



The Bill Warren Room, SheviocK Memorial Hall, Craffhole, Torpoint, Cornwall, PL11 3DG  
 Clerk: Mrs Nancy Gray Telephone: 01503 232996 Email: [sheviocKpc@btinternet.com](mailto:sheviocKpc@btinternet.com)

## SheviocK Parish Council

### Risk Assessment Schedule covering operation of the Parish Council to fulfil its duties.

Management				
Business Activity	Risks identified	Risk Level H/M/L	Procedures to control risk	Review and/or extend
Business continuity	Council unable to continue its business due to unforeseen	L	1. All paper files and recent records kept in locked filing cabinets in office at SheviocK Memorial Hall, Craffhole.	1. Review and check backup process and passwords annually.

	extreme circumstances		<ol style="list-style-type: none"> <li>2. The Clerk backs up all electronic files on laptop/office comp via one drive as well as on hard drive.</li> <li>3. List of all passwords held by the Chairman in the Chairman's Pack.</li> <li>4. Unexpected incapacity of Clerk covered by Councillors until solution agreed after discussion with CALC and Cornwall Council, with funds available to pay for Locum Clerk.</li> <li>5. Insurance to cover loss of money due to business disruption (business continuity) i.e., car park revenue</li> </ol>	
<p>Meeting locations.</p> <p>Methodist Chapel, Sheviok Memorial Hall, and Clerk's office.</p> <p>(Online virtual meetings via zoom/ Microsoft Teams i.e., training and meetings organised by Cornwall Council i.e., Rame Cluster meetings.)</p>	Adequacy of health and safety.	L	<ol style="list-style-type: none"> <li>1. Parish Meetings and other ad hoc meetings can be held in Sheviok Memorial Hall. Premises and facilities including disabled access considered to be adequate for the Clerk, Councillors and any member of the public who may attend.</li> <li>2. Clerk works from the Bill Warren Room at Sheviok Memorial Hall. Premises and facilities including disabled access considered to be adequate for the Clerk, Councillors and any member of the public who may attend.</li> <li>3. Key access to the Memorial Hall can be obtained from several sources within the village of Crafhole including the Clerk, Mr w Evans for bookings and Mrs P Brooks from Crafhole Preschool. Parish Clerk for main entrance only. Key code block in main vestibule. Code needed to obtain keys from within.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Memorial Hall to be asked annually for copies of their Fire equipment Certificates and copies of checks to electrical systems. Plus, copies of updated risk assessments as and when alterations to the buildings occur or activities change.</li> <li>2. Parish Council have all electrical equipment owned by the Council PAT tested annually.</li> <li>3. Spare key for the Bill Warren Room held by the Chairman.</li> </ol>

			4. Online Public parish Council zoom meetings. The Clerk (invitee) provides/advertises and publishes password and login details, can turn off microphone and video of person if inappropriate actions being undertaken.	
Council Records	Loss through theft, fire, or damage	L	<ol style="list-style-type: none"> <li>1. Papers held in locked filing cabinets in Bill Warren Room of the Memorial Hall.</li> <li>2. All important documents have an electronic copy held by Clerk within retention limits. And backed up via one drive.</li> </ol>	1. Review and check backup process annually.

## FINANCE

Business Activity	Risks identified	Risk Level H/M/L	Procedures to control risk	Review and/or extend
Precept	Inadequate precept	M	<ol style="list-style-type: none"> <li>1. Precept agenda item for November meeting each year.</li> <li>2. Annual budget reviewed and current year values considered when estimating precept.</li> <li>3. Financial reserves policy adopted to cover difference between replacement and depreciated value of assets, long term sickness cover for Clerk and liabilities from devolution assets.</li> <li>4. Precept set at January meeting.</li> <li>5. 3 monthly review and reconciliation of budget and expenditure.</li> </ol>	<p>Review precept requirements annually.</p> <p>The Clerk's cash ledger includes budget headings, this is updated monthly and constantly displays how much of the budget has been spent under each heading, thus enabling the clerk to see if the budget is on track/ additional colour coding changes to warn of approaching budget limit spend.</p>

Insurance	Adequacy and compliance	M	<ol style="list-style-type: none"> <li>1. Review cover against asset register annually.</li> <li>2. Employers Liability Public Liability and Fidelity risks cover required.</li> <li>3. Review cover against public liability of car park, toilets, playground, and footpaths leased by SheviocK Parish.</li> <li>4. Business interruption covered for car park income.</li> </ol>	<p>Review provision and compliance annually (April/May)</p> <p>Provide insurers with up-to-date asset register annually.</p>
Banking	Inadequate checks	L	<ol style="list-style-type: none"> <li>1. Detailed Financial Arrangements in place that define cheque signing arrangements, approval of cheques for payment, electronic payments, and reconciliation of accounts.</li> <li>2. Bank reconciliation completed at monthly council meetings and signed off. Two councillors involved and rotated each month.</li> </ol>	<p>Financial Regulations reviewed Annually by a councillor and by the Clerk.</p> <p>Clerk uploads payments to authorise but it not a signatory. 2 councillors must authorise payments. More than two councillors must be signatories in case of illness etc.</p>
Cash	Loss through theft or dishonesty	L	<ol style="list-style-type: none"> <li>1. No petty cash or float is held by the council.</li> <li>2. Any cash transactions are fully receipted and then reimbursed monthly by cheque listed and documented in the Minutes of the Parish Council.</li> <li>3. The Chairman currently collects Car Park income. A printout detailing: Takings and date of last collection/emptying is given by the machine onsite at time of emptying. The cash is then counted by coin machine (checked against takings as shown on ticket machine printout and banked at Post office by chairman, this is then checked/confirmed by the Clerk against previous dates/printouts and</li> </ol>	<p>Financial Regulations reviewed at March meeting.</p> <p>Car park income reported in the parish council minutes, inputted onto cash ledger and shown on bank statements.</p> <p>Ledger gives constant total of gross ticket revenue "business" sales which can be cross checked against car park receipts tally. Clerk in process (March 2023) of organising cashless payment option/APP/QR Code for ticket</p>

			<p>current information of total taking from machine on printout from ticket machine for each collection; then through reconciliation of ticket machine receipt /cash deposit stub from Post office and bank statement. Weekly tickets are now only available direct from the machine. Winter resident passes @£5 are individually consecutively, numbered with duplicate copies retained with name of resident against them. This gives a visual total for number of tickets sold. Also, it can be cross checked against bank statements for online payments. Cash purchases of winter passes are crossed checked via a paper receipt book which shows ticket number and resident name plus noted under cash income on bank statements and ledger together with an overall tally revenue sheet that date lists both ticket machine revenue deposits and cash deposits/purchases for winter passes.</p>	<p>machine, to reduce risk of theft on site/ machine breakdown</p>
Financial Controls and records	Inadequate checks Loss of records	L	<ol style="list-style-type: none"> <li>1. Bi-Annual reconciliation of accounts and budget prepared by the RFO and checked by the Council at Public Parish Council meeting.</li> <li>2. Monthly bank reconciliation approved by 2 councillors independently at every Parish Council meeting.</li> <li>3. Two signatures required on cheques.</li> <li>4. Two authorised signatory approvals required for electronic payments.</li> <li>5. Internal and external audit annually.</li> </ol>	<p>Financial Regulations reviewed at March meeting</p>

			6. Power of Competency payments will be recorded at the time of approval and comply with the current legislation. 7. Any grants will conform with the Parish Council's Grant Awarding Policy	
Payment of statutory PAYE and NI.	Failure to pay statutory amounts	M	1. Estimated salary of every employee compared with the personal tax allowance threshold and the NI threshold. 2. If the lower of either threshold will be exceeded, then statutory PAYE and NI deduction scheme will be followed.	Check annually that PAYE and NI deduction scheme has been implemented.  All staff wages are processed via the online HMRC Payee system which calculates NI/Tax. Clerk has sent off instruction to pay via Direct debit as agreed and at the meeting of Sheviok Parish Council Feb 2023.
Freedom of Information Act	Statutory policy requirements	L	1. The Council has a Model Scheme for publication in place. 2. The Council can obtain payment for providing hard copy but is aware that a significant request under FOI legislation could place a financial cost on the Council. 3. Requests for information by the Monitoring Officer have been limited under the Council's Code of Practice for dealing with Complaints. 4. Document retention complies with the NALC/CALC model.	Monitor and report annually any costs incurred under FOI enquiries. Review the FOI Policy annually.
Clerk	Loss of Clerk	M	1. Include contingency reserve to cover advertising and training costs.	Financial Regulations reviewed Annually.
	Fraud	L		

	Actions	L	2. Financial regulations and checks to contain risk with self-cover of risk. 3. Provision of funds for training as required.	Maintain membership of CALC and NALC and monitor training needs at annual review.
	Correct salary payments allocated	L	4. Annual internal audit to confirm payments made.	
Pension	Not complying with statutory requirements	L	1. Maintain Sheviocck Parish Council on register of eligible organisations. 2. If any employee's salary exceeds the tax-free allowance, then implement the pension scheme requirements. 3. If any employee requests in writing to be included in a pension scheme, then implement the pension scheme requirements. 4. Include contingency sum for employer pension contribution in annual budget and precept.	Nest pensions opt in scheme in operation for Clerk, based on gross set monthly wage. Percentages as advised by pension regulator
Election Costs	Unplanned election mid term	H	5. Include sum within contingency reserves to cover election costs at £1,500.	
Annual return	Not submitted within time limit	L	1. Annual return completed by clerk and approved by Council. 2. Internal Auditor checks and approves before submission to external auditor.	Ensure completed as an Agenda item in May/June meeting of Council.
<b>Assets</b>				
<b>Business Activity</b>	<b>Risks identified</b>	<b>Risk Level H/M/L</b>	<b>Procedures to control risk</b>	<b>Review and/or extend</b>

Office equipment, Seats, Playground equipment, and Parish pump.	Damage	L	Asset register kept up to date with appropriate insurance cover. Regular maintenance of equipment.	Reserves kept for replacement/repair to essential assets.
Car Park, toilets, and playground equipment	Wear and tear leading to damage to equipment, employees, and public	M	Monitor regularly to identify deterioration at early stage to prevent injuries and complete preventative maintenance or repair early to reduce /prevent larger costs in the future.	Agenda item quarterly to confirm proscribe checks have been completed. Monthly health and safety checks to be completed by councillor representative for the Play Par/Open Space. Staff report to Clerk any defects noted during daily cleaning of Public Toilets. Chairperson checks ticket machine/car park signs/lines road surface when emptying the ticket machine. Footpath monitor walks footpaths to check for defects. Maintenance person employed to complete repairs/preventative maintenance and reduce call out charges. Annual maintenance contract with “Flowbird” in place for the Car Park ticket machine
<b>LIABILITY</b>				
<b>Business Activity</b>	<b>Risks identified</b>	<b>Risk Level H/M/L</b>	<b>Procedures to control risk</b>	<b>Review and/or extend</b>
Legal Powers	Illegal activity or payment	L	<ol style="list-style-type: none"> <li>1. All activities and payments made within the powers of the Parish Council.</li> <li>2. Training provided to the Clerk as required.</li> <li>3. Commitment by councillors to attend training as required.</li> </ol>	<p>Monitor annually though review of financial regulations and training requirements.</p> <p>Maintain membership of CALC to seek advice when needed.</p>



Minutes/agendas	Non-compliance with statutory requirements	L	<ol style="list-style-type: none"> <li>1. Minutes and agendas produced to comply with legal requirements.</li> <li>2. Minutes are signed and approved at next meeting.</li> <li>3. Current recommended Standing Orders and Code of Conduct adopted.</li> <li>4. Business conducted at Council meetings managed by the Chairman.</li> </ol>	Annual review of training. Model Standing Orders used as advised by CALC/NALC advisory bodies.
Public Liability	Claim from third party resulting from perceived non-compliance with safety by the Council	L	<ol style="list-style-type: none"> <li>1. Insurance in place.</li> <li>2. Risk assesses any events organised by the Council. Risk assessments for Toilets and play park. Notices displayed on site if needed</li> </ol>	Review Insurance requirements annually. Safety notices on Playpark board and utilisation safety notices displayed on Gym equipment.
	3 monthly checks of car park not completed, or defect exceeding safety standards not repaired within time scale specified in policy.	L	<ol style="list-style-type: none"> <li>1. Standards of defects and recoding used by Cornwall Council adopted.</li> <li>2. Council member takes responsibility each year at the Annual meeting to conduct the task of checking, which includes arranging cover if away.</li> <li>3. Responsible councillor emails Clerk every 3months to confirm check has been completed and supplies photographic record for Clerk to store.</li> <li>4. Clerk records date of check in spreadsheet to provide audit trail.</li> </ol>	<p>Agenda item for reporting at quarterly meetings of parish council.</p> <p>Annual Maintenance contract in place for Ticket Machine.</p> <p>Maintenance person employed by Parish Council for preventative and required maintenance. Devolution a set agenda item to cover any defect/raise any issues with Car Park/Toilets.</p>
	Annual RoSPA Inspection and certification of Playground equipment not completed.	L	<ol style="list-style-type: none"> <li>1. Record in minutes of first meeting after inspection completed outcome of inspection</li> </ol>	Report at annual Parish Council Meeting.
	Bimonthly visual inspection of playground	L	<ol style="list-style-type: none"> <li>1. Council member takes responsibility each year at the Annual meeting to conduct the task of H&amp;S and defect</li> </ol>	Agenda item for reporting at quarterly meetings of parish council

	equipment not completed.		checking, which includes arranging cover if away.  2. Clerks keep s records of checks on file, Cllr to provide records a monthly meeting.	
	6 monthly inspections of footpaths leased to Sheviock Parish Council not completed.	L	1. Councillor responsible for Footpaths surveys footpaths leased to Sheviock Parish Council for general safety at 6-month intervals and emails clerk to confirm checks have been completed. 2. Signs in place to warn of 'uneven surface.' 3. Clerk records date of check in spreadsheet to provide audit trail.	Footpaths are a standing item on the monthly meeting to report any defects/ requirements not already reported to the Clerk.
Employer Liability	Non-compliance with employment law	L	1. Undertake training of Clerk and seek advice from CALC.	Subscribe to annual membership of CALC.
Legal Liability	Legality of activities	M	1. Training of Clerk to advise on decision making process. 2. Retention of appropriate documentation. 3. Accurate minutes. 4. Member liability cover included in Insurance Policy.	Review training requirements at annual review of Clerk. Remind councillor's liability cover for slander and libel only covers council policy, not personal views, or statements made as a councillor that our contrary to council agreed policy.
Members Interests	Conflict of interest	L	1. Councillors aware of Code of Conduct. 2. All Councillors to attend training on Code as made available from Cornwall Council and/or CALC. 3. Councillors agree formally to abide by the 10 principles of public life on an annual basis at a parish council meeting	Review training requirements for Councillors annually. Councillors to review their Register of Interests at 6 monthly intervals, January, and July
<b>Annual Review</b>				

Business Activity	Frequency of review	Responsibility	Comments	Date Last Reviewed
Insurance	Annually	Clerk		May 2022
Assets inspection	Annually	Clerk		Maintenance person/clerk/Staff/ Cllrs report on Park/benches/Toilets/Car park/Footpath monitor. All report failures to Clerk first then at meetings.
Update Asset register	Annually	Clerk		May 2022, also ongoing updates. Cash Ledger now includes separate box to record All Capital asset purchases (this box is in addition to the budget headings under which the asset purchase may fall).
Banking Arrangements	Annually	Clerk		March/April 2023. Unity Bank 2 signatories required currently have 4. Additional requirements discussed /reviewed at March meeting 2023 for cash treasurers deposit account to open with Lloyds bank. 5 councillors plus Clerk registered as signatories. as Clerk needs to be classed at signatory to set up and or view payments online (have banking access to see account) As they do not do Submit/View unlike Unity. As a safeguard But 2 further signatories (2 x Councillors are then required to authorise payments (Total of 3

				signatories therefore required) see minutes for April 2023 under finance.
Insurance providers	Annually	Clerk		May 2022 review approved
Budget agreed	Annually	Council		December 2022 meeting Sheviok PC
Precept agreed	Annually	Council		Dec 2022 meeting of Sheviok PC
Budget monitored	6 Monthly	Chair	The ledger colour codes budget expenditure continuously	Sep 2022 October also Dec 2022 Also budget headings continually monitored via percentage spent boxes on the Clerk's XL cash ledger spreadsheet.
Bank reconciliation	At all PC meetings and monthly by clerk	2 Cllrs		Monthly - at all parish council meetings. Cllr signs bank statements against cash ledger. Clerk checks ledger against monthly bank statements. Also end of year bank reconciliation for internal and external auditor
Review of financial regulations	Annually	Council		March 2023
Members register of interests	January and July	Clerk	Agenda item for January and July	Scheduled on agenda for April 2023.
Members reminded of limit of liability for slander and libel	Annually	Clerk		Schedule for May Annual Parish Council meeting
Clerks review	Annually	Chairman and Vice-Chairman		April/May 2022 see Minutes item 16 e May 2023
Clerks' salary reviewed and documented	Annually	Council		See above

Internal Audit	Annually	Clerk		Completed and sent to Internal Auditor May 2022 approved at June 2022 meeting.
External Audit	Annually	Clerk		Completed and sent June 2022
Minutes properly produced and published	Monthly	Clerk		Monthly, draft minutes displayed on boards and published via the Parish website and approved at the following Council meeting.
Standing Orders Reviewed	Annually	Council		February 2021. There were no changes made 2022.
Back-ups taken of all computer records	Monthly	Clerk		Real time back up to One drive
Review back-up process	Annually	Clerk		March 2023. clerk same process saves to one drive as above.
Check passwords and key access current	Annually	Chair		April 2023. Clerk compiled revised hard copy for chair to store securely. Banking separate as each signatory has their own unique passwords so do not share.
Contracts of employment and staff appraisal	Annually	Council		Clerk's Appraisal last completed April 2022, Agenda item April 2023 to set date for appraisal/ongoing
Contracts indemnity insurance	Check as new contracts awarded	Clerk		Grass tenders: to obtain contractors copy of public liability certificate when awarding contract. (Grass cutting contractor - Copy received expires January 2024)
Written contracts for work	As new contracts tendered	Clerk/Council	Parish grass cutting tender reviewed at Jan meeting for	As new contracts tendered. It was agreed/minuted at 2023 March meeting to award a two-year grass cutting contract

			approval in February prior to sending out for tender.	but for it to be subject to review annually in January.
Contract procurement	Register with Contract Finder	Clerk	1. Review contracts and if over £60,000 advertise on Contract Finder. 2. Publish note of contracts awarded between £25,000 and £60,000.	Review compliance with legislation annually as needed.
Code of Conduct	Annually	Council	All councillors have training via Cornwall Council. To complete as soon as feasibly possible following acceptance onto the Parish Council	All Current Councillors have completed code of conduct training published online with Cornwall Council.
Register of members' interests.	Every 6 months Jan and July	Clerk	All on file with C Council	Completed all registered interests are filed with Cornwall Council and viewable to all on website. Email circulated to All Councillors 24/03/2023 Reminder email to review interested registered with Cornwall Council. Agenda item April 2023. All Current Councillors have completed code of conduct training published online with Cornwall Council.(verified Jan 2021) <a href="https://www.cornwall.gov.uk/community-and-living/communities-and-devolution/community-networks/cornwall-gateway/cornwall-gateway-community-network-town-and-parish-councils/shevioc-parish-council/">https://www.cornwall.gov.uk/community-and-living/communities-and-devolution/community-networks/cornwall-gateway/cornwall-gateway-community-network-town-and-parish-councils/shevioc-parish-council/</a>
Register of gifts	Monthly	Clerk		Has and will continue to be completed monthly at each parish council meeting and recorded in the minutes monthly

Declarations of interests recorded in the minutes.	Monthly	Clerk		Has and will continue to be completed monthly at each parish council meeting and recorded in the minutes monthly
Review of Councillor and Clerk training requirements and record	Annually	Clerk/Chairman		Review held April 2022. Also offer training when arises through CALC.
Policies, procedures, and Codes of Practice	Annually	Council		March 2023 under review
Year planner calendar.	Annually	Clerk		Clerk keeps updated calendar of monthly duties What is required and when, to meet tasks on schedule and duties throughout year.
Annual Fire alarm/equipment test. And Pat Testing. Memorial Hall/Clerk's office	Annually	Clerk to ask memorial hall for date as rent office only/organised run by separate Memorial Hall Committee		PAT Testing conducted June 2022 Periodic test and inspection, fire alarm and detection system Dec 2022. Fire extinguishers 29 <sup>th</sup> April 2023

The information given above is to be reviewed annually in May with all policies and procedures review and agreed upon at the Annual Parish Council Meeting of the Sheviocck Parish Council held in May each year or later meeting as agreed as being a correct record.

This was reviewed from March 2023 then final dates completed March/April/May 2023 and signed off at the Parish Council meeting held 10/05/2023.

Chair .....

Clerk .....