**BAVINGTON PARISH COUNCIL**

**RISK ASSESSMENT AND MANAGEMENT**

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| **Area** | **Risk** | **Level** | **Control (and agreed improvements)** |
| **Assets** | Protection of physical assets | L | Parish Council responsible for noticeboard -included in PC insurance policy - |
|  | Security of buildings, equipment etc |  | The Parish Council is not responsible for any buildings |
|  | Maintenance of buildings, equipment etc |  | The Parish Council is not responsible for any buildings, equipment etc. |
| **Finance** | Banking | L | Less than £6,000held at any one time to date. No bank charges and no interest earned |
|  | Risk of consequential loss of income | L | Precept main income. Others, VAT returned and grants |
|  | Loss of cash through theft or dishonesty | L | Normally no cash handled. Fidelity guarantee cover upto £150,000 |
|  | Financial controls and records | L | Financial Regulations in place. Regular bank reconciliation and budgetary control reports prepared and reported to Council. Signatures required on cheques, two members, Internal audit |
|  | Comply with Customs and Excise Regulations | L | VAT payments and claims calculated by Clerk. Open to inspection by members. Internal and external auditor to provide double check |
|  | Sound budgeting to underlie annual precept | L | Council receives detailed budget in November. Precept derived directly from this. Income & Expenditure against budget reported to Council at meetings |
|  | Complying with borrowing restrictions | L | No new borrowing likely at present |
| **Liability** | Risk to third party, property or individuals | M | Public Liability insurance in place. Existing cover of upto £10m |
|  | Legal liability as consequence of asset ownership | M | Assets owned are: noticeboard and interpretative panel, items not included within insurance cover |
|  | Libel and Slander | M | Members and clerk – standard cover upto £500,000 |
|  | Officials Indemnity | M | Cover for members and clerk for any negligent act, accidental error or omission committed – standard cover upto £500,000 |
| **Employer Liability** | Comply with Employment Law | M | Advice sought from Northumberland Association of Local Councils if required. Existing insurance cover upto £10m. |
|  | Comply with Inland Revenue requirements | M | Clerk declares income to Inland Revenue. BPC registered as PAYE Employer. Internal auditor carries out annual checks |
|  | Safety of Staff and visitors | M | No visitors to Parish Council office at Clerk’s home. |
| **Legal Liability** | Ensuring activities are within legal powers | H | Clerk clarifies legal position on any new proposal. Legal advice to be sought when necessary |
|  | Proper and timely reporting via the Minutes | M | Council meets quarterly and receives and approves minutes of meetings held in interim. Minutes made available. |
|  | Proper document control | M | Leases and legal documents (none at present) in Clerk’s home. Key documents to be stored at bank or at solicitor. Compliance with the Data Protection Act, Equality Act, Localism Act 2011 and Freedom of Information Act |
| **Councillor Propriety** | Registers of Interests and gifts and hospitality in place | M | Register of interests completed. Members to declare any gifts or hospitality (over £25 in value) as and when received. Adopted Code of Conduct and Localism Act 2011 |
| **Covid-19 Pandemic** | Transmission of infection | M | Electronic Parish Council meetings currently being held. Once physical meetings commence, government guidelines on social distancing/cleansing and meeting room requirements to be adhered to. Current social distancing guidelines to be followed in the event of urgent business that requires a site meeting, ie. damage to a PC asset/items that require Parish Cllr signatures. |

This risk management paper will be reviewed annually.

Claire Miller

Clerk to the Council