



# HELMDON PARISH COUNCIL

## RISK ASSESSMENT POLICY



The following control systems are in place to ensure that Helmdon Parish Council is doing everything possible to protect the electorate from financial risk and harm. The Risk Assessment document will be reviewed annually.

### FINANCIAL RISKS

| RISK                                                                                               | MITIGATION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | MONITORING/ACTION                                                                                                                                                                                                                                                     |
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| <b>1. Risk of funds being unavailable due to employee's unauthorised removal or mismanagement.</b> | <ol style="list-style-type: none"><li>1. Fidelity Insurance up to £100,000.</li><li>2. All expenditure to be approved at council meetings, following inclusion within the agenda for that meeting (open to public inspection).</li><li>3. Requirement for two Councillors to authorise all payments.</li><li>4. The RFO will make regular returns to the Inland Revenue to ensure that they are kept informed of monies paid to the Clerk, or any other employee.</li><li>5. Year-end accounts will be prepared by the RFO for circulation to the Parish Council by the end of April following the financial year-end on 31<sup>st</sup> March.</li><li>6. Appointment of Independent Internal Auditor will be reviewed annually at the Annual Meeting of the Parish Council in May of each year.</li><li>7. Council to obtain employment references covering the previous three years for all new employees. Where employment references are not available, and having established an acceptable reason why, character references must be sought.</li><li>8. No petty cash to be kept.</li><li>9. Clerk to claim expenses at least quarterly.</li><li>10. Financial Records will be inspected by the Internal Control Councillor on a quarterly basis. Details of their inspections will be recorded on the Internal Controls checklist and reported to Council at the next main meeting.</li></ol> | <ul style="list-style-type: none"><li>▪ Financial statement received at every parish council meeting.</li><li>▪ The Finance Committee will carry out a regular review of the accounts (at least every six months) and report their findings to the Council.</li></ul> |
| <b>2. Risk of accounting errors due to lack of financial control.</b>                              | <ol style="list-style-type: none"><li>1. The RFO's job description to be reviewed annually.</li><li>2. All financial documentation will be held by the Responsible Financial Officer, e.g. cheque books, paying in books, invoices, receipts, bank statements, VAT reclaim papers, electronic receipts and payments accounting system.</li><li>3. Approved payments will be entered on the computerised receipts and payments</li></ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"><li>▪ The Finance Committee will carry out a regular review of the accounts (at least every six months) and report their findings to the Council.</li><li>▪ Financial Regulations to be reviewed</li></ul>                          |



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|                                                            | <p>system as soon as reasonably practicable after the meeting authorising payment.</p> <ol style="list-style-type: none"> <li>Receipts will be entered on the computerised receipts and payments system upon receipt and banked by the RFO as soon as reasonably practicable.</li> <li>Bank statements will be reconciled with the computerised receipts and payments system.</li> <li>VAT will be reclaimed at least annually.</li> <li>A receipt will be issued for all monies received by the Council, except items received through BACS.</li> <li>Appropriate training to be provided for RFO as and when needs identified.</li> <li>When authorising payments, Cllrs must cross reference the specific details provided on the Financial Report with the payments waiting to be authorised.</li> </ol> | annually.                                                                                                                                                                                                                                             |
| <b>3. Risk of budget overspend</b>                         | <ol style="list-style-type: none"> <li>A Budget meeting will be held annually to determine the budget for the following financial year and to determine the precept to be applied for.</li> <li>There will be an annual review of contracts e.g. grass cutting, on each anniversary of the grant of the contract.</li> <li>The Contract of Employment and salary of the Clerk, or any other employee, will be reviewed annually at the Budget meeting.</li> </ol>                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>The Finance Committee will carry out a regular review of the accounts (at least every six months) and report their findings to the Council.</li> <li>Financial Regulations to be reviewed annually.</li> </ul> |
| <b>4. Risk of under insurance of parish council assets</b> | <ol style="list-style-type: none"> <li>Insurance cover will be reviewed annually to ensure adequate cover is maintained.</li> <li>An Asset Register will be maintained by the Clerk and updated at the time assets are added or removed, and will be presented annually to the Finance Committee.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>The Finance Committee will carry out a regular review of the accounts (at least every six months) and report their findings to the Council.</li> <li>Financial Regulations to be reviewed annually.</li> </ul> |
| <b>5. Risk of illegal expenditure</b>                      | <ol style="list-style-type: none"> <li>RFO to ensure that all expenditure is within legal powers.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>The relevant powers used are noted for each item of expenditure in the Cashbook.</li> </ul>                                                                                                                    |



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## PUBLIC LIABILITY

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| <b>6. Risk of harm to public using benches within the parish.</b>            | 1. Public liability insurance up to £10 million. | <ul style="list-style-type: none"><li>6-monthly inspection by nominated risk assessment councillor(s).</li><li>Records of inspection kept by the Clerk.</li></ul>                                                                                                                       |
| <b>7. Risk of harm to public using play equipment on school field.</b>       | 1. Public liability insurance up to £10 million. | <ul style="list-style-type: none"><li>Annual inspection by qualified inspector.</li><li>Regular inspection by Playground Monitor</li><li>Records of inspection kept by the Clerk.</li><li>Playground Committee authorised to take appropriate action when damage is reported.</li></ul> |
| <b>8. Risk of harm to public from streetlights within the parish.</b>        | 1. Public liability insurance up to £10 million. | <ul style="list-style-type: none"><li>Annual inspection by maintenance contractor.</li><li>6-monthly inspection by nominated risk assessment councillor(s).</li><li>Records of inspection kept by the Clerk.</li></ul>                                                                  |
| <b>9. Risk of harm to public from War Memorial, Flag Pole and surrounds.</b> | 1. Public liability insurance up to £10 million. | <ul style="list-style-type: none"><li>6-monthly inspection by nominated risk assessment councillor(s).</li><li>Records of inspection kept by the Clerk.</li></ul>                                                                                                                       |
| <b>10. Risk of harm to public using Allotments within</b>                    | 1. Public liability up to £10 million.           | <ul style="list-style-type: none"><li>6-monthly inspection by nominated risk assessment councillor(s).</li><li>Records of inspection kept by the Clerk.</li></ul>                                                                                                                       |



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| the parish.                                                                                         |                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                      |
| <b>11. Risk of harm to public during a Parish Council event.</b>                                    | <ol style="list-style-type: none"> <li>Public liability insurance up to £10 million</li> <li>Risk Assessment carried out and documented before any public event</li> </ol>                                                                                     | <ul style="list-style-type: none"> <li>Records of inspection kept by the Clerk</li> </ul>                                                                                                                                                                                                                                            |
| <b>12. Risk of harm to the Speed Indicator Device Monitor when attending to the device.</b>         | <ol style="list-style-type: none"> <li>Public liability insurance up to £10 million.</li> </ol>                                                                                                                                                                | <ul style="list-style-type: none"> <li>6-monthly inspection by nominated risk assessment councillor(s).</li> <li>Records of inspection kept by the Clerk.</li> <li>Complete separate Risk Assessment for the monitoring activities.</li> </ul>                                                                                       |
| <b>13. Risk of harm to public from unauthorised items being attached to Parish Council Property</b> | <ol style="list-style-type: none"> <li>Public liability insurance up to £10 million</li> <li>The display of flags, banners, or any other items on parish-owned lampposts is prohibited without the express written permission of the Parish Council</li> </ol> | <ul style="list-style-type: none"> <li>Parish Assets Councillor to note any unauthorised items during their inspections and report to the Clerk</li> <li>All councillors to make the Clerk aware asap if they notice any items on Parish Council property</li> <li>Clerk to arrange the removal of any unauthorised items</li> </ul> |

## EMPLOYER'S LIABILITY

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| <b>12. Risk of compensation claim from employee for</b> | <ol style="list-style-type: none"> <li>Employers Liability insurance up to £5,000,000</li> <li>Contract of Employment issued to employee on first day of employment.</li> <li>Job description of employee reviewed annually.</li> </ol> | 14. The Clerk to agenda items for annual review. |
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| <b>malpractice or injury.</b> | <ol style="list-style-type: none"><li>4. Appraisal carried out annually in October by Chair &amp; reported to council at the next council meeting.</li><li>5. Matters relating to employees to be discussed in confidence – (public and press to leave the meeting room as well as employee) and minutes recorded as confidential.</li><li>6. Appropriate training to be provided for all identified training needs necessary to carry out role.</li><li>7. All new councillors are provided with a copy of the Sexual and General Harassment Policy and the full council review the policy annually.</li><li>8. The Clerk/RFO will raise any concerns about their working station and immediate working area (where working from home) with the council and action will be taken to reduce risks.</li><li>9. Appropriate equipment to be provided to ensure that employee can carry out role effectively and safely.</li></ol> |  |
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Date: 24<sup>th</sup> September 2025

Date for next review: June 2026