

Mobberley Parish Council Risk Assessment

This document is produced to record the Parish Council's assessment of the risks that it faces and to satisfy itself that it has taken adequate steps to minimize and address risk.

The following procedure has been followed:

- » Areas to be reviewed are identified
- » The potential risks are identified
- » Management and control of the risk is evaluated and findings recorded
- » Each area is reviewed, assessed and revised if necessary

Subject	Risk/s Identified	H/ M/L	Management/Control of Risk	Review/Assess/Revise/Comments
FINANCIAL				
Expenditure	Parish Council does not operate within legal powers of expenditure	L	<ul style="list-style-type: none"> • Clerk checks and minutes annually that the council is able to spend under the General Power of Competence. • Any queries are referred to the Cheshire Association of Local Councils prior to spending. 	Adequate Parish Council should monitor where statutory changes are made
Expenditure	Spending not properly authorised by the Parish Council	L	<ul style="list-style-type: none"> • All payments are authorised at the relevant Parish Council meeting and minuted. Financial regulations are adhered to. There are a number of direct debits in place that have approval by full council prior to being setup. • Clerk prepares a schedule of payments forming part of the agenda for each meeting (in accordance with financial regulation). The Chairman signs the monthly financial report. • Urgent payments are authorised at the following meeting. • Salaries and pension contributions for the Clerk and Rajar Caretaker are prior approved amounts. These are reviewed annually. 	Adequate
Expenditure	The Parish Council falls in to debt	L	<ul style="list-style-type: none"> • Adequate reserves ensured at all times • Annual budget to ensure that income matches expenditure. The budget is reviewed by the finance committee and presented to full council on a quarterly basis. • Resolutions are made should expenditure exceed a budgeted amount. • Precept requested to ensure predicted expenditure is properly covered • Monthly bank reconciliations are presented to the council. • Annual income from the Rajar Building is estimated when the annual budget is prepared. 	Adequate

Expenditure	Fraud/Corruption Clerk or Councillors	L	<ul style="list-style-type: none"> Financial regulations are in place Cheques are signed by 2 mandated members of the Council The council uses online banking. The Clerk and two councillors have online banking access. The Clerk and the Chairman hold Mobberley Parish Council debit cards. The Clerk produces a list of payments to be authorised to be approved by full council and signed at each monthly meeting by the chairman. The Clerk then makes the payments using the online banking facility or via debit card. At the following monthly meeting the bank statement is checked to ensure only those payments that were approved appear on the statement. All payments are agreed at meetings. Only urgent payments may be paid between meetings. Payment is then presented at the next meeting. Parish Council has adequate Fidelity guarantee cover in their insurance policy Internal audit Bank reconciliations are presented to full council at each monthly meeting. 	Adequate Financial Regulations reviewed June 2023.
Expenditure	Fraud / Corruption Suppliers	L	<ul style="list-style-type: none"> Invoices are checked by the Clerk against any orders / supply of goods. Invoices are presented to the Council at the monthly meeting and checked by Councillors before payment is made. Authorisation of invoices is recorded in the Council minutes. Where invoices are paid by direct debit and have prior Council approval the relevant invoice is cross-referenced against the direct debit. Where meter readings are given for utility bills these are checked against the invoices to make sure the direct debit amount equates to the supplied meter readings. 	Adequate
Expenditure	Inadequate income to meet expenditure	M	<ul style="list-style-type: none"> Budget set annually Precept requested on basis of budgeted amounts predicted for forthcoming year Clerk informs Cheshire East Council of precept requirement within time frame required Annual appraisal of rental income from the Rajar Building. Reserves monitored monthly. Monthly bank reconciliations presented by the Clerk and assessed by the Council The finance committee meet regularly to review income and expenditure. 	Adequate
Expenditure	Charges made to the Parish Council for services or goods not accurate	L	<ul style="list-style-type: none"> Invoices are verified by the clerk against order details or services provided. These invoices are presented to the council to verify when they are approving the payments at the monthly meeting. The Rajar committee to take meter readings on a regular basis. Direct debit invoices then assessed for accuracy against readings given. 	Adequate
Expenditure	Direct debit/standing order payments not rigorously controlled	L	<ul style="list-style-type: none"> Direct debits for utilities and the Clerk's pension contribution. Clerk checks invoices on arrival for accuracy. Annual review of utility suppliers Annual review of direct debit/standing order mechanism 	Adequate

Expenditure	Parish Council does not obtain value for money	L	<ul style="list-style-type: none"> • Annual review of regular service providers - electricity provider, waste collection company and insurance premium • Orders placed for work require two quotes if the amount is between £1,000 and £2,000. Where the amount exceeds £2,000 three quotes will be obtained. • The procedure for high value contracts is outlined in Financial Regulations 11.1.b • The council members will approve all estimates before work is carried out. 	Adequate
Expenditure	Payments made for regular services or remunerations are not reasonable or appropriate	L	<ul style="list-style-type: none"> • Annual evaluation of payments made for regular services. • Annual review of Clerk's salary, with reference to recommendations of NALC • Clerk's pension contribution is in line with government statutory requirements. 	Adequate.
Expenditure	Clerk's expense claims inaccurate	L	<ul style="list-style-type: none"> • Any expense claims made by the Clerk are accompanied by the relevant invoice or bill. • Expense claims are submitted to the council for approval prior to payment being made. 	Adequate
Precept	Adequacy. Requirement not submitted to Primary Authority Money not received	L	<ul style="list-style-type: none"> • Precept based upon annual budget. • Precept an agenda item for the meeting in December to be agreed in time for the January submission deadline. • Clerk informs Parish Council of receipt of precept, paid in two amounts through the year. 	Adequate
Banking arrangements	Arrangements are not adequate	L	<ul style="list-style-type: none"> • Suitable mandate, conforming to Financial Regulations, has been drawn up and reviewed by full council. • Efficiency and suitability of accounts reviewed annually. • The council uses cheques, two debit cards and online banking. Two councillors and the Clerk have access to online banking. Three councillors are signatories for cheques. 	Adequate
Payments received	Untimely banking of payments	L	<ul style="list-style-type: none"> • Clerk banks cheques promptly • Invoices are issued with the parish council bank details to encourage payment via BACs. • VAT reclaims and Precept payments made by direct bank transfer 	Adequate
Payments received	Payments not received	L	<ul style="list-style-type: none"> • Receipt of payments is reviewed regularly by the Clerk. • Invoices are issued at the beginning of each month for the month ahead. • Where a payment has not been received for a Rajar booking the event organiser is informed and the event would not go ahead without payment beforehand. • Non-payment of an advert in the village newsletter would result in the advert not being placed. 	Adequate
Money	Loss of funds through dishonesty, theft or carelessness	L	<ul style="list-style-type: none"> • Insurance fidelity guarantee adequate • Adequate cover for 'money' in Insurance scheme for Parish Council and the Rajar Building. • Cash float not held or any payments made through cash. 	Continue to assess insurance annually for acceptable cover for money and fidelity guarantee Routine cover for Fidelity guarantee is a £150,000 with Insurance provider which is well in excess of amount ever in Parish Council accounts.

Financial records	Records are not kept up to date. Records not accurate	L	<ul style="list-style-type: none"> • Monthly bank reconciliations made by the Clerk against the current account. • Monthly bank reconciliations presented to the Council by the Clerk. These are carried out via the accounting software system. • Invoices stored electronically in the accounting software system. • Entries are made by the Clerk of transactions, receipts and payments, into the accounting software system. • Bank reconciliations and budgetary control figures inspected in detail and verified each quarter by the Finance Committee, prior to presentation and approval to the Parish Council. • Financial regulations adhered to. 	Adequate
Reserves	Insufficient reserves to cover unexpected expenditure, particularly on maintenance of assets	L	<ul style="list-style-type: none"> • Evaluation of reserves as part of annual budget • Quarterly evaluation of reserves by the Finance Committee with Bank reconciliation 	Adequate
Budget	Budget is not prepared as required or monitored effectively. Control/evaluation of budget	L	<ul style="list-style-type: none"> • Budget is prepared annually. Mechanism for preparation is based upon previous year's spending and taking account of any predicted specific expenditure or income. Approved by full Council • Precept request is based upon budget, and has time frame dictated by Cheshire East Council • Quarterly presentation to Parish Council of levels of spending and income compared with budgeted amounts • Internal audit checks that budget has been prepared and precept requested 	Adequate
VAT	VAT is not reclaimed where necessary	L	<ul style="list-style-type: none"> • Financial regulations set out requirements • VAT is identified on invoices by the Clerk and entered accordingly into the accounting software system. • Internal auditor checks claim to be made • The Parish Council is VAT registered and registered with Making Tax Digital. • The accounting software provides deadlines for VAT returns to be made. • Any correspondence from the Inland Revenue is detailed to the Parish Council by the Clerk and discussed and acted upon as necessary • The Clerk ensures that all VAT reclaims have supporting VAT invoice documentation • VAT detailed in year-end accounts 	Adequate
Financial Activity of the Council	General insufficiencies/ not meeting requirements. Financial activity not managed according to statutory requirements	L	<ul style="list-style-type: none"> • All actions are governed by Financial Regulations. Financial regulations are reviewed annually. • The Clerk checks with the Cheshire Association of Local Councils, on an annual basis and just before review of Financial Regulations, that there are no statutory changes that require Financial Regulations to be amended. NALC website visited periodically to assess any new documentation • Risk Assessment document produced and reviewed annually to ensure measures in place are comprehensive and effective and being adhered to. • New Financial Risks are added as required • Annual review made of Internal systems of control to ensure compliance by the Council over the year and to ensure that they relate correctly to Financial Regulations and risk statements • Parish Council Financial matters are assessed by the appropriate systems of internal and external audit as 	Adequate Financial regulations, adopted June 2023.

			<p>described by Financial Regulations, section 4, and as directed by the Audit Commission and National Association of Local Councils</p> <ul style="list-style-type: none"> • External audit – annual completion of the Annual Governance and Accountability Return (AGAR) by the Clerk and presentation to the Council. This includes the Annual Governance Statement and Accounting Statements completed by the Clerk in conjunction with the Council and an internal audit report, completed by the Internal Auditor • Results of audits are reported to the Parish Council on receipt and action taken as necessary 	
Parish Councillor Access to Financial Information	Councillors do not have access to information in order to monitor financial events	L	<ul style="list-style-type: none"> • Bank statements and Receipts and Payments presented to Parish Councillors to appraise at each meeting. All Parish Councillors have access to the online accounting software system used by the Clerk to record receipts and payments. This is ‘read only’ access apart from the Chairman and the Finance Committee Chairman. • Parish Councillors are provided with copies of bank reconciliations, including lists of all transactions of the current account at each monthly meeting. • Parish Councillors are provided with copies of budget and end of year accounts. Both approved by full Council • Parish Councillors are provided with a monthly financial report at each meeting. 	Adequate
Public Access to Financial Information	Public not given opportunity to access Parish Council’s financial information	M	<ul style="list-style-type: none"> • Advertisement of public access to annual return and accounts posted annually, as instructed by External Auditor, on Parish Council notice boards and website • Parish Council adopted Freedom of Information policy in 2020. • Adherence to Transparency Code – publishing of financial information as required. 	Adequate Parish Council has a website and notice boards to publish information.
Insurance	Cover is not adequate or comprehensive. Cost not competitive. Fidelity Guarantee Public Liability Employers Liability Compliance Comparison with other providers	L	<ul style="list-style-type: none"> • Annual evaluation by Parish Council of Parish Council insurance to ensure that insurance meets legal and local requirements and relates to the relevant risks identified • Annual evaluation includes evaluation of cover offered by other companies, where appropriate, to secure best premium • Internal auditor assesses level of insurance cover • Fidelity guarantee assessed annually to ensure appropriate cover. • Appropriate Public liability and Employer’s liability to meet Statutory expectation 	Adequate
Audit	Internal audit not carried out as legally required. Scope not adequate. External audit not carried out as required	L	<ul style="list-style-type: none"> • Requirement of Internal Audit detailed in financial regulations and complying with statutory requirements. Annual audit, report and completion of Annual Governance and Accountability Return by Auditor. • Review of Internal audit carried out annually. • External audit carried out by appointed auditor. Annual Governance and Accountability Return submitted within required time frame, where time frame is deemed too limited, Clerk immediately contacts Auditor to request for extension. • Results of both audits reported to Parish Council by Clerk. Actions effected as necessary. 	Adequate

Financial regulations	Do not adhere to current statutory requirements	L	<ul style="list-style-type: none"> Regulations adopted are based upon those issued by the National Association of Local Councils (most recent) The Clerk contacts the Cheshire Association of Local Councils annually to ensure that statutory regulations and requirements have not changed 	Adequate
Employees	Incorrect salary	L	<ul style="list-style-type: none"> Shires Payroll Services Ltd. (SPS) acts as Payroll provider for the Parish Council. SPS calculates salary amounts, pension contributions and NI/tax amounts and informs the Parish Council of these amounts at the beginning of each month. Any adjustments in the employee's salary or pension contribution are requested in writing and signed by the Chairman of the Parish Council and minuted at the meeting where the agreement is made. Copies of agreed and signed adjustments to salary or pension will be sent to the payroll provider. Employee's salary is paid by the Parish Council directly to the employee on the basis of calculations made by the payroll provider (payroll reports), on a monthly basis Employee's Salary is agreed, based upon NALC spine point framework, on annual basis The Employee is paid for an agreed number of hours each month 	Adequate
Employees	Unpaid/wrong deduction of tax and NI and compliance of pension auto enrolment	L	<ul style="list-style-type: none"> SPS appointed as Payroll provider for the Parish Council. SPS calculates salary amounts, pension contributions and NI/tax amounts and informs the Parish Council of these amounts at the beginning of each month. SPS complies with 'real time' HMRC notification. SPS monitors compliance of pension auto enrolment Clerk is responsible for ensuring that payments or nil returns are sent to HMRC and pension contributions are made, all within the required time frame. Tax/ NI contributions will be reported to the Parish Council and payments agreed and made as per financial regulations 	Adequate
Election Costs	Risk of election cost	L	<ul style="list-style-type: none"> Election is budgeted for if necessary. Usually, elections fall in line with local Council elections and costs incorporated into local elections 	Adequate.
ASSETS				
Assets/Property	Asset register not up to date	L	<ul style="list-style-type: none"> Clerk carries out annual re-assessment of asset register. Assets are checked against this for continuing existence Clerk adds new assets to asset register as required Asset register submitted to Internal Auditor Annual review by Parish Council 	Adequate
Assets/Property	Protection of assets against theft, damage, loss	M	<ul style="list-style-type: none"> Parish Council insurance cover for laptop kept in a locked cupboard at the Clerk's home. Insurance cover for fixed assets annually reviewed. Contents in the Rajar Building securely locked with coded system. 	Adequate Annual Review of Insurance Cover

Assets/Property	Risk that property falls in to state of disrepair- Protections against state of disrepair	L/M	<ul style="list-style-type: none"> Annual inspection of fixed assets by parish ranger. Budget is set aside for the parish ranger to carry out any maintenance work. The Rajar Building has an allocated fund for the maintenance that was donated to the Parish Council on receipt of the building. The Rajar Building committee regularly carry out inspections and repairs are dealt with promptly Regular inspection visits carried out to play equipment by nominated third party. 	Adequate
Assets/Property	Risk of damage/injury to third parties as a result of damage caused by Parish Council property	L/M	<ul style="list-style-type: none"> Comprehensive insurance cover (Public liability) Annual inspections of benches, WWI memorial statue, 3 x telephone boxes (used as lending libraries). Regular inspection of Rajar Building by the Rajar Committee. Monthly inspection of Notice boards by Clerk on posting of meeting notices 	Adequate
Assets/Property	All risks associated with Rajar Building	L	<ul style="list-style-type: none"> The Rajar Building is run by a committee. The Committee produces its own risk assessment and deals with all identified aspects of health and safety, insurance and finance relating to the building. The Parish Council is given regular updates by committee members. A professional risk assessment is carried out at five-year intervals. 	Adequate

MANAGEMENT/ADMINISTRATION				
BUSINESS CONTINUITY				
Meeting premises	Council cannot meet at Rajar Building due to short or long term problems with the meeting space.	L	<ul style="list-style-type: none"> Parish Council will contact the Victory Hall in Mobberley to change its meeting venue. Parish Council insurance covers public liability connected with Parish Council meetings wherever they are held. 	Adequate
Meeting premises	Inadequate premises for meetings	L	<ul style="list-style-type: none"> Location at Rajar Building considered adequate for meeting and for public presence. 	Adequate
Council Records	Loss through theft, fire, damage	L	<ul style="list-style-type: none"> Most papers kept within metal filing cabinet in the locked clerk's office at the Rajar Building Important village records are stored in a fire proof filing cabinet located in the Rajar Building. 	Adequate
Council records electronic	Loss through damage, corruption of computer or fire. Safety of records.	L	<ul style="list-style-type: none"> Clerk takes back up of files periodically to the Cloud Computer is security protected - accessed by password Accounts system is accessed via the online accounting software system that the Parish Council subscribe to. 	Adequate
OTHER				
Minutes	Inaccurate record of business discussed and agreed	L	<ul style="list-style-type: none"> Clerk minutes meetings, types and distributes these minutes to Parish Councillors as closely as possible to the meeting Parish Council agrees accuracy of minutes at following meeting On rare occasions where the Clerk is not present at a meeting, such as a Planning committee meeting, a Parish Councillor is allocated to act as Clerk to record meetings and type minutes 	Adequate

Data Protection including GDPR	Not registered if required	L	<ul style="list-style-type: none"> The Parish Council has notified the Information Commissioners Office that it holds data and is registered with the Information Commissioner's Office. The Parish Council has updated its Information & Data Protection Policy to comply with the new Data Protection Act 2018 and General Data Protection Regulations (GDPR) which details areas of risk and addressing these in relation to storage and holding of personal data. Notification and policy are reviewed on an annual basis. A Data Protection Officer (DPO) for Parish Councils is currently not required Policies/Privacy Notices have been updated/and adopted. 	Adequate
Data Control Residents e-mailing list	Unauthorised access to resident details. Unauthorised use of personal data Consent not given	L	<ul style="list-style-type: none"> Mailing system password protected. ICO Data Protection notification in place including use of data to mail residents re Parish Council and Parish business Information & Data Protection Policy updated and in place Emails deleted from the system once the query has been dealt with. 	Adequate
Minutes/Agenda/ Notices/meeting format	Non-adherence to statutory requirements	L	<ul style="list-style-type: none"> Agendas, Minutes and Notices are prepared by the Clerk, fulfilling statutory requirements, including timing. Minutes are sent out to Councillors as soon as possible after meeting and approved and signed at the following meeting Standing Orders are in place to direct the conduct of business at meetings AGM, Ordinary meetings and Annual meeting arranged as Statutory requirements 	Adequate Standing Orders adopted June 2023.
Consultations	Parish Council does not respond in time to consultations	L	<ul style="list-style-type: none"> Responses prioritised by Clerk Consultations presented at first meeting following receipt Extraordinary meetings called where necessary, in addition to planned meetings through year, to deal with urgent business 	Adequate
Public Access to information Freedom of Information Act Public communication with the Council	No procedures to deal with contact from the public or to allow the public ease of access of passing information on to the Council Accessibility to Council records	L	<ul style="list-style-type: none"> Notices for meetings are posted as expected on notice boards and website Model Publication scheme, including Guide to Information, advertised on website and reviewed annually Public attendance and opportunity to speak at meetings. This is advertised on noticeboards and website Councillor and Clerk contacts advertised on noticeboard and website Website – Clerk's email address and an easy Parish Council electronic 'contact' form Village newsletter sent out every month with any important Parish Council updates. 	Adequate
Transparency Code	The Parish Council does not fulfil its duties in relation to transparency the Transparency Code and Audit	L	<ul style="list-style-type: none"> Publishing of Draft Minutes, Minutes and agendas on website in required time frame Publishing of annual statement of accounts, Annual Governance and Accountability Statement and Internal audit report by 1st July after the end of each financial year (including bank reconciliation to 31st March) Publishing of an edited Asset register to inform public of land and buildings owned by the Parish Council Publishing of Councillor names, names of Committee members and description of committee functions on Parish Council website 	Adequate

LIABILITY				
Public Liability	Risk to third party, property or individuals as a consequence of Parish Council providing services or amenities to the public. Legal liability as a result of asset ownership	L	<ul style="list-style-type: none"> Comprehensive and adequate public liability insurance Risk assessment Inspections of assets 	Adequate
Legal Liability	<p>Legality of activities</p> <p>Proper reporting in Minutes</p> <p>Proper document control</p>	L	<ul style="list-style-type: none"> Clerk clarifies legal position if not immediately known. Usually by contacting Cheshire Association of Local Councils or the Society of Local Council Clerks who direct Clerk to appropriate source Standing Orders and Financial Regulations adopted and reviewed annually based upon those issued by National Association Local Councils. Include statutory requirements for Council operations. Annual contact with Cheshire Association of local Councils to determine any changes in legislation The Clerk confirms annually the council's fits the criteria to spend under the General Power of Competence. Minutes received by Council members as soon after meeting as possible. These are approved at following meeting Clerk follows guidance of Cheshire Association of Local Council, based upon NALC guidance, for retention of documents. NALC Guidance takes account of statutory requirements 	Adequate
COUNCILLORS				
Members Interests	<p>Conflict of Interest</p> <p>Register of Members Interests</p> <p>Gifts and Hospitality Code of Conduct</p>	M/L	<ul style="list-style-type: none"> Councillors have a duty to declare any interest at the start of a meeting or at the point where they realise that they have an interest in a matter Register of interests are updated in election years and copies passed to the Borough Monitoring Officer. Individuals take responsibility for updating their Register of Interests in intervening period. Registers published on Parish Council website Individuals complete Register of Gifts and Hospitality when appropriate and pass to Clerk The Parish Council has formally signed an agreement to the Model Code of Conduct for Parish Councils 	Adequate Registers of Interests have been sent to Cheshire East for any new councillors who have been co-opted in 2023.
Parish Council Meetings	Enforced cancellation of PC meeting due to inadequate number of Councillors present	L/M	<ul style="list-style-type: none"> All Councillors are summoned to attend Parish Council meetings (minimum of 4 Councillors to be quorate) Annual review of meeting dates for the following year 	Adequate
COVID-19				
General	Parish Council does not operate within the Government Guidelines specifically relating to COVID-19	H	<ul style="list-style-type: none"> The Clerk updates Councillors with the latest Government Guidelines relating to COVID-19 https://www.gov.uk/government/collections/coronavirus-covid-19-list-of-guidance Risk Assessment for COVID-19 is a living document which is subject to revision and will be updated as necessary Councillors will be included in the process 	Adequate Parish Council should monitor any subsequent updates

	General working and wellbeing	H	<ul style="list-style-type: none"> The Clerk has the ability to work fully from home where necessary. 	Adequate Parish Council should monitor any subsequent updates
	COVID Training	H	<ul style="list-style-type: none"> The Clerk and Councillors have access to Risk Assessment and Government Guidelines 	Adequate
	Closure of Rajar Building	H	<ul style="list-style-type: none"> A separate risk assessment for the Rajar Building will be carried out and the Rajar Building will be closed if it is deemed necessary. 	Adequate
Finance	Inability to pay invoices	M	<ul style="list-style-type: none"> Payments approved by Councillors via remote meeting Two councillors, as well as the Clerk, have access to online banking in order to pay any invoices. 	Adequate
	Inability to pay staff due to Clerk's absence	M	<ul style="list-style-type: none"> Chairman to liaise with payroll provider (Shires Payroll Services Ltd.) 	Adequate
RISK				
Risk Assessment	Not updated	L	<ul style="list-style-type: none"> Annual review of Risk Assessment carried out Responsibility to Clerk for additions as identified between reviews and to report the same to Council 	Adequate

Reviewed and approved by Mobberley Parish Council: 8th January 2024