# Risk Assessment
## for Sandford St Martin Parish Council

**Risk Assessment Completed by: Anne Ogilvie, Clerk to the Parish Council**
**Date Completed: 14.09.25 Risk Assessment Review Date: September 2026**

| Description of Hazard | Who might be harmed and how, or issue | Existing Control Measures | Risk Rating | Further Actions | Date Actions Complete | Residual Risk Rating |
|---|---|---|---|---|---|---|
| **FINANCE** | | • Financial Regulations<br>• Standing Orders | Low | | | |
| Precept | Precept not applied for<br>Precept not received<br>PC budget | • Diary entry of relevant dates to apply and receive precept<br>• Confirmation of precept application<br>• Confirmation precept receipt through bank statement<br>• Adequacy of precept through budget and budget monitoring<br>• Minuted agenda items for budget creation, budget monitoring, precept determination, precept receipt | Low | | | |
| Budget | Overspending<br>Unauthorised spending | • Minuted agenda items for budget creation and budget monitoring<br>• Draft budget created showing previous actuals and predictions<br>• Budget discussions in autumn to discuss plans<br>• Budget approved by full council<br>• Budget monitoring report presented to council at ACM and ordinary council meetings | Low | | | |
| Loans | Compliance with restrictions, repayments | • Legal advice and advice from appropriate bodies sought before and during decision making<br>• Budget item to ensure repayments are included with council budget and precept | Low | | | |
| Salaries | Incorrect salary/hours/ or hourly rate paid<br><br>Incorrect deductions made<br><br>HMRC RTI failure | • Employee timesheet approved by designated Councillor<br>• Current rate of pay and changes approved by Council<br>• Changes reported to payroll company approved by designated Councillor<br><br>• Professional company used to run payroll<br>• Pay reports checked prior to salaries being paid<br><br>• Reports sent by payroll company<br>• Receipt of report received by Council<br>• Diary entry of payment dates<br>• HMRC payments made as required | Low | | | |

| Description of Hazard | Who might be harmed and how, or issue | Existing Control Measures | Risk Rating | Further Actions | Date Actions Complete | Residual Risk Rating |
|---|---|---|---|---|---|---|
| Financial records | Inadequate or incorrect records | • Accounts updated at least monthly<br>• Current account bank balance, accounts update, budget monitoring and bank reconciliation reviewed and minuted at every full council meeting<br>• Bank reconciliation undertaken monthly and checked by council against bank statement<br>• Internal auditor instructed annually<br>• Internal auditor review undertaken by council<br>• Review of effectiveness undertaken of internal auditor<br>• Completion of AGAR<br>• Financial Regulations followed<br>• Annual audit carried out by external auditor if receipts or payments are over £25,000 or by full council decision | Low | | | |
| Financial controls | Goods not supplied to Council after payment<br><br>Invoice incorrectly calculated or recorded Incorrect payment made<br><br>Processing receipts<br><br>Fraud, theft, embezzlement<br><br>Value for money, fairness<br><br>Councillor/Clerk expenditure claims | • Quote, purchase order, delivery note and invoice checked<br>• Payment before order only to be made to approved suppliers<br><br>• Invoices checked prior to payment<br>• Monthly bank reconciliation carried out, “checksums” in accounts to monitor input accuracy<br>• Payment list created and approved by Council at full council meeting<br><br>• Majority of receipts transferred into bank account electronically<br>• Cheque or cash receipts rare and low value<br>• All receipts received reported at full council meeting<br><br>• Minimum of two councillor signatories on bank mandate<br>• Two signatures required on cheque payments<br>• Two person process for bank transfers<br>• Cheque signatories check cheque details against invoice, initial invoice and cheque stub<br>• Bank transfer list made, checked against payment list and approved prior to payment.<br>• Internal financial controls undertaken at correct intervals<br>• Review of effectiveness of internal financial controls<br>• No petty cash float held<br>• Cash amounts rarely received and low value<br>• Fidelity insurance cover in place<br><br>• Multiple quotations obtained for works where relevant<br>• Regular contract review<br><br>• Completed expense form checked by Clerk<br>• Completed expense form approved by council before payment | Low | | | |

| Description of Hazard | Who might be harmed and how, or issue | Existing Control Measures | Risk Rating | Further Actions | Date Actions Complete | Residual Risk Rating |
|---|---|---|---|---|---|---|
| VAT | VAT misclaimed or not claimed within time limit for refund | • VAT element accounted for separately within accounting system<br>• VAT claimed at least on an annual basis<br>• Evidence of claim submitted to council<br>• Diary entry of relevant date to claim refund | Low | | | |
| Grants and donations | Monies improperly awarded or used | • Grants and Donations Policy | Low | | | |
| Banking | Safety of investments | • Accounts held with established bank<br>• Internet banking in place, access controls in place | Low | | | |
| Bank reserves | May not be adequate to cover unexpected costs or delay in receipt of precept | • Council agreement of adequate reserve requirement<br>• Future reserve requirement considered during budget setting process, and minuted | Low | | | |
| **ADMINISTRATION** | | • Standing Orders<br>• Financial Regulations | | | | |
| Legal powers | Unlawful activity or decision making<br>Harm to authority's public reputation | • Standing Orders reviewed and adopted annually<br>• Financial Regulations reviewed and adopted annually<br>• GDPR policies reviewed and adopted annually<br>• Councillor Code of Conduct signed by every councillor<br>• OALC training available to councillors and staff covering legal powers<br>• Clerk has access to OALC, SLCC and other bodies to check legality of proposals and actions<br>• List of legal powers available at council meetings<br>• Clerk attends training and conferences to ensure CPD is up-to-date and knowledge is current | Low | | | |
| Minutes | Inaccurate records<br><br>Inadequate storage | • Draft minutes issued to council prior to following meeting<br>• Minutes reviewed and approved by council, signed by Chairman at following meeting<br><br>• Signed minutes stuck into minute book<br>• Full minute books stored at County Archive | Low | | | |
| Members' interests | Conflict of interest<br>Harm to authority's public reputation | • Register of Interest form completed by every councillor<br>• Register of Interest form updated if relevant change occurs<br>• Opportunity to declare interests at every meeting – minuted agenda item<br>• Councillors free to declare an interest at any point during a meeting, declaration minuted.<br>• Any potential conflict addressed at council meetings as required<br>• Monitoring Officer advice sought as required<br>• Copy of Register of Interest form kept by WODC<br>• Gift and Hospitality Register in operation | Low | | | |

| Description of Hazard | Who might be harmed and how, or issue | Existing Control Measures | Risk Rating | Further Actions | Date Actions Complete | Residual Risk Rating |
|---|---|---|---|---|---|---|
| Employer Responsibilities | Non-compliance with employment law<br><br>Non-compliance with Pension Regulations | • Staff issued with employment contract and job description<br>• Staff registered with HMRC with employees<br><br>• Council has pension scheme<br>• Staff enrolled in pension scheme after probation period if meet criteria | Low | | | |
| Transparency | Failure to comply with Code<br>Failure to comply with ICO FoI Scheme | • Council website updated as required to contain correct information as required by current regulations<br>• Systems and website reviewed regularly to ensure FOI Scheme is being adhered to | Low | | | |
| GDPR | Failure to comply with Regulations | • Data Protection Registration renewed annually<br>• GDPR polices and notices in place and reviewed annually | Low | | | |
| Suppliers | Loss or damage due to performance | • Supplier review as part of supplier approval process<br>• Contract review process<br>• Financial checks undertaken if required<br>• Insurance, certifications and risk assessments requested as required | Low | | | |
| Document control | Loss or damage | • Archived documents stored in filing cabinet in Clerk's residence<br>• Archive minutes and financial documents stored in county archive<br>• Current documents stored at Clerk's residence<br>• Computer records backed up regularly | Low | | | |
| **INSURANCE** | | | | | | |
| Insurance | Management of risk to council – loss, damage, liability | • Annual review of adequacy of insurance cover, including asset and liability cover<br>• Review of insurance cover for any new activity and change made as required<br>• Public Liability insurance in place | Low | | | |
| **ASSETS** | | | | | | |
| Protection of physical assets | Loss or damage | • Asset register regularly updated and approved by Council, with photographs and map of asset positions<br>• Annual inspection of assets<br>• Repair and maintenance as required<br>• Adequate insurance level to match current asset register<br>• Insurance value increased as required | Low | | | |
| Third party protection | Risk or damage to third party property or individuals | • Adequate Public Insurance Liability<br>• Repair and maintenance as required | Low | | | |
| Maintenance | Reduced value of assets | • Supplier approval process to ensure suitably qualified contractors carry out maintenance and repairs | Low | | | |

| Description of Hazard | Who might be harmed and how, or issue | Existing Control Measures | Risk Rating | Further Actions | Date Actions Complete | Residual Risk Rating |
|---|---|---|---|---|---|---|
| Protection and security of soft and hard copy documents | Theft or loss of information, financial records | • Council laptop password protected, with security software<br>• Cloud backup of documents<br>• Hard copy documents stored in filing cabinet at Clerk's residence or county archive<br>• Council Dropbox used to share council documents with councillors<br>• Retiring councillors requested to delete/destroy/return any council documents in their possession | Low | | | |
| **EMPLOYEES** | | | | | | |
| Working at home | Person may suffer ill health, injury or personal attack | • Visits from members of the public strictly controlled<br>• Work-station assessment to be carried out following HSE guidelines<br>• Display screen equipment assessment to be carried out following HSE guidelines | Low | | | |
| Absence | Long term sickness or absence by Clerk<br>Resignation of Clerk | • Business Continuity Policy<br>• Business Continuity Plan<br>• Councillors to take over Clerk duties | Low | | | |
| Management | Poor relationships<br>Legal action<br>Unlawful decisions | • Employment Policies reviewed and adopted annually | Low | | | |
| Knowledge | Actions which may be unlawful, unwise, damaging | • Training and Development policy<br>• Staff training | Low | | | |
| **HEALTH AND SAFETY** | | • Health and Safety Policy | | | | |
| Lone working in the parish and on council business | Person may be taken ill, have accident or suffer personal attack | • Second person (staff/councillor/member of family) informed of location and start/end times of task<br>• Councillors to take on duties until Clerk or nominated councillor recovered<br>• Charged mobile phone to be carried at all times when lone working | Low | | | |
| Violence and aggression | Person may sustain physical or verbal attack | • Staff/councillor to avoid meeting members of public in remote locations on a one-to-one basis, particularly when handling complaints<br>• Public invited to speak at council meetings in order that issues and complaints are dealt with as a group | Low | | | |
| Manual handling | Physical injury from incorrect lifting or unplanned lift | • Small items only are lifted on an irregular basis<br>• Larger tasks carried out by trained, competent contractors<br>• Higher risk tasks to be individually risk assessed prior to carrying out, and suitable safety measures taken | Low | | | |
| Work at height | Injury from fall from height | • Minimal low-level use of ladders<br>• Higher risk tasks are carried out by competent, trained contractors<br>• Ladders checked regularly for deterioration and rectified | Low | | | |

| Description of Hazard | Who might be harmed and how, or issue | Existing Control Measures | Risk Rating | Further Actions | Date Actions Complete | Residual Risk Rating |
|---|---|---|---|---|---|---|
| Electric shock | Shock from faulty electrical equipment or wiring | • All electrical works carried out by competent electrical contractors<br>• Council owned portable equipment PAT tested/checked by competent person | Low | | | |
| First aid emergency | First aid required | • First Aid kit accessible at Parish Hall<br>• Clerk/councillors to carry or have access to first aid kit if deemed necessary for activity | Low | | | |
| Driving/travelling | Person may suffer injury or be involved in collision with third party | • Minimal driving required for tasks within the parish<br>• Drivers must be competent, hold adequate insurance, be in good general state of health and not drive when tired<br>• Vehicles must be well maintained and subject to statutory checks | Low | | | |
| Slips, Trips and Fall | Injury | • Suitable stout, well-soled shoes for outdoor activities | Low | | | |
| **EVENTS AND ACTIVITIES** | | | | | | |
| Council activities | Specific risk linked to activity | • Specific risk assessments carried out prior to event or activity<br>• Correct insurance in place prior to event or activity | Low | | | |
| COVID-19 pandemic | Getting or spreading COVID-19<br>Mental health and well-being of councillors and staff<br>Employer responsibilities<br>Late or reduced level of Precept | • COVID-19 risk assessment updated as required to follow current government guidance<br>• COVID-19 Employer risk assessment updated as required to follow current government guidance<br>• General reserves available to cover late receipt of precept<br>• Budget monitoring shows spending compared to receipts | Low | | | |

**Key to Risk Ratings**
Very Low or Low Risk – Continue with existing control measures
Medium Risk – Proceed with caution. Review whether task can be carried out another way or whether additional control measures are required
High or Very High Risk - Do not proceed until an alternative safe system of work or other control measures are put into place

**Risk Matrix**

| Likelihood | | | |
|---|---|---|---|
| Highly likely (score 3) | Medium (3 x 1) | High (3 x 2) | Very High (3 x 3) |
| Possible (score 2) | Low (2 x 1) | Medium (2 x 2) | High (2 x 3) |
| Unlikley (score 1) | Very low (1 x 1) | Low (1 x 2) | Medium (1 x 3) |
| Impact | Negligible (score 1) | Moderate (score 2) | Severe (score 3) |

| | Date created | Carried out by (Name) | Job Title |
|---|---|---|---|
| | 14/09/25 | Anne Ogilvie | Parish Clerk and RFO |