

**RUSPER PARISH COUNCIL
RISK ASSESSMENT 2019 – 2020**

1. Risks managed by Insurance provision

Item	Risk	Internal Control	Management
Sports Pavilion & fittings	High Loss or damage	Review Insurance provision annually with advice from Internal auditor and quotations from alternate service providers.	Reviewed annually by the Parish Council.
Weather playing surface and Safety Surface at Playground	Medium Loss or damage	Review Insurance provision annually with advice from Internal auditor and quotations from alternate service providers.	Reviewed annually by the Parish Council. Regularly monitored by PC. Annual inspection carried out by independent contractor.
Playground Equipment	Medium Loss or damage	Review Insurance provision annually with advice from Internal auditor and quotations from alternate service providers.	Reviewed annually by the Parish Council. Regularly monitored by PC. Annual inspection carried out by independent contractor.
Street Lamps, Finger Posts & Telephone Kiosks	Low Loss or damage	Review Insurance provision annually with advice from Internal auditor and quotations from alternate service providers.	Reviewed annually by the Parish Council. Inspected annually by maintenance contractor.
Car Parks inc. Furniture	Low Loss or damage	Review Insurance provision annually with advice from Internal auditor and quotations from alternate service providers.	Reviewed annually by the Parish Council. Regularly monitored by the Parish Council.
Bus Shelter Gardeners green and Star Cottages Horsham Road	Low Loss or damage	Review Insurance provision annually with advice from Internal auditor and quotations from alternate service providers.	Reviewed annually by the Parish Council. Regularly monitored by the Parish Council.
Defibrillator Rusper Village Stores	Low Loss or damage	Review Insurance provision annually with advice from Internal auditor and quotations from alternate service providers.	Reviewed annually by the Parish Council. Regularly monitored by the Parish Council.
Protection against damage to third party property or	Medium Loss or damage as a consequence	Regular review of maintenance requirements by the Parish.	Public liability insurance of £12,000,000, reviewed annually by the Parish Council.

individuals	of activities attributable to the Council, on its property or by its staff and/or officers acting on the Council's business.	Budget provision for maintenance determined by the Parish Council	
Protection against consequential loss	Medium Losses incurred by the Council resulting from continuing to provide essential services following critical loss or damage, loss or non-performance by a third party.		Reviewed annually by the Parish Council.
Legal liability resulting from ownership of assets (see Asset Register)	Medium Claims by public as a result of losses or damage arising from the Council's property.		Public liability Insurance reviewed and endorsed by the Parish Council annually. Currently at £12,000,000
Loss of cash or fraudulent issue of cheques.	Low Losses of the Council's funds through dishonest activities or theft by Council staff	Review by internal auditor of office procedures and appropriate cover.	Fidelity insurance set at a sum determined by the Parish Council annually. Currently set at £250,000.

2. Risks managed in full or in part by others

Item	Risk	Internal Control	External Provision
Sports Pavilion & fittings	High Damage	Lease reviewed periodically.	Currently leased to Rusper Parish Council and managed by the Sports Club, on which the Parish Council has a representative.
Online payments	High Internal/external fraud	Bank account only accessed on encrypted laptop via secure internet connection. Passwords to be kept secure and never saved to internet browser. Clerk to make payments after approval from Council. At following meeting Council to ensure that the correct amounts have been deducted by checking the bank statement.	Lloyds Bank.
Banking	Low Investments, Loan provision, short term credit and cash management.	Internal auditor and Parish Council advise on Investment, loan provision and short term credit. Decisions taken by Council according to standing orders. Internal auditor will carry out reconciliations of all accounts. RFO will confirm that all financial transactions are according to the legal powers of the council.	Lloyds Bank.
Financial and cash management	Low Fraud and/or corruption	Internal audit. Regular reporting against budget and of balances. Independent bank reconciliations. Bank statements examined against bank reconciliation and signed at least quarterly by Councillor.	External audit.

3. Self-managed risks

Item	Risk	Internal Control
Financial records	Low Breach of legal requirement	Clerk & internal auditor to assure Chairman that all legal requirements are met.
Legality of activities	Low Breach of legal authority	All Councillors are appraised of the legal powers and constraints applying to the Council. Councillors scrutinise the activities to ensure that all action is taken under the appropriate power. The Clerk advises the Council on its powers and where a proposed action may be in breach.
Complying with restrictions on borrowing	Low Breach of restrictions	Clerk is familiar with current restrictions and advises Councillors. Councillors confirm that any decision to increase borrowing remains within the restrictions. Such confirmation is recorded in the minutes.
Employment & Inland Revenue	Low Non-compliance with law and regulations	Clerk has a contract of employment which is reviewed annually. The Clerk ensures that the Council is in compliance with the Inland Revenue regulations.
Customs & Excise	Low Non-compliance with VAT regulations	The Clerk is familiar with the VAT regulations and makes the appropriate returns accurately and on time.
Council Tax - Precept	Low Inadequate Provision	Precept is calculated and agreed and minuted by Council following a structured budgeting process. There is a regular review of performance against budget
Recorded minutes	Low Proper, timely and accurate records	Full minutes of all Council meetings are circulated to members within two weeks of the meeting. They are approved at the following meeting of the Council.
Electors' Rights of Inspection	Low Availability of minutes	The minutes are available for public inspection on the website or on application to the Clerk
Invitation to consultation	Low Responding within the required timetable to consultations by District or County Council or other public bodies and agencies	The Clerk informs the Chairman of the response timetable. The Chairman ensures that the issue can be raised at the next Council meeting. A special meeting may be called where required
Members interests, gifts and hospitality	Low Inadequate registration	All members have received instruction in the requirements and have completed a register which is available for inspection on application to the Clerk
Documents	Low Document control	There is a formal system of document control as recorded in the minutes. The minutes have a system of pagination, approval and copy control

Code of Conduct	Low Adherence to Code	All Councillors are required to declare their acceptance of the written Code of Conduct
Quality Assurance	Low Adherence to all of the above	The internal auditor and Chairman will test any or all of the above provisions at regular intervals