**Parish Council Risk Assessment 2024/25**

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|  **Service Area**   |  **Risk**  |  **Recommendation**  |
| **Insurance** | Harm to public on Council land or while using Council services | Continue existing Public Liability insurance cover (£10m)Continue existing cover (£500K any one person; £2m any one incident; dependent on injury) |
|   | Harm to employees while on Council business | Continue existing Employer’s Liability insurance cover (£10m) |
|   | Damage to property  | Continue with existing cover on play equipment, street furniture, outside equipment, computer equipment  |
|  | Reputational damage/fraud from members or officers | Continue with existing Officials’ Indemnity and Officers’ Liability insurance cover |
|  | Reputational damage from external sources | Continue with existing Libel and Slander insurance cover |
|  | Legal challenges | Continue with existing legal liability and legal expenses insurance cover |
|   | Loss of assets  | Continue with the review of assets for insurance and maintenance purposes |
| **Financial records**  | Loss of data on laptop due to system fault  | Continue to back up data on a regular basis.  Also continue to regularly obtain up to date versions of program |
|  **Administration & Management** | Loss of services of employee  | Immediately advertise any vacancy (if permanent loss) and request help from EALC for assistance until new Clerk recruitedAppoint a Locum Clerk (if temporary loss) – list of Locum Clerks held by the EALC and SLCCEnsure relevant passwords are held securely and are accessible to a named councillor |
|  **Finance** | Fraudulent payments  | Continue with requirement to report all payments to Council for approval.  Continue with requirement for two signatories where cheques are written and for two councillors to authorise BACS payments submitted by the RFO |
|  | Banking/financial administrative errors  | Continue with bank reconciliation to be carried out monthly.  Reconciliations will continue to be checked by a Councillor on a quarterly basis at physical meetings.  |
|  **Service Area**   |  **Risk**  |  **Recommendation**  |
| **Advice**  | Procedural advice beyond that of Proper Officer required  | Continue with memberships of EALC and SLCC.  |
| **Parks** | Loss of use of play/outdoor gym equipment  | Continue with regular maintenance and safety checks and take unsafe equipment out of service until repairs carried out.  |
| **Precept and Budget** | Annual precept not the result of proper detailed consideration  | Continue to present budget to the meeting in January.    |
| Inadequate monitoring of performance  | Budget updates will continue to be provided at regular intervals |
| Illegal expenditure  | Continue to ensure that all expenditure is within legal powers  |
| **Accounting & Audit**  | Non-standard and/or non-compliant records kept.  | Continue to require adequate, complete and statutory financial records and accounts.  |
| Non-compliance with statutory deadlines for the completion/ approval/submission of accounts and other financial returns  | Continue to ensure that all accounts and returns are completed and submitted by the deadlines |
| Non-compliance with internal audit requirements  | Review appointment of internal auditor annually |
| **Decision Making** | Meeting inquorate – no decisions made; no payments authorised. | Meeting dates agreed in advance with all Councillors.Inquorate meetings closed and rescheduled as soon as possible following the date of the original meeting |
| **Contracts** | Not ensuring value for money and/or continuity of work  | Continue the practice of obtaining the correct number of quotes as detailed in the Financial Regulations |
|   | Loss of service contractor  | Advertise vacancy in the appropriate time and manner, depending on the nature of the contract |