



## ADVICE NOTE: Bluntisham Parish Council Risk Assessment Table

BLUNTISHAM PARISH COUNCIL: RISK MANAGEMENT

Area	Risk	Level	Controls <i>(bold indicates areas where work is needed)</i>
Assets	Protection of physical assets	M	Buildings insured. Value increased annually by RPI.
	Security of buildings, equipment etc	H	Alarms on Village Hall. New padlock on garage store. Padlock combinations changed annually and given to club secretary only. Mower keys not kept in mowers.
	Maintenance of buildings etc	M	Buildings currently maintained on an ad hoc basis. Planned programme of electrical and safety equipment in place.
Finance	Banking	M	Reserves & allocated reserves kept with Cambridge Building Society. Main account with Lloyds. <b>Options reviewed for reserves, not at present.</b>
	Risk of consequential loss of income	M	Insurance cover. Sum insured £35,000 (to cover loss of income from village hall). Back up of all documents kept within clerks home. Previous years saved on memory sticks stored in fire boxes in Chairman's property and village hall store.
	Loss of cash through theft or dishonesty	M	No cash kept on premises. Clerk has no access to cash.
	Financial controls and records	M	Monthly reconciliation prepared by RFO and checked by Treasurer & Deputy Treasurer and reported to Full Council. Two signatories on cheques and online BACS payments. Internal and external audit. Signatory to check bank details on invoice with bank set up for all online transactions
	Comply with HMRC Regulations	H	Use help line when necessary. VAT payments and claims calculated by RFO and submitted monthly.
	Sound budgeting to underlie annual precept	M	Finance Committee and Full Council receive detailed budgets in the late autumn. Precept derived directly from this. Expenditure against budget reported to Finance Committee 6 times a year. Reports to Full Council monthly by Treasurer or Deputy Treasurer.

	Complying with borrowing restrictions	L	No new borrowing likely at present
Liability	Risk to third party, property or individuals	M	Insurance in place. Open spaces checked regularly. Trees investigated when damage reported. Risk assessments of individual events such as Community Event carried out as necessary.
	Legal liability as consequence of asset ownership (playground)	M	Insurance in place. Weekly checks of playground and outdoor gym equipment and written records kept. Annual checks by ROSPA of playground & outdoor gym equipment.
Employer Liability	Comply with Employment Law	M	Membership of various national and regional bodies including Employees Organisation. DIS checked weekly for updates. Clerk is member of SLCC Advisory Group
	Comply with Inland Revenue requirements	M	Regular advice from HMRC. Internal and external auditor carry out annual checks.
	Safety of Staff and visitors	M	Clerk works from home. Two persons lock up village hall for late night events.
Legal Liability	Ensuring activities are within legal powers	H	Clerk to clarify legal position on any new proposal. Legal advice to be sought where necessary.
	Proper and timely reporting via the Minutes	M	Council meets monthly and always receives and approves Minutes of meetings held in interim. Minutes made available to press and public on the village notice boards, emails and via the web site and social media.
	Proper document control	M	Land and buildings registered at Land Registry. Copies kept in the clerks office.
Councillors propriety	Registers of Interests and gifts and hospitality in place	H	Register of interest completed.
GDPR	Loss of data	M	Council has back up hard drive with all year's data. Council saves each financial year onto memory sticks and retains in fire proof boxes in Chairman's garage and village hall. Hard drive is used daily and backed up daily. Hard copies of documents are archived annually with Cambridgeshire Archive Services.