

RISK ASSESSMENT FOR 2024/25

This document has been produced to enable the Parish Council to assess the financial and management risks that it faces and satisfy that it has taken adequate steps to minimise them. **Final version approved at Council meeting: 13th June 2024.**

Subject	Risk(s) Identified	Risk rating (H/M/L)	Management/Control of Risk	Review/Assess/Revise
Assets	Physical asserts being unprotected	Medium	Ensure adequate insurance on: <ul style="list-style-type: none"> o playground and village green equipment o Other assets: laptop, printer & hard drive, defibrillators, phone kiosks, benches, noticeboards, grit bins, "slow" signs etc o Cartmel footbridge until such a time as Cumbria County Council complete the adoption process and the asset transfer to their control 	Insurance reviewed annually to ensure adequate cover
Business Continuity	Risk of Council not being able to continue its business due to an unexpected circumstance	Low	In the event of unavailability or death of the Parish Clerk, Chair/Vice-Chair contacts SLDC.	
			Electronic files are backed up monthly and stored away from the office. On-line back-up also via Microsoft One-Drive	Check that back-ups are adequate
Financial records	Inadequate records	Low	The Financial Regulations set out the requirements for banking, including internet banking, cheque handling and electronic payments Reconciliation of accounts monthly and formally audited in April	Existing procedures have been reviewed and additional procedures have been put in place in respect of internet banking and electronic payments.
	Financial irregularities	Low	Multiple signatories required Approval of invoice payment by PC	Annual internal audit
Bank and banking	Inadequate checks	Low	The Council has Financial Regulations that set out the requirements for banking, including internet banking, cheque handling and	Review Financial Regulations when necessary and the bank signatory list

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	Bank errors	Low	<p>electronic payments Reconciliation of accounts monthly and formally audited in April Multiple signatories required Approval of invoice payment by PC</p> <p>If the Bank does make an error when processing cheques, cash and electronic payments these are found when the bank accounts are reconciled on a monthly basis, any error is immediately reported to the bank and corrected by them</p>	<p>when necessary, especially after the AGM and an election. Monitor bank statements monthly</p>
Cash	Loss through theft or dishonesty	Low	The Council has Financial Regulations that set out the requirements. Cash, if handled at all, is banked immediately and petty cash is not routinely handled by the PC	Existing procedures have been reviewed and additions made thereto which are adequate
Reporting and auditing	Non-compliance	Low	<p>A budget monitoring statement is produced for presentation to the Council on a quarterly basis Auditing takes place on an annual basis</p>	Council has an internal and external auditor to undertake the audit
Direct costs Expenses Debts	<ul style="list-style-type: none"> • Goods not supplied but billed for • Incorrect invoicing • Cheques payable or electronic payment incorrect 	<p>Low</p> <p>Low</p> <p>Low</p>	<p>○ The Council has Financial Regulations that set out the requirements</p> <p>○ Prior to each Council meeting invoices are checked by the Clerk. A Payment of accounts schedule is circulated to Councillors prior to the Council meeting and any Councillor can query an invoice with the Clerk. If satisfactory the schedule is approved at the Council meeting</p> <p>○ Cheques are prepared and authorised by the Clerk and then after the Council meeting at which the payment is approved two Councillors sign the cheques</p> <p>○ Electronic banking requires the Clerk to initiate payment which is then approved by a Councillor with the invoice alongside to check the amount payable.</p>	<p>Existing procedures have been reviewed and additions made thereto which are adequate</p> <p>Review the Financial Regulations when necessary</p>

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Grants– payable	Incorrect interpretation of authority to award grants	Low	All such expenditure goes through the required process of approval, minuted and listed accordingly as a payment	Existing procedure adequate
Grants– receivable	Improper expenditure of grants awarded	Low	The Parish Council does not presently receive any regular grants. One-off grants come with terms and conditions to be satisfied and receipt by the PC indicates compliance with conditions set by the awarding body	If required a procedure would need to be developed for each individual grant.
Charges payable	Payment of charges, leases, rentals	Low	By BACS or Direct Debit provided that the instructions are signed by two members and any payments are reported to Council	Existing procedures have been reviewed and additions made thereto which are adequate
Best value/ accountability	Work awarded incorrectly	Low	The Council has financial regulations that set out the requirements for the awarding of contracts. Scrutiny by Councillors at PC meetings	Existing procedure adequate
	Overspend on services	Low	If a problem was encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report the matter to the Council	
Salaries and associated costs	Salary paid incorrectly	Low	Payment of salaries are made by BACS Instructions for each payment are approved at the PC meeting and payment authorised by bank signatories	Existing system is adequate Existing payment procedures have been reviewed and additions made thereto which are adequate
	Incorrect deductions of NI or Tax	Low	The Parish Council authorises the appointment of all employees and assesses salary rates in line with rates provided by NALC	
	Unpaid tax & NI contributions to	Low	Salary analysis and pay slips are audited annually together with a schedule of payments to HM Revenue (for Tax and NI).	

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	HM Revenue		Payments to HM Revenue are made monthly and the summary (P35) is submitted electronically at year end.	
Employer liability	Non-compliance with employment law or regulations	Low	Review work undertaken by employees and conduct Risk Assessments on all new work Specialist training if required	Adequate insurance cover in place
Employees/ contractors/ volunteers	Loss of key personnel Fraud by staff Actions undertaken by staff Health and wellbeing of employees, volunteers and contractors	Low Low Low Low Low	See reference to business continuity above Financial risk is low as petty cash is not handled by the PC or Clerk The Clerk should be provided with relevant support from the Chair/Councillors, training, reference books, access to assistance and legal advice required to undertake the role <ul style="list-style-type: none"> ○ Allithwaite & Cartmel Parish Council recognises health, safety and welfare as essential in the successful operation of its activities. ○ All operations are conducted with due regard for the Council's statutory obligations and the appropriate safeguards to minimise risks to the health and safety of all employees and others who may be affected by our activities ○ The Council carries out assessments of risks to employees, volunteers and the general public and, if necessary, appoints a competent company to help and advise on health and safety matters Contractors are required to provide evidence of risk assessments and the possession of adequate public liability insurance prior to work taking place or contracts being awarded	Existing procedure adequate - Membership of SLCC/NALC/CALC Health and Safety Policy aims to provide sound and practical advice on safe working methods and statutory requirements relevant to the work activities of the Council

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		Low	Volunteers are provided with relevant and understandable information relating to the risks arising from their volunteer activity and the controls/precautions to be followed following risk assessments being undertaken	
Legal liability	<p>Illegality of activities</p> <p>Poor document control</p>	Medium	<p>Clerk and Councillors to ensure that Allithwaite & Cartmel Parish Council is up to date with new statutes and legislation</p> <p>Clerk and councillors to be alert to situations where legal challenge could occur and seek prompt advice</p> <p>Documents retained in archive store and in Cartmel Village Institute</p>	<p>Legal updates are received from NALC/CALC</p> <p>Advice available from NALC and South Lakes District Council and Cumbria County Council</p>
	Risk to third party, property or individuals	Medium	<p>Insurance is in place for:</p> <p>Clerk and Councillors</p> <p>Property (Parish Cottage)</p> <p>3rd party liability</p> <p>See below for specific detail of PC owned/managed facilities and the appendices for individual policies and risk assessments</p>	
	Orchard, apiary and KGV Playground	Medium	<p>The Parish Council owns the land but the daily oversight and management of these facilities is undertaken by the Orchard and KGV Playground Management Committees respectively.</p> <p>Parish Councillors are members of the management committees and regular updates and assurance is provided to the PC by the PC representatives at the monthly PC meetings.</p> <p>See appendices 1 and 2 for the risk assessments.</p>	<p>Monthly and annual reports are produced for review by the PC and members of the Management Committees are elected each year at the AGM.</p>
	Cottage	Medium	Property owned by PC and the PC is insured as a landlord. The PC as landlord is expected to maintain the fabric of the building and lean-to.	Cottage is currently up for sale.

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			<p>The tenants are required to ensure that the building and contents are insured and are kept in good order.</p> <p>Regular inspections to take place to monitor compliance and the need for remedial work/repairs to be carried out.</p>	
	Allotments	Medium	<p>Allotment tenants sign an annual agreement and are required to ensure that allotment regulations are followed.</p> <p>Tenants are required to take out public liability insurance for their plot for £2.5 million and a copy of this and the signed agreement are received and filed by the Clerk each year on renewal of the contract.</p> <p>The PC has responsibility for the “hard landscaping” elements of the allotments and for the maintenance of fences and the provision of water butts and a tap for use by tenants.</p>	<p>Regular inspections and spot checks are carried out to ensure that plots are safe and well maintained and non-compliance can result in a tenancy being ended.</p>
	Cemetery	Medium	<p>The Cemetery Order 1974 states that “no burial shall take place without the permission of the Officer (Team Vicar of Cartmel) appointed for that purpose by the burial authority”.</p> <p>All cemetery regulations are agreed by the Team Vicar of Cartmel in conjunction with the Parish Council.</p> <p>The Parish Council Cemetery Working party has the responsibility for ensuring that burials are approved, in line with the PC regulations, and this responsibility on a daily basis is delegated to the Parish Clerk.</p> <p>The grounds in which the cemetery lay are maintained by the Parish Lengthsman as part of a contractual arrangement with the PC.</p>	<p>Cemetery Regulations are reviewed and approved by the PC on an annual basis.</p>

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	Allithwaite quarry and limekiln	High	<p>The quarry became the responsibility of ACPC following devolution from Ulverston District Council. It is an outcrop of limestone in a site of special scientific interest (SSSI).</p> <p>The quarry has its own detailed risk assessment in place.</p> <p>The key risk is that of trespass/falling into the main quarry area and signage advises those entering the site of the dangers within and that any personal injury or damage is the responsibility of those entering the quarry. The PC has invested in safety fencing to prevent access by all with the potential exception of the very determined trespasser.</p> <p>There has been clearance of unidentified, potentially hazardous material by a licensed contractor and an ongoing litter clearance programme aims to reduce hazards associated with littering such as slips, trips, cuts and skin contamination.</p> <p>The PC intend to introduce a regular inspection programme, and involvement of volunteers, to confirm the ongoing integrity of the measures in place to prevent or limit harm to visitors and users of the quarry.</p>	<p>Regular weekly inspections are undertaken to ensure signage remains in place and can be readily seen.</p> <p>Fencing integrity is checked on a monthly basis.</p> <p>Monthly audit of inspection diary to assure PC of ongoing management of key risks.</p>
	Mini free libraries in Allithwaite and Cartmel	L	Books are wiped down and sanitised before returning to the library.	Existing procedure adequate
	Cartmel foot-bridge	Medium	Following completion July 2020, it had previously been agreed CCC would adopt the footbridge. In the meantime, the footbridge remains the responsibility of ACPC.	Seeking adoption by Cumbria County Council Asset Team

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Insurance	Inadequate, unaffordable, non-compliant	Low	An annual review is undertaken prior to the renewal date of all insurance arrangements in place.	Existing procedure adequate Review insurance provision annually
Election Costs (when applicable)	Risk of an unexpected/high election cost	Low/ Medium	The risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from the District Council for a full or uncontested election. There are no measures that can be adopted to minimise the risk of having a contested election as this is a democratic process which should not be stifled	Existing procedures adequate, i.e., taking measures to ensure that it is budgeted for
VAT	Not reclaiming VAT	Low	The Council has Financial Regulations that set out the requirements	Existing procedure adequate
Annual returns	Submit within time limits	Low	The Employer's annual return is completed and submitted online and to HM Revenue within the prescribed time frame by the Clerk The Financial Annual Return is completed by the internal auditor and Clerk, approved by the Council and submitted to the External Auditor within the time limit	Existing procedures adequate
Legal Powers	Illegal payment activity	Low	All activity and payments within the powers of the Parish Council to be resolved and minuted at Parish Council meetings.	Existing procedure adequate
Agendas/ minutes/ notices/ Statutory documents	Inaccurate and/or unlawful records Poor business conduct, damage to reputation	Low	Agendas and minutes are produced in the prescribed method by the Clerk and adhere to the legal requirements. Agendas are displayed and minutes are available in accordance with the legal requirements. Minutes are approved and signed at the following Council meeting. Business conducted at Council meetings should be managed by the Chair	Existing procedure adequate. Guidance/training to Chair should be given (if required) Members to adhere to the adopted Code of Conduct

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Members interests	<p>Members interests not registered</p> <p>Pecuniary interests not declared</p>	<p>Low</p> <p>Medium</p>	<p>Within 28 days of taking office as a member or co-opted member, Councillors must notify South Lakes District Council's monitoring officer of any disclosable pecuniary interest as defined by regulations where the pecuniary interest is yours, your spouse's or civil partners, or is the pecuniary interest of somebody with whom you are living with as a husband or wife, or as if you were civil partners</p> <p>If an interest has not been entered onto the South Lakes District Council's register, then the member must disclose the interest to any meeting of the authority at which they are present, where they have an interest</p> <p>If a member has a pecuniary interest as defined by the Code of Conduct, then he/she shall declare such pecuniary interest as soon as it becomes apparent, disclosing the existence and nature of that interest as required.</p> <p>Councillors with a prejudicial pecuniary interest in relation to any item of business being transacted at a meeting may apply for a dispensation from the Proper Officer and be allowed to participate, or vote in any discussion of the matter at the meeting(s)</p>	<p>Existing procedure adequate</p> <p>Councillors to take responsibility to notify District Council of update of their entry in the Register</p>
Data protection	Policy provision	Low	The Parish Council is registered with the Information Commissioner	Existing procedure adequate

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