

RISK ASSESSMENT

COMBERBACH PARISH COUNCIL ("CPC")

1. Introduction

CPC is a small local Council. Census 2011: 960 parishioners in 470 households. Election 2015: 775 electors, 390 homes. Its principal income comprises the precept and is supplemented by occasional grants for specific purposes. From time to time grant monies or similar funds are held by the CPC on behalf of other informal Comberbach organisations.

CPC's physical assets are limited and currently comprise land, a prefabricated storage facility, a small number of public benches and signs, and the Playground and the play equipment. There are no direct employees save the Clerk and RFO, and CPC does not provide any significant services within the parish. There are few occasions when CPC cash is handled either by Councillors (PCs) or the Clerk/ RFO.

2. Risks and Management of Risks (table)

Area/Item	Risk	Potential Impact <i>How seriously could the occurrence of this risk affect the Council?</i>	Likelihood <i>How likely is it that this risk would occur?</i>	Insurance Held <i>Type of insurance held to cover this risk if any</i>	Third Party Management <i>Where working with or the actions of others may assist in managing this risk</i>	Self-management <i>Action taken by CPC itself to manage this risk</i>
1.1 Playground	Injury to public	High	Medium	Public Liability	Quarterly inspection and report to CPC by qualified external inspector Annual inspection and report to CPC by ROSPA	Bi-weekly inspection, litter pick and cleaning (bi-weekly record maintained). Concerns and repairs required and external reports referred to next CPC meeting, or to Chair immediately if urgent action required, and action taken as required CPC monitors PC inspection sheets at least quarterly Recommended signage in place
1.2	Damage to third party property	Low	Low	Public Liability	See above	See above
1.3	Damage to CPC property or equipment	Medium	Medium	Loss / Damage	See above	See above refurbishment needs undertaken as identified by annual inspection

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1.4 Pump Track	Injury to Public	High	Medium	Public Liability	Quarterly inspection and report to CPC by qualified external inspector Annual inspection and report to CPC by ROSPA. Reputable supplier and references checked	Weekly inspection. Concerns and repairs required and external reports referred to next CPC meeting, or to Chair & Clerk immediately if urgent action required, and action taken as required CPC monitors PC inspection sheets at least quarterly Recommended signage in place.
1.5	Damage to third party property	Low	Low	Public Liability	As 1.4 above	As 1.4 above
1.6	Damage to CPC property or equipment	Medium	Medium	Loss/Damage	As 1.4 above	As 1.4 above
2.1 Street furniture, benches and assets as asset register	Injury to public	Low	Low	Public Liability	Any replacement Benches procured via Recommended suppliers of public street furniture	Maintain record of assets PCs report concerns/repairs to next CPC meeting or to Chair if urgent action required, and action taken as required Annual inspection undertaken and recorded in CPC Minutes
2.2	Damage to third party property	Low	Low	Public Liability		PCs report concerns/repairs to next CPC meeting or to Chair if urgent action required, and action taken as required
2.3	Damage to property	Low	Low	Loss/Damage		See above

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3.0 Use of third party property or equipment by the PC and volunteers	Damage to third party property	Low	Low	Public Liability	Use of third party equipment or property will be subject to any required training or instruction	PCs or volunteers report any concerns to next CPC meeting or to Chair if urgent action required. All to ensure they understand how to use equipment and undertaken any required training eg Speed Gun
4.1 Events	Injury to public	High	Low	Public Liability	Fete and Fun run organised by Fete Committee. Separate insurance taken out by Fete Committee. Insurance extended to any new events.	Detailed planning undertaken by Fete Committee and Risk Assessments carried out. PCs appointed to monitor plans and report concerns/repairs to next CPC meeting or to Chair if urgent action required, and action taken as required
5.1 Use of Computer & printer	Injury to Clerk/ RFO	Low	Low	Employer Liability		Clerk/RFO to observe established guidelines for working with VDU's
5.2	Damage to Clerk's/ RFO's property	Low	Low	Employer and/or Public Liability		Clerk/RFO to ensure equipment is properly maintained to minimise fire risk
5.3	Loss or damage to hardware and/or software	Medium/High	Low	Loss/Damage		Appropriate anti-virus software installed and up-dated automatically by subscription service All files saved automatically to Cloud (Drop Box)
6.1 Clerk & RFO	Injury or disease	High	Low	Employer Liability		Clerk & RFO work from own home All meetings held in suitable venues Clerk & RFO provided with or able to purchase appropriate office equipment

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6.2	Mishandling of CPC assets, theft or fraud	High	Low	Fidelity guarantee	Bank mandate for payment of CPC cheques	Check of CPC accounts, cheque book and bank statements by Chairman, at each PC meeting Monthly bank reconciliations Standing orders and bank mandate require two PC signatories for all CPC cheques All cheque stubs signed by two PC signatories No cash payments undertaken. Financial Regs in place and followed
6.3	Non - Performance	High	Low			Annual Appraisal of Clerk & RFO by Chairman and Vice-Chairman Contract of Employment and Job description in place within 2 months. Opportunities for relevant training to be undertaken.
7.1 Contractors	Injury or disease	Low	Low	Public Liability	Where ever possible contractors to be recommended by CW&C or other public authority or agency	Appointment to comply with CPC Standing Orders All contractors required to provide evidence of appropriate insurance cover and a health and safety assessment before commencing work
7.2	Injury to third parties Damage to third party property	Low	Low	Contractor's own insurance	See above	See above

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7.3	Consequential loss caused by poor or non-performance	Low	Low	Contractor's own insurance	See above	Procurement arrangements under CPC Standing Orders Review of contractors' performance
8.1 Volunteers e.g Speedwatch, maintenance and inspections of the Recreation Area	Injury or disease	Low	Low	Public Liability	Speedwatch – training will be provided by Cheshire West and Chester Council	Compliance with CPC Health and Safety requirements/risk assessments including safety assessment of task/project, provision of appropriate safety equipment or clothing and supervision and training
8.2	Injury to third parties Damage to third party property	Medium	Low	Public Liability		See above
9.1 Councillors	Injury or disease	Low	Medium	Public Liability	Councillors are treated as employees for the purposes of insuring injury to self	Compliance with CPC Health and Safety requirements/risk assessments including safety assessment of task/project where applicable and supervision All meetings held in suitable venues

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9.2	Injury to third parties Damage to third party property	Low	Low	Public liability		See above
9.3	Mishandling of CPC assets, theft or fraud	Low	Low	Loss/Damage Fidelity Guarantee		Standing Orders for authorisation of all CPC expenditure including signing of cheques Internal and external audit Financial Regs followed and subject to regular review.
9.4	Corruption	Low	Low			Standing Orders for procurement of contractors and suppliers Code of Conduct for PCs and declarations of interest procedures Register of PCs interests and register of gifts and hospitality to be maintained and kept up to date
10.1 Insurer/ Insurance Policy	Failure of Insurer Inadequacy of insurance cover	High	Low		Insurance obtained with a reputable Insurer recommended by CHALC or similar with a speciality in PC business. Insurance policy to be designed for use by Local Councils	Annual review undertaken of type and level of cover required Replacement costs of major assets reviewed on annual basis Available policies reviewed and selected by reference to CPC requirements Claims performance monitored by CPC.

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11.1 Financial (not covered under above headings)	Precept does not match budget/ expenditure	Low	Low		Audit - internal and external	Detailed annual budget prepared in December for consideration by Finance Committee prior to approval at CPC at January meeting in advance of request of precept Annual budget contains reasonable contingency provisions Budget monitoring report prepared quarterly for consideration by Finance Committee and then considered at the following PC meeting .
11.2	Improper use of funds granted to local community bodies or under s 137	Low	Low			CPC requires estimate or quotation for proposed expenditure prior to payment Receipted invoice to be produced Other evidence of expenditure usually required such as visual inspection by a PC
11.3	Value Added Tax - compliance with statutory requirements	Low	Low			VAT return submitted annually (application for VAT refunds only- seldom more than £1,250 pa)
11.4	Expenditure unauthorised by statute	Medium	Low		Audit - internal and external	Legal power to make payment identified and recorded in Minutes Appropriate external training attended by PCs and Clerk

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11.5	Failure to maintain proper financial records	High	Low		Audit – internal and external	Accounts and other financial records reviewed and monitored quarterly. Financial information provided to Chairman and PCs at meetings – see above
12.1 Bank	Bank failure or non-performance	High	Low	CPC funds covered by Statutory Guarantee (ie under £75k)	Major UK clearing bank selected as bankers Compliance with Bank mandate	Bank reconciliation by RFO for meetings. Annual review of bank performance and interest rates applicable
13.1 Other Business Risks	Negligent advice given by CPC, PCs or Clerk	Medium	Low	Official's indemnity insurance		Follow correct procedures at CPC meetings Individual PCs and Clerk to act as authorised by CPC
13.2	Libel/Defamation	Medium	Low	Official's indemnity insurance		Ensure all PCs aware of Code of Conduct Scrutiny of Minutes and accurate reporting of CPC business therein
13.3	Misconduct of PCs	Medium	Low		Local Standards Committee	Ensure all PCs aware of Code of Conduct Attention of PCs to be drawn to Code of Conduct on annual basis Training undertaken. Compliance with CPC Complaints procedure where applicable

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13.4	Proper control of CPC documents	High	Low			Minutes properly numbered and paginated with master copy retained Minutes prepared and circulated ahead of meetings and approved at CPC meetings Other CPC documents and records maintained by Clerk in accordance with CPC document handling policy Computer records backed-up monthly and back-up disk held off site or in Cloud
13.5	General performance by CPC	High	Low			Regular CPC meetings held Public meetings and/or opportunities for public consultation arranged on matters of significant local concern or importance Timely response to enquiries by parishioners and members of the public etc Timely response and compliance with timetable for responding to statutory consultations Policies regularly reviewed and updated where necessary in accordance with latest guidance and best practice. Adoption of formal Complaints Policy and procedures Adoption of Freedom of Information Policy

3. Insurance Cover

1. Tangible Assets owned by CPC are recorded, revalued annually and insured.
2. Public Liability Cover (currently £12m) is in place. This covers claims for damage to third-party property; to individuals as a result of services or amenities provided by the Council for the public's benefit.
3. Loss of revenue for up to 12 months as a result of damage to Tangible Assets.
4. Employers Liability (currently £10m) for any accident causing injury.
5. Officials Indemnity included in Public Liability Cover covering accidents or acts of negligence by Council Members.
6. Libel and Slander cover (currently £250,000) for claims against Council Members and the Parish Clerk in relation to Notices, Minutes and other Publications.
7. Fidelity Insurance cover (currently £250,000) to cover Fraud or Dishonesty by Council Employees.
8. Personal Accident Cover for Council Members, the Parish Clerk and other Employees.

Update history

October 2020: Updated for review at CPC meeting following advice from Chalc

October 2020: Updated for volunteer activities for review at Finance Committee

July 2020: reviewed at Finance Committee on 8 July 2020

July 2019: Updated for latest insurance cover

April 2019: Reviewed by Clerk & RFO for approval at May 2019 CPC meeting

March 2018: Updated to acknowledge separate Clerk & RFO roles

May 2015: Reviewed. Changed population figures.

Updated: June 2014 - Impact and likelihood reviewed