

DICKENS HEATH PARISH COUNCIL

RISK ASSESSMENT AND MANAGEMENT 2025/26

Risk	Level	Control <i>(and agreed improvements)</i>	Review/Assess/Revise
Assets			
Lack of protection of physical assets resulting in loss or damage to property.	LM	Building insured through licence/rent with SMBC. Village Green, Playground, Tesco Car Park, contents, planters, welcome gates, memorial and noticeboard insured. An annual review of assets is undertaken for insurance provision. Reserve provided for the Tesco car park for maintenance of potholes etc. Playground capital covered by CIL money and reserves, maintenance covered in budget.	Assets register up to date – March 31st 2025. Existing procedures meet requirements.
Lack of security of buildings, equipment etc resulting in loss or damage to property.	LH	Alarm on Library. Contents insured.	Existing procedures meet requirements.
Maintenance of buildings etc there is a risk of poor performance of assets or amenities. Risk to health and safety to the public.	ML	Buildings maintained as necessary by SMBC and recharged to PC. All assets owned by the Parish Council are regularly inspected by SMBC, reviewed, and maintained. All repairs and relevant expenditure relating to repairs are actioned/authorised in accordance with the correct procedures of the Parish Council. Assets are insured.	Existing procedures meet requirements
Meeting location not adequate and unsafe.	LH	The Parish Council meeting is held in a venue considered to have appropriate facilities for the Clerk, members, and the general public. The venue is compliant with Disability Laws.	Venue meets requirements. Risk assessments done.

Risk of damage of notice board or inappropriate use of notice board.	LM	The Parish Council currently has 1 notice board. No formal inspection procedures are in place, but any reports of damage or faults are reported to the Parish Council and dealt with in accordance with Council procedures. The Notice board is access only with a key.	Existing procedures meet requirements
Loss through theft, fire or damage of council records - paper documents.	LH	The Parish Council records are stored on the Parish council computer in the cloud. Records including historical correspondence, minutes, insurance policy and information, bank records, policies, data protection records, Members' declarations of interests are saved in the cloud. All documents are kept secure.	Damage (apart from fire) and theft is unlikely and so provision meets the expected requirements.
Loss through theft, fire or damage of council records -electronic documents.	LH	The Parish Council electronic records are stored on Parish Council's one drive.	DHPC are moving to Office 365 so content can be stored in a central place in the cloud. Completion expected May 2025.
Finance			
Lack of control over banking / procedures/checks.	LH	Accounts held with reputable bank Unity Trust Bank. Bank mandate in place. Currently payments are uploaded by RFO or Clerk and 2 Councillors to approve, cheque book held by Clerk in office. Quarterly review of bank reconciliation by at least one councillor. Monthly reconciliation/reports presented at Parish Council meetings.	Existing procedures ensure that banking controls are followed.
Risk of consequential loss of income.	LL	No income other than from SMBC at the moment.	N/A
Loss of cash through theft or dishonesty.	LL	Robust system of financial control. Insurance. Clerk and RFO qualified and experienced, and have been with the Parish for several years and work well with the councillors.	Existing procedures meet requirements

Inadequate records.	LH	The Council has Financial Regulations which sets out the requirements. https://dickensheathpc.org.uk/wp-content/uploads/2023/04/Financial-Regulations-April-2025.pdf	Annual Review of Financial Regulations undertaken. Existing procedures meet requirements.
Not complying with HMRC Regulations resulting in claiming too much VAT or not paying enough and submitting late.	LH	The Council has Financial Regulations which set out the procedures to be followed. Reporting to council of VAT recovered. Use help line when necessary. VAT claims calculated by RFO and checked by Clerk. Internal auditor to provide further check. RFO qualified and very experienced.	Existing procedures meet requirements
Work awarded incorrectly. Overspend on services or paying for services that have not been delivered. Items purchased without proper tendering procedures, not providing value for money or resulting in accusations of commercial favouritism.	MH	Financial Regulations followed. Best practice over £500 to have 3 quotes for pro's and cons. Quotations/estimates obtained where required. Financial controls to be undertaken and monitored. Procurement procedures to be followed. Following Parish Council approval, where possible, local trades people will be awarded contracts/work. Review of work completed before paid.	Existing procedure adequate.
Providing grants that are not relevant or value for money.	LH	Grant applications/procedures are followed, whereby a grant application is filled out and reviewed by all councillors with a decision made at full council. A report is requested from the recipient of how the grant has helped meet key performance indicators. All such expenditure must adhere to the Council process of approval, minutes and listed accordingly if a payment is made using S137 powers of expenditure.	Relevant procedures in place
Failure to ensure that all employees are paid in accordance with Council regulations and are adequately	LH	Contract of Employment in place for all employees. Annual review of salaries to be undertaken when pay awards are published. Agreed in council meetings.	Contract of employment in place. Payroll is outsourced.

monitored and paying the incorrect tax and NI to HMRC or paying late.		Financial Report to Members HM Revenue and Customs REAL TIME procedures followed for NI and PAYE Annual returns completed online within the required timescale. Letters sent to confirm increase in salary. Internal auditor carries out annual checks.	
Receipt of grants conditions not being met or not being able to have them in the future.	LH	Approval of applying for grant decided at full council. Grant applications/procedures are followed, and decisions shared with members as and when relevant.	Follow the relevant grant application process.
Lacking funds for election costs.	LH	There is a reserve for election costs.	Existing procedure adequate.
Reserves too high/low.	LM	The guidance is to have a reserve of 50% of the precept, and Auditor advice.	Existing procedure adequate.
Inadequacy of precept in order for the Council to fulfil its Statutory duties. Sound budgeting to underlie annual precept.	MH	The Finance and Risk committee receives draft budget in the late autumn from a qualified RFO. At the precept meeting Finance and Risk committee receives a budget report, including actual position and projected position to the end of year. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from SMBC. The figure is submitted by the Clerk in writing. The findings from this meeting are brought to the council for approval. Expenditure against budget reported to Council each month. Shown in council meetings and discussed. Council keep approximately 50% of precept in reserves for unexpected expenditure.	Existing procedures ensure that an accurate Precept is requested – this has been completed for 2025-26. Reviewed and budget prepared and agreed. Precept agreed at the parish council meeting Jan 25.
Lack of complying with borrowing restrictions.	LL	No borrowing and no new borrowing likely at present.	N/A

Not submitting financial documentation (External audit and annual return) as required within time limits.	LH	A timetable of deadlines which the RFO leads on to ensure work is completed. External Audit Annual Return completed and signed by the Council, submitted to internal auditor for completion and relevant checks. The Clerk to ensure that further requests from the External Auditor are responded to promptly and reported to the Full Council.	Existing procedures meet requirements
Liability			
Risk to third party, property or individuals lack of adequacy, cost and compliance	MH	Insurance in place. Risk assessments carried out as and when required. An annual review is undertaken of all insurance arrangements to include: <ul style="list-style-type: none"> • Employer's and Employee liabilities • Fidelity • Public Liability • Assets and Equipment 	Existing procedure adequate. Insurance reviewed annually.
Legal liability as consequence of asset occupation if Clerk was to have an accident.	H	Insurance in place. Risk assessment provided by SMBC in place.	Insurance
Employer Liability			
Non-complying with Employment Law resulting in an employer liability. Example fines and/or claims of employees.	MH	Membership of various national and regional bodies including Employee Organisations. The Chair is the lead responsible for supporting the Clerk. Organisation chart of responsibilities provided. Finance and Risk committee to support.	Existing procedure adequate.
Risk of accidents or abuse of staff and visitors resulting in fines and/or claims.	MH	Alarm fitted to Library, door can be locked and entry by doorbell. Regular H&S visual risk assessment checks. Regular fire risk assessment carried out by SMBC.	The risk assessments are completed regularly.
Legal Liability			
Ensuring activities are within legal powers	HH	Clerk clarifies legal position on any new proposal. Legal advice sought from WALC/SLCC where necessary.	Existing procedure adequate.

Inaccuracy, improper and untimely reporting relating to official business documentation Minutes/agendas/ Notices Statutory Documents` Business conduct	LL	<p>Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements. Minutes are consecutively numbered, signed and dated by the chair.</p> <p>Agenda displayed according to legal requirements.</p> <p>Business conducted at Council meetings managed by the Chair.</p> <p>Council meets monthly and approves Minutes of meetings at subsequent meeting. Minutes made available to press and public via the website.</p>	<p>Existing procedures meet legal requirements.</p> <p>Members adhere to Code of Conduct - each member signs a copy of the Code of Conduct.</p>
Data protection breach in improper document control	MH	<p>Leases/legal/other important documents in fire proof box in Clerk's locked office. Other data storage to comply with Data Protection Act – ie locked/password protected.</p> <p>The Parish Council is registered with the Data Protection Agency</p>	Ensure annual renewal of registration
Lack of complying with the Freedom of Information Policy Provision	MM	<p>The Council has a Model Publication scheme in place.</p> <p>Fees for information should be based on time management in obtaining such information.</p>	Monitor any requests made under FOI
Employees			
Fraud by staff	LH	<p>Requirements of Fidelity Guarantee insurance adhered to with regards to fraud.</p> <p>Finance reports presented.</p> <p>End of Year information reported/internal and external audit controls.</p> <p>Clerk and RFO qualified and experienced, and have been with the Parish Council for several years and work well with the councillors.</p>	Existing procedures meet requirements.

Not complying with Health and Safety	LH	All employees to be provided adequate direction and safety equipment needed to undertake their roles.	Regular monitoring of health and safety requirements. Home working and office working in existing role. Action to update H&S policy VT
Councillor Priority			
Not registering of Interests and gifts and hospitality in place.	HH	Councillors to read through the Good Guide to being a Councillor, along with the Standing Orders and Financial Regulations. The Clerk reviewing sensibleness of disclosure, looking on Companies House, and social media to see if consistent with report. Register of interests published on website, and Clerk has copy. Register of members' interests forms reviewed regularly and passed on to the local authority. Completed when new councillor, changes and elections and check any changes at AGM.	Existing procedures meet requirements Members take responsibility to update register when required.
Lack of knowledge by Councillors on their role, responsibility and accountability	HH	Delegate responsibility to one or two experienced Councillors to assist new Members. Attend any training courses available. For example New councillor training.	Existing procedures meet requirements
Business continuity			
Sudden loss of Clerk or RFO or maintenance support either through 1.Incapacity of Clerk 2. Resignation of the Clerk 3. Loss or theft of records 4. Failure to retain or secure the necessary number of Members for a quorate Council 5. Pandemic	LH	Robust succession procedure – to be documented. Clerk & RFO have access to all records. Make arrangements to delegate authority to the Clerk to make decisions on behalf of Council, in the event that Council cannot meet in person, to ensure that the business of the Council may continue uninterrupted. This would be in the event that no legislation has been passed by Government to hold meetings remotely using video conferencing. If Clerk incapacitated designate a person to temporarily act as Clerk	This is a WIP and will be added to throughout the year. Designate a person to temporarily act as Clerk in an emergency (insurance in place for key worker) Process to be in place, job description, person specification in place (advice from NALC). All minutes from 2013 are held on the

		<p>in an emergency. A Locum Service is available through the Society of Local Council Clerks.</p> <p>http://consultancy.slcc.co.uk/register?type=locum).</p> <p>If the clerk has resigned to undertake succession planning (one month's notice required when staff resign).</p>	<p>Council's website along with signed paper copies kept in locked cupboard. All records are backed up on One Drive. Maintain an up-to-date attendance register. Advertise for an election immediately a vacancy exists. Co-opt Members where no election held. Make arrangements to delegate authority to the Clerk to make decisions on behalf of Council, in the event that Council cannot meet in person, to ensure that the business of the Council may continue uninterrupted. This would be in the event that no legislation has been passed by Government to hold meetings remotely using video conferencing.</p>
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This risk assessment & management paper was considered by the Parish Council on May 13th 2025 and will be reviewed again in 12 months.

Last review date May 14th 2024.

Key	Response
LL – Low likelihood, low impact	Monitor
LM - Low likelihood, medium impact	Reduce
LH - Low likelihood, high impact	Reduce
ML - Medium likelihood, low impact	Reduce

MM - Medium likelihood, medium impact	Reduce
MH - Medium likelihood, high impact	Transfer
HL - High likelihood, low impact	Reduce
HM - High likelihood, medium impact	Reduce
HH - High likelihood, high impact	Transfer / avoid