

North Cadbury Parish Council Risk Assessment

A risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council (PC) to identify any and all potential inherent risks. The PC, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
FINANCIAL AND MANAGEMENT				
Business continuity	The PC may be prevented from continuing to operate due to an unexpected event.	L	The PC agreed that as Somerset Council would take over in the event of the PC ceasing to function there was no risk. Business Continuation motion passed 21/47 to hold meetings virtually via zoom in the event of another pandemic or similar preventing in person meetings.	Relevant procedures in place
Precept	The amount of the precept may be insufficient or excessive.	L	The amount of the annual precept is determined on the basis of a budget which is discussed and approved by the PC. At the Precept meeting the PC receives a report on expenditure and income compared with the previous budget. During the year the PC is regularly updated on realised income and expenditure.	The existing procedure is adequate
Financial records	Incomplete and inaccurate recording. Loss of property belonging to the PC. Lack of recognition of liabilities. Inadequate basis for decision taking.	L	The financial records should record only and all income, expenditure, assets, and liabilities relating to the activities of the PC. The records are maintained by the clerk whose competence has been proven by experience.	The existing procedure is adequate
Banking	Loss of money, errors.	L	The clerk reconciles the bank account monthly and quarterly reconciliations signed by non-signatories. PC is informed of all transactions passing through the bank account.	The existing procedure is adequate

Cheque payments	Errors, unauthorised payments	L	Cheques are written by the clerk and are signed by two members of Council after full Council approval has been obtained. The Parsish Council is also in the process of setting up online banking to remove payment by cheque.	The existing procedure is adequate
Reporting and auditing	Accounting errors, omissions	L	The financial records are audited and reported upon annually by an independent internal auditor.	The existing procedure is adequate
Salary	Incorrect salary paid. Incorrect tax treatment	L	The Clerk's salary is paid monthly by Standing Order (SO). Any change to the SO requires two signatures, which are checked by the bank. With the agreement of the Inland Revenue the Clerk to the Council is paid gross.	The existing procedure is adequate
Best value accountability	Unauthorised or excessive costs incurred	L	Normal PC practice would be to endeavour to obtain more than one quote bearing in mind any previously obtained budget approval.	The existing procedure is adequate
Insurance	Inadequacy, excessive premium, compliance	L	The Clerk obtains 3 quotations prior to renewal. Quotations/schedules reviewed and approved by the PC.	The existing procedure is adequate.
Grants	Receipt of grants	L	Grant applications/procedures are followed and decision shared with members as and when relevant.	Relevant procedures in place
	Authorisation of Council to pay	L	All such expenditure must adhere to the PC's process of approval, minuted and listed accordingly if a payment is made using S137 powers of expenditure.	The existing procedure is adequate
Employees	Fraud by staff	L	Requirements of Fidelity Guarantee insurance adhered to. Finance reports presented. End of Year information reported/internal and external audit controls.	Existing procedures meet requirements.
	Health & Safety	L	The Clerk, as the only PC employee, to be provided adequate direction and safety equipment needed to undertake the role.	Regular monitoring of health & safety requirements. Employment insurance cover monitored annually.
VAT	Reclaiming	L	The Council has Financial Regulations which set out the procedure to be followed. Reporting to PC of VAT recovered.	Existing procedures meet requirements.
External Audit / Annual Return	Submit financial documentation as required within the time limits.	L	Annual Governance Accountability Return completed, approved and signed by the PC, submitted to Internal Auditor for completion & relevant checks.	Existing procedures meet requirements.

Legal Powers	Illegal activity or payments	L	All activity and payments within the power of the PC to be resolved/approved at full Council meetings. Control presented through monthly finance reports.	Existing procedures meet requirements.
Minutes/agendas/Notices Statutory Documents	Accuracy and legality relating to official business documentation. Business conduct.	L L	Minutes & agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements. Minutes are consecutively numbered with each individual page initialled by the Chair and the final page signed and dated by the chair. Agenda displayed according to legal requirements. Business conducted at PC meetings should be managed by the Chair.	Existing procedures meet legal requirements. Members adhere to Code of Conduct.
Members Interests	Conflict of interests Register of members interests	L M	Declaration of interest by members at PC meetings. Register of members interests' forms reviewed regularly and passed to the Local Authority.	Existing procedures adequate. Members take responsibility to update register when required.
Data Protection	Policy provision	L	The PC is registered with the Data Protection Agency and pays by Direct Debit.	Ensure annual renewal of registration.
Councillor Emails	Mitigation for email scamming/attacks	M	Councillors advised to set up separate email address for PC correspondence.	Existing procedures adequate.
Freedom of Information	Policy provision	L M	PC to draft a Model Publication Scheme. Fees for information should be based on time management in obtaining such information.	Monitor any requests made under FOI.
PHYSICAL EQUIPMENT OR AREAS				
Assets	Loss or damage. Risk/damage to third party(ies) property.	L	An annual review of assets is undertaken for insurance provision.	Existing procedures meet requirements.
Maintenance	Poor performance of assets or amenities. Risk to health and safety to the public.	L	All assets owned by the PC are regularly inspected, reviewed and maintained. All repairs and relevant expenditure relating to repairs are actioned/authorised in accordance with the correct procedures of the PC. Reported faults/damage are dealt with promptly under the Clerk's delegated responsibilities. Assets are insured.	Existing procedures meet requirements.

Notice Boards	Risk of damage	L	The PC currently has six notice boards. No formal inspection procedures are in place, but any damage or faults would be noticed when agendas are posted on the boards and reported to the PC.	Existing procedures adequate.
Meeting location	Adequacy Health & Safety	L	PC meetings are 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
Council records - paper	Loss through: Theft Fire Damage	L M L	The PC records are stored at the home of the Clerk/RFO. Records include historical correspondence, minutes and bank records.	Damage (apart from fire)and theft is unlikely and so provision meets the expected requirements.
Council records - electronic	Loss through: Theft, fire damage or corruption of computer	L	The PC records are stored on a cloud drive and can be backed up onto an external hard drive at the Clerk/RFO's home. Back ups of electronic data are made at regular intervals.	Existing procedures meet requirements.

Approved at PC Meeting held on 19th May 2025 Agenda item 25/74.a.

Signed:

Chairman

Signed:

Clerk/RFO