

**BRADFIELD PARISH COUNCIL**  
**ANNUAL RISK ASSESSMENT & MANAGEMENT SCHEME**

**Adopted by the Full Council on 6<sup>th</sup> May 2025**

**Financial and Management**

<b><u>SUBJECT</u></b>	<b><u>RISK IDENTIFIED</u></b>	<b><u>H/M/L</u></b>	<b><u>MANAGEMENT/CONTROL OF RISK</u></b>	<b><u>REVIEW/ASSESS/REVISE</u></b>
<b>Business Continuity</b>	Risk of council not being able to continue its business due to an unexpected circumstance	M	<p>In the event of the loss or long term incapacity of the Clerk or Councillors and to negate the effect of loss or theft of records, the records are stored in a locked filing cabinet at the Clerk's home and in the Cloud.</p> <p>Passwords are secure and known to only the Clerk and one councillor</p> <p>Essex Association of Local Councils can provide temporary personnel to cover for the clerk if needed.</p> <p>The website is kept up to date with relevant records including minutes and policy documents.</p> <p>See also Annual Risk Assessment: Employees section</p>	Review when necessary.

<b>Precept</b>	Ensuring precept is adequate	L	<p>Sound budgeting and forward planning underlie and inform the precept setting process. The Finance Committee meets at least three times a year reviewing current income / expenditure &amp; future income / expenditure.</p> <p>Next year's budget and precept calculation is considered by the Finance Committee in November. The budget and precept calculation is then considered by the Full Council in December taking into account progress against budgets from the previous year and expected inflationary increases for the coming year.</p>	Existing procedure adequate.
	Ensuring requirements submitted to Tendring District Council	L	With this information and consideration of finance required for any new projects, the precept amount is to be agreed and communicated by the Clerk in writing to Tendring District Council.	Existing procedure adequate.
	Ensuring precept received	L	The Council is advised by the Clerk when the Precept is received usually in April and October.	Existing procedure adequate.

<b>Financial Records</b>	Inadequate records and lack of budget reporting	L	The records are kept up to date by the Clerk with regular updates provided to Council meetings monthly in the form of bank statements, bank reconciliation statements and budget monitoring analysis. A councillor other than the Chair undertakes an independent check of bank statements, bank reconciliations and individual payments & receipts at least quarterly which are stored in paper copy, PC software and the Cloud.	Procedures set out in the Council's Financial Regulations and reviewed annually.
	Financial irregularities	L	<p>The Council has purchased bespoke parish council accounting software to ensure all financial records are kept up to date and in order.</p> <p>The Council has its own online banking audit procedures and financial regulations which set out the requirement and these must be reviewed annually.</p>	
<b>Bank and Banking</b>	Lack of regular reconciliation	L	The Council has financial regulations which set out the requirement and these must be reviewed annually – reconciliation statements are to be reviewed at least quarterly and are subject to a check by a named	Procedures set out in the Council's Financial Regulations and reviewed annually.

	Loss through theft or dishonesty	L	councillor other than the Chair  All payments require two signatories/authorisations from nominated signatories and payments are usually only authorised at monthly meetings on sight of invoices which are examined and signed by signatories. The Council's Financial Regulations sets out procedures for necessary payments outside of meetings. Most payments are carried out using online banking requiring two signatories/authorisations. Whereas payments by cheques are rare, such payments MUST record cheque numbers authorised and who has signed the cheques confirming that everything is signed in accordance with bank mandates.	Procedures set out in the Council's Financial Regulations and reviewed annually.
	Inadequate checks/bank errors	L	Fidelity Insurance guarantee stands at £250,000. Bank statements are received and reconciled by the Clerk monthly and any queries raised with bank immediately and reported to the Council at meetings.	Procedures set out in the Council's Financial Regulations and reviewed annually.  Insurance provision is reviewed annually.
<b>Cash</b>	Loss through theft or dishonesty	L	No petty cash held.	Existing procedures adequate.

		L	There is no regular cash income, but any cash received would be dealt with in accordance with the Council's Financial Regulations which are reviewed and updated annually.	
<b>Costs/expenses/debts</b>	Goods not supplied but billed	L	Financial regulations set out requirements.	Procedures set out in the Council's Financial Regulations and reviewed annually.
	Incorrect invoicing	L	The Clerk checks all invoices are held and councillor signatories authorising payments ensure that they have had sight of the relevant invoice, that it is properly addressed to the Council and relates to goods and/or services provided to the parish council.	
	Invoices payable completed incorrectly	L	Invoices must be checked in the first instance for validity and accuracy by the Clerk and at each council meeting a list of invoices for payment is circulated and approved by FULL COUNCIL, and cheque signatories must check invoices, cheques and cheque book stubs for discrepancies.	Procedures set out in the Council's Financial Regulations and reviewed annually.
	Unpaid invoices (issued by the Council)	L	The Council does not supply regular services to anyone and financial regulations are reviewed regularly to deal with such matters.	Existing procedures adequate.

	Payee advises a change of bank details. Not checked so entered incorrectly, overlooked or subject to a scam	L	Payee contacted by Clerk, using contact details independently established, to confirm new details. Invoice noted and signed. Flagged for scrutiny by signatories to the bank account	Procedure followed as and when required. Any issues are dealt with and reported to councillors.
	New payee bank details entered incorrectly	L	As above	As above
<b>Payment for major works/projects</b>	Works awarded incorrectly	L	Financial Regulations set out requirements and if three quotations not available then reasons for this are recorded in minutes, together with evidence of how Best Value is being measured.	Procedures set out in the Council's Financial Regulations and reviewed annually.
<b>Best Value accountability</b>	Overspend on Agreed projects	L	Financial management of projects should normally be undertaken by the Clerk and underspends/overspends reported to the council accordingly. Overspends are properly managed and authorised in accordance with financial regulations.	Procedures set out in the Council's Financial Regulations and reviewed annually.
<b>Salaries and associated costs</b>	Salary paid incorrectly	L	Salary rates must be reviewed at least annually. and any changes implemented fully recorded in minutes. Salary change calculations to	Council appointed Payroll Service to administer.

	Wrong hours or rate paid	L	be checked by a councillor prior to its implementation.	Existing procedure adequate.
	Wrong deductions of NI and tax	L	Payments in respect of salaries are checked against monthly salary slip showing gross payment tax/NI paid and net payment due and PAYE payments due to Inland Revenue are paid monthly for the full and correct amount of PAYE due including tax collected and employer/employee NI contributions.	
	Unpaid tax or NI contributions to Inland Revenue	L	Payroll Services appointed by the council to administrate. Monthly returns reported to Council and checked for accuracy by Internal Auditor.	
<b>Employees</b>	Loss of Personnel	L	See Annual Risk Assessment section Business Continuity. Notice period built in to contract.	
	Fraud by staff	L	See Annual Risk Assessment section Bank and Banking.	
	Actions undertaken by staff	L	Clerk is CiLCA qualified. New/unqualified Clerk should work towards taking the CiLCA qualification.	

	Health and Safety	L	<p>Indemnity insurance held for staff and volunteer councillors.</p> <p>Training budget has been put in place for relevant training and access to legal advice and assistance facilitated by membership of SLCC and EALC.</p> <p>Clerk works from home and undertakes regular risk assessments of home office. Employee liability insurance up to date.</p>	<p>Insurance provision reviewed annually.</p> <p>Council to ensure membership of relevant bodies is kept up to date.</p> <p>Councillors are to be aware of shortfalls in their own knowledge and take responsibility for their own training needs.</p>
	Contract of Employment	L	NALC recommended Contract of Employment is in place for Clerk.	Annual review of salary diarised.
<b>VAT</b>	Re-claiming	L	Vat due recorded on computerised accounting system and reclaimed amounts are reported to the Council and checked by Internal Auditor annually for accuracy and to confirm reclaim received.	Council/Clerk to ensure that all VAT repayable is claimed at least annually and ideally quarterly
<b>Annual Returns</b>	Ensuring submission within time limits	L	The Clerk and Council are aware of time limits for both Inland Revenue and External Auditor returns and these MUST BE submitted annually	Existing procedures adequate.

			<p>within deadlines set.</p> <p>Clerk and councillors are mindful of relevant deadlines and year end accounts must be produced as soon as possible after the year end (31<sup>st</sup> March) with internal auditor appointed BY THE COUNCIL, to undertake relevant checks and provide a full report which MUST be made available to all councillors.</p>	
<b>Legal Powers/Grant Funding s137</b>	Illegal activity or payments by the Council	L	All payments MUST be approved by the Council and reference to the relevant spending power clearly recorded in the minutes.	Existing procedures adequate
<b>Minutes/agendas</b>	Accuracy/Legality	L	<p>Clerk is fully trained to produce minutes and agendas in the prescribed format which adhere to legal requirements.</p> <p>The Clerk ensures that a formal 'Minutes' book is maintained and that all minutes are signed and recorded in that book</p> <p>Minutes are approved and signed by the Chair at the next available council meeting.</p>	Existing procedures adequate

			<p>Agendas are circulated to councillors and displayed on the noticeboards in accordance with legal requirements.</p> <p>Business at meetings conducted in accordance with Agenda and Standing Orders which are reviewed annually.</p>	Standing Orders reviewed annually.
<b>GDPR</b>	Storing information/risk of data breaches	L	<p>Council has in place a data audit with actions taken to protect personal data. Council has in place GDPR policy.</p>	<p>Councillors to be reminded to review their own electronic and paper files including e-mails to ensure no unnecessary data stored on personal hard drives or at home in paper format.</p> <p>All councillors have council specific e-mail addresses.</p> <p>GDPR Policy reviewed annually.</p>
<b>Members' interests</b>	Conflict of Interests	L	All councillors are reminded of their responsibilities.	Existing procedure adequate.
	Register of members' interests	L	<p>A specific agenda item at each meeting prompts councillors to declare any personal or prejudicial interests.</p> <p>All members review and update their</p>	<p>Existing procedure adequate.</p> <p>Reminder to go on agenda at</p>

			registers at least annually.	annual meeting going forward.
<b>Insurance</b>	Adequacy/cost	L	Annual review of insurance undertaken to ensure all risks/assets adequately covered and annual insurance premiums reasonable.	Insurance provision reviewed annually.
<b>Election costs</b>	Unbudgeted cost	L	Potential election costs are taken into account in the budget setting process every year and reserves earmarked.	Existing procedures adequate.
<b>Freedom of Information Act</b>	Policy provision	L	Policy in place and clear guidance for responding to FOI requests.	FOI policy reviewed annually.

### Physical Equipment or Areas

<u>Subject</u>	<u>Risk Identified</u>	<u>H/M/L</u>	<u>Mangement/Control of Risk</u>	<u>Review/Asses/Revise</u>
<b>Assets Maintenance/Damage</b>	Loss or Damage	L	Adequate insurance is in place and reviewed Annually and an up to date register of assets is maintained which is reviewed annually.	Existing procedure adequate
<b>Play Equipment/Play Areas/Car Park</b>	Risk or damage to third party property or individuals	M	Regular checks of play equipment and recreation ground using PSS Ltd software.  Operational inspections carried out by an independent qualified contractor three times a year.  Annual play inspections are undertaken	Regular playground checks by clerk and/or nominated councillors with reports issued to all councillors. Delegated power given to Chair /Vice Chair & Clerk to request repairs up to £500 outside full council meetings if considered necessary (Financial Regulations

<b>Trees</b>	Risk or damage to third party property or individuals	M	by a different independent qualified contractor to the one above.(RoSPA or RoSPA accredited)  Council contractors all have valid public liability insurance. Clerk/Council is to ensure that all contractors have up to date Public Liability Insurance.	Playground policy in place and reviewed annually.  Existing procedures adequate.
	Risk or damage to third party property or individuals	M	Annual inspection of all trees carried out by independent qualified tree surgeon.  Annual inspection of all street lights carried out by independent qualified street light contractor.	Existing procedures adequate.
<b>Parish Cemetery</b>	Inadequate records, damage or loss	L	Systems are in place to record burials and ashes burials via bespoke Cemetery software. Cemetery regulations are in place.	Cemetery regulations reviewed as and when required.
	Public injury	L	Cemetery checks are carried out as specified by the Institute of Cemetery & Crematorium Management (ICCM)	Separate risk assessment scheme put in place for cemetery, to be reviewed annually.
<b>Meeting location</b>	Adequacy / Health and Safety	L	Council and Committee meetings are currently held at either St Lawrence	Existing procedures adequate – councillors to take responsibility

			Church Hall or Bradfield Village Hall. Any Health and Safety concerns reported to the relevant Management for action. All facilities are adequate for purpose	for reviewing safe lifting procedures when setting up and putting away furniture for meetings.
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Risk Schedule			
Item	Frequency	Last review	Comments/actions
<b>Assets inspection:</b> <ul style="list-style-type: none"> <li>• Play equipment</li> <li>• Recreation ground</li> <li>• Mill Lane Cemetery</li> <li>• Street lights</li> <li>• Trees</li> </ul>	<ul style="list-style-type: none"> <li>• Regular Visual (clerk &amp; cllr), Tri-annually Operational (contractor), Annually (RoSPA accredited)</li> <li>• Annually (RoSPA)</li> <li>• Frequency specified by ICCM) Annually (Street light contractor)</li> <li>• Annually (Tree surgeon)</li> </ul>	<ul style="list-style-type: none"> <li>• Every week by clerk/cllr) Jul/Oct (Playquip), Aug (RoSPA)</li> <li>• May (RoSPA)</li> <li>• April/May</li> <li>• June (A&amp;J Lighting)</li> <li>• Dec (J Fryer Trees)</li> </ul>	Records kept within software
<b>Parish Council Insurance:</b> <ul style="list-style-type: none"> <li>• Public Liability</li> <li>• Employers' Liability</li> <li>• Money &amp; Fidelity Guarantee</li> <li>• Personal Accident</li> <li>• Fixed Assets</li> </ul>	<ul style="list-style-type: none"> <li>• <b>All</b> insurance reviewed annually by FC before renewal</li> </ul>	<ul style="list-style-type: none"> <li>• June</li> </ul>	Actioned at June meeting in time for July renewal
<b>Financial Matters:</b> <ul style="list-style-type: none"> <li>• Banking arrangements</li> <li>• Insurance providers</li> <li>• VAT returns</li> <li>• Budget agreed</li> </ul>	<ul style="list-style-type: none"> <li>• Annually or if change of signatories</li> <li>• Annually by BPC</li> <li>• Quarterly by clerk</li> <li>• November (FC), December (BPC)</li> </ul>	<ul style="list-style-type: none"> <li>• May going forward</li> <li>• May</li> <li>• June/Sept/Dec/Mar</li> <li>• December</li> </ul>	Ensure banking arrangements reviewed annually going forward.

<ul style="list-style-type: none"> <li>• Precept requested</li> <li>• Bank reconciliation</li> <li>• Salary review</li> <li>• Internal audit</li> <li>• External audit</li> <li>• Internal controls</li> <li>• Financial regulations</li> </ul>	<ul style="list-style-type: none"> <li>• January by clerk</li> <li>• Monthly by clerk</li> <li>• Annually within budget review or following NALC guidelines</li> <li>• Bi-annually by appointed internal auditor</li> <li>• Annually by PKF Littlejohn(as appointed)</li> <li>• Annually by BPC</li> <li>• Annually by BPC</li> </ul>	<ul style="list-style-type: none"> <li>• January</li> <li>• Monthly</li> <li>• Dec/Apr</li> <li>• April/May</li> <li>• July</li> <li>• April/May</li> <li>• May</li> </ul>	Otherwise existing procedures adequate.
<b>Administration:</b> <ul style="list-style-type: none"> <li>• Minutes properly numbered</li> <li>• Asset register available and up to date</li> <li>• Standing Orders reviewed</li> <li>• Computer back-up</li> </ul>	<ul style="list-style-type: none"> <li>• Checked by internal auditor bi-annually</li> <li>• Checked by internal auditor bi-annually &amp; BPC annually</li> <li>• Annually by BPC</li> <li>• Regularly</li> </ul>	<ul style="list-style-type: none"> <li>• May</li> <li>• May</li> <li>• May</li> </ul>	Existing procedures adequate
<b>Employer's responsibilities:</b> <ul style="list-style-type: none"> <li>• Employment contract</li> <li>• Staff appraisals</li> <li>• Training &amp; development</li> <li>• Contractor's Public Liability insurance</li> <li>• Health &amp; Safety Policy procedure</li> </ul>	<ul style="list-style-type: none"> <li>• As soon as possible after start</li> <li>• Annually</li> <li>• Budgeted and recorded</li> <li>• Mandatory for commission</li> <li>• In place</li> </ul>	<ul style="list-style-type: none"> <li>• October/November</li> <li>• On-going</li> <li>• Last commission</li> <li>• May</li> </ul>	Existing procedures adequate
<b>Members' responsibilities:</b> <ul style="list-style-type: none"> <li>• Code of Conduct adopted</li> </ul>	<ul style="list-style-type: none"> <li>• Annual review by BPC</li> </ul>	<ul style="list-style-type: none"> <li>• May</li> </ul>	Agenda item to go on annual meeting

<ul style="list-style-type: none"> <li>• Register of Pecuniary Interests completed/up to date</li> <li>• Declarations of Interests minuted</li> </ul>	<ul style="list-style-type: none"> <li>• Annual review by individual councillors</li> <li>• Agenda item at every meeting of Full Council or Committee</li> </ul>	<ul style="list-style-type: none"> <li>• May</li> <li>• On-going</li> </ul>	agenda to remind councillors to check their DPI forms
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SIGNED *ML Snell*

Parish Council Clerk

DATE 6<sup>th</sup> May 2025

Next review: May 2026