

## Eccleshall Parish Council Risk Assessment - Summary

Adopted on 15<sup>th</sup> May 2024, reviewed 2025

### NOTE:

The table below summarises the main risks to public money related to council property, activities and employees. Detailed Individual, detailed risk assessments are also available where appropriate and reviewed annually as part of the Internal Monitoring process.

Activities classed as having a very low-risk rating have **not** been included in the summary document below.

| No. | Area                                          | Risk                                                                                                                                                                                 | Level                | Controls                                                                                                                                                                                                                                                                                              |
|-----|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | All areas                                     | Provision of adequate insurance cover                                                                                                                                                | Medium               | Carry out annual review of insurance to ensure that all appropriate risks are covered.<br>Carry out annual inspection of insurance held by third parties.                                                                                                                                             |
| 2   |                                               | Slips, trips, falls                                                                                                                                                                  | Medium               | Each event and activity to be monitored separately.<br>Parish Council managed areas to be maintained in line with agreed Policy.                                                                                                                                                                      |
| 3   |                                               | Management of trees                                                                                                                                                                  | Medium               | Ensure that any management of trees has appropriate permission and is carried out by responsible and experienced individuals/ organisations.                                                                                                                                                          |
| 4   | Events                                        |                                                                                                                                                                                      | Medium               | Individual events have their own risk assessments.                                                                                                                                                                                                                                                    |
| 5   | Parish Council owned/<br>managed public space | Maintenance of trees,<br>mowing, planting, play<br>equipment                                                                                                                         | Medium               | Regular inspection and review.<br>Separate detailed Risk Assessments.<br>Continuous maintenance regimes.<br>Report any issues to appropriate committee.<br>All contractors should complete their own risk assessments prior to commencement of work. This document does not include those activities. |
| 6   | Eccleshall Community<br>Centre                | Risk of damage to building<br><br>Improper<br>management/maintenance                                                                                                                 | Medium<br><br>Medium | Retain existing index linked insurance (ex. cover £1,626,159), reassessed annually.<br><br>Lease agreement in place to clarify roles of separate organisation to maintain property and manage business operations. Lease held by properly constituted association.                                    |
| 7   | Insurance cover                               | Cover required for: Money,<br>Employers' Liability claim,<br>Public and products liability<br>claim, Fidelity Guarantee,<br>Libel and Slander, Personal<br>Accident, Legal Expenses. | Medium               | Quotes received each year for insurance, based on asset register, liabilities and income/ expenditure.                                                                                                                                                                                                |
| 8   | Accounts (also see Financial<br>RA)           | Annual precept too high/<br>too low or not the result of<br>detailed consideration.                                                                                                  | Medium               | Continue current system with detailed budget based on past year and current year accounts.<br>Committees involved in agreeing budget requirement for forthcoming year.                                                                                                                                |

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| No. | Area | Risk                                                                                                                     | Level  | Controls                                                                                                                                                                                                                                                                                                                            |
|-----|------|--------------------------------------------------------------------------------------------------------------------------|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |      |                                                                                                                          |        | Continue work to agree action plan and strategic priorities to identify future spending requirements.<br>Reserves and Earmarking considered as part of this process.                                                                                                                                                                |
| 9   |      | Inadequate monitoring of income/expenditure against budget                                                               | Medium | Full list of accounts to date presented, as set out in Financial Regulations.                                                                                                                                                                                                                                                       |
| 10  |      | Unlawful expenditure                                                                                                     | Medium | Financial Regulations (based on NALC Model document) re-adopted by Council in May 2024 and reviewed annually.<br>Follow advice of Clerk/RFO that all expenditure is within legal powers.                                                                                                                                            |
| 11  |      | Unauthorised expenditure                                                                                                 | Medium | Report all payments to Council for approval (even if already paid). 2 signatories required to approve.<br>Signatories check payments online against invoice list.<br>Twice yearly audit by nominated councillor to check payments against invoices.                                                                                 |
| 12  |      | Accounts not reconciled                                                                                                  | Medium | Bank reconciliation completed each month and reviewed by Councillors. Rialtas accounts system used.                                                                                                                                                                                                                                 |
| 13  |      | Non-standard and/or non compliant records kept                                                                           | Medium | Financial Regulations (based on NALC Model document) adopted by Council in May 2024 and reviewed annually. Follow advice of Clerk/RFO and Internal and External auditors.                                                                                                                                                           |
| 14  |      | Non-compliance with statutory requirements for completion/ approval/ submission of accounts and other financial returns. | Medium | Continue to ensure that all accounts and returns are completed and submitted by the deadlines.                                                                                                                                                                                                                                      |
| 15  |      | Non-compliance with internal audit requirements.                                                                         | Medium | Appoint appropriately qualified internal auditor annually.                                                                                                                                                                                                                                                                          |
| 16  |      | Banking                                                                                                                  | Medium | Day-to-day banking in line with acceptable practices set out in Financial Regulations. Finance procedures to be reviewed annually.<br>Ongoing review of management of council reserves.<br>Unity internet banking used which allows nominated councillors to check account information. 2 signatories required to approve payments. |
| 17  |      | Risk of loss of income if current bank encounters difficulties                                                           | Medium | Funds split between Unity Trust Bank accounts and CCLA low risk investment account.                                                                                                                                                                                                                                                 |
| 18  |      | Loss of cash through theft or dishonesty                                                                                 | Medium | Minimal cash handled.<br>Procedures to be reviewed annually. Fidelity insurance cover.                                                                                                                                                                                                                                              |

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|-----|-----------------|--------------------------------------------------------------------------------|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 19  |                 | Compliance with HMRC Regulations (inc. VAT reclaiming)                         | Medium | All transactions completed online, and paper copies kept. Internal and external auditor to provide 'double check'.                                                                                                                                                   |
| 20  |                 | Best value accountability, e.g. awarding of contracts and services             | Medium | Managed in line with Financial Regulations.                                                                                                                                                                                                                          |
| 21  | Staff           | Loss of key personnel through ill health or leaving                            | Medium | Appoint locum clerk, if necessary, locum cover covered by insurance policy.                                                                                                                                                                                          |
| 22  |                 | Salaries, pensions and associated costs calculated wrongly or paid incorrectly | Medium | To be reviewed by internal control and internal auditor. Procedures in place and followed.                                                                                                                                                                           |
| 23  | Administration  | Inadequate access to advice                                                    | Medium | Continue memberships of SPCA/NALC, SLCC and other organisations as appropriate.                                                                                                                                                                                      |
| 24  |                 | Loss of computer-based records                                                 | Medium | Information now held in cloud-based system (One Drive) Maintenance contract in place for IT Support as needed                                                                                                                                                        |
| 25  |                 | Finance management systems                                                     | Medium | Rialtas Alpha used and regularly backed up.                                                                                                                                                                                                                          |
| 26  |                 | Loss of hard document records                                                  | Medium | Records kept in locked cabinet.                                                                                                                                                                                                                                      |
| 27  |                 | Poor service to customers                                                      | Medium | Complaints procedure in place and reviewed regularly. Significant issues to be reported to Committees.                                                                                                                                                               |
| 28  |                 | Data management                                                                | Medium | Records backed up by IT provider. Information now held in cloud-based system. GDPR policies and guidance in place.                                                                                                                                                   |
| 29  | New projects    | Unfamiliar management arrangements                                             | Medium | As the Parish Council takes on additional projects, there are new areas of expertise needed. The Council to call on skills of partners to ensure effective procurement and management arrangements. Ensure consultation with relevant individuals and organisations. |
| 30  | Assets          | Protection of physical assets (inc. land).                                     | Medium | Land insured. Value increased annually by RPI. Test Insurance market annually and assess insurance values at that point. Checks of all assets undertaken, either annually or more frequently, depending on type of asset.                                            |
| 31  | Legal Liability | Ensuring activities are within legal powers                                    | Medium | The Clerk to clarify legal position on any new proposal. Legal advice to be sought where necessary.                                                                                                                                                                  |

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|-----|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                       |                                                                                                                                                                          |        | General Power of Competence in place.                                                                                                                  |
| 32  |                       | Proper and timely reporting via the Minutes                                                                                                                              | Medium | Council and Committees always receive and approve minutes of meetings. Minutes made available to press and public at the library and via the web site. |
| 33  | Councillors propriety | Registers of Interests and gifts and hospitality in place                                                                                                                | Medium | Code of Conduct reviewed and approved annually. Support received from Monitoring Officer at SBC. Registers of Interest available online.               |
| 34  | Meeting Procedures    | Unlawful decision making<br>Lack of clarity in meeting processes leading to poor or no decisions<br>Poor conduct of councillors/members of public from lack of structure | Medium | Standing Orders in line with NALC model regulations, reviewed and approved annually.                                                                   |