

GRADE RUAN PARISH COUNCIL

Parish Clerk: Lee Dunkley BA (Hons), MPhil, FSLCC

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General Risk Assessment 2019/20

Risk	Prob-ability	Sev-erity	Management
Substantial drop in income			
Delay in precept being paid by Cornwall Council	L	S	Clerk to check amounts received into the Council's bank account and notify Chair if more than 7 days later than expected. General reserves of 6 months expenditure to be held.
Loss of income from Surgery	L	M	A lease has been signed securing the income for this period (expires 31/12/2026). Rent is paid automatically by standing order into the Council's account.
Change in agency rate for cutting footpaths	H	L	Ensure that all contracts are flexible and footpath-cutting schedules can be adapted to meet changes in cutting requirements. Follow financial regulations on seeking quotes and best value.
Total loss of income from footpath trimming	H	L	Flexible contracts should allow for this eventuality should it arise, which may require cutting to be ceased or severely curtailed. Reserves to be built to ease impact.
Fraudulent diversion of income	L	S	Finance Committee members to review bank statements via online access at least once a quarter. Appropriate insurance in place.
Substantial increase in expenditure			
Costs of verge trimming to be borne by the Parish Council as a result of cutbacks by Cornwall Council	H	L	Provision to be made in the annual budget for the cost of trimming certain verges and landowners to be encouraged to cut verges adjacent to their land.
Large increase in cost of footpath trimming	M	L	A flexible contract should be in place to allow the prioritisation of path schedules in order to remain within budget
New statutory duties imposed by legislation	L	M	Finance committee to review and produce a draft budget for the performance of any new duty that the Council is required to perform.
Large repair/maintenance costs for Surgery	L	L	All repair obligations are the responsibility of the tenant and so it is highly unlikely the Council will have any liability. Insurance policy is also in place.
Large increase in insurance costs	L	L	Finance Committee to monitor insurance costs annually and budget accordingly. Quotations and best value to be sought per financial regulations.
Large claim for public or	L	L	The Council is fully insured for this potential liability

employee liability			and so the only impact is likely to be a potential increase in future premiums.
Large claim for legal liability	L	L	The Council is fully insured.
Need for new computer software or hardware	M	L	The Council should budget to replace Council owned computers and associated. Grant funding will also be sought.
Clerk Long-Term Sickness	L	M	The council to utilise reserves for any locum cover.
Noncompliance with statutory requirements			
Not keeping proper financial records	L	S	Council to monitor transaction reports every month. Finance committee to track budget and monitor bank accounts regularly and meet every 6 months to discuss.
Not complying with HMRC requirements on income tax, national insurance and VAT	L	S	The Clerk will endeavour to meet tax reporting requirements at all times and put in place procedures to handle this. Annual internal audit will highlight any issues.
Failing to display public notice of meetings, minutes and availability of accounts for inspection	M	L	Clerk responsible for all public notices and complying with Account and Audit Regulations.
Not compliant with Data Protection requirements	L	M	Council is registered with the Information Commissioner's Office. Ensure annual renewal of registration. Clerk underwent training for changes in law introduced 2018.
Not complying with Freedom of Information Act requests	L	L	Timely compliance with any request by the Clerk. Noting that a fee may be charged if the request requires a large amount of work.
Other areas of concern			
Ensuring the governance requirements are kept up to date with recommended practice.	L	L	The Clerk is kept up to date with information from the NALC, SLCC and CALC. The Standing Orders and the Financial Regulations are reviewed in line with current best practice and the Council approves required changes. The Clerk is a Fellow of the Society of Local Council Clerks.
Health & Safety provision	L	L	The Council meets in the Sunday School Room of Ruan Minor Methodist Chapel. From the point of view of Health & Safety, accessibility and comfort, the premises and the facilities are considered to be adequate for the Clerk, Councillors and members of the public who attend.
Loss of Council paper records through theft, fire or damage	L	S	Some paper records are retained at the home of the Clerk, others are in a metal filing cabinet in the Village Hall office for greater protection. Electronic archiving is ongoing and appropriate backing-up undertaken.
Loss of Council electronic records through theft, fire or damage	L	S	Records are currently backed up on remote storage devices. Cloud back-up to be pursued.

Probability: H=High; M=Medium; L=Low

Severity: S=Severe; M- Medium; L =Low