

Nacton Parish Council

This risk assessment has been produced so the Parish Council can assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them. The Council is aware that, although some risks can never be eliminated completely, it has in place a strategy that provides a structured, systematic and focused approach to managing risk which:

- identifies the areas to be reviewed
- identifies what the risk may be
- identifies the level of risk
- evaluates the management and control of the risk and records findings
- reviews, assesses and revises procedures if required.

Standing Orders and Financial Standing Orders are reviewed by the Parish Council every year.

Area	Risks identified	H/M/L	Management/control of risk	Review/assess/revise
Management				
Business continuity	Council unable to continue its business due to an unexpected circumstance or emergency.	L	All files and recent records are kept at the Clerk's home. Back-ups held in Microsoft One Drive (also some legacy files in Google Drive) Paper records are kept in a locked metal filing cabinet at the Clerk's home.	Recently reviewed.
Meeting location	Adequacy of health and safety.	L	Meetings are held at Nacton village hall. The premises and facilities are considered to be adequate for the Clerk and councillors who attend, from a health and safety and comfort aspect.	Existing venue adequate. Meetings are held in the cricket pavilion when the village hall is not available, or Remote Meetings (Zoom/Teams)
Council records – hard copies	Loss through theft, fire or damage.	L	Current papers and archived minutes are held in a locked metal cabinet at the Clerk's home.	Damage or theft is unlikely so provision is adequate.

Area	Risks identified	H/M/L	Management/control of risk	Review/assess/revise
Council records – electronic records	Loss through theft, fire or corruption of computer.	M	The electronic records are stored on a dedicated laptop. Anti-virus protection is in place.	Existing procedure adequate.
Finance				
Precept	Adequacy of precept.	M	Sound budgeting to underlie annual precept. The Parish Council receives bi-monthly budget update information and detailed budgets in the late autumn. The precept is an agenda item at the November and January meetings.	Existing procedure adequate.
	Non- or late receipt of precept instalments.	L		
	Not submitted.	L		
Insurance	Adequacy.	L	An annual review is undertaken of all insurance arrangements in place. Employers' Liability, Public Liability and Fidelity Guarantee insurance are a statutory requirement.	Existing procedure adequate. Review provision and compliance annually.
	Cost.	L		
	Compliance.	L		
	Fidelity Guarantee insurance.	L		
Banking	Inadequate checks.	L	The Council has Financial Regulations, Internet Banking Policy and Standing Orders Payments List that set out the requirements for banking cheques and reconciliation of accounts. Full amount of investment should be returned (below £120k).	Existing procedures adequate. Review Financial Regulations each year.
	Bank ceases trading.	L		
Cash	Loss through theft or dishonesty.	L	The Council has no petty cash. Any cash transactions made by the Clerk have receipts and are reimbursed bi-monthly. Separate record kept of all Clerk's expenses.	Existing procedures adequate. Review Financial Regulations each year.
Reserves	Adequacy of general reserves.	L	Checked at bi-monthly meetings. Considered at budget-setting meetings in November and January each year.	Existing procedures adequate. Review annually.
	Adequacy of ear-marked reserves.	L		

Area	Risks identified	H/M/L	Management/control of risk	Review/assess/revise
Financial controls and records	Inadequate checks.	L	Bi-monthly reconciliation prepared by Responsible Financial officer (the Clerk) and presented at Parish Council meetings. Two signatories on cheques. Any financial obligation must be resolved and clearly minuted before any commitment. All payments must be resolved and clearly minuted. Online payments can be made by 1 councillor – bank statement to be presented at each bi-monthly meeting, checked and signed. RFO circulates screen shots of bank account balances bi-weekly.	Existing procedures adequate.
Clerk / RFO	Loss of Clerk / RFO. Loss of Clerk / RFO in pre-election period Fraud. Actions undertaken.	M H L L	Ensure there is enough money in the budget to enable training in the event of the Clerk resigning or otherwise being unable to continue in post. Appoint temporary Clerk/RFO using SALC's locum service. Obtain parish laptop from Clerk's house. The requirements of Fidelity Guarantee insurance must be adhered to. Clerk should have relevant training, reference books and access to assistance.	Sufficient funds in deposit /savings account. Locum Clerk will cost extra. Laptop contains all parish documents (One Drive and Google Drive) Existing procedures adequate. Membership of SALC maintained.
Election costs	Risk of election cost.	M	Risk is higher in an election year. There are no measures to take to reduce the risk of holding an election. Potential cost held in deposit/savings account.	Existing procedures adequate.
Annual return	Not submitted within time limits.	L	Annual return is completed and submitted to the internal auditor for completion and signing. It is then presented to the Parish Council at the	Existing procedures adequate.

Area	Risks identified	H/M/L	Management/control of risk	Review/assess/revise
			AGM, signed by the Chair and Clerk and sent to the external auditor within the time limit.	
VAT	Re-claiming.	L	The Clerk reclaims VAT once per annum.	Existing procedures adequate.
Assets				
Assets	Damage to any asset owned by the Parish Council.	M	Asset register reviewed each year. Insurance held at an appropriate level for all items.	Existing procedures adequate. Asset risk register reviewed annually. Insurance Policy renewed annually.
	Risk or damage to third party property or individuals.	L	Appropriate Insurance maintained.	
Liability				
Legal powers	Illegal activity or payments.	L	Minutes and agendas are produced in the prescribed method and adhere to legal requirements. Minutes are approved and signed at next meeting. Agendas and meeting notices are displayed according to legal requirements. Business conducted at Parish Council meetings is managed by the Chair. Covered by Standing Orders.	Existing procedures adequate. Undertake adequate training. Standing Orders are reviewed each year.
	Non-compliance with statutory requirements.	L		
Public liability	Risk to third party, property or individuals.	M	Insurance is in place.	Existing procedures adequate.
Members' interests	Conflict of interest.	M	Councillors have a duty to declare a pecuniary interest in any agenda item at the start of the meeting.	Existing procedures adequate.
	Meeting inquorate for particular item due to number of members declaring a pecuniary interest.	L	Dispensations are available where necessary.	

Reviewed on 27 May 2026

Next review date: May 2027