

EAST CHALLOW PARISH COUNCIL
RISK ASSESSMENT 2024/2025

Reviewed, updated and adopted by the Council on:
Next Review Date:

10th July 2024
May 2025

Risk prioritisation

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide.

Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen

Likelihood x Impact = Risk Priority.

How Likely	Highly Likely (score 3)	3 (3x1)	6 (3x2)	9 (3x3)
	Possible (score 2)	2 (2x1)	4 (2x2)	6 (2x3)
	Unlikely (score 1)	1 (1x1)	2 (1x2)	3 (1x3)
		Negligible (score 1)	Moderate (score 2)	Severe (score 3)
		Impact		

1-2 (green) – no further action required

3-4 (yellow) - tolerable must be reviewed in a timely manner to carry out improvements

6-9 (red) – unacceptable

	Item	Person at Risk	Risk Identified	Risk score before control measures	Risk control Measure	Risk Score after control measures	Review/ Action
1	Risk of damage to third party individuals or property	Public	Loss, damage or injury, as a result of the Council providing amenities	2 x 3 = 6	Council insurance policy provides public liability cover of £10M Regular checking and maintenance. Contractor's PL cover to be minimum of £10M, except in cases where risks to the public are lower. Sports Clubs PL cover to be a minimum of £10M	2 x 2 = 4	Contractors insurance to be checked prior to commencement of work for each contract and copies taken of PL insurance.
2	Property and contents owned by the Council as per the latest approved Asset Register	Council and public	Damage, accident or injury to users. Loss by the Council.	3 x 3 = 9	Regular checking and maintenance Annual inspection Annual review of risk and adequate insurance cover Maintain an up-to-date register of assets	1 x 3 = 3	
3	Events	Council and Public	Damage, accident or injury to users and the Council	2 x 2 = 4	Individual Risk assessment carried out for each event. Adequate Public Liability insurance in place.	1 x 2 = 2	
4	Trees	Public	Injury from falling tree	3 x 3 = 9	Survey of trees to be completed every 5 years by qualified contractor. A tree programme of works to be carried out and budgeted for. Public Liability cover is in place.	1 x 3 = 3	Ongoing project-survey to be complete by end of 2024
5	Allotments	Parish Council, Public, allotment holders	Injury to allotment holders Damage to asset	2 x 2 = 4	Regular allotment inspections. Allotment holders are sent the rules and regulations yearly, these are signed and returned.	1 x 2 = 2	

6	Play Area	Parish Council and Public	Damage to Asset and loss by the Council Injury to users	2 x 3 = 6	Insurance is in place to cover surfaces and equipment- reviewed yearly. Play area inspections are carried out weekly and an additional inspection quarterly. Yearly inspection by ROSPA including a risk assessment of equipment and surfaces. Play area fenced off and located away from roads. Council insurance policy provides public liability cover of £10M	2 x 2 = 4	
7	Burial Ground	Parish Council, public, and contractors	Slip, trips and falls	2 x 2 = 4	Regular inspections Grounds maintenance contracts Burial ground rules	1 x 2 = 2	
8	Defibrillator	Public including non-residents	Defib not working when required.	2 x 3 = 6	Monthly written inspections carried out by nominated person, pads and batteries replaced as per manufacturer's instructions.	1 x 3 = 3	
9	Financial controls and records	Councillors, Clerk RFO and public	Inconsistency in accounts, payments not supported by invoices, authorised and minuted	2 x 2 = 4	All procedures to be carried out in accordance with statutory requirements; RFO to reconcile monthly. The Council have a Councillor responsible for finance who inspects the monthly finance records. Annual, Internal and External Audit.	1 x 2 = 2	Statement, payments and receipts checked monthly by councillor. Act on Auditor's recommendations
10	Precept and Budget	Councillors and public	Income and reserves inadequate for Council to carry out statutory duties, overspend, precept not submitted in time.	2 x 3 = 6	Prepare robust budget. Budget is approved at a Council meeting. Budget is monitored monthly and discussed quarterly. Review payments against budget quarterly. Hold adequate reserves 6 -18 months. Precept is agreed by full council and submitted by Clerk/RFO in writing.	1 x 2 = 2	

					Staff training and awareness of Precept requirements.		
11	Cash/cheques	Councillors , RFO, Clerk and Public	Loss through theft or dishonesty	2 x 2 = 4	Fidelity insurance for loss in place Minimise use of cash. The Council have a Councillor responsible for finance who inspects the monthly finance records. Copies of the signed cheques are kept in finance folder. Introduce electronic banking as soon as possible.	1 x 2 = 2	All cheques are signed as per the bank mandate,
12	VAT	Councillors and Public	VAT is not reclaimed	2 x 2 = 4	The RFO is reclaiming VAT twice yearly. Orders that are placed by the Council are invoiced to East Challow Parish Council. Nominated Councillor for finance monitors when VAT is reclaimed.	1 x 1 = 1	The RFO has a calendar, and the receipt of VAT is minuted. Internal Audit.
13	Best Value and Accountability	Parish Council	Work awarded incorrectly. Overspend on services	2 x 2 = 4	The Financial regulations are adhered to for the procurement of goods and services. Work is awarded by the Clerk or RFO and approved at a council meeting. Advice will be gained from the OALC if necessary.	1 x 1 = 1	
14	Banking	Parish Council, public, suppliers and employees	Inadequate bank checks Loss of signatories Inability to access statements, make payments and reconcile accounts	2 x 3 = 6	Monthly reconciliation/checking of bank statement by RFO and nominated Councillor for finance. Keep bank mandate updated. Have 2 bank accounts operating at the same time. Adequate amount of authorisers and signatories. Financial regulations to be adhered to.	1 x 2 = 2	
15	Electronic Banking	Councillor, Clerk, RFO	Loss through theft or fraud or loss of online banking access.	2 x 3 = 6	Secure storage of passwords. Dual authorisation of all payments made electronically as per the bank mandate. Payee bank details to be cross checked to written document by second authoriser.	1 x 3 = 3	

16	Annual Return	Parish Council	Late or incomplete	2 x 2 = 4	Prepare and approve annual return in line with Auditor's timetable. Recommendations implemented. RFO to collate information regularly in preparation for annual return.	1 x 1 = 1	
17	Council Continuity	Parish Council	Loss of key staff and Councillors Computer failure	2 X 3 = 6	Cloud storage of council data Maintain adequate staffing levels. Maintain adequate number of councillors.	1 X 3 = 3	
18	Legal Risks to the Council	Parish Council	Legal Challenges on Council procedures, expenditure and activities. Legal Challenges on Councillor activities	2 x 3 = 6	Councillors and employees declare register of interests as appropriate; these are on the meeting minutes. Register of Interest forms for Councillors are accessible from the Parish Council Website. Minutes demonstrate the Council is acting within Legal Powers and Council procedures. Complaints policy is in place and on the website. Insurance in place and annually reviewed. Annual Review of Policies and procedures. Compliance with Transparency code.	1 x 3 = 3	
19	Risks to Council as landowner/trustee	Parish Council	Financial, Legal, Public Liability	2 x 3 = 6	Ensure Village Hall management Committee has adequate and appropriate Insurance. Ensure all Land is registered on the Land Registry.	1 x 2 = 2	Ongoing project - a Solicitor is progressing – could take a year to 18 months from June 2024
20	Grants	Parish Council, public.	Grants are not applied for correctly and not paid with the legal powers of the Council	2 x 2 = 4	Grant policy to be followed for each request. Clarification to be gained from OALC if unsure on the power to pay. All Expenditure is approved by the council and is recorded on the minutes.	1 x 1 = 1	
21	Data Protection and Freedom of Information requests	The Council, public and contractors.	Loss of data could lead to a fine and damage of reputation. Investigation by ICO if unable to fulfil FOI request.	2 x 3 = 6	The Parish Council is registered with the ICO. An Information Requests Policy, Data Protection Policy and a Privacy Policy has been adopted. A Publication Scheme is in place.	1 x 3 = 3	

22	Council Minutes	The Parish Council and Clerk.	Accuracy and Legality.	2 x 2 = 4	Minutes and Agenda are produced by the Clerk and adhere to the legal requirements including publishing Agenda and Minutes on the Parish Council Website. The minutes are approved as being accurate at a Parish Council meeting, they are signed by the Chair.	1 x 2 = 2	
23	Risk Assessment	Councillors, Clerk, RFO and public	Risk assessments are not reviewed. Insurance becomes invalid.	2 x 3 = 6	Risk assessment to be reviewed annually and approved at a Parish Council meeting. Inspections as per the risk assessment and insurance schedule are carried out by nominated people and monitored by the Clerk.	1 x 3 = 3	
24	Insurance	Councillors, employees and public	Insurance cover inadequate Insurance does not offer value for money.	2 x 3 = 6	Insurance is reviewed annually and approved at a Council meeting. Up to date asset register to be maintained. The RFO will endeavour to obtain 3 quotations for renewal.	1 x 3 = 3	
25	Audit	Councillors, Clerk RFO	Lack of information and communication, lack of compliance	2 x 3 = 6	The Internal Audit is arranged by the RFO. The External Audit (AGAR) is received by the Clerk and circulated to the RFO and Councillors. The completed audits are received by Councillors at a Council meeting, actions will be recommended, agreed and monitored.	1 x 3 = 3	
26	Not enough Councillors	Parish Council	The Council are not quorate and cannot carry out any business.	2 x 3 = 6	New Councillors to be co-opted as soon as possible following the co-option procedures, to maintain a quorum.	1 x 3 = 3	
27	No Clerk/RFO	Parish Council	Unexpected resignation or long-term sickness. Inability to recruit for vacancy	2 x 2 = 4	Keep job description up to date. Ask the OALC for Locum cover if appropriate. The Council has a nominated Councillor responsible for finance who works closely with the RFO. Maintain adequate staffing levels.	1 x 2 = 2	
28	Risks to employees	All employees	Accident or injury No contract of employment	2 x 2 = 4	Annual review of adequate employee liability insurance cover. Health and Safety reviews where applicable.	1 x 1 = 1	

					Contracts to be put in place and signed, paper copies and electronic copies to be kept.		
29	Risks to Councillors	Councillors	Accident or injury whilst on Parish Council business	2 x 2 = 4	Councillor activities limited to acceptable risk level. Appropriate PPE to be worn. Annual review of public liability insurance.	1 x 2 = 2	
30	Election Costs	Parish Council	Risk of unexpected election costs.	2 x 2 = 4	Budget each year for an election. Ensure sufficient level of reserves to cover the costs of an unexpected election.	1 x 2 = 2	