

Runwell Parish Council Risk Assessment 2025/2026

“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 employer to identify all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. Making sure that all employees are made aware of the results of the risk assessment. This document has been produced to enable the 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
- 📌 Review, assess and revise if required.

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Business continuity	Risk of Council not being able continue its business due to an Unexpected or tragic circumstance Loss or theft/ inability to access records	L	All files and records are kept in the Office at Runwell Village Hall and on the Clerks laptop. The clerk makes regular back-ups of files to a cloud account. In the event of the Clerk being indisposed the Chair to contact Essex Association of Local Councils for advice. List of access codes and passwords are placed in a sealed envelope and are securely stored. In case of an emergency the Chairman can access the location where the passwords are stored.	Review scope for storing information Should information also be stored on an external hard drive in addition to cloud account
Business Continuity	Incapacity of Clerk or Resignation of clerk	L	Designate a person to temporarily act as Clerk in an emergency. Undertake succession planning	
Business Continuity	Failure to retain or secure the necessary number of members for a Council	L	Clerk to maintain an up to date Councillor Attendance Register. Advertise for an election immediately a vacancy exists. Co-opt Members where no election is held.	
Precept	Adequacy of precept Requirements not submitted Precept not received from Chelmsford City Council	L L L	The Council reviews the Precept requirement annually at the December meeting and reviews the presented budget information, including position to year end and estimated figures for the next financial year. With this information, the Council agrees the precept amount to be requested from Chelmsford City Council. This figure is submitted in writing by the Clerk to CCC. The Clerk informs the Council when the precept is received; 1 st instalment in April and 2 nd instalment September/October The Council should maintain reserves of at least 50% of the requested precept	
Financial records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations that set out requirements. The Council has appointed an Independent Internal Auditor to review financial records	Financial Regulations reviewed in Aug 25 in line with NALC recommendations.

			<p>Financial Regulations reviewed regularly and updated when required. Systems of internal control in place. Review of financial systems as part of Annual Governance and Accountability Return (AGAR). Internal Audit report presented to Parish Council meeting. All accounts are available for public inspection. The RFO maintains proper records, overseen by Councillors who undertake regular checks. Payments are authorised by the Council at each ordinary meeting and recorded in the minutes of that meeting. The Council has established a system of internal control.</p>	
Bank and banking	<p>Inadequate checks Bank mistakes Loss Charges</p>	<p>L L L L</p>	<p>The Council has Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts. The bank may make occasional errors in processing payments which are discovered when the Clerk reconciles the bank accounts and when the statements are checked. The Clerk reviews the Council's banking arrangements regularly. Online banking: Clerk sets up payments and two further Councillors acting as a signatory authorise the payments</p>	Existing procedure is adequate.
FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Cash	Loss through theft or dishonesty	L	<p>The Council has Financial Regulations that set out the requirements. The Council's insurance policy has a Fidelity Guarantee. Finance is a standing item on Council agenda including reports and access to bank statements. All cash is banked promptly. No cash left on the premises. Petty cash limit is £200.00</p>	Existing procedure is adequate. Review the Financial Regulations when necessary. Ensure Fidelity Insurance is adequate.
Direct costs Overhead expenses Debts	<p>Goods not supplied but billed Incorrect invoicing Cheque payable incorrect Loss of stock Unpaid invoices</p>	<p>L L L L L</p>	<p>The Council has Financial Regulations that set out the requirements. At each Council meeting, the list of invoices awaiting approval is approved. Unpaid invoices to the Council are pursued, and progress reported to Council. Runwell Village Hall invoicing is monthly. Private hire is paid in advance. The Parish Council leases Runwell Park plus the 1.8 acre field also a lease is in place for Runwell Allotments. Rents paid by direct debit.</p>	Existing procedure is adequate. Review the Financial Regulations when necessary. Allotment Lease is due for renewal. Clarification needed on new cost.
Grants and support - payable	<p>Power to pay Authorisation of Council to pay</p>	L	All such expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedure is adequate. Parish Councillors can request a copy of S137 rules if required.
Best value Accountability	<p>Work awarded incorrectly Overspend on services</p>	<p>L M</p>	As per Financial Regulations, normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender and report to the Council.	Review Financial Regulations regularly.

FINANCIAL AND MANAGEMENT

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Salaries and assoc. costs	Salary paid incorrectly Wrong deductions of NI or Tax Unpaid Tax & NI contributions to HMRC	L L L	The Parish Council authorises the appointment of all employees at Council meetings and has a contract of employment with each person. Salary rates are assessed annually by the Council and based on agreed NJC rates for the Clerk and hourly rates agreed for non-clerical staff. Payroll company used to process wages, HMRC Tax/NI and pension figures.	Existing system is adequate.
Clerk/Other workers (voluntary/casual)	Loss of Clerk Actions are undertaken Health & Safety	L L L	A contingency arrangement could/should be in place with the neighbouring parish council to cover an unexpected loss of clerk, support is also available from EALC. Locum cover can be arranged. The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. The Clerk is provided with adequate direction and safety equipment needed to undertake the role. Membership of the EALC	No Existing procedure Review Health and Safety training available form EALC
Election costs	Risk of an election cost	L/M	The risk is higher in an election year. There are no measures which can be adopted to minimise the risk of having an election as this is a legal requirement democratic process. Sufficient reserves in place to cover this.	Existing procedure is adequate.
VAT	Re-claiming/charging	L	The Council has Financial Regulations that set out the requirements. VAT is calculated and submitted to HMRC by Scribe quarterly and is up to date.	Existing procedure is adequate
Annual Governance and Audit return	Submit outside 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 the time limits specified. Regular reports to Council on timescales and requirements. Quarterly Financial reports to all Parish Council meetings.	Existing procedure is adequate.

FINANCIAL AND MANAGEMENT

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
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.	All activities and payments recorded and minuted.
Council records - paper	Loss: theft fire damage	L M L	The Parish Council records are stored at the Village Hall. Records include historical correspondence, minute books and copies, documents for ownership of property, records such as personnel, insurance, salaries etc. Arrange transfer of Minute books to Essex Records Office. Historic documents stored in the fireproof loft room above the Committee Room	Deeds/leases copied and deposited stored in fireproof cabinet Review with Clerk
Council records - Electronic	Loss through: Theft, fire, damage Corruption of computer	L	The Parish Council's electronic records are stored on the clerk's laptop. Backups of the files are taken at regular intervals onto a cloud account. Electronic copies of Minutes, AGAR returns, CIL returns are stored on the Council's website	Existing procedure is adequate. Chairman to hold back up of laptop password

Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Ensure compliance measures are in place. Ensure Fidelity checks are in place. All Council members, employees and volunteers of the Parish Council are covered under the Personal Accident section. The cost of the Council's insurance policy is included in its annual budget. New assets are included on the policy asap.	Existing procedure is adequate. Review insurance provision annually. Rebuild cover for Village Hall and Runwell Park Pavilion reviewed in Summer 2025 and was included on the policy.
Data protection	Policy Provision	L	The Council is registered with the Information Commissioner's Office as CCTV is used at Runwell Park. The Council has a data protection policy.	Existing procedure is adequate.
Policies	Ensuring that the Council's policies are up to date and meet current guidelines.		The Council is a member of EALC/NALC/SLCC and uses their templates as a basis for its documents/policies The Clerk ensures that new and/or revised/updated policies are drafted and put to Council for adoption. The Council reviews policies when a review date is due; and/or at the Annual Meeting of the Council or the Clerk advises the Council as to whether proposed actions are within adopted policies. Documents are displayed on the Council's website.	Review Policies should be reviewed on a regular basis and new policies implemented as needed. Check policies are on the website

ASSETS				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Parish Hall	Loss or Damage Risk/damage to third party(ies)/property Trips, falls car parking accidents	L	An asset register is kept up to date, and insurance is held at the appropriate level for all items. Regular checks and risk assessments are made Members of the Village Hall Committee or the Clerk. Emergency arrangements in place, including reporting of incidents. Users of the Hall sign a hire agreement and are made aware of the arrangements for fire and safety of property.	Existing procedure is adequate. Review insurance requirements annually.
Runwell Park & Playground	Ditto	L M	As above. Professional quarterly and annual risk assessments and regular maintenance programme implemented	Ensure regular maintenance programme
Noticeboard	Risk/damage/injury to third parties	L	The Council has one notice board sited within the Village Hall Boundary. There is insurance cover, and it is inspected regularly by the Clerk - any repairs/maintenance requirements brought to the attention of the Parish Council.	Existing procedure is adequate.
Village sign	Ditto	L	The Village Sign is located on the large verge on the corner of Church End Lane – see above	

LIABILITY				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise

Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council (not ultra vires) and to be resolved and clearly minuted.	Existing procedure adequate.
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agenda are produced with the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings managed by the Chair.	Existing procedure is adequate. Members to adhere to the Code of Conduct.
Public Liability	Risk of third party, property or individuals	M	Insurance is in place. Risk assessments are regularly carried out to comply with the requirements.	Ensure risk assessments are carried out.
Employer Liability	Non-compliance with employment law	L	Undertake adequate training and if needed seek advice from the Essex Association of Local Councils.	Existing procedures are adequate.
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	M L L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes of monthly meetings. Retention of documents policy in place.	Existing procedures are adequate. Document retention policy will be reviewed in Mar 2026

COUNCILLORS' PROPRIETY				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Members interests	Conflict of interest Register of Members' interests	M M	Councillors have a duty to declare any interest at the start of the meeting. Register of Members Interest forms to be reviewed regularly by Councillors. Code of Conduct Scheme in place which members are signatories to	Existing procedure is adequate. Members to take responsibility to update their Register.
Lack of knowledge by Councillors on their role, responsibility and accountability	May unknowingly act outside the guidance given in the Code of Conduct		Experienced Councillors to assist new Members. All Councillors to attend training and/or refresher courses where possible	Arrange in house training

This Policy will be adopted and reviewed by Runwell Parish Council's meeting on the 2nd March 2026.

All risks were reassessed and identified.

Parish Council Minute

Next date for review is March 2027