Pembridge Parish Council
Risk Assessment Schedule

Risk	Impact severity 1 = small, 5=disaster	Probability 1=Unlikely 5 = v. probable	Combined Risk Score	Mitigating Actions
	I	P	I x P	
Inadequate insurance cover for when things go wrong	3	2	6	1. Annual Insurance Review prior to entering into renewal or new policy. To take place in April of each year. 2. Seek HALC / NALC / SLCC advice on model insurance cover 3. Use advice from local Insurance Broker if available 4. Allow plenty of time for Insurance Renewal reviews / decision making
Failure of insurance cover when things go wrong	3	1	3	1. Ensure Insurance Co consulted when Council involves itself in risk (e.g. employment practices). 2. Employ only reputable Insurance Company.
Theft of money	2	2	4	1. Detailed authorisation by Council and by dual bank signatories of receipts and payments. 2. Accounts scrutiny in detail by all Councillors 3. Annual Independent Review, and external audit. 4. Accounts review & approval annually by full council. 5. No Cash Banking.
Financial Risk	2	2	4	1. Financial regulations and standing orders are in place and reviewed annually. 2. Consider any financial risk to Parish Council quarterly and take action.
Theft, damage to, or loss of, assets	2	1	2	1. Maintenance of asset register 2. Annual inspections (more frequent for playground) 3. Maintain insurance cover 4. Secure storage of moveable assets
Bank default causes loss of financial assets.	4	1	4	1. Use reputable high street bank
Bad debts incur loss to council.	2	1	2	1. Early and accurate billing of Council for Precept, PPP & Lengthsman Scheme. 2. Early and accurate billing of any other receivables, and prompt chasing for payment.
Inappropriate / incorrect payments lead to loss to the council.	2	2	4	1. Cheques require two signatories to sign cheque, cheque-stub and invoice. 2. All payment recorded on agenda and in minutes 3. Detailed authorisation by Council and by dual bank signatories of payments. 4. Accounts scrutiny in detail by Parish Council. 5. Accounts review annually by full council 6. Annual review of Bank Mandate

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Council exceeding its authority results in actions / loss to the council / referral to Standards Committee / Public Auditor	2	2	4	1. Clerk training and role description, and succession plans 2. Use of Standing Orders 3. Appropriate insurance cover
Lack of proper balanced representation of the population leads to lack of true representation	2	2	4	1. Ensure casual vacancies on council are properly filled with people who can widen the representation of the Council; 2. Or ensure elections are properly carried out 3. Balanced reporting of PC's activities, and encouragement of wider involvement
Clerk exceeding her authority or making errors results in loss or damage	3	2	6	1. Ensure active involvement of Parish Councillors 2. Close liaison between Chairman and Clerk; 3. Clerk training course & professional body membership; 4. Ensure pro-active Internal Auditor, and review annual report. 5. Clerk succession planning
Unfair employment practices result in loss	2	2	4	1. If in doubt about employment procedures consult insurers and / or HALC / SLCC / and/or HMR&C
Financial surprises - unexpected receipts or payments and consequent surpluses / deficits	2	2	4	1. Prepare annual budget 2. Prepare and review regular budget reviews during the year 3. Compare actual results to predicted results 4. Clerk training / SLCC membership 5. Active Finance & General Purposes Committee
Clerk inappropriately remunerated or reimbursed.	1	2	2	1. Detailed authorisation by Council of wages and expenses schedules and by bank signatories of payments. 2. Annual review of wages and expenses levels based on HALC / NALC / SLCC scales. 3. Accounts scrutiny in detail by Parish Councillors. 4. Accounts review annually by full council 5. Occasional review of hours worked by clerk
Lack of independence of Internal Auditor	1	2	2	1. Full Council decision on appointment criteria and selection of candidate. 2. At least one councillor to meet Internal Auditor.
Lack of value for External Audit	1	4	4	1. Comply with legal requirement at lowest cost.
Lack of available up-to-date and relevant Financial regulations	1	2	2	1. Annual review and updating.

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Lack of available up-to-date and relevant Standing Orders	1	2	2	1. Annual review and updating.
Lack of effective Backups taken of computer records	1	3	3	1. Ensure backup copies of all electronic records held offsite at monthly intervals.
Lack of Contractors' Indemnity Insurance results in loss to Council	3	1	3	1. Annual review of Contracts, and annual review of Insurance Certificate (Lengthsman / Footpaths especially).
Lack of Written arrangements with contractors lead to disputes / loss to the council.	3	1	3	1. Annual review of Contracts, and annual review of Insurance Certificates.
Lack of declarations of interest leads to inappropriate decisions	2	1	2	1. Always an agenda item 2. Register of declared interests maintained 3. Knowledge of each councillor by each other councillor and clerk.
Parish website costs council money for no discernible benefit to the parish.	1	2	2	1. Manage the website development for commercial & other benefit to the economy of the parish 2. Minimise costs of developing / maintaining the website. 3. Ensure part of role for clerical resource to keep updated / alive / refreshed.
Parish website contains libellous or illegal material leading to council litigation	2	2	4	1. Ensure full council ownership of web administration function 2. Pro-active monitoring of content & authorisation of contributors 3. Insurance for litigation, and legally-vetted terms & conditions which must be accepted prior to adding material to the website.
Lack of Register of gift/hospitality leads to compromised decisions in council	1	1	1	1. Included as an agenda item under declaration of interests 2. Maintain register of gifts / hospitality.
Risk of physical injury to volunteer labour	5	2	10	1. High viz jackets on roads; 2. Avoid dangerous activities 3. Register of volunteers 4. Insurance policy with adequate coverage
Risk of physical injury arising from playground & its equipment, and possible consequential loss to the council	4	2	8	1. Full annual ROSPA inspection & risk assessment 2. Regular documented inspections. 3. Insurance coverage.
Risk of loss of assets from playground	2	2	4	1. Regular documented inspections. 2. Insurance coverage.

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Risk of litigation / prosecution from Herefordshire Council arising from 'employment' of volunteers	5	2	10	1. Risk assessments by Parish Council of volunteer activities; 2. Risk assessments of any other volunteer activities; 3. Insurance cover to the extent possible. 4. Avoid use of volunteers unless certain of safety.
Risk of inappropriate development activity	5	2	10	1. Proactive approach to Neighbourhood Development Planning 2. Thorough review of all planning applications and considered response / input to decision makers.
Risk of Data Breach under GDPR	5	2	10	1. Parish Council are the Data controller and all Councillors and clerk should be aware and have appropriate training. 2. Parish Council should register with the ICO. 3. Parish Council should employ a Data Protection Officer. 4. All paper storage should be kept locked in office. 5. Parish Council laptop to be kept in locked office 6. Laptop to be encrypted and protected with anti-virus software. 7. Privacy statements and polices to reviewed annually by Parish Council 8. Ensure appropriate insurance cover.
Risk to Health and Safety for clerk	5	2	10	1. Parish Council undertake annual desktop safety assessments for working with PC in home annually. 2. Parish Council review lone and home working assessments annually.
Risk to Health and Safety for Toilet Cleaner/Bins person	5	2	10	1. Substance review and safety check undertaken annually. 2. All substances kept in locked unit. 3. Appropriate safety wear provided and worn. 4. First aid kit provided & mobile phone available.
Risk of physical injury arising from public using the toilets, and possible consequential loss to the council	5	1	5	1. Annual inspection. 2. Regular checks documented on inspections. 3. Insurance coverage.
Risk of loss of assets from toilets	4	1	4	1. Cleaning log kept and timings documented. 2. Insurance coverage.

Reviewed by Parish Council Minute No. Signed Chairman.