

Murton Parish Council's risk management policy follows guidance set out in the Practitioner's Guide. This document provides the practical interpretation of that policy, i.e. it examines and analyses all areas of the Council's practices and areas of operation to identify and record any potential risks inherent in the place, procedures or practices, the level of risk, determine what steps are necessary and practical to reduce or eliminate the risks, by whom and when.

MANAGEMENT AND FINANCIAL

Subject	Risk(s) Identified	Risk Level H/M/L	Management and control of risk	Responsible person & action	Requires Action Feb 2016
Legal powers	Illegal activity or payments	L	All actions by Council resolved and minuted at Parish Council meetings. Advice sought from CALC or Monitoring Officer for unusual action.	Clerk/RFO verify	None
Insurance	Adequately covers range.	L	Annual review. Periodic review if circumstances change.	Clerk/RFO verify	Review & Include in budget
	Compliance.	L	Meets legal requirements. The Council currently has cover for – employer liability, public liability, fidelity guarantee, money, legal expenses, personal accident and property damage. Conditions reviewed annually.	Clerk/RFO verify	
Standing Orders	Fidelity cover adequate.	M	Reviewed annually.	Clerk/RFO verify	None
	Compliance.	L	Copies of standing orders provided to all councillors and Internal Auditor. Standing orders reviewed biennially or as legislation changes. Current Standing Orders (NALC model) adopted 4 February 2013. Minute 08/13.	Clerk/RFO/Council verify	
Members' Interests	Not registered.	L	Annual scheduled opportunity to update Register of Interests. Additional reminders.	Member verify	None
	Not declared; decisions challengeable; loss of reputation.	L	Reminder to declare on all agendas.	Member verify	None
	Conflict of interests.	M	Register of Interests updated and information forwarded to EDC.	Member verify	If new councillor
Annual audit return	Accuracy, deadline missed, notices not displayed	L	Financial controls in place to govern preparation of accounts, year-end practices, display of legal notices and Internal Audit, all of which are properly scheduled.	Clerk/RFO/Council verify	None

Subject	Risk(s) identified	Risk Level H/M/L	Management and control of risk	Responsible person & action	Requires Action Feb 2016
Agendas/Minutes/ Notices/Statutory documents	Accurate & legal.	L	Agendas, summons & minutes are produced in the prescribed manner and timescale following NALC guidelines and meeting legal requirements. Minutes are approved and signed at next Council meeting.	Clerk/RFO verify	None
Freedom of Information Act	Policy.	L	The Council adopted the revised model publication scheme for Local Councils and the Guide to Published Information on 26 May 2012. Reviewed 6 May 2014. Minute 25/14/3	Clerk/RFO verify	None
	Provision	L	Access to Guide to Published Information publicised. Requests for information recorded.	Clerk/RFO verify	None
Precept & Budget	Adequacy of precept.	M	Precept arrived at by strong budgetary process by full council, includes indicative estimates for any new projects/items. Draft budget agreed at meeting in November, agreed in February and minuted. Monthly budget monitoring; quarterly reports to Council.	Clerk/RFO/Council verify	None
	Requirement not submitted to /received from EDC	L	Checked by Clerk/RFO	Clerk/RFO verify	None
Financial regulations	Illegal, inadequate or irregular regulations.	L	Council follows the NALC guidelines prescribed in <i>Governance and Accountability in Local Councils in England and Wales: A Practitioner's Guide</i> . Financial regulations reviewed biennially or when changes necessitate. Updated 6 January 2009. Reviewed 6 May 2014. Minute 25/14/2.	Clerk/RFO verify	None
Council and Financial records	Inadequate records.	L	Updated and checked weekly by Clerk/RFO; annual internal audit. Meeting held prior to PC meeting with Clerk & Councillor to check accounts.	Clerk/RFO verify	None
	Loss of records through theft, fire, water damage or corruption of computer	L	All paper records are stored at Clerk's home in locked metal filing cabinet. All records computerised, password protected with monthly back-up on external hard drive which is stored in filing cabinet. Records reviewed periodically for transfer to Cumbria Archives.	Clerk/RFO verify	None
Cash	Loss through theft or dishonesty.	L	There is no petty cash. Any cash transactions are fully receipted. Clerk's expenses paid for by cash are reimbursed and paid by cheque. Fidelity guarantee cover reviewed twice yearly.	Clerk/RFO verify	None
Reserves	Adequate	L	Reviewed at budget setting.	Continue to maintain	None

Subject	Risk(s) identified	Risk Level H/M/L	Management and control of risk	Responsible person & action	Requires Action Feb 2016
Salaries & associated costs	Error in payment.	L	Check to minute.	Member verify	None
	Error in tax & NI deducted.	L	Council uses the software provided by HMRC, calculations of tax and NI done automatically after first input of employer/employee details.	Clerk/RFO verify	None
	Error in hours paid.	L	Check to timesheet/contract.	Member verify	None
	Error in rate of pay.	L	Check to contract. Regular annual review of rate of pay and increases.	Member verify	None
	HMRC payments missed or delayed or inaccurate.	L	HMRC software reliably prompts and calculates quarterly payments. Online filing credit indicates accuracy & deadline compliant.	Clerk/RFO verify	None
Clerk	HMRC Annual Returns not filed on time.	L	HMRC reminder; scheduled procedure for Clerk/RFO. Online filing credit indicates compliance.	Clerk/RFO verify	None
	Loss of key person.	L	Hours, health, early departure, etc. – Council sensitive. The clerk should be provided with relevant training, reference materials, access to assistance and legal advice (CALC).	Council verify	Drafting of task list and annual timetable in progress
	Fraud by staff.	L	Fidelity guarantee insurance in place & reviewed. Insurance conditions met.	Council verify	None
Grass cutting	Uninsured contractor.	M	Contractor's public liability insurance verified before offer of contract.	Clerk/RFO/Council verify	None
	BACS payments not entered in accounts.	L	Financial controls re banking and reconciliation strictly followed. Monthly bank reconciliation completed and statement of accounts and reconciliation presented to Council quarterly.	Clerk/RFO/Council verify	None
Payments	Cheques not banked.	L	Fidelity guarantee insurance reviewed twice yearly.	Clerk/RFO/Council verify	None
	Cash not banked.	L	Fidelity guarantee insurance reviewed twice yearly.	Clerk/RFO/Council verify	None
	Goods billed but not supplied.	L	Financial regulations cover placing and tracking of order, approved by Council at quarterly meetings.	Clerk/RFO verify	None
	Goods lost in transit.	L	Clerk/RFO tracks and reports to supplier.	Clerk/RFO verify	None
	Incorrect invoicing.	L	Financial regulations require Clerk/RFO to check pricing & VAT.	Clerk/RFO verify	None
	Incorrect cheques.	L	Council approve list of payments at quarterly meetings.	Members verify	None

Subject	Risk(s) identified	Risk Level H/M/L	Management and control of risk	Responsible person & action	Requires Action Feb 2016
Grants received	Unpaid invoices leading to legal action.	L	Financial regulations cover regularity of payments and authorisation of Clerk/RFO via Chairman. Internal audit checks.	Clerk/RFO verify	None
	Inability to complete project within time limit.	L	Project managed and monitored by Clerk/RFO, regular consultation with grant body.	No grants at present	None
	Withdrawal of grant.	L	Clerk/RFO checks terms and conditions.		
	Claims procedure.	L	Council work within terms and conditions of grant. Clerk/RFO checks for payment within grant timescale.		
	Receipt of grant when due.	L	Clerk/RFO check & report to Council quarterly.		
Grants & support	Power to pay.	L	Clerk/RFO provides legal basis for use of specific powers. CALC or Monitoring Officer consulted if necessary. Section 137 payments regulated by law & recorded separately.	Clerk/RFO verify	None
Cemetery charges	Authorisation of Council to pay. Conditions not agreed.	L	Council process of approval of grants, including authorisation of payments, minuted.	Clerk/RFO/Council verify	None
	Grave allocation.	M	Burial register updated regularly. Forms completed. Register completed.	Clerk/RFO verify	None
	Interment, plot reservation, memorial, fees.	L	Payments banked promptly. Quarterly budget statements to Council. Charges reviewed at budget preparation.	Clerk/RFO/Council verify	None
Councillors' allowances	Overpaid.	L	Claim form and minute.	None paid at present	None
	Income tax liability.	M	Check with HMRC.		
Election costs	Not budgeted. Underestimated	L	Reviewed and approved at budget by Council. Check EDC's rate.	Clerk/RFO verify	None
VAT	Reclaiming	L	Financial controls cover checking of invoices and accounting for VAT charged. Annual VAT reclaim.	Clerk/RFO verify	None

EVENTS

Subject	Risk(s) identified	Risk Level H/M/L	Management and control of risk	Responsibility/staff action	Requires Action Feb 2016
Meetings	Location adequacy, health and safety	L	Meetings are held in Murton Institute. Premises and facilities are considered to be adequate by the Clerk, Council and for members of the public to who attend from a health, safety, accessibility and comfort aspects.	Clerk/RFO/Council verify	None

Subject	Risk(s) identified	Risk Level H/M/L	Management and control of risk	Responsibility/staff action	Requires Action Feb 2016
Physical Assets	Loss or damage	M	Annual review. Asset register updated May 2015 with photographic record. Minute 24/15	Clerk/RFO/Members verify	None
Cemetery	Loss or damage.	M	Recorded inspection of headstones, boundary walls and paths quarterly. Maintenance carried out regularly. Records filed.	Clerk/RFO/Members verify	Inspection due
	Damage to third party property/individuals.	M	Public liability insurance in place & reviewed annually.	Clerk/RFO verify	None
War Memorial	Loss or damage.	L	Insured. Inspection recorded. Maintenance as necessary.	Clerk/RFO/Members verify	Inspection due
	Damage to third party property/individuals.	L	Public liability insurance in place & reviewed annually.	Clerk/RFO verify	None
Water troughs & supply system at Hilton & Murton	Loss or damage.	L	Recorded inspection annually, maintenance implemented as necessary and costs met from reserves. Council decision not to insure.	Clerk/RFO/Members verify	Inspection due
	Damage to third party property/individuals.	L	Public liability insurance in place & reviewed annually.	Clerk/RFO verify	None
Bus shelters	Loss or damage.	L	Recorded inspection annually. Maintenance carried out regularly as needed. Insurance reviewed annually.	Clerk/RFO/Members verify	Inspection due
	Damage to third party property/individuals.	L	Public Liability insurance reviewed annually.	Clerk/RFO/Members verify	None
Notice boards, seats, litter bins, Murton middle green barrier	Loss or damage.	L	Recorded inspection twice annually. Asset register updated. Maintenance carried out regularly as needed. Council decision not to insure.	Clerk/RFO/Members verify	None
	Damage to third party property/individuals.	L	Public Liability insurance reviewed annually.	Clerk/RFO/Members verify	None
Council owned land	Loss or damage.	M	All land registered. Records kept. Inspected annually.	Clerk/RFO/Members verify	Inspection due
	Damage to third party.	L	Public Liability insurance reviewed annually.	Clerk/RFO/Members verify	None

CORRESPONDENCE RECEIVED: November 2015-22 January 2016

Received	Sender & Details	Format
05-Nov	CCF - funding opportunities	E-mail
05-Nov	CALC - November Circular	Circulated
08-Nov	CALC - Details of Grievance Procedure Guidance from ACAS	E-mail
08-Nov	CALC - Cumbria in Bloom invitation to AGM - 16.11.15	E-mail
10-Nov	Cumbria CVS E-Bulletin	E-mail
13-Nov	CALC Friday roundup	Circulated
16-Nov	EDC – Council Plan 2015-19	Document
16-Nov	Great North Air Ambulance – request for donation	Letter
16-Nov	CALC - Notice of Audit Procurement Changes	Forwarded to Chair
17-Nov	Cumbria CVS Training Update	E-mail
17-Nov	Friends of the Lake District Village Green Survey	Forwarded to Chair
17-Nov	Cumbria CVS Annual Review	Circulated
17-Nov	CALC - Minutes of Eden Tripartite Meeting 19.10.15	Circulated
17-Nov	Cumbria Police - Heart of Eden Newsletter	Circulated
19-Nov	CVS News - Supervision and Appraisal Training from Cumbria CVS	E-mail
23-Nov	CALC - Community Led Planning Event 19.01.15	E-mail
23-Nov	Red Cross - British Red Cross Volunteer Promotion	E-mail
25-Nov	CALC post AGM update	Circulated
07-Dec	CALC - Rural Services Network Bulletin	E-mail
07-Dec	CALC - New Years 2017 Honours - request for nominations	E-mail
08-Dec	CALC - Connecting Cumbria - Getting businesses back trading after Storm Desmond	E-mail
09-Dec	EDC - Flood Recovery - Eden's Parishes	E-mail
10-Dec	CCC - County Council Crisis Information	Circulated
10-Dec	CCC - Public Health Information	Circulated
10-Dec	Cumbria CVS E-Bulletin - Flood Update	Circulated
10-Dec	CCC - Cumbria Flood Recovery e-bulletin	Circulated
14-Dec	EDC - invitation to Chairman's Carol Service	Circulated
15-Dec	Cumbria CVS - Third Sector Flood Recovery	E-mail
15-Dec	CALC - CCF Grant application documentation	Circulated
16-Dec	SLCC Practitioners' Conference 2016 - details	E-mail
16-Dec	CALC - CCF Appeal documentation	E-mail
18-Dec	EDC – Eden Local Plan 2014-2032 – note of submission to Government	Letter
18-Dec	CALC - Community Recovery Update	Circulated
18-Dec	CALC - Results NALC National Council Elections - Keith Morgan voted onto Exec Cttee	Circulated
21-Dec	Cumbria CVS Training Update	E-mail
22-Dec	Natural England - Spotlight on SSSIs	Circulated
22-Dec	Cumbria CVS E-Bulletin	Circulated
22-Dec	EDC - Eden Local Plan 2014-2032 - Submission to Government	E-mail
23-Dec	Cumbria CVS - Disability Consultation: Audit Commissioning Strategy meeting 11.01.16	E-mail
04-Jan	CALC - Radioactive Waste Management Update	E-mail
04-Jan	CALC - December Bulletin from DCLG	Circulated
05-Jan	CALC - Developing Skills Programme January to June 2016	Circulated
06-Jan	Cumbria CVS E- Bulletin	Sent to <i>The Villager</i>
06-Jan	CALC - Press Release CAB	E-mail
06-Jan	CALC - Nominations for Buckingham Palace Garden Party 19 May 2016	Circulated
07-Jan	Rural Opportunities Bulletin	E-mail
13-Jan	CALC - HM Queen's 90th Birthday Celebrations - beacons	Circulated

CORRESPONDENCE RECEIVED: November 2015-22 January 2016

13-Jan	CALC - LGA leadership programme for town and parish councillors	E-mail
13-Jan	Cumbria Police - Heart of Eden Newsletter	Circulated
13-Jan	CALC - Eden Flood Newsletter	Circulated
14-Jan	Spinal Injuries Association - The Great British Fish and Chip Supper	E-mail
14-Jan	Cumbria CVS E- Bulletin	E-mail
15-Jan	CALC - Flood Recovery Funds	Circulated
15-Jan	Keith Jagger - Flooding at Coupland Beck	Circulated
18-Jan	CVS News - First Steps to Grant Funding 04.02.16	E-mail
18-Jan	CALC - Low Carbon Neighbourhood Planning - 11.02.16 - Alston	E-mail
18-Jan	CALC - ACT Neighbourhood Planning update	Circulated
19-Jan	CALC - EDC Eden Newsletter	Circulated
20-Jan	Cumbria Police - Suspicious Male	Circulated
21-Jan	EDC - Clean for the Queen: 4/5/6 March	Circulated
22-Jan	EDC - Drop-ins attendance confirmation for flood victims	E-mail
22-Jan	CALC - Eden Flood Newsletter	Circulated