Stocksfield Parish Council Risk Assessment

Notes

"The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council."

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Council 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 involved are made aware of the results of the risk assessment.

This document has been produced to enable Stocksfield Parish Council 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 plan was followed:

- 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.

FINANCIAL AND MANAGEMENT				
Subject	**Risk(s) Identified**	**H / M / L**	**Management/Control of Risk**	**Review/Assess/Revise**
Councillors	Losing Councillor membership or having more than 8 vacancies at any one time	H L	When a vacancy arises there is a legal process to follow. This either leads to a by-election or into a co-option process. An election is out of the Parish Council's control. The co-option process begins with an advert, acceptance of applications, consideration of applicants and co-option vote at a Council meeting then appointment. If there are more than 8 vacancies at any one time on the Council it becomes inquorate. The legal process of the County Council appointing members takes place.	When the number of councillors drops to 6 or fewer, which heightens the risk of meetings being inquorate due to councillor absences, extra efforts will be made to recruit more councillors. Procedures of another body are adequate.

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Business continuity	Incapacity or resignation of Clerk Clerk dissatisfaction Loss or theft/ inability to access records	L L L	Designate a person to act as Clerk in an emergency. Undertake succession planning. Contract of employment. Regular review of salary. Yearly performance review by Chair and Vice Chair which is reported back to full council. The Clerk saves all documents to Microsoft OneDrive so that records are accessible remotely if necessary ~~makes regular back-ups of files to a removable hard drive~~. Chair has a set of keys to the office and has a sealed envelope containing the password to the laptop and desktop computers. Council office has an intruder alarm which notifies main keyholder by telephone when the alarm is triggered. A second keyholder (not the Chair) has a key for alarm purposes (as he lives almost next door) and to allow him to access defibrillator consumables in the Clerk's absence which are clearly marked in the office filing cabinet.	Review Existing procedures adequate. Existing procedures adequate.

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FINANCIAL AND MANAGEMENT

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Precept	Adequacy of precept	L	To determine the precept amount required, the Parish Council regularly receives budget update information and the precept is an agenda item at full Council. At the Precept meeting Council receives a budget update report, including actual position and projected position to end of the financial year and indicative figures or costings obtained by the Clerk. With this information the required monies are mapped out for standing costs and projects for the following year and these specific figures are applied to budget headings. Current reserves are taken into account. From these figures the precept amount to be requested from Northumberland County Council is agreed. This figure is submitted by the Clerk in writing to NCC. Reporting of exependiture against budget, forecast for year end and level of reserves at regular intervals.	Existing procedure adequate.
	Requirements not submitted to NCC in time	L	Precept should be considered by Council before the deadline - deadline should be ascertained from NCC annually (Budget meeting is November, Precept meeting is December)	
	Amount not received by NCC	L	The Clerk informs Council if the monies are not received (approx April and September).	
Financial records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate. Review of Financial Regulations annually
Bank and banking	Inadequate checks	M	The Council has Financial Regulations which set out the requirements for banking (including on-line banking), cheques and reconciliation of accounts (monthly reconciliation/checks)	Existing procedure adequate
	Bank mistakes	L	The bank could make an error processing a cheque which would be discovered when the Clerk reconciles the bank accounts once a month via the statement. The bank would be informed immediately and correction monitored by the Clerk.	Online bank procedures operate well. If a new councillor becomes a signatory training will be given.
	Charges	L	The Clerk ensures enough money is held in the Current Account to cover monthly cheques and Standing Orders to ensure the account is never overdrawn.	
	Loss of signatories	L	Three signatories are currently held to ensure that two signatories are available at all times.	Signatories updated ~~July 2024.~~May 2025.
Cash / Loss	Loss through theft or dishonesty	L	The Council has Financial Regulations which set out the requirements. There is no petty cash or float. Banking procedures are audited by the Internal Auditor annually.	Existing procedure adequate.
Litigation	Potential risk of legal action being taken against the Council	L	The Council has public liability insurance to cover general personal injury claims made against it. Where physical risks have been identified, professional advice is sought and records kept of actions taken.	Insurance is adequate for requirements.

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Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Reporting and auditing	Information communication Compliance	L L	Bank reconciliation, budget update, and a breakdown of receipts and payments balanced against the bank is produced regularly and presented to Council, discussed and approved at the meeting. Council should regularly audit internally to comply (where necessary) with the insurance Fidelity Guarantee.	Existing procedure adequate.
Direct costs Overhead expenses Debts	Goods not supplied but billed Incorrect invoicing Loss of stock Unpaid invoices	L L L L	The Council has Financial Regulations which set out the requirements. Payment is usually made after goods supplied. Invoice to be submitted by all providers. At each Council meeting the list of invoices awaiting approval is distributed to Councillors, and considered. Council approves the list of requests for payment. The Council has minimal stocks, these are checked and monitored by the Clerk. Payment in advance for services is obtained where possible.	Existing procedure adequate.
Grants and support - payable	Power to pay Authorisation of Council to pay	L	All such expenditure goes through the required Council process of approval, minutes and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedure adequate. Parish Councillors request S137 rules if required.
Grants - receivable	Receipts of Grant	L	The Parish Council does not presently receive any regular grants. One off grants would come with terms and conditions to be satisfied. The risk is increased if a 3rd party is also involved in ensuring grants conditions are met.	Monitor and seek to reduce risk. Transfer liability to 3rd party where possible.
Best value Accounta - bility	Work awarded incorrectly Overspend on services	L M	Wherever possible more than one quotation for any substantial work or goods would be sought. For major contract services, formal competitive tenders would be sought. This is covered in the Financial Regulations. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council.	Existing procedure adequate. Financial Regulations are reviewed annually

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Salaries and assoc. costs	Salary paid incorrectly	L	The Parish Council authorises the appointment of all employees at a full Council meeting having first received a recommendation from the Sub-group charged with Personnel matters. Payroll is contracted to Northumberland County Council. Any changes to salary/hours must be notified officially to the County Council which then actions the change.	Existing appointment system adequate.
	Wrong rate paid	L	It is the responsibility of the County Council to calculate salary/National Insurance and pension contribution using the national pay scale. Documentation is issued monthly by the County Council and checked by Chair or authorised signatory. Records maintained.	Existing procedure adequate
	Wrong hours paid	L	Should the Clerk work additional hours these would be reviewed by the Chair and if approved would be authorised at the next Council meeting and notified to the County Council so that the hours could be paid in arrears.	Exisiting procedure adequate
	Wrong deductions of NI or Tax	L	This is calculated by the County Council and deducted and paid to HMRC as part of the payroll services.	Exisiting procedure adequate
	Fines by HMRC for late reporting	L	This is the responsibility of the County Council's payroll department and no longer a direct risk to the Parish Council.	Exisiting procedure adequate
Employees	Loss of Clerk	L	Reference to the Continuity Plan should be made in case of loss of Clerk. Chair to contact the Northumberland Association of Local Councils for advice.	Existing procedure adequate. Membership of the SLCC. Monitor working conditions, safety requirements and insurance regularly.
	Fraud by staff	L	The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud.	
	Actions undertaken by staff	L	The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role.	
	Health & Safety	L	The Clerk is provided with adequate equipment and safety equipment needed to undertake the role.	
Expenses	Not paid, not paid timeously, or incorrect amount paid	L	Appropriate claim form. Checked by Chair or Vie Chair. Scrutiny of bank statements.	Existing procedure adequate.
Election Costs	Risk of an election cost	M	The risk is higher in an election year. There are no measures which can be adopted to minimise the risk of having elections as this is a legal requirement democratic process. The Council holds cash reserves which could be used for elections.	Funds available should election be held – no further action required at this time
VAT	Re-claiming/charging	L	The Council has Financial Regulations which set out the requirements . VAT is reclaimed at least annually.	Existing procedure adequate.

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Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Full Payment Submission	Paying and accounting for NI and Tax of employees salaries	L	FPS is submitted and paid by Northumberland County Council under the existing Payroll Service Level Agreement with the Council.	Existing procedure adequate.
Audit – Internal Audit	Completion within time limits	L	Internal auditor is appointed by the Council. Internal auditor is supplied with the relevant documents to audit and the form to complete and sign for the External Auditor. Procedures are all covered within adopted Financial Regulations.	Existing procedure adequate.
Annual Accounts Return	Completion/Submission within time limits	L	Annual Return is completed and signed by the Council, submitted to the internal auditor for completion and signing then checked and sent on to the External Auditor within time limit.	Existing procedure adequate.
Legal powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings, including a reference, if applicable, to the power used. All new councillors are offered training in responsibilities. All councillors to keep up to date with appropriate rules and regulations.	Existing procedure adequate.
Minutes/ Agendas/ Notices /Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agenda are produced in the prescribed method by the Clerk and adhere to the legal requirements and best practice guidelines. Minutes are approved and signed at the following Council meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings in accordance with Council policy. Reviewed annually.	Existing procedure adequate. If new Chair is appointed guidance/training should be given (if required). Members to adhere to Code of Conduct.
Members interests	Conflict of interest Register of Members interests	L M	The declaring of interests by members at a meeting should be an obvious process to remind Councillors of their duty and should remain on the agenda. Register of Members Interest forms should be reviewed regularly by Councillors (normally annually). ~~Memebrs~~ Members to be made aware of the need to keep up to date.	Existing procedure adequate. Members take responsibility to update their Register.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers (councillors performing their function) and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance.
Data protection	Policy Provision	L	The Council is registered with the Information Commissioner's Office. Policy in place and reviewed as necessary.	Existing procedure adequate.
Freedom of Information Act	Policy Provision	M	The Council has a model publication scheme for Local Councils in place. The Clerk is aware that if a substantial request arrives then this may require many hours of additional work. A charge to cover photocopying is levied.	Monitor and report any impacts of requests made under the FOI Act.

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PHYSICAL EQUIPMENT OR AREAS

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Assets	Loss or Damage Risk/damage to third party(ies)/property Incorrectly ordered or disposed of Public Access Defibrillators not in working order	L L	An annual review of assets and their value is undertaken for insurance provision, storage and maintenance provisions. Community/street furniture assets including bins, benches, planters, noticeboards, bus shelters and the War Memorial are inspected at least weekly by the grounds contractor and all reports of damage or faults are reported to the Council and/or dealt with. Weekly inspections by grounds contractor, regular and ad hoc inspections by Clerk, records are maintained. Reporting by members of the public. PADs are marked with the Clerk's mobile phone number in the event of their use so that consumables can be replaced. PADs are registered with The Circuit and the Clerk receives an email to a separate Google account when the PADs may have been used. The email account can be forwarded to a nominated councillor during any planned absences of the Clerk such as holidays so that consumables can be replaced in the Clerk's absence. The Clerk has prepared a document summarising how to replace pads and starter packs in the defibrillator, and how to get the defibrillator's status updated to "available" on The Circuit website, in the event that a defibrillator is used in the Clerk's absence. The report is kept in a filing cabinet drawer in the office which is clearly marked and which also contains spare pads and starter packs.	Review completed in February 2024 Ensure inspections take place Ensure inspections take place Existing procedure adequate.
Maintenance	Poor performance of assets or amenities Risk to third parties	L L	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with the correct procedures of the Parish Council. Appropriate assets are insured for theft/damage and the insurance is reviewed annually. Public liability insurance is held for all assets.	Existing procedure adequate. Ensure inspections carried out.
Play Areas	Risk/damage/injury to third parties Damage to equipment or fencing	L/M M	Weekly inspections are undertaken by the grounds contractor and records kept. There is also a yearly inspection by RoSPA and ad hoc checks by the Clerk and Councillors, along with reports from members of the public. All reports of damage or faults are reported to the Council and/or dealt with.	Existing procedure adequate.
Car Park at Stocksfield Cricket Club	Injury to third parties Damage to parked cars	M M	The car park is a shared space and is often used by parents of children attending the adjacent Broomley First School as a drop off and pick up point. The car park can be especially busy during these times and also during sports club practices/matches when children and adults are in the vicinity. Cars are parked at owners' risk and signs to this effect are displayed prominently throughout the car park.	Existing procedure adequate.
Sports Fields and Multi Use Games Area	Damage to equipment, ground and fencing	L	Weekly check by grounds contractor, records maintained. Ad hoc checks by Clerk and Councillors, reports from members of the public. Written arrangements with clubs using facilities which clarify responsibilities of Parish Council and Clubs.	Existing procedure adequate

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Trees	Risk/damage/injury to third parties	L	All are covered by insurance. An annual tree survey is carried out by an Arboriculturist which provides a detailed report and highlights high risk areas reviewed every year. Recommendations are dealt with. Ongoing maintenance is undertaken where the PC is liable and all reports of damage are reported to the Council and dealt with.	Annual inspection procedures considered adequate
Meeting location	Adequacy Health & Safety Availability	L	The Parish Council Meetings are held at Stocksfield Community Centre. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health & Safety and comfort aspects. Unavailablity of Community Association building - alternative premises to which the public can have access.	Existing location adequate. Review – possibly St John's church hall, Meadowfield Road, Quaker meeting house Branch End
Council records - paper	Loss through : theft fire damage	L	The Parish Council records are stored at Stocksfield Community Centre, both in the Clerk's office and storage space elsewhere in the building. Records include historical correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc. Recent materials are in lockable metal filing cabinets (not fire proof). Older historical records have been transferred to the County's Archive service at Woodhorn. A fireproof, waterproof, lockable cabinet holds back up data and important documents.	Damage (apart from fire) and theft is unlikely.
Council records - electronic	Loss through : Theft, fire, damage corruption of computer	L	The Parish Council's electronic records are stored on the Clerk's computer and in the cloud using Microsoft OneDrive. The Clerk has previously made ~~makes~~ regular back-ups of files to a removable hard drive.	Existing procedures adequate
Document control	Retention and destruction of documents	L	Policy in place and reviewed as necessary	Existing procedures adequate

Text in Blue (medium) and Red (high) indicate priorities for the coming year. Text in green highlights actions taken in the last financial year.

Approved at the meeting of the PC on: 15 September 2025

Next review: September 2026