

**Melksham Without Parish Council
FINANCIAL RISK ASSESSMENT**

SUBJECT AREA

MANAGEMENT OF FINANCIAL ACCOUNTS

EXTERNAL INSURANCE COVER AVIVA renewed policy from 1st June 2013 (through Came & Company Ltd)

Documents such as cheques, bonds, VAT Invoices etc (£250,000), Money note contained in locked safe on premises, outside business hours (£250), Money not in locked safe in private dwelling of those covered (£500), Money from locked safe outside of business hours (£1,000), Money on the premises in business hours or in night safe (£1,000), Any other loss of money (£1,000) Employee Dishonesty £100,000 Fidelity Guarantee (increased cover) £150,000 Hirer's Indemnity (increased cover) £5,000,000

AREA OF RISK	DETAILS OF RISK	RISK MINIMIZATION	ACTION/ REVIEW DATES
INSURANCE	Lack of adequate Insurance in event of claims, damage, financial loss etc	Full Insurance review every year New items insured on purchase Asset Register regularly maintained	MAY – ANNUAL COUNCIL
BANK ACCOUNTS	Loss of cheques in post or loss of cheque book	Crossed cheques used and sent out via first class post. Cheque book numbers recorded in accounts book, when issued. Losses reported to bank immediately. Cheque loss in excess of £25 – cheque stopped.	JUNE FINANCE COMMITTEE
	Fraud by councillors	Cheque book retained at Council Office or on person of Financial Officer. Authorised signatory details held at bank. Bank password only known to Financial Officer (F.O) Only F.O. has authority to transfer funds between accounts.	JUNE FINANCE COMMITTEE
	Fraud by office staff	All payments over £200 authorised by full Council. Finance Committee Members check invoices and sign cheques at Council Meetings – two signatories per cheque. No member of staff is cheque signatory Finance Committee authorisation and at least 2 members signatures required to open new bank account F.O. may authorise cheques up to £100 in liaison with two Finance Committee members.	JUNE FINANCE COMMITTEE
	Bank Error	Monthly bank statement reconciliation	Ditto
CASH	Loss of allotment rent money in transit. Loss of photocopying money	All cash received is checked by two members of staff and banked immediately. No petty cash account All photocopying receipts recorded.	Ditto
	Allotment Warden fraud	Allotment receipts issued with duplicate retained	Ditto

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MANAGEMENT OF FINANCIAL ACCOUNTS CONT

EXTERNAL INSURANCE COVER Aviva renewed policy from 1st June 2013 (through Came & Company Ltd)

AREA OF RISK	DETAILS OF RISK	RISK MINIMISATION	ACTION REVIEW DATE
INVESTMENTS	Loss of interest through failure to invest wisely	Invest maximum amount of Council money in interest earning schemes and retain current accounts at minimum level possible. Retain buffer savings account for emergency expenditure to avoid financial penalties. Use of monthly fixed term deposits when funds in excess of £50,000	MONTHLY REVIEW BY FINANCIAL OFFICER ANNUAL REVIEW AT JUNE FINANCE COMMITTEE

**Melksham Without Parish Council
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SUBJECT AREA

COUNCIL OFFICE & CONTENTS

EXTERNAL INSURANCE COVER Aviva renewed policy from 1st June 2013 (through Came & Company Ltd)

4 computers and 2 printers £2,183; Photocopier £2,235; Other office equipment, incl fax, memo scribe, shredder, fax, new phone system, vacuum cleaner (**some additional and replacement furniture 2nd hand from County Hall**) £2,008; Large screen £612; Stair Lift £6,167, wheelchair £91. Public Liability £10,000,000; Employers' liability £10,000,000; Business Interruption (restore loss of data) £500

Enhanced Core Cover now includes: Increased Cost of Working (£10,000) – providing cover should the Parish Council incur additional expenditure as the result of an insured event (e.g. Having to rent office space following a claim at the Council owned premises) **and new cover for Loss of Revenue (£10,000).**

AREA OF RISK	DETAILS OF RISK	RISK MINIMISATION	ACTION/ REVIEW DATE
COMPUTER	Computer failure due to damage, wear or email/web fraud	Computer equipment regularly maintained and replaced as necessary. Power surge protector fitted Regular virus scan updates All key files backed up and hard copies kept on file. Backup to be done regularly and stored in fire proof box Spamfighter fitted to delete spam/unrecognised emails.	<i>Surge protector Fitted</i>
SOFTWARE	Loss of records through software failure or loss or fire at office	Use of CD Writer, where possible. Use of top quality discs with documented record of their contents. Copies of key discs kept out of the office.	<i>CD Writer software Set up.</i>
WEB SITE	Loss of web site through computer crash or dispute, fraud or bankruptcy of provider. Misuse of councillor/ staff email contact details	New Web Site designed through local supplier with Council in complete control of contents. Access via password - accessed only by Clerk, Finance Officer and Assistant. Contents regularly checked and updated. Hard copy kept on disc. Council format email to protect public access to private email addresses. Home tel. nos and addresses not publicised.	ANNUAL WEB SITE REVIEW IN SEPT - OCTOBER
PHOTOCOPIER	Photocopier failure due to misuse or wear and tear	Use limited to trained office staff. Serviced free on call Quarterly meter check. Contract. Maintenance record retained.	
TELEPHONE/FAX SYSTEM	Breakdowns due to faulty machinery or external problems	All faults reported immediately. NB: New telephone system – Jan 2012	BI-ENNIAL CHECK SEPTEMBER
ELECTRICAL FAULTS	Fire due to electrical fault on equipment	All equipment annually checked and certified by external qualified electrician.	SEPTEMBER

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SUBJECT AREA

COUNCIL OFFICE AND CONTENTS CONT.

EXTERNAL INSURANCE COVER Aviva renewed policy from 1st June 2013 (through Came & Company Ltd)

Chain of Office kept at Chairman's house £2,196; Chairman's Board £683

AREA OF RISK	DETAILS OF RISK	RISK MINIMIZATION	ACTION/REVIEW DATE
SECURITY OF RECORDS	Fire, theft or loss in transit to/from Clerk's house.	Fire proof cabinet for key documents Filing cabinet kept locked when office not in use Copies of key documents kept off site at Clerk's home All documents to be marked MWPC and dated Copies of key computer record kept off site at Clerk's home	ANNUAL REVIEW DATE FOR SECURITY AND FIRE SYSTEMS: JUNE FINANCE COMMITTEE
SECURITY OF OFFICE	Theft, or loss of records or equipment	List of key holders kept on and off site Office locked when not in use. Equipment security marked.	ANNUAL REVIEW DATE FOR SECURITY AND FIRE SYSTEMS: JUNE FINANCE COMMITTEE
SECURITY OF EQUIPMENT	Loss of office equipment through theft	Put obvious security marking on all office equipment	

**Melksham Without Parish Council
FINANCIAL RISK ASSESSMENT**

**SUBJECT AREA
OFFICE STAFF AND SAFETY**

EXTERNAL INSURANCE COVER Aviva renewed policy from 1st June 2013 (through Came & Company Ltd)

Personal accident cover: Death £50,000; permanent total disablement £50,000; Temporary total disablement £200 per week;
Public Liability £10,000,000; Libel and slander £250,000; Legal expenses **£100,000**

Enhanced Core Cover now includes: Motor Policy No Claims Bonus & Loss of Policy Excess – should the Clerk or Councillor use their private car and be involved in an accident whilst undertaking Parish business.

AREA OF RISK	DETAILS OF RISK	RISK MINIMISATION	ACTION/REVIEW DATE
COUNCIL STAFF	Loss of working hours due to sickness, accident or stress Stress may arise from pressure of work, fear of working environment or uncertainty about tasks etc	Regular staff appraisals, liaison and support. All staff encouraged and financed to undertake training they need to do their jobs more efficiently. Provision within contracts for grievances to be solved. Regular contract reviews.	STAFFING SAFETY PROCEDURES REVIEWED AT JULY STAFFING COMMITTEE MEETING
MEMBERS OF PUBLIC	Unfair direct pressure, abuse whether physical or mental. Indirect abuse via telephone calls	Clear procedures to deal with difficult members of public. At least two members of staff to be in office during opening hours. Staff training to deal with public contact. Intercom System for entry to building No staff member to work in Crown Chambers offices if building is unoccupied. All concerns reported to Council member (s) and if necessary, police. Jointly agreed support mechanisms with TOTAL Equipment Ltd	STAFFING SAFETY PROCEDURES REVIEWED AT JULY STAFFING COMMITTEE MEETING
HEALTH AND SAFETY	Office accidents due to trailing wires, positioning of equipment, faulty furniture etc Lack of first aid knowledge. Fire in building.	¹ Health and Safety Policy adopted. Staff training in First Aid. All staff to have initial health and safety training and a copy of Health and Safety Policy. First Aid Box in top cupboard in Reception area. All accidents to be recorded in Accident Book. Copy of fire procedure to be displayed in Reception area and Main Office. Fire Extinguishers on site. Annual Health and Safety check of Office Environment. All faulty equipment to be repaired immediately or replaced.	ANNUAL HEALTH AND SAFETY POLICY REVIEW DATE: JULY ANNUAL REVIEW OF OFFICE ENVIRONMENT DATE: JULY

¹ Copy of Health and Safety Policy in Green Policy File in Clerk's Office

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SUBJECT AREA

COUNCIL OWNED PROPERTY IN PARISH

EXTERNAL INSURANCE COVER Aviva renewed policy from 1st June 2013 (through Came & Company Ltd)

Street Furniture £74,616 comprising of 11 Bus Shelters, 11 Noticeboards, 8 Bus Timetables, 18 Outside Seats, 4 Picnic Benches, RAF Commemorative Stone, Millstone & 2 plaques, RAF Gate badge, External Office signs, Warning Signs, 4 Rights of Way Boards, Footpath Signs Shaw & Beanacre Play Areas £41,846; Play Area Surfacing £32,445; 2 x MUGA Goal Ends Shaw & **3 sets of goal posts at Bowerhill Sportsfield £14,851**; Gates & Fences (**now including Bowerhill Sportsfield Perimeter fence**) £31,615; Mowers & Machinery (**new petrol strimmer but disposed of trailer**) £532. **TOTAL ALL RISK COVER £212,069.51**

AREA OF RISK	DETAILS OF RISK	RISK MINIMIZATION	ACTION REVIEW DATE
<u>PLAY AREAS:-</u> DEATH OR INJURY TO PUBLIC	Accident due to unsafe bus shelter or street furniture, resulting in insurance claim for negligence	All bus shelters regularly maintained. Authorisation to Clerk to effect major repairs immediately in the event of any major structural damage. Unsafe or risk areas to be made inaccessible to the public immediately until repairs are done	<i>Inspection check sheets for shelters & street furniture</i> ANNUAL CHECK OF STREET FURNITURE APRIL
DEATH OR INJURY TO CARETAKER DUE TO UNSAFE TOOLS AND EQUIPMENT	*Separate Risk Assessment For Caretaker	“Duty of care” clause in Caretaker’s ² Contract All Council electrical tools and equipment to be PAT Tested annually. All Council mechanical tools and equipment to be checked by ROSPA qualified Caretaker.	ANNUAL EQUIPMENT CHECK IN MAY
DEATH OR INJURY TO CHILD	Unsafe or worn play equipment Injury due to faulty safety surfacing	Regular checks of Play Equipment by qualified Parish Caretaker. Annual Major Play Equipment Inspection by ROSPA	ANNUAL WILTSHIRE COUNCIL PLAY EQUIPMENT WILTSHIRE COUNCIL INSPECTION: MAY
MAJOR STORM DAMAGE OIL SPILLAGE OR MALICIOUS EXPLOSION	Fallen trees or collapsed structures. Blocked access to emergency services	Contingency plans and emergency contact details in ³ Health and Safety Policy ⁴ Emergency Plan prepared, with strategy for action in the event of major accident or explosion in parish	ANNUAL REVIEWS H/SAFETY: JULY EMERG. PLAN –OCT

² Copies of all staff contracts kept on Green Policy File in Clerk’s Office

**Melksham Without Parish Council
FINANCIAL RISK ASSESSMENT**

SUBJECT AREA

REPUTATION OF OFFICERS AND COUNCIL

EXTERNAL INSURANCE COVER Aviva renewed policy from 1st June 2013 (through Came & Company Ltd)

Fidelity Guarantee **increased cover** £150,000 Libel and Slander £250,000 Officials Indemnity £250,000

NB: Councillors Group Legal protection cover no longer supplied by Aviva as cover was to defend claims made against Councillors for alleged failure to comply with the Code of Conduct under Part III of the Local Government Act 2000. Following the abolition of the Standards Board for England on 31st March 2012 this cover is no longer required.

AREA OF RISK	DETAILS OF RISK	RISK MINIMIZATION	ACTION/REVIEW DATE
PRESS CONTACT	Libellous articles	All official press releases to come from Council Office, with Clerk as the official Press Officer. No responsibility is taken by the Council for statements or information given to press by individual councillors, claiming to act on Council's behalf. Delegated powers to Chair, Vice-Chair and Clerk to issue immediate press statement, if necessary to correct publicised information Web site disclaimer statement	ANNUAL REVIEW DATE: MAY (ANNUAL COUNCIL)
STAFF CONDUCT	Illegal action, lack of confidentiality, dishonesty Malpractice	At least 2 references required for staff appointments Provision within contracts for disciplinary action.	ACTIONED WHEN STAFF APPOINTED
COUNCILLOR CONDUCT	Failure to attend any meetings or declare interests Taking action as councillor without Council approval	Attendance Record kept. Register of Interest book kept up to date. All members, including co-opted members, required to sign a ⁵ Code of Conduct and comply with new Ethical Framework. In respect of declaring interests, gifts and hospitality	ANNUAL REVIEW DATE: MAY (ANNUAL COUNCIL)
COMPLAINTS FROM PUBLIC	Complaint to Standards Board. Threats to report Council or staff etc	Adoption of NALC recommended Code of Conduct for Complaints.	MAY AT ANNUAL COUNCIL
LEGAL DISPUTES	Planning applications, property damage etc Costly disputes	Clear lines of communication with Wiltshire Council Legal Officers Appointment of Council Solicitor as required. Membership of WALC and SLCC and NALC	MEMBERSHIP REVIEWS: MAY

Health and Safety Policy, Caretaker Risk Assessment and Emergency Plan kept in Green Policy File in Clerk's Office

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⁵ Original Code of Conduct Declarations and Registers of Interest are in red Ethical Framework file in Council Office

**Melksham Without Parish Council
FINANCIAL RISK ASSESSMENT**

FULL DOCUMENT REVIEW

MEETING DATE & NUMBER	SECTION OF DOCUMENT	AMENDMENTS/COMMENTS
27 TH JUNE 2005 MIN 90/05	FINANCIAL RISK ASSESSMENT (ALL)	WEB SITE ACCESSIBLE ONLY BY PASSWORD HELD BY CLERK IMPORTANT DOCUMENTS HELD OUT OF OFFICE IN CASE OF COMPUTER MISFUNCTION REGULAR BACK-UP OF COMPLETE COMPUTER CONTENTS TO BE HELD OFF SITE CARETAKER TO RING IN AT END OF WORKING DAY STRIMMER AND TRAILER TO BE ANNUALLY SERVICED
4 th JUNE 2007 MIN 40/ 07	ALL OF RISK ASSESSEMENT & FINANCIAL REGULATIONS	AMEND INSURANCE AMOUNTS DELETE REFERENCES TO TOWN HALL PAGES 4 AND 5 AND AMEND SUPPORT MECHANISMS TO READ MSK TESTPRO LTD – PAGE 5 PAGE 6 AMEND TO REGULAR BI-MONHTLY CHECKS BY COUNCIL QUALIFIED PLAY INSPECTOR & ANNUAL INSPECTION BY ROSPA
4 TH JUNE 2008 MIN 40/07	RISK ASSESSMENT (ALL)	AMEND INSURANCE AMOUNTS IN ACCORDANCE WITH NEW INSURANCE SCHEDULE GET ALL UNMARKED NEW EQUIPMENT SECURITY MARKED
8 TH JUNE 2009	RISK ASSESSMENT (ALL)	NO CHANGES
7 TH JUNE 2010	RISK ASSESSMENT	ALL PAGES: AMEND INSURANCE AMOUNTS IN ACCORDANCE WITH NEW INSURANCE SCHEDULE TAKEN OUT WITH AVIVA (THROUGH CAME & CO.) FROM 1 ST JUNE 2010. PAGE 3: AMEND NUMBER OF COMPUTERS TO 4. PAGE 3: ADD BUSINESS INTERRUPTION COVER (RESTORE LOSS OF DATA) PAGE 6: ADD NOTE THAT STREET FURNITURE COVER IS ALL RISKS NOT IMPACT ONLY PAGE 7: ADD GROUP COUNCILLORS LEGAL PROTECTION FOR 13 COUNCILLORS PAGE 7: LEGAL DISPUTES – CHANGE “WWDC” TO “WILTSHIRE COUNCIL”

6 TH JUNE 2011	RISK ASSESSMENT	<p>ALL PAGES: AMEND INSURANCE AMOUNTS IN ACCORDANCE WITH INSURANCE RENEWAL WITH AVIVA FROM 1ST JUNE 2011.</p> <p>PAGE 3: ADD NEW COMPUTER FOR ASST FINANCIAL OFFICER AND LARGE TV SCREEN</p> <p>PAGE 5: AMEND MSK TO TOTAL EQUIPMENT LTD TO REFLECT CHANGE IN COMPANY NAME</p> <p>PAGE 6: ADD 1 NOTICEBOARD (BRAG PICNIC AREA) 4 PICNIC BENCHES (1 BEANACRE, 3 BRAG PICNIC AREA) DRILL (WITH CARETAKER).</p> <p>PAGE 6: BI-MONTHLY PLAY EQUIPMENT INSPECTION BY WWDC AMENDED TO REGULAR CHECKS OF PLAY EQUIPMENT BY QUALIFIED PARISH CARETAKER</p>
28 TH MAY 2012	RISK ASSESSMENT	<p><u>ALL PAGES:</u> AMEND INSURANCE AMOUNTS IN ACCORDANCE WITH INSURANCE RENEWAL WITH AVIVA FROM 1ST JUNE 2012</p> <p><u>PAGE 3: COMPUTER</u> – AMEND “OFF SITE” TO STORED IN FIRE PROOF BOX.</p> <p><u>PAGE 3: WEBSITE</u> – AMEND “THROUGH RECOMMENDED SLCC SUPPLIER” TO “THROUGH LOCAL SUPPLIER” AND “ACCESSED ONLY BY CLERK AND ASSISTANT” TO “ACCESSED ONLY BY CLERK, FINANCIAL OFFICER AND ASSISTANT”</p> <p><u>PAGE 3: TELEPHONE SYSTEM</u> – ADD “NB: NEW TELEPHONE SYSTEM – JAN 2012”</p> <p><u>PAGE 3: EXTERNAL INSURANCE COVER:</u> ADDED “Enhanced Core Cover now includes: Increased Cost of Working – providing cover should the Parish Council incur additional expenditure as the result of an insured event (e.g. Having to rent office space following a claim at the Council owned premises)”.</p> <p><u>PAGE 5: EXTERNAL INSURANCE COVER:</u> ADDED “Enhanced Core Cover now includes: Motor Policy No Claims Bonus & Loss of Policy Excess – should the Clerk or Councillor use their private car and be involved in an accident whilst undertaking Parish business”</p> <p><u>PAGE 6: DEATH OR INJURY TO CARETAKER</u> – AMEND “TO BE CHECKED AT LEAST ANNUALLY BY NOMINATED COUNCILLOR” TO “PAT TESTED ANNUALLY”. All Council mechanical tools and equipment to be checked by ROSPA qualified Caretaker. <i>(added by Fin Comm 28/5/12)</i></p> <p><u>PAGE 7: EXTERNAL INSURANCE COVER</u> – AMEND “COUNCILLORS GROUP LEGAL PROTECTION” TO “NB:</p>

		<i>Councillors Group Legal protection cover no longer supplied by Aviva as cover was to defend claims made against Councillors for alleged failure to comply with the Code of Conduct under Part III of the Local Government Act 2000. Following the abolition of the Standards Board for England on 31st March this cover is no longer required”</i>
3rd JUNE 2013	RISK ASSESSMENT	<p><u>ALL PAGES:</u> AMEND INSURANCE AMOUNTS IN ACCORDANCE WITH INSURANCE RENEWAL WITH AVIVA FROM 1ST JUNE 2013</p> <p><u>PAGE 1:</u> INCREASE IN FIDELITY COVER TO £150,000. INCREASE TO HIRER’S INDEMNITY £5,000,000.</p> <p><u>PAGE 3:</u> ADD “SOME ADDITIONAL AND REPLACEMENT 2ND HAND FURNITURE 2ND HAND FROM COUNTY HALL) ADD “AND NEW COVER FOR LOSS OF REVENUE £10,000)</p> <p>QUERY? HOME TEL. NO’S AS SOME ON MWPC WEBSITE AND COUNCILLORS HAVE JUST FILLED IN FORM GIVING PERMISSION FOR TEL. NO’S TO BE PUBLISHED ONLINE.</p> <p>QUERY? NOTE PHOTOCOPIER CONTRACT EXPIRES SEPT 13</p> <p>QUERY? EXTERNAL TELEPHONE CHECK NOT DONE – NEW PHONE SYSTEM JAN 12</p> <p><u>PAGE 4:</u> QUERY? CHAIN OF OFFICE KEPT AT CHAIR’S HOUSE, POSSIBLE CHANGE TO NEW SAFE AT CROWN CHAMBERS?</p> <p><u>PAGE 6:</u> ADD TO GATES AND FENCES “NOW INCLUDING BOWERHILL SPORTSFIELD PERIMETER FENCE” AND ADD “3 SETS OF GOAL POSTS AT BOWERHIL SPORTSFIELD £14,851 AND TO MOWERS & MACHINERY “NEW PETROL STRIMMER BUT DISPOSED OF TRAILER” TOTAL ALL RISK COVER £212,069.51.</p> <p>QUERY? WWDC ANNUAL REVIEW</p> <p><u>PAGE 7:</u> ADD TO FIDELITY GUARANTEE “INCREASED COVER £150,000”</p>