GREAT BEALINGS PARISH COUNCIL

RISK ASSESSMENT

Adopted by Great Bealings Parish Council at a meeting on: 1st September 2026

This risk assessment 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. The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focused approach to managing risk, which:

- Identifies the areas to be reviewed
- Identifies the level of risk
- Evaluates the management and control of the risks and records findings
- Reviews, assesses and revises procedures if required

SUBJECT	RISKS IDENTIFIED	H/M/L	MANAGEMENT/CONTROL OF RISK	REVIEW/ASSESS/REVISE
MANAGEMENT				
Business Continuity Emergency Plan	Council not being able to continue its business due to an unexpected emergency or tragic circumstance	L	All recent records are kept at the Clerk's home. The Clerk makes a regular back-up of electronic files on to a Hard Drive which is kept in a metal cabinet. The Parish Council has produced an emergency plan.	Review when necessary
Meeting Location	Adequacy of Health and Safety	L	Meetings are held in the Bealings Village Hall Committee Room. The premises and facilities are considered to be adequate for the Clerk and Councillors who attend, from a health and safety and comfort aspect	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Council Records – hard copy	Loss through: Theft Fire Damage	 L M L	Current papers and minutes are held at the Clerk's home Historical correspondence is stored in a metal cabinet.	Damage(apart from fire) or theft is unlikely, therefore provision is adequate
Council Records – electronic records	Loss through theft, fire or corruption of computer	M	The electronic records are stored on the Council's laptop computer kept at the Clerk's home. Back-ups of the files are taken at regular intervals on to the Council's separate Hard Drive which is kept in a metal cabinet at the Clerk's home.	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Minutes and Agendas	Accuracy and legality	L	Minutes and Agenda are produced in the prescribed manner by the Clerk and adhere to legal requirements. Agenda displayed according to legal requirements. All Councillors have been on a training course.	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level. Members adhere to Code of Conduct

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Conduct of Meetings, Standing Orders	Business Conduct	L	Minutes are approved and signed at the next Council meeting Business conducted at Council meetings is managed by the Chairman in accordance with Standing Orders	Members adhere to Code of Conduct
FINANCE				
Precept	Adequacy of precept in order for the Council to carry out its Statutory duties Not paid by ESC	L L	Sound budgeting to underly annual precept. The Council receives regular budget update information and detailed budget in the autumn, including actual position and projected position to the end of the year. The precept is an agenda item at the January meeting. The Clerk reports to the Council the receipt	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is taken of all insurance arrangements. Employers' Liability, Public Liability and Fidelity Guarantee are a statutory requirement and all are included on the Council's policy with Zurich Municipal Insurance	Existing procedures adequate Review provision and compliance annually
Banking	Inadequate checks Bank's error	L L	The Council has Financial Regulations which set out banking requirements Bank statements checked monthly and reconciled bi-monthly	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Cash	Loss through theft or dishonesty	L	The Council has no petty cash or float. Any cash transactions made by the Clerk are fully receipted and re-imbursed by bank transfer on receipt of an invoice	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Money	Loss of money through theft, dishonesty or fraud	L	Insurance – Fidelity Guarantee cover for £250,000 is in place. Clerk prepares on-line banking payments and two Councillors authorise.	Strict adherence to Financial Regulations
Financial controls and records	Inadequate records Financial irregularities	L L	Bank reconciliation checked and signed by the Chairman. Two signatories on cheques and two online authorisations for bank payments. Any financial obligation must be resolved and minuted before any commitment. All payments must be resolved and minuted. Any S137 payments must be recorded at time of approval. Accurate records of invoices and payments kept on data spreadsheet. Accounts are audited annually internally and externally.	Current level of control based on Parish Council Standing Orders, Financial Regulations and procedures reduces risk to minimal level
Clerk	Loss of clerk Fraud Actions undertaken	M L L	A contingency fund should be established to enable training in the event of the Clerk resigning The requirements of Fidelity Guarantee insurance must be adhered to and checked by the internal auditor. Clerk should be provided with relevant training and access to assistance from SALC and networking meetings	Include in budget when setting precept Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level Membership of SALC maintained

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Election Costs	Risk of election cost	M	Risk is higher in an election year. There are no measures which can be adopted to minimise risk of having a contested election. A contingency fund should be established to meet the costs	Include in financial budget when setting precept
VAT	Reclaiming/charging	L	The Council has Financial Regulations which set out the requirements, claim to be checked by the internal auditor	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Annual Governance & Accountability Return	Not submitted within time limits	L	AGAR forms are completed by the Clerk and submitted to the internal auditor for completion and signing, then checked and signed by the Chairman at the Annual Parish Council meeting and sent on to the external auditor within time limit	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Best value accountability	Work awarded incorrectly Overspend on services	L M	Normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work to be undertaken. If problems encountered with a contract the Clerk would investigate the situation and report to the Council	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Salaries and PAYE	Salary paid incorrectly Unpaid tax to Inland Revenue	L L	Salary payments are checked by the Chairman and monitored at internal audit	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Reserves	Inappropriate levels of reserves held by the Council	L	Levels of Reserves to be reviewed each January at budget setting meeting	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Ex-Councillors	Ex-Councillors who were previously payment authorises still have access to bank accounts	L	Clerk to amend bank mandate as soon as an authorising Councillor steps down	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
ASSETS				
Assets	Loss or damage	L	An asset list is kept up-to-date and insurance is held at the appropriate level for all items. Regular checks are made on all assets including the Village Sign and Notice Boards by members of the Parish Council	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
LIABILITIES				
Legal powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved at full Council meeting	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level
Public Liability	Risk to third parties or property	M	Insurance is in place for £12 million	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level

Members Interests	Conflict of interests not declared Register of members interests	M M	Councillors have a duty to declare any interest at the start of the meeting Online register of members interests maintained by ESC. Members take responsibility to update register	Existing procedures adequate Existing procedures adequate
Business activities	Business activities outside the legal powers applicable to local Councils	L	Appropriate training for Clerk and continued membership of SALC	Existing procedures adequate
Libel and slander	Risk to third parties	L	Insurance in place	Councillors to adhere to Code of Conduct
DATA PROTECTION				
Data Protection	Policy provision	L	The Parish Council is registered with the Data Protection Office. Clerk to ensure annual renewal of registration. The Clerk has been appointed as Data Protection Officer to ensure compliance with GDPR Regulations 2018. The PC has a published Data Protection Policy and Privacy Notice and includes a disclaimer in its emails.	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimum
Data Breach	Publishing of personal data in minutes or on website	L	The Chairman reviews minutes when in draft form. Avoid including any personal information in the minutes or other Council documents which are in the public domain. Instead of naming a person, say 'a resident/member of the public' unless absolutely necessary e.g. when expressing thanks	Maintain existing control measures
Data Breach	Theft or loss of laptop containing personal data	L	Laptop is password protected. Regular back-ups of Council data. Ensure safe disposal of IT equipment at the end of their life. Ensure all new IT equipment has security measures in place before use	Maintain existing control measures
General Risks	Loss of third party data due to lack of understanding of the risks/need to protect it	L	Ensure that all staff and Councillors have received adequate training and are aware of the risks	Maintain existing control measures
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Freedom of Information	Policy Provision	L M	The Council has a Model Publication scheme in place. Clerk to monitor any requests made under FOI The Parish Council is aware that if a substantial request came in it could create a number of additional hours work. The Parish Council can request a fee to supplement the extra hours	Current level of control based on Parish Council Standing Orders and procedures reduces risk to minimal level