



**MORETONHAMPSTEAD PARISH COUNCIL (MPC)
RISK ASSESSMENT POLICY**



The greatest risk facing the Council is not being able to deliver the activity or services expected by parish residents.

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that enable Moretonhampstead Parish Council (MPC) to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the Council should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible, making sure that all employees are made aware of the results of the risk assessment.

This document has been produced to enable the MPC 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 main points have been followed and the register constructed accordingly.

- 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.

Subject	Risk(s) identified	Management/control of Risk	Review/Assess/Revise	Level H/M/L
Precept	Inadequate precept setting resulting in inability to deliver statutory services or maintain assets	The clerk provides monthly budget monitoring reports to council showing actual and projected expenditure. A detailed budget report is considered by council prior to setting the precept, normally before the end of January each year. Council considers standing costs, planned projects, inflationary pressures and reserves requirements when setting the budget and precept demand. The council maintains reserves in accordance with its Reserves Policy to provide financial resilience against unexpected costs.	Existing procedures considered adequate.	Low
Precept	Non-payment of precept	The council ensures sufficient reserves to cover running expenses set out in the Reserves policy.	Existing procedures considered adequate.	Low
Financial Records	Inaccurate financial records, financial irregularities, or loss of public funds	The council operates robust financial controls in line with Financial Regulations which are reviewed annually. Bank reconciliations are completed by the clerk/RFO and independently checked by councillors. Payments must be authorised and resolved by council before being committed. Two authorised signatories are required for payments. Internal and external audit processes provide independent scrutiny. Payroll is processed by an external provider to reduce error and fraud risk.	Existing procedures considered adequate. Financial Regulations reviewed annually.	Low
Bank and banking	Inadequate checks	The council has Financial Regulations which set out banking	Existing procedures considered	Low

	Banks mistakes	requirements. Monthly reconciliation of accounts. Financial regulations are reviewed annually in May.	adequate.	
Cash	Loss through dishonesty or error	BACs payments are authorised at council meetings and are approved by 2 councillors. No petty cash is held. A £200 monthly limit is set on the business debit card.	No change required	Low
Reporting and Auditing	Information communication	Financial information is a regular agenda item (Report of internal controls councillor) and discussed/reviewed and approved at each meeting.	Existing procedures considered adequate.	Low
Salaries and Expenses	Salaries incorrect, wrong hourly rate or hours worked.	MPC uses an external payroll provider, any changes to salary and overtime payments are authorised by the staffing committee and communicated to payroll by the chairman.	Existing procedures checked annually.	Low
	Fraud or incorrect claims	Expenses must be approved. Mileage claims paid on completion of claim form and receipts provided. Mileage claims rates match those recommended by NALC.		Low
	Wrong deductions of NI or Tax Unpaid Tax & NI contributions to Inland Revenue.	All NI and tax calculated by external payroll.		
Grants	Receipt of grant	MPC does not presently receive any regular grants.	Procedure would be established, if required	Low
Grants and support payable	Power to pay. Authorisation of council to pay. Non-compliance with grant conditions.	Any such expenditure would go through the required council process of approval, minuted and listed accordingly. Any payments made using S137 approved in the same way. Regular monitoring and compliance checks.	Existing procedures considered adequate.	Low
Election Costs	Risk of unexpected election	The council will try to build up contingency funds in order to fund contested elections in line with the Reserves policy.	Should be included in budget when setting precept.	Med
Best value accountability	Work awarded incorrectly.	Normal Parish Council practice would be to endeavour to get 3 quotations for any substantial purchase/work to be undertaken (purchases over £3000). MPC will approve tender documents as needed. If problems encountered with a contract the clerk would investigate the situation and report to the council. Effective budget management Forward planning	Existing procedures considered adequate. Include when reviewing Financial Regulations	Low
	Overspend on services.			Med
	Use of funds not giving value for money			Low
Business continuity	Council not being able to continue its business due to unexpected or tragic circumstances.	All files and records are kept in secure locked cabinet at MPC office. Electronic data is backed up regularly through One Drive. Council maintains 3+ bank signatories In the event of short-term illness, the clerk will inform the chair/vice – chairman of absence as soon as possible. If the clerk has failed to arrive within 10 minutes of meeting start	Existing procedures considered adequate. May be necessary to purchase a fireproof safe for burial records. Chairman has a sealed envelope containing passwords and important information to be opened in the event of clerk	Med

		time and no contact has been made, the meeting should continue, and one of the councillors will note the minutes of the meeting. In the event the Clerk is unavailable longer term (more than 1 month), the chairman/vice – chairman will discuss with the council.	absence. Obtain alternative signatory in the event of councillor resignation	
Clerk/RFO	Loss of clerk - Limited funds for advertising.	Set aside contingency in budget to pay for this type of eventuality.	Include in financial statement when setting precept	Low
	Actions taken by clerk/performance in post	Clerk supported in role by councillors. DALC training when required and access to relevant assistance and legal advice if necessary.	Performance appraisals to be undertaken. DALC membership maintained	Low
	Fraud	Requirements of Employee dishonesty insurance (Fidelity insurance) adhered to.	Existing procedures adequate. Checked by internal financial regulator.	Low
	Health and safety	All employees to be provided adequate direction needed to undertake their roles	Monitor health and safety requirements and insurance annually	Low
VAT	Reclaiming/charging	The council has Financial Regulations which set out requirements regarding VAT recovery. MPC reclaims VAT annually at end of financial year.	Existing procedures considered adequate	Low
Annual Governance and accountability Return	Must be submitted within time limits (normally mid-June)	Annual Return is completed and submitted online with the prescribed time frame by the clerk. Annual Return completed and signed by the council, submitted to Internal Auditor for completion and signing then checked and sent to External Auditor within time frame.	Existing procedures considered adequate.	Low
Legal Powers	Illegal activity, ultra vires payments, or challenge or reputational damage	All council activities and payments are carried out within the legal powers of the parish council and are resolved at full council meetings and recorded in the minutes. The council operates in accordance with its adopted Standing Orders and Financial Regulations, which provide the framework for lawful decision making, procurement, and financial authorisation. Payments and financial commitments are reported through the monthly finance report. Policies and procedures are reviewed regularly to ensure continued compliance with legislation and governance requirements.	Existing procedures considered adequate Standing Orders, Financial Regulations and relevant policies reviewed annually or in line with legislative changes.	Low
Minutes/agendas/ Notices and Statutory Documents`	Accuracy and legality	Minutes and agenda are produced in the prescribed manner by the clerk and adhere to the legal requirements. Minutes are approved and signed at the next council meeting. Agenda displayed according to legal requirements.	Existing procedures considered adequate.	Low
	Business conduct	Business conducted at council meetings is managed by the chair (or vice chair in his/her absence).	Members adhere to Code of	Low

	Non-compliance with statutory regulations	Clerk advises council of statutory requirements	Conduct.	Low
Code of Conduct & Members' Interests	Failure to declare conflicts of interest.	Declarations of interest by members at council meetings.	Existing procedures considered adequate. Members take responsibility to update register.	Low
	Legal issues, reputational damage.	Register of members' interests' forms reviewed regularly.		Med
Insurance	Adequacy	An annual review is undertaken of all insurance arrangements. Employers and Employee liabilities a necessity and within policies. Ensure compliance measures are in place.	Existing procedure adequate. Insurance reviewed annually.	Low
	Cost			Low
	Compliance			Low
	Fidelity Guarantee (employee dishonesty insurance)			Low
Data protection	Policy provision	MPC has a Data protection policy in place.	Existing policy is considered adequate.	Low
Freedom of Information	Failure to respond within statutory timeframe.	MPC has a Publication scheme in place.	Existing policy is considered adequate.	Low
	Legal repercussions, reputational damage.	The parish council is aware that if a substantial request came in it could create a number of additional hours' work.		Med
Communication	Lack of effective communication with residents.	Articles in parish News in Moreton and Facebook page.	Existing communication is considered adequate.	L/M
Notice board used to publicise meetings, including agendas and minutes.	Lack of support for council	The council has its own website which includes details of meetings, councillor information, policies and procedures, planning news, useful contacts and points of interest.		L/M
Information Technology and Cyber Security	Loss of council data, cyber-attack, phishing scams, unauthorised access to systems, or loss of IT equipment resulting in inability to carry out council business and potential data breaches.	The council uses password-protected IT systems with multi-factor authentication where available. Electronic data is backed up regularly using secure cloud storage (OneDrive) to allow remote access to records in the event of equipment failure. Email and council systems are protected by anti-virus and malware protection software. Councillors and staff are advised to remain vigilant to phishing or suspicious emails and to seek verification before processing financial or sensitive requests. Access to council systems is restricted to authorised personnel only and passwords are kept secure.	Cyber security arrangements and data protection compliance reviewed annually or following any security incident.	L/M
				Med
PHYSICAL EQUIPMENT / AREAS				
Assets	Loss or damage	An annual review of assets is undertaken for insurance provision	Existing procedures considered adequate	Low
	Risk/damage to third parties' property	Insurance policy provided by Clear Councils Insurance and underwritten by Ecclesiastical Insurance Office, reviewed		Low

		annually to ensure adequate cover.		
Asset Management	Premises or other assets being closed or unavailable for use by the council or community due to poor or dangerous condition.	An asset register produced and reserves in place such that assets can be replaced at the end of their natural life. All assets are insured by Clear Councils Insurance.	Existing procedures adequate Council consider delegated powers to the clerk authorising him/her to act on behalf of the council in urgency or emergency	Low
Recreation Areas	The Sentry / Children's play area The Pound	Areas regularly inspected by Councillors and staff. A professional inspection of the play area is carried out annually by an accredited inspector. Monitor and report any vandalism or damage.	Monthly inspections undertaken, reported to MPC and minuted. Annual inspection reported to MPC and minuted. Vandalism incidents reviewed as required.	Low
Notice Board	Risk of Damage or injury to third parties. Location suitability	All covered by insurance policy and inspected regularly	Adequate inspections undertaken	Low
Street Furniture	Risk of Damage or injury to third parties. Location suitability	Street furniture covered by insurance policy and inspected regularly by Councillors and staff.	Monthly inspections undertaken, reported and minuted.	Low
Council records – paper	Loss through: Theft Fire damage	The parish council records are stored at MPC office. Records include historical correspondences, minutes, insurance, and bank records. The documents are stored in a lockable cabinet.	Damage (apart from fire) and theft is unlikely and so provision is adequate.	Low Med Low
Council records – electronic	Loss through: Theft, fire damage or corruption of computer	The parish council electronic records are stored on the council laptop held at the MPC office. Backups of electronic data are made at regular intervals through One Drive. Anti-virus measures in place.	Existing procedures considered adequate	Low Med
Allotments income	Rental received from allotments	Rents set annually by Council.	Existing procedures considered adequate	Low
MISCELLANEOUS				
Poor reputation of the council	The work of the Council is not understood, leading to negative feedback and dissatisfaction with how services are carried out; risk of poor public perception if correspondence is not handled promptly and courteously.	Regular use of communication channels including the website, News in Moreton and social media to explain Council activities; prompt, courteous handling of correspondence by the Clerk to support and maintain the Council's reputation.	Communication Plan and use of social media reviewed periodically; correspondence practices monitored and adjusted as required.	Low
Lack of Training or time to undertake the role of the PC	Inadequate knowledge or specialist ability may lead to poor decisions	Adequate training budget available. Encourage training for councillors and staff. New councillors to have an induction.	Consider a training record and review annually.	Low
Public Events and Community Activities	Accidents, injury, or property damage occurring at council organised or supported events resulting in legal claims, reputational damage, or harm to the public	The council will complete event-specific risk assessments for all organised or supported public events. Appropriate public liability insurance is in place for council activities. First aid provision will be considered where appropriate depending on the size and nature of the event. Event organisers will ensure hazards are identified and appropriate control measures are implemented prior to events taking place. Any contractors or external providers will be required to provide evidence of their	Risk assessments and insurance arrangements reviewed prior to each event and annually as part of insurance renewal.	M

		own risk assessments and insurance cover.		
Volunteers	Health and safety risks to volunteers; safeguarding risks where young volunteers are involved.	Recognition of volunteer health and safety requirements; appropriate supervision; application of safeguarding measures for young volunteers; Clerk to draft a safeguarding policy.	Safeguarding policy to be reviewed annually; volunteer arrangements and H&S practices monitored and updated as required.	L

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