CAVERSFIELD PARISH COUNCIL RISK ASSESSMENT 2025/26 - DRAFT

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

This document has been produced to enable Caversfield Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. See the end of the document to calculate the risk prioritisation.

FINANCIAL AND MANAGEMENT

Subject	**Risk(s) identified**	**Likelihood (1-3) x Impact (1-3)**	**Management/control of Risk**	**Review/Assess/Revise**
Precept	Adequacy of precept in order for the Council to carry out its Statutory duties	(1 x 1) = 1	To determine the precept amount required, the Council regularly receives budget update information. At the precept meeting Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk. 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 Cherwell District Council. The figure is submitted by the Clerk in writing.	Existing procedure adequate

Subject	Risk(s) identified	Likelihood (1-3) x Impact (1-3)	Management/control of Risk	Review/Assess/Revise
			The Clerk informs the Council when the monies are received.	
Budget Provision and Reserves	Insufficient available funds	(1 x 2) = 2	A full budget needs to be submitted to the Council prior to the Precept request. This should include funds placed in reserve for future projects, a contingency fund and at least three months' running costs.	
Financial Records	Inadequate records Financial irregularities	(1 x 1) = 1 (1 x 3) = 3	The Council has Financial Regulations which sets out the requirements. The Council should have a Councillor responsible for Internal Control who inspects the finance records regularly. Any irregularities should be identified on inspection.	Existing procedure adequate Review the Financial regulations at least every other year and when legislation dictates.
Bank and banking	Inadequate checks Bank mistakes Payment mistakes and online banking	(1 x 1) = 1 (1 x 1) = 1 (1 x 2) = 2	The Council has Financial Regulations which set out banking requirements. Reconciliation is bi-monthly to pick up on any mistakes. Online payments should follow the agreed online payment procedure. The Clerk to provide hard copies of all invoices together with a payment schedule for the meeting. Councillor	Existing procedure adequate Existing procedure adequate Online Payment Procedure reviewed on bi-annual basis.

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			authorisers to check all details prior to authorising payments.	
	Signatories	(1 x 1) = 1	To ensure that payments can be made in a timely manner, Council to confirm bank signatories and electronic banking authorisers (signatories do not necessarily have to be authorisers) are up to date. There should be at least three Councillors capable of authorising online payments.	Review annually in May.
	Credit references	(1 x 1) = 1	The Bank performs credit references on signatories	Existing procedure adequate.
	Debit Card Use	(1 x 1) = 1	Debit Card Use Policy adopted	Review every two years.
	Non-performance / delivery of third parties	(1 x 1) = 1	Avoid pre-payments wherever possible. Vet suppliers thoroughly.	Existing procedure adequate.
Reporting and auditing	Information communication	(1 x 1) = 1	Financial information is a regular agenda item (Finance Report) and discussed/ reviewed and approved at each meeting.	Existing procedures adequate.
Grants	Receipt of grant	(1 x 2) = 2	Parish Council receives the grass cutting grant from OCC. Clerk to ensure received by August.	Existing procedures adequate.
Charges-rents receivable	Payment of rents	0	The Parish Council receives no rents.	

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Grants and support payable	Power to pay Authorisation of Council to pay	(1 x 1) = 1	All such expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using S137 recommended limits and the General Power of Competence.	Existing procedure adequate.
Best value accountability	Work awarded Incorrectly Overspend on services	(1 x 2) = 2 (1 x 2) = 2	Normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work to be undertaken. For major work competitive tenders would be sought. If problems encountered with a contract the Clerk would investigate the situation and report to the Council.	Existing procedure adequate. Procedure in Financial Regulations adequate.
Salaries and assoc. costs	Salary paid incorrectly	(1 x 1) = 1	Salary agreed once NALC briefing has been published. Salary paid by monthly Standing Order.	Existing procedure adequate.
	Unpaid Tax to Inland Revenue	(1 x 1) = 1	Clerk is not currently liable for tax, but if it were necessary to pay an amount, it would be flagged up in the HMRC RTI Tools software and on the HMRC portal as needing paying.	Existing procedure adequate.
Employees	Fraud by staff	(1 x 1) = 1	Requirements of Fidelity Guarantee insurance adhered to with regards to fraud.	Existing procedures adequate.

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	Health and safety	(1 x 1) = 1	All employees (currently the Clerk) to be provided adequate direction and safety equipment needed to undertake their roles.	Monitor health and safety requirements and insurance annually.
	Clerk resignation / sickness	(1 x 3) = 3	Councillors may act in a temporary capacity at nil pay. Contingency required for advertising, sickness cover etc	Include contingency in budget for future years.
VAT	Reclaiming/charging	(1 x 1) = 1	The Council has Financial Regulations which set out the requirements.	Existing procedures adequate.
Annual Return	Submit within time limits	(1 x 2) = 2	Employers Annual Return is completed and submitted online with the prescribed time frame by the Clerk.	Existing procedures adequate.
	Submit within time limits	(1 x 2) = 2	External Audit Annual Return completed and signed by the Internal Auditor and then completed and signed by the Chairman and Clerk / RFO before 30 June and published on the website. If the PC payments and receipts are below £25,000, the PC may agree that there is no need for a Limited Assurance Review and that Exemption is acceptable; the Certificate of Exemption must be completed and sent to the External Auditor by 30 June.	Existing procedures adequate.

Subject	Risk(s) identified	Likelihood (1-3) x Impact (1-3)	Management/control of Risk	Review/Assess/Revise
			All paperwork must still be completed and published whether or not it is sent to the External Auditor. The PC may still have a Limited Assurance Review and the paperwork must be completed and sent to the External Auditor and published on the website in the usual way.	
	Public Inspection of Documents	(1 x 1) = 1	By appointment only, at the MoD Police House, or other convenient public place. For the safety of the Clerk, the Public are welcome to inspect documents, but with a Councillor present. Annual Inspection dates Notice must be for 30 working days and cover the first 10 working days of July.	Existing procedures adequate.
Legal Powers	Illegal activity or payments	(1 x 2) = 2	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings, including reference to the power used (if appropriate) within the Finance Report section of the agenda.	Existing procedures adequate.

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Minutes/agendas/ Notices Statutory Documents	Accuracy and legality	(1 x 2) = 2	Minutes and agenda are produced in the prescribed manor by the Clerk and adhere to the legal requirements including publishing on the Agenda and Minutes section of the Parish Council website (caversfieldpc.org.uk). Minutes are approved and signed at the next Council meeting.	Existing procedures adequate.
	Standing Orders	(1 x 1) = 1	NALC 2018 model adopted March 2024.	Updated model published by NALC which needs to be implemented.
	Financial Regulations	(1 x 1) = 1	New NALC model adopted on 19 March 2025. To be reviewed bi-annually.	Existing procedures adequate.
	Business conduct	(1 x 1) = 1	Agenda displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman.	Members adhere to Code of Conduct.
Councillors	Losing a Councillor	(1 x 2) = 2	When a vacancy arises there is a legal process to follow which leads to either a by-election or a co-option process. The more usual is a co-option which starts with an advert, acceptance of applications, consideration of applicants	Existing procedures adequate.

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			and co-option vote at a Council meeting. The Council tries to draw members from around the Parish to make sure each area is represented.	
	Losing more than four Councillors to make the Council inquorate	(1 x 3) = 3	If there are more than four vacancies at any one time, the Council becomes inquorate and the District Council will take over the running of the Council (at the Village's expense).	Procedures of Cherwell District Council are adequate.
Election Costs	Risk of an election cost	(1 x 1) = 1	Risk is higher in an election year, but there has never been an election in the village in living memory. However, this is no guarantee that it will not happen, so the Council has set aside a reserve of £1,900 in case of an election and will be building up the fund when possible.	Existing procedure needs to be reviewed to increase the reserve to at least the cost of a regular election at almost £4,000. A by-election would cost at least £4,200
Members interests and Code of Conduct	Conflict of interests	(1 x 1) = 1	Declarations of interest by members at Council meetings.	Existing procedures adequate.
	Code of Conduct	(1 x 1) = 1	Code issued by CDC, adopted January 2023 and issued to each Councillor on election to office.	Existing procedures adequate.
	Register of members' interests	(1 x 1) = 1	Register of members' interests forms reviewed regularly.	Members take responsibility to update register.
Insurance	Adequacy	(1 x 2) = 2	The insurance arrangements are reviewed fully on a three-year basis with	Existing procedure adequate.
	Cost	(1 x 2) = 2		

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	Compliance	(1 x 2) = 2	interim annual checking. Review of risk and adequacy of cover (loss / damage, public liability, consequential loss and fidelity guarantee) should be conducted annually.	Insurance reviewed annually with full review of renewal costs every three years – next in July 2024.
	Public Liability (statutory)	(1 x 2) = 2	Insured at £10,000,000	
	Employers' Liability (statutory)	(1 x 2) = 2	Insured at £12,000,000	
	Fidelity Guarantee (or Employee Dishonesty in Schedule)	(1 x 2) = 2	Insured at £500,000	
	Libel and Slander	(1 x 2) = 2	Insured at £500,000	
	Personal Accident	(1 x 2) = 2	Insured at £2,500	
	Excess	(1 x 2) = 2	£250 to be set aside as a Reserve in case of claim.	
Data protection	Policy provision	(1 x 1) = 1	The Parish Council is registered with the Information Commissioner and has a Data Protection Policy (reviewed May 2024). The renewal is paid annually by Direct Debit.	Ensure annual renewal of registration.

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Freedom of Information	Policy	(1 x 1) = 1	The Council has a Model Publication scheme in place. To date there have been no requests under FOI.	Monitor any requests made under FOI.
	Provision	(1 x 2) = 2	The Parish Council is aware that if a substantial request came in it could create a number of additional hours work.	
Document Retention	Policy	(1 x 1) = 1	The Parish Council adopted a Document Retention Policy in September 2024.	Existing Policy adequate.
Website	Maintenance of domain names. Cost of reputation if misused		Retention of gov.uk domain name ensures that the domain cannot be used by anyone else. .org.uk domain name could be spoofed or bought by an external party.	Renew bi-annually

PHYSICAL EQUIPMENT OR AREAS

Subject	Risk(s) identified	Likelihood (1-3) x Impact (1-3)	Management/control of Risk	Review/Assess/Revise
Assets	Loss or damage	(1 x 2) = 2	An annual review of assets is undertaken for insurance provision.	Existing procedures adequate.
	Risk/damage to third party(ies) property	(1 x 1) = 1		Existing procedures adequate.
Maintenance	Poor performance of assets or amenities	(1 x 2) = 2	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised in accordance with the correct procedures of the Parish Council. Assets are insured.	Existing procedures adequate.
Notice Boards	Risk of damage	(1 x 1) = 1	The Parish Council currently has five notice boards which are insured. The Clerk checks them when posting notices.	Existing procedures adequate.
Street Furniture	Risk of damage	(1 x 1) = 1	The Parish Council is responsible for one bus shelter, 2 benches, 4 dog bins and 2 litter bins. A programme of inspections is carried out, and all interim reports of damage or faults are reported to the Council and dealt with.	Existing procedure adequate.
Old School Close	Risk of Damage	(1 x 1) = 1	The Parish Council is responsible for the open area of land in Old School Close. A professional inspection needs to be undertaken on the trees.	Existing procedure adequate.
	Health and Safety	(1 x 2) = 2		

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Meeting locations	Adequacy	(1 x 1) = 1	The Parish Council meeting is held in a venue considered to have appropriate facilities for the Clerk, members and the general public.	Existing procedures adequate.
	Health and Safety	(1 x 2) = 2		
Council records – paper	Loss through: Theft Fire damage	 (1 x 1) = 1 (1 x 2) = 2 (1 x 1) = 1	The Parish Council records are stored at the home of the Clerk and at the County Archive in Oxford. Records include historical correspondences, minutes, insurance, bank records.	Damage (apart from fire) and theft is unlikely and so provision is adequate.
Council records – electronic	Loss through: Theft, fire damage	(1 x 2) = 2	The Parish Council electronic records are stored on the Clerk's laptop held with the Clerk at her home. The data is constantly backed up to OneDrive in the Cloud and a physical backup is taken regularly. Sophos Antivirus software is also used.	Existing procedures considered adequate.
	or corruption of computer	(1 x 2) = 2		

Adopted at a meeting on x

Minute Reference xx

To be revised May 2026

Risk Prioritisation

Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen

Likelihood x Impact = Risk Priority

How Likely	High	3	6	9
	Medium	2	4	6
	Low	1	2	3
		Negligible	Significant	Critical
	Impact			