



RISK MANAGEMENT

Version History

Version	Date	Author	Notes
1.0	23 January 2019	M Harper	Revised risk assessment to be taken to Resources Committee 23 January 2019 for review
1.1	30 January 2019	M Harper	For approval at PC meeting 30 Jan 2019 – minute ref 124.1.2
2.0	22 January 2020	M Harper	Revision to be presented to 22 January 2020 Resources meeting
2.1	29 January 2020	M Harper	For approval at PC meeting 29 Jan 2020 – minute ref 84.1.4
2.2	9 July 2020	M Harper	Revision to be presented to 22 July 2020 Resources meeting
2.3	23 July 2020	M Harper	For approval at PC meeting 29 July 2020 – minute ref 20/21.23.1.3
3.0	8 January 2021	M Harper	Revision to be presented to 20 January 2021 Resources meeting
3.1	27 January 2021	M Harper	Adopted at PC meeting 29 Jan 2020 minute ref 20/21.70.7.4
4.0	19 January 2022	M Harper	Revision to be presented to 20 January 2021 Resources meeting – minute ref 21/22.44
4.1	26 January 2022	M Harper	For adoption at PC meeting 26 January 2022 – minute ref 21/22.102.7.4
5	22 March 2023	M Harper	For review at Resources meeting 22 March 2023 for recommendation to Parish Council
5.1	29 March	M Harper	For approval at PC meeting 29 March 2023 – minute ref 22/23.103.5.3
6	22 February 2024	M Harper	For review at Resources meeting 28 February 2024 for recommendation to Parish Council
6.1	27 March 2024	M Harper	For approval at PC meeting 27 March 2024 – minute ref 23/24.106.7.2

	Risk	Control of Risk	Additional Action
	Financial		
F1	Loss and damage of physical assets owned by the Council – buildings, furniture equipment, etc.	<p>Maintain an up-to-date register of assets and investments – Asset Register reviewed annually</p> <p>Regular maintenance arrangements for physical assets – Health and Safety Inspections carried out by the Assistant Clerk and reviewed by the RFO/Clerk</p> <p>Annual review of insurance cover. Parish Council currently has a 1-year contract ending 30 September 2024 with Zurich</p>	Existing procedures adequate
F2	The risk of damage to third party property or individuals as a consequence of the Council providing services or amenities to the public.	<p>Public Liability insurance of £10 million. Assets regularly inspected and play equipment externally inspected annually. Trees surveyed annually and works carried out as recommended. PAT carried out annually</p> <p>Annual review of insurance</p>	Existing procedures adequate
F3	Loss of cash through theft or fraud.	<p>Appropriate insurance cover including Fidelity Guarantee. Review and testing of arrangements from minutes to cashbook, computer programme etc including petty cash arrangements</p> <p>Changes to supplier bank details accepted in writing, on invoices verified to have come from the company concerned and are not accepted verbally</p> <p>The Fidelity Guarantee of £500,000.</p>	Existing procedures adequate

	Risk	Control of Risk	Additional Action
	Financial		
F4	Inadequate Banking arrangements including borrowing or lending	<p>To prepare, adopt and adhere to codes of practice for procurement and investment.</p> <p>Regular bank reconciliations independently reviewed by Resources Committee and Internal Auditor</p> <p>Payments made as per Financial Regulations</p> <p>Review of internal controls in place. Review of Minutes to ensure legal powers are available and the basis of the powers recorded and correctly applies by Internal Auditor</p> <p>As at February 2024 main bank account is with Barclays Bank. Bank accounts and investments to be reviewed annually with consideration of the Financial Services Compensation Scheme</p>	Existing procedures adequate
F5	Improper use of funds granted to local community bodies under specific power.	Grant policy in place including requirement for invoices to be submitted to confirm expenditure	Existing procedures adequate
F6	Failure to meet requirements under Custom and Excise regulations.	<p>RFO/Clerk completes regular returns of VAT – reports generated from Scribe software and submitted through “Making Tax Digital”</p> <p>Training the RFO/Clerk in matters of VAT and other taxation issues as necessary.</p> <p>Seeking external advice where necessary, particularly on VAT matters relating to the management of the Danbury Leisure Centre</p>	Existing procedures adequate
F7	Misuse of Barclaycard Mastercard	<p>Monthly statement and payments approved by Resources Committee</p> <p>Pin Number not to be kept with card.</p> <p>No cash withdrawals permitted as confirmed with the Internal Auditor.</p>	Existing procedures adequate

		Agreed limit on card	
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	Risk	Control of Risk	Additional Action
	Financial		
F8	Inaccurate Financial Regulations/ Standing Orders	Reviewed annually and as required. Financial Regulations reviewed February 2024 and Standing Orders reviewed February 2024	Existing procedures adequate
F9	Issues relating to Large Monetary Projects	Ensure Public Liability Insurance, Risk Assessments, Method Statements and Professional Indemnity are in place - request documents before contractor commences works Follow procedures in Financial Regulations	Existing procedures adequate
F10	Unexpected and uninsured losses	Reserves policy which is reviewed annually	Existing procedures adequate
F11	Insurance Claims not upheld	Insurance requirements reviewed annually. The Council use a broker familiar with the needs and risks of Parish Councils to ensure appropriate cover is provided Ensure log of all claims and status maintained	Existing procedures adequate
F12	Inadequacy of the annual precept.	Sound budgeting procedures to underlie the determination of the annual precept as outlined in the Financial Regulations The budget reports reviewed by the Resources Committee monthly and recommendation made to Parish Council in November or as agreed for setting of precept in accordance to deadlines set by Chelmsford City Council	Existing procedures adequate
F13	Change of Councillors who are signatories on bank account	Procedures in place to amend bank mandates with Barclays Bank and Nat West	Existing procedures adequate

F1 4	Non-Payment of Rent by tenants	<p>All property owned by the Parish Council (Bowling and Tennis Pavilion) is secured by formal repairing leases.</p> <p>Rental invoices are raised at intervals set out in the lease; if not paid within 30 days the Parish Council retain the right to impose interest and undertake debt collection</p>	Existing procedures adequate
F1 5	Non-payment of fees by hirers	<p>Casual hirers pay in advance and those booking for a party/function are required to pay a £100.00 damage deposit which is retained until the facility inspected following the event</p> <p>Regular hirers are invoiced and if not paid within 30 days the Parish Council retain the right to impose interest and undertake debt collection – no further hiring allowed until debt is cleared in full</p>	Existing procedures adequate
F1 6	Allotments – non-payment or non-cultivation of plot	<p>Allotment invoices raised annually in April and if not paid within 30 days the Parish Council retain the right to impose interest and undertake debt collection.</p> <p>Allotments inspected regularly and tenant warned if not cultivated to acceptable standard</p>	Existing procedures adequate
F1 7	Events income – non-payment of stall holders	All rentals payable in advance of the event	Existing procedures adequate
F1 8	Cash management at Danbury Leisure Centre	<p>Daily float of £100 to be checked before each shift/event</p> <p>All cash sales to be recorded through the till at point of sale</p> <p>At the end of shift/event tills to be cashed up and checked against the till roll and any differences noted</p>	Existing procedures adequate
F1 9	Non budgeted expenditure	<p>Spending to be checked against available budget before approval</p> <p>Expenditure above the Committee budget must be requested from the Resources Committee before approval</p>	Existing procedures adequate
F2 0	Payroll – inclusion of ghost employees, falsification of time sheets, incorrect calculation of	<p>Internal Audit carry out periodic check on payroll function</p> <p>All timesheets to be signed by the employee, checked, approved and countersigned by the</p>	

	employee pay	manager before submission to the Clerk All changes in pay scales to be approved by the Resources Committee	
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	Risk	Control of Risk	Additional Action
	Management		
M 1	Incorrect advice – Council acting ultra vires	Clerk and Councillors provided with relevant training, reference books and access to advice. Council is a member of EALC and NALC; the Clerk is a member of SLCC Council holds Power of Competence - Parish Council meeting May 2023 to May 2027	Existing procedures adequate
M 2	Council being inquorate	When a vacancy arises, the legal process is followed – resulting in either an election or co-option. The Co-option policy reviewed and updated as necessary If the Parish Council has less than 5 Members it will be inquorate and advise will be sought from the Chelmsford City Council	Existing procedures adequate
M 3	Proper, accurate and timely reporting of Council business in Minutes.	Minutes approved by Parish Council at following meeting Minutes properly numbered and paginated with a master copy kept in safe keeping. Minutes and agendas displayed according to legal requirements	Existing procedures adequate
M 4	Responding to electors wishing to exercise their rights of inspection.	Documented procedures to deal with enquiries from the public. Complaints Procedure and Freedom of Information Procedure in place. Publication document on web site	Existing procedure adequate

M 5	Meeting laid down timetables when responding to consultation invitation.	Documented procedures to deal with response to consultation requests.	Existing procedure adequate
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	Risk	Control of Risk	Additional Action
	Management		
M 6	Proper document control	Documented procedures for document control including receipt, circulation response, handling, filing and disposal	Existing procedure adequate
M 7	Loss of records and documentation	Historical minute books stored at Essex Records Office, Minutes available online through computer system and website. Account information scanned and held electronically. Copies of accounts and documentation backed up by IT Services provider and on Cloud storage as necessary	Existing procedure adequate
M 8	Register of members' interests and gifts and hospitality inaccurate	Procedures in place for recording and monitoring members interest and gifts. Adoption of Code of Conduct for Members Disclosures sent to City Council and placed on the web site	Existing procedures adequate
M 9	Accusations of slander and libel	Appropriate indemnity insurance in place Councillors receive training and guidance	Existing procedures adequate
M 10	Business Continuity Plan; including actions in case of pandemic as well as damage and loss of Parish Office and IT systems	In the event of the Parish Office becoming unusable a plan is in place for the continuity of the Council. All Members have access to a copy of the plan Computer data is backed up daily by our IT Support company; staff instructed to ensure that important paperwork (accounting records, inspections, contractor information) is stored electronically	Document to be reviewed with regard to the Danbury Leisure Centre and taken to Resources

			meeting June 2024
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	Risk	Control of Risk	Additional Action
	Management		
M 11	Breach of Employment Law	Payroll company calculate Pensions/ NI and Tax. Legal updates received from NALC/EALC reviewed. Employer Liability insurance in place	Existing procedures adequate
M 12	Breach of H&S legislation	Ensure compliance with Health and Safety Legislation, taking advice from suitably qualified Health and Safety professional	Health and Safety system currently under review
M 13	Inadequate provision of services being carried out under agency/partnership agreements with local authority or with contractors	Clear statement of management responsibility for each service. Regular scrutiny of performance against targets. Regular reporting on Performance by suppliers/providers/contractors Public Liability documents, risk assessments and method statements in place for contractors who visit the site to complete works.	Existing procedure adequate
M 14	Computer systems hacked	Adequate insurance in place Robust procedures and systems maintained by IT Services company	Existing procedures adequate
M 15	Personal data regulations breached	Train staff on the General Data Protection Regulations Ensure registration with Information Commissioners Office annually reviewed and renewed	Existing procedures adequate

		Staff to operate a clear/tidy desk policy with all confidential items to be locked away at the end of the day	
M 16	Long Term Absence of Clerk	Parish Council will seek to employ a Locum Clerk through direct advertising or via the Essex Association of Local Council to cover the long-term absence of the Clerk. Assistant Clerk being trained on the financial management of the Parish Council in order to provide cover	Existing procedures adequate