

Somerford Keynes Parish Council

Risk Assessment 2025-2026

"The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council."

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed:

- Identify the areas to be reviewed.
- Identify what the risk may be.
- Evaluate the management and control of the risk and record all findings.
- Review, assess and revise if required.

FINANCE AND MANAGEMENT - Based upon Model Financial Regulations for Local Councils				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Continuity	Risk of Council not being able to continue its business due to unexpected non availability of Parish Clerk	L	Files kept securely at Clerks home, code known by designates Passwords given to designates Erecords securely backed up to Cloud and soft copy. Email Passwords known to designates	Fireproof Safe purchased, designates given code Designates appointed Designates appointed Designates appointed
	Unexpected or tragic circumstance		Bank Access codes known to designate(s) Bank Access key in firesproof safe	Designates trained on Bank Access
Precept	Adequacy of precept	L	Precept reviewed by PC in time for submission to CDC	Existing procedure adequate.
	Requirements not submitted to CDC	L		
	An amount not received by SKPC	L	The Clerk informs Council when the monies are received.	
	Lack of Parish Reserves	L	The Council needs also to have adequate reserves to deal with an emergency.	
Financial records	Inadequate records	L	Clearly defined processes in place to monitor accurate recording of financial transaction and data	Existing procedure adequate.
	Records lost or damaged	L	Copies made	
	Financial irregularities	L	Annual audit process	Follow Audit guidelines
Bank and banking	Record Accuracy	L	Monthly bank account reconciliation	Existing procedure adequate.
	Reporting	L	Financial update and report at each PC Meeting	Existing procedure adequate.
	Passwords and Signatures	L	Clearly defined with adequet backup	Review the Financial Regulations annually and bank signatory list
	Account not Reconciled	L	Year end recomciliation signed by RFO and circulated	
FINANCE AND MANAGEMENT - Based upon Model Financial Regulations for Local Councils				

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Expenditure	Not authorised	L	The PC has processes in place to authorise expenditure	Existing procedure adequate.
Payments	Not approved	L	At each Council meeting, the list of invoices awaiting approval is approved.	Review the Financial Regulations annually.
Debts	Unpaid invoices	L	Monitored monthly	
Best value	Work awarded incorrectly	L	All contracts and purchases over £1000 need competitive tendering process unless agreed by PC.	Existing procedure adequate.
Accountability	Overspend on services	M	Clerk manages proces	Review Financial Regulations regularly.

As per Financial Regulations, normal Parish Council practice would be to seek if above £1500, and if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender and report to the Council.

FINANCE AND MANAGEMENT - Based upon Model Financial Regulations for Local Councils

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Salaries and associated costs	Salary paid incorrectly	L	The Parish Council authorises the appointment of all employees at Council meetings (currently just the Clerk), and has a contract of employment. Salary rates are assessed annually by the Council and based on agreed NJC rates.	Existing system generally adequate.
	Wrong deductions of NI or Tax	L		
	Unpaid Tax & NI contributions to HMRC	L		
Parish Clerk	Loss of Clerk	L	A contingency arrangement in place to cover an unexpected loss of clerk, support is also available from OALC.	Existing procedure adequate.
	Actions are undertaken	L	The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role.	Monitor working conditions, training and support
	Health & Safety	L	The Clerk is provided with adequate direction and safety equipment needed to undertake the role. Membership of the SLCC	The council has introduced its own system and processes for dealing with Health and Safety including a nominated lead member.
Election costs	Risk of an election cost	L/M	The risk is higher in an election year. There are no measures which can be adopted to minimise the risk of having an election as this is a legal requirement. Sufficient reserves in place to cover this.	Existing procedure adequate.
VAT	Not reclaimed	L	Defined processes for accurately recording and claiming VAT	Existing procedure adequate
Annual return	Submit within time limits	L	Annual Return is completed and signed by the Council, submitted to the internal auditor for completion and signing then checked and sent on to the External Auditor within the time limit. Regular reports to Council on timescales and requirements.	Existing procedures adequate.

A contingency arrangement in place with the neighbouring parish council to cover an unexpected loss of clerk, support is also available from OALC.

FINANCE AND MANAGEMENT - Based upon Model Financial Regulations for Local Councils

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings.	All activities and payments recorded and minuted

Council records - Paper	Loss through: theft fire damage	L M L	The Parish Council records are stored at the home of the Clerk. Older records including historical correspondence, minute books and copies, documents for ownership of property, records such as personnel, insurance, salaries are stored in the Village Hall. Recent materials are in a filing cabinet (not fireproof).	Damage (apart from fire) and theft is unlikely and so provide adequately. Deeds/leases copied and deposited off-site. Consider purchase of fireproof cabinet
Council records - Electronic	Loss through: Theft, fire, damage Corruption of computer	L M	The Parish Council's electronic records are stored on the computer at the Clerk's home. Backups of the files are taken at regular intervals onto a cloud account	Existing procedure adequate. Examine the use of shared drives
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance.
Data protection	Policy Provision	L	The Council is part of the Information Commissioner's Office (ICO) annual data protection service.	The Council review on an annual basis

ASSETS

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Bus Stop				
Defibrillators (2)				
Laptop	Risk/damage/liability for Third parties, Loss, vandalism	L	The PC has adequate insurance	Existing procedure adequate.
Parish Field				

LIABILITY

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council and to be resolved and minuted.	Existing procedure adequate.
Minutes/Agendas/	Accuracy and legality	L	Minutes and agenda are produced with the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting.	Existing procedure adequate. Guidance/training to Chair should be given (if required).
Notices/Statutory Documents	Business conduct	L	Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings managed by the Chair.	Members to adhere to Code of Conduct.
Public Liability	Risk of third party, property or individuals	M	Insurance is in place. Risk assessments regularly carried out to comply with the requirements.	Existing procedures adequate. Ensure risk assessments are carried out.
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	M L L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes of monthly meetings. Retention of documents follows the guidelines.	Existing procedures adequate.

COUNCILLORS' PROPRIETY				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Members interests	Conflict of interest Register of Members' interests	M M	Councillors have a duty to declare any interests at the start of the meeting. Register of Members Interest forms to be reviewed regularly by Councillors.	Existing procedure adequate. Members to take responsibility to update their Register