

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.

Subject	Risk(s) identified	Risk Level H/M/L	Management and control of risk	Responsible person & action	Requires Action February 2021
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
	Adequately covers range.	L	Annual review. Periodic review if circumstances change.	Clerk/RFO verify	Review & Include in budget
Insurance	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	
	Fidelity cover adequate.	M	Reviewed annually.	Clerk/RFO verify	
Standing Orders	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 August 2019. Minute 61/19.	Clerk/RFO/Council verify	None
	Not registered.	L	Annual scheduled opportunity to update Register of Interests. Additional reminders.	Member verify	None
Members' Interests	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
	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. Updated following implementation of the Transparency Code: 9 May 2017 Minute 22/16/4.	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. Reviewed 4 November 2019. Minute 81/19.	Clerk/RFO verify	None
	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
Council and Financial records	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. <i>(consider off site backup storage.)</i>	Clerk/RFO verify	None
	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 annually.	Clerk/RFO verify	None
Reserves	Adequate <i>FAVOUR TO FAVOUR PC BUSINESS IN EVENT OF</i>	L	Reviewed at budget setting. <i>EXCEPTIONAL LOSSES</i>	Continue to maintain	None
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
	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	M	Contractor's public liability insurance verified before offer of contract.	Clerk/RFO/Council verify	None
Receipts	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
	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
Payments	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
	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

Grants received	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
	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
Cemetery charges	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
Councilors' allowances	Overpaid.	L	Claim form and minute.	None paid at present	None
	Income tax liability.	M	Check with HMRC.		
Election costs	Not budgeted.	L	Reviewed and approved at budget by Council from information received from EDC.	Clerk/RFO verify	None
	Underestimated				
VAT	Reclaiming	L	Financial controls cover checking of invoices and accounting for VAT charged. Annual VAT reclaim.	Clerk/RFO verify	None
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
Virtual Meetings	Inappropriate access	M	Link details sent only to Councilors and others invited or expressing interest in attending.	Clerk/RFO verify	None
Physical Assets	Loss or damage	M	Annual review. Asset register updated May 2020 for Annual Return with photographic record.	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
	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	Ongoing project to establish responsibility
Water troughs & supply system at Hilton & Murton	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
	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
Notice boards, seats, litter bins, Murton middle green barrier	Damage to third party property/ individuals.	L	Public Liability insurance reviewed annually.	Clerk/RFO/Members verify	None
	Loss or damage.	M	All land registered. Records kept. Inspected annually.	Clerk/RFO/Members verify	Inspection due
Council owned land	Damage to third party.	L	Public Liability insurance reviewed annually.	Clerk/RFO/Members verify	None

Signature

Date

Parish Clerk

June Watson

26.01.2021

Internal Audit – Parish Councillor

Chairman



27/01/2021

Barbara I. Gowan 1 - 02 - 2021