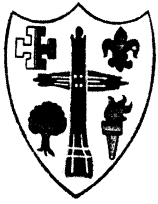


**BREWOD AND COVEN PARISH COUNCIL**  
**With Bishop's Wood and Coven Heath**

**Business Risk Assessment**

Last Updated: 14 April 2021

For Approval by Council: 29 April 2021



## Brewood and Coven Parish Council Business Risk Assessment

### Review Schedule:

|                      |  |               |
|----------------------|--|---------------|
| Clerk Maggie Birtles | - Business Risk Assessment completed           | 15 April 2021 |
|                      | - Risk Assessments Report completed            | 15 April 2021 |
|                      | - Internal Controls Checklist                  | 25 March 2021 |
| Full Council         | - Business Risk Assessment reviewed & approved | 29 April 2021 |
|                      | - Risk Assessment Report                       | 29 April 2021 |
|                      | - Internal Controls Checklist                  | 29 April 2021 |

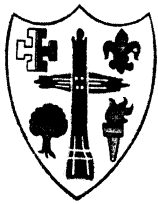
### Other risk assessment inputs:

|                               |   |
|-------------------------------|---|
| Individual Risk Assessments   | - 2021/22   |
| Playground inspection reports | - GB Sports June 2020/Parish Cllr P. Knight July 2020 |
| Fire Risk Assessments         | - Clerk 15 April 2021                                 |
| Covid-19 Risk Assessments     | - Working Party July 2021                             |

### Internal Audit Review:

|                               |                                    |
|-------------------------------|------------------------------------|
| Terms of Reference            | - Clerk 15 April 2021              |
| Audit Plan                    | - Clerk 15 April 2021              |
| Schedule of Internal Controls | - Clerk/Full Council 11 March 2021 |

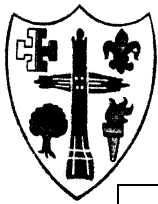
Matters arising during the external audit 2020/21 - No matters reported.



## Brewood and Coven Parish Council Business Risk Assessment

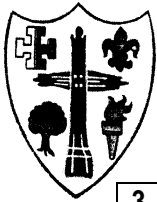
| 1 Assets   |   |                                   |   |  |
|--|---|-----------------------------------|---|--|
| Insurance<br>Cover for the<br>Council awaiting<br>updated premium<br>costs | Buildings (Policy: Property Damage Items)   | ✓                                 | £1,001,403(inc non-premises in the territorial limits)        |  |
|  | Contents (Policy: Property Damage Items)  | ✓                                 | £25,436   |  |
|  | Public Liability (See also section 3)   | ✓                                 | £12 million   |  |
|  | Hirers' Liability   | ✓                                 | £2 million  |  |
|  | Employer's Liability  | ✓                                 | £10 million   |  |
|  | Money   | ✓                                 | £250,000  |  |
|  | Fidelity  | ✓                                 | £250,00   |  |
|  | Theft (Policy: Property Damage Items)   | ✓                                 | See 'Money'   |  |
|  | Personal Accident   | ✓                                 | £50,000 (less if <18 or >75yrs)                               |  |
|  | Slander / Libel (inc Social Media)  | ✓                                 | £250,000  |  |
|  | Officials Indemnity   | ✓                                 | £250,000  |  |
|  | External Assets Within the territorial limits   | ✓                                 | See Buildings flood lights<br>Brewood Tennis Courts           |  |
|  | - Play Areas  |                                   |   |  |
|  | - Sun Shelter /Store  | ✓                                 | See Buildings   |  |
|  | - Coven Changing Rooms  | ✓                                 | See Buildings   |  |
|  | - Tenn. Club Changing Rooms   | ✓                                 | See Buildings   |  |
|  | - Sandy Lane Toilets  | ✓                                 | See Buildings   |  |
|  | - BPSA Changing Rooms   | ✓                                 | See Buildings   |  |
|  | -Council Offices  | ✓                                 | See Buildings   |  |
|  | -Perimeter Fencing Coven and Brewood PF   | ✓                                 | See Buildings   |  |
|  | No play equipment is insured except the flood lights at Brewood Tennis Courts (due to excess) |                                   |   |  |
|  | Sub Contractors   | ✓                                 | See Public & Employer's Liability                             |  |
|  | Ground surfaces other than natural sports grnd  | ✓                                 | See Buildings   |  |
| Voluntary workers  | ✓   | See Public & Employer's Liability |   |  |
| Equipment (office contents)  | ✓   | £250                              |   |  |
| Street Furniture   | ✓   | See Buildings                     |   |  |
| Chains of Office and Badges  | ✓   | See Buildings                     |   |  |
| Office Security  | Access to PCs Passwords Control   | ✓                                 | Confidential (restricted)                                     |  |
|  | Office Alarmed  | ✓                                 | Serviced annually. New keypad installed May 2015.             |  |
|  | Security Lock to Main Door  | ✓                                 | Two locks   |  |
| Regular<br>Maintenance /<br>Inspections                                    | Annual Risk Assessments Completed   | ✓                                 | 15 April 2021   |  |
|  | Annual Playing Field Inspections Completed  | ✓                                 | June 2020   |  |
|  | Inspection Log Maintained (monthly & annual)  | ✓                                 | Written reports received monthly<br>3 p/fields and The Bront. |  |
| Asset Register   | Maintained and Accurate   | ✓                                 | Review at annual meeting                                      |  |
| NB Excesses apply – see schedule   |   |                                   |   |  |

| 2 Finance               |   |                                    |                            |
|-------------------------|---|------------------------------------|----------------------------|
| Cash Loss               | Procedures to ensure safety of cash handling  | ✓                                  | Financial Regs             |
|                         | Handling VAT                                  | Make accurate and regular reclaims | ✓                          |
| Budgeting<br>(precepts) | Ensure correct values applied                 | ✓                                  | Financial Procs & Controls |
|                         | Maintain accurate accounts to control budgets | ✓                                  | Budget sheet reviewed qly  |
|                         | Annual precept based on adequate budgetary    | ✓                                  | Reviewed mid-year after Q2 |



**Brewood and Coven Parish Council  
Business Risk Assessment**

|   |   |                                   |  |  |
|---|---|-----------------------------------|--|--|
|   | process   |                                   | against yr end actual  |  |
|   | Reserves/contingencies appropriate?                                 | ✓                                 | Maintaining running costs of £60,000   |  |
| Grant Funding                                 | Maintain register of grants distributed                             | ✓                                 | Edge, minuted & published  |  |
|   | Organisations report how grant spent?                               |                                   | <b>From April 2021 (new form)</b>  |  |
|   | Maintain accurate accounts of grants received                       | ✓                                 | Bal. sheet maintained  |  |
| Conforming to Legislation                     | Commitment to regulations / procedures                              | ✓                                 | Standing Orders reviewed and adopted annually. Staff / Cllr training undertaken regularly  |  |
|   | Items purchased using defined tender procs                          | ✓                                 | Financial controls in place  |  |
|   | Payments made with approval / control                               | ✓                                 | Minutes  |  |
|   | Ultra Vires actions taken by Council                                | ✓                                 | None identified  |  |
|   | Knowledge of accounting requirements                                | ✓                                 | SPCA /SLCC training  |  |
|   | Knowledge of sources of income                                      | ✓                                 | Invoice schedule-a/cs book   |  |
|   | I&E published on website quarterly                                  | ✓                                 | Transparency Code  |  |
|   | Banking Arrangements  | Control of signatories – reviewed | ✓  | MB, RT, AH, AP, JJ, MS Updated May 20. |
| Continual review of interest bearing accounts |   | ✓                                 | Public Sector Deposit Fund approved.   |  |
| Debit Card for on-line transactions           |   | ✓                                 | Controls defined and procedure implemented.  |  |
| Internet Banking                              |   | ✓                                 | Controls defined.  |  |
| Salary & Pension Payments                     | Paid in accordance with Council regulations                         | ✓                                 | Approved at Precept, Minuted & reviewed by Finance Cttee if necessary. National Agreement. |  |
|   | PAYE/NI handled appropriately                                       | ✓                                 | HMRC software used inc updates + advice notes recv'd from SLCC                             |  |
|   | Pension payments handled appropriately                              | ✓                                 | Payment details forwarded to Staffordshire Cty Pension Fund                                |  |
| Procedures                                    | Financial Regulations reviewed annually for content and conformance | ✓                                 | Full Council and internal auditor twice yearly.  |  |
|   | Financial Procedures reviewed annually for content and conformance  | ✓                                 | Full Council and internal auditor  |  |
|   | Statement of Internal Control completed by Council – AGAR           | ✓                                 | Reviewed Feb 21  |  |
|   | Internal Audit & report received by Council                         | ✓                                 | June 20  |  |
|   | External Audit & report received by Council                         | ✓                                 | SAAAA Mazars   |  |
| Systems of Internal Control                   | Business Risk Assessment  | ✓                                 | Clerk/RFO April 21   |  |
|   | Risk Assessments Report   | ✓                                 | Clerk/RFO April 21   |  |
|   | Internal Controls Checklist   | ✓                                 | Clerk/RFO April 21   |  |
|   | Internal Audit :  |                                   |  |  |
|   |   | - Review Terms of Reference       | ✓  | Reviewed April 21                      |
|   |   | - Review of Audit Plan            | ✓  | ----- “ -----                          |
|   | - Review of Schedule of Internal Controls                           | ✓                                 | ----- “ -----  |  |
| Checklist for Financial Year-end              | ✓   | ----- “ -----                     |  |  |
| Members Annual Governance Statement           | ✓   | ----- “ -----                     |  |  |



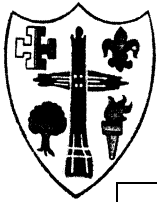
**Brewood and Coven Parish Council  
Business Risk Assessment**

|          |  |                                     |        |   |
|----------|--|-------------------------------------|--------|---|
| <b>3</b> | <b>Public Liability (See 1 Assets)</b> |                                     |        |   |
|          | Street Furniture                       | Adequate insurance                  | ✓      | See Section 1   |
|          | Lighting                               | Street lighting<br>Christmas Lights | ✓<br>✓ | Not applicable<br>Independent lighting committees advised to ensure public liability cover through their appointed electrical contractor. Sep. cover provided by the Parish Council for Bishop's Wood and Coven Heath lights. |
|          | Bus Shelters                           | Adequate insurance                  | ✓      | See section 1   |
|          | Play Areas                             | Adequate insurance                  | ✓      | See Section 1   |

|          |                    |   |   |                                  |
|----------|--------------------|---|---|----------------------------------|
| <b>4</b> | <b>Legal</b>       |   |   |                                  |
|          | Meetings           | Conducted legitimately  | ✓ | Advised by Clerk/RFO             |
|          | Minutes            | Signed and retained appropriately<br>Published on website.  | ✓ | Audited                          |
|          | Agendas            | Sent out in time and giving sufficient detail of the business to be transacted. Published on website. | ✓ | Audited                          |
|          | Summons to Meeting | Clerk and Councillors aware of responsibilities   | ✓ | Clerk's responsibility to advise |

|          |                           |   |   |                              |
|----------|---------------------------|---|---|------------------------------|
| <b>5</b> | <b>Member Liability</b>   |   |   |                              |
|          | Declarations of Interests | Register accurate & cc'd to monitoring officer  | ✓ | New forms completed April 21 |
|          |                           | Register reviewed annually  | ✓ | Done April 21                |
|          |                           | Agenda items declared at each meeting   | ✓ | Minuted                      |
|          |                           | Members to seek dispensations   | ✓ | Included on agenda.          |
|          | Resolutions               | Chair summarises resolutions before Members vote on them.                             | ✓ | Minuted                      |
|          |                           | Where Members disagree with the advice of the Clerk, such disagreement to be recorded | ✓ | Minuted                      |

|          |                          |  |   |                                  |
|----------|--------------------------|--|---|----------------------------------|
| <b>6</b> | <b>Council Liability</b> |  |   |                                  |
|          | Lone Person Working      | Minimalised  | ✓ | See Risk Assessment report       |
|          |                          | Personal alarms issued to all staff                                    | ✓ | See Risk Assessment report       |
|          |                          | Staff advised to keep internal door locked at all times                | ✓ | Notice displayed to this effect. |
|          | Contract of Employment   | Contract, job description and person specification issued to all staff | ✓ | Personal File record             |
|          |                          | Refer to location of documents / source of supporting policies         | ✓ | See appendices                   |
|          | Duty of Care             | To employees   | ✓ | See appendices                   |
|          | Councillors              | Councillors are adequately advised of their responsibilities           | ✓ | SPCA/NALC updates circulated.    |

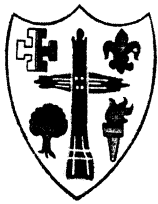


## Brewood and Coven Parish Council Business Risk Assessment

|  |                 |  |   |   |
|--|-----------------|--|---|---|
|  |                 | Education of Councillors regarding culpability   | ✓ | New Cllrs advised to attend training. (Welcome packs provided).                           |
|  | Code of Conduct | Reporting of interests administ'd by SSC, req. for dispensations to Clerk, approved-Cncl | ✓ | Training Provided Sept 19<br>*RISK* not all members attended.<br>Policy reviewed annually |

|          |                          |   |   |  |
|----------|--------------------------|---|---|--|
| <b>7</b> | <b>Health and Safety</b> |   |   |  |
|          | Responsibilities         | The workplaces is properly ventilated   | ✓ |  |
|          |                          | Temperatures are at a comfortable level – min. 16 degrees C for offices, no max. exists | ✓ | Thermostat on heating system   |
|          |                          | Premises well lit   | ✓ | Lighting replaced Sept 19  |
|          |                          | The workplace and equipment is clean  | ✓ | Cleaner attends regularly  |
|          |                          | Work areas are big enough   | ✓ |  |
|          |                          | Work areas suit the employees and their work  | ✓ |  |
|          |                          | Workplace and equipment are in good working order                                       | ✓ | See later ref. to PAT and boiler service   |
|          |                          | Floors, walkways etc safe to use  | ✓ | No trip hazards left   |
|          |                          | Protect people from falling from height   | ✓ | Staff instructed to ask handyman to access top shelf. Appropriate training.            |
|          |                          | Files stored so they're unlikely to fall and cause injuries                             | ✓ |  |
|          |                          | Kitchen, w.c. and washing facilities avail & clean drinking water                       | ✓ |  |
|          |                          | Employees take appropriate rest breaks and their correct holiday entitlement            | ✓ |  |
|          |                          | Lone and off-site working   | ✓ | See Council Liability – 6<br>Lone working and site visit risk asst. Reviewed annually. |
|          |                          | Covid-19  |   | Individual risk assessments for office, playing fields and toilets                     |
|          | Fire                     | Staff trained in use of fire extinguishers and fire safety                              | ✓ | Re training required when possible.  |
|          |                          | Fire extinguishers serviced   | ✓ | December 2020  |
|          |                          | Electrical equipment PAT tested + see app'x 3   | ✓ | Last tested Jan 20<br>Equipment. Regular visual checks done.                           |
|          |                          | Boiler serviced annually  | ✓ | Last service Dec 20  |
|          |                          | EICRs carried out on all PC owned buildings   | ✓ | Inspected June 2020 valid for 10 years, expire May 2030. Review 2025                   |

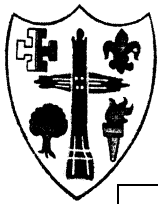
|          |                                  |  |   |                                  |
|----------|----------------------------------|--|---|----------------------------------|
| <b>8</b> | <b>Town and Country Planning</b> |  |   |                                  |
|          | Consultation on local plans      | Head of planning or planning committee established | ✓ | Downloaded/printed from website. |



**Brewood and Coven Parish Council  
Business Risk Assessment**

|          |                                       |  |   |   |
|----------|---------------------------------------|--|---|---|
| <b>9</b> | <b>Contracts</b>                      |  |   |   |
|          | Tender process                        | Review for conformance   | ✓ | As per Financial Regulations.                             |
|          | Placing contracts                     | Compliance with legislation / Standing Orders                                | ✓ |   |
|          | Monitoring of contracts               | Terms of contract defined  | ✓ |   |
|          |                                       | Performance monitored  | ✓ |   |
|          |                                       | Payments controlled  | ✓ |   |
|          | Site inspections (GB Sport & Leisure) | Brewood Playing Field & Skateboard Equip.                                    | ✓ | } 3 quotes sought   |
|          |                                       | Coven Playing Field & Skateboard Equip.                                      | ✓ | }   |
|          |                                       | Bishop's Wood Playing Field  | ✓ | }   |
|          |                                       | Grass cutting  | ✓ | 3 quotes sought. Entrust contracted for 3 years           |
|          | Utilities                             | Electricity/Gas  |   | 3 quotes sought. Total Gas & Power contracted for 3 years |
|          | Inspections - Third Party SSC and SCC | Waste Bins   | ✓ | SSC responsibility, reported as necessary.                |
|          |                                       | Street lighting  | ✓ | Western Power responsibility, reported as necessary.      |
|          |                                       | Highways   | ✓ | SCC responsibility, reported as necessary.                |
|          |                                       | Contractors hold their own insurance and conduct their own risk assessments. | ✓ | Confirmed as seen.  |

|           |                                      |   |   |  |
|-----------|--------------------------------------|---|---|--|
| <b>10</b> | <b>Administration</b>                |   |   |  |
|           | Office cover                         | Staff managed to ensure adequate office cover   | ✓ | Clerk's responsibility   |
|           |                                      | Plans to cover in case of long term sick leave  | ✓ | Ass. Clerk ongoing training.   |
|           |                                      | Holiday cover – included in budget  | ✓ | Some cover included in budget  |
|           | Public accessibility                 | The office is open between the hours of 9.30am and 12.30pm Monday to Friday, via email, Facebook and website. | ✓ | Advised on website and office door.  |
|           | Procedures                           | Office procedures defined   | ✓ | Financial Procs & Controls   |
|           |                                      | Office procedures reviewed annually   | ✓ | With Risk Assessment review  |
|           | Retention of documents               | All records (required to be kept) are forwarded to Staffordshire County Council Records Office                | ✓ | In line with regulations incl GDPR.  |
|           | Destruction of unnecessary documents | Undertaken annually   | ✓ | In line with GDPR.   |
|           | Website                              | Regularly updated   | ✓ | New website September 2020.  |
|           |                                      | Data backed up and stored off-site  | ✓ | To ext hard disk & to laptop for off-site copy AVG                         |
|           | Standing Orders                      | Reviewed annually   | ✓ | Reviewed April 2021  |
|           | Press comments                       | No unofficial contact with Press permitted.   | ✓ | Staff and Cllrs advised to refer to Clerk                                  |
|           | Data Protection                      | Appropriate measures taken to ensure legislative compliance   | ✓ | GDPR policy adopted. To be reviewed annually in April. Registered with ICO |



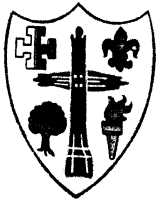
## Brewood and Coven Parish Council Business Risk Assessment

|                                   |   |   |   |
|-----------------------------------|---|---|---|
| Freedom of Information            | Scheme published and reviewed annually        | ✓ | Scheme adopted 1 Jan 09.<br>Reviewed May 2020   |
| Retention of Data/Data Protection | Public Liability Notice – 40 yrs              | ✓ |   |
|                                   | Invoices / receipts, VAT, Ann. Returns – 6yrs | ✓ |   |
|                                   | Minutes – archived                            | ✓ |   |
|                                   | Clerks meeting notes – until minutes approved | ✓ |   |
|                                   | Recording of meetings                         | ✓ | Retained for 6 years. See Appendix 4  |
| Emergency Procedures              | Staff absence                                 | ✓ | SLCC locum to be considered   |
|                                   | Loss of internet access                       | ✓ | Budget for IT assistance set at £5,000.   |
|                                   | Loss of IT equipment                          | ✓ | Files backed up. Passwords kept separately in secure place. Attached Storage purchased August 19. |
|                                   | Loss of office and files                      | ✓ | Files backed up. Passwords kept separately in secure place. Networked.                            |

|   |  |   |  |
|---|--|---|--|
| <b>11</b>   | <b>Data and Computer Security</b>  |   |  |
| Accounts and Salaries data                        | Paper records locked away when not in use  | ✓ | GDPR   |
|   | Electronic data held on external secure server   | ✓ | Edge and HMRC systems, password protected                                |
|   | Accounts system supports audit trail of user updates – req'd for Fidelity Guarantee (Zurich) | ✓ | Edge advised audit trail of transactions. Individual login and password. |
| Access to wages Computer system and PCs generally | Access to PCs restricted by user defined passwords   | ✓ |  |
|   | Users change their unique password every 6 months.   | ✓ | Software protected system.   |
|   | Password access deleted or invalidated immediately on an employee leaves employment          | ✓ | Leaver process.  |
| Council electronic data                           | Data backed-up throughout the day to external hard disk on-site.                             | ✓ | Back up to external hard drive weekly. Offsite quarterly.                |
|   | Portable media locked away when not in use   | ✓ | Ext. h/disk locked in Clerk's office.                                    |

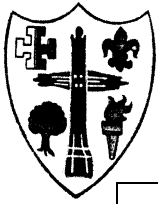
|                      |  |   |                                    |
|----------------------|--|---|------------------------------------|
| <b>12</b>            | <b>Charities / Trusts</b>  |   |                                    |
| Brewood Dole Charity | Responsibilities of the Council understood<br>Responsibilities of Cllr Trustees understood | ✓ | Correspondence R Taylor & V Turner |
| Voluntary Car Scheme | Responsibilities of the Council understood<br>Responsibilities of Cllr Trustees understood | ✓ | Separate Registered Charity        |





**Brewood and Coven Parish Council  
Business Risk Assessment**

| <b>13 Buildings &amp; Open Spaces (Council office, changing rooms, sun-shelter, toilets, 3xp'fields &amp; Bront)</b>  |   |   |   |
|---|---|---|---|
| Vandalism   | All economically viable measures to exclude uncontrolled entry installed                        | ✓ |   |
|   | Playing fields:   | ✓ | Caretakers employed, sufficient cover arranged if absent. |
|   | - locked at dusk  | ✓ |   |
|   | - caretakers & handyman to report any damage requiring action                                   | ✓ |   |
|   | - mobile CCTV trail cams in use   | ✓ |   |
|   |   | ✓ |   |
| Sandy Lane WC:  |   | ✓ | Janitor employed, sufficient cover arranged if absent.    |
|   | - locked at dusk, internal doors and external gate  |   |   |
|   | The Bront – handyman to report any damage requiring action                                      | ✓ |   |
|   | A nominated Parish Cllr to report monthly   | ✓ |   |
| Cleanliness   | Staff advised of the expected standard of cleanliness in Council Office                         | ✓ | Cleaner employed.   |
|   | Playing fields – litter picked daily  | ✓ | Caretakers employed                                       |
| Maintenance and Repair  | Playing fields equipment checked:   | ✓ |   |
|   | - daily checked by caretakers   | ✓ |   |
|   | - weekly & as req'd by handyman   | ✓ | Written record maintained & filed                         |
|   | - monthly checked by those allocated with responsibility  | ✓ |   |
|   | - annual inspection   | ✓ | See Contracts 'Site inspections'                          |
|   | Open Spaces (Bront & amenity areas):  | ✓ | See individual Risk Assessments                           |
| - Bront: handyman to report any matters requiring action to the Clerk – broken glass, notices, gates, benches, no obstructions to paths, damaged trees. Cllr reports monthly, the growth of giant hogweed to be reported to the Clerk | ✓   |   |   |
| - Amenity areas; (including those tended in agreement with SCC), benches, bus shelters, Council troughs and planters,   | ✓   |   |   |
| - Allotments: uneven ground, trips and slips, lone attendance, first aid.   | ✓   |   |   |
| <b>Key Holders</b>  | Council Office – Clerk, Ass. Clerk, Car Scheme Co-ord. / Recep'st, Cleaner, R. Taylor off site. | ✓ |   |

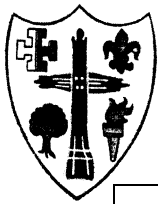


**Brewood and Coven Parish Council  
Business Risk Assessment**

|                              |   |   |  |
|------------------------------|---|---|--|
| <b>Key holders<br/>cont.</b> | Toilets – handy man & janitor (2), spare x 5  | ✓ |  |
|                              | Jubilee Park – Caretaker, handy man, SSDC, Tennis club, office, Police  | ✓ |  |
|                              | Brewood Changing Rooms – Tennis club  | ✓ |  |
|                              | Bishops Wood Playing Field – caretaker, SSDC, office, Police  | ✓ |  |
|                              | Coven Playing Field – caretakers, nursery, handyman, office, SSDC, Police,  | ✓ |  |
|                              | Coven Changing Rooms – caretakers, handyman, office   | ✓ |  |
|                              | Sun shelter and store – handy man, caretakers, office.  | ✓ |  |
|                              | Allotments main gate, car park gate & car park height barrier, Coven Heath – Allotments Assoc. Chair (gates), caretaker, office | ✓ |  |
|                              | Bront security posts – office (EZZ locks)   | ✓ |  |
|                              | EZZ locks – SSC have access (Bront and playing fields)  | ✓ |  |

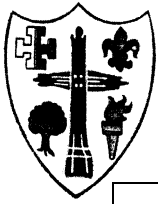
**Specific Financial Risk Assessment  
Date of adoption by Parish Council 25 September 2020**

| <b>Subject</b> | <b>Risk Identified</b>                          | <b>Level of Risk</b> | <b>Management of Risk</b>  | <b>Review</b>   |
|----------------|---|----------------------|--|---|
| Precept        | Inadequate precept                              | L                    | To determine the precept required, the Clerk examines the current financial year's accounts together with the projected year end accounts and considers all expenditure and income required for the next financial year, taking into account increases in utility bills, salary increases, grant applications etc then presents this to the Council to enable it to make an informed decision and agree the sum. | The financial management procedures in place are reviewed annually and deemed adequate. |
|                | Precept not paid by South Staffordshire Council | L                    | Regular contact with officers at the principle authority. Regular checks are made on the bank statement and transfers from reserves  |   |



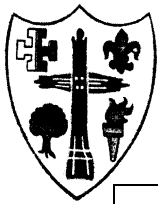
## Brewood and Coven Parish Council Business Risk Assessment

|                                 |   |   |   |  |
|---------------------------------|---|---|---|--|
|                                 |   |   | considered if necessary. £60,000 running costs are precepted for in case of non-receipt of precept.   |  |
| Financial Regulations           | Not adhering to policy and procedures                   | L | The Parish Council has adopted the model financial regs drafted by NALC and strictly adheres to them. There are procedures in place for overseeing income and expenditure.  | Financial Regulations are reviewed annually, amended and adopted by the Parish Council.              |
| Standing Orders                 | Parish Council not adhering to Standing Orders          | M | The Parish Council has adopted the model Standing Orders drafted by NALC and is guided by the Clerk in relation to correct application. If advice is not taken, the reasons for the resolution will be minuted.   | Standing Orders are reviewed annually, amended and adopted by the Parish Council.                    |
| Banking and Bank Reconciliation | Banking   | L | All bank accounts are reconciled on a monthly basis and checked by a non-signatory Parish Councillor. This is reported to full council each month.  | Practices and procedures are reviewed annually.  |
|                                 | Financial loss through dishonesty or incompetence       | L | Transactions are reported at every full parish council meeting. All transactions are published on the parish council website. All payments are input by the Assistant Clerk and cross checked by the Clerk. They are then countersigned by the head of finance who is not a counter-signatory. All transactions are then processed on line by two authorised signatories. | Procedures are reviewed annually. Adequate insurance cover is in place.                              |
| Financial Records               | Inadequate records being kept                           | L | All accounting is carried out using the AdvantEdge computerised system. Reports are produced on a monthly basis and presented to full council.  | Reported on a monthly basis to full council.   |
| Investments                     | Loss of funds   | L | Investments are made in line with the Investment Strategy only.   | The Investments Strategy is reviewed annually by the Finance Committee and approved by full council. |
| Grants                          | Grants paid to a group which does not meet the criteria | L | All applicants must complete a grant application form and submit the required documents. Applications are checked against the policy. All applicants are advised of the outcome. Applicants   | Grant Awarding Policy is reviewed regularly.   |



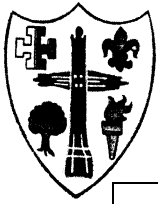
**Brewood and Coven Parish Council  
Business Risk Assessment**

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|                            |   |   | are requested to formally request payment which is considered at a separate Parish Council meeting.   |   |
|                            | Overpayment of grant                        | L | Payments are accompanied by a letter which states the amount approved which is cross checked against the payment.   |   |
| Cash                       | Loss of cash                                | L | £150 Petty Cash is reconciled monthly and reported to full council. No payments made without receipts. Cash box is locked away at all times. Separate   | Included in the model financial regulations.          |
| Debit Card and Cheque Book | Improper use                                | M | Access to the cheque book and debit card are is restricted. Controls are in place for use of the debit card. Both are locked away. Debit card PIN is not disclosed to unauthorised personnel.   | Included in the model financial regs.                 |
| Best Value for money       | High charges                                | L | In line with financial regs, the Clerk will obtain three quotes where required and two where required, depending on the level of expenditure.   | Included in the model financial regulations.          |
| Financial Reporting        | Insufficient information                    | L | Regular finance committee meetings are held. Monthly and quarterly reports are presented to full council. VAT is recovered on a quarterly basis. All accounts are available for public inspection.  | Included in the model financial regulations.          |
| Audit                      | Annual Audit not completed on time          | L | The internal auditor makes an interim and an annual inspection. Any matters are brought to the attention of the Clerk and reported to full council. Additional hours are available to the Clerk to ensure year end accounts are reconciled in time for the deadline | Included in the model financial regulations.          |
|                            | Public inspection of account not advertised | L | The external auditor gives adequate notice of publicised dates.   | Included in the model financial regulations.          |
|                            | Matters brought to the Council's attention  | L | The Parish Council takes adequate steps to ensure compliance with financial and other regulations. The Clerk is properly trained by SLCC and completes CPD every year.  | Clerk undertakes continuous professional development. |
| Invoices                   | Good not supplied but                       | L | Accounts paid on receipt of invoice only. Invoices are stamped  | Included in the model financial regulations.          |



## Brewood and Coven Parish Council Business Risk Assessment

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|                        | billed   |   | received when the Clerk is satisfied with goods/services.   |   |
|                        | Incorrect Invoice                                | M | Invoices checked against written quote and queried with supplier if discrepancies found.  | Included in the model financial regulations.                          |
|                        | Unpaid invoices                                  | L | Reminders are set to ensure any invoices (rent etc) are sent to customers   | Finance Calendar regularly reviewed and updated.                      |
| Freedom of Information | Non-compliance with publication scheme           | L | Publication scheme available on website.  | Annual review of publication scheme                                   |
|                        | Requests not dealt with within time scale        | L | Procedure for dealing with FoI requests is in place. Clerk ensures any requests are recorded and dealt with immediately.  | Policy is reviewed annually   |
| Salaries               | Incorrectly calculated                           | L | Salaries are calculated in 12 equal payments to avoid errors. Additional overtime above 30 hours must be approved by full council. Calculations are done by the Assistant Clerk and then checked by the Clerk. The monthly total is checked against the budget heading. | Included in the model financial regulations.                          |
|                        | Incorrect Tax, NI or Pension contributions taken | L | The Parish Council uses HMRC Basic Tools to calculate Income Tax and NI contributions. Monthly and annual returns are sent to Staffordshire County Pension Fund. All other calculations are made using a custom built spreadsheet in-house.                             | Included in the model financial regulations.                          |
| Data Protection GDPR   | Non-compliance with legislation                  | L | The Parish Council is registered with the Information Commissioners Office. All documents are check for compliance. Website and email addresses also compliant.   | Policy written by SSC Solicitor was adopted and is reviewed annually. |
| Insurance cover        | Inadequate Cover                                 | L | Policy is renewed annually. Current liability is £10m including Fidelity Guarantee, Public Liability and Personal Accident. Cover is with Zurich which is recommended by NALC. Changes to assets are communicated to the insurance provider.                            | Reviewed annually.  |
| Physical Assets        | Damage to play                                   | M | All sites are inspected monthly by  | Annual independent  |



**Brewood and Coven Parish Council  
Business Risk Assessment**

|                  |                   |   |  |   |
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|                  | equipment         |   | designated parish councillors and annually by an independent company. Repairs are carried out by the handyman as soon as parts arrive. | inspection.                                   |
| Financial Assets | Adequate reserves | L | The Parish Council maintain an adequate level of reserves which is within the parameters allowed in the AGAR.                          | Reviewed when setting the Precept in January. |

Date of Assessment: 15 April 2021

Carried out by: M. Birtles

Signed: \_\_\_\_\_

Title: Clerk to the Council

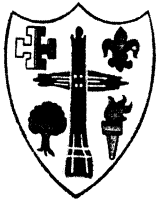
Appendices copied to staff personal files.

Appendix 1 - Employer's Duty of Care

Appendix 2 - Sitting in the Right Position and Arranging Your Work Space

Appendix 3 - Visual and Portable Electrical Appliance Test Guidelines

Appendix 4 – Sources of Other Employment Policies

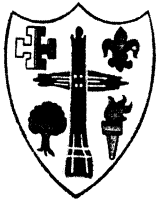


## Brewood and Coven Parish Council Business Risk Assessment

### Appendix 1 – Employer's Duty of Care

#### All employers, whatever the size of the business, must:

- make the workplace safe
- prevent risks to health
- ensure that plant and machinery is safe to use, and that safe working practices are set up and followed
- make sure that all materials are handled, stored and used safely
- provide adequate first aid facilities
- tell you about any potential hazards from the work you do, chemicals and other substances used by the firm, and give you information, instructions, training and supervision as needed
- set up emergency plans
- make sure that ventilation, temperature, lighting, and toilet, washing and rest facilities all meet health, safety and welfare requirements
- check that the right work equipment is provided and is properly used and regularly maintained
- prevent or control exposure to substances that may damage your health
- take precautions against the risks caused by flammable or explosive hazards, electrical equipment, noise and radiation
- avoid potentially dangerous work involving manual handling (and if it can't be avoided, take precautions to reduce the risk of injury)
- provide health supervision as needed
- provide protective clothing or equipment free of charge (if risks cannot be removed or adequately controlled by any other means)
- ensure that the right warning signs are provided and looked after
- report certain accidents, injuries, diseases and dangerous occurrences to either the Health and Safety Executive (HSE) or the local authority, depending on the type of business



## Brewood and Coven Parish Council Business Risk Assessment

### Appendix 2 Sitting in the Right position and Arranging Your Work Space

#### How to sit correctly

**If you work in an office and use a computer, you can avoid injury by sitting in the right position and arranging your desk correctly. Follow these tips:**

#### **Support your back**

A properly adjusted chair will reduce the strain on your back. Get one that's easily adjustable so you can change the height, back position and tilt. Have your knees level with your hips. A footrest may be necessary to achieve this.

#### **Adjust your seat**

Be aware of the various adjustments that it's possible to achieve with your chair. If someone else has used your desk you may need to re-adjust the chair. If it's still uncomfortable, try another type of chair.

#### **Rest your feet on floor**

Your feet should be flat on the floor. If they're not, ask whether you can have a footrest, which lets you rest your feet at a level that's comfortable to you. Don't cross your legs, as this can cut off circulation and cause hip problems.

#### **Place screen at eye level**

Position your monitor approximately 12-30 inches (30-75cm) away from your eyes. A good guide is to place the monitor about an arm's length away, with the top of the screen roughly at eye level. To achieve this you may need to get a stand for your monitor.

#### **Avoid screen reflection**

Your screen should be as glare-free as possible. If there's glare on your screen, hold a mirror in front of it to identify the cause. Position the monitor to avoid reflection from overhead lighting and sunlight. If necessary pull blinds across the windows and replace ceiling lighting with table lights.

Adjusting the screen's brightness or contrast could make a big difference.

#### **Make objects accessible**

Position frequently used objects, such as your telephone or stapler, within easy reach. Avoid repeatedly stretching or twisting to reach things.

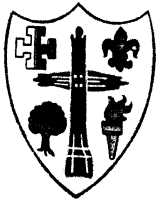
#### **Avoid phone strain**

If you spend a lot of time on the phone, try exchanging your handset for a headset. Repeatedly cradling the phone between your ear and shoulder can strain the muscles in your neck.

#### **Avoid wrist pain**

Your wrists should be straight when using a keyboard. Keep your elbows vertical under your shoulder and right by your side. Position and use the mouse as close to you as possible. A mouse mat with a wrist pad may help to keep your wrist straight and avoid awkward bending.

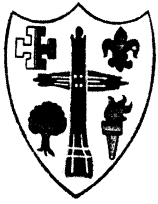




## **Brewood and Coven Parish Council Business Risk Assessment**

### **Appendix 3 Visual and Portable Electrical Appliances**

See HSE Maintaining Portable Electrical Equipment in Offices and Other Low Risk Environments – reference indg236-PAT testing HSE and Brewood Parish Council PAT Equipment Record 2020. Advice states if low risk equipment (not in heavy use) then visual checks are acceptable.



**Brewood and Coven Parish Council  
Business Risk Assessment**

**Appendix 4  
Sources of Other Employment Policies**

Disciplinary and Grievance Policy – See Policies and Procedures File and/or website

Health and Safety Policy Statement – see staff personal files/ Policies and Procedures File and/or website

Staffordshire Council Pension Scheme - see staff personal files/ Policies and Procedures File and/or website

Bullying and Harassment Policy – see Policies and Procedures File and/or website

Equality Policy - see Policies and Procedures File and/or website

Training Policy – see Policies and Procedures File and/or website

NJC for Local Government Services – see National Agreement on Pay and Conditions (Green Book)

Individual Staff Written Statements of Particulars – see staff personal files

Data Protection (GDPR) Policy Statement - see staff personal files/ Policies and Procedures File and/or website

Recording of Public Meeting Policy - see Policies and Procedures File and/or website

Internet & Email Policy - see staff personal files/ Policies and Procedures File and/or website