

**Bekesbourne-with-Patrixbourne Parish Council**  
**Annual Risk Assessment**

Reviewed May 2017

<b>Risks</b>	<b>Current measures to reduce risk</b>	<b>Action</b>
<b>Unauthorised debits from bank account</b>	All cheques are signed and stubs initialled by two authorised councillors. We have 3 cllrs able to sign cheques.	
	All cheques are authorised against a matching invoice	
	All payments are minuted and put on the agenda for approval	
	No blank cheques are signed	
	No unwritten cheques are issued from cheque book	
	Monthly bank statement is checked by clerk against payments	
	Losses caused by fraudulent clerk covered by fidelity insurance for up to £25,000.	
<b>Unauthorised Expenses</b>	Clerks expenses minuted and put on agenda, also broken down into receipted expenses and telephone calls etc.	
	Clerks day book kept detailing calls made, stamps used, sheets printed etc	
	Expenses remain similar from year to year	
<b>Petty cash</b>	None kept Allotment monies paid into bank asap by clerk once received (some cheque , some cash)	
<b>Security of Investment of Capital monies</b>	Money currently at Lloyds	
<b>Inadequate insurance cover</b>	Consider annually by Clerk and other quotes sought	New laptop once purchased, to be added
	To be reconsidered following any major capital purchase	
<b>Fidelity Insurance</b>	£25,000	
<b>Public Liability Insurance</b>	£5,000,000	
<b>Loss of financial information</b>	Financial files backed up onto 2 data sticks, one copy held by clerk and one by Chairman. Updated regularly and swapped annually between clerk and Chairman.	Consider an external hard drive

<b>Water left running at allotments and large bill incurred</b>	Allotment holders responsible for making sure water is not wasted. Stopcock turned off for the winter. Allotments fenced and gates locked. Quarterly check on water meter by water board.	
<b>Property stolen but not missed</b>	Up to date asset register maintained. Last updated April 2017 (done as part of annual return each year)	
<b>Property being vandalised</b>	Councillors, Community Warden and clerk look out for any damage to council property and report any problems to the clerk.	
<b>Play equipment at Recreation ground – damaged/destroyed</b>	PC insured. Re-valued equipment April 2013 and an updated fixed asset schedule sent to insurers May 2013	
<b>Faulty play equipment causing accidents</b>	Any obvious hazards would be reported to council by residents.	
	Fortnightly check carried out by Clerk	
	Annual safety check carried out by ROSPA every July	
	Last maintenance works carried out 2017 to repair swing support	
	Council insured for public liability up to £5,000,000.	
<b>Acting outside legal powers</b>	New expenditure/ventures checked by clerk against legislation/KALC before undertaking	
<b>Contracts for works awarded dishonestly</b>	More than one quote obtained whenever possible for new equipment/services	
	Trusted contractors re-used in subsequent years when good value is found	
	Contracts confirmed and minuted at PC meetings	
<b>Libel and Slander</b>	All councillors and clerk aware of own responsibilities in this respect. Information provided to cllrs	
	PC insured for up to £250,000	
<b>Data Protection</b>	Clerk aware of responsibilities regarding register of electors listings and personal data provided for Emergency Plan.	
<b>Personal Accident to clerk or councillor when engaged on council business</b>	Insured under PC's general policy, scale of payments depends on injury. Upper age limit of 80yrs – all cllrs advised of this	
<b>Negligence or accidental error</b>	PC insured for up to £250,000	
<b>Lack of training</b>	Councillor/clerk – training opportunities to be offered	

	throughout the year when relevant	
<b>Review employees pay</b>	Annual appraisal of clerk carried out in October	