

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.

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. The 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 the 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 late autumn for the following financial year commencing 1 st April and the precept is derived directly from this work. Expenditure against budget is regularly reported to the Council during the year.	Existing procedures are adequate
	Requirements not submitted to Buckinghamshire Council in time	Low	Precept should be considered by the 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 that 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 financial service contracts. Suppliers required to provide secure IT access, secure data storage, regular back up and comply with the Data Protection Act 2018.	Contracts reviewed and audited
Bank & Banking	Inadequate Checks	Low	The Council has Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts. Finance software used from 4/2022 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 bank statement arrives; any problems/irregularities are dealt with immediately by informing the bank and awaiting their correction.	
	Loss	Low	Losses would result from an administrative or bank error and these would be identified by Council review or audit and immediately reported to the bank. Possible risk of loss from unauthorised access to the Council's bank account is minimal due to access controls.	

	Charges Security	Low Medium	Bank statements are monitored and irregular bank charges queried. The Council has Financial Regulations which sets out the requirements. The selected bank and third party financial data host are required to have robust security measures in place.	
Cash	Loss through theft or dishonesty	Low	The Council has Financial Regulations which set out the requirements. Petty cash is not used. No cash transactions, with the exception of the requirements for the biennial Summer Fete. 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 on the banking portal and provides a copy of the payments to be authorised online together with the invoices for review by the Council. After the Council meeting at which the payments are approved, two councillors will be nominated to sign the online payment list and two authorised members of the council log in to the banking system to complete the two-step process to authorise payments. The payment list is signed by the Chair and Clerk after review and approval by the Council	
	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 the Council and sales of spaces for stalls and sponsorship is obtained prior to the event. A maximum financial exposure is ascertained and agreed prior to the event. If adequate funds to cover the cost of the event in advance are not secured, 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 in line with the Financial Regulations. 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 2024, the office lease has expired and the regular rental payments to the Landlord are being returned, pending the outcome of a planning appeal submitted by the Landlord to develop a large commercial centre on the site. The Council has obtained legal advice to deal with the situation and has reserves in place to rent alternative temporary or permanent office space if necessary.	Legal advice obtained.
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 that 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	Low	Payment of salaries and wages are approved by the Council in line with any contract terms and in line with NALC union negotiated settlements each year. Payments are made by bank transfer and approved on the bank portal by two authorised councillors who are bank signatories. All payments are reported to the Council. The Council authorises the appointment of all employees. The Council assesses salary rates annually and local authority employee pay and holiday awards are subject to NALC union negotiations each year. Salary analysis and payslips are produced by the Clerk on a monthly basis.	Existing procedures are adequate
	Wrong hours paid Wrong rate paid/ False employee	Low Low Low		
	Wrong deductions of NI or Tax Unpaid Tax & NI Contributions to HM Revenue	Low Low Low	Tax and NI is worked out by external payroll administrators. Payments are made quarterly to HM Revenue by the Clerk and reported to Council as made. Auditors carry out annual checks.	

Employees	Fraud by staff	Low	Fidelity Guarantee insurance is arranged on an annual basis and terms are adhered to with regard to fraud.	Existing procedures are adequate
	Health & safety	Low	All employees are provided with adequate direction and safety equipment needed to undertake their roles and risk assessments are carried out for community events.	
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	The Employer's Annual return is completed and submitted online to HM Revenue by the payroll administrators, The Financial Annual Return is completed by the auditor and Clerk, approved by the Council and submitted to the External Auditor within the requisite time limits.	Existing procedures are adequate
Legal Powers	Illegal activity of payments	Low	All payments are reviewed by the Council and approved or challenged if necessary and minutes of the meeting are kept. In addition, bank transfer payments approved by the Council are made by authorised signatories in a two-step approval process.	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 and historic records from 1894 are stored by Buckinghamshire Council Archives. Records include correspondence, minutes, insurance, burial ground records, building plans and bank records. Historic paper documents and Registers of Burials are stored in a lockable fireproof safe; files are kept in metal cabinets; and other files are kept on shelves in the office.	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	Council records are stored in Microsoft Cloud service OneDrive and minutes, agendas and policies are shared with councillors via Google Drive. A portable back-up device was purchased in October 2024 to back-up the office PC on a regular basis and this allows for off-site and offline access to records if online access or access to the 'cloud' data centre fails. The Council's IT equipment includes a desktop PC, a portable laptop computer, back up device, two monitors, keyboard, wireless router and a printer. The laptop and	Existing procedures are adequate

			portable back-up device are taken off site or stored in the fireproof safe when not in use. Access to equipment is password protected and the hardware has anti-malware software installed that should be applied and updated on a regular basis.	
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 procedures to ensure appropriate actions are taken to co-opt members onto the 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 Bucks. Council and regularly reviewed. Each councillor is 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.	Existing procedures are adequate
	Conflict of interest	Low	Councillors are required to declare an interest in any item of business on a meeting agenda and this is recorded in the minutes.	
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 the requirements.	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 any 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. 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; are subject 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. Risk Assessment carried out.
	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.	
	Employer Liability: non-compliance with employment law	Low	Clerk 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 is in place to cover general third party damage and personal injury claims against the Council.</p> <p>There is a rolling, annual schedule for tree inspections by an expert consultant.</p> <p>Risk Assessments are carried out for all community events arranged by the Council.</p> <p>Burial Ground memorial safety tests are carried out.</p> <p>Contractors are required to comply with their Health and Safety responsibilities, provide a copy of their public liability insurance cover (£5m minimum) and risk assessments on request and ensure their employees use protective clothing if necessary and well-maintained equipment, receive adequate training and supervision.</p> <p>An accident 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	A list of assets is kept and an annual review is undertaken for insurance purposes. Any significant changes are notified to the insurance provider.	Asset Register reviewed annually
	Loss or damage to third parties/properties	Low	Trees on Common Land owned and managed by the Council are subject to a tree management plan registered with the Forestry Commission. Regular inspections of trees are carried out by independent experts. Expert, independent contractors are engaged to check and maintain trees and property in the Burial Ground.	
	Electrical fire damage	Low	Insurance in place and requirements checked on an annual basis. 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 is in place with a contractor to undertake 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. A service contract and insurance are 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.	