POULTON and PULFORD RISK ASSESSMENT – JULY 2021

This document has been produced to enable the Parish Council to assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them. In creating this document the following plan was followed : -

A – Identify the areas to be reviewed
B – Identify what the risk may be
C – Evaluate the management and control of the risk and record all findings
D – Review, assess and revise if required – latest modifications in RED – this version **rev 1**

A - SUBJECT	B - RISK(S) IDENTIFIED	B - H/M/L	C - MANAGEMENT/CONTROL OF RISK	D - REVIEW/ASSESS/REVISE
1 - Precept	a) Adequacy of precept	L	a) Sound budgeting to underlie the annual precept. The precept is an agenda item at the December/January Council meeting. The Council received a budget statement and the amount requested is based on actual spend and estimated expenditure for the ensuring year. b) Clerk to submit request to Cheshire WEST Council. c) Clerk to inform Parish Council when monies received.	Existing procedure adequate
2 - Financial Records	a) Inadequate records b) Financial irregularities	L	a) The Parish Council has controls and procedures in place to ensure the requirements are met. b) Internal and External Audit.	Existing procedure adequate
3 - Banking	a) Inadequate Checks b) Bank mistakes c) Loss of cheques d) Unnecessary charges	L L	a) The Parish Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts b, c,d) The bank does occasionally make errors which are discovered either when the Clerk checks the monthly statement or reconciles the bank account. These are dealt with immediately by informing the bank and awaiting	Existing procedure adequate Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election.

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			their correction	Monitor the bank statements monthly.
4 - Reporting and auditing Costs and expenses	a) Lack of information and communication b) Incorrect invoicing c) Cheques incorrect	L L L	a) Clerk to inform the Parish Council at each meeting the current amount in the account and a breakdown of receipts and payments a, b) ,c) All payments to be approved by Councillors at a meeting and all invoices to be checked. Two signatories are required to sign cheques. Payment via Bank Transfer to be approved by 2 Cllrs by e-mail unless below threshold(s) in Procurement Procedures and reported to next Council meeting	Existing communication procedures adequate. Existing procedure adequate. Review the Financial Regulations when necessary.
5 - Supplier Issues	a) Procurement Fraud b) Ongoing Controls	L L	a) check a new Supplier's address and financial health details with Companies House . Check samples of online payments to supplier invoices to ensure the payment has been made to the supplier bank account. Alert Council members of the risks of supplying sensitive Council information eg bank details, phone numbers b) where a supplier has purported to have changed their bank details always call the supplier to check the veracity of a request, using details in your system, rather than those on any associated letter or email. A person authorised by the Council should approve a supplier bank account change after having reviewed the process undertaken to verify the supplier details changed. Periodic review of supplier accounts should also be undertaken to remove any dormant accounts. If possible use a bank that has implemented 'Confirmation of payee' when making online payments.	Existing procedure adequate
6 - Work commissioned by Parish Council	a) Insufficient quotations b) Work commissioned incorrectly.	L L	a) Three quotations are required for work over £5000. Below £5000 but above £250 estimates should be sought as detailed in the Procurement procedures.Parish Councillors or nominated Committee person(s) are responsible for project to check	Existing procedures adequate

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	c) Work goes over budget	M	quotations and research any problems and report to Parish Council. b,c) Parish Council to manage project effectively.	
7 - Value for money	a) Is expenditure necessary	L	a) are there other ways of providing the service. Could another supplier do the job more effectively. Have other Councils/relevant organisations been consulted for advice	Existing procedures adequate
8 - Remuneration and other costs.	a) Remunerations calculated and paid incorrectly b) Tax and NI implications	L L	a) The Parish Council has one regular employee, the Parish Clerk. The Parish Clerk's remuneration is reviewed annually and is based on industry remuneration scales. The Clerk's three monthly fee is approved at council meeting. b) Tax and NI matters are dealt with by the Clerk and pay role provider	Existing procedures adequate
9 - Councillors and employees	a) Fraud by Councillors and contractors b) Actions undertaken by Councillors and Clerk	L L	a) Fidelity requirements included in insurance cover. b) Adequate training to be arranged for Clerk and Councillors to be provided with the necessary information for them to carry out their duties effectively.	a) Existing procedures adequate. b) Ongoing, also via CHALC and NALC courses and website information
10 - Election Costs	Risk of an election cost	M	Risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from the District 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.	Existing procedure adequate
11 - VAT	Failure to maintain proper records and to reclaim VAT where appropriate.	L	VAT to be claimed annually or by instalment by the Clerk	Existing procedure adequate
12 - Annual Return	Failure to submit within time limits.	L	The Annual Return is prepared by the Clerk and signed by the Council. Submitted to the Internal Auditor for completion	Existing procedure adequate

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			and signed and if required sent to the External Auditor within the time limit.	
13 - Insurance	a) Inadequate cover b) Competitive costs	L L	A review of insurance cover and premium is carried out prior to the end of a term or annually prior to renewal.	Existing procedure adequate
14 - Assets	a) Loss or damage b) Risk/damage to third parties	L L	An annual review of assets is undertaken for insurance provision and maintenance provision.	Existing procedure adequate
15 - Grass mowing	a) Health and Safety b) Risk/damage to third parties	M M	Contractor to have own insurance cover and certificates to work on the highway and community park	Existing procedure adequate
16 - Council records - paper	Loss through theft, Fire , damage	L M L	Recent (1-2 or 3 years) Parish Council records are stored at the home of the Clerk . Archives kept at Pulford Village Hall Records include historical correspondence, minute records and insurance documents. Records prior to 1984 are at the Cheshire Records Archive office	Damage (apart from fire) and theft is unlikely and so provision adequate.
17 - Council records - electronic	Loss through theft, fire corruption of computer	L M	The Parish Council electronic records are stored on the Microsoft Cloud with some on the Parish computer at the Clerk's home. A copy of the passwords used is kept by the Chairperson	Back-up of electronic files adequate procedure.
18 - Web site	Webmaster not being able to function. Loss of passwords	L	Webmaster is able to maintain website. Copy of all passwords used by the web site to be kept by the Clerk and Chairman.	Existing procedures adequate
19 - Minutes/Agendas, notices, statutory documents	a) Accuracy and legality Non-compliance with b) statutory requirements c) Business conduct	L L L	a) Minutes and agendas are produced in the prescribed method by the Clerk and adhere to legal requirements. b) Minutes are approved and signed at the next Council meeting. c) Business conducted at Council meetings should be managed by the Chair.	Existing procedures adequate Undertake adequate training Members to adhere to Code of Conduct.
20 - Members Interests	a) Conflict of interest	M	a) Councillors have a duty to declare any interest at the start of the meeting.	Existing procedures adequate

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21 - Events - Bonfire event, Jubilee etc	a) Insufficient tickets sold b) Traffic control c) Fire Risk d) Noise level	M L L L	a) Council to agree a budget. b) Car parking signed and attendant assigned. c) Entry and Exit kept clear. d) Residents informed prior to event. Organisers requested to minimise noise and disruption as events take place close to residential properties	Existing procedures adequate

The information above, together with any amendments, will be agreed each year at a Poulton and Pulford Parish Council meeting. The date of the agreement is indicated below

SIGNED

Chairman: …… Date: …….. Minute Item …….

Clerk: …… Date: ……..