Ballingham Bolstone and Hentland Group Parish Council
Risk Assessment
Adopted - 17th April 2025

Subject	Risk Identified	Risk Rating	Management/control risk	Review/Assess/Revise
Management: Business Continuity	Council not being able to continue its business due to an unexpected or tragic circumstance.	Low	All files and recent records are kept at the Clerk's home. The Clerk takes a rolling backup of files on computer on an external hard drive which is kept at Clerk's home.	It is recommended that the Council consider a more efficient method of backing up data.
	Serious illness of the Clerk	Low	The Chairman holds an envelope which contains any and all passwords/logins to enable access to banking etc. Council to contact HALC if stand in Clerk required.	Existing procedure adequate
	Council not being able to undertake business without a quorum of 3 councillors	Low	Councillors send apologies in advance of meeting if unable to attend, and if numbers are low, the clerk contacts remaining councillors to confirm their attendance.	Existing procedure adequate
Meeting location	Adequacy of Health and Safety	Low	Meetings are held at Ballingham Old School Hall (BOSH) where key is held in a lock box by front door. Key holder also lives in cottage next door. Premises and facilities are considered adequate for the Clerk, Councillors and any public who attend.	Existing procedure adequate Existing procedure adequate
Council Records - paper	Loss through damage or fire.	Low	Held at Clerk's home	Existing procedure adequate
Council Records - Electronic	Loss through damage, fire, corruption of computer	Medium	Parish Council's electronic records are held on Clerk's laptop which is automatically backed up to One Drive.	Existing procedure adequate

Finance: Precept	Adequacy of precept	Medium	Sound budgeting to determine annual precept. The Parish Council receives a quarterly budget update and detailed budgets in November, when the precept is an agenda item. The parish council hold reserves adequate to meet some unforeseen or uninsured risks.	Existing procedure adequate
Insurance	Adequacy of Insurance	Medium	An annual review is undertaken by the Finance Working Group of all insurance arrangements in place. Employers Liability, Public Liability and Fidelity Guarantee are a statutory requirement	Review provision and compliance annually
Banking	Adequacy of controls, risk of loss through dishonesty, fraud	Low	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts.	Existing procedures adequate Review Financial Regulations as necessary
Financial controls and records	Adequacy of controls, risk of loss through dishonesty, fraud Risks involved with the use of electronic banking	Low	Monthly reconciliation prepared by Clerk and checked against bank account by a member of FWG. Any finance obligations must be resolved and clearly minuted before payment. BACS payments are made by Clerk and require two separate sign offs by Councillors. Have 4 signatories in the event of illness/holiday	Existing procedures adequate
Assets: Street furniture Noticeboards	Damage to benches or noticeboards	Medium	An asset register is kept up to date and insurance is held at the appropriate level for all items. Regular checks are made on all equipment by members of the Parish Council.	Existing procedures adequate
Liability: Legal powers	Illegal activity or payments.	Low	All activity and payments made within the powers of the Parish Council are to be resolved and clearly minuted	Existing procedures adequate
Minutes/Agendas Statutory Documents	Non-compliance with statutory requirements	Low	Minutes and agendas are produced in the prescribed method and adhere to legal requirements Minutes are approved and signed at next meeting.	Existing procedures adequate

			Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings is managed by the Chairman. Statutory Documents are reviewed as and when required.	
Public Liability	Public Liability Risk to third party, property or individuals	Low	Public liability insurance is in place. Risk assessment of any individual event undertaken.	Existing procedures adequate
<u>Employees and Contractors</u>: Clerk	Loss of Clerk Actions undertaken Clerk's salary and PAYE	M M M	A temporary Clerk should be found from HALC. Contact HALC for assistance with advertising for a replacement in the event of the Clerk resigning. Clerk should be provided with relevant training, reference books, access to assistance and legal advice through members of SLCC/HALC. Clerk uses Brightpay payroll software. Clerk sends payroll reports to Finance Working Group every six months.	Existing procedures adequate Existing procedures adequate Existing procedures adequate
Employer Liability	Non-compliance with employment law.	L	Undertake adequate training and seek advice from HALC Review Clerk's contract annually	Existing procedures adequate
<u>Members Responsibilities:</u> Members Interests	Conflict of Interest Register of Interest	M L	Councillors have a duty to declare any interest at the start of the meeting. Register of Members Interests form to be reviewed annually.	Existing procedures adequate