

“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council.”

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the employer to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. Making sure that all employees are made aware of the results of the risk assessment.

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed:

- Identify the areas to be reviewed.
- Identify what the risk may be.
- Evaluate the management and control of the risk and record all findings.
- Review, assess and revise if required.

(1) Subject	(2) Risk(s) Identified	(3) H/M/L	(4) Management/Control of Risk	(5) Review/Assess/Revise
MANAGEMENT				
Business Continuity	Risk of Council not being able to continue its business due to unexpected circumstances	Low	Necessary paper records are retained in accordance with the Council's Retention Policy as well as on the Parish Council's website. The Clerk makes regular back-ups of files to an external hard drive. In the event of the Clerk being indisposed a locum will be arranged. Alternative meeting rooms are available in the village.	Existing procedures to be reviewed.
Meeting Location	Adequacy Health & Safety	Low Low	Meetings are held in the Village Hall. All the premises and facilities are considered to be adequate for the Clerk, Councillors and any Public who attend from a health, safety and comfort aspect. The venue is insured, and risk assessed.	Existing location adequate
Council Records/Documents	Loss through theft, fire, damage	Low	Necessary paper records are retained in accordance with the Council's Retention Policy as well as on the	Damage or theft is unlikely and so provision adequate.

			<p>Parish Council's website.</p> <p>The Clerk makes regular back-ups of files to an external hard drive.</p> <p>Papers both current and archived will be stored securely at Clerk's home.</p> <p>The Clerk's home office is a private dedicated room and appropriate insurance arranged.</p> <p>Council will take every opportunity to move where possible to paperless/digital to reduce risk</p>	
Computer Records/Documents	Loss through damage, fire, corruption of computer	Med	<p>The Parish Council's electronic records are stored on the clerk's computer.</p> <p>Back-ups of the files are taken at monthly intervals on an external hard drive.</p> <p>Norton 360 installed on Clerk's computer and updated annually. Norton Utilities Installed.</p> <p>The most recent and up to date policies, finances and documents are on website and can be accessed by all Councillors</p>	Existing procedure adequate
Data Protection GDPR	<p>Policy</p> <p>Provision</p> <p>Breach of regulations</p>	<p>Low</p> <p>Low</p> <p>Low</p>	<p>Data Protection requirements stated in Councils standing orders. GDPR Policy adopted and available on website.</p> <p>Ensure that employees receive specific training. DPO appointed.</p> <p>Clerk to ensure all regulations dealt with as per General Data Regulations policy.</p> <p>Information Audit in place and reviewed annually.</p>	<p>Existing procedure adequate</p> <p>Provide training where necessary.</p>
Legal Powers	Illegal or unlawful activity or payments	Low	<p>All activity and payments within the powers of the Parish Council to be resolved and minuted at full Parish Council meetings.</p> <p>All Councillors aware of their legal powers and duties.</p>	<p>All activities and payments minuted.</p> <p>Included as part of Induction training. Councillors to be advised by Clerk at meetings.</p>
Employees (Clerk)	<p>Loss of Key Personnel</p> <p>Fraud by Staff</p> <p>Unlawful action taken by staff</p> <p>Breach of Health & Safety</p>	<p>Med</p> <p>Low</p> <p>Low</p> <p>Med</p>	<p>Proactive management to ensure that employees are well motivated and respected.</p> <p>Contingency arrangements and funding in place to provide adequate cover in the event of employee absence.</p> <p>Policies are in place to address staff grievances.</p>	<p>Existing procedure adequate</p> <p>Chair to maintain regular contact</p> <p>The Clerk receives an annual appraisal and mid-point</p>

			<p>All appropriate employees of the Council shall be included in a suitable fidelity guarantee insurance in accordance with financial regulations.</p> <p>All employees are made aware of their responsibilities for health and safety through their contract and training provided as required.</p> <p>The Clerk will be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role.</p> <p>Regular contact with Chair.</p>	review carried about by the HR Subgroup.
General Data Protection Regulations (GDPR)	Breach of GDPR regulations	Low	<p>All Councillors to be made aware of GDPR through induction training.</p> <p>Clerk to ensure that the Council complies with the GDPR Policy. Audit control policies are in place and reviewed annually.</p>	Existing procedure adequate
FINANCE				
Precept	Adequacy of precept	Low	<p>Sound budgeting to underlie annual precept. The Parish Council receives a quarterly budget update and detailed budgets in January of each year. The precept is an Agenda item at the Jan meeting and is approved at the Jan meeting. The Clerk informs the Council when monies are received (approx Apr). Borough Council would follow up unsubmitted precept requirement.</p>	Existing procedure adequate
	Requirements not submitted to Borough Council	Low		
	Amount not received from Borough Council	Low		
Budget	Not set	Low	<p>This is an Agenda Item at the January meeting. The budget is approved by the Council and the precept requirement submitted by the 31st January each year.</p>	Existing procedure adequate
Insurance	<p>Inadequate Cover</p> <p>Expensive Policy</p> <p>Lack of Compliance</p>	<p>Low</p> <p>Low</p> <p>Low</p> <p>Low</p>	<p>An annual review is undertaken of all insurance arrangements in place.</p> <p>Employers Liability, Public Liability and Fidelity Guarantee are a statutory requirement</p> <p>Ensure that the Asset Register is up to date.</p>	<p>Existing procedure</p> <p>Adequate</p> <p>Review provisions and compliance annually</p>
Banking	<p>Inadequate checks</p> <p>Bank Mistakes</p> <p>Loss/Charges</p>	<p>Low</p> <p>Low</p> <p>Low</p>	<p>The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. The Clerk reconciles the</p>	<p>Existing procedures</p> <p>Adequate Review Financial Regulations as necessary</p>

	Internet Hacking FSCS limits exceeded	Med	bank accounts once a month when the statements are received. Errors communicated to the bank immediately. Internet Banking procedure established requiring two signatories for every transaction. Anti-virus software on Clerk's and every signatories computer. FSCS covers deposits to £85k. If bank accounts exceed this amount the Clerk would authorise a transfer to an additional account.	Monitor Bank Statements Bank signatories are reviewed annually.
Cash	Loss through theft or dishonesty	Low	The Council has no petty cash or float. Any cash received by the clerk, is fully receipted and then paid directly on a monthly basis into bank account.	Existing procedures adequate
Invoices	Goods not supplied but billed Incorrect Invoicing Errors in authorisation Unpaid Invoices	Low Low Low Low	The Council has financial regulations that set out the requirements. Invoices are only submitted for approval once the Clerk or Councillor has inspected the goods/services received. Cheques when used are presented to the signatories with the relevant invoices, once checked as correct by the Clerk. Scanned invoices are sent to signatories for online payments. A schedule of payments is produced for approval at each Council meeting and minuted accordingly.	Existing procedures Adequate Review the financial regulations when necessary.
Financial controls and records	Inadequate checks Financial irregularities	Low Low	The Council has Financial Regulations which set out the requirements. Monthly reconciliation prepared by RFO and approved by the Parish Council. Internet banking permitted, two signatories are required for all payments. Internal and external audit annually. Any financial obligation must be approved and clearly minuted before any commitment. All payments must be approved and clearly minuted. Any s137 payments must be recorded at time of approval The Clerk receives training to ensure knowledge is up to date.	Existing procedures adequate Review the Financial regulations when necessary.
Reporting and Auditing	Information	Low	A monitoring statement will be produced monthly.	Existing communication

	Communication Compliance	Low	This will include bank reconciliation and a breakdown of receipts and payments. Council should regularly audit internally.	procedures adequate
Grants and support – payable	Power to pay Authorisation of the Council to pay	Low	All such expenditure goes through the required process of approval, minuted and listed accordingly if a payment is made using the S137 power.	Existing procedures adequate. Parish Councillors request S137 rules if required.
Grants – receivable	Incorrect amount received or paid	Low	The Parish Council does not regularly receive grants. Grants received are paid via online banking and recorded in the electronic accounts system. One off grants would come with terms and conditions to be satisfied	Procedure would need to be formed, if required
Charges – rentals receivable	Receipt of rent	Low	Allotment Rent – rents are managed and collected by allotment association annually. Rents are banked via BACS, and the Council notified of the receipt. Allotment holders invoiced in April each year.	Existing procedures will be adequate.
	Insurance implication	Med	The allotment association arranges their own insurance and provides a copy to the Parish Council each year.	Ensure payment and copy of insurance is received.
Best Value Accountability	Work awarded incorrectly Overspend on services	Low Low	As per Financial regulations, to seek, if possible, more than one quotation for any substantial work required to be undertaken. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council.	Existing procedure adequate. Review the financial regulations when necessary.
Salaries and associated costs	Salary paid incorrectly	Low	The Parish Council authorises the appointment of all employees. Salary slips are produced monthly by the Clerk together with a schedule of payments to HMRC. These are inspected at council meetings and signed off. The Clerk keeps a record of hours worked and has a contract of employment and job description. Salary is based according to national pay scales advised by SLCC and NALC. Salary is paid monthly by BACS.	Existing appointment and payment system adequate
	Wrong hours/rate paid	Low		
	Wrong deductions of tax	Low		
	Unpaid tax contributions to the Inland revenue	Low		

Staff (Clerk)	<p>Loss of clerk</p> <p>Fraud</p> <p>Actions undertaken</p> <p>Salary paid incorrectly</p>	<p>Med</p> <p>Low</p> <p>Low</p> <p>Low</p>	<p>A contingency fund should be established to enable training for the CILCA qualification in the event of the clerk resigning.</p> <p>The requirements of Fidelity Guarantee insurance must be adhered to</p> <p>Clerk should be provided with relevant training, reference books, access to assistance and legal advice</p> <p>Great Massingham Parish Council has been appointed to undertake payment of clerks monthly salary</p>	<p>Existing procedures adequate</p> <p>Include in financial statement when setting precept</p> <p>Monitor working conditions</p> <p>Clerk receives both a mid-pint review and annual appraisal.</p>
Councillor allowances/expenses	Councillors over-paid	Low	<p>No allowance has been allocated to Parish Councillors.</p> <p>Any expenses are claimed by presenting the relevant receipt to the Council for approval.</p> <p>Expenses are monitored to ensure the budget is not exceeded and expenditure reported monthly to the Council.</p>	Existing procedures adequate
Election costs	Unexpected election cost	Low	<p>Risk is higher in an election year. There are no measures, which can be adopted to minimise risk of having a contested election.</p> <p>Sufficient monies in reserves are budgeted to be available should the need arise.</p>	Include in financial statement when setting precept
VAT	Failure to reclaim	Low	<p>VAT claim is submitted a minimum of once a year.</p> <p>VAT is shown in the Cashbook.</p>	Existing procedures adequate
Annual Return	<p>Not submitted within time limits</p> <p>Not published in compliance with regulation</p>	Low	<p>Year end accounts are approved by the Council and then submitted to the Internal Auditor.</p> <p>Annual return is completed and signed by the Council, submitted to the Internal Auditor for completion and signing, then checked and sent on to the External Auditor within time limit.</p> <p>Dates for deadline are stated by auditor.</p> <p>Accounts are published as stated on auditor notices.</p>	Existing procedures adequate
ASSETS				
Infrastructure Assets	Protection of physical assets	Low	<p>All assets insured and reviewed annually and the Asset Register updated combined with a review of the adequacy of insurance levels. All assets maintained on an ad hoc basis and reviewed</p>	Existing procedures adequate

			annually.	
Street furniture and play equipment	Theft/Loss, damage to play equipment, benches, etc Maintenance of all Assets	Low	Street furniture inspected periodically and maintained on an ad hoc basis. An asset register is kept up to date and insurance is held at the appropriate level for all items. Annual Play Area Inspection carried out by registered play inspection company. Visual inspections of play equipment are carried out weekly and any concerns reported to the Clerk/monthly Pc meeting.	Existing procedures adequate
Maintenance	Poor performance of assets or amenities. Risk to third parties	Low Low	All assets owned by the Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the procedures agreed by the Council.	Existing procedure adequate. Ensure timely inspections carried out.
Parish Land	Village Greens, Play Area, Allotment Site	Low	The Council is responsible for their upkeep and safety together with any furniture and fittings placed on them by the Council.	Ensure that all areas are kept in a fit state for public use; that contractors working on these areas on Council business are properly insured; ensure that the Council's liability insurances are adequate. The Council to conduct an annual inspection of the areas and record its findings. Insurance to cover damage to property.
SAM2 Speed Signs	Theft/Loss/Damage Roadside Accident Lifting Heavy equipment	Low Med Med	Covered under Insurance Policy Signs secured to post with padlocks to which one person has access Contingency in budget to cover expenses incurred. Risk Assessment and training for use of SAM2 provided by Westcotec Ltd on purchase. Public Liability Insurance/Asset Insurance	Existing procedures adequate
Office equipment	Loss	Low	No risk, equipment provided by clerk	Existing procedures adequate

LIABILITY				
Legal powers	Illegal activity or payments Working Parties taking decisions	Low Low	All activity and payments made within the powers of the Parish Council to be resolved and clearly minuted. Ensure that Working Parties understand that only the Parish Council can make decisions.	Existing procedures adequate
Minutes/Agendas/Statutory documents	Accuracy and Legality Non compliance with statutory requirements	Low Low	Minutes and agendas are produced in the prescribed manner by the Clerk and adhered to legal requirements. Minutes are approved and signed at next meeting. Minutes and agendas are displayed according to legal requirements on notice board and PC website. Business conducted at Council meetings should be managed by the Chairman and advised by the Clerk.	Existing procedures adequate Undertake adequate training Members to adhere to Code of Conduct
Employer Liability	Comply with Employment Law Comply with HMRC requirements	Low Low	Membership of various and regional bodies. Regular advice from HMRC. PAYE completed monthly and at year-end. Internal and external auditor carries out annual checks.	Existing procedures adequate
Public Liability	Risk to third party, property or individuals	Low	Insurance is in place. Risk assessment of any individual event undertaken.	Existing procedures adequate
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	Low Low Low	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves minutes at monthly meetings. Retention of document policy in place.	Existing procedures adequate
Contractors	Public Accident	Low/Med	Council must ensure that contractors undertaking work on behalf of the Council hold the relevant Public Liability insurance.	Council to review when awarding contracts for work.
COUNCILLORS PROPRIETY				
Members Interests	Conflict of interest not declared Register of Members Interests	Med Med	Councillors have a duty to declare any interest at the start of the meeting, reminder on the agenda. However, it is not the responsibility of members or the Clerk to cajole the member with the potential interest to actually declare one. It is the sole	Existing procedures adequate Members to take responsibility to update their register

			responsibility of the Councillor concerned. Register of Members Interests form to be reviewed regularly by Councillors.	Check understanding of requirements as new councillors in place.
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ITEM	FREQUENCY
Parish Council Insurance including Public and Employers Liability Personal Accident	Annually
Asset Inspection	Annually
Financial Matters Banking Arrangements Insurance Providers VAT Return completed Precept Requested Payment Approval Bank Reconciliation Clerk's Salary reviewed/documented Internal Audit External Audit Internal Check of financial procedures	Annually Annually Annually Annually Monthly Monthly Annually Annually Annually Annually
Members Responsibilities Code of Conduct adopted Register of Interests completed & updates Declarations of Interests minuted	Ongoing Ongoing Ongoing
Employers Responsibilities Contract of Employment in place Written arrangements with contractors	Annually Ongoing

The information above was agreed at the Parish Council meeting held on 16th June 2025