

## Threapwood Parish Council Risk Assessment ADOPTED JULY 2025

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.

### *Annual Review*

<b>FINANCE AND MANAGEMENT</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>H / M / L</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Business continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	L	All files and recent records are kept by the Clerk. All minutes and Parish Council documents are up loaded to the Parish Council website which provides resilience.	Existing procedures adequate.
Precept	Adequacy of precept Requirements not submitted to CWaC Loss of Parish Grant from CWaC	L L L	The Council reviews the Precept requirement annually at the January meeting and reviews the presented budget update information, including actual position and projected position to year end and estimated figures for the next financial year. With this information, the Council agrees the precept amount to be requested from CWaC. This figure is submitted by the Clerk in writing to CWaC. The Clerk informs Council when the monies are received (approx April time). The Council needs also to have adequate reserves to deal with an emergency, this is considered when setting the precept request.	Existing procedure adequate.
Financial records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations that set out requirements and expectations. The Council has appointed an independent internal audit to review processes.	Existing procedure adequate. Review the Financial Regulations when necessary.
Bank and banking	Inadequate checks Bank mistakes Loss Charges	L L L L	The Council has Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts. The bank may make occasional errors in processing cheques which are discovered when the Clerk reconciles the bank accounts and when the statements arrive. The Clerk reviews the Council's banking arrangements regularly. Accounts are reviewed annually by a Councillor that is a non-bank signatory.	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements monthly.

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<b>FINANCE AND MANAGEMENT (continued)</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>H / M / L</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
<b>Payments</b>	Loss through theft or dishonesty	L	The Council has Financial Regulations that set out the requirements. The Council's insurance policy has a Fidelity Guarantee. Finance is a standing item on Council agenda including reports and access to bank statements Accounts are reviewed by a Councillor that is a non-signatory.	Existing procedure adequate. Review the Financial Regulations when necessary. Ensure Fidelity Insurance is adequate.
Direct costs Overhead expenses Debts	Goods not supplied but billed Incorrect invoicing Cheque payable incorrect Unpaid invoices	L L L L	The Council has Financial Regulations that set out the requirements. At each Council meeting, the list of invoices awaiting approval is approved. Unpaid invoices to the Council are pursued, and progress reported to Council. The Parish Council does not have any lease or rental agreements.	Existing procedure adequate. Review the Financial Regulations when necessary.
Grants and support - payable	Power to pay Authorisation of Council to pay	L	All such expenditure goes through the required Council process of approval, and is minuted. Limits are set in the Financial Regulations.	Existing procedure adequate.
Best value Accountability	Work awarded incorrectly Overspend on services	L M	As per Financial Regulations, normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender and report to the Council.	Existing procedure adequate. Review Financial Regulations regularly.
Salaries and assoc. Costs	Salary paid incorrectly Wrong deductions of NI or Tax Unpaid Tax & NI contributions to HMRC	L L L	The Parish Council authorises the appointment of all employees at Council meetings. Salary rates are assessed annually by the Council and based on agreed published by NALC.	Existing system generally adequate. Clerk required to prove that Tax and NI have been paid
Election costs	Risk of an election cost	L/M	The risk is higher in an election year. There are no measures which can be adopted to minimise the risk of having an election as this is a legal requirement democratic process. Sufficient reserves in place to cover this.	Existing procedure adequate.
VAT	Re-claiming/charging	L	The Council has Financial Regulations that set out the requirements.	Existing procedure adequate
Annual return	Submit within time limits	L	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 the time limit. Regular reports to Council on timescales and requirements. Documents posted on the village noticeboard and the Parish Council web site	Existing procedures adequate.

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<b>FINANCIAL AND MANAGEMENT (continued)</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>H / M / L</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Legal powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings. Annual reconciliation of accounts by a non-signatory Councillor.	All activities and payments recorded and minuted.
Council records - paper	Loss through: theft fire damage	L M L	The Parish Council records are stored at the home of the Clerk. Records include historical correspondence, minute books and copies, documents for ownership of property, records such as personnel, insurance, salaries etc. Old records are archived at CWaC archives.	Damage (apart from fire) and theft is unlikely and so provide adequately. Key records are uploaded to the web page which is backed up.
Council records - electronic	Loss through: Theft, fire, damage Corruption of computer	L M	The Parish Council's electronic records are stored on the Clerk's computer. And are regularly backed up onto a hard drive and memory stick. Key records are backed up onto the Parish Council web site	Existing procedure adequate. Examine the use of memory Sticks used to backup electronic files which are then kept by nominated members
Insurance	Adequacy Compliance Fidelity Guarantee	L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually or within policy if multi-year).
Data protection	Policy Provision	L	The Council is not registered with the Data Protection Agency as does not hold information that requires it to be done so.	The Council review on an annual basis if required to register with the Data Protection Agency.

<b>ASSETS</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>H / M / L</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Noticeboards	Risk/damage/injury to third parties Roadside safety	L  L	The Council has one notice board sited in the village. The notice board is inspected regularly by the Council - any repairs/maintenance requirements brought to the attention of the Parish Council. The key is held by the a number of Councillors.	Existing procedure adequate.

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<b>LIABILITY</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>H / M / L</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council are to be resolved and clearly minuted.	Existing procedure adequate.
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agenda are produced with the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings managed by the Chair.	Existing procedure adequate. Guidance/training to Chair should be given (if required). Members to adhere to Code of Conduct.
Public Liability	Risk of third party, property or individuals	M	Insurance is in place.	Existing procedures adequate.
Employer Liability	Non-compliance with employment law	L	Undertake adequate training and seek advice from the CHALC.	Existing procedures adequate.
Legal Liability	Legality of activities Proper and timely reporting via Minutes	M L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes of monthly meetings.	Existing procedures adequate.

Draft prepared July 2024

**Adopted by Threapwood Parish Council XXXXXX**