

Georgeham Parish Council Risk Assessment

Reviewed

Adopted

28 January 2016

25 May 2017

6 May 2021

19 May 2022

18 May 2023

25 April 2024

17 April 2025

21 April 2026

Notes

“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council.”

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the employer to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. Making sure that all employees are made aware of the results of the risk assessment.

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed:

- ✍ Identify the areas to be reviewed.
- ✍ Identify what the risk may be.
- ✍ Evaluate the management and control of the risk and record all findings.
- ✍ Review, assess and revise if required.

FINANCE AND MANAGEMENT

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Business continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	L	All hard copy files and recent records are kept at the Clerk's home, all soft copy files are saved on the cloud using DropBox. The accounts are managed online using the Scribe accounts system. The Chair and another named parish councillor also have access to Drop Box and Scribe Data stored on the cloud via Dropbox is backed up onto a hard drive In the event of the Clerk being indisposed the Chairman to contact the Devon Association of Local Councils for advice. The business is insured to pay for a temporary replacement Clerk for up to 20 weeks.	Updated 2024 to take into account cloud storage and online accounts system. Critical staff cover insurance increased.
Precept	Adequacy of precept Requirements not submitted to NDC Amount not received by NDC	L L L	The Council reviews the Precept requirement annually at the November meeting and reviews the presented budget update information, including actual position and projected position to year end and estimated figures for the next financial year. With this information the Council then agrees the amounts set for the specific budget headings for the following year, the total of which is resolved to be the precept amount to be requested from North Devon Council. This figure is submitted by the Clerk in writing to NDC. The Clerk informs Council when the monies are received (end of April / September).	Existing procedure adequate.
Financial records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations that set out the requirements.	Existing procedure adequate. Review the Financial Regulations when necessary.
Bank and banking	Inadequate checks Bank mistakes Loss Charges	L L L L L M	The Council has Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts. The majority of transactions are carried out by bank transfer or direct debit payments/receipts. Cheques are no longer used. The Clerk reviews the Councils banking arrangements regularly and runs a monthly bank reconciliation.. All payments require 2 signatories via online banking and are authorised at the previous Council Meeting. There is approx 46K held as contingency in Lloyds savings account	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements monthly. Advice is for up to 50% of precept should be held

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Cash	Loss through theft or dishonesty	L	The Council has Financial Regulations that set out the requirements. No cash is received other than a very occasional cash donation. The Council's insurance policy has a Fidelity Guarantee. However dual authorisation on any withdrawal should make any such incident unlikely.	Existing procedure adequate. Review the Financial Regulations when necessary. Ensure Fidelity Insurance is adequate.
Reporting and auditing	Information communication Compliance	L L	A full list of payments and receipts to be authorised is provided on the Agenda. Invoices are put onto the banking system by the clerk and checked and authorised by a second signatory following the next Council meeting. Bank Statements are reconciled against the accounting system every month and reported during the monthly Council meetings. Council should regularly audit internally to comply with the Fidelity Guarantee.	Existing communication procedures adequate. Council quarterly to appoint financial working group to check financial records for Fidelity compliance.
Direct costs Overhead expenses Debts	Goods not supplied but billed Incorrect invoicing Loss of stock	L L L	The Council has Financial Regulations that set out the requirements. The Council has minimal stocks, these are checked and monitored by the Clerk and/or another named Parish Councillor.	Existing procedure adequate. Review the Financial Regulations when necessary.
Grants and support - payable	Power to pay Authorisation of Council to pay	L	All such expenditure goes through the required Council process of approval and minuted. In 2021, the Council changed from cheque payments to BACS payments. The clerk puts the payments on the system which are then approved at the next Council meeting and authorised by a bank signatory shortly afterwards. There is a nominated Councillor to approve the payments by online banking at the request of the Clerk after the payments have been approved at a Parish Council meeting. Any urgent payments, card payments or DDs are authorised at the next meeting. GPC card payments can only be made by the Clerk, and are managed by the Financial Regulations.	Existing procedure updated for GPC card payments made by the Clerk.
Grants - receivable	Receipts of Grant	L	Grants are requested and managed by the Clerk and/or a named Councillor. All grants and grant processes are reported at the monthly Council meetings and appear on the budget and budget plan.	Existing procedures adequate.
Charges - Rentals payable	Payments of leases/rentals	L	The Parish Council does not have any rental agreements at this time.	Existing procedures adequate.
Charges - Rentals receivable	Receipt of rental Insurance implication	L L	The Parish Council has in the past had a rental agreement with the local football club for a nominal annual fee. This responsibility is now transferred to a charitable Trust who will manage the rental agreement going forward.	Existing procedure adequate. Updated 2025 to confirm the transfer of management to a charitable Trust.
Best value Accountability	Work awarded incorrectly Overspend on services	L M	As per Financial Regulations normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders/quote would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council. Quotation and tender management – refer to Financial Regulations	Existing procedure adequate. Review Financial Regulations regularly.

FINANCIAL AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Salaries and assoc. costs	Salary paid incorrectly Wrong hours paid Wrong rate paid False employee Wrong deductions of Tax Unpaid Tax contributions to the Inland Revenue	L L L L L L	The Parish Council authorises the appointment of its part-time employees at Council meetings when necessary. Salary rates are assessed annually by the Council and applied on 1st April each year, salary increases can be back dated if necessary.. Salary is paid by BACS transfer via North Devon Council where the amount is recharged. North Devon Council are responsible for any contact with HMRC. The Clerk has a contract of employment and job description.	Existing appointment and payment system is adequate.
Clerk/Other workers (voluntary/casual)	Loss of Clerk Fraud Actions undertaken Health & Safety	L L L L	A contingency fund should be established to enable training for the CiLCA qualification in the event of the Clerk resigning. The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud. The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. At any time nominated members of the Council can access the accounts system on a read only basis and the email address of the clerk	Include in financial statement when setting precept. Existing procedure adequate. Purchase reference books where necessary. Membership of the SLCC. Monitor working conditions, safety requirements and insurance regularly.
Councillor allowances	Councillors over-paid Income tax deduction	L	No allowances are allocated to Parish Councillors.	Existing procedure adequate.
Election costs	Risk of an election cost	L/M	Risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from the District Council for a full election and an uncontested election. There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process and should not be stifled.	Existing procedure adequate.
VAT	Re-claiming/charging	L	The Council has Financial Regulations that set out the requirements.	Existing procedure adequate
Annual return	Submit within time limits	L	The Annual Return is completed and signed by the Council, submitted to the internal auditor for completion and signing then checked and sent to the External Auditor within time limit.	Existing procedures adequate.

FINANCIAL AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings.	All activities and payments Minuted.
Council records - paper	Loss through: theft fire damage	L M L	The Parish Council records are stored at the home of the Clerk and online. Records include historical correspondence, minute books and copies, ownership of property, records such as personnel, insurance, salaries etc. Materials are in a files and stored in a dry place (not fire proof).	Damage (apart from fire) and theft is unlikely and so provision adequate. Deeds/leases copied and deposited off-site.
Council records - electronic	Loss through: Theft, fire, damage Corruption of computer	L M	The Parish Council's electronic records are stored on the cloud and generally accessed via computer at the Clerk's home. Councillors can access the data via the cloud at any time they should request to do so.	Existing procedure adequate.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance.
Data protection	Policy Provision	L	The Council is registered with the Data Protection Agency.	Ensure annual renewal of registration.
Freedom of Information Act	Policy Provision	L M	The Council has a model publication scheme for Local Councils in place. The Council is able to request a fee for any information requested to cover the cost of consumables and the clerk's time.	Monitor and report any impacts of requests made under the FOI Act.
Meeting location	Adequacy Health & Safety	L M	The Parish Council Meetings are held in Georgeham Village Hall and occasionally at Croyde Baptist Church. Parish Council Members have keys to the Village Hall and the Baptist Church. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health & Safety and comfort aspects.	Existing location adequate.

ASSETS				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Street Furniture, Play Area Equipment and Open Spaces	Loss or Damage Risk/damage to third party(ies)/property	L L	An asset register is kept up to date and insurance is held at the appropriate level for all items. Regular checks made of all equipment by Members of the Parish Council.	Existing procedure adequate. Review insurance requirements annually.
Noticeboards	Risk/damage/injury to third parties Road side safety	L L	The Parish Council has a noticeboard in Georgeham which is regularly inspected and repaired/replaced as necessary..	Existing procedure adequate.

LIABILITY				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council (not ultra vires) and to be resolved and clearly minuted.	Existing procedure adequate.
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agenda are produced in the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting unless this is not possible in which case they will be signed and approved at the following meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings should be managed by the Chair.	Existing procedure adequate. Guidance/training to Chair should be given (if required). Members to adhere to Code of Conduct.
Public Liability	Risk to third party, property or individuals	M	Insurance is in place. Risk assessments regularly carried out to comply with requirements.	Existing procedures adequate. Ensure risk assessments are carried out.
Employer Liability	Non compliance with employment law	L	Undertake adequate training and seek advice from the Devon Association of Local Councils.	Existing procedures adequate.
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	M L L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes at monthly meetings. Retention of document policy in place.	Existing procedures adequate.

COUNCILLORS' PROPRIETY				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Members interests	Conflict of interest Register of Members interests	M M	Councillors have a duty to declare any interests at the start of the meeting or during the meeting if it is realised that a Councillor has an interest. Register of Members Interest forms to be reviewed regularly by Councillors.	Existing procedure adequate. Members to take responsibility to update their Register.

