STOWE-BY-CHARTLEY PARISH COUNCIL

RISK ASSESSMENT

4th March 2025

Date of Review: the ordinary parish council meeting on 04.03.26

RISK ASSESSMENT

STOWE BY CHARTLEY PARISH COUNCIL RISK MANAGEMENT SCHEME

March 2025

RISK IDENTIFICATION	RISK	RISK ELIMINATION / MINIMISATION	RISK LEVEL
INSURANCE **a) Public liability (statutory)**	**St-by-Ch PC could be legally liable for accidental injury or accidental damage to the property of another party**	**Continue existing cover £10 million**	**Low because of measures put in place**
b) Employer's liability (statutory)	**No insurance in place or non-compliance with Employment Laws or Inland Revenue requirements**	**Continue existing cover £5 million**	**Low because of measures put in place**
c) Money	**Crossed cheques could go missing in the post or in transit to the bank whilst in the custody of the Clerk or from the Clerk's home where cheques are kept overnight. All cheques to be signed by two signatories including the stubs**	**Continue existing cover:** **£250,000 non-negotiable money limit** **£5,000 money in transit during business hours** **£500 for money in the private dwelling of any Councillor or the Clerk** **StbyChPC** • **will be proactive,** • **will carry out its legal functions diligently** • **will be seen to be productive and accountable**	**Low because of measures put in place**

d) Playground equipment	**StbyCh PC could be liable if a child has an accident**	**Continue existing cover £ 3,923 Ensure that there is a regular maintenance and inspection process. Councillors / Clerk to report back to the council using parish council derived inspection forms. Always ensure an annual inspection. Clerk to go through the resulting report, together**	**Low because of measures put in place**
e) Wellbeing of the Clerk	**Clerk is likely to resign if he/she does not feel valued**	**Ensure that there is a supportive Appraisal system in place. The council to ask for feedback from both sides after each appraisal going forward**	**Low because of measures put in place**
f) Official's indemnity N.B. This come under Public Liability		**Continue existing cover £10,000,000**	**Low**
INSURANCE continued g) Libel and Slander	**Loss of reputation**	**Continue existing cover of £250,000 in any one period of insurance and exercise care in the preparation of council minutes to avoid a claim for libel from a member of the public who feels that what has been said is untrue and defamatory**	**Low**
FINANCIAL REGULATIONS	**Financial Regulations do not exist or are out of date or do not reflect what**	**Update and review Financial Regulations regularly.**	**Low because of measures put in place**

	actually happens at StbyChPC		
STAFFING	**Loss of services of an employee**	**Advertise any vacancy immediately (if permanent loss) and request help from a locum clerk to cover temporary loss**	**Medium**
PAYMENT ARRANGEMENTS	**Payments made without the authorisation of the council**	**Continue with the requirement to report all payments to StbyCh PC for approval. All payments not in the budget must be approved by a council resolution**	**Low because of measures put in place**
RECONCILIATION	**No bank reconciliation done on a regular basis**	**Continue with the requirement that a bank reconciliation should be carried out as soon as bank statements arrive which is then reported back to StbyCh PC in the form of Financial Statements every council meeting**	**Low because of measures put in place**
AGENCY ADVICE	**No professional advice given because of a lack of membership of the various agencies**	**Continue with memberships of SLCC, NALC, SPCA and pay subscription to the Information Commission**	**Low because of measures put in place**
Section 137	**Grants are given out without due recourse to the StbyCh PC small grants policy, unless the policy is not used because the council has**	**Any grants for Section 137 monies should come in to the council by the October meeting (if possible) ready for the Precept**	**Low because of measures put in place**

	found another power under which to give the grant.	**Planning period in November** **Any grants given out must be given to the community of Stowe-by-Chartley** **The accounts of the organisation applying for a Section 137 may be asked for** **Grant monies should not go into a personal account.** **If the section 137 grant is above £2,000, the organisation which applies for the grant, must be accountable for those funds e.g. it should be mentioned in the annual report of the accounts** **Section 137 monies can only be spent upon receipt of an application form and accompanying financial information**	
ACCOUNTING RECORDS	**Non-standard and / or non-compliant records are kept**	**Continue to require adequate, complete and statutory financial records and accounts, preferably on a spread sheet which makes accounting more accurate and**	**Low because of measures put in place**

		which means that spreadsheets can be transferred electronically	
DEADLINES	**Non-compliance with statutory deadlines for the completion, approval and submission of accounts and other financial returns**	**Continue to assure that all accounts and returns are completed and submitted by the required deadlines**	**Low**
INTERNAL AUDIT	**Non-compliance with internal audit requirements**	**Appoint an internal auditor annually and publish internal auditor's comments**	**Low**
ASSET REGISTER	**The asset register is out of date**	**The Asset Register is maintained and accurate**	**LOW**
FINANCE			
a) Customs and Excise	**VAT not recovered so StbyCh PC suffers a loss of income**	**Keep careful records of invoices so that VAT can be recovered at least once a year. Ensure that correct values are applied**	**Low**
d) Annual budget	**Councillors have no clear idea of what has been spent in relation to budget and cannot set a realistic precept**	**The council has a half-year budget review**	**Low because of measures put in place**
FINANCIAL CONTROLS	**Lack of financial control on behalf of StbyCh PC**	**Bank account reconciliations are presented to the council at each ordinary council meeting. The accounts are checked by an Internal Auditor.**	**Low because of measures put in place**
LEGAL LIABILITY	**There is an employment dispute /**	**The Clerk to clarify the legal position where possible.**	**Low**

	allegations of discrimination or the fact that correct procedures have not been followed	**Legal advice should be sought where necessary**	
GOOD GOVERNANCE **a) Minute reporting to StbyCh PC and the public**	**The minutes are not a true reflection of what happened in the meeting**	**The minutes for StbyCh PC are received, approved and signed and are put on the web site**	**Low**
b) Proper document control	**Legal documents go missing. Council business is not documented. Information stored on StbyCh PC's computer is not backed up. Inadequate storage for Council documents. One of the Clerk's latest targets is to investigate cloud storage**	**Legal documents are held by the Clerk or deposited with independent solicitors. All council business is documented in writing and appropriately filed. Papers are available under the Freedom of Information Act**	**Low**
OFFICE EQUIPMENT AND DOCUMENT SECURITY	**Intruders can reach the StbyCh PC lap-top and printer. Files are not backed up to a computer on a different site. Filed documents are not secure**	**Equipment is housed at the Clerk's dwelling behind two lockable doors. Files on memory stick are transferred to PC's lap-top regularly. All files are also stored on a small personal lap-top which is kept at a second property owned by the Clerk.**	**LOW**
COUNCILLOR PROPRIETY	**Register of Interests are not properly maintained**	**The Register of Interests are compiled, signed and held centrally. Declarations of interest are minuted at meetings**	**Low**

		alongside requests for Dispensations.	
SALARY PAYMENTS	**Payments are not made in accordance council regulations**	**Information is passed on regularly to the accountants who operate the payroll. Extra payments are properly documented**	**Low**
THE CONDUCT OF MEETINGS	**Meetings are not conducted legitimately. Agendas are not sent out on time or do not give sufficient detail**	**Ensure that all ordinary council meetings are conducted legitimately. Ensure that agendas are sent out on time and are explicit. Where members disagree with the advice of the Clerk, such disagreement is recorded**	**Low because of measures put in place**
TOWN AND COUNTRY PLANNING	**Councillors are not properly consulted on planning applications**	**Planning applications are dealt with at meetings if deadlines allow, otherwise, applications are communicated by email with clear deadlines for response. Meetings are called for controversial applications**	**Low**
Failure to attract sufficient candidates for Member vacancies which may result in a failure to achieve a quorum at meetings	**Reduced representation. Business not transacted. Decisions not made**	**The council actively publicises council activities and publishes elections and vacancies on notice boards, newsletter and web site**	**Medium**

Members acting alone outside meetings	**This can bring the council into disrepute and often can result in an overlap of tasks carried out e.g. asking contractors for quotes**	**Councillors are familiar with the "Good Councillors Guide" and undertake training. Councillors avoid making comments on behalf of the council unless appropriate resolutions have been made.**	**Medium**

This Risk Assessment is due to be sent to Councillors by email ready for approval at the Annual Meeting of the Council in May 2023

4#A note about current insurance cover:

Item description	Sum insured	Excess
Contents	£3,029.03	£250
Street furniture	£8,406.35	£250
Gates and fences	£1,739.89	£250
Playground equipment	£3,922.89	£250
Surfaces	£3,144.87	£250

N .B. 1 The parish council defibrillator is covered in the same way as the play equipment is covered. This means that provided that the council carries out regular checks of the equipment (playground and defibrillator) and can prove that it has done so, then we would be covered under our Public Liability section. What will really help in the case of the defibrillator is that we are in the process of taking out a maintenance contract with AED Donate.

N.B. 2 The parish council has, in its possess, a millennium bench, two sears and a picnic table. If there were to be a problem with any of these items i.e. it needed replacing, then the parish council has to find the first £250 (the excess is £250) and the insurance company would cover the rest of the cost. The overall sum insured by our current provider for "contents" is £10,087.62p