tree inspection carried out every three years on Parish Council owned land. Regular checks as appropriate	Existing procedures adequate
- Swelling Hill Pond	Deep water causing harm to person/property	L	Adequate warning signing and fencing. Regular monitoring by contractors, O/S Committee and Clerk.	
- Cemetery	Falling/broken memorials, sunken graves	L	Regular checks carried out, specifically before and after burials. Three year memorial stability tests carried out by Clerk/Assistant, yearly interim checks on areas.	
- Recreation Ground	Play area equipment, failure, damage, vandalism, possible injury to persons	M	Regular safety checks, more frequently during high use times. Retention of safety records. Annual safety check by third party. Adequate safety signage in place with reporting details in place. Annual maintenance cover in place.	
- Illegal encampment on Council owned land	Legal costs for eviction Environmental health concerns Damage to Council property	H	Chairman/Clerk to contact HCC Liaison Officer and police. Policy in place. Access restriction measures in place. Regular monitoring of gates and posts.	

Benians Sports Pavilion and Parish Office	Total loss of building due to fire/water damage. Criminal damage. Electrocution Slips/trips/falls due to slippery surfaces, steps, paths, paved areas	M	Adequate Insurance cover and regular valuations. CCTV coverage of immediate area. Regular electrical tests. Regular checks carried out by Benians Committee members, Councillors and Clerk. Emergency contact number on display for contact.	Provision is adequate.
COUNCIL MATTERS - OTHER				
COUNCIL EVENTS	Injury to third parties, damage to facilities etc.	M	All events are fully risk assessed. Non council events on council land, hirers would need to provide risk assessments, confirmation of adequate insurance cover.	Provision is adequate.
COUNCIL INFRASTRUCTURE PROJECTS - New Community Building	Planning permission not granted Build costs not achievable and project not progressed. Budget exceeded Activity/deliverability not being met due to timescale problems Injury to workers and/or members of the public. Impacts on local economy, highways operation, material shortages or national events (eg. Pandemic)	L M M	Pre-application advice sought. All appropriate surveys undertaken, constraints addressed, local consultations to take place. Continual financial planning, fund raising task allocated to specific person. Financial tracker document in place and updated regularly to identify shortfalls. Time and cost contingency planning ongoing with detailed procedures, due process and best practice clearly identified. Ongoing liaison with all contractors All stage fully risk assessed.	Regularly meeting and reports back from the Working Group and Committee. Project Initiation Document in place and updated regularly. Procedure is adequate.

	Changes in policy	L	Regular liaison with local authorities.	
	Policy completion with no managing structure in place	L	Pre-planning during build stage.	
NATIONAL EVENTS	Procedures for marking national events eg. Death of a Monarch	L	Events risk assessed. Policy/procedure agreed by F&GP Committee	Procedure in place