

QUEEN CAMEL PARISH COUNCIL
RISK MANAGEMENT
(Section 17 of Financial Regulations)

SUBJECT	RISK	RISK ELIMINATION OR REDUCTION MEASURES
PEOPLE		
Councillors	<ol style="list-style-type: none"> 1. Councillor impropriety 2. Councillor transgressing the Code of Conduct 	<ol style="list-style-type: none"> 1. Councillors to be trained 2. Clerk and/or Chairman or delegated Councillor to seek legal position where necessary from SALC 3. Annual declaration of interests including gifts and hospitality 4. Councillors to be CRB cleared if likely to be involved with youth on behalf of the PC
Clerk	<ol style="list-style-type: none"> 1. Accident or illness while employed 2. Lack of knowledge, wrong advice to Councillors 3. Embezzlement of finances 	<ol style="list-style-type: none"> 1. Insurance – Employers Liability (£10m) 2. Adequate training and access to advice, e.g. membership of SALC 3. Control systems in place and insurance fidelity guarantee.
Volunteers	<ol style="list-style-type: none"> 1. Claim following accident or incident 	<ol style="list-style-type: none"> 1. Insurance – Public Liability (£10m) 2. Volunteers to be identified in advance of any actions carried out “on behalf of the parish”
The Public	<ol style="list-style-type: none"> 1. Claim following accident or incident (including libel/slander) 	<ol style="list-style-type: none"> 1. Insurance – Public Liability (£10m) including cover for libel and slander 2. Child Protection Policy & Procedures with named Child Protection Coordinators
PROPERTY		
Playing Field & Pavilion	<ol style="list-style-type: none"> 1. Claim following personal accident or incident 2. Damage to physical assets 	<ol style="list-style-type: none"> 1. Annual, recorded check that insurance policy is in place.
Bus Shelter	<ol style="list-style-type: none"> 1. Claim following personal accident or incident 2. Damage to street furniture 	<ol style="list-style-type: none"> 1. Bus shelter listed on insurance policy 2. Cover of other items to be reviewed annually 3. Annual, recorded, H & S inspection of all property
Public Seats		
Notice boards		

Litter Bins		including seats.
Footpaths/Stiles	1. Claim following personal accident or incident	1. Warden's activities to be covered by PC insurance. 2. Appointment of Footpath Warden, with defined responsibilities, including advising the PC of risk.
Trees – on land owned by PC	1. Claim following personal accident or incident, e.g. branch falling off.	1. Warden's activities to be covered by PC insurance. 2. Appointment of Tree Warden, with defined responsibilities, including advising the PC of risk.
ACTIVITIES		
Meetings – Public Place	1. Claim following accident or incident	1. Insurance – public and employees' liability (£10m)
Meetings – Private Houses	1. Claim following accident or incident	1. Insurance – public and employees' liability (£10m)
Community Events	1. Claim following accident or incident	1. Risk Assessment to be done for each event, using the format at Appendix 5 of the Financial Regulations 2. Inform insurers of the programme of events for festivals and respond to any particular stipulations
Projects		
Business conducted in the clerk's office	Safety of the clerk	Protocols to be established for the clerk's meeting members of the public in own home / the office.
ADMINISTRATION & FINANCE		
Loss of Clerk	Negligent administration of the Council	Councillors to be nominated who are familiar with the PC systems/procedures, who can cover the clerk's work.
Document control	1. Loss of data on PC, e.g. system fault 2. Improper document control	1. A back-up of all key documents to be maintained: at present (2012) the use of a memory stick 2. Ensure the security of clerk's office and equipment 3. A dedicated QCPC email address, managed separately from clerk's personal email. Password held by a member of QCPC. 4. Written procedures to be in place and reviewed annually. 5. Original copies of correspondence with legal implications to be held by the Clerk.
	2. Accusation of holding or displaying protected data	2. The requirements of the Data Protection Act, including those in respect of the disposal of

		documents, to be adhered to.
Banking and payment arrangements	1. Fraud 2. Fraud by clerk	1. Two Councillors to sign every cheque payment (and counterfoil) and all payments to be recorded on PC Minutes. 2. Fidelity guarantee to be included on insurance policy
Precept	1. Insufficient funds to meet requirements	1. Annual budget leading to Precept given detailed consideration in accordance with the process under Section 4 of the Financial Regulations.
FINANCIAL SITUATION	1. Money held (in bank) does not reconcile with financial situation recorded in the Accounts. 2. VAT investigation challenges items for VAT reimbursement 2. Investment income 4. Irregular financial management	1. Minimum of quarterly reconciliation of bank statements against receipts & expenditure account – endorsed formally at PC meeting. 2. Clerk to understand VAT rules and to ensure PC adheres to them. 3. Reserve funds and investment policy to be reviewed annually 4. Clerk, as RFO, to be supported by nominated councillor in financial management procedures, including drawing up the budget.

This risk management paper was considered and approved by Queen Camel Parish Council on 27th February 2019 and will be reviewed again in 12 months.