

Strategic & Operational Annual Risk Assessment 2024-25 grouped into specific areas of:

Employee Liability

Finance

Assets

Public Liability

Legal Liability and Councillors Liability, taking into account H&S issues.

ACTIVITY	POTENTIAL HAZARD	SEVERITY 1-5	LIKELIHOOD 1-5	RISK SCORE	CONTROL MEASURES
Employee Liability: Clerk unable to attend meeting due to sickness; holidays etc.	No deputy	2	1	2	Clerk/ Chairman to network and obtain cover from locum parish clerk pool as an interim measure. Insurance provides financial cover for sickness/injury of key person (i.e. clerk). Business Continuity Plan reviewed annually in November. Covid-19: clerk works from home, and NALC guidance is that staff can attend meetings remotely if needed (but councillors must attend in person).
Employer Liability: Clerk trips or is injured in home office.	Injury, possible claim on the Council	2	1	2	Clerk completed relevant Health & Safety part of CiLCA qualification. Clerk's office is a self-contained office space. Home office self-assessment has been completed by clerk. Insurance covers injury of key person.
Finance: Insufficient funds	Unable to pay creditors/employee or fulfil commitments to local projects	2	1	2	Council Budget/ Precept set annually, and budget monitored throughout the year. Also bank reconciliation closely checked by a councillor at each meeting. Accounts internally and externally audited. Unity Trust bank account covered under FSCS for funds up to £85,000. Separate

					savings account set up with Nationwide to spread risk when funds exceed £85k limit. General Reserves policy adopted to also reduce this risk.
No access to funds	Unable to pay creditors	2	1	2	Clerk can submit online payments to be authorised by 2 out of 4 bank signatories on Unity Trust bank account. Online payments reduce risk of cheques going missing in post, or not being cashed by creditors. Online process for transferring funds from new Nationwide Savings account to PC current account if needed.
Over funded	Poor use of public money, precept and accounts called in for detailed audit	2	1	2	Budget/Precept agreed annually; Reserve balances approved by external auditors and accepted. Actual performance /Budget (incl. general reserves) monitored quarterly. General Reserve policy adopted to also reduce this risk. Where funds remain unspent for long periods of time earmarked reserves are reviewed and funds reallocated as needed.
Finance: Misappropriation of funds	Loss of public monies.	3	1	3	Clerk can only set up (not approve) payments online; all payments require 2 councillor signatories to authorise. All payments and bank statements scrutinized by council at each meeting. No petty cash exists. Income received directly by Council, mostly electronically. Receipts and payments and bank reconciliation reports presented at each meeting, budget monitoring reports presented quarterly and are closely monitored by councillors. Accounts both internally and externally audited. Insurance cover for Employee Dishonesty (includes councillors) up to £250,000. Cover more than adequate (formula = average monthly bank balance + ½ precept).
Borrowing	Non-compliance with Borrowing Regs	2	0	0	No borrowing at present.

Reliance on Internal Audit	Lack of effectiveness & independence	2	1	2	Council considers effectiveness of internal audit based on report, audit coverage & external audit report. Every 3 to 4 years confirms IA independence and tests market for VFM.
Assets: Maintenance of assets: Streetlights; Street furniture; Memorials.	Insurance claims	3	3	9	Council assets to be at least annually inspected by councillors & contractors (last inspected in April 2022). Ongoing insurance claim for damage to Stone Cross in April 2022, PC could not have prevented collision. Additional insurance may be needed during period of repair (awaiting response from insurers). Streetlight maintenance contractor appointed Sept 2020, annual structural survey completed March 2022, and repairs/replacements now completed.
Parish Council assets: Street Furniture & War Memorial. Street Lighting	Loss of public assets	3	2	6	Covered by insurance and regularly safe-guarded through regular maintenance by contractor and councillor inspections; however many located on busy road B3497. Asset register updated at least annually, clerk ensures that insurance cover is sufficient to cover any loss. Streetlights surveyed March 2022 and repairs completed.
Public Liability: Public incurring accident on Council owned property or on Council maintained grounds.	Insurance Claims	4	2	8	Council H&S policy reviewed annually, clerk attended Risk assessment training Nov 2020. Contractors used to repair/install street furniture have adequate public liability insurance and receive appropriate instruction. Insurance cover; assets independently checked by cllrs. PC are only custodian trustees of village halls so H&S inspections and insurance arranged annually by VH Management Committee. PC has contract with SC Outdoor Partnership Team (until Mar 2025) for management of the Cliffe which includes regular H&S checks. Risk assessments conducted as needed for specific council activities and events (incl. those involving volunteers). Arboretum benches have been recently added to asset

					register but need to be checked by Cllrs for safety and general condition. Photos have been sent in meantime.
Public Liability Christmas Tree Decorations/ Hanging baskets	Injury on installation; public liability cover	3	1	3	Council H&S policy reviewed annually in Nov. H&S measures are strictly adhered to when the tree, lights and baskets are erected and dismantled by contractor. Contractor responsible for risk assessment.
Employer's Liability	Non-compliance with PAYE & HMRC	2	1	2	Inland Revenue provides regular advice & recommended PAYE software is used. Clerk attends HMRC webinars. PAYE schedules checked by signatories as part of monthly payments approvals.
	Non-compliance with Employment Law resulting in claim	2	1	2	NALC Contract of Employment in place and access to legal advice via SALC, SLCC, and ALCC. Pension Regulator requirements last met 2020 (re-declaration diarised for 2023). Equal Opportunities Policy is reviewed annually in November.
Councillors Liability	Legal action re. defamation; loss of integrity Bribery	2	2	4	Councillors governed by new LGA Model Code of Conduct. Cllrs (and clerk) have received training from SC and clerk advises Cllrs on queries. Councillors protected via insurance. Members Register of Interests lodged with SC Monitoring Officer. Members' Gifts & Hospitality register kept by Clerk.
Council Liability	Ensuring council activities are within legal framework	3	1	3	Council complies with Standing Orders & Financial Regulations (both reviewed annually in May). Clerk is CiLCA qualified, and receives legal advice from SALC, NALC, SLCC etc. Council operates within this framework. All council policies reviewed annually (unless otherwise stated).
Legal Liability: Loss of Council records	Loss of prime Council records:	3	3	9	Storage of records in private building i.e., Clerk's home. Smoke detector alarms installed. Clerk takes reasonable

	<p>Hard copy – due to fire/burglary.</p> <p>Electronic – due to computer failure.</p>				<p>measures to back up key Council accounting and meeting minutes & data to One Drive.</p> <p>Some older email folders have been lost recently due to a server issue. Clerk is liaising with email provider about recovery but it appears these may be lost permanently. Clerk is moving over all remaining emails from current email account to new Besthost account and is researching backups.</p> <p>General record management policy in place and reviewed every 2 years. Business Continuity Plan reviewed annually in Nov.</p>
<p>Legal Liability: Business Continuity</p>	<p>Loss of parish office</p>	3	1	3	<p>Business Continuity Plan reviewed annually in Nov. Should the Clerk’s home office be destroyed, an alternative accommodation would be made available by the council i.e. Victoria Room/Village Hall and key records accessed.</p> <p>Emergency envelopes to be prepared for chair and vice chair.</p>
<p>Legal Liability: Adherence to Transparency Act</p>	<p>Loss of public access to records enabling public scrutiny</p>	2	2	4	<p>Website routinely updated by Clerk in accordance with Transparency requirements. Key documentation circulated in e-newsletters and posted on notice boards. Clerk has drafted letter to go to former councillors to ask for historic Council records to be returned if they have been kept.</p>
<p>Legal Liability: Adherence to GDPR</p>	<p>Possibility of data breach</p>	3	2	6	<p>SALC Training received by Clerk and in the process of meeting GDPR basic requirements.</p> <p>The data audit will be continued by the Clerk in Jan 2023, necessary Data Protection policies (including data breach) have been introduced. Data audits should be undertaken at least annually. Training required by councillors; email protocol still not fully implemented.</p>

NOTE: Should the Parish Council hold a significant public event an individual event risk assessment will be carried out, as required by our insurers.

Similarly, specific training arranged for any volunteers carrying out work on the council's behalf.

Key to	Impact/Effect	Probability
Ratings: 1	Little impact	Seldom occurs
2	Minimal impact	Possible to occur
3	Medium impact	Likely to occur
4	Major impact	Almost certain to occur
5	Very serious impact	Certain to occur