

South Petherwin Parish Council

Risk Assessment Schedule covering operation of the Parish Council to fulfil its duties.

Management				
Business Activity	Risks identified	Risk Level H/M/L	Procedures to control risk	Review and/or extend
Business continuity	Council unable to continue its business due to unforeseen extreme circumstances	L	<ol style="list-style-type: none"> 1. All files and recent records kept in office at Clerk's home at Pentreve, South Petherwin. Chair knows how to access. 2. The Clerk backs up all electronic files weekly to a USB stick & hard drive. 3. List of all passwords held by the Chairman in the Chairman's Pack. 4. Unexpected incapacity of Clerk covered by Councillors until solution agreed after discussion with CALC and Cornwall Council, with funds available to pay for Locum Clerk. 	<ol style="list-style-type: none"> 1. Review and check backup process and passwords annually.
Business locations	Adequacy of health and safety.	L	<ol style="list-style-type: none"> 1. Eleven meetings per annum are held in the Methodist Hall at South Petherwin. Ad hoc meetings held at Village Hall. Premises and facilities including disabled access considered 	<ol style="list-style-type: none"> 1. The Village Hall and Methodist Hall committees to be asked annually for copies of the Fire

			<p>to be adequate for the Clerk, Councillors and any member of the public who may attend. Members of the public are advised to contact the Clerk for details of disabled access.</p> <ol style="list-style-type: none"> 2. Extraordinary meetings of the Parish Council can be accommodated at the above venues. 3. The Clerk holds keys to both venues. 4. Clerk works from an office in her home. 	<p>Equipment Certificates. Plus, copies of updated risk assessments as and when alterations to the buildings occur or activities change.</p> <ol style="list-style-type: none"> 2. Parish Council have all electrical equipment owned by the Council PAT tested annually. 3. In the event of incapacitation of the Clerk the Chairman will be given access to the files, laptop and the computer records.
Council Records	Loss through theft, fire or damage	L	<ol style="list-style-type: none"> 1. Most important papers will be held in lockable fireproof case in the Clerk's home at Pentreve, South Petherwin. 2. Most important documents are scanned and electronic copy held by Clerk which is backed up monthly 	<ol style="list-style-type: none"> 1. All records can be accessed at any time and backups of records are on a USB stick or hard drive.

FINANCE

Business Activity	Risks identified	Risk Level H/M/L	Procedures to control risk	Review and/or extend
Precept	Inadequate precept	M	<ol style="list-style-type: none"> 1. Precept agenda item for November meeting each year. 2. Annual budget reviewed and current year values considered when estimating precept. 3. Develop contingency reserve to cover difference between replacement and depreciated value of assets and long-term sickness cover for Clerk. 4. Precept set by the December meeting. 5. Monthly review and reconciliation of budget and expenditure. 	<p>Review precept requirements annually for following year</p> <p>Build 3-year plan.</p>
Insurance	Adequacy and compliance	M	<ol style="list-style-type: none"> 1. Review cover against asset register annually. 2. Employers Liability, Public Liability and Fidelity risks cover required. 3. Review cover against public liability 	<p>Review provision and compliance annually. Provide insurers with up-to-date asset register annually.</p>
Banking	Inadequate checks	L	<ol style="list-style-type: none"> 1. Detailed Financial Arrangements in place that enable online payments to be authorised by two separate Councillors, approval of payments and reconciliation of accounts. 	<p>Financial Regulations reviewed annually by a councillor and by the Clerk.</p>

Cash	Loss through theft or dishonesty	L	<ol style="list-style-type: none"> 1. No petty cash or float is held by the council. 2. Any cash transactions are fully receipted and then reimbursed monthly, listed and documented in the Minutes of the Parish Council if arises. 	Financial Regulations reviewed annually.
Financial Controls and records	Inadequate checks Loss of records	L	<ol style="list-style-type: none"> 1. Monthly reconciliation of accounts and budget prepared by the RFO, circulated to the Members and signed by the Chair of the Parish Council. 2. Monthly bank reconciliation approved by 2 councillors independently at every Parish Council meeting; 3. The Clerk/RFO inputs the payments on the bank account and these online payments are then authorised by two of the signatories (Councillors) independently. 4. Internal and external audit annually. 5. Any grants will conform with the Parish Council's Grant Awarding Policy 	Financial Regulations reviewed annually.
Payment of statutory PAYE and NI.	Failure to pay statutory amounts	M	<ol style="list-style-type: none"> 1. Estimated salary of every employee compared with the personal tax allowance threshold and the NI threshold. 2. If the lower of either threshold will be exceeded, then statutory PAYE and NI deduction scheme will be followed. 	Check annually that PAYE and NI deduction scheme has been implemented.

			3. HMRC RTI system is used to record the salary and PAYE, FPS submitted monthly to HMRC electronically.	
Freedom of Information Act	Statutory policy requirements	L	<ol style="list-style-type: none"> 1. The Council has a Model Scheme for publication in place. 2. The Council can obtain payment for providing hard copy but is aware that a significant request under FOIA legislation could place a financial cost on the Council. 3. Requests for information by the Monitoring Officer have been limited under the Council's Code of Practice for dealing with Complaints. 4. Document retention complies with the NALC/CALC model. 	<p>Monitor and report annually any costs incurred under FOIA enquiries. Review the FOIA Policy annually.</p>
Clerk	<p>Loss of Clerk</p> <p>Fraud</p> <p>Actions</p> <p>Correct salary payments allocated</p>	<p>M</p> <p>L</p> <p>L</p> <p>L</p>	<ol style="list-style-type: none"> 1. Include contingency reserve to cover advertising and training costs and cost of Locum if necessary. 2. Financial regulations and checks to contain risk with self-cover of risk. 3. Provision of funds for training as required. 4. Annual internal audit to confirm payments made. 	<p>Financial Regulations reviewed annually.</p> <p>Maintain membership of CALC and monitor training needs at annual review.</p>
Pension	Not complying with statutory requirements	L	1. Maintain South Petherwin Parish Council on register of eligible organisations	

			<ol style="list-style-type: none"> 2. If any employee's salary exceeds the tax-free allowance, then implement the pension scheme requirements. 3. If any employee requests in writing to be included in a pension scheme, then implement the pension scheme requirements. 4. Include contingency sum for employer pension contribution in annual budget and precept. 	
Election Costs	Unplanned election mid term	H	<ol style="list-style-type: none"> 1. Include sum within contingency reserves to cover election costs at £2,000. 	
Annual return	Not submitted within time limit	L	<ol style="list-style-type: none"> 1. Annual return completed by clerk and approved by Council. 2. Internal Auditor checks and approves before submission to external auditor. 	Ensure completed as an Agenda item at May/June meeting of Council.

Assets

Business Activity	Risks identified	Risk Level H/M/L	Procedures to control risk	Review and/or extend
Office equipment, Seats and Notice Boards, Toilets Bus Shelters	Damage	L	Asset register kept up to date with appropriate insurance cover. Regular maintenance of equipment.	

LIABILITY

Business Activity	Risks identified	Risk Level H/M/L	Procedures to control risk	Review and/or extend
Legal Powers	Illegal activity or payment	L	<ol style="list-style-type: none"> 1. All activities and payments made within the powers of the Parish Council. 2. Training provided to the Clerk as required. 3. Commitment by councillors to attend training as required. 	Monitor annually though review of financial regulations and training requirements.
Minutes/agendas	Non-compliance with statutory requirements	L	<ol style="list-style-type: none"> 1. Minutes and agendas produced to comply with legal requirements 2. Minutes are signed and approved at next meeting. 3. Current recommended Standing Orders and Code of Conduct adopted. 4. Business conducted at Council meetings managed by the Chairman. 	Annual review of training.
Public Liability	Claim from third party resulting from perceived non-compliance with safety by the Council	L	<ol style="list-style-type: none"> 1. Insurance in place. 2. Risk assess any events organised by the Council 	Review insurance requirements annually.
Employer Liability	Non-compliance with employment law	L	<ol style="list-style-type: none"> 1. Undertake training of Clerk and seek advice from CALC. 	
Legal Liability	Legality of activities	M	<ol style="list-style-type: none"> 1. Training of Clerk to advise on decision making process. 2. Retention of appropriate documentation. 	Review training requirements at annual review of Clerk. Remind councillor's

			3. Accurate minutes. 4. Member liability cover included in Insurance Policy.	liability cover for slander and libel only covers council policy, not personal views, or statements made as a councillor that are contrary to council agreed policy.
Members Interests	Conflict of interest	L	1. Councillors aware of Code of Conduct. 2. All Councillors to attend training on Code as made available from Cornwall Council and/or CALC.	Review training requirements for Councillors annually. Councillors to review their Register of Interests annually.

Annual Review

Business Activity	Frequency of review	Responsibility	Comments	Date Last Reviewed
Insurance	Annually	Clerk		Due May 2026
Assets inspection	Annually	Clerk		May 2026
Update Asset Register	Annually	Clerk		April 2026
Banking Arrangements	Annually	Clerk		Due May 2026
Insurance providers	Annually	Clerk	In 5 year plan, ends May 2027	May 2027
Budget agreed	Annually	Council		December 2025

Precept agreed	Annually	Council		December 2025
Budget monitored	Monthly	Clerk		Monthly
Bank reconciliation	Monthly	Councillors		For each PC meeting
Review of financial regulations	Annually	Council		Due May 2026
Review of financial risk register	Annually	Council		May 2026
Members register of interests	January and July	Clerk	Agenda item for January and July	
Members reminded of limit of liability for slander and libel	Annually	Clerk		Annually
Clerk's review	Annually	Employment Committee		Due December 2026
Clerk's salary reviewed and documented	Annually	Employment Committee & Council		Due December 2026
Internal Audit	Annually	CL Finance Ltd		April/May 2026
External Audit	Annually	Clerk		Completed May 2025 sent to auditors June 2025; next one in progress
Minutes properly produced and published	Monthly	Clerk		Monthly
Standing Orders Reviewed	Annually	Council		June 2026
Back-ups taken	Monthly	Clerk		Monthly

of all computer records				
Review back-up process	Annually	Clerk & Chairman		May 2026
Check passwords and key access current	Annually	Clerk & Chairman		May 2026
Contracts of employment	Annually	Employment committee		Clerk reviewed May
Contracts indemnity insurance	Check as new contracts awarded	Clerk		Grass tenders: to obtain contractors copy of public liability certificate of at least £2m
Written contracts for work	As new contracts tendered	Clerk/Council		As new contracts tendered
Code of Conduct	Annually	Council	All new councillors to undertake training within 6 months of joining	August 2026
Register of members interests	Annually	Clerk		May 2026
Register of gifts	Monthly	Clerk		Has and will continue to be completed monthly at each Parish Council meeting and recorded in the Minutes of that meeting.
Declarations of interests recorded in the	Monthly	Clerk		Has and will continue to be completed monthly at each Parish

minutes				Council meeting and recorded in the Minutes of that meeting.
Review of Councillor and Clerk training requirements and record	Annually	Clerk/Chairman & Employment committee		Discussed at meetings as required.
Policies, procedures and Codes of Practice	Annually	Council	Ongoing throughout year	In progress

The information given above is to be reviewed annually in April and agreed upon at the Annual Parish Council Meeting of the South Petherwin Parish Council held in May each year, or a later Parish Council meeting as agreed, as being a correct record.

Clerk to South Petherwin Parish Council

Reviewed and adopted: South Petherwin Annual Parish Council meeting May 13th 2026; minute point 7.

