



ST STEPHEN PARISH COUNCIL

Bricket Wood, Chiswell Green and Park Street
The Parish Centre, Station Road, Bricket Wood, St Albans, Herts AL2 3PJ

REPORT TO ST STEPHEN PARISH COUNCIL

Date of Meeting: 16 January 2025

Agenda Item: 2425-091f

Report Subject: Business Risk Assessment 2024/25

1. Background

In order to meet the requirements of the External Audit for 2024/25 the Council have to have carried out a Business Risk Assessment.

3. Business Risk Assessment Document

The Business Risk Assessment document below is an assessment of the risks facing the authority and how it has taken appropriate steps to manage these risks, including the introduction of internal controls and/or external insurance cover where required.

5. Recommendation

It is **RECOMMENDED** that the Council approve the Business Risk Assessment below.

Report produced by:	Sue Hake
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ST STEPHEN PARISH COUNCIL – BUSINESS RISK ASSESSMENT 2024-25

Date: 16 January 2025

Area	Risk	Existing controls, precautions, arrangements, procedures	Risk factor level H / M/ L	What improvements are required or have been made?	Lead
1 Physical assets	Protection of assets	Bi-annual review of asset registers to ensure accuracy for insurance renewal and year end accounts. Value of assets index-linked	L		
		Regular maintenance of physical assets		Establish system to record maintenance of all grounds equipment	MH/AF
		Annual portable appliance tests		Maintenance Person and Grounds Person trained; PAT testing equipment to be calibrated Jan 2025	JU/MB
		Independent annual fire equipment checks and twice-yearly fire alarm checks. Annual security alarm service			JU/AF
		Annual review of risk and insurance cover including material loss/damage /theft Robust insurance providers.			Clerk
		Boundaries of parks and open spaces checked annually and prompt action taken against encroachments.			MH/Clerks
		Regular inspections of Council property including buildings, play/fitness equipment, noticeboards, street furniture, bus shelters, etc.			JU/MH
		Damage deposit retained for functions. Where possible checks carried out between functions.		CCTV installed at Community Centre February 2019 and Parish Centre March 21– checks can be made on-site or remotely	DM
	Security of buildings, equipment etc	Greenwood Park Community Centre: (GWP) Key holder agreement with security contractor. Building and access gates locked by Security contractor. All GWP Community Centre windows and front entrance secured with roller shutters.	L H	Following shutter survey in January 23, New Door shutter installed at GWP CC as H&S	AF/JU

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	<p>GWP Pavilion doors upgraded to high security doors; all windows secured with roller shutters. Public toilets locked Mon – Fri by staff, café owners, Sat & Sun by security. CCTV (SADC) coverage of public toilets, outside of buildings and driveway CCTV (SSPC) installed 2019 covering inside building and approach to main entrance. Registered with Information Commission, necessary signage installed and CCTV policy approved by Council.</p>	L	<p>precaution and annual inspection now in place to identify any faults or repairs on shutters on relevant buildings</p>	DM
	<p>The Parish Centre & Barn: Security alarm; panic button; front door entry controls & key box system for every room. Key holder agreement with security contractor. Council vehicles clearly marked showing ownership and rarely left overnight in parish car park. Compound security low, CCTV installed</p>		<p>Main Gate security continue to be monitored before considering engaging Security contractor to lock access gates.</p>	DM Grounds, Clerk
	<p>Park Street Pavilion secured No problems at present</p>			JU/Grounds
	<p>Security Access Codes</p>		<p>All access codes changed ongoing & reviewed</p>	DM/MH
Maintenance of buildings	<p>Annual site inspection by Buildings Committee. Report fed back to committee for future planning and budget purposes and to inform on-going internal maintenance programme covering all buildings.</p>	L		Cllrs/JU/ Clerks
	<p>Buildings Maintenance Programme reviewed at Buildings Committee Meetings (3 times per year)</p>		<p>Lapsed but re-instated</p>	JU/AF
	<p>Electrical Compliance Certification maintained</p>		<p>Electrical wiring tested in 2020 & remedial works implemented, next test due 2025</p>	JU/AF
	<p>Legionella risk assessments to be completed bi-annually as advised by the company who completed the risk assessment</p>	M	<p>Following the last risk assessment in March 2020 we continue to work through an action plan- tests made ongoing</p>	AF/JU
Maintenance of equipment, assets etc.	<p>Rolling replacement and inspection programme for bus shelters, seats, vehicles and grounds maintenance equipment.</p>	L	<p>Rolling replacement budget reviewed and re-introduced</p>	MH
	<p>Vehicles and grounds maintenance equipment regularly serviced in accordance with required schedule.</p>			MH/Grounds team

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			Annual independent inspection and weekly staff checks of recreation grounds & play areas documented. .			Via SADC/ Grounds team/JU
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2	Finance	Banking	Bulk of funds in high interest accounts.	L	Investment strategy completed and agreed funds to be invested with CCLA	RFO/Clerk
			Funds currently held across 4 banking institutions		Natwest Treasury Management investment term completed and returned to CA – to be invested	Clerk/RFO
			On-line banking –		Access established for newly appointed Administration Officer	Clerk/ RFO/ Finance Cllrs
		Consequential Loss of income	Business interruption insurance cover to be reviewed	H		Clerk
		Loss of cash by theft or dishonesty	Fidelity guarantee insurance cover of one million – reviewed	L	Clerk working with Insurer to look at increasing cover	Cllrs/Clerk
			Money insured against risks with extra cover for money held in the safe should this be required. Only two keys for the cash safe with responsibility restricted to two authorised personnel. Annual review of insurance cover.			Clerks
			Debit/credit cards, direct transfer and cheque payments accepted.			DM/JOB/ Clerks
			Cash payments declined			DM
			Secure cash controls in place for income-generating parish events. A separate ‘money handling’ risk assessment is produced, tailored for each event. All event risk controls, assessments and named Responsible persons approved by Council.		M	Small car boot trial with small sums of cash taken from stall holders by Admin Officer and banked by Bookings Manager
		Financial controls and records	Following receipt of completed venue booking forms. All Income invoices raised through Sage FMS	L	Sage loaded onto office staff PC’s, invoices and credits raised directly into	Clerk/RFO, DM, J’OB, & AF

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					Sage to increase robust audit trail and improve bank reconciliation process	
			Bank account reconciliation by Administrative Officer / Clerk/ RFO			
			Payment schedules and Budget reports taken to Finance Committee & Full Council.			
			Clerk/RFO checks amounts, informs Finance Committee and authorises monthly payroll inputs including expenses claims.	L	Payroll process via independent software-outsourced -changed to DC payroll services Sept 21	Clerk/RFO , DC payroll services/Finance
			Purchase Invoices supported by official order number, payment input entered by Admin Officer and Checked by Clerk or Office colleague		Electronic payments being input by Admin Officer and verified by the Clerk prior to verification & approval by two authorised cllrs	J'OB, Admin Officer/Clerk
			Payment cheques are no longer used		Electronic payments now being implemented that require an approved inputter and authorisation by two nominated councillors. Finance committee members mandated to authorise payments online. No sharing of passwords	Clerk/RFO, Councillor
			Financial Regulations adopted and reviewed annually			Clerk
			Internal and external audits completed.		Internal auditor confirmed for 2024-25	Clerk/RFO/ Council
			Opted to Tax Greenwood Park Community Centre and Pavilion & Park St Pavilion.			
			Non-budgeted expenditure and/or spending of earmarked reserves		Full Council approval required	Clerk
			Regular Debt Management process to be maintained		Report generated at least quarterly and circulated	Clerk/Bookings Mgr/Council
			Ensure adequate level of Reserves are maintained and investment policy adopted		Reserves agreed in addition to earmarked reserves for projects	Clerk/RFO/ Council

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	Comply with Customs and Excise Regulations	Annual de-minimis VAT analysis. VAT claims made within time limits.	L		Clerk/RFO
	Budgeting to underpin the Precept	Budget report to Finance Committee & Full Council.	L		Clerk/ Finance Cmtte/Council
		Precept calculation based on budget report and future projects.	M		Clerk/ Finance Cmtte/Council
		Strategic Plan reviewed but required further review at Committees and update of actions required for future budgeting		Strategic Plan and Actions to be updated to Ensure Funds required for projects are identified and included in the budget	Council/ Clerk/ RFO
		Adequate contingency reserves in case of non-payment of Precept by SADC.		Contingency reserves agreed 2023 to be £400k in addition to Earmarked reserves for future projects, Reserves to be reviewed and agreed annually	RFO/Cllrs
		Earmarked reserves held for priority projects and rolling replacements		Business Plan started and Operational Plan review to be completed with projects confirmed-to monitor rolling replacements.	Council, Clerk/RFO/ Staff
		Precept request submitted on time annually		Confirmed	RFO
	Complying with borrowing regulations	Controls in place and permission sought as required	L	No Loans currently active	

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3	Liability	Proper use of funds granted to local bodies	L		Clerk/JOB
		Third Party, property or individuals	L	Regular meetings held and Action Plan is updated	AF
	Risk Assessments accessible to staff on Shared Drive	Maintenance risk assessments continue to reviewed with assistance from the external H&S advisor if required. Risk assessments being updated and hard copies to be made available to staff		AF/MH	
	Vibration testing of red items annually, Amber & Green bi-annually. Noise testing bi-annually Relevant staff trained via toolbox talk			AF/MH	
	All H&S certificates and documentation held electronically in one place.			AF	
	Health & Safety Policy maintained and reviewed			AF	
	H&S training for staff and available to members	Key staff access to H&S Consultant for advice		AF	
	Health Surveillance carried out for grounds/maintenance staff annually			AF/MH	
	Personal Protective Equipment (PPE) provided to staff where appropriate	PPE Audit to be carried out annually & signed for		AF/Clerk	
	Three members of staff trained in Emergency First Aid at Work.	MH&MB completed three day first aid at work course November 22, AF,DM,JU and JB attended 1 day course		AF	
£10m Public and employers liability insurance. £5m Hirer's Indemnity insurance.		Clerk/ Council			

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		Officials indemnity insurance £500k and libel/slander cover £250k. Personal accident cover for Cllrs/employees		
		Vehicles adequately insured.	L	Annual driving licenses check to be scheduled MH/Clerk
		Defibrillators installed at each public building.		Staff qualified in EFAW training including defibrillator. DM, & JU completed, MH & MB completed First aid at work 3 day training,. Staff/AF
		Fire Alarms at Greenwood Park Community Centre and Parish Centre serviced twice yearly		JU
		Safety inspections of play equipment, assets and village signs.		Grounds/ Maintenance staff
		Bus shelters insured and competent contractors used to carry out repairs on the highway.		MH completes visual checks monthly MH
		Contractor's complete Pre-Qualification assessment and on-site controls monitored.		
		Public events organised by another body are required to provide PLI certificates, risk assessments, child protection policies and any other relevant certification		Events Working Party / Admin Officer
		Bouncy castles/inflatables permitted only in accordance with Council's Bouncy Castle Policy		Council insurance does not provide indemnity cover for passenger carrying amusement devices or inflatable devices/bouncy castles. DM
		Public events organised by Council - insurers notified, risk assessments covering activities at the event, named and appointed Responsible Persons, volunteers work under the direction of the Council, follow Policy and are led by competent person/s, qualified first aiders in attendance, police and fire brigade notified.		Remembrance Day, Armed Forces Day, Summer Fayre, Christmas Market held in 2024.
		St Albans Safety Advisory Group notified of council's public events and advice heeded.		Remembrance Day, Armed Forces Day, Coronation celebration, Christmas Market Events held 2024.

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4 Employer Liability	Comply with Employment Law	All staff have written contracts	Low		Clerk
		Staff policies in place and reviewed		New staff handbook supplied by HR support - review & link to relevant PC policies where req	Clerk
		Professional HR Advice contracted to James Corregan at Council HR Governance Support.			Clerk
		Contracted professional external H&S Advisor is Team Safety Services			AF
		Membership of the National Association of Local Councils, the Herts. Association of Parish & Town Councils & Society of Local Council Clerks provide access to professional advice and guidance			
	Comply with Inland Revenue	Advice sought from Inland Revenue as required.	Low		
		Real Time PAYE implemented			Payroll Services
		Use of external payroll provider (DC payroll services)			
	Safety of staff and visitors	H&S advice & guidance obtained as part of H&S contract. Door entry system fitted at Greenwood Park Community Centre and Parish Centre	Low		AF DM
		Panic buttons at both GPCC and Parish Office			
		CCTV Installed at Greenwood Park Community Centre and at Parish Centre Barn & compound		Internal CCTV GWP CC & external reinstalled by St Albans DC 2019, External CCTV at PC	DM Clerk
		Lone working and home working		Processes & Policy to be reviewed to incorporate home working where necessary	Clerk
		Mental Health & Wellbeing-Ensure Staff workload is monitored & adequate resources available for projects/tasks completion.		HR committee to liaise with staff individuals to aid monitoring of workload & have awareness of work pressures.	HR
		Intermittent risk assessment of premises including continued controls for minimising spread of contagious germs for Mental Health & Wellbeing of staff and hirers		As per H&S policy.	DM/ AF/ Clerk/JO B

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		A1 Key holder service for late night alarm call-outs at Greenwood Park Com Centre, Parish Centre and the Barn		Keyholders updated	
		Allocated staff parking close to premises. Contractors assessed and monitored.			
5	Legal Liability	Ensuring activities are within legal powers	Low	Assistant Clerk will work towards completing CilCA in 2024/25.	AF
		Qualified Clerk with CiLCA certificate.			
		Member of the National Association of Parish Councils, the Herts. Association of Parish & Town Councils and the Society of Local Council Clerks.			
		Local Council Award		NB, This lapsed and Aiming to work towards Local Council Award Scheme quality level- to update policies when staffing permits & complete updated Business Plan	Office staff, Council
		Parish website		Website established to legally comply to the 2018 regulations that came into force Sept 2020. To enable shared access to Councillors to retrieve sensitive documents being shared	Office staff/
	Reporting via the minutes	Minutes approved at following meeting. Full Council receives and notes all minutes.	Low		Clerk/AF
		Minutes and agendas available to public on Parish Council website.			Clerk/ AF
		Main Council agendas posted on all parish notice boards.			Clerk
		Committee agendas posted on noticeboards at Parish Centre and Greenwood Park Community Centre.			Clerk/ AF
		Public informed of news-worthy items through press releases in local media, Greenwood Park Facebook page & on website			Clerk, DM,AF, Cllr H
	Document control	Public documents available on parish website.	Low		Clerks
		Data held and used in accordance with General Data Protection Regulations. Reviewed by Council annually.		Review GDPR arrangements when admin resources permit	AF

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		Legal documents stored in secure room			
		Deeds & lease agreements stored in fire proof safe.		To establish electronic copies when able	Office
		All council-owned land registered with Land Registry.			
		Old minute books, archived with the County Council			
Area	Risk	Existing controls, precautions, arrangements, procedures	Risk factor level High Medium Low	What improvements are required or have been made?	Lead
6 Councillor Propriety	Register of Interests, gifts & hospitality	Register of interests complete, reviewed annually or as necessary, and accessible on Parish website. Original documents held by Parish with copy to the Monitoring Officer at District Council. Register of Interests published on both Parish and District Council websites.	Low	Register of interests to be reviewed and updates requested	Clerks office
		Declaration of Interests an agenda item at every meeting. Members declare interests at meeting.			Clerks
		Code of Conduct adopted by all Councillors at least annually.			
		Register of gifts and hospitality received by Councillors and Staff maintained.			
7 Business Continuity	Unable to provide services to the community	IT contract by managed support service ensures back up of files off site and the restoration of systems following any failures	Low		
		Business Continuity Plan in place to inform staff of duties following any major disruption of services		Update and communicate amongst staff the Business Continuity Plan	Clerk/ AF
	Phone System diverts	New phone System installed that diverts calls from office buildings to office employees personal mobile phones when home or office working to ensure continuity. Hertscom or staff to turn off when employees on leave	Low	Phone system updated for phone divert to be managed internally and also divert between premises	Clerk/ AF