

Patching Parish Council Risk Assessment

2026 - 2027

FINANCE

Subject	Risk Identified	Control/Management of Risk	Assessment
Banking	1 Inadequate checks	1 Financial Regulations set out requirements for banking, cheques and account reconciliation - RFO reviews banking arrangements as required	1 Adequate
	2 Errors	2 Multiple signatures are required for any payment to be made Bank errors are discovered when RFO performs monthly reconciliation of account	2 Check monthly statement
	3 Charges	3 Charges are avoided/minimised by regular monitoring of balance and procedures	3 Adequate
	4 Loss of signatories	4 PPC would choose replacements but the Bank takes time to implement changes	4 Review signatories periodically
Online Banking	1 Access to false website 2 Security of passwords/user ID's 3 Fraud	1 Internet banking sites are accessed directly and not via a search engine. 2 Passwords are only known to individuals who have been granted access. 3 All electronic transactions must be agreed and accessed by at least two full signatories.	Adequate but new risks may appear and may require new or additional procedures
Precept	1 Adequacy of precept 2 Requirements not submitted to ADC in time 3 Amount not received by PPC	1 Regular budget review by Full Council Quorate precept meeting essential in last quarter of calendar year 2 Precept should be considered by Council before the deadline - deadline to be ascertained from ADC by RFO (typically end of January/early February). 3 RFO informs PPC when monies are received (approx. April/May and September).	Adequate
Financial records	1 Inadequate records 2 Financial irregularities	1 Financial Regulations set out the requirements. 2 Annual audit ensures compliance	Regulations available on website Review regulations periodically
Cash	Embezzlement	1 No petty cash facility 2 No cash transactions 3 Insurance has a fidelity clause providing cover up to £25K	1 Adequate 2 Adequate 3 Maintain adequate insurance
Grants - payable	1 Ability to pay 2 Authorisation of Council to pay	1 There are currently no payable grants and none budgeted for 2 Any such expenditure would go through the PPC process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure.	1 N/A 2 PPC request S137 rules if required.
Grants - receivable	1 Receipt of grant	1 The Parish Council does not presently receive any regular grants. 2 One off grants would come with terms and conditions to be satisfied.	Procedure would need to be formed, if required
Auditing/ reports	1 Communication 2 Compliance 3 Time limit for internal audit	1 A budget monitoring statement is produced before each Council meeting and discussed and approved at the meeting. 2 A full list of payments, receipts and cheques is produced before each Council meeting and balanced against the bank statement. 3 Internal auditor is appointed by PPC and supplied with the relevant documents to audit and the forms to complete and sign for the External Auditor/public display	Existing procedures adequate
Direct Costs Overheads Debts	1 Goods billed but not supplied 2 Incorrect/unpaid invoicing 3 Cheque payable incorrect	1 At each PPC meeting all invoices awaiting approval are considered. 2/3 All requests for payment are approved by at least two Councillors and checked by Administrator and/or RFO	Existing procedures adequate

FINANCE (continued)

Subject	Risk Identified	Control/Management of Risk	Assessment
PPC run activities	Risk of financial loss	Such activities are not currently undertaken by PPC but would typically be financed by advance ticket sales and/or donations prior to events thus reducing the risk of financial loss	N/A
Property Leases/rentals	Non-Payment Insurance implications	PPC currently owns no property and does not lease or rent	N/A
Best value	1 Work awarded incorrectly 2 Overspend on services	1 Normal PPC practice would be to seek more than one quotation for goods or for any substantial work required to be undertaken. 2 For major contract services, formal competitive tenders would be sought.	Adequate Review financial regulations periodically
Salaries etc	1 Salary paid incorrectly 2 Wrong hours/rate paid 3 False employee 4 Wrong deductions or unpaid NI or Tax	1 The Administrator is currently the only employee. RFO and named Councillor is responsible for managing PAYE 2 Salary rates and hours worked to be assessed by PPC (named Councillor) 3 PPC authorises the appointment of all employees. 4 Tax and NI contributions to be calculated using an IR system, reported to PPC signed off and submitted in the IR Annual Return.	Existing procedures adequate
Election Costs	Risk of election costs	Risk is higher in election years. PPC anticipated as having adequate reserves. ADC can advise typical costs to check.	RFO to confirm adequate reserves
Allowances and	Overpayment	1 No allowances are allocated to PPC Councillors.	Existing procedures adequate

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expenses		2 Expenses are claimed by presenting the relevant receipt for approval. 3 Expenses are monitored to ensure the budget is not exceeded.	
VAT	Reclaiming	VAT returns are completed online (via IR website) annually and in accordance with the Financial Regulations	Existing procedures adequate
Annual return	Observe time limits	Annual Return is completed by RFO and approved by PPC and submitted to the internal auditor then sent on to the External Auditor within time limit.	Existing procedures adequate
Donations	Specificity	Donations may not be received or solicited for a specific cause	Ongoing sensitive management

MANAGEMENT

Councillors	Losing Councillor membership or having less than 3 Councillors at any one time	1 When a vacancy arises the legal process leads to a local election or a co-option. An election is out of PPC control. Co-option consists of advertising, applications, consideration of applicants, co-option vote at PPC meeting then appointment. 2 If there are less than 3 Councillors at any one time PPC becomes inquorate. 3 The legal process of ADC appointing members is invoked.	1 Existing procedures adequate 2 Ongoing campaign to identify future Councillors 3 ADC procedures are adequate
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MANAGEMENT (continued)

Subject	Risk Identified	Control/Management of Risk	Assessment
Annual return	Observe time limits	The Administrator is currently the only employee. RFO and named Councillor are responsible for managing PAYE Employer's Annual Return to be completed and submitted online to IR.	Existing procedures adequate
AGAR*	Not submitted within time limits	AGAR* is completed and signed by RFO and Internal Auditor then checked and sent to External Auditor within time limit. Administrator prepares timetable for submission	Existing procedures adequate
Voluntary Staff	1 Fraud 2 Actions undertaken 3 Health & Safety	All Councillors are unpaid volunteers 1 Fidelity Guarantee insurance requirements to be adhered to regarding Fraud. 2 Public Liability Insurance exists 3 Training for staff as appropriate	1 Existing procedure adequate. Membership of the WSALC 3 Monitor working conditions, safety requirements and insurance.
Employees	Loss of Administrator	Administrator's Contract of Employment requires one month's notice Administrator's responsibilities may temporarily be shared amongst Councillors/ RFO	Adequate
Council Records - Paper	Loss through theft or fire	1 Records are now largely digital. 2 Historic PPC records stored at the home of the Administrator, Councillors and RFO, for retention period	Theft / fire is unlikely
Council Records- Electronic	1 Loss through theft, fire, corruption of computer 2 GDPR compliance	1 PPC records are not stored on computers at PPC Councillors', RFO's or Administrator's homes in line with GDPR requirements 2 Secure data store (SharePoint) / GDPR declarations	Existing procedures adequate
Data Protection	Non-compliance	1 PPC is registered as a data controller with the Information Commissioner.	1 Privacy notice displayed on website
Freedom of Information	1 Non-compliance 2 GDPR compliance	Information will normally be provided free but PPC is entitled to request a fee for any information requested to cover the cost of consumables and the Administrator's time. 2 Secure data store (SharePoint) / GDPR declarations	1 Monitor and report any requests made under the FOI Act. 2 Existing procedures adequate
Insurance	1 Adequacy Cost 2 Fidelity Guarantee 3 Compliance	1 Annual review is undertaken before policy renewal. 2 Employers/Employee liability and fidelity insurance are necessities. 3 Ensure compliance measures and fidelity checks are in place.	1 Existing procedure adequate. 2 Review insurance annually. 3 Review of compliance.
Legislative changes	Lack of awareness Implementation of incorrect procedure	Membership of WSALC	Existing arrangement adequate.
Meeting location	1 Adequacy Health and Safety 2 Videoconferencing	Meetings are normally held at the Village Hall. Premises and facilities are adequate for all attendees from Health & Safety, disability discrimination and comfort aspects. Meetings are not held by videoconference	1 Existing location adequate 2 N/A
Street Lighting	Risk/Injury to third party	N/A	N/A

ASSETS

Subject	Risk Identified	Control/Management of Risk	Assessment
General	1 Loss or damage	1 There are currently no assets	N/A
Street Furniture	2 Risk/injury to third parties/property	2 An annual review of assets is undertaken for insurance, storage and	N/A

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Play Area Items Open Spaces		maintenance provisions. There are no play areas or open spaces	N/A
Noticeboards	Loss or damage Risk/injury to third parties/property Relevance	PPC has a notice board at junction of The Street/Coldharbour Lane. The notice board is inspected and updated regularly by Councillors and any necessary repairs/maintenance brought to the attention of PPC.	Existing arrangements adequate
LIABILITY			
Legal Powers	1 Illegal activity or payments 2 Working parties decisions	1 All activity and payments within PPC power to be resolved/minuted at meetings. 2 Ensure clear terms of reference	1 All activities and payments Minuted. 2 Monitor regularly
Minutes/Agendas, Notices, Statutory documents	1 Accuracy and legality 2 Business conduct	1 Minutes/agendas are produced in the prescribed method by the Administrator or a Councillor delegated by the chair and adhere to legal requirements. Minutes are approved and signed at the next PPC meeting. Minutes/agenda are displayed in accordance with legal requirements. 2 Business conducted at Council meetings, managed by the Chair.	1 Existing procedure adequate. Guidance/training available 2 Members to adhere to Code of Conduct
Public liability Litigation	Risk to third party/property/individuals	1 Insurance is in place (PL for £10, EL for £5m) with renewal for both 31/05/26 2 Risk assessments regularly carried out to comply with requirements.	1 Existing procedures adequate. 2 Continue risk assessments
Employer liability	Non compliance with employment law	1 The Administrator is currently the only employee and ensures PPC compliance 2 Appropriate employer's liability insurance is taken out annually 3 Undertake adequate training and seek advice from WSALC	1 Existing procedure adequate. 2 Adequate cover
Legal liability	1 Legality of activities 2 Proper and timely Minuting 3 Proper document control	1 Chair clarifies legal position on proposals under advice from Administrator/RFO or other sources if necessary. 2 Council always receives and approves Minutes at quarterly meetings. 3 Retention of Documents policy in place.	Existing procedures adequate.
PROPRIETY (of all staff)			
Members Interests	1 Conflict of interest 2 Register of Members interests	1 Councillors have a duty to declare any interests at the start of the meeting. 2 Register of Members Interest forms to be reviewed regularly by Councillors.	1 Existing procedure adequate. 2 Members to take responsibility to update their Register
All Staff	Bringing PPC into disrepute	1 Councillors have access to and understand the Code of Conduct. 2 A professional approach is undertaken on all Parish Council matters	Code is available via website