



The Bill Warren Room, SheviocK Memorial Hall, Crafhole, Torpoint, Cornwall, PL11 3DG
 Clerk: Mrs Nancy Gray Telephone: 01503 232996 Email: sheviocKpc@btinternet.com

SheviocK Parish Council

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

| Management | | | | |
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| 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 extreme circumstances | L | 1. All paper files and recent records kept in locked filing cabinets in office at SheviocK Memorial Hall, Crafhole. 2. The Clerk backs up all electronic files on | 1. Review and check backup process and passwords annually. |

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| | | | <p>laptop/office comp via one drive as well as on hard drive.</p> <p>3. List of all passwords held by the Chair in the Chairman's Pack.</p> <p>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.</p> <p>5. Insurance to cover loss of money due to business disruption (business continuity) i.e., car park revenue</p> | |
| <p>Meeting locations.</p> <p>Sheviock Memorial Hall, and Clerk's office.</p> <p>(Online virtual meetings via zoom/ Microsoft</p> | <p>Adequacy of health and safety.</p> | L | <p>1. Parish Meetings and other ad hoc meetings can be held in Sheviock 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.</p> <p>2. Clerk works from the Bill Warren Room at Sheviock</p> | <p>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.</p> |

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| Teams i.e., training and meetings organised by Cornwall Council i.e., Rame Cluster meetings.) | | | <p>Memorial Hall. Premises and facilities including disable access considered to be adequate for the Clerk, Councillors and any member of the public who may attend.</p> <p>3. Key access to the Memorial Hall can be obtained from several sources within the village of Crafthole including Mr w Evans for bookings and Mrs P Brooks. Key code block in main vestibule. Code needed to obtain keys from within. Clerk has current code</p> <p>4. Online Team meeting. The (invitee) provides email direct to invitees for login details. The invitee can turn off microphone and video of person if inappropriate actions being undertaken. (Pls note that all Parish Council meetings/public meetings are no longer via Zoom as</p> | <p>2. Parish Council have all electrical equipment owned by the Council PAT tested annually.</p> <p>3. Spare key for the Clerk's Office/Bill Warren Room held by the Chair.</p> |
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| | | | covid restrictions have lifted. | |
| Council Records | Loss through theft, fire, or damage | L | <ol style="list-style-type: none"> 1. Papers held in locked filing cabinets in Bill Warren Room of the Memorial Hall. 2. All important documents have an electronic copy held by Clerk within retention limits. And backed up via one drive. | <ol style="list-style-type: none"> 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"> 1. Precept agenda item for November meeting each year. 2. Annual budget reviewed and current year values considered when estimating precept. 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. | <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> |

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| | | | <ul style="list-style-type: none"> 4. Precept set at January meeting. 5. 3 monthly review and reconciliation of budget and expenditure. | |
| Insurance | Adequacy and compliance | M | <ul style="list-style-type: none"> 1. Review cover against asset register annually. 2. Employers Liability Public Liability and Fidelity risks cover required. 3. Review cover against public liability of car park, toilets, playground, and footpaths leased by SheviocK Parish. 4. Business interruption covered for car park income. | <p>Review provision and compliance annually (April/May)</p> <p>Provide insurers with up-to-date asset register annually.</p> |
| Banking | Inadequate checks | L | <ul style="list-style-type: none"> 1. Detailed Financial Arrangements in place that define cheque signing arrangements, approval of cheques for payment, electronic payments, and reconciliation of accounts. 2. Bank reconciliation completed at monthly council meetings and signed off. Two councillors | <p>Financial Regulations reviewed Annually by a councillor and by the Clerk. 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> |

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| | | | involved and rotated each month. | |
| Cash | Loss through theft or dishonesty | L | <ol style="list-style-type: none"> 1. The council holds no petty cash or float. 2. Any cash transactions are fully receipted and then reimbursed monthly by cheque listed and documented in the Minutes of the Parish Council. 3. The Chair 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 current information of total taking from machine | <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.</p> |

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| | | | <p>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</p> | |
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| | | | <p>overall tally revenue sheet that date lists both ticket machine revenue deposits and cash deposits/purchases for winter passes.</p> <p>4. Just Park cashless payment option/APP/QR Code for ticket 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"> 1. Bi-Annual reconciliation of accounts and budget prepared by the RFO and checked by the Council at Public Parish Council meeting. 2. Monthly bank reconciliation approved by 2 councillors independently at every Parish Council meeting. 3. Two signatures required on cheques. 4. Two authorised signatory approvals required for electronic payments. 5. Internal and external audit annually. | Financial Regulations reviewed at March meeting |

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| | | | 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. 3. Pay HMRC Payee quarterly the PAYE (NI and Employer's tax) | 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 to login manually to government gateway account to manually pay the quarterly vat (as despite 3 attempt the direct debit does not get set up). Therefore to ensure it is on the annual clerk's calendar of activities planner to file and pay quarterly. |
| Freedom of Information Act | Statutory policy requirements | L | 1. The Council has a Model Scheme for publication in place. | Monitor and report annually any costs incurred under FOI enquiries. |

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| | | | <p>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.</p> <p>3. Requests for information by the Monitoring Officer have been limited under the Council's Code of Practice for dealing with Complaints.</p> <p>4. Document retention complies with the NALC/CALC model.</p> | Review the FOI Policy annually. |
| Clerk | <p>Loss of Clerk</p> <p>Fraud</p> <p>Actions</p> <p>Correct salary payments allocated</p> | <p>M</p> <p>L</p> <p>L</p> <p>L</p> | <p>1. Include contingency reserve to cover advertising and training costs.</p> <p>2. Financial regulations and checks to contain risk with self-cover of risk.</p> <p>3. Provision of funds for training as required.</p> <p>4. Annual internal audit to confirm payments made.</p> | Financial Regulations reviewed Annually. Maintain membership of CALC and NALC and monitor training needs at annual review. |

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| Pension | Not complying with statutory requirements | L | <ol style="list-style-type: none"> 1. Maintain SheviocK 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 | <ol style="list-style-type: none"> 5. Include sum within contingency reserves to cover election costs at £1,500. | |
| Annual return | Not submitted within time limit | L | <ol style="list-style-type: none"> 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. |

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| | | | 3. On annual planner to commence audit in March April. | |
| Assets | | | | |
| Business Activity | Risks identified | Risk Level H/M/L | Procedures to control risk | Review and/or extend |
| 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. |

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| | | | | Maintenance person employed to complete repairs/preventative maintenance and reduce call out charges. Annual maintenance contract with in place for the Car Park ticket machine |
| LIABILITY | | | | |
| Business Activity | Risks identified | Risk Level H/M/L | Procedures to control risk | Review and/or extend |
| Legal Powers | Illegal activity or payment | L | <ol style="list-style-type: none"> 1. All activities and payments made within the powers of the Parish Council. 2. Training provided to the Clerk as required. 3. Commitment by councillors to attend training as required. | Monitor annually though review of financial regulations and training requirements. Maintain membership of CALC to seek advice when needed. |
| Minutes/agendas | Non-compliance with statutory requirements | L | <ol style="list-style-type: none"> 1. Minutes and agendas produced to comply with legal requirements. 2. Minutes are signed and approved at next meeting. 3. Current recommended Standing Orders and Code of Conduct adopted. | Annual review of training. Model Standing Orders used as advised by CALC/NALC advisory bodies. |

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| | | | 4. Business conducted at Council meetings managed by the Chair. | |
| Public Liability | Claim from third party resulting from perceived non-compliance with safety by the Council | L | <ol style="list-style-type: none"> 1. Insurance in place. 2. Risk assesses any events organised by the Council. Risk assessments for Toilets and play park. Notices displayed on site if needed | 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"> 1. Standards of defects and recoding used by Cornwall Council adopted. 2. Council member takes responsibility each year at the Annual meeting to conduct the task of checking, which includes arranging cover if away. 3. Responsible councillor emails Clerk every 3months to confirm check has been completed and supplies photographic record for Clerk to store. | <p>Agenda item for reporting at quarterly meetings of parish council.</p> <p>Annual Maintenance contract in place for Ticket Machine. Maintenance person employed by Parish Council for preventative and required maintenance.</p> <p>Devolution a set agenda item to cover any defect/raise any issues with Car Park/Toilets.</p> |
| | Annual RoSPA Inspection and certification of | L | <ol style="list-style-type: none"> 1. Record in minutes of first meeting after inspection | Report at annual Parish Council Meeting. |

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| | Playground equipment not completed. | | completed outcome of inspection | |
| | Weekly visual inspection of playground equipment not completed. | L | <ol style="list-style-type: none"> 1. Council member takes responsibility each PCM at to conduct the task of H&S and defect checking, which includes arranging cover if away. 2. Cllr to report any urgent defects to Clerk to act on/arrange maintenance 3. Clerk keeps records of checks on file, Cllr to provide records at monthly meeting. | Agenda item for parish council meetings |
| | 6 monthly inspections of footpaths leased to Sheviock Parish Council not completed. | L | <ol style="list-style-type: none"> 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.' | Footpaths are a standing item on the monthly meeting to report any defects/ requirements not already reported to the Clerk. |

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| | | | 3. Clerk records date of check in spreadsheet to provide audit trail. | |
| 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 are 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. | Review training requirements for Councillors annually. Councillors to review their Register of Interests at 6 monthly intervals, January, and July |
| Annual Review | | | | |
| Business Activity | Frequency of review | Responsibility | Comments | Date Last Reviewed |

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| Insurance | Annually | Clerk | | May 2023 |
| 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 | | April for the audit 2023. The accounts Ledger includes a separate column to record All Capital asset purchases throughout the year (this box is in addition to the budget headings under which the asset purchase may fall. So that Assets can be added to the register annually. |
| Banking Arrangements | Annually | Clerk | | September 2024. Unity Bank 2 signatories required to authorise plus clerk to set up. We currently have 4 plus clerk who is submit and view only. Feb 2025 to review Bi annually after elections in May and run up to elections if signatories plan to stand down and October (added to planner March 2025) |

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| Insurance providers | Annually | Clerk | | May 2024 review approved. This is after the asset ledger has been updated in April 2024 |
| Budget agreed | Annually | Council | | December 2024 meeting Sheviok PC |
| Precept agreed | Annually | Council | | Dec 2024 meeting of Sheviok PC |
| Budget monitored | 6 Monthly | Chair | The ledger colour codes budget expenditure continuously | Oct 2024 see minutes under item 16 Also budget headings continually monitored via percentage spent boxes on the Clerk's XL Accounts ledger spreadsheet. |
| Bank reconciliation | At all PC and by meetings monthly clerk | Councillor and Clerk. | | 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 | Agenda item for February along with commencing reviews of policies and procedures/financial regulations and Risks. Plus create agenda for Annual Parish Meeting in March | March 2025 |

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| Members register of interests | Annually, (February) Any new Cllrs to file at time of joining. | Clerk | Agenda item for February to review. All filed online with Cornwall Council. | March 2025. |
| Members reminded of limit of liability for slander and libel | Annually | Clerk | | Schedule for May 2025 Annual Parish Council meeting. Completed May 2025 |
| Clerks review | Annually | Chair and Vice-Chair | | April/May delayed due to time constraints, completed October 2024. |
| Clerks' salary reviewed and documented | Annually | Council | | October 2024 item 17 |
| Internal Audit | Annually | Clerk | This must be reported and approved prior to approval of Annual Governance and Accounting statements. | Completed and sent to Internal Auditor May 2024 approved, item 16 (d) at June 2024 meeting. |
| External Audit | Annually | Clerk | | Completed and sent June 2024 |
| 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 | | March 2024 scheduled for review |

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| Back-ups taken of all computer records | Monthly | Clerk | | Real time back up to One drive. Also memory stick back up quarterly. (Last completed March 2025 memory stick) |
| Review back-up process | Annually | Clerk | | March 2025 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 Set date in April. | Council | | Clerk's Appraisal last completed oct 2024, Dog enforcement Officer Jan 2025. Maintenance Jan 2025. Cleaner Oct 2024. To Review contracts at time of appraisal. |
| 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 - Royal & Sun Alliance Insurance Ltd Policy Number: RSAP9218500300 expires Jan 22, 2026, Added to Planner to check in Jan. |

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| Written contracts for work | As new contracts tendered | Clerk/Council | Parish grass cutting tender reviewed at Jan meeting for approval in February prior to sending out for tender. | As new contracts tendered. 2025 March meeting to award a two-year grass cutting contract, 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. Not needed during 2024-2025 |
| 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 online with Cornwall Council. Code of conduct 2021. |

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| Register of members' interests. | Feb agenda item for annual review. Also to complete and update if their circumstances change or as new members are elected/join. | Clerk | All on file with Council | https://www.cornwall.gov.uk/people-and-communities/community-area-partnerships/south-east-cornwall/#tp Review March 2025 |
| 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/Chair | | Reviewed Feb 2024 Clerk circulates training dates/courses when arises through CALC. Training needs of Clerk reviewed during appraisal. To review in May following elections 2025 (added to planner) |
| Policies, procedures, and Codes of Practice | Annually | Council | | March 2024 under review |

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| 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. Reviewed Feb 2025 |
| 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 27 th , 2024 Periodic test and inspection, fire alarm and detection system Feb 2025 Fire extinguishers tested April 2024 |

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

This was reviewed and signed off at the Parish Council meeting held 10/03/2025. Chair

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Clerk