

## **Noak Bridge Parish Council Risk Assessment 2025-2026**

Risk assessment is a systematic examination of working condition, workplace and environmental factors that will enable the Parish Council to identify any and all potential risks.

The Parish Council, based on a recorded assessment, will take practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document has been produced to enable the Noak Bridge Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

Finance and Management				
Subject	Risk(s) identified	Risk Rating H/M/L	Management/Control of Risk	Review/Assess/Revise
(Business Continuity) Financial Records	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance.	L	All files and records are kept in a locked filing cabinet in the village hall meeting room. Regular back up of files are made to the PC laptop. Ensure the latest versions of software is used. In the event of the Clerk being indisposed the chairman to contact professional bodies such as the Essex Association of Local Councils (EALC) or Society of Local Council Clerks (SLCC) for advice	Review & update procedures when a new clerk is employed.  Existing procedures are considered adequate.
Staffing	Loss of services of employee	L	Immediately advertise vacancy (if permanent loss). Appoint a Locum Clerk (if temporary loss). Lists of Locum Clerks are held by professional bodies such as the EALC and SLCC. Ensure relevant passwords are kept in a sealed envelope by the Chairman.	Existing procedures are considered adequate.
Administration	Fraudulent payments	M	The Council's Financial Regulations sets out the requirements. Continue with the requirement to report all payments to Council for approval. Introduce the requirement for two councillors to authorise all BACS payments, submitted by the RFO.	Existing procedure to be strengthened by introducing dual authorisation on all payments submitted by the RFO. Financial Regulations to be reviewed by the Council on an annual

				basis and updated as and when required.
Salaries and Associated Costs	Salary paid incorrectly  Unpaid tax to HMRC	L	The procedure for paying salaries is outlined in the Council's Financial Regulations. Contract of employment in place for all employees. Payroll provider engaged to ensure instruction for timely payment of tax and NI is received and adhered to, where necessary and for the provision of payslips. Payslip provided by Clerk and countersigned by Chairman and additional Councillor to ensure correct payment. Payments is made by BACS. Annual salary review to be undertaken before budgeting and precept. Direct debit set up to pay HMRC costs directly each quarter	Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.  Existing procedures are adequate.
Administration	Banking/financial administrative errors Loss Charges	L	The Council's Financial Regulations sets out the banking, cheques, debit card payments and reconciliation of accounts requirements. Bank reconciliations to be carried out on a monthly basis. Reconciliations to be checked by an appointed councillor, other than the Chairman or a bank signatory. Dual authorisation for payments ensures all invoices are triple checked for accuracy before payment is made. The RFO reviews the banking arrangements and any irregularities to be addressed each month during the bank reconciliation.	Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.
Administration	Procedural advice beyond that of the Proper Officer required	L	Continue with memberships of professional bodies such as the EALC and SLCC.	Existing procedures are adequate
Cash and Debit Card	Loss through theft and/or dishonesty	L	No petty cash is held and no debit card is available for the withdrawal of cash. A debit card has been authorised for use for internet payments and transfer of monies between accounts. All payments/transfers to be approved by the council and recorded in minutes	Existing procedures are adequate
Direct costs and Overhead expenses	Goods paid for but not supplied	L	The Council's Financial Regulations sets out the requirements. Good supplied are checked against the order and delivery note. Copies of all invoices are distributed to Councillors.	Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.

			<p>At each Council meeting invoices awaiting approval are considered and approved by Council and recorded in the minutes.</p> <p>Council has minimal stocks other than basic stationary, which is monitored.</p>	Existing procedures are adequate.
Reporting and Auditing	Information communication and Compliance		<p>Financial information is included as a standing item on the council agenda.</p> <p>At each meeting:</p> <ul style="list-style-type: none"> <li>• A Finance Report is presented, including bank reconciliation and budget monitoring.</li> <li>• A full list of payments and receipts is provided, along with details of cheques to be signed or payments to be authorised.</li> <li>• Financial records, including a breakdown of income and expenditure reconciled against the bank statement, are reviewed.</li> </ul> <p>These records are verified and signed off by the Chairman to confirm accuracy and transparency.</p>	
Auditing	Non-compliance with internal audit recommendations	L	<p>The Council formally reviews the Internal Auditor's report, as stipulated in the Council's Financial Regulations, at the next available meeting following receipt of the audit.</p> <ul style="list-style-type: none"> <li>• The Clerk will prepare an action plan identifying all recommendations made by the auditor.</li> <li>• Each action will be assigned a priority level (High, Medium, Low) and a clear timescale for implementation.</li> <li>• The Council works through the action plan in line with these priorities, ensuring timely and effective compliance.</li> </ul>	<p>Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.</p> <p>Existing procedures are adequate.</p>

			<ul style="list-style-type: none"> <li>Progress against the action plan is monitored and reviewed at subsequent meetings until all actions are completed.</li> </ul>	
Accounting	Non-compliance with statutory deadlines of the completion/approval/submission of accounts and other financial returns	L	The Clerk maintains a calendar noting the dates the Annual Governance and Accounting Review	Continue to ensure that all accounts and returns are completed and submitted by the deadlines. Existing procedures are adequate.
Precept	The precept set is insufficient to meet the Council's financial obligations	L	<p>The Council ensures the adequacy of the precept through regular and informed budget monitoring and forecasting as detailed in the Council's Financial Regulations.</p> <ul style="list-style-type: none"> <li>In preparation for setting the precept, the Council receives a detailed budget report at its annual precept meeting. This includes: <ul style="list-style-type: none"> <li>The current actual income and expenditure,</li> <li>Projected year-end figures, and</li> <li>Indicative costs for the forthcoming financial year, provided by the Clerk or relevant lead Councillor.</li> </ul> </li> <li>Using this information, the Council identifies funding requirements for both ongoing commitments and planned projects.</li> <li>The agreed precept amount is formally resolved by the Council and submitted in writing to Basildon Council by the 31<sup>st</sup> January each year.</li> <li>The Council monitors receipt of the precept (typically paid in two instalments in April and October) and confirms receipt accordingly.</li> </ul>	<p>Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.</p> <p>Existing procedures are adequate</p>
Precept	Inadequate Monitoring of Performance which may result in overspending or failure to meet obligations.	L	As detailed in the Council's Financial Regulations the Council reviews budget update reports at each parish council meeting to maintain oversight of income and expenditure. Variances are highlighted and explained.	Financial Regulations to be reviewed by the Council on an annual

			If a virement is needed from one budget heading to another this must be agreed by the Council.	basis and updated as and when required.  Existing procedures are adequate
Precept	Illegal Expenditure	L	Continue to ensure that all expenditure is within legal powers and payments authorised by the Council.	Existing procedures are adequate.
Grants – Receivable	Failure to understand or comply with conditions attached to grant funding.	L	Council to be aware of the conditions attached to grants awarded and ensure they adhere to any such conditions. The Clerk will collate a list of the conditions and any time frames regarding the conditions which the council must satisfy and present this to the council.	Existing procedures are adequate.
Grants - Payable	Power and authorisation to pay	L	Applications for grants to be submitted on the Council's Grant Application Form. All grants must be approved by the Council and awarded according to a Grant Policy. Any payments using Section 137 powers will be separately listed.	Existing procedures are adequate
Projects	Completion	L	Project updates are a regular standing item on the council agenda where the lead councillor will provide the council with an update on progress, challenges, budget and expected completion date.	Existing procedures are adequate.
Contract Best Value Accountability	Work awarded incorrectly. Overspend on services Not ensuring value for money and/or continuity of work	L	Process for orders for work, goods and services and entering into contracts is outlined in the Council's Financial Regulations.  Continue the practice of obtaining the correct number of quotes according to the value of the contract or purchase.  Maintain a Contract Spreadsheet to ensure an invitation to tender is carried out in a timely manner.  If problems occur with a contract the lead Cllr to investigate the situation and report to the Council.	Existing procedures are adequate
Salaries and Associated Costs	Salary paid incorrectly	L	Contract of Employment in place for all employees.	Existing procedures are adequate.

	Unpaid tax to HMRC		<p>Timesheet provided by the Clerk and countersigned by the Chairman to ensure correct payment.</p> <p>Payroll provider retained to calculate monthly wage payments according to the Contract of Employment and to ensure instruction for the timely and accurate calculation of tax and NI is received.</p> <p>Direct debit set up to pay HMRC.</p> <p>Salary and expense payments paid by BACS.</p> <p>Annual salary review to be undertaken before budgeting,</p>	
Clerk/RFO	<p>Fraud by Staff</p> <p>Health and Safety</p> <p>Loss of Clerk/RFO</p>	<p>L</p> <p>L</p> <p>L</p>	<p>Council adheres to Standing Orders and Financial Regulations to minimise fraudulent activity by the Clerk/RFO.</p> <p>Requirements of Fidelity Guarantee Insurance included in annual policy.</p> <p>All employees, including the Clerk to be provided adequate direction and safety equipment needed to undertake their role safely.</p> <p>The Parish Council holds adequate reserves to pay a locum clerk in the event of the Clerk leaving/resigning.</p>	<p>Financial Regulations and Standing Orders to be reviewed by the Council on an annual basis and updated as and when required.</p> <p>Existing procedures are adequate, review annually.</p>
Councillor Allowances	Councillors overpaid	L	Councillors do not receive any allowances but can be reimbursed for expenses such as stationery and mileage costs when travelling on Council business, where required. Payment of expenses to be approved by the Council and made by BACS.	Existing procedure adequate. Review Financial Regulations when necessary.
Election Cost	No funds available for election costs	L	The Parish Council will make a provision each year to build up a reserve to cover election costs. Unexpected election costs would be met from general reserves.	Existing procedure adequate. Review Financial Regulations when necessary.
VAT	Reclaiming/charging	L	<p>VAT incurred on business expenses to be reclaimed annually at the end of the financial year.</p> <p>The council does not currently provide any services where there is a need to charge VAT.</p>	Existing procedures are adequate.
Annual Return	Submit with specified time frame	L	Employer's Annual Return is completed and submitted online within the prescribed time frame, by the Clerk.	Existing procedures adequate

AGAR		L	AGAR completed, reviewed by the internal auditor for completion of the Internal Audit Report. Section 1, Annual Governance Statement presented to the council and signed by the Clerk and Chairman. Section 2, Accounting Statements, presented to the council and signed by the chairman. Signed forms submitted to the external auditor for review, within the prescribed timescale.	
Liability				
Legal Powers	Illegal activity or payments	L	All activity and payments to be made within the powers of the Parish Council, to be resolved at the full Council meetings, including reference to the power used under the Finance section on the agenda.	Existing Procedures adequate
Minutes / Agendas	Accuracy and Legality	L	Minutes and Agendas are produced in the prescribed manner by the Clerk or lead councillor and adhere to the legal requirements.	Existing Procedures adequate
Statutory Notices	Business Conduct	L	Minutes are approved and signed at the next council meeting	
		L	Agendas displayed according to legal requirements.	
		L	Business conducted at meetings is managed by the Chairman	
Documents		L		
Data Protection	Policy provision	L	The Council has adopted a Data Protection Policy and is registered with the Information Commissioners Office (ICO)	Policy reviewed annually or as needed to comply with new legislation. Existing procedures adequate.
Member's Interests	Conflict of Interest	L	Declarations or Interests by members at Council meetings.	Existing procedures adequate.
	Register of Interests not completed	L	Register of Member's Interests forms reviewed annually. EALC provide training for members to partake. Additionally, Basildon Council offers Code of Conduct training to parish councils annually.	Members are responsible to ensure their Register of

Member Training	Unfamiliar with Council process	L	This training is mandatory for all councillors.  Training to be agreed by Full Council	Interests is up to date at all times.  Member training recorded and reviewed annually.
Public Liability	Risk to Third Party Property	L	Risk Assessments regularly carried out to comply with the requirements	Existing procedures adequate.  Ensure Risk Assessments are carried out where necessary
Employer's Liability	Non-compliance with Employment Law	L	Insurance in place. Advice will be sought from professional bodies such as the EALC and ACAS where required	Existing procedures adequate.
Legal Liability	Legality of Activities	L	Clerk to clarify legal position on proposals and to seek advice if necessary.	Existing procedures adequate.
	Proper and timely reporting via Minutes	L	Council to approve Minutes at monthly meetings.	
	Proper document control	L	Document Retention Policy adopted by the council and reviewed annually.	
Insurance	Adequacy	L	An annual review is undertaken of all insurance arrangements.	Existing procedures adequate.
	Cost		Cost budgeted for on an annual basis. Employers and Employee liabilities a necessity and within policies.	
	Fidelity Guarantee		Ensure compliance measures are in place.  Fidelity checks and insurance in place	
Social Media	Reputation/Communication	L	Social Media and Press Policies adopted by the Council to prevent reputational risk by receipt of unwarranted or malicious postings and to ensure adequate communications	Policies reviewed annually.  Existing procedures adequate.



Freedom of Information	Policy	L	Model Publication Scheme adopted by the Council.  The Council is aware substantial FOI's or subject access requests may create additional work hours for the Clerk.  The Parish Council can request a fee to supplement the additional hours.	Monitor any requests made under FOI.  Existing procedures adequate.
Physical Equipment or Areas				
Assets	Loss or Damage Risk/Damage to Third Party(ies) property	L	An annual review of fixed assets is undertaken for insurance provision	Existing procedures adequate.
Maintenance	Poor Performance or Assets or Amenities	L	All assets owned by the council are regularly reviewed and maintained. Professional risk assessments to be conducted on playground equipment on a yearly basis. All assets are insured. Expenditure related to repairs are actioned/authorised in accordance with the Council's Financial Regulations.	Existing procedures adequate.
Notice Boards	Risk of Damage	L	The Parish Council own and maintain two notice boards which are reviewed regularly. Expenditure related to repairs are actioned/authorised in accordance with the Council's Financial Regulations.	Existing procedures adequate.
Meeting Location	Inadequate Venue	L	The Parish Council meetings are held in a local venue considered to have adequate facilities for the Clerk, Council and members of the public.	Existing procedures adequate.
Council Records – Electronic	Loss of Data	L	Electronic records are stored on the Council laptop and the Council's website. Software is kept up to date. Council to explore the use of Cloud storage	Existing procedures adequate.
Council Records – Papers	Loss through:- Theft	L	Historic files and records are kept in a locked filing cabinet in the village hall meeting room, which is reviewed regularly. Information uploaded to the Council's website. Records include historical correspondence, minutes, insurance and bank records.  The documents are secure but the Council could consider storing important documents at the Essex Records Office.	Damage (apart from fire) and theft is unlikely so existing procedures are adequate.
	Fire  Damage	M		

		L		
Council Property – iMac/Laptop	Risk of not being used for Council business	L	iMac is currently in storage. Laptop is used only for council business. A contract of employment is in place for staff along with a disciplinary policy in case there is a breach of conduct.	Existing procedures are adequate.