

## Blockley Parish Council Risk Management Policy April 2025

SUBJECT	Risk Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
<b>FINANCE &amp; MANAGEMENT</b>				
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	L	All files and recent records are kept at the Clerk's office in Jubilee Hall. Electronic files are backed up by IT service provider to the cloud on an on-going basis. In the event of the Clerk being indisposed, in the short term the admin assistant, assisted by councillors, will take over the role as far as is possible and in the long term the Chairman will contact GAPTC for advice, in particular as to whether one of its Locum Clerks should be taken on.	Existing procedures adequate. Review when necessary.
Precept	Adequacy of precept; Requirements not submitted to CDC; Amount not received by CDC	L	The Council reviews the precept requirement annually at its November meetings. It considers the presented budget update information, including the actual and projected position to year end and the estimated figures for the next financial year. It agrees its budget for the next year, and calculates the precept to be requested from CDC which is submitted by the Clerk by January of the following year. The Clerk informs the Council when monies are received (2 payments April & September).	To be reviewed following local government re-organisation
Financial records	Inadequate records; Financial irregularities	L	The Council has Financial Regulations that set out the requirements.	Existing procedure adequate. Review the Financial Regulations annually, or earlier if required.
Bank and banking	Inadequate checks; Bank mistakes; Loss; Charges	L	The Council has Financial Regulations that set out the requirements for banking and reconciliation of accounts. These include preparation by the Responsible Finance Officer of Schedules of Payments to be reviewed and authorised by the Council. Bank Reconciliations are undertaken monthly and shared with full council at council meetings. All banking arrangements are regularly reviewed. Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements on receipt. Reporting and auditing Information; Communication; Compliance; Internal Control Procedures LA budget monitoring stat	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements on receipt.
Reporting and auditing	Information; Communication; Compliance; Internal Control Procedures	L	A Finance report is produced and shared with full Council prior to each Council meeting and discussed and approved at the meeting. A full list of payments and receipts is provided at each meeting. The Finance report includes a monthly bank reconciliation Reviews of financial records and controls are undertaken quarterly by a Councillor to ensure compliance with current Financial Regulations.	Existing communication procedures adequate. All Councillors should check financial records.

Direct costs Overhead expenses Debts	Goods not supplied, but billed; Incorrect invoicing; Cheque payable incorrect; Loss of stock; Unpaid invoices	L	The Council has Financial Regulations that set out the requirements. At each Council meeting the Finance report shows list of transactions and is distributed to Councillors prior to the meeting and considered. Invoices approved weekly and authorised by 2 Councillors who are named signatories. No payment can be made via Unity Trust with 2 authorisers. The Council has minimal stocks mainly Remembrance Day service sheets and wooden crosses, which are checked and monitored by the Clerk. Unpaid invoices are rare and chasing is undertaken, if not successful then BPC would pursue through the small claims courts. Few invoices raised annually.	Existing procedure adequate. Review the Financial Regulations annually, or earlier if required.
Grants and support payable	Power to pay; Authorisation of Council to pay	L	All such expenditure goes through the Council's Grant Awarding Policy & Application process. It is minuted and listed accordingly if a payment is made using the S.137 power of expenditure.	Policy to be reviewed annually
Best value Accountability	Work awarded incorrectly; Overspend on services	L M	As per Financial Regulations, normal Parish Council practice is to seek more than one quotation for any goods or services. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract, the Clerk would investigate and report back to the Council.	Existing procedure adequate. Review Financial Regulations regularly
Salaries and associated costs	Salary paid incorrectly; Wrong hours paid; Wrong rate paid; False employee; Wrong deductions of NI or Tax; Unpaid Tax & NI; Contributions to the Inland Revenue	L	The Parish Council authorises the appointment of employees at its meetings. The Personnel Committee undertake initial interviews and are responsible for feeding information pertaining to salary reviews into Full Council. Salary rates are assessed annually and applied on 1st April. An external payroll administrator runs the payroll monthly and calculates Tax and NI. Tax and NI payments are submitted to HM Revenue & Customs monthly by clerk as advised by payroll administrator. These are reported monthly to Council in the Transaction report. The Clerk, Admin Assistant & Maintenance Officer have contracts of employment and job descriptions. Annual Reviews are undertaken by Clerk for Maintenance Officer and Admin Assistant and by Chair of Personnel Committee for Clerk	Existing systems for appointments and payroll are adequate.
Clerk & RFO	Loss of Clerk; Actions undertaken; Health & Safety	L	The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. In the event of the Clerk being indisposed, in the short term the admin assistant, assisted by the lead councillor for finance, will take over the role as far as is possible, and in the long term the Chairman will contact GAPTC for advice, in particular as to whether one of its Locum Clerks should be taken on.	Existing procedure adequate. Purchase reference books where necessary. Membership of GAPTC.
VAT	Re-claiming/charging	L	VAT is claimed quarterly and both claim and income are reported in the monthly Finance Report to council. The Council has Financial Regulations that set out the requirements. No VAT is charged by Blockley Parish Council.	Existing procedure adequate, but should be regularly reviewed.

Annual Returns	Submit within time limits	L	The Internal Audit can be undertaken at any time of the year, and the Internal Auditor's Statement can be completed as soon as the Parish Council receives the documentation from the External Auditor. The Council must approve the entire Annual Governance and Accountability Return, including the Internal Auditor's Statement. Both the AGAR and the Employer's Annual Return must be completed and submitted to HMRC within the prescribed time limit by the Clerk.	Existing procedure adequate.
Legal powers	Illegal activity or payments	L	When making decisions the Council should identify the relevant legal or legislative power enabling it to act and can seek advice from GAPTC of which it should be a member. All activities of the Council and payments made by it should be discussed at full Council meetings and be minuted.	All activities and payments minuted
Council records – paper	Loss through: theft fire damage	L	It is the responsibility of the Clerk to ensure that Council paper records are securely stored the office in Jubilee Hall and a parish storage facility, including Minutes, correspondence, books and documents relating to property ownership, personnel, insurance and salaries. Historical records should be kept safely by the Council or transferred to Gloucestershire Archives in accordance with the National Association of Local Councils Legal Topic Note 40 (Local Councils' Documents and Records.) Archive should be undertaken by historians to organise and store important documents.	The Council must be satisfied that these storage arrangements continue to be adequate
Council records – electronic	Loss through: Theft, fire, damage Corruption of computer	L M	The Parish Council's electronic records are stored on a Council computer and on the Cloud by IT provider. Back-ups of the files are taken at regular intervals by provider. Many files shared in Microsoft teams.	Existing procedure adequate.
Insurance	Adequacy Cost Compliance	L L L	An annual review is undertaken (before policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance
General Data Protection Regulation Data Protection Act	Policy Provision	L	The Council must continue to be aware of its responsibilities regarding DPA and GDPR. It is registered with the Information Commissioner's Office.	Ensure annual renewal of registration
Freedom of Information Act	Policy Provision	L	The Council should implement a model publication scheme for Local Councils. The Council is able to request a fee for any information requested to cover the cost of consumables and the clerk's time.	Monitor and report any impacts of requests made under the FOI Act
Meeting Location	Adequacy, Health & Safety	L M	Council Meetings are held at Village Halls around the parish and are attended by Councillors, the Clerk and/ or the Admin Assistant and members of the public. The Clerk will make relevant bookings for such meetings and arrange for access to the building. Each building has its own Risk Assessment Policy. The Council will follow any official guidance to mitigate risk at meetings.	Existing location and facilities are generally adequate, but must be kept under review.

ASSETS				
Street Furniture, Play Area Equipment and Open Spaces	Loss, Damage Risk to third parties and property	L	The Council's Asset Register is reviewed and updated annually, as is adequate insurance cover for all registered assets. Regular checks of playground equipment are carried out (on behalf of the Council) in accordance with checklists supplied by the Royal Society for the Prevention of Accidents Play Safety Team, which also carries out annual inspections. Reports are received by the Council, acted upon and minuted. Maintenance Officer undertakes checks on a weekly basis	Existing procedure adequate. Review Asset Register and insurance requirements annually.
Noticeboards	Existing procedure adequate		Locations approved by relevant parties. Noticeboard is insured and inspected by the Council which undertakes any necessary repairs.	Existing procedure adequate
Bus Shelters	Existing procedure adequate	L	The Council's Asset Register is reviewed and updated annually, as is adequate insurance cover for all registered assets. Maintenance Officer updates Clerk on any repair issues	Existing procedure adequate
LIABILITY				
Legal Powers	Illegal activity or payments; Working parties taking decisions	L	All activities of the Council and payments made by it (not ultra vires) should be discussed at full Council meetings and be minuted. Ensure that any working parties are established with clear terms of reference.	Existing procedure adequate. Monitor on a regular basis.
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality; Business conduct	L	Minutes and agenda for meetings should be produced in the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the following Council meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings should be managed by the Chairman.	Existing procedure adequate. Training may be given, as necessary. Members should adhere to Code of Conduct.
Public Liability	Risk to third party, property or individuals	M	Insurance is in place and risk assessments are carried out as required. The Council will follow any official guidance to mitigate risk in connection with its meetings and other responsibilities. Litter Pick & Speed Watch group risk assessments created individually	Existing procedures adequate, but should be reviewed, as necessary.
Employer Liability	Non-compliance with employment law	L	The Council maintains adequate insurance to cover possible liability. Advice can be sought from GAPTC where necessary.	Existing procedures adequate. But should be reviewed, as necessary
Legal Liability	Legality of activities; Proper and timely reporting via Minutes; Proper document control	L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes at monthly meetings. Data Retention Policy is in place.	Existing procedures adequate.
COUNCILLORS' PROPRIETY				
Councillors' Interests	Conflict of interest; Register of Members interests	M	Councillors have a duty to declare any interests at the start of the meeting. Register of Members Interest forms to be reviewed regularly by Councillors	Existing procedure adequate. Members to take individual responsibility to review and update their Registers