BURTON BRADSTOCK PARISH COUNCIL - RISK ASSESSMENT

This document helps the Parish Council recognise and control risks so that services, assets, and community activities are managed safely and responsibly.

This document was approved and adopted at the December 2025 meeting. To be reviewed annually or sooner if required.

SUBJECT	RISK(S) IDENTIFIED	Risk Rating	MANAGEMENT/CONTROL OF RISK	REVIEW/ASSESS/REVISE
MANAGEMENT Business Continuity	Council not being able to continue its business due to an unexpected circumstance.	Low	All files and recent records are kept at the Reading Room or Clerk's home. A regular Microsoft Cloud back-up is taken.	Review when necessary
	Council not being able to undertake business without a quorum of 4 councillors	High	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 If a meeting is unable to be held, then councillors to be contacted, and new date arranged.	Existing procedure adequate

Meeting location	Adequacy Health and Safety	Low	Meetings are held in the Reading Room, Village Hall or Church. All the premises and facilities are considered to be adequate for the Clerk, Councillors and any members of the public who attend from a health and safety and comfort aspect.	Existing procedure adequate
Council Records	Loss through theft, fire, damage	Low	Papers are held in a cabinet at the Reading Room or the Clerk's home.	Existing procedure adequate
Council Records electronic	Loss through damage, fire, corruption of computer	Medium	The Parish Council's electronic records are stored on a laptop held at the clerk's home. Regular back-ups are taken.	Existing procedure adequate
FINANCE Precept	Adequacy of precept	Medium	The Councillor's receive monthly payment schedules and bank figures. Quarterly F&GP meetings are held where the budget is reviewed. In November the next financial year's budget is discussed, ready for approval at full council meeting in January. 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 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 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 statements prepared by RFO are distributed to all councillors prior to each meeting and approved at full council meeting. Clerk sets up online payments which are then authorised by a Councillor. Payments always need to be authorised by two people. Annual internal and external audit is carried out. Any financial obligation must be resolved and clearly minuted before any commitment. All payments must be resolved and clearly minuted.	Existing procedures adequate

<u>ASSETS</u> Street furniture	Damage to items	**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 – detailed asset register is maintained.
<u>LIABILITY</u> Legal Powers	Illegal activity or payments	**Low**	All activity and payments made within the powers of the Parish Council to be resolved and clearly minuted.	Existing procedures adequate
Legality	Noncompliance with statutory requirements	**Low**	Minutes and agendas are produced in the required method and adhere to legal requirements. Minutes are approved and signed at next meeting Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings managed by the Chair.	Existing procedures adequate

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>COUNCILLORS</u> Liability	Conflict of interest	Low	Councillors have a duty to declare any interest at the start of the meeting Register of Members Interests form to be reviewed at least on an annual basis	Existing procedures adequate
<u>CLERK</u> Liability	Loss of clerk	Medium	A temporary clerk should be identified pending advertising for replacement in the event of the clerk resigning, or in the event of long-term sickness.	Review when necessary.
	Fraud Training		The requirements of Fidelity Guarantee insurance must be adhered to. Clerk should be provided with relevant training, reference books, access to assistance and legal advice and cost budgeted. Monitor working conditions	Procedures Adequate