Haydon Wick
Parish Council

FINANCIAL & OPERATIONAL RISK ASSESSMENT 2023/24

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, making sure that 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:

1. Identify the areas to be reviewed.
2. Identify what the risk may be.
3. Evaluate the management and control of the risk and record all findings.
4. Review assess and revise if required.

1. FINANCIAL AND MANAGEMENT				
Topic	**Risk**	**H/M/L**	**Management/control of risk**	**Review/Assess/Revise**
1.1 Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	M	Business continuity plan	To review plan when necessary
1.2 Precept	Adequacy of precept	L	To determine the level of reserves to be held and the precept amount required, the Parish Council regularly receives budget update information and the precept is an agenda item at full Council. At the Precept meeting Council receives a budget update report, including actual position, variances and projections. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from the Borough.	Existing procedure adequate
	Requirements not submitted to Borough Council; amount not received from Borough Council	L	Deadline input to Chief Officer's/Officer's Calendar. The required figure is submitted by the Chief Officer or Deputy RFO, in writing to the Borough Council. Bank Statements monitored for income received. The Chief Officer informs Council when the monies are received (April & September).	Existing procedures adequate

1.3 Financial Records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out the requirements. Finances managed using Rialtas Suite finance package. Financial processing and monitoring completed by the Deputy RFO who has sufficient accountancy and local government training.	Existing procedure adequate. Review the Financial Regulations annually. Ensure continued professional development
1.4 Bank and Banking	Inadequate checks Bank payment mistakes Loss / Charges Fraudulent access to/use of bank card reader	L L L L L	The Council has Financial Regulations which set out the requirements for banking, and reconciliation of accounts. Bank reconciliations are reported to every Finance & Policy Committee meeting. Occasional errors in processing payments will be discovered when the bank accounts are reconciled once a month. These are dealt with immediately by either informing the bank and awaiting their correction or contacting the supplier and making the necessary corrections. Card readers and PIN numbers kept in the locked safe. When a member of staff leaves, the bank is informed and the card reader destroyed.	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after the Annual Council Meeting and an election. Monitor the bank statements monthly.
1.5 Cash	Loss through theft or dishonesty	L	The Council has Financial Regulations which set out the requirements. Cash received is banked each month and kept in the locked and fire proof safe. Risk	Existing procedure adequate. Review the Financial Regulations annually.

			Assessment is carried out for the banking of money by staff. Petty cash and other income is balanced monthly, checked by Chief Officer. Petty Cash is approved by Council during the approval of payments process.	Implement Risk Assessment
1.6 Reporting and Auditing	Information communication Compliance	L L	A budget monitoring statement is produced regularly before each Committee meetings with the agenda, discussed and approved at the meeting. On a monthly basis this statement includes, bank reconciliation, budget update, and a breakdown of receipts and payments balanced against the bank (cashbook). Council should regularly audit internally to comply with the Fidelity Guarantee.	Existing communication procedures adequate. Council annually appoints an Internal Auditor for Fidelity Compliance. An internal audit shall take place once per year (over two or three visits).
1.7 Direct costs; overhead expenses; Debts	Goods not supplied but billed Incorrect invoicing Cheque payable incorrect	L L L	The Council has Financial Regulations which set out the requirements. At each Finance & Policy Committee meeting the list of invoices awaiting approval is distributed to Councillors, and considered. Committee approves the list of requests for payment. During each quarter two Councillors check a random sample of up to four invoices against the referenced payments list as submitted to the Finance & Policy Committee and initial the Payment Checklist sheet.	Existing procedure adequate. Review the Financial Regulations annually.

	Loss of stock Unpaid invoices	L L	The Council has minimal stocks (mainly PPE); these are checked and monitored by the Chief Officer. Unpaid invoices to the Council for services are pursued and where possible, payment is obtained in advance. Financial Regulations stipulate when a bad debt can be written off.	
1.8 Grants and support - payable	Power to pay Authorisation of Council to pay	L	Grants are consideredthree times per annum and put to the Community Development Committee for approval (as per the Committee's Terms of Reference). All such expenditure goes through the required Council process of approval and is minuted.	Existing procedure adequate. The Parish Council currently has the General Power of competence.
1.9 Grants - receivable	Receipts of Grant	L	Should the Parish Council receive a grant the appropriate terms & conditions shall be applied and complied with. One off grants would come with terms and conditions to be satisfied. Any unspent grants will be moved to an EMR at financial year end to ensure that the funds are used for their intended purpose.	Existing procedure adequate. Terms of the grant funder shall be put in place.
1.10 Charges – rentals receivable	Receipt of rental	L	Leisure Garden Plots: The Chief Officer issues a lease for usage along with an invoice depending on when the plot is taken on, in line with Leisure Garden Tenancy Rules & Regulations. Both parties sign the	Existing procedure adequate. Leisure Garden Tenancy Rules & Regulations reviewed as necessary

1.10 Charges – rentals receivable **continued**		L	lease and the Parish Council copy is held in Parish Council records. The cheque/cash is received and banked. Receipt given on request. Regular inspections take place and if a plot is found to be uncultivated, a letter is sent to the plot holder. If no action is taken by the next inspection, a Notice to Quit is sent and the plot is taken back and offered to a resident on the waiting list. Room hire: Invoices are issued monthly using the finance package, for bookings made in that month.	Review lease and fees annually. Ensure payment is received by regular checks against the Leisure Garden list of payments. The finance system sales ledger is monitored each month before financial month end takes place. Any outstanding balances are followed up.
1.11 Best value Accountability	Work awarded incorrectly Overspend on services	L M	All legal requirements met and contained in the Council's Standing Orders and Financial Regulations	Existing procedure adequate. Process and criteria for awarding contracts laid down in the Financial Regulations which are reviewed annually.
1.12 Salaries and associated costs	Salary paid incorrectly.	L	The Parish Council authorises the appointment of all employees through a	Existing appointment and

			Personnel Sub Committee. Salary rates are assessed annually by the same Sub Committee and applied on 1 April each year. Salaries are processed each month using Brightpay software (Inland Revenue approved).	payment system is adequate.
	Wrong hours paid Wrong rate paid False employee	L L L	Checks of the details entered in the payroll system are made by a second officer/ appropriate member of staff before payment is made.	
	Wrong deductions of NI or Tax	L	Salary, pension and PAYE payments are submitted to Finance & Policy Committee each month for approval. Payments are made by BACs by a third authorised member of staff.	
	Unpaid Tax & NI contributions to the Inland Revenue	L	Brightpay software (Inland Revenue approved) is updated annually. All Tax, NI and pension payments are submitted to the Inland Revenue and to Wiltshire Pension Fund on a monthly basis. All contracts of employment contain a section on overpayment and the process for recouping overpayments should this occur.	Internal system implemented for ensuring that all payments due are made on time using the Outlook calendar system
1.13 Employees	Loss of key personnel	M M/H	Reference to the Continuity Plan should be made in case of loss of key personnel. Insurance cover is in place to provide cover if key personnel are on long term sick.	Ensure continuity plan is in place.

1.13 Employees **continued**	Key personnel on long term sickness leave Prolonged sickness absence Fraud by staff Actions undertaken by staff Legislation not followed Health & Safety Exposure to diseases (outside workers)	M/H L L H	Monitor staff absences. Implement return to work processes. The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud. The Chief Officer should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. Staff should be provided with adequate direction and safety equipment needed to undertake the roles, ie. protective clothing and training. Sufficient budget allowed when setting budgets annually. Inoculation programme in place.	Purchase revised books. Membership of the SLCC/Wiltshire Association Local Council (WALC)/NALC. Monitor working conditions, safety requirements and insurance regularly.
1.14 Councillor allowances	Councillors over-paid/Income tax deduction	L	Councillors to annually resolve whether to accept or reject the Local Authority's Independent Renumeration Scheme. If rejected, an alternative scheme will be put in its place and agreed by Full Council. This scheme will be advertised to the parishioners through the usual channels.	Existing payment procedure adequate.

			A yearly allowance is paid to the Councillors in monthly payments. Payments are processed using Brightpay software. Process for recouping overpayments in place.	
1.15 Election costs	Risk of an election cost	L/M	Risk is higher in an election year. When an election is due the Chief Officer will obtain an estimate of costs from the Borough Council for a full election and an uncontested election. There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process and should not be stifled.	Where possible, ensure earmarked funds are identified each year in order to provide funds in an election year
1.16 VAT	Re-claiming/charging	L	The Council has Financial Regulations which set out the requirements VAT submission is made quarterly using the Making Tax Digital via Rialtas Suite financial software.	Existing procedure adequate
1.17 Annual Returns	Submit within time limits Accurately complete the Annual Governance & Accountability Return	L L	Employer's Annual Return is completed and submitted online and to the Inland Revenue within the prescribed time frame by the Chief Officer. Annual Governance and Accountability Return (AGAR) is completed by the RFO, submitted to the internal auditor for completion and signing, taken to a Full Council meeting and considered in the order stipulated by the external auditor and the Accounts & Audit Regulations 2015.	Existing procedures adequate Comprehensive guidance notes and deadlines provided with the AGAR paperwork.

	Consider the relevant sections in the correct order Submit the return within the required time frame	L L	The Return is signed by the Council and RFO and sent electronically to the External Auditor within timeframe stipulated. All of the publication requirements are displayed in such manner and time frame as stipulated under the Accounts & Audit Regulations 2015.	
1.18 Legal Powers	Illegal activity or payments	L	All activity and payments within the powers and duties of the Parish Council to be resolved and minuted at Full Parish Council meetings.	Existing procedure adequate.
1.19 Minutes/Agendas/ Notices Statutory Documents	Accuracy and legality Meeting conduct	L L	Minutes and agenda are produced in the prescribed method by the Chief Officer and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings should be managed by the Chair.	Existing procedure adequate. Guidance/training to Chair of the meeting should be given (if required). Members to adhere to Code of Conduct and Standing Orders/Meeting Etiquette.
1.20 Members Interests	Conflict of interest	L M	Although not a requirement, the declaring of interests by members at a meeting should be an obvious process to remind Councillors of their duty and should remain on the agenda. Register of Members Interest forms should be reviewed regularly by Councillors. New	Existing procedure adequate.

	Register of Members interests		Councillors should submit the forms to the Chief Officer within 28 days[1] of taking up their office. The Chief Officer will send the form to the Borough Council's Monitoring Officer and upload the forms onto their website. A reciprocal website link is set up between Haydon Wick and the Borough Council.	Members take responsibility to update their Register.
1.21 Insurance	Adequacy Cost Compliance Fidelity Guarantee Cyber crime	L L L M M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance. Council to consider taking out cybercrime cover
1.22 Data protection	Policy Provision	M	The Council is registered with the ICO and has nominated a Data Protection Officer to ensure that all requirements of GDPR/ Data Protection 2018 Act are adhered to.	Ensure Parish Council maintenance registration with the ICO. The Council has Privacy Policy. A CCTV Policy is also in place which will be reviewed annually.
1.23 Freedom of Information Act	Policy Provision	M	The Council has a model publication scheme for Local Councils in place.	Ensure the Parish Council has an up-to-

[1] Localism Act 2011 s30 (1)

				date model scheme in place, this is monitored regularly and report any impacts of requests made under the Freedom of Information Act.

2. PHYSICAL EQUIPMENT OR AREAS				
Subject	**Risk(s) Identified**	**H/M/L**	**Management/control of risk**	**Review/Assess/Revise**
2.1 Assets	Loss or Damage Risk/damage to third party(ies)/property	H H H	An annual review of assets is undertaken for insurance provision, storage, and maintenance provisions. Asset register for items over £500 is updated whenever new items are purchased or disposed of. Separate inventory for items under £500 in value listed and checked/updated annually or when items are purchased or disposed of.	Asset register and inventory documents produced and maintained. Equipment kept in secure container overnight.
2.2 Maintenance	Poor performance of assets or amenities Loss of income or performance Risk to third parties	L L L L	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the correct procedures of the Parish Council. Realistic budgets identified for maintenance. All assets are insured and level of cover reviewed annually. All public amenity land is inspected regularly by parish employees.	Existing procedure adequate. Ensure regular inspections and maintenance are carried out. Budgets identified to ensure that regular maintenance works can be carried out
2.3 Notice boards	Risk/damage/injury to third parties. Roadside safety	L L	Parish Council has 12 notice boards sited at various locations within the parish. The location has approval by relevant parties, insurance cover, inspected regularly - any repairs/maintenance requirements brought to the attention of the Parish Council.	Existing procedure adequate.

2.4 Street furniture	Risk/damage/injury to third parties	L	The Parish Council is responsible for a number of seats, litter bins, dog bins, Tommy figure and benches and seven bus shelters around the parish. These are all covered by insurance. Any defects are reported by Parks & Open Spaces Team. All reports of damage or faults are reported to Council and/or dealt with appropriately.	Existing procedure adequate. Public Liability in place
2.5 Meeting location	Adequate Health & Safety	L M	The Parish Council Meetings are held at the council offices, usually on the ground floor. The premises and the facilities are considered to be adequate for the Chief Officer, Councillors and Public who attend from Health and Safety and comfort aspects.	Existing locations adequate. There is no access to the upper floor for the staff, councillor or the public with mobility issues. Consider the possibility of having a lift installed.
2.6 Council records – paper	Loss through: theft fire damage	L M L	The Parish Council records are stored at the Parish Council offices. Records include historical correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc. Recent materials are in a (metal filing cabinet (not fireproof)) and older more historical records in the Parish Council archives. Wiltshire archives in Chippenham holds back copies of all Parish Council magazines.	Damage (apart from fire) and theft is a low risk and so provision adequate. Deeds/leases are copied and deposited off-site. Consider purchasing metal filing cabinets for storing of old documents

			The Council follows statutory regulations for the keeping of documents through its adopted Retention Policy.	
2.7 Council records - electronic	Loss through: theft, fire, damage corruption of computer	L	The Parish Council's electronic records are stored on the Parish Council's servers and backed up by the Council's IT Support providers. Some documents may be stored locally on the Chief Officer's and office staffs' laptops. This is discouraged. Back-ups of the files are taken at regular intervals, both on and off site.	A back-up of electronic files are carried out on a regular basis.
3. BUILDINGS, LEISURE GARDENS & OPEN SPACES				
3.1 Security	Unauthorised entry/theft	L	Alarm system in operation. If member of staff is working alone, the front door is locked and last member of staff leaving sets the alarm. . Upper Office has a chubb lock.	Systems adequate. Regularly checked and serviced
3.2 Health & Safety	Fire, flood incident	L	Fire procedures in place. Smoke alarms and fire extinguishers checked annually. Annual PAT testing of electrical equipment.	Adequate checks in place
3.3 On-site containers (for	Unauthorised entry/theft	H	Due to the temporary nature of the POST office and general storage facilities it is not possible to	

Parks & Open Spaces Team) **3.3** On-site containers (for Parks & Open Spaces Team) **continued**	Fire, flood incident	H	eliminate the possibility of accidents occurring or of unauthorised access. All equipment of a valuable nature is kept in the metal container. Nothing of a sensitive nature is kept on site.	
3.4 Leisure Gardens	Poor maintenance Vandalism	H L	Monthly checks take place to ensure Leisure Gardens are maintained to the required standard. Letters of non-cultivation are sent to those deemed to be sub-standard. Notice to quit letters are sent if, on the second visit, no improvement is obvious. Padlocks on gates with combination lock. CCTV cameras to be installed at some sites.	Adequate process in place Combination changed annually Adequate – as long as plot holders and staff do lock gates when last person leaves 2 members of staff and 1 Councillor have received CCTV training to ensure compliance with regulations
3.5 Play Parks	Maintenance Vandalism		Regular checks and repair and maintenance programme in place. Annual RoSPA inspection/report. Regular checks and additional CCTV to be considered and installed in some areas.	Adequate Adequate Adequate

	Injury to users		Regular checks and maintenance programme in place Annual RoSPA inspection.	Adequate
4. VEHICLES & LARGE MACHINERY				
4.1 Vehicles	Out of action (repairs/accident) Delay to service (i.e. emptying dog bins) Budgets overrun	H M L	Regular servicing programme in place for all vehicles. In case of delay due to repairs, re-prioritise and make remaining vehicles available to provide cover Alert residents via social media. Ensure annual budget is reviewed in line with previous year spend and allow for contingency. Request to use Reserves if budget does overrun	Adequate
4.2 Mowers	Out of action (repairs) Budgets overrun	H L	One machine is leased and one owned outright. They are both covered by an annual maintenance contract which provides for call out for repairs. Ensure annual budget is reviewed in line with previous year spend and allow for contingency. Request to use Reserves if budget does overrun	Adequate (we have the maximum cover available) Adequate
	Accident claims	H	Larger claims (over £250) covered by insurance	

5. LIABILITY				All adequate – policies and procedures in place to ensure compliance
5.1 Third Party	Risk to third parties, property and personal injury	L	Public Liability Insurance in place Health & Safety, First Aid Training available to staff Manual Handling training	
	Trees	L	Tree Survey carried out Autumn 2019 and remedial works undertaken in 2021, ongoing into 2022.	
	Contractors	M	Contractors supply copies of risk assessments and public liability insurance	
5.2 Employer	Compliance with employment law	L	Advice from membership of professional bodies such as Society of Local Council Chief Officers (SLCC); National Association of Local Councils (NALC); Wiltshire branches: WALC & Swindon Local Councils Forum	
	Staff Safety	L	Risk Assessment – Lone working Fire Safety, Manual handling, specific training needs to the job identified during assessments and appraisals and undertaken. Inoculations provided by local GP as/when required.	Inoculation programme in place

			Cleaner undertaken adequate training	
5.3 Insurance	Inadequate cover	L L	An insurance review is undertaken every year in consultation with Broker. A valuation of the building is undertaken every five (5) years.	Tender for insurance cover to be sought every 3 years (Renewal due Feb 2023) Due 2022, next one 2027.
5.4 Legal	Ensuring activities are within legal powers	L	Chief Officer and officers to receive ongoing training. Legal advice can be sought from membership of professional bodies as above and from Insurers. New Councillors provided with training sessions. Chairs of committees receive training.	
	Proper and timely reporting via minutes	L	Full Council and Committees meet bi-monthly – are summoned to meetings in the legal manner and minutes approved at next meetings. Agendas and Minutes are published on the website and displayed throughout the Parish via notice boards	
	Documents	L	Retention Policy for documents is in place.	

VERSION CONTROL

1. Adopted by Full Council on 15th October 2019. Minute Reference: FC123.1 B 2. Reviewed by Policy & Finance Committee 16th June 2020 Ref 5.2 3. Adopted by Full Council on 23rd February 2021. Minute Refence: FC218	

4. Reviewed by Finance & Policy Committee 15th February 2022. Minute Ref FB 123 **5.** Adopted by Full Council on 22nd February 2022 Minute Ref 196A	