

Chesham Bois Parish Council Risk Assessment Report

This report serves as a record of the identified, key risks associated with the activities and assets of Chesham Bois Parish Council and the controls in place to mitigate those risks. All necessary steps will be taken by the Council to avoid, reduce or eliminate risk, insofar as it is practical and reasonably possible. Alternatively, the Council may decide to accept certain risks or transfer a risk to a third party, such as an insurance provider.

Current text: A Risk Assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable Council to identify any and all potential inherent risks. Council will take all practical and necessary steps to reduce or eliminate risks, in so far as is practically and reasonably possible. This document has been produced to enable Council to assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them.

Financial

Subject	Risk Identified	Level of risk	Management/Control of Risk	Review/Assess/ Revise
Precept	Adequacy of precept requirements	Low	The Council prepares detailed budgets in the late autumn for the following financial year commencing 1 st April and the precept is derived directly from this work. Expenditure against budget is reported to Council monthly.	Existing procedures are adequate
	Requirements not submitted to Buckinghamshire Council in time	Low	Precept should be considered by Council 3 months prior to the submission deadline. Deadline should be ascertained from Bucks. Council as soon as possible each year.	
	Amount not received by CBPC	Low	The Clerk informs Council when the monies are received.	
Financial Records	Inadequate records and financial irregularities	Low	The Council has Financial Regulations which set out the requirements.	Regulations reviewed annually
	Records kept on third party software and accessed online, creating IT and data security risks	Medium	Contract terms and conditions reviewed by more than one person and independent, expert consultants if required prior to signing service contracts. Suppliers required to provide secure IT access, secure data storage and back up.	Contracts reviewed and audited
Bank & Banking	Inadequate Checks	Low	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. Finance software used from 4/22 identifies reconciliation anomalies on an automated basis.	Existing procedures are adequate and audited on an annual basis.
	Bank Errors	Low	The clerk reconciles the bank accounts once a month when the statement arrives; any problems/irregularities are dealt with immediately by informing the bank and awaiting their correction.	
	Loss	Low	Losses would result from a bank error and these would be immediately reported to the bank. Possible risk of losses from unauthorised access to the Council's bank account are minimal due to access controls.	
	Charges	Low	Bank statements are monitored and irregular bank charges queried.	

	Security	Medium	The Council has Financial Regulations which sets out the requirements.	
Cash	Loss through theft or dishonesty	Low	The Council has Financial Regulations which set out the requirements. Cash is banked within 6 working days. Petty cash is not used. Expenses are reimbursed monthly following submission of an Expenses form.	Existing procedures are adequate
Reporting & Auditing	Information communication	Low	A budget monitoring statement is produced for Council meetings on a regular basis (at least quarterly) and discussed. If any budget item is not approved at the meeting, anomalies are addressed by the Clerk and presented at the next Council meeting.	Existing procedures are adequate
	Compliance	Low	Auditing takes place on an annual basis.	
Direct Costs Overheads Expenses & Debts	Goods not supplied but billed	Low	The Council has Financial Regulations which set out the requirements.	Existing procedures are adequate and Financial Regulations reviewed annually
	Incorrect invoicing	Low	Prior to each Council meeting invoices are checked by the clerk, allocated a cost code and checked again by the Chair of a relevant Working Group if appropriate. A payments schedule is circulated to councillors prior to the Council meeting and any councillor can query an invoice with the clerk. If satisfactory, the payment schedule is approved at a Council meeting.	
	Electronic payment incorrect	Low	The clerk uploads the online payments and provides a copy of the payments to be authorised online together with the invoices. After the meeting at which the payments are approved two councillors will be nominated to sign the online payment list and log in to the banking system to complete the two-step process to authorise payments.	
	Loss of Stock	Low	Stock is stored and monitored by the clerk and insurance is in place.	
	Unpaid Invoices	Low	Unpaid invoices due to Council are pursued by the clerk on a regular basis.	
CPBC Run Activities	Risk of financial loss	Low	Activities such as the biennial Village Fete, have historically been financed by stall sales and sponsorship prior to the event. A maximum financial exposure is ascertained and agreed prior to the event. If finance is not secured in advance there may be some financial risk which could be covered by the Council's reserves or the scope of the event could be changed by the Council.	Existing procedures are adequate
Grants & Support – Payable	Power to pay /Authorisation of Council to pay	Low	All such expenditure goes through the required Council process of approval, decisions are minuted and listed accordingly if a payment is made using S137 power of expenditure. A grant application form has been devised to keep up to date records of applications.	Existing procedures are adequate
Grants – receivable	Receipts of grants	Low	The Council does not presently receive any regular grants. Any one off grants come with terms and conditions to be satisfied and would be approved by the Council and monitored by the clerk.	Existing procedures are adequate

Charges /Rentals Payable	Payments of charges, leases, rentals	High	The Council rents an office from St Leonards Parish Church; rent is paid bi-annually in advance by standing order. Payments are reported to Council as made. As at Autumn 2022, the Landlord has advised the lease has expired and submitted a planning application in November 22 to demolish the premises and build different facilities on site. The Council plans to budget for a change in rent and research contingency plans for alternative office space.	Existing procedures are adequate
Charges /Rentals Receivable	Receipts of charges, leases	Low	Invoices for leases and licences are issued in advance of due dates. The lease with The Berkhamsted School for car parking on Common land off Copperkins Lane requires submission of insurance details to Council on an annual basis. A schedule of wayleaves payments is kept, updated and monitored by the clerk.	Existing procedures are adequate. Leases are reviewed periodically
Best Value/ Accountability	Work awarded incorrectly	Low	The Council has Financial Regulations which set out the requirements for awarding contracts.	Existing procedures are adequate
	Overspend on services	Medium	If a problem was encountered with the cost of a contract the clerk would investigate the situation, check the quotation/tender, research the problem and report the matter to the Council.	
Salaries & Associated Costs	Salary paid incorrectly Wrong hours paid Wrong rate paid/ False employee	Low Low Low Low	Payments of salaries, approved by the Council in line with any contract terms, are made by BACS methods provided that the instruction for each payment is signed by two authorised councillors who are bank signatories and are retained and any payments are reported to Council as made. The Council authorises the appointment of all employees. Council assess salary rates annually and local authority employee pay and holiday awards are subject to union negotiations each year. Salary analysis and payslips are produced by the clerk on a monthly basis.	Existing procedures are adequate
	Wrong deductions of NI or Tax Unpaid Tax & NI Contributions to HM Revenue	Low Low Low	Tax and NI is worked out by the external payroll administrators. Payments are made quarterly to HM Revenue by the clerk and reported to Council as made. The payroll administrators produce the Inland Revenue Annual Return which is checked and approved by the clerk and submitted by the payroll administrators. Auditors carry out annual checks.	
Employees	Fraud by staff	Low	The requirements of Fidelity Guarantee insurance, which is arranged on an annual basis are adhered to with regards to fraud.	Existing procedures are adequate
	Health & safety	Low	All employees are provided with adequate direction and safety equipment needed to undertake their roles. Regular risk assessment checks of workplace carried out.	

Election Costs	Risk of an election cost	Low	Risk is higher in an election year. Estimated costs to be obtained from Buckinghamshire Council and included in the budget if General Reserves are insufficient.	Existing procedures are adequate
VAT	Reclaiming	Low	The Council has Financial Regulations that set out the requirements.	Existing procedures are adequate
Annual Returns to HM Revenue	Submit within time limits	Low	Employer's Annual return is completed and submitted online to HM Revenue by the payroll administrators, having been approved by the clerk. The Financial Annual Return is completed by the auditor and clerk, approved by the Council and submitted to the External Auditor within the time limits.	Existing procedures are adequate
Legal Powers	Illegal activity of payments	Low	All activity and payments within the powers of the Council to be resolved and minuted at Council meetings.	Existing procedures are adequate

BUSINESS CONTINUITY

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Loss of key personnel	Inability to conduct Council business	Medium	In the event of the clerk being indisposed or absent, the Chairman is to contact the Buckinghamshire & Milton Keynes Association of Local Councils for advice. A locum Clerk may be engaged.	Existing procedure adequate Member of SLCC /NALC
Council Records – Paper	Loss through: Theft Fire Damage	Low Medium Low	The Council's records are stored at the Council office. Records include historical correspondence, minutes, insurance, burial ground, building plans and bank records. Key documents are stored in a lockable fireproof safe.	Existing procedures are adequate
Council Records - Electronic	Loss of office and council data managed by third parties through: Theft Fire Corruption of data Viruses, hacking and malware	Low Low Low Low	The council records are stored in Microsoft Cloud service OneDrive. Minutes agendas and policies are shared with council members via an alternative cloud service, Google Drive. Both of these cloud services provide high availability off-site data backup and the risk of data loss is negligible. The Council's computer systems comprise both a desktop, permanently installed in the office and a portable laptop computer that is capable of running all of the council services. Data is shared between these two computers via "the cloud" eliminating the need for local backup copies. For full business continuity the laptop is kept overnight in a fireproof safe or off-site. Both computers are protected via adequate anti-malware products. They have up to date security patches. These should be applied at regular intervals. Both computers are protected by adequate passwords.	Existing procedures are adequate
Councillors	Failure to retain or secure the necessary number of members for the Council	Medium	When a vacancy, arises the clerk is to follow correct legal processes and ensure appropriate actions are taken to co-opt members onto Council.	Existing procedures are adequate

LEGAL

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Members Interests	Register of Members interests	Medium	Completed register of members' interest forms are submitted to the Monitoring Officer at BC and regularly reviewed. Councillors are responsible for the accuracy of the information they provide and any change in a councillor's register of interests must be notified in writing to the clerk. Councillors are required to declare an interest in any item of business and this is recorded in the minutes.	Existing procedures are adequate
	Conflict of interest	Low		
Data Protection	Policy Provision	Low	The Council is registered with the Information Commissioner; a data protection policy is published; data protection wording is referenced on relevant documents; and a data breach log is kept.	Existing procedures are adequate
Freedom of Information Act	Policy Provision	Low	The Council conforms to the Freedom of Information Act and responds to individual requests in accordance with it.	Existing procedures are adequate
Burial Ground Legislation	Lack of knowledge of regulations	Medium	The Council is a member of the Institute of Cemetery & Crematorium Management (ICCM) which offers training and technical support. The Clerk monitors changes in regulations, advises the Council, undertakes training and manages training requirements for the Burial Ground Custodian.	Existing procedures are adequate

GOVERNANCE & MANAGEMENT

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Parish Clerk	Unqualified Clerk	Medium	The Council has operated without a qualified Clerk since August 2021. A programme of training leading to a CiLCA certificate in 2024 is in place for the Clerk (employed since October 2021) and an experienced local Clerk has been arranged to act as a mentor. In addition, technical support is provided by BMKALC and the ICCM (with regard to management of the Burial Ground).	Existing procedures are adequate
Compliance	Lack of knowledge of regulations and codes	Low	The Clerk ensures that all Councillors have copies of relevant Acts; and that a Code of Conduct, Standing Orders and Financial Regulations are in place. The Clerk will highlight essential details and arrange training as required.	Existing procedures are adequate
	Inadequate or absent detail in Standing Orders	Low	Ensure that Standing Orders are adopted by the Council, subjected to regular reviews and understood by councillors.	
	Council acting outside its powers laid down by Parliament	Low	Clerk to monitor relevant legislation and report to Council. Independent legal or other expert advice to be sought when necessary.	
Agendas/ Minutes/ Notices/ Statutory Documents	Accuracy and legality	Low	Agendas and minutes are produced in the prescribed method by the Clerk and adhere to the legal requirements. Agendas are displayed and minutes are available in accordance with the legal requirements. Minutes are approved and signed at the following Council meeting.	Existing procedures are adequate. Members to adhere to Code of Conduct.
	Business conduct	Low	Business conducted at Council meetings should be managed by the Chair.	

Insurance	Adequacy	Low	An annual review is undertaken of all insurance arrangements and mid-term changes are notified to the insurance provider by the Clerk.	Existing procedures are adequate.
	Public Liability: risk to third party and or property.	Medium	Insurance is in place for £10million. Risk assessments are regularly carried out to comply with requirements.	Risk Assessment carried out.
	Employer Liability: non-compliance with employment law	Low	Clerk undertakes training and seeks advice from the Buckinghamshire and Milton Keynes Association of Local Councils, (BMKALC).	
Litigation	Risk of legal action being taken against the Council	Medium	<p>Public Liability Insurance covers general third party damage and personal injury claims where the Council is found to be at fault. Open spaces and the burial ground are checked regularly. There is a rolling tree management plan based upon specialist advice. Trees are investigated when damage is reported. Risk Assessments are carried out for all Council events. Burial Ground memorial safety tests are carried out.</p> <p>All contractors are to sign declarations confirming that they will: comply with their Health and Safety responsibilities, provide a copy of their public liability insurance cover (£5m minimum) and risk assessments, ensure their employees use protective and well-maintained equipment, receive adequate training and supervision and report all accidents. An up-to-date register is kept by the Clerk.</p>	Existing procedures are adequate

ASSETS & PROPERTY

Subject	Risk Identified	Level	Management/Control of Risk	Review/Assess/Revise
Assets	Loss or damage to assets	Low	<p>A list of assets is kept and an annual review is undertaken for insurance purposes. Any significant changes are notified to the insurance provider.</p> <p>Trees owned and managed by the Council are subject to a tree management plan registered with the Forestry Commission and regular safety checks by independent experts.</p> <p>Expert, independent contractors are engaged to check and maintain trees and property in the Burial Ground.</p>	Asset Register reviewed annually
	Loss or damage to third parties/properties	Low	Insurance in place and requirements checked on an annual basis.	
	Electrical fire damage	Low	Electrical equipment is checked and certified as necessary.	
Maintenance	Poor maintenance of assets or amenities	Low	All assets owned by the Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised in accordance with the correct procedures of the Council. Assets are insured.	Existing procedures are adequate

Notice Board	Risk of damage	Low	The Council currently has four noticeboards. No formal inspection procedure is in place but any report of damage and faults are reported to Council and dealt with in accordance with the correct procedures of the Council.	Existing procedures are adequate
Street Lighting	Risk/injury to third party	Low	Insurance is in place. Maintenance contract with contractor who undertakes inspections and repairs.	Existing procedures are adequate
Mobile Vehicle Activated Signs	Risk of damage	Low	The Council currently has 6 x MVAS units, set up at different locations from time to time. Insurance is in place.	Existing procedures are adequate
Meeting Location	Adequacy	Low	The majority of Council meetings are held in the Parish Centre or Council Office.	Existing procedures are adequate
	Health & safety	Low	The premises and facilities are considered to be adequate for the Clerk, councillors and public who attend.	