

Bekesbourne-with-Patrixbourne Parish Council Annual Risk Assessment

(Reviewed May 2021)

Risks	Current measures to reduce risk	Any Action Required?
Unauthorised debits from bank account	All cheques are signed and stubs initialled by two authorised councillors. Authorisation required by two of the signatories via email before online payments can be released. All payments are authorised against a matching invoice All payments are minuted and put on the agenda for approval No blank cheques are signed No unwritten cheques are issued from cheque book Monthly bank statement is checked by clerk against payments Losses caused by fraudulent clerk covered by fidelity insurance for up to £25,000.	
Unauthorised Expenses	Clerk's expenses minuted and put on agenda, with details of expences kept in form of receipt. Expenses remain similar from year to year	
Petty cash	None kept	
Security of Investment of Capital monies	Monies currently at Lloyds and Nationwide	
Inadequate insurance cover	Consider annually by Clerk and other quotes sought To be reconsidered following any major capital purchase	
Fidelity Insurance	£25,000	
Public Liability Insurance	£5,000,000	
Loss of financial information	Financial files backed up onto external hard drive. Clerk transfers at least once a month.	Consider age of laptop- (current one purchased 2015)
Water left running at allotments and large bill incurred	Allotment holders responsible for making sure water is not wasted. Stopcock turned off for the winter. Allotments fenced and gates locked. Quarterly check on water meter by water board. Inspections Carried out of the allotments.	
Property stolen but not missed	Up to date asset register maintained.	
Property being vandalised	Councillors, Community Warden and clerk look out for any damage to council property and report any problems to the clerk.	

Play equipment at Recreation ground – damaged/destroyed	PC insured.	
Faulty play equipment causing accidents	Any obvious hazards would be reported to council by residents. Monthly check carried out by Clerk Annual safety check carried out by ROSPA- to be replaced by Playdale Last maintenance works carried out 2018 to repair play house Council insured for public liability up to £5,000,000.	
Acting outside legal powers	New expenditure/ventures checked by clerk against legislation/KALC before undertaking	
Contracts for works awarded dishonestly	More than one quote obtained whenever possible for new equipment/services Trusted contractors re-used in subsequent years when good value is found Contracts confirmed and minuted at PC meetings	
Libel and Slander	All councillors and clerk aware of own responsibilities in this respect. Information provided to cllrs PC insured for up to £250,000	
Data Protection	Clerk aware of responsibilities regarding GDPR rules for register of electors' listings and personal data provided for Emergency Plan/other uses.	
Personal Accident to clerk or councillor when engaged on council business	Insured under PC's general policy, scale of payments depends on injury. Upper age limit of 80yrs – all cllrs advised of this	
Negligence or accidental error	PC insured for up to £250,000	
Lack of training	Councillor/clerk – training opportunities to be offered throughout the year when relevant	
Review employees pay	Annual appraisal of clerk carried out	

Risk Assessment Completed by: N.Purcell

Date: 14.05.2021