

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 May 2024 |
|---|--|------------------|---|-----------------------------|-------------------------------|
| 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 | Reviewed & Included 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 | |
| | 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 |
| 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 | None |
| 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 |
| 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 |

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| 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 |
| 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 either at Clerk's home or Murton Institute in locked metal filing cabinets. 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 annually. | Clerk/RFO verify | None |
| Reserves | Adequate | L | Reviewed at budget setting. | 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 |

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| | 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 |
| Clerk | 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 to be completed before Clerk's retirement in 2025 |
| | 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 |
| 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 |
| Payments | 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 |

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| | 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 |
| 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 from information received from EDC. | 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 |
| 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 Councillors and others invited or expressing interest in attending. | Clerk/RFO verify | None |

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| Physical Assets | Loss or damage | M | Annual review. Asset register updated May 2020 for Annual Return with photographic record. | Clerk/RFO/ Members verify` | Update photo records |
| Cemetery | Loss or damage. | M | Recorded inspection of headstones, boundary walls and paths quarterly. Maintenance carried out regularly. Records filed. | Clerk/RFO/ Members verify | None |
| | 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 | None |
| | 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 | None |
| | 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 | None |
| | 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 | None |
| | Damage to third party. | L | Public Liability insurance reviewed annually. | Clerk/RFO/ Members verify | None |

Signature

Date

Parish Clerk