

## MUCH HADHAM PARISH COUNCIL – RISK REGISTER – MARCH 2024

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on assessments, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document enables Much Hadham Parish Council to assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them.

### FINANCIAL AND MANAGEMENT

Subject	Risk(s) identified	H/M/L	Management/control of risk	Review/Assess/Revise
Precept	Adequacy of precept in order for the Parish Council to carry out its statutory duties.  Requirements not submitted to District Council.	L  L	To monitor the adequacy of the precept, the Parish Council receives financial updates at each meeting from the Clerk. At the November / December meeting, the Parish Council receives an indicative budget for the next year and a forward financial plan for consideration. Refinements to these documents are made prior to precept meeting. At the precept meeting, in January each year, the Parish Council receives a proposed budget for the next year and a forward financial plan. The Parish Council determines the monies required for standing costs and projects for the following year, the total of which is resolved to be the precept amount to be required from East Herts Council. In addition, the appropriate level of reserves to hold is also considered, as well as the use being made of earmarked reserves. Reserves Policy approved January 2023. The figure is submitted in writing by the Clerk to the District Council. The Parish Council is informed when the monies are received through the financial updates to meetings.	Existing procedure is adequate.
Financial records	Inadequate records  Financial irregularities	L  L	The Parish Council has Financial Regulations (last reviewed August 2021, minor update December 2022) that sets out the requirements. An electronic cashbook is maintained by the Clerk. This is regularly backed up. In addition, an abbreviated version of the cashbook is printed and attached to each bank reconciliation and supports the working papers for the monthly financial reports to the Parish Council.  The cashbook is reconciled to monthly bank statements. Internal Audit review the financial records each year. During the year, financial reports are produced for each Parish Council meeting which reconcile to the bank account.	Existing procedure is adequate.

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Financial records	Financial irregularities	L	Online banking is used with triple level security. Clerk inputs payments which are authorised by two signatories. If the Clerk is unavailable or incapacitated, nominated Cllr (currently the Chair) can input payments. All online banking users have individual and unique online banking credentials. Cheque book still available which is controlled by the Clerk who is not a signatory on the account which ensures that the cheque signing is separated from the person raising the cheque. The nominated Cllr mandated to input payments only has the ability to do this i.e. cannot authorise transactions.	Existing procedure is adequate.
Bank and banking	Inadequate checks.	L	The Parish Council has Financial Regulations that sets out the requirements for banking, cheques, online banking and reconciliation of accounts.	Existing procedure is adequate.
	Bank mistakes	L	The cashbook is reconciled to monthly bank statements. Any bank mistakes identified will be actioned.	
Cash	Loss through dishonesty or theft	L	The Parish Council has Financial Regulations that set out the requirements. Cash received is held securely until banked. Cash received is minimal and there is no petty cash or float.	Existing procedure is adequate.
Reporting and auditing	Inadequate information and communication	L	Financial updates are produced by the Clerk for each Parish Council meeting which are discussed/reviewed. These updates are reconciled to the bank account.	Existing procedure is adequate.
Grants	Failure to understand, seek, secure and spend grants	L	The Parish Council applies for any applicable grant once notified of its existence. Once received, monies are spent accordingly and reported via the financial updates to each Parish Council meeting.	Existing procedure is adequate.
Other income	Failure to collect income from Pavilion hire and burial ground.	L	Clerk ensures agreement in place and collects Pavilion hire which is subsequently banked. Hirers are encouraged to pay direct to bank account. Note – a long term hire ended during 2022 for the Pavilion which had a specific agreement under which an agreed amount was credited to the Parish Council's bank account at the beginning of each month. Consideration will be given to entering into another long term hire for which an agreement will be put in place requiring regular sums to be credited to the Parish Council's bank account. Burial ground income collected once application made for a grave space or the erection of a monument. Burial ground users are encouraged to pay direct to bank account. Banking undertaken in accordance with the Financial Regulations and information reported to the Parish Council as part of the financial updates to each meeting. In relation to the burial ground, more detailed financial information is reported to the bi-monthly Burial Authority meetings.	Existing procedure is adequate.

Subject	Risk(s) identified	H/M/L	Management/control of risk	Review/Assess/Revise
Best value accountability	Work awarded incorrectly. Overspend on services.	L L	The Parish Council has Financial Regulations that set out the requirements. For major work, competitive tenders would be sought. If problems encountered with a contract, the Clerk would investigate the situation and report to the Parish Council.	Existing procedure is adequate.
Payments excluding salaries	Goods not supplied but billed Incorrect invoicing. Cheque payable/ online payment incorrect.  Loss of stock	L L L L	The Parish Council has Financial Regulations that set out the requirements. The Clerk ensures that goods/services are received. At each Parish Council meeting the list of invoices or reimbursement of expenses awaiting approval where goods/services have been received, detailed on the agenda, is considered. As part of the online authorisation process, both signatories check the payment initiated by the Clerk online to the associated paperwork and authorises the payments using individual and unique online credentials. This associated paperwork is available to all Cllrs via Dropbox link provided with each meeting summons. Parish Council approves the list of requests for payment. Cllrs do not vote on their own expenses or authorise these payments, unless only signatories. In exceptional circumstances, approval to pay is obtained prior to the receipt of goods/services but payment is held until Clerk confirms receipt. This is documented in the Minutes. Expectation that cheques will no longer be used – no cheques have been issued since the inception of online banking. The Parish Council has no stocks.	Existing procedure is adequate.
Salaries and associated costs	Salary paid incorrectly. Wrong rate paid Wrong deductions of NI or Tax. Unpaid Tax & NI contributions to the Inland Revenue	L L L L	The Parish Council has one employee – the Clerk. Salary rates are assessed annually by the Parish Council and applied on 1 April each year. Salary payable is reported to HMRC in line with HMRC requirements although no deductions are required. Monthly salary paid in accordance with annual schedule that shows hours, hourly rate and monthly amount payable. Payment is made by direct transfer via online banking. Each payment is approved alongside other online payments – see above. The Clerk has a contract of employment and job description.	Existing procedure is adequate.
Grants and support payable	Power to pay. Authorisation of Parish Council to pay.	L	Parish Council has a detailed grants policy, including application form. Organisations requesting support – paid as donations – are received by the Clerk. These are considered at Parish Council meetings where authorisation to pay is resolved.	Existing procedure is adequate.

Subject	Risk(s) identified	H/M/L	Management/control of risk	Review/Assess/Revise
Employees	Loss of key personnel.	M	Chair would temporarily take over Clerk responsibilities until new Clerk in place.	“Drop dead book” and procedures to cover short term absences substantially drafted. Monitor insurance regularly. Membership of HAPTC.
	Fraud by staff.	L	Requirements of Fidelity Guarantee insurance adhered to with regards to fraud.	Monitor health and safety requirements annually.
	Actions undertaken by staff Health and safety	L L	The Clerk is provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. Health and Safety Policy approved April 2021. Clerk and Councillors aware of content through approval process and policy is available on the Parish Council’s website.	
Councillor allowances	Councillors over-paid. Income tax deduction.	L L	No allowances are paid to Parish Councillors. In addition, declaration of interest made in any reimbursement of expenses and Cllrs cannot vote to approve their own expense reimbursement.	No procedure is required.
VAT	Reclaiming. Recharging.	L	The Parish Council is not registered for VAT. However, annual reclaim is made at the end of the financial year in accordance with HMRC requirements. Amount reclaimed agrees to the cashbook. Internal Audit review VAT reclaim documentation each year.	Existing procedure is adequate.
Annual return	Submit within time limits.	L	Annual Return is completed and submitted within the prescribed time frame by the Clerk. Annual Return is completed, approved by the Parish Council and signed. Internal Audit review prior to approval. Once approved, final check undertaken by the Clerk before submission to the External Auditor within time limit.	Existing procedure is adequate.
Legal powers	Illegal activity or payments.	L	Clerk ensures all activity and payments made are within the Parish Council’s powers. Clerk keeps abreast of changes in law via bulletins issued by HAPTC.	Existing procedure is adequate.

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Minutes/agendas/ notices. Statutory documents	Accuracy and legality.	L	The Parish Council has meetings for Full Council, Planning Committee, Burial Authority and Staffing Committee.-Excluding the Staffing Committee, Minutes and agendas are produced in the prescribed manner by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next meeting. Draft minutes of meetings from committees (listed above but excludes Full Council) are received at the next Full Council meeting following the meeting date. Minutes and agendas are displayed according to the legal requirements.	Existing procedure is adequate.
	Business conduct.	L	Staffing Committee agendas and minutes are dealt with by the Secretary to that Committee. Business conducted at Parish Council meetings managed by the Chair in accordance with Standing Orders (last reviewed August 2021). All members adhere to the Code of Conduct (full revision approved August 2021).	
Members interests	Conflicts of interests.	L	Declarations of interest form completed when members take up office. A standing agenda item at each Parish Council meeting, including committees, asks for declarations of interests or requests for dispensations.	Existing procedure is adequate.  Members take responsibility to update declaration forms.
	Register of members interests.	L	Code of Conduct requires register of interests by members. Completed forms are retained by the Clerk and available on the Parish Council's website.	
Insurance	Adequacy. Cost.	L	A 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. Insurance cost is periodically market tested to ensure best value premium obtained.	Existing procedure is adequate. Review insurance provision prior to renewal.
Data protection	Policy. Provision.	M	The Parish Council has a specific GDPR risk assessment and implementation plan but policies to be developed and approved in order to lower risk. The Parish Council is registered with the ICO.	Covered by specific implementation plan and risk assessment. Approval of policies will lower risk.
Freedom of Information (FOI)	Policy. Provision.	L L	A Freedom of Information Policy and a publication scheme was approved by the Parish Council on 3 <sup>rd</sup> October 2017. FOI requests responded to in accordance with Policy and statutory requirements.	Existing procedure is adequate. Monitor any request made under FOI.
Social media	Loss of reputation	L	The Parish Council has a website, Twitter account (rarely used) and Facebook account. Access to posting on these is restricted. Social media policy adopted August 2021.	Existing provision is adequate.

Subject	Risk(s) identified	H/M/L	Management/control of risk	Review/Assess/Revise
Overall management	Tasks not completed Loss of reputation	L	An outstanding matters report is submitted to meetings to ensure actions agreed at the meetings are addressed. The Clerk has systems in place to ensure correspondence is actioned and larger tasks managed in line with relevant timescales e.g. budget process, production of annual return.	Existing provision is adequate.

#### PHYSICAL EQUIPMENT OR AREAS

Subject	Risk(s) identified	H/M/L	Management/control of risk	Review/Assess/Revise
Assets	Loss or damage. Risk or damage to third party(ies) property.	M	An annual review of assets is undertaken for insurance provision/compliance with legislative requirements. Asset register substantially developed. Note – assets owned by the Parish Council are listed in the detailed annual Financial Accounts, available on the website.	Existing procedure is adequate. However, risk increased as do not have finalised asset register.
Tree management	Risk of damage to people /property from falling branches/trees	L	Tree management plan in place and work undertaken in accordance with this plan although a changed focus in late 2023 to include focus on aesthetics as well as health and safety requirements. Annual review of the plan to ensure remains fit for purpose and links to other requirements made, primarily ROSPA report for the playground.	Existing procedure is adequate.
Maintenance	Poor performance of assets or amenities.	M	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised in accordance with current procedures of the Parish Council. Assets are insured.	Existing procedure is adequate. However, risk increased as do not have finalised asset register.
Burial ground memorials	Risk/damage/injury to third parties.	L	Bi-monthly check of burial grounds includes a visual check of memorial stones together with physical testing where visual test indicates necessary. Findings reported to bi-monthly Burial Authority meetings. Note - full test undertaken in 2018 at Perry Green Burial Ground. Best practice is to undertake every 5 years therefore full test being undertaken during 2024.	Existing procedure is adequate.
Noticeboards	Risk/damage/injury to third parties. Road side safety.	L	Parish Council has 5 notice boards and 3 footpath noticeboards sited around the village and hamlets. All locations have approval by relevant parties, insurance cover, inspected regularly by the Clerk - any repairs/maintenance requirements brought to the attention of the Parish Council. Noticeboards repaired during 2022.	Existing procedure is adequate.

<b>Subject</b>	<b>Risk(s) identified</b>	<b>H/M/L</b>	<b>Management/control of risk</b>	<b>Review/Assess/Revise</b>
Street furniture	Risk/damage/injury to third parties	L	The Parish Council is responsible for various items (i.e. bins, street lights, seats, etc) around the village and hamlets, and covered by insurance. Excluding street lights and play equipment, no formalised programme of inspections is carried out, all reports of damage or faults are reported to the Parish Council and/or dealt with. Project to improve street lights completed and formal transfer to Herts County Council (HCC) imminent. Financial responsibility for street lighting energy and maintenance transferred to HCC on 1 April 2022. Play equipment is inspected professionally every 3 months [previously every 6 months] (maintenance check) and annually (ROSPA). Visual inspection regime in place, excluding months a professional inspection undertaken.	Existing procedure is adequate.
Meeting locations	Adequacy. Health and Safety.	L	The Parish Council meetings are primarily held in the Village Hall, Much Hadham or Mission Hall, Green Tye. Occasionally, the Pavilion or Bowls Club are used. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health and Safety and comfort aspects. During pandemic periods, guidance issued by Government complied with.	Existing provision is adequate.
Council records – paper	Loss through, theft, fire or damage.	L	The Parish Council records are stored at the Clerk’s address which has a smoke detector installed. A burglar alarm will be installed in due course although it is a low crime area. Records include historical correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc.	Existing provision is adequate. Note – burglar alarm is not considered a necessity.
Council records – electronic	Loss through theft, fire damage or corruption of computer.	L	The Parish Council’s electronic records are stored on the Parish Council’s laptop, held by the Clerk, and backed up to an encrypted memory stick and partly to Cloud storage. Computer is held at the Clerk’s address which has a smoke detector installed. A burglar alarm will be installed in due course although it is a low crime area. Backup is stored separately to computer. Note – in addition, the Clerk makes use of her secure desktop computer which has additional software and larger screens which minimises the risks associated with using display screen equipment for extended periods.	Existing provision is adequate. Note – burglar alarm is not considered a necessity.