



# KINGSWEAR PARISH COUNCIL – Risk Management Register

The Council is expected to carry out an annual assessment of the financial risks and identify any actions necessary to risks. The following shows the risks that have been identified and the actions that have been taken.

## Finance

Risk	Impact	H/M/L	Control Action/Internal Controls	Review/Assess/Revise
Precept	Adequacy of Precept Correct submission to SHDC Submission not received by SHDC Fit for purpose	L L L L	Regular budget review. Precept considered by Council in time to meet requirements of the Financial Regulations. Finance Committee meet half yearly to receive expenditure against budget.	Review as part of the Financial Regulations
Financial Records	Inadequate records  Financial irregularities	L  L	The Council has adopted the Financial Regulations that set out the requirements.  Monthly bank account reconciliations completed by the Clerk. Three Councillors have access to view the accounts to verify the balances recorded on the reconciliation.	Review the Financial Regulations Annually
Banking	Inadequate checks Bank mistakes Loss Charges Loss of signatories	L L L L L	The Council has adopted the Financial Regulations that set out the requirements for all methods of banking cheques and reconciliations. The bank is advised of any mistakes or incorrect entries. Cheque signatories - Chairman plus two Councillors. Two signatories plus the Clerk or Asst Clerk (if in post) sign all cheques and payments. Internet Banking – The Clerk has access to view the accounts and submit payments only. Three Councillors have access to view and approve payments. All internet banking payments require approval by two Councillors. To protect from financial malware and	Existing procedure adequate

			phishing attacks, IBM Security Trusteer Rapport uploaded to all PC's used to access the Council's bank accounts.	
Cash/Loss	Loss through theft or dishonesty	L	The Council has adopted the Financial Regulations that set out the requirements. Cash & cheques are banked as soon as practicably possible. There is no petty cash account.	Existing procedure adequate

Annual Return	Completion and submitted in time	L	Annual Return is completed and submitted to the internal auditor for checking and completion.  Approved by the Council and signed before submission to the External Auditor by due date.	Existing procedure adequate
Reporting and auditing	Information provided as required by Council	L	Budget against expenditure report produced and reviewed at each Full Council meeting and also by the Finance Committee quarterly.	Existing procedure adequate
	Auditing & Governance	M	Independent internal and external audits completed.	Internal Auditor appointed
Salaries	Salary paid incorrectly Incorrect hours Incorrect rate False employee Incorrect NI and Tax deducted Unpaid Tax and/or NI To Inland Revenue	L L L L L L	The Council currently has one employee. Payroll is outsourced to South Hams District Council and a monthly payslip is issued. Salary and HMRC values are paid in accordance with direction from the payroll provider.	Existing procedure adequate  Salary Payments are verified by Internal Auditor

Expenses	Fraud or incorrect claim	L	Expenses are submitted to the Council each month and approved. All items claimed	Existing procedure adequate
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			require a receipt except travel which are listed and agreed. Mileage rates recommended by NALC (£0.45).	
Councillor Allowances	Over payment	L	None paid at present	Existing procedure adequate
VAT RETURN	VAT Return not submitted within time limit	L	Clerk to submit each quarterly return within 1 month and 7 days after the end of a VAT quarter, in accordance with HMRC guidance.	Existing procedure adequate
Election costs	Risk of not setting a budget amount	M	Risk is higher in an election year. The clerk will obtain the cost of an election from SHDC and the figure included in the budget. Payment is made in the following year. The Council has sufficient reserves should an unbudgeted payment be required.	Existing procedure adequate

## General Management

Business	Risk of Council not being able to continue its business due to unexpected or tragic circumstances	L	Lap top and files can be relocated. Weekly back up of data / held in secure location.	Existing procedure adequate, but review to be undertaken
Litigation	Potential risk of legal action being taken against the Council	M	Public Liability insurance covers general person injury claims where the Council is found to be at fault, but not frivolous or spurious claims which cannot be insured	Ensure insurance is adequate for requirements. Review annually.
Best value/Accountability	Work awarded  Payment over budget or agreed contract amount	L  M	Normal procedure is for 3 quotes to be obtained which are discussed and agreed by the Council. Any problem with the contract would be investigated and a report to the Council on the circumstances and options to resolve	Existing procedure adequate
Employees	Loss of key staff or long term illness, resignation or misconduct	M	Temporary replacement for sickness DALC. Vacancy to be filled using recruitment process	Existing procedure adequate Membership of DALC and SLCC

Health & Safety	<p>Actions undertaken by Clerk</p> <p>Health &amp; Safety</p>	<p>L</p> <p>L</p>	<p>The Clerk and Asst Clerk (if in post) provided with adequate training, reference books and access to legal advice or other advisers where applicable.</p> <p>Health &amp; Safety issues relating to the Clerk and Asst Clerk (if in post) working at home and driving to and from meetings and site visits. The clerk's own insurance for home and travel provide adequate cover.</p>	<p>Existing procedure adequate, monitor working conditions, safety requirements and insurance regularly</p>
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Council to be resolved and minuted at the Council Meetings. The Financial Regulations set out the requirements.	Existing procedure adequate
Minutes , Agendas Notices, Statutory documents	<p>Accuracy and legality</p> <p>Business conduct</p>	<p>L</p> <p>L</p>	<p>Minutes and agendas are produced in the prescribed method by the Clerk and Asst Clerk (if in post) and adhere to the legal requirements and best practice guidelines.</p> <p>Minutes are approved and signed at the following Council meeting. Minutes and agendas are displayed according to the legal requirements.</p> <p>Business conducted at Council meetings should be managed by the Chairman.</p>	<p>Existing procedure adequate</p> <p>Guidance and training to the Chairman where appropriate</p> <p>Members to adhere to the Code of Conduct</p>
Members interests	Conflict of interest Register of Members interests	<p>L</p> <p>M</p>	<p>Standing Orders require declaration of interest at each Council Meeting by Members.</p> <p>Register of Members Interest should be reviewed regularly by Councillors</p>	<p>Existing procedure adequate.</p> <p>Members take responsibility to update their Register</p>
Insurance	<p>Adequacy</p> <p>Cost</p> <p>Compliance</p>	<p>L</p> <p>L</p> <p>L</p>	<p>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</p>	<p>Existing procedure adequate</p> <p>Review insurance provision annually</p>

			and must be paid for. Ensure compliance measures are in place.	
Assets	Loss or damage Risk damage to third party	L L	An annual review of assets is undertaken for insurance provision, storage and maintenance provisions .	Asset register to be up dated annually
Maintenance	Devaluation and deterioration of asset Risk to third party	L L	All the assets owned by the Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the correct procedures of the Council. All assets are insured and reviewed annually.	Existing procedure adequate
Meeting location	Adequacy Health & Safety	L M	The Council Meetings are held at the Village Hall. The premises and facilities are considered to be adequate in respect of Health and Safety, Disability Discrimination and comfort	Existing premises adequate
Council records-electronic	Loss though Theft, fire, damage or corruption of computer	L M	Back up of data maintained in separate location. Norton protection system	Existing procedure adequate. Reviews to take place
Data Protection	Data protection rules followed	L	Legal requirements maintained	Policy to be reviewed
Freedom of Information	Availability of information	L	All information required to be disclosed is made available on request	Policy to be implemented and reviewed annually
Poor reputation of the Council	The work of the Council is not understood leading to negative feedback from parishioners and dissatisfaction with the manner services are undertaken	L	Regular use of communication channels including the community website and Councillor contact and involvement with various groups and organisations.  The Council has a Code of Conduct policy which sets out how Members should conduct themselves when acting on behalf of the Council.  The Council employment contract sets out conduct of the Clerk and Assistant Clerk (if	Use of Parish Website.  Review of other means of communication to be actioned

			in Post).	
Poor stakeholder relationships	Perceived or real breakdown in communication between tiers of local government or between Council and public providers	L	The Council to understand the services conducted by others and to discuss areas of joint interest periodically.  Regular communication with Principal Authorities on matters that affect the village.	Review annually
Lack of vision	An over emphasis on the management and operation of the Council services may lead to a poor performance with regard to forward planning. This may prevent partnership working and loss of grants/other funding	L	The Council is the lead authority and provides banking and administrative support to the Neighbourhood Planning Group.  The Members are actively involved in all aspects of the community and bring forward many new initiatives and projects for the Council to consider.	Review annually
Lack of training	Inadequate knowledge or specialist ability may lead to poor decisions	L	Adequate training budget available. Training encouraged for Councillors and the Clerk / Assistant Clerk.	Review annually – training register/record in place
Role of the Clerk	Inadequate time allowed within contract to be effective	L	Regular meetings between Clerk, Chairman and Deputy Chairman to evaluate and report to Council.	Timesheet to be kept by Clerk / Results to be reviewed by Council
Role of Councillor	Inadequate number of Councillors to carry out their duties effectively	L	Council activities managed through the Council meetings with decisions taken on the ability to proceed with any project.	To be reviewed – more formal Strategic Plan to be considered

## Assets

Moorings	Moorings fees collected Mooring holders adhere to policy and regulations	L L	Moorings are renewed annually and fees collected with a signed application form and certificate of insurance as proof of address. Berths are reallocated according to mooring policy and waiting list. Mooring permits are issued to be adhered to owners vessel Mooring holders sign form to confirm their acceptance of the Mooring policy rules.  Record of fees received and outstanding payments chased and monitored.	Existing procedures checked and reviewed.  Regular inspection of the moorings  Waiting list updated / New abandoned boat policy introduced
Cemetery & Chapel	Correct plot allocation Health and Safety Maintenance Collection of fees Recording of burials and memorials	M M L L L	Cemetery plan and burial register maintained with plot allocated according to register number. Regular inspection to memorials and condition of paths , trees and hedges. Maintenance contract reviewed annually. Procedures in place to obtain required information on interment and memorial installations. Fees and regulations reviewed annually	Existing procedures checked and reviewed.  Regular inspection of the cemetery  Notice Board required to display contact details, regulations and fees
Notice boards	Risk of damage or injury to third party Location suitability	L	Notice boards inspected regularly	Adequate inspections undertaken.
Fire engine	Risk of damage Injury to third party	L L	Positioned on platform of railway under cover and maintained. Regular inspections undertaken.	Adequate inspections undertaken- reviewed annually
Jubilee Park	Risk of damage Injury to third party	L L	Regular inspections undertaken Insurance cover reviewed	Adequate inspections undertaken- reviewed annually
Pontoon	Risk of damage Injury to third party	L	Regular inspections undertaken / Insurance cover reviewed.	Adequate inspections undertaken / reviewed annually

Play Equipment	Risk of damage Injury to third party	L	Regular inspections undertaken by Councillor responsible for Play Area / Play Area agreement with South Hams District Council - Includes liability insurance in respect of the play equipment and safety surfacing, monthly inspections by qualified South Hams District Council Mobile Locality Officers, plus an annual engineering report. Insurance cover reviewed.	Adequate inspections undertaken / reviewed annually
Benches, seats, signing, fences/hedges, paths/steps and litter bins	Risk of damage Injury to third party	L	Regular inspections undertaken / Insurance cover reviewed.	Adequate inspections undertaken / reviewed annually
Cemetery Lodge	Risk of damage Injury to tenants/third party Collection of rent Tenants deposit	L L L L	Regular inspections undertaken Insurance cover reviewed. Electrical, gas and chimney certificates implemented annually / Fire Safety and Legionella risk assessments carried out periodically. Rent paid by direct bank transfer and checked each month. Deposit of £1200 held by Council. Tenants Deposit guarantee registered with the Deposit Protection Service (Reference DI0083067).	Adequate inspections undertaken / reviewed annually.  Rent reconciled with bank statements and cashbook entry.
Allotments	Rents received  Risk to Tenants / Third Parties	L  L	Regular Inspections of allotments to be undertaken. Allotment Risk Assessment form to be completed periodically. Annual review of tenancy agreement. Tenants responsible for own public liability insurance. Annual review of tenancy agreement.	Ensure regular inspections are carried out, recorded in writing and kept on file.
Public Toilets	FCC Cleaning / Flooding due to	L	Facilities management plan in place. Toilets cleaned daily by FCC	Adequate inspections undertaken / reviewed annually.



	blocked facilities / Slips, trips and falls / Risk of Legionella / Risk of injury to third party	L	Environment. Daily/Weekly/Monthly cleaning specification agreed with contractor. Visiting operative carries out any work necessary to maintain the toilets in a clean and well maintained condition. Contract with Peake GB Ltd for disposal of sanitary waste. Legionella risk assessment and fixed wiring testing carried out periodically. Insurance cover in regard of public liability and sanitary ware reviewed.	
Wishing Well	Risk of damage and theft Injury to third party Collection of donations	L  L	Regular inspections undertaken Insurance cover reviewed Locked padlock key held by clerk and collection of donations made on regular basis	Adequate inspections undertaken / reviewed annually.

**Risk Management Register reviewed by the Council at its Meeting held on 11/05/22**