**Ceiriog Uchaf Community Council**

**Risk Assessment**

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| ***Management*** |  |  |  |  |  |
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| ***Subject*** | ***Risks***  | ***H/M/L*** | ***Management/Control***  | ***Review/Assess*** | ***Action*** |
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| Business Continuity | Council not being able to continue its business owing to an unexpected or tragic circumstance. | L | No management is presently in place for loss or long term incapacity of the Clerk, loss or theft of records from Clerk’s home.Clerk should have access to training, reference books, assistance & legal advice. | Procedures inadequate. Plan necessaryMembership of One Voice Wales is in place. | Chair/Clerk |
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| Meeting Location | AdequacyHealth & Safety | LL | Meetings currently held in Community Hall. Fully adequate. Alternative venues are available in the village. | Adequate. |  |
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| Council Paper Records | Loss through fire, theft or damage. | L | Papers currently held at home of Clerk. | Loss unlikely but copying & separate storage of significant documents such as leases should be considered. | Chair/Clerk |
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| Council Electronic Records | Loss through damage, fire or disk corruption. | M | Electronic records (including emails) are stored on the Clerk’s computer. Back up regime unknown. | Back up system needed. | Clerk |
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| Minutes/Agendas/Notices | Accuracy & legality.Business conduct. | LL | Minutes & agendas are produced in the prescribed manner by the Clerk & meet legal requirements. Minutes are approved and signed at the next Council meeting. Minutes & agendas are available according to the legal requirements.Council meetings are managed by the Chair. | Procedures adequate. |  |
| ***Subject*** | ***Risks***  | ***H/M/L*** | ***Management/Control***  | ***Review/Assess*** | ***Action*** |
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| Members’ Interests | Conflict of interest. | L | Declaration of interest is regular & obvious. Recorded by Clerk. | Procedure adequate. |  |
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| Freedom of Information Act | Lack of policy. | L | Model publication scheme is in place. | Procedure adequate. |  |
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| Data Protection | Registration | M | Requirement for registration uncertain. | Pursue requirement. | Clerk |
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| Councillors | Personal AccidentAssault On or ByLibel / Slander | LLL | Insurance in place.Insurance in place.Insurance in place. | Procedures adequate. |  |
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| ***Finance*** |  |  |  |  |  |
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| ***Subject*** | ***Risks***  | ***H/M/L*** | ***Management/Control***  | ***Review/Assess*** | ***Action*** |
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| Financial Controls & Records | Inadequate checks.Inadequate records.Irregularities. | LLL | As set out below the Council has adequate financial controls & procedures in place and appropriate financial records. However there is no formal documentation of financial procedures | Procedures adequate but formal summary of Financial Regulations is required. | Chair/Clerk |
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| Precept | Adequacy.Submission of precept.Monies not received. | L | Clerk provides monthly budget information. When on the agenda the precept decision is informed by financial detail & indicative costs. The Clerk submits the precept in writing to the WCBC. The Clerk informs the Council when monies are received. | Procedure adequate. |  |
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| Banking | Inadequate checks.Bank mistakes.Losses.Charges.Loss through fraud. | LLLLL | The Council has two bank accounts, current & deposit. Cheques require two signatures – all Councillors are mandated. Clerk reconciles accounts monthly.Fidelity Guarantee. | Procedure adequate. |  |
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| Cash | Loss | L | The Council does not undertake any cash transactions. | Procedure adequate. |  |
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| Audit | Compliance | L | Annual return is made to the auditor by the Clerk & reported to the Council. | Procedure adequate. |  |
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| Payments In & Out | Unpaid invoices.Goods/services not supplied.Payments not received. | LLL | Clerk requests approval for all payments at Council meetings. Clerk monitors receipt of precept & payments for Llanarmon WC maintenance. Clerk’s honorarium and expenses are approved by Council in her absence. Honorarium is reviewed every three years. | Procedure adequate. |  |

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| ***Subject*** | ***Risks***  | ***H/M/L*** | ***Management/Control***  | ***Review/Assess*** | ***Action*** |
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| Councillor Allowances | Over payment.Income Tax. | LL | Travel set at 40p per mile. | Procedure adequate. |  |
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| Election Costs | Cost payment. | L | Clerk obtains estimated costs from WCBC. No measures can be adopted to minimise the risk of a contested election as this is a democratic process. The Council has a contingency amount to meet the requirement. | Procedure adequate. |  |
| VAT | Reclaiming | L | Clerk completes the requirements. | Procedure adequate. |  |
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| Salaries | Incorrectly paid.Unpaid tax / NI. | LM | There are no salaries. |  |  |
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| Best Value | Overspend | L | Council seeks competitive tenders for all work to be carried out. | Procedure adequate. |  |
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| Insurance | Adequacy.Cost.Compliance.Public Liability.Legal Liability.Employer Liability.Insolvency of insurance company. | LLLLLLL | Insurance is in place and an annual review is conducted. Statutory requirements are met. Clerk seeks legal advice as necessary. One of two main companies chosen – Allianz. | Procedure adequate. |  |
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| Tregeiriog Playfield | Damage / MaintenanceThird Party Liability | LL | Regular checks made by police & Councillors. Prompt repairs.Insurance in place. | Procedure adequate.Notices needed for site. | Chair/Clerk |

This Risk Management Policy and Risk Assessment were first adopted at the Council Meeting of 9 June 2009.

A review will be undertaken annually.