

EASTINGTON PARISH COUNCIL

RISK ASSESSMENT & MANAGEMENT

INTRODUCTION

This document summarises the risk areas for which the Parish Council is responsible and gives details of the insurance cover. For the full Risk Management Table please see Appendix 2, for details of Risk Schedule giving dates when items last assessed, please see Appendix 3.

INSURANCE

Insurer: Hiscox via Came & Company, 1st Floor Offices, 2 Meridian Office Park, Osborn Way, Hook, Hampshire, RG27 9HY
Policy No: 1891376

The Policy covers:

Mandatory items

- Public Liability (£10million)
- Employer's Liability (£10million)
- Money (£1,000)
- Fidelity Guarantee (£150,000)

Other items:

- Playground equipment
- Defibrillators and cabinets
- Personal Accident – covers councillors, employees and volunteers up to age of 90
- Legal expenses

PLAY AND SKATE PARK EQUIPMENT

Insurance figures under this heading are reviewed annually by the Clerk.

In addition to the insurance cover provided, all equipment is subject to:

- Monthly inspections by the Friends of Snakey Lane Park.
- Annual inspection by RoSPA.

NOTICE BOARDS AND BUS SHELTERS

The parish council owns four notice boards and two bus shelters in the parish and they are inspected annually and any matters requiring attention are brought to the next full council meeting.

WAR MEMORIAL & TOMBSTONES AT ST MICHAEL'S & ALL ANGELS CHURCH (Closed Churchyard)

The War Memorial belongs to the Church but resides within the closed churchyard for which the Parish Council is responsible. The condition of the memorial and tombstones within the churchyard are visually checked by the Parish Council annually and by a stonemason every 5 years.

ALKERTON CROSS

The condition of the monument is visually checked by the Parish Council annually and by a stonemason every 5 years.

EASTINGTON BURIAL GROUND

The following procedures are carried out on a regular basis by the Parish Council:

- Monthly visual check by walking through the burial ground
- Annual hands on check of all memorial stones in May
- Records of the annual check are retained by the Parish Clerk
- Grass cutting is undertaken by contractor chosen by the Parish Council and a copy of their public liability insurance is held with the Parish Clerk.

TREES

The Parish Council has responsibility to ensure that PC-owned trees are in a safe condition particularly in areas where the public may walk and sit beneath, therefore the Parish Council conducts a routine annual visual check for dead branches, plus additional checks are conducted after periods of bad weather that may have damaged trees. Every 2-3 years the Parish Council has the trees independently checked. The Parish Clerk retains records of the safety checks.

OFFICE STAFF & CONTRACTORS

The Clerk conducts annual risk assessments; these are stored separately from this document.

COMPUTER FILES

The parish council has one laptop computer; it is protected with Webroot Secure Anywhere for anti-virus protection. All the Council's files are on DropBox which provides an automatic 30 day backup.

MONEY

Money is a mandatory item on the insurance schedule. However, the Parish Council do not operate a petty cash system and no cash is held on behalf of the parish on a regular basis. Any monies received are banked promptly.

All cheques have to be signed by two members of the Parish Council as per the Local Government Act 1972, Section 150 (5). The members signing must be recognised by the Council's bank as registered signatories. The cheque signatories are also vigilant as to the payee on each cheque to detect and prevent any possible fraud.

Online banking is used to make payments to suppliers; payments are set-up by the Clerk and authorised by two members of the Parish Council. Each person authorised for online banking has their own unique login and passcode which is not shared with anyone.

CLERK'S HOME

The Clerk works from home and takes measures to ensure all laptop plugs and wires are kept out of walking routes. All office equipment is either in the office/bedroom or in the filing cabinet in the garage.

PAYROLL

The monthly payroll for the Clerk is processed by PATA (UK). The Clerk is paid by the last working day of each calendar month. The payment is ratified by Full Council at the next meeting. Expenses and overtime are agreed by Full Council prior to payment through the monthly payroll. All timesheets are circulated to Full Council.

OWEN HARRIS MEMORIAL GROUND

The Parish Council is a custodian trustee of OHMG; the day to day management is the responsibility of the Owen Harris Memorial Ground Committee.

EASTINGTON VILLAGE HALL

The Parish Council is a custodian trustee of Eastington Village Hall; the day to day management is the responsibility of the Eastington Village Hall Committee.

FINANCIAL INTERNAL CONTROL PROCEDURES

In addition to the controls in the Financial Regulations, Eastington Parish Council also has in place the following

Monthly:

- The Clerk shall submit all spending for the month on a schedule to be approved by council
- The Clerk shall provide a monthly bank reconciliation
- All cheques and counterfoils for payments are to be signed by 2 Councillors. The Clerk is not a signatory.
- The Clerk shall present to the Council an update of expenditure and how it relates to the budget.

Quarterly:

- Two councillors will check the accounts to ensure all procedures are being followed, using the checklist provided by GAPTC (see Appendix 1).

Yearly:

- In November the Clerk shall present a draft budget and ask for estimated expenditure on projects for the coming year.
- In December or January the precept will be set.
- In April the Clerk will prepare the accounts for examination by an internal auditor who is independent of the council. The purpose of the internal audit is to review whether the system of financial control is effective.
- In April/May all relevant paperwork and administration will be completed, in accordance with the external auditor's requirements.
- The councillors will approve the accounts and sign all relevant paperwork at the council meeting which will be minuted.

BUSINESS CONTINUITY PLAN

This section covers the process to follow should the Parish Clerk be:

Absent from monthly full council meeting
Unavailable long-term

1. Clerk failing to attend council meeting.

Wherever possible, the Clerk will have pre-arranged temporary cover. The Clerk will inform the Chairman/Vice-Chairman of absence as soon as possible. If the Clerk has failed to arrive within 10 minutes of meeting start time and no contact has been made, the meeting should continue, and one of the councillors will note the minutes of the meeting.

Wherever possible, the Clerk will have circulated the meeting papers prior to the meeting. These include:

Agenda
Previous meeting minutes
Schedule of payments for approval
Finance reports
Record of post received.

After the meeting, the council will forward the minutes to the clerk for completion and distribution, or invoke Procedure (2) below.

2. Clerk unavailable long-term

In the event the Clerk is unavailable longer-term (more than 1 week), the Chairman/Vice-Chairman will contact Gloucestershire Association of Parish and Town Councils (GAPTC) to engage the services of a locum clerk.

Email: advice@gaptc.org.uk

Telephone: 01452 883388.

Appendix 1 – Quarterly internal check-list (provided by GAPTC)

	YES	NO	Comment
All payments are authorised by two Members			
Cheque signatories have initiated the original invoice as evidence			
The cheque counterfoil initialled by the auditing Member			
Bank accounts reconciled monthly (or other - please identify)			
Payroll actioned accurately on a regular basis (state frequency)			
All payments entered into accounting system/spreadsheet/cashbook accurately with the relevant power			
Payment schedule presented to full council (state frequency)			
There are separate s137 and VAT columns on the accounting spreadsheet/system			
The VAT is claimed regularly (please state frequency)			
Receipts are correctly recorded on accounts system/spreadsheet			
Receipts are reconciled against original bank statements			
For funds being transferred between accounts, a virement has been agreed and recorded by the Council			
A reconciliation of accounts is presented to Council regularly (please state frequency), and date of last one.			
The internal checks occur (state frequency)			
Any other comments			
Auditing Member: - PRINT NAME (Signature)			
Date:			

Appendix 2 – Risk Management Table

Area	Risk	Level	Control (and agreed improvements)
Assets	Protection of physical assets	M	Playground equipment insured. Value increased annually by RPI.
	Security of equipment etc	H	Office equipment insured. Anti-virus software kept up to date on office laptop. Backups of documents retained on Dropbox and on USB memory stick with the Chairman.
Finance	Banking	M	Money banked with High Street Banks.
	Risk of consequential loss of income	M	Insurance cover. Sum insured £10,000 (to cover loss of income). Important documents backed-up and stored off premises.
	Loss of cash through theft or dishonesty	M	All monies received are banked promptly. There is no petty cash system which reduces risk of theft.
	Financial controls and records	M	Monthly reconciliation produced by Parish Clerk. Two signatories on cheques. Two authorisations for online payments. Internal and external audit.
	Comply with VAT Regulations	M	Use help line when necessary. VAT payments and claims calculated by Parish Clerk. Internal and external auditor to provide double check.
	Sound budgeting to underlie annual precept	M	Resources Committee and Council receive detailed budgets in the late autumn. Precept derived directly from this. Expenditure against budget reported to Council each month.
	Complying with borrowing restrictions	L	No new borrowing likely at present

Liability	Risk to third party, property or individuals	M	Insurance in place. Open spaces checked regularly. Trees investigated when damage reported.
	Legal liability as consequence of asset ownership (especially burial ground and playground)	H	Insurance in place. Monthly checks of playgrounds and burial ground. Annual checks by ROSPA of playground, plus annual "hands-on" check of headstones in the burial ground and closed churchyard. Written records kept.
Employer Liability	Comply with Employment Law	M	Membership of various national and regional bodies including Employees Organisation (eg SLCC).
	Comply with HMRC requirements	M	Regular advice from HMRC. Internal and external auditors carry out annual checks.
	Safety of Staff and visitors	M	Annual H&S risk assessment checks.
Legal Liability	Ensuring activities are within legal powers	H	Clerk clarifies legal position on any new proposal. Legal advice to be sought where necessary.
	Proper and timely reporting via the Minutes	M	Council meets once a month and receives and approves Minutes of meetings held in interim. Minutes made available to press and public via the web site and on request.
	Proper document control	M	Leases and legal documents in Clerk's home office. Other data storage to comply with Data Protection Act.
Councillor propriety	Registers of Interests and gifts and hospitality in place	H	Register of interest completed. Gifts and hospitality register updated as required.

Appendix 3 - Risk Schedule

Eastington Parish Council Risk Schedule			
Item	Frequency	Last Reviewed	Comments/ Actions
Parish Council Insurance, including:	Annual	June-2017	Three-year long term arrangement with Hiscox commenced 2016.
Public and Employers' Liability	Annual	June-2017	
Money and Fidelity Guarantee	Annual	June-2017	
Personal Accident	Annual	June-2017	Up to age 90.
Alkerton Cross Monument	Stonemason check once every 5 years; visual check annually	June 2017 (stonemason)	Visually inspected annually by parish council.
War Memorial	Stonemason check once every 5 years; visual check annually	July 2017 (visual)	Visually inspected annually by parish council.
Inspection of Play and Skate Equipment by Qualified Inspector	Annual	April 2017	Inspected by RoSPA
Other Inspections/Maintenance:			
Tree inspections – Burial Ground	Every 2-3 years and as required	2016	Tree Management
Tree inspections – Closed Churchyard	Every 2-3 years and as required	Oct-2015	Tree Management
Tree inspections – Alkerton Green Common Land	Every 2-3 years and as required	March 2017	Tree Maintenance Ltd
Tree inspections – Nastend Green Common Land	Every 2-3 years and as required	March 2017	Tree Maintenance Ltd
Tree inspections – Westend Green Common Land	Every 2-3 years and as required	March 2017	Tree Maintenance Ltd
Burial Ground stones	Annual	May 2017	Councillors
Bus Shelter – Victoria Drive	Annual	July 2017	Some minor damage but sound condition.
Bus Shelter – Springhill nr canal	Annual	July 2017	Concrete design, solid but has a thin crack on one side. Monitor condition and replacement planned for 2017.

Inspection of Playground Equipment by Friends of Snakey Lane Park	Monthly	Ongoing	Annual inspection carried out April 2017
Telephone box – Nastend	Annual	July 2017	Visual only by Clerk
Telephone box – Victoria Drive	Annual	July 2017	Refurbished by volunteers

Financial Matters:			
Banking Arrangements	As required		Monies received banked within one week of receipt
Insurance Providers	Annual	June 2017	Changed to Hiscox
VAT Return Completed/Submitted	Annual	May 2017	Previous year claimed
Additional Audit Fee	Annual		None in 2016
Annual Salary Review	Annual	April 2017	NJC agreed 1% across the scales
Election Costs	Annual	May 2016	Uncontested election – no costs
Other:			
Budget Agreed, Monitored and Reported	Annual	Jan 2017	Monthly monitoring & reporting
Precept Requested	Annual	Jan 2017	
Payments Approval Procedure	Annual	May 2017	As part of financial regulations
Bank Reconciliations Overseen by Councillors	Annual	Ongoing	Reported monthly
Clerk's Salary Reviewed & Documented	Annual	August 2015	Incremented due to qualifications achieved
Use of Home as Office Allowance	Annual		HMRC unreceipted amount of £4 per week allowed
Internal Audit	Annual	April 2017	IAC
External Audit	Annual	June 2017	Grant Thornton
Internal Check of Financial Records	Annual	August 2017	Two councillors
Record Keeping:			
Minutes Properly Numbered etc	On-going		Ongoing
Asset Register Available/Updated	On-going		Updated May 2017
Financial Regulations	On-going		Reviewed May 2017

Available/Updated			
Standing Orders Available/Updated	On-going		Reviewed May 2017
Back-up Taken of Computer Records	Ongoing		Files are stored on DropBox and backups kept for 30 days
Employees and Contractors:			
Contracts of Employment	As required		
Contractors' Indemnity Insurance	As required		
Written Arrangements with Contractors	As required		
Members' Responsibilities:			
Code of Conduct Adopted	On-going		Adopted May 2017
Register of Interests Completed and Updated	On-going		May 2016 following election
Register of Gifts/Hospitality	On-going		
Declarations of Interests Minuted	On-going		