

**BROOMFIELD PARISH COUNCIL - RISK MANAGEMENT SCHEDULE 2015/16**

1	<b>PHYSICAL LOSSES</b>	
1.1	Destruction of physical assets Covers : all office equipment, and street furniture – bins, shelters, noticeboards, benches etc	Annual reviews of asset register to ensure all items are in place & in good order – regularly inspected by Village Attendant. Barn equipment audit needs to be undertaken annually. Insurance cover with AON Limited continued – expires annually 1 <sup>st</sup> June. Fidelity cover is set at £250k. New bin has been installed in alleyway next to Chelmver Valley High School and Main Road Bus Shelter as complaints re litter in area.
1.2	Destruction to building – Barn	Barn is in good condition – reviewed annually by Civic Amenities Committee. £250 maintenance (rent received from BCGS) is added to earmarked reserves annually
1.3	Damage to physical assets	Village Attendant carries out Health & Safety Inspections on all physical assets and written reports are reviewed by Clerk and referred to appropriate Committee as necessary
1.4	Loss of parish offices	Pay for accommodation quarterly (from precept) to Broomfield Village Hall Charity. Letter of Agreement received from Broomfield Village Hall Charity to cover continual use of Parish Offices.
1.5	Loss of meeting room facilities	As above accommodation paid through precept quarterly. Meeting rooms booked one year in advance. Alternative accommodation at Broomfield Methodist Church could be secured if required.
1.6	Loss of records/documents	Historical Minute books lodged at Essex Records Office. Sets of Minutes stored in Kitchen/storage room. Fire proof cupboard purchased to keep accounts/minutes/agendas/etc in safe location. Back up onto external hard drive & on memory sticks.
1.7	Theft of property/money	Covered by insurance. Crossed cheques & other non-negotiable money £250k. Money in transit to bank £2,500. In locked safe up to £1,000 – out of safe £300 – in Clerk's/Councillors' private dwelling awaiting Banking £350. £350 cash insured at exhibitions/fetes. Very small amount of cash held at anyone time & banked regularly. Petty cash no greater than £100 cash float locked in safe.
1.8	Theft by employees/financial	All cheques raised with two signatories, initialled on cheque stubs and invoice papers, internal audit to check All payments ratified at Parish Council meetings. £500 limit on Clerk's debit card. Fidelity Guarantee to cover fraud or dishonesty up to £250,000.
1.9	Theft by councillors/financial	Clerk to raise all cheques to be paid. In absence Deputy Clerk to raise all cheques. Councillors do not raise any cheques at any time.

<b>2.</b>	<b>LIABILITIES</b>	
2.1	Causing injury to third party	Public liability covered on insurance policy £10m. Street furniture (including all litter bins, dog waste bins, bus shelters) checked by Village Attendant & defects reported to Parish Office for repair/replacement. Play equipment checked fortnightly by Chelmsford City Council Play Inspectors. Annual inspection to all play equipment carried out by Wicksteed Leisure Ltd. Angel Meadow Play Area checked weekly by BPC for glass/litter. Trees on BPC land surveyed by Essex County Council annually & any works required carried out. Ltd. PAT testing carried out every 2 Years of electrical equipment in Parish Office and Small Barn. Village Attendant Stuart Jones appointed as Health & Safety Officer on 17.9.14 to oversee health and safety for employees/volunteers/members of public working/visiting the Parish Office and within Broomfield Village Hall environment. Volunteers on Parish Paths Partnership are fully trained by Essex County Council and have qualifications to use appropriate machinery.
2.2	Damaging third party property	Public liability covered on insurance policy £10m – covers legal liability in connection with PC business for accidental injury to members of the public or accidental damage to property not owned by you
2.3	Employers Liability – staff	Cover up to £10m in any one claim - to insure employees for death or injury in the course of their employment
2.4	Employers Liability - Councillors	Cover up to £10m in any one claim – indemnity to parties including Councillors for death or injury
2.5	Fidelity Guarantee	Cover up to £250,000 from fraud or dishonesty of employees
2.6	Officials Indemnity	Cover up to £250,000 for legal liability for negligence of council members, officials or members of staff in pursuit of their duties
<b>3.</b>	<b>PERFORMANCE FAILURES</b>	
3.1	Failure of providers of professional services to perform	Records kept of professional services undertaken – routinely checked by Clerk/Deputy Clerk i.e. Play Area Inspections carried out frequently; grass cutting to schedule; tree surgeons appointed – work checked
3.2	Failure to budget precept adequately	Rigorous budgeting process, recommended by Finance & General Purposes Committee to full Council for approval and quarterly Budget Control Reports submitted to Full Council for ratification/virements
3.3	Failure to ensure proper use of grants	Grant applications considered and accounts inspected – considered by full Parish Council.

3.4	Failure to respond to planning applications	Plans considered monthly by Planning Committee, extensions obtained to ensure that BPC has opportunity to submit comments. Additional public meetings held as and when particularly contentious plans are discussed. All meetings are open to the public.
3.5	Failure to respond to consultation documents	Dates checked by Clerk and Deputy Clerk to ensure deadlines are met. Parish Charter with CCC makes reference to complying within agreed time frames.
3.6	Failure to respond to public right of inspection	All enquires acknowledged, enquiry followed up by Clerk, Deputy Clerk or through Committee/Full Council.
<b>4.</b>	<b>COMPLIANCE FAILURES</b>	
4.1	Failure to record financial transactions	Financial Report reported to each Parish Council Meeting and bank statements checked against bank reconciliations by Finance and General Purposes Committee Chairman and checked by internal auditor.
4.2	Failure to keep minutes, records, documents under control	Monitored by Clerk and checked by internal auditor
4.3	Breach of employment laws including Pension, NI and tax	As members of NALC/EALC updates are automatically forwarded to BPC for review at Personnel Committee or Full Council. Pensions, NI and Tax deductions are calculated by payroll company. SGW Payroll advise Clerk of any relevant updates to employment law. All salary payments are checked by Clerk and ratified by two Councillors signing Bill Payments monthly & payment to Essex Pension Fund & HMRC – reported to full Parish Council monthly. Checked by internal auditor.
4.4	Breach of VAT rules	Quarterly claims made by Clerk and checked by internal auditor.. Any specific queries are directed to HM Customs gaining accurate advice when necessary.
4.5	Breach of members interest legislation	Monitored by Clerk and Committee Chairs and Councillors.
4.6	Acting ultra vires	Monitored by Clerk, Council and Committees
4.7	Non compliance with other statutory requirements/duties placed on councils	Monitored by Clerk, Council and Committees