FOUR MARKS 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 Four Marks 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 procedure was followed:

1. Topic Area identified
2. Identify the areas to be reviewed.
3. Identify what the risk might be – High, Medium, or Low.
4. Evaluate the management and control of the risk and record all findings.
5. Review, assess and revise as required.

FINANCE AND MANAGEMENT				
Finance and Management Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance Unable to hold physical meetings.	**L**	Areas of concern- Clerk and the Chair of the Council work closely to share information. Business Continuity and Delegated Authority document in place. Technology in place to hold virtual meetings, and provision for remote working by staff. Risk assessments in place/pending.	Existing procedure adequate – resilience evidenced by recent absence of Clerk and mitigations to ensure continuity.
Precept	Adequacy of precept Requirements not submitted to District Council.	L L	The process to determine the next year's budget and precept is commenced by the F&GP Committee in October and presented to Full Council From November for approval. At the budget/precept meeting, the Committee receive a budget update report, including actual position and projected position to year end and indicative costings by the RFO/Clerk. With this information, the Committee shall map out the required monies for standing costs and projects for the following year and apply specific figures to budget headings, the total of which, less projected income, is presented to Full Council for resolution, together with all associated reports. The Full Council resolve the precept amount to be requested from the District Council. This figure is then subsequently submitted by the Clerk in writing to the District Council.	Existing procedure adequate

	Amount not received by Parish Council	L	The Clerk/RFO informs Council when the monies are received. Up to six months General Reserves should be held.	
Financial Records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out the requirements. Adopted July 2024 Internal Auditor to assess any issues throughout the year.	Existing procedure adequate. Financial Regulations are reviewed annually.
Bank and Banking	Inadequate checks Bank mistakes Loss Charges	L L L L	The Council has Financial Regulations which set out the requirements for banking, cheques, and reconciliation of accounts. The bank may make occasional errors which would be picked up when the RFO/Clerk carries out the monthly bank reconciliations. Bank reconciliation completed by Clerk/RFO monthly and verified by designated Councillor. Bank balances are to be kept below the guaranteed level of £120,000.	Existing procedure adequate. Review the Financial Regulations annually and bank signatory list, when necessary, especially after an AGM and an election. Monitor the bank statements monthly.
Cash	Loss through theft or dishonesty	L L	The Council has Financial Regulations which set out the requirements. Cash is discouraged and any Cash received is banked intact. There is no petty cash or float. Any cash taken from events would be stored in the safe until banked.	Existing procedure adequate.
Reporting and Auditing	Information communication	L	All payments are authorised at Full Council. A list is produced and published as a report to Full Council. All approved payments are listed in the Full Council minutes.	Existing communication procedures adequate.

	Compliance	L	Council conducts regular internal audits and reconciliation checks. Reports submitted to Council monthly. Expenditure reports are presented at every Full Council meeting.	
Direct Costs	Goods not supplied but billed	L	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate.
Overhead expenses	Incorrect invoicing Payment incorrect	L L	RFO/Clerk check each invoice prior to submission for payment. At each Council meeting invoices awaiting payment are presented and considered for approval. Two signatories check each invoice against payment sheet. Scribe payment schedule directly imported into Excel.	Existing procedure adequate. Financial Regulations reviewed annually.
Debts	Unpaid invoices	L	Unpaid invoices to the Council for services are pursued. Bank reconciliations are carried out monthly to check payments are paid as reported to Full Council.	Existing procedure adequate.
Borrowing	Unable to meet debt charge payments	L	On 15 October 2025 the Council decided to apply for permission to borrow £1m to fund the Benians Building Project – the loan application was made on 16 October 2025. The Council considered a business case, detailed budget projections and public consultation. The Council has planned to meet debt charges from precept increases (not from income generation) thus mitigating risk of being unable to meet the charges.	Borrowing approval was granted in December 2025 –indicating external validation of the procedure.
Grants payable	Authorisation and 'power' to pay.	L	All such expenditure goes through the required Council process of approval, is minuted, and listed accordingly. If the Council does not have	Existing procedure adequate.

Grants receivable	Receipts of grants	L	the General Power of Competence, and a payment is made using the S137 power of expenditure this shall be reported in the annual accounts. The Parish Council does not presently receive any regular grants. One-off grants would come with terms and conditions to be satisfied.	Procedure would need to be drafted if the situation arose.
Charges – rentals payable	Payments of charges, leases, and rentals	L	The Parish Council hires the Village Hall for Council meetings and is invoiced accordingly. Committee meetings are held in the Benians Pavilion, which is owned by the Council, so no charges apply. The water cooler is on a 3-year rental, paid 6 monthly. Invoices payable for the rental amounts are entered into the normal payment system for authorisation. Land leased from HCC, no rental charges.	Existing procedure adequate.
Charges – rentals receivable	Receipt of rentals	L	Allotment rental. The Allotments are run by their own Association and rental is paid directly to the Treasurer. The Treasurer then pays the whole amount annually to the Parish Council, with mid-term payments accordingly. The funds are held by the Parish Council and held as ring fenced funds. The Association is responsible for the running of the allotments. Benians Pavilion. Annual rental for the use of the pavilion by the sports committee, paid quarterly.	Existing procedure adequate. All fees reviewed annually. Ensure payment and insurance documents received.

	Insurance implication	L	Sports pitch hire paid annually. All hirers/licence holders/leases arrange own insurance and provide a copy to the Parish Council each year.	
Contracts and Tenders **Accountability**	Work awarded incorrectly Overspend on services	L L	Financial Regulations and Standing Orders determine the process to appoint/contract. A check on contracts and appointments is undertaken as part of the internal audit and reported to Council. Any problems encountered with a contract, the Clerk would investigate the situation, check the quotation/tender, research the issue, and report to Council	Existing procedure adequate
Salaries and associated costs	Salary paid incorrectly Wrong hours paid Wrong rate paid False employee Wrong deductions of PAYE or NI Unpaid PAYE and NI to HMRC	L L L L L L	The Parish Council authorises the appointment of all employees together with starting SCP. SCP are assessed annually. Salary analysis and payslips are produced monthly by the RFO/Clerk together with a schedule of payments to HMRC (for PAYE and NI). These are checked and approved by two authorised signatories as per Financial Regulations. The PAYE and NI payments are calculated and submitted using HMRC Basic Tools PAYE software which is backed up regularly and updated annually. Each employee has a contract of employment and job description.	Existing appointment and payment system adequate
Employees	Loss of key personnel	L	See above.	Existing procedure adequate.

	Fraud by staff Actions undertaken by staff Health & Safety Staff absence Staff under-performance Employment disputes Additional workload with no additional staffing provision eg Benians Project	L L L L L L M	Adequate and appropriate insurance. Regular internal audits. The Clerk to be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. CiLCA qualified. Appropriate policies in place and protection equipment as required. Absence Management policy in place Staff Appraisal policy in place. The Clerk assesses and monitors staff performance. The Chair assesses and monitors Clerk's performance. Appropriate policies in place. Council keeps staffing resources and workloads under review.	 Membership of HALC Membership of SLCC Monitor working conditions, safety requirements and insurance regularly. Existing procedure adequate
Councillor allowances	Councillors over paid	L	Only Chair receives an allowance. Councillors can reclaim out of pocket expenses including mileage allowance. Checked at payment authorisations, signatories cannot authorise their own reimbursements.	Existing procedure adequate.
Election costs	Risk of an election cost	L	Risk higher in election year. When the election is due the Clerk obtains an estimate of costs from the District Council for both a full election and an uncontested election. No measures can be adopted to minimise risk of an election as this is a democratic process and budgeted for.	Existing procedure adequate.

			An ear marked reserve is held for a mid-term by election.	
VAT	Reclaiming/charging	L	The Council has Financial Regulations which set out requirements. VAT arrangements – RFO to complete quarterly VAT returns.	Existing procedure adequate.
Annual Return (AGAR)	Submission within the time limits	L	RFO/Clerk completes Annual Return at the Year End which is approved and signed by the Council. The Council's software produces the figures to complete the Annual Return. The Annual Return is submitted to the Internal Auditor for completion and signing and checked prior to submission to the External Auditor, by 30 June.	Existing procedure adequate
Legal Powers	Illegal activity or payments	L	All payments are authorised at Full Council. The Council currently has the General Power of Competence, if this is lost, then the power to spend should be referenced against the payment. Bank reconciliation checks are carried out by the RFO/Clerk monthly, and checked regularly by a Councillor, as per Standing Orders. Any concerns are reported to Full Council.	Existing procedure adequate.
COUNCIL RECORDS MANAGMENT				
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality Business conducted	L L	Minutes and Agendas are produced in the prescribed method by the Clerk and adhere to legal requirements. Minutes are approved and signed at the next Council or Committee meeting. Minutes and Agendas are displayed according to the legal requirements. Business conducted at Council meetings should be managed by the Chair.	Existing procedure adequate. Guidance/training to Chair should be given (if required). Members to adhere to and sign a Code of Conduct.

Members Interests	Conflict of Interest Register of Members Interests	L L	Councillors are reminded at each meeting to declare if they have any Interests in any of the Agenda items, and this is on every Agenda. Register of Members Interests forms are completed within 28 days of election. Councillors are asked to review their Interests annually.	Existing Procedure adequate. Members take responsibility to update their Register.
Insurance	Adequacy Risk of claim for losses, personal injury, third party claims Cost	L L L	Annual review undertaken to ensure that Council assets are adequately insured. Insurance policies must include Employers and Employees liability and Third Party At least three quotations are sought at time of renewal for the most 'cost effective' policy. Three-Year Long-Term Arrangements offer the best cost option, and are reviewed every three years.	Existing procedure adequate. Review provision regularly.
Data Protection	Policy provision	L	The Council is registered with the ICO and pays an annual fee to keep the registration up to date. The Council has appropriate policies in place for Data protection, privacy and retention.	Existing procedure adequate. Policies are reviewed annually.
Freedom Of Information	Policy Provision	L M	The Council has adopted the model publication scheme. All information required to be published is published on the Council's website. Although there have not recently been any substantial or/lengthy requests for information, but the Clerk is aware that if a substantial request arrives, then this may require many hours of additional work.	Monitor and Report any impact of requests made under the FOI Act
Council Records – Paper	Loss through theft or fire damage	L	The Parish Council paper records are stored at the Parish Office in the Benians Pavilion, which is locked and alarmed. Burial records are stored in a fireproof safe.	Damage and theft is unlikely, so provision is deemed adequate

Council Records - Electronic	Loss through theft, fire, damage, corruption of computer.	M	The Parish Council's electronic records are stored on the office desktop, back-ups of all files are taken daily, with the portable hard drive removed and kept off premises. Documents on the RFO'S, Clerk's and Assistant Clerk's computers are backed up on a regular basis. "Onedrive" is used for shared documents and this is currently being reviewed.	Provision is adequate
COUNCIL LAND AND ASSETS				
Assets	**Loss or damage** **Risk/damage to third party(ies)/property**	**L** **L**	An annual review of assets is undertaken for both insurance provision, maintenance, and audit purposes.	**Existing procedure adequate.**
Maintenance	Poor performance of assets or amenities	L	All assets owned by the Parish Council are reviewed regularly and maintained. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with correct procedures of the Parish Council. All assets are insured and reviewed annually.	Existing procedure adequate.
Notice Boards	Risk/damage/injury to third parties	L	Parish Council has notice boards sited around the village. All locations have approval of relevant parties and insurance cover where appropriate. Repairs/maintenance requirements reported to Open Spaces Committee	Existing procedure adequate.

Street Furniture - **Fencing, kissing gates, benches, signs, and bins.** - **Bus shelters**	Structural failure Risk/damage/injury to third parties	L L	Monitoring and inspections carried out. Acting on Councillor/public reports of damage. Communication with local constabulary ongoing. The Parish Council is responsible for several bus shelters. Cleaning schedule in place and maintenance addressed as required. Small maintenance fund ring-fenced. Regular inspections carried out.	Existing procedure adequate.
Meeting Location	Adequacy Health & Safety Conflict situations Emergency situations	L L L L	The Parish Council meetings are held in the Village Hall. The premises and facilities are considered adequate for the Clerk, Councillors, and public who attend from health and safety and comfort aspects. Committee meetings are held at the Benians Pavilion, which is deemed adequate for smaller committee meetings, for attendees, as above. Training on managing conflict situations. Close the meeting. Call the police. Ensure exits are clearly marked, and any appropriate drill information is imparted prior to the meeting.	Existing locations adequate
Open Spaces - **General** - **Swelling Hill Pond** - **Cemetery**	Falling trees, branches, overhang, damage to persons and property Deep water causing harm to person/property Falling/broken memorials, sunken graves	M L L	Full tree inspection carried out every three years on Parish Council owned land. Regular checks as appropriate with interim checks on trees 'on watch'. Adequate warning signing and fencing. Regular monitoring by contractors, O/S Committee and Clerk. Fencing installed at 'little pond' due to deep water. Regular checks carried out, specifically before and after burials. Three-year memorial stability tests carried out by Clerk/Assistant, yearly interim checks on areas. July 2024.	Existing procedures adequate

- **Recreation Ground** - **Illegal encampment on Council owned land**	Play area equipment, failure, damage, vandalism, possible injury to persons Legal costs for eviction Environmental health concerns Damage to Council property	M H	Regular safety checks, more frequently during high use times. Retention of safety records. Annual safety check by third party. Adequate safety signage in place with reporting details in place. Annual maintenance cover in place. Chair/Clerk to contact HCC Liaison Officer and police. Policy in place. Access restriction measures in place. Regular monitoring of gates and posts.	
Benians Sports Pavilion and Parish Office	Total loss of building due to fire/water damage. Criminal damage. Electrocution Slips/trips/falls due to slippery surfaces, steps, paths, paved areas	M	Adequate Insurance cover and regular valuations. CCTV coverage of immediate area. Annual PAT testing. Regular checks carried out by Benians Committee members, Councillors and Clerk. Emergency contact number on display for contact.	Provision is adequate.
Benians Project	Separate risk assessment required for the project and alternative accommodation		Risk assessment to be undertaken when implementation timescales are clearer	
COUNCIL MATTERS - OTHER				
COUNCIL EVENTS	Injury to third parties, damage to facilities etc.	M	All events are fully risk assessed. Non council events on council land, hirers need to provide risk assessments and confirmation of adequate insurance cover.	Provision is adequate.
NATIONAL EVENTS	Procedures for marking national events e.g. Death	L	Events risk assessed. Policy/procedure agreed by F&GP Committee	Procedure in place

	of a Monarch/Remembrance.			