

Area	Risk	Level (Low, Medium, High)	Control
Assets	Protection of physical assets - Buildings	M	Buildings insured. Value increased annually by RPI. Regular visual Inspection of Public Conveniences recorded in log book.
	Security of buildings	M	For Public toilets: Automatic door locking system and prominent lightning.
	Maintenance of buildings	L	For Public Toilets: Regular review of condition. Compliance with electrical safety inspection and previous safety inspections. Periodic updating of furnishings.
	Other property and land	L	Visual check monthly and annual review.
Finances	Banking	L	All money held in the bank in no-risk accounts. Double signatory check book. Monthly timely reporting and agreement of payments. Sight of invoices by signatories.
	Risk of cash through dishonesty or theft	L	No cash. Refunds only made with sight of receipt. No cheques signed by recipient.
	Risk of consequential loss of income (Business Interruption)	M	Important documents back up on portable hard drive stored in separate building to files/computer. When completed cloud storage of computer held files.
	Financial controls and records	L	Quarterly reconciliation, with expenditure to budget, prepared by the Clerk and reported to Council. Independent professional internal audit. Best practice publication of accounting information on website as well as Annual Return (which is posted in Noticeboard as well)
	Complying with VAT regulations	L	Use helpline where necessary and internal auditor. Internal Auditor to verify. Membership of regional professional bodies (NALC, KALC, SLCC) so Clerk/Councillor to attend financial update seminars and to seek advice.
	Sound budgeting to underlie annual precept	L	Council to receive detailed budget in the late autumn. Precept to be derived from this. Expenditure against

			budget reported to council once a year.
	Complying with loan requirements and borrowing requirements		Loan payments are by direct debit. Review current account for sufficient funds for financial running of council
Liability	Risk to third parties	M	Insurance in place. Open spaces checked regularly. Public Toilets: Inspected daily but for Sunday. Written records kept.
	Public Request for Information	L	Check F.O.I and data handling requirement before each request. Free subscription to Information Commissioners Office newsletter. View IFC tutorials.
Employer Liability	Comply with employment law	M	Membership of regional professional bodies for advice and training.
	Comply with Pensions Regulator	L	Monthly consideration of payroll with regard to govt. threshold for auto-enrolment. Consult with Pensions Regulator.
	Comply with HMRC requirements	L	Employ payroll provider and also membership of regional professional bodies for advice. Consult with HMRC
	Health and Safety	M	Risk assessment of employees' job reviewed annually. Any required training to be provided. Insurance cover provided.
	Volunteers	L	Risk Assessment carried out and held on file and insurance in place.
	Proper document control	L	Leases and legal documents in clerk's room/ council archives in Maidstone. Copies in Clerk's Office. Ownership of Land and buildings is registered with Land Registry. Other data storage to comply with Data Protection Act.
Council Members			
	Persons and actions	L	Insurance covered through Officers' Indemnity, Libel and Slander cover and when working as volunteers
	Register of interest and gifts and hospitality	L	Register of interest is present at each council meeting. Annual reminder to review these at the annual general meeting of the council.