Pelton Parish Council

RISK ASSESSMENT

March 2025

Adopted by the Council on the

26th March 2025

Signed

Chair of the Council

Risk Assessment

The greatest risk facing a local council is not being able to deliver the activity or service expected of it. Risk assessment is an examination of working conditions, workplace activities and environment factors that will enable the employer to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment, the employer should then take all practical steps necessary steps to reduce or eliminate the risks, insofar as it is practicably possible, making sure that all employees are aware of the results of the risk assessment.

This document has been produced to enable the Parish council to assess the risks 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 area to be reviewed.
- Identify what the risk may be.
- Evaluate the management and control of the risk and record its findings.
- Review, assess and revise if required.

Subject	Risk(s) Identified	H/M/L	Management Control of Risk	Review/Assess/ Revise
Business continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance Loss of records	H H	Incapacity of Clerk: the Council's internal auditor be designated as the person who will be called upon in the event of an emergency situation to temporarily act as Clerk. Also, the CDALC Executive Office could be consulted to survey their members for a temporary position. Alternatively-Clerk working from home if required-Clerk will ensure all financial and personal data is stored securely in a locked filing cabinet at home. Only information required for business continuity will be taken home by the Clerk. Loss or theft of records: the Parish Council's Minute Books are held in the Clerk's office. Council Minutes from 31.1.07 onwards are also computerised. Old Minutes held will be deposited	Designating a person to temporarily act as Clerk in the event of an emergency will eliminate this risk. CDALC can arrange a Locum Clerk. The depositing of historic information with the County Records Office ensures its

	through fire, theft, loss of electronic data etc.		at the County Record Office. Correspondence, policy documents, reports and Annual Accounts are retained for at least the previous six years and are also held in electronic form. From April 2021 all files held on computer are on One Drive with subscription service Microsoft 365. GDPR – post 25/05/2018 personal data under new legal requirements. Council undertakes regular full review of data held and apply the code and storage, retrieval, use and destruction of data, publicising same.	ongoing security. Review of appropriate provision for protection of data for all data and council information will comply with legal requirements and offer greater protection of this as well as business continuation.
Precept	Adequacy of Precept Late receipt of precept payments	L L	To determine the precept sum required, the Council receives a detailed budget report and identifies its income and expenditure requirements. Periodic budget reports are submitted so as to monitor the position. In an emergency situation resulting in a funding shortfall the legislation exists to enable the Council to issue a supplementary precept demand to the County Council. The date(s) by which the County Council is required to make payment of precept is specified by statutory regulation.	Existing procedure adequate.

Financial Records	Inadequate records and financial irregularities	L L	The Council has Standing Orders and Financial Regulations which set out the requirements. In addition to this, the Council's Annual Accounts and Financial Statements are subject to both internal and external statutory audit.	Existing procedure adequate. Financial Regulations to be reviewed every four years.
Bank and Banking	Inadequate reconciliation,	L	The Council's Financial Regulations set out the requirements for banking arrangements and	Existing procedure adequate.

	Banking errors, Loss, Penalty charges	L L L	cheque security. These include requirement for quarterly reconciliations and prevent the pre-signing of cheques. Cheques require two signatures. The Council has three bank accounts in three different banks (Current and Deposit) – to ensure security as advised by the Financial Services i.e. no more than £85,000 covered in any 1 bank. Fund transfers can be made between these but not from them into non Council accounts. Standing Orders, Direct Debits and bank transfers agreed quarterly in advance for regular static payments except for any emergency payment to prevent attracting further charges for late payments.	
Cash	Loss through theft or dishonesty	N/A	No cash balances are retained. The Clerk is reimbursed any expenses by standing order which is approved by Full Council in Appendix 1. Proof of payment made is checked by Chair and nominated councillor.	Existing procedures are adequate.
Reporting and Auditing	Information Communication Compliance	L L L	A mid- year Budget statement will be presented to the Council in October each year and includes the bank reconciliation against income and expenditure to date. The Council is subject to annual internal and statutory audit and it is legally required to complete and approve Annual Accounts and Financial Statements by the date set by the external auditor each year.	Reporting arrangements will include a mid-year statement and bank reconciliation.
Direct costs and expenses Debts	Goods not supplied but billed Incorrect invoicing	L L	The Council's Financial Regulations set out the requirements. A list of all payments to be made is detailed on the monthly schedule which is submitted to the council meetings for approval. The approved	Existing procedures adequate.

	Unpaid invoices	L	schedule then forms part of the official Minutes of each meeting.	
Grants and Support payable	Breaches of power to pay	L	All requests for grants and financial assistance are determined by the Council on receipt of a report from the Clerk which identifies the statutory power under which payment would be made. This statutory reference is included in the Minute of approval.	Existing procedures adequate.
Grants receivable	Failure to claim Non receipt of sum claimed	L L	Applications and approval are reported to Council and recorded in the Minutes. This provides an audit trail which can be checked and verified against the Receipts and Payments Book, the Bank pay-in book and the bank statement	Existing procedures adequate.
Charges – Rentals receivable	Failure to collect sums due.	L	Allotment rents are collected on an annual basis and when allotment plots are taken on throughout the year and the sums collected are recorded in the Council's allotment account and in the budgetary statements. Amounts received are checked by cross referencing the Allotment registers, the Receipt and Payment Book, the actual receipt books and the pay-in book, finally the bank statements	Existing procedures adequate.
Best value Accountability	Failure to obtain best price Risk of overspend on services	L L	Financial Regulations and Standing Orders specify requirements to obtain competitive tenders/quotations for work or services. Financial Regulations require budgetary control and reporting to Council.	Existing procedures adequate.
Salaries and associated costs	Incorrect or false payments Failure to comply with HMRC regulations	L L	An external accountant is used to calculate salaries and produce pay slips. Financial Regulations specify the requirements. The appointment terms and conditions and any subsequent changes are recorded in the Minutes. Each payment voucher includes reference to the relevant Minute number. No	Existing procedures adequate.

	NEST pension un-paid		additional payments can be made without Council approval. The Internal Auditor verifies payments when certifying the Annual Return. Accountant advises NEST of amounts due and NEST takes directly from current account	
Employees	Statutory &other policies Loss of key personnel Fraud by staff Illegal actions Health &Safety	L L L L	Contract of Employment and Job Description is agreed for post of Clerk, Admin and Allotment Officer and Litter pickers. Council has an approved Disciplinary Policy in place See "Business continuity" Financial Regulations and Internal Audit provide protection. Fidelity Insurance is in place and regularly reviewed. The Clerk is provided with regular training, reference books, access to assistance and legal advice required for the role. The Council pays the annual membership fees for the Society of Local Council Clerks.	Existing procedures adequate.
Members Allowances and Expenses	Incorrect payments	N/A L	The Council does not pay allowances. Reimbursement of expenses, e.g. travelling is paid on production of receipts. Each payments requires Council approval. Travel and subsistence claim forms and policy set out parameters of claims.	Existing procedures adequate
Election Costs	Risk of election cost Insufficient funds to meet election costs	M M	This is beyond the control of the Parish Council In an election year, the Council takes account of possible election costs when setting its precept. The 'Deposit Account' has Ear Marked Funds (EMF) for both a by-election and the 4 yearly elections.	No procedure required Existing procedures adequate

			Should the cost of a by-election need to be funded part way through a term of council's tenure (thereby using the EMR), then the Council will provide a sum within the annual "working balance" to meet any future by-election costs during the tenure. During annual budget setting in the subsequent years, the EMF for by-elections may be replenished through transference of surplus funds from the general account. Estimates are obtained from the Electoral Registration Officer but it is extremely difficult to be sure of eventual cost. If necessary, the Council would need to agree instalment payment arrangements with the County Council.	
VAT	Failure to reclaim	L	Financial Regulations specify requirements. Internal Audit affords protection	Existing procedures adequate
PAYE – Annual Return	Submit within time limits	L	The Clerk agrees the Employers Annual Return with the External Accountant. The External Accountant completes the Employer's Annual return online within the prescribed time frame.	Existing procedure adequate
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Council to be resolved and minuted at full Council meetings, including reference to the power used.	Existing procedure adequate
Minutes/Agendas/Notices/Statutory documents	Accuracy and Legality	L	Standing Orders apply. See "Employees-Illegal Actions" above. Minutes and agendas are produced in prescribed method by the Clerk and adhere to legal requirements. Minutes are approved and signed at the next Council meeting. Agendas are displayed according to legal requirement. Copies of Minutes displayed on Council's notice boards. Copy of Minutes available for public access after approval by	Existing procedure adequate

			Council.	
	Business conduct	L	Standing Orders prescribe conduct of meetings. Council has adopted a Code of Practice for handling complaints	Existing procedures adequate
Members Interests	Conflict of Interest Register of Interests	L M	Council has adopted a Members Code of Conduct and all Members have received a copy. Members are required under 'Declarations of Interest' at the beginning of the meeting to declare their interest in any item of business and this is recorded in the minutes, or within the item Minute., if declared after Declarations of Interest. Completed "Register of Financial and Other Interests" forms are to be completed within 28 days of taking up office and amended within 28 days of any changes. These are submitted to the Monitoring Officer and are available for public inspection on the County Council's and Parish Council website. Members are reminded of the need for regular review and kept up-to date of with requirements and changes in the Code.	Existing procedures adequate
FINANCIAL AND MANAGEMENT				
Subject	Risk (s) Identified	H/M/L	Management/Control of risk	Review/Assess/Revise
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	Financial Regulations specify requirements An annual review is carried out of all the Council's insurance covers by the Internal Auditor. Particular care is paid to the adequacy of fidelity guarantee cover. Alternative premium quotations are periodically obtained on a like for like basis	Existing procedures adequate
Data Protection	Policy Provision	M	The Council is registered with the ICO Clerk is responsible for secure keeping of data.	Under GDPR the council is required to ensure it complies with GDPR – Regular Review of

				Data Protection and provision of GDPR Policies is carried out by Clerk.
Freedom of Information	Policy Provision	L	The Council has adopted the Parish Model Publication Scheme and is registered with the Information Commissioner	Existing procedures adequate
PHYSICAL EQUIPMENT OR AREAS				
Subject	**Risk(s) identified**	**H/M/L**	**Management/Control of Risk**	**Review/Assess/ Revise**
Assets	Loss or damage	L	The Council has control of six allotment sites.	Annual reviews are required as per the Allotments Maintenance Budget allocation procedure established by Minute 134 of 22.1.14
Grounds Maintenance	Loss or damage	L	The Council leases two portions of land from the County Council. Owns one part of land at Thornton Park which is currently serviced by Durham County Council.	The land is regularly maintained by a contractor
Notice Boards	Loss or damage	L	The Council owns 12 notice boards which are covered by insurance	Existing procedures adequate
Street Furniture	Loss or damage	L	The Council are responsible for a plinth located outside the Lavender Centre, 3 pieces of artwork in Newfield and Pelton Lane Ends, a War Memorial, Play equipment at Thornton Pocket Park, Memorial Benches next to War Memorial and a Field of Hope sign in Perkinsville. Seating at Thornton Pocket Park; Brackenbeds Lane; Seat next to 1 Oak Terrace, Pelton; Opposite car wash, Front Street, Pelton; seat at North View, Newfield. They are covered by the Council's insurance policy.	Existing procedures adequate
Meetings location	Adequacy Health and Safety	L L	Council meeting are held in Pelton Community Centre and Grange Villa Community Enterprise Centre.	Existing arrangements adequate.

	Non availability	L	The premises and facilities are adequate, fully maintained and insured by the community associations. The premises are not owned by the Parish Council but it is unlikely that availability would end without adequate notice. In such case, use of other local community centres would be arranged.	
Council records - paper	Loss through :- theft, fire or damage	 L M L	Council records are retained in the Parish Office in Pelton Community Centre. Records include In the Office - historical correspondence, minute books, records relating to personnel, insurance, salaries etc. Recent materials are in wooden filing shelves or metal filing cupboards in the clerk's office. In safe or strong box in office - copies, leases and deeds for land or property, all Legal documents held in safe or a fire proof strong box in the Parish office. During the agreement of flexible working the Clerk has been working from home and some documents have been transferred temporarily to her home address.	Provision is adequate. Damage, apart from fire, is unlikely. Original copies should perhaps be kept off site (transferred to the DCC archives) with copies of same kept on site.
Council records-electronic	Loss through:- Theft, Fire Damage Corruption of computer	 L, L L M	Such records are now stored on the one drive cloud as part of the Microsoft 365 subscription. Clerk has completed transfer of documents from hard drive to cloud storage.	Password protected and will allow for business continuity in the event of the hardware breaking and/or the Clerk being unable to work through sudden illness or death.

Signed Chair Date 26.3.25

Signed Clerk Date 26.3.25

Signed ....(Internal Auditor) Date.................................

Author	Date	Adopted	Meeting	Review Annually By
J. Dickinson, Clerk	25.3.19	27.3.19	Full Council	End March 2020
J. Dickinson, Clerk	25.3.20 – part of the Emergency Planning, ratified on 20.5.20	20.5.20	Full Council	End March 2021
J. Dickinson, Clerk	24.3.21	24.3.21	Full Council	End March 2022
J. Dickinson, Clerk	23.3.22	23.3.22	Full Council	End March 2023
J. Dickinson, Clerk	22.3.23	22.3.23	Full Council	End March 2024
J. Dickinson, Clerk	27.3.24	27.3.24	Full Council	End March 2025
J. Dickinson, Clerk	26.3.25	26.3.25	Full Council	End March 2027