**Minal Mildenhall Parish Council   
Risk Assessment and Management 2024-25 Reviewed Annually**

| **Risk** | **Risk and Potential Consequences** | **Risk Level** | **Control Measures** | **Responsibility** | **Risk after Control** | **Review** |
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| **Assets** | Protection of physical assets against damage | M | Assets insured.  Information Signs for public erected. | Clerk | L | Annually |
|  | Maintenance of assets –deterioration of assets could cause potential claims against the PC. Insufficient funds to replace at end of life. | M | Equipment inspected regularly. Play equipment inspected annually in compliance with BS standards.  Budget for repairs. | Councillors and Clerk | L | Annually |
| **Financial** | Council Property | L | Insure assets in the Council’s possession against damage or theft. Assets Register reviewed annually and insurance amended if necessary. | Clerk to update | L | Annually |
|  | Banking – Loss of Money | L | All funds invested in HSBC plc. Branch closed in Marlborough. Normal operation via internet. Access via Post Office (national agreement with HSBC). Cash and Cheques to be banked as soon as practicable | Clerk | L | Annually |
|  | Loss of cash through theft or dishonesty | L | Fidelity Guarantee Insurance for Clerk and Councillors. | Clerk | L | Annually |
|  | Financial control and records – potential for loss and damage to the Council’s reputation. | M | 2 Councillor signatures required for all payments. Internet banking to be used where possible resulting in clear audit trail. Councillors provided with Bi- monthly financial statement, budget statement and reconciliation to bank balances. Bank statements available at all Council meetings. Finance Committee to oversee financial planning. Financial Regulations to direct work of the Responsible Finance Officer/Clerk reviewed annually. Internal audit annually and external audit if required. Publication of Annual Report and Accounts (AGAR) on Village/Parish website. | Clerk  Councillors Finance Committee | L | Annually |
|  | Comply with Customs and Excise Regulations | L | VAT payments and claims records kept by Clerk overseen by Finance Committee. Internal and external audit provide further checks. | Finance Committee  RFO/Clerk | L | Annually |
|  | Sound budgeting to underpin annual precept. Ensure sufficient funds to meet obligations and maintain financial position. | L | Council commence budget process in early Autumn. Precept derived directly from this. Finance Committee present budget to full Council for approval. Receipts and Payments reported to Council at each meeting. | Finance Committee | L | Annually |
|  | Compliance with borrowing restrictions | L | No borrowing at present time. |  | L | Annually |
| **Liability** | Risk to third party, property or individuals resulting in potential claims for the Council. | M | Insurance in place. Regular maintenance and budget reviews for repairs. Stiles Log and Playground inspections are documented. Village Events to have a separate Risk Assessment sent to the Clerk. | Councillors responsible for Rights of Way | L | Annually |
|  | Legal liability as consequence of assets owned by Parish Council | H | Insurance in place. Risk Assessment reviewed annually. | Clerk | L | Annually |
| **Employer Liability** | Comply with Employment Law | L | Clerk employed on a contract compliant with HMRC guidelines. Insurance for Employers Liability. | Employee reviewed annually by the Council. | L | Annually |
| **Council Negligence or Probity** | Ensuring activities are within legal powers. | M | Clerk clarifies position on any new proposals. Membership of NALC and WALC. Council policies and procedures are updated in line with statutory or professional guidance. Legal advice sought where necessary. Internal Audit Assurance annually. | Clerk | L | Annually |
|  | Council not fulfilling actions or acting within limits, not reporting to parishioners | L | Council meets once every two months and Minutes are produced and published on the Village website and Parish notice board within 2 weeks. Notice of meetings and Agenda is advertised the same way. Minutes for interim meetings eg planning are also available. Public is invited to all meetings and consultation is sought via the village magazine/website. Internal Audit annually. | Clerk Councillors | L | Annually |
|  | Meetings not quorate due to shortage of Councillors | L | Advertise regularly. Councillors to seek new volunteers on an ongoing basis. | Councillors |  |  |
|  | Keeping adequate records. | L | The Council has a locked filing cabinet located in the village hall containing Legal documents, hard copies of financial records and minutes. Key is in the custody of the Clerk. Village hall has fire insurance. | Clerk | L | Annually |
| **Councillor Propriety** | Councillors behaving inappropriately. Potential for libel and slander claims and damage to reputation of Council. | L | Councillors are asked to sign up to the Code of Conduct when appointed and declare any interests in the Council’s business at the commencement of each meeting. Council has Complaints procedure and Disciplinary, Grievance procedures. Standing orders define rules for meetings. Council Officers have Indemnity insurance cover. | Councillors  Chairman | L | Annually |
| **Health and Safety** | Potential for Claims against the Council | M | Employ professional contractors for maintenance and inspections that comply with Health and Safety Legislation and have liability insurance. Ensure Risk Assessment is carried out prior to events in the Village eg fete etc. | Councillors responsible for contracts Clerk | L | Annually |
| **Disaster Recovery** | Council unable to operate due to loss of key records. | M | Back up of all systems and records. Financial records, agendas and minutes now backed up electronically on separate hard drive. Extra PC security provided to Clerk to protect against IT fraud and hackers. | Clerk | L | Annually |
| **Pandemic** | Council unable to operate due to social distancing/lockdown. Council asked to provide volunteer services to vulnerable residents. | M | Follow Government advice. Implement remote meeting working using Nalc approved protocol. Up to date Emergency plan. Reserves allocated for emergency plan | Councillor responsible for EP. Clerk | L | Annually |
| **Power Outage due to bad weather** | Villagers look to Parish Council to provide leadership in a crisis. People unable to travel/leave homes, vulnerable people suffering. | L | Parish Emergency Plan identifying risks and lists of volunteers to help with an emergency and work with WCC and SSE. Working with Village Hall committee obtaining grants for emergency equipment and use of the village hall as a warm space/muster point | Councillor responsible for EP, Clerk | L | Annually |