FINANCIAL & OPERATIONAL RISK ASSESSMENT 2025

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 any and 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:

1. Identify the areas to be reviewed.
2. Identify what the risk may be.
3. Evaluate the management and control of the risk and record all findings.
4. Review assess and revise if required.

1. FINANCIAL AND MANAGEMENT				
Topic	**Risk**	**H/M/L**	**Management/control of risk**	**Review/Assess/Revise**
1.1 Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	M	Business continuity plan	To review plan when necessary
1.2 Precept	Adequacy of precept Requirements not submitted to Swindon Borough Council (SBC) / amount not received from SBC	L L	To determine the level of reserves to be held and 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, variances and projections. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from the Borough. Deadline input to Chief Officer's/Officer's Calendar. The required figure is submitted by the Chief Officer in writing to the Borough Council. Bank Statements monitored for income received. The Chief Officer informs Council when the monies are received (April & September).	Existing procedure adequate Existing procedures adequate
1.3 Financial Records	Inadequate records	L	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate.

	Financial irregularities	L	Finances managed using Rialtas Suite finance package. Financial processing and monitoring completed by the Accounts Assistant & Consultant Accountant who has sufficient accountancy and local government training.	Review the Financial Regulations annually. Ensure continued professional development
1.4 Bank, Banking & Investments	Inadequate checks Bank payment mistakes Loss / Charges Fraudulent access to/use of bank card reader Investments	L L L L M	The Council has Financial Regulations which set out the requirements for banking, and reconciliation of accounts. Bank reconciliations are reported to every Finance & Policy Committee meeting. Occasional errors in processing payments will be discovered when the bank accounts are reconciled once a month. These are dealt with immediately by either informing the bank and awaiting their correction or contacting the supplier and making the necessary corrections. Card readers and PIN numbers kept in the locked safe. When a member of staff leaves, the bank is informed and the card reader destroyed. The Council has an Investment Policy which set out the requirements short-, medium- and long-term investments.	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after the Annual Council Meeting and an Election. Monitor the bank statements monthly. Assess balance and withdrawal process to ensure balance remains sufficient for outgoings.

			Cashflow is monitored and transfers are made from/to Investment products. Minimum balance kept in current account on average 1-3 months monthly payroll.	
1.5 Cash & Payment Processing Platforms	Loss through theft or dishonesty Fees incurred by banking charges & payment processing platforms	L L M L	The Council has Financial Regulations which set out the requirements. Cash transactions are discouraged with other mean to pay made available including card payments using Square payment processing platform. Ticket event pricing (above £10) includes an uplift for bank and platform charges. Cash received is banked each month and kept in the locked and fireproof safe. Risk Assessment is carried out for the banking of money by staff. Petty cash and other income is balanced monthly and checked by the Chief Officer.	Existing procedure adequate. Review the Financial Regulations annually. Implement Risk Assessment
1.6 Reporting and Auditing	Information communication Compliance	L L	A budget monitoring statement is produced regularly before each Full Council and all Committee meetings with the agenda, discussed and approved at the meeting. On a monthly basis this statement includes, bank reconciliation, budget update, and a breakdown of receipts and payments balanced against the bank (cashbook). Council should regularly audit internally to comply with the Fidelity Guarantee.	Existing communication procedures adequate. Council annually appoints an Internal Auditor for Fidelity Compliance. An internal audit shall take place one

				per year (over two or three visits).
1.7 Direct costs; overhead expenses; Debts	Goods not supplied but billed Incorrect invoicing Cheque payable incorrect Loss of stock Unpaid invoices	L L L L L	The Council has Financial Regulations which set out the requirements. At each Finance & Policy or Full Council meeting the list of invoices awaiting approval is distributed to Councillors and considered. Council approves the list of requests for payment. During each quarter two Councillors check a random sample of up to four invoices against the referenced payments list as submitted to the Finance & Policy/Full Council and initial the Payment Checklist sheet. The Council has minimal stocks (mainly PPE); these are checked and monitored by the Chief Officer. Unpaid invoices to the Council for services are pursued and where possible, payment is obtained in advance. Financial Regulations stipulate when a bad debt can be written off.	Existing procedure adequate. Review the Financial Regulations annually.
1.8 Grants and support - payable	Power to pay Authorisation of Council to pay	L	Grants are first considered at a Grants working party, three times per annum and put to Full Council for approval (as per the Committee's Terms of Reference).	Existing procedure adequate.

			All such expenditure goes through the required Council process of approval and minuted.	The Parish Council currently has the General Power of competence.
1.9 Grants - receivable	Receipts of Grant	L	Should the Parish Council receive a grant the appropriate terms & conditions shall be applied and complied with. One off grants would come with terms and conditions to be satisfied. Any unspent grants will be moved to an EMR at financial year end to ensure that the funds are used for their intended purpose.	Existing procedure adequate. Terms of the grant funder shall be put in place.
1.10 Charges – rentals receivable	Receipt of rental	L L	Leisure Garden Plots: The Chief Officer issues a lease for usage along with an invoice depending on when the plot is taken on, in line with Leisure Garden Tenancy Rules & Regulations. Both parties sign the lease and the Parish Council copy is held in Parish Council records. The cheque/cash is received and banked. Receipt given on request. Regular inspections take place and if a plot is found to be uncultivated, a letter is sent to the plot holder. If no action is taken by the next inspection, a Notice to Quit is sent and the plot is taken back and offered to a resident on the waiting list.	Existing procedure adequate. Leisure Garden Tenancy Rules & Regulations reviewed as necessary Review lease and fees annually. Ensure payment is received by regular checks against the Leisure Garden list of payments.

1.10 Charges – rentals receivable **continued**		L	Room/Venue Hire: Invoices are issued monthly using the finance package, for bookings made in that month.	The finance system sales ledger is monitored each month before financial month end takes place. Any outstanding balances are followed up.
1.11 Best value Accountability	Work awarded incorrectly Overspend on services	L M	All legal requirements met and contained in the Council's Standing Orders and Financial Regulations	Existing procedure adequate. Process and criteria for awarding contracts laid down in the Financial Regulations which are reviewed annually.
1.12 Salaries and associated costs	Salary paid incorrectly. Wrong hours paid Wrong rate paid False employee Wrong deductions of NI or Tax Unpaid Tax & NI	L L L L L	The Parish Council authorises the appointment of all employees through a Personnel Sub Committee. Salary rates are assessed annually by the same Sub Committee and applied on 1 April each year. Salaries are processed each month using Brightpay software (Inland Revenue approved). Checks of the details entered in the payroll system are made by a second officer/ appropriate member of staff before payment is made. Salary, pension and PAYE payments are submitted to Full Council each month for approval. Payments are made by BACs by a third authorised member of staff.	Existing appointment and payment system is adequate. Internal system implemented for ensuring that all payments due are made on time using the Outlook calendar system

	contributions to the Inland Revenue	L	Brightpay software (Inland Revenue approved) is updated annually. All Tax, NI and pension payments are submitted to the Inland Revenue and to Wiltshire Pension Fund on a monthly basis. All contracts of employment contain a section on overpayment and the process for recouping overpayments should this occur.	
1.13 Employees **1.13** Employees **continued**	Loss of key personnel Key personnel on long term sickness leave Prolonged sickness absence Fraud by staff Actions undertaken by staff Legislation not followed Health & Safety	M M/H M/H L L H	Reference to the Continuity Plan should be made in case of loss of key personnel. Stepping Up Policy implemented after 6 weeks of continuous absence. Monitor staff absences. Implement return to work processes. The requirements of the Fidelity Guarantee insurance to be adhered to with regards to Fraud. The Chief Officer and staff team should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. Staff should be provided with adequate direction and safety equipment needed to undertake the roles, ie. protective clothing	Ensure continuity plan is in place. Stepping Up Policy reviewed as required Purchase current reference material. Maintain subscription to Society if Local Council Clerks (SLCC) Wiltshire (& National) Association Local Council (WALC/NALC)

	Exposure to diseases (outside workers)		and training. Sufficient budget allowed when setting budgets annually. Inoculation programme in place.	Monitor working conditions, safety requirements and insurance regularly.
1.14 Councillor allowances	Councillors over-paid/Income tax deduction	L	Councillors vote annually whether to accept or reject the Local Authority's Independent Remuneration Panel recommendations. If rejected, an alternative scheme will be put in its place and agreed by Full Council. This scheme will be advertised to the parishioners through the usual channels. A yearly allowance is paid to the Councillors in monthly payments. Payments are processed using Brightpay software. Process for recouping overpayments in place.	Existing payment procedure adequate.
1.15 Election costs	Risk of an election cost	L/M	Risk is higher in an election year. When an election is due the Chief Officer will obtain an estimate of costs from the Borough Council for a full election and an uncontested election. There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process and should not be stifled.	Where possible, ensure earmarked funds are identified each year in order to provide funds in an election year
1.16 VAT	Re-claiming/charging	L	The Council has Financial Regulations which set out the requirements	Existing procedure adequate

			VAT submission is made quarterly using the Making Tax Digital via Rialtas Suite financial software.	
1.17 Annual Returns	Submit within time limits Accurately complete the Annual Governance & Accountability Return Consider the relevant sections in the correct order Submit the return within the required time frame	L L L L	Employer's Annual Return is completed and submitted online and to the Inland Revenue within the prescribed time frame by the Chief Officer. Annual Governance and Accountability Return (AGAR) is completed by the RFO, submitted to the Internal Auditor for completion and signing, taken to a Full Council meeting and considered in the order stipulated by the external auditor and the Accounts & Audit Regulations 2015. The Return is signed by the Council and RFO and sent electronically to the External Auditor within timeframe stipulated. All of the publication requirements are displayed in such manner and time frame as stipulated under the Accounts & Audit Regulations 2015.	Existing procedures adequate Comprehensive guidance notes and deadlines provided with the AGAR paperwork.
1.18 Legal Powers	Illegal activity or payments	L	All activity and payments within the powers and duties of the Parish Council to be resolved and minuted at Full Parish Council meetings.	Existing procedure adequate.
1.19 Minutes/Agendas/ Notices Statutory Documents	Accuracy and legality	L	Minutes and agenda are produced in the prescribed method by the Clerk and adhere to the legal requirements.	Existing procedure adequate.

	Meeting conduct	L	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 should be managed by the Chair.	Guidance/training to Chair of the meeting should be given (if required). Members to adhere to Code of Conduct and Standing Orders/Meeting Etiquette.
1.20 Members Interests	Conflict of interest	L	Although not a requirement, 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.	Existing procedure adequate.
	Register of Members interests	M	Register of Members Interest forms should be reviewed regularly by Councillors. New Councillors should submit the forms to the Chief Officer within 28 days[1] of taking up their office. The Chief Officer will send the form to the Borough Council's Monitoring Officer and upload the forms onto their website. A reciprocal website link is set up between Haydon Wick and the Borough Council.	Members take responsibility to update their Register.
1.21 Insurance	Adequacy Cost	L L	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for.	Existing procedure adequate. Review insurance provision annually.
	Compliance	L	Ensure compliance measures are in place.	Review of compliance.

[1] Localism Act 2011 s30 (1)

	Fidelity Guarantee Cyber crime	M M	Ensure Fidelity checks are in place.	Council to consider taking out cybercrime cover
1.22 Data Protection	Policy Provision	M	The Council is registered with the ICO and has nominated a Data Protection Officer to ensure that all requirements of GDPR/ Data Protection 2018 Act are adhered to.	Ensure Parish Council maintenance registration with the ICO. The Council has Privacy Policy. A CCTV Policy is also in place which will be reviewed annually.
1.23 Freedom of Information Act	Policy Provision	M	The Council has a Model Publication scheme for Local Councils in place.	Ensure the Parish Council has an up-to-date model scheme in place, this is monitored regularly and report any impacts of requests made under the Freedom of Information Act.

2. PHYSICAL EQUIPMENT OR AREAS				
Subject	**Risk(s) Identified**	**H/M/L**	**Management/control of risk**	**Review/Assess/Revise**
2.1 Assets	Loss or Damage Risk/damage to third party(ies)/property	H H	An annual review of assets is undertaken for insurance provision, storage, and maintenance provisions. Asset register for items over £500 is updated whenever new items are purchased or disposed of.	Asset register and inventory documents produced and maintained. Equipment kept in secure container overnight.

		H	Separate inventory for items under £500 in value listed and checked/updated annually or when items are purchased or disposed of.	
2.2 Maintenance	Poor performance of assets or amenities Loss of income or performance Risk to third parties	L L 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. Realistic budgets identified for maintenance. All assets are insured and level of cover reviewed annually. All public amenity land is inspected regularly by parish employees.	Existing procedure adequate. Ensure regular inspections and maintenance are carried out. Budgets identified to ensure that regular maintenance works can be carried out
2.3 Notice boards	Risk/damage/injury to third parties. Road side safety	L L	Parish Council has 12 notice boards sited at various locations within the parish. The location has approval by relevant parties, insurance cover, inspected regularly - any repairs/maintenance requirements brought to the attention of the Parish Council.	Existing procedure adequate.
2.4 Street furniture	Risk/damage/injury to third parties	L	The Parish Council is responsible for a number of seats, litter bins, dog bins, Tommy figure and benches and seven bus shelters around the parish. These are all covered by insurance. Any defects are reported by Parks & Open Spaces Team. All reports of damage or faults are reported to Council and/or dealt with appropriately.	Existing procedure adequate. Public Liability in place

2.5 Meeting location	Adequate Health & Safety	L M	The Parish Council Meetings are held at the council offices, on the ground floor. The premises and the facilities are considered to be adequate for the Chief Officer, Councillors and Public who attend from Health and Safety and comfort aspects.	Existing locations adequate. There is no access to the upper floor for the staff, councillor or the public with mobility issues. Consider the possibility of having a lift installed.
2.6 Council records – paper	Loss through: theft fire damage	L M L	The Parish Council records are stored at the Parish Council offices. Records include historical correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc. Recent materials are in a (metal filing cabinet (not fireproof)) and older more historical records in the Parish Council archives. Wiltshire archives in Chippenham holds back copies of all Parish Council magazines. The Council follows statutory regulations for the keeping of documents through its adopted Retention Policy.	Damage (apart from fire) and theft is a low risk and so provision adequate. Deeds/leases are copied and deposited off-site. Consider purchasing metal filing cabinets for storing of old documents
2.7 Council records - electronic	Loss through: theft, fire, damage corruption of computer	L	The Parish Council's electronic records are stored securely on the Sharepoint/Cloud. Locally stored files on laptops are discouraged.	Staff regularly review their desktops and save local files to the Sharepoint/Cloud.

3. BUILDINGS, LEISURE GARDENS & OPEN SPACES				
3.1 Security	Unauthorised entry/theft	L	Alarm system in operation. If member of staff is working alone, the front door is locked and last member of staff leaving sets the alarm. Ground floor office has a digital entry system. Upper Office has a chubb lock.	Systems adequate. Regularly checked and serviced
3.2 Health & Safety	Fire, flood incident	L	Fire procedures in place. Smoke alarms and fire extinguishers checked annually. Annual PAT testing of electrical equipment.	Adequate checks in place
3.3 Parks & Open Spaces Team Depot (at Waterside)	Unauthorised entry/theft Fire, flood incident	H H	Temporary lease at Waterside for POST depot Security systems implemented by SBC -to eliminate unauthorised access. All equipment of a valuable nature is kept in the metal container. Nothing of a sensitive nature is kept on site	To be updated once moved to GMF May '25
3.4 Leisure Gardens	Poor maintenance	H	Monthly checks take place to ensure Leisure Gardens are maintained to the required standard. Letters of non-cultivation are sent to those deemed to be sub-standard. Notice to quit letters are sent if, on the second visit, no improvement is obvious.	Adequate process in place

	Vandalism	L	Padlocks on gates with combination lock. CCTV cameras to be installed at some sites.	Combination changed annually Adequate – as long as plot holders and staff do lock gates when last person leaves Two members of staff and one Councillor have received CCTV training to ensure compliance with regulations
3.5 Play Parks	Maintenance Vandalism Injury to users		Regular checks and repair and maintenance programme in place. Annual RoSPA inspection/report. Regular checks and additional CCTV to be considered and installed in some areas. Regular checks and maintenance programme in place Annual RoSPA inspection.	Adequate Adequate Adequate Adequate
4. VEHICLES & LARGE MACHINERY				
4.1 Vehicles	Out of action (repairs/accident) Delay to service (i.e. emptying dog bins)	H M	Regular servicing programme in place for all vehicles. In case of delay due to repairs, re-prioritise and make remaining vehicles available to provide cover Alert residents via social media.	Adequate

	Budgets overrun	L	Ensure annual budget is reviewed in line with previous year spend and allow for contingency. Request to use Reserves if budget does overrun	
4.2 Large Machinery: Mowers Street Sweeper Tractor & Flail	Out of action (repairs) Budgets overrun	H L	One mower is leased and one owned outright. Tractor and street sweeper both leased. They are all covered by an annual maintenance contract which provides for call out for repairs. Ensure annual budget is reviewed in line with previous year spend and allow for contingency. Request to use Reserves if budget does overrun	Adequate (we have the maximum cover available) Adequate
	Accident claims	H	Larger claims (over £250) covered by insurance	
5. LIABILITY				
5.1 Third Party	Risk to third parties, property and personal injury	L	Public Liability Insurance in place Health & Safety, First Aid Training available to staff and others eg. Manual Handling training	All adequate – policies and procedures in place to ensure compliance
	Tree Surveys / Maintenance over 12ft	L	Tree Surveys conducted every 5 years. Last one March 2025. Maintenance over 12ft either SBC or Third Party.	Next one commissioned beginning of 2030.
	Contractors	M	Contractors supply copies of risk assessments and public liability insurance	

5.2 Employer	Compliance with employment law	L	Advice from professional bodies and paid service from Wiltshire Council's HR Team. Chief Officer & Deputy Clerk/HR Manager attend regular legislative training updates.	Subscriptions to membership bodies SLCC/WALC/NALC & HR Legal training providers
	Staff Safety	L	Risk Assessment – Lone working Fire Safety, Manual handling, specific training needs to the job identified during assessments and appraisals and undertaken. Innoculations provided by local GP as/when required Cleaner undertaken adequate training	Inoculation programme in place
5.3 Insurance	Inadequate cover	L L	An insurance review is undertaken every year in consultation with Broker. Insurance renewal undertaken every 3-5 years. A valuation of the building is undertaken every five (5) years.	2025 saw the end of a 5 year insurance deal. 3-year renewal commenced Jan 25 - Jan 28 Valuation in 2022 and next one 2027.
5.4 Legal	Ensuring activities are within legal powers	L	Chief Officer and officers to receive ongoing training. Legal advice can be sought from membership of professional bodies as above and from Insurers. New Councillors provided with training sessions.	

			Chairs of committees receive training.	
	Proper and timely reporting via minutes	L	Full Council and Committees meet monthly – are summoned to meetings in the legal manner and minutes approved at next meetings. Agendas and Minutes are published on the website and displayed throughout the Parish via notice boards	
	Documents	L	Retention Policy for documents is in place.	

VERSION CONTROL

Reviewed and adopted Full Council April 2025 – Minute Reference: FC 220A **Reviewed and adopted Full Council Sept – 2025 Minute Reference: FC 083A**	**Georgina Morgan-Denn.** **Chief Officer/Clerk to Council**