

BRETtenham & KILVERSTONE 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. Ensure 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 the 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.

FINANCIAL AND MANAGEMENT				
Topic	Risk	R/A/Y/G	Management/control of risk	Review/Assess/Revise
Business Continuity	Risk of PC not being able to continue its business due to an unexpected circumstance	R	Majority of business conducted by Chairman and Clerk only	Need for continuity/cover plan Need for fire extinguishers in GOEL buildings
	Security of tenure not assured	A	Land Securities' (LS) letter of confirmation given to HLF confirming their support for the Trust and their willingness to allow it to continue under the existing annual licence for the foreseeable future is sufficient to Trust for continued operation of the Gardens. Keep current arrangements with LS and the owners of Warwick House under constant review.	Maintain dialogue with LS and owners of Warwick House and involve in future planning. 5 year lease being negotiated
	Inadequate income to cover running costs	A	Keep under constant review and consider ways to increase income. Proximity of risk kept under review from cash flow projections. Restrictions on number of open days places reliance on maximising group visits	Maintain and review long term budget/cash flow. Only use reserves and specific funds raised for improvement projects.
Financial Records	Inadequate records	G	RFO and Internal Auditor to advise	Existing procedure adequate.
	Financial irregularities	Y	The PC has Financial Regulations which set out the requirements.	Review the Financial Regulations annually and when necessary.

Bank, banking & cash	Inadequate checks	Y	The Trust has Financial Rules which set out the requirements for banking, cheques and reconciliation of accounts.	Existing procedure adequate.
	Bank mistakes	G	The bank does make occasional errors in processing cheques which are discovered when the accounts are reconciled with the bank accounts once a month when the statement arrive, these are dealt with immediately by informing the bank and awaiting their correction.	Monitor the bank statements monthly.
	Loss	G	Mistakes can happen but proper financial checks should reduce the risk	Existing procedure adequate.
	Loss through theft or dishonesty	Y	The Trust has Financial Rules which set out the requirements. Cash received is banked within 5 working days. There is no petty cash; floats are independently checked by a Trustee each open day.	Review the Financial Regulations & bank signatories/electronic authorisations, especially at AGM.
Reporting and Auditing	Information communication	Y	A monitoring statement is produced regularly before each Trustees' meeting with the agenda, discussed and approved at the meeting. This statement includes, bank reconciliation, budget update, and a breakdown of receipts and payments balanced against the bank.	Existing communication procedures adequate.
	Compliance	Y	The Treasurer should regularly audit internally.	Trust to appoint a Treasurer & Independent Examiner for Fidelity Compliance.
Direct costs, Overhead expenses & Debts	Goods not supplied but billed	Y	The Trust has Financial Rules which set out the requirements.	Existing procedure adequate.
	Incorrect invoicing	Y	All invoices to be paid by cheque are emailed to Trustee signatories & Treasurer for checking.	Consider online banking
	Cheque payable incorrect	Y	The Trustee signatories check amount of cheque against invoice amount.	
	Incorrect amount taken from debit card	Y	Administrator reconciles receipts against statements monthly.	Review the Financial Regulations when necessary.
	Loss of stock	Y	The Trust has limited stocks; these are checked and monitored by the Local Management Committee.	Refine procedures
Grants - receivable	Receipts of Grant	Y	The Trust 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.

Personnel	Loss of key personnel	A	Majority of business conducted by Administrator only	Need for continuity/cover plan
	Fraud by staff/volunteers	Y	Checklists and monitoring carried out wherever money is involved.	Existing procedure adequate.
	Health & Safety	Y	The Volunteers should be provided with adequate direction and safety equipment needed to undertake the roles, ie. protective clothing and training.	Monitor working conditions, safety requirements and insurance regularly.
Annual Return - Accounts	Submit within time limits	Y	Annual Return is completed and signed by the Trustees, submitted to the internal examiner for completion and signing then checked and sent on to Companies' House and the Charity Commission.	Existing procedures adequate
Annual Return – Co. House	Submit within time limits	Y	Annual Return is completed online by Treasurer/Administrator.	Submitted electronically but dependent on postal reminder being received.
Registered Address	Access for post	Y	Registered address (Warwick House) is not accessible by Trust other than by goodwill of owners.	HC agreed to have her home as the registered address of GOEL
Legal Powers	Illegal activity or payments	Y	All activity within the powers of the Trust to be resolved and minuted at a Trustees' meeting.	Powers have been recorded since 2003
Data protection	Policy Provision	G	The Trust is registered with the Data Protection Agency	Ensure annual review of registration

PHYSICAL EQUIPMENT OR AREAS				
Subject	Risk(s) Identified	R/A/Y/G	Management/control of risk	Review/Assess/Revise
Assets	Loss or Damage	R	An annual review of assets is undertaken for insurance provision, storage and maintenance provisions.	Existing procedure adequate. No assessment conducted [by LMT?]
	Risk/damage to third party(ies)/property	R	Covered by separate Garden Risk Assessment	Existing procedure adequate. No risk assessment conducted [by LMT?]
Maintenance	Poor performance of assets or amenities	Y	All assets owned by the Trust are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned /authorised in accordance with the correct procedures of the Trust.	Existing procedure adequate. Ensure inspections carried out.
	Risk to third parties	A	All assets are insured and reviewed annually.	Renew public liability insurance annually
Trust records – paper	Loss through: fire damage	Y	The Trust's records are stored at the Administrator's office. Records include historical correspondence, records such as, insurance, volunteer details etc. Materials are in metal filing cabinets (not fire proof).	Damage (apart from fire) is unlikely and so provision adequate.
Trust records - electronic	Loss through: fire, damage/ corruption of computer	A	The Trust's electronic records are stored on the Trust Administrator's computer. Back-ups of the files are taken at regular intervals.	Copies of account files emailed to Treasurer monthly.