



Redgrave Parish Council

RISK ASSESSMENT

1. Introduction

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 Redgrave Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

The assessment and control measures for identified risks are as follows:

FINANCIAL & MANAGEMENT

Subject	Risk(s) Identified	Level	Management/Control of Risk	Action
Bank and banking	Inadequate checks	L	Financial Regulations set out banking requirements.	Existing procedures adequate
	bank mistakes	L	Monthly reconciliation and internal audit annually.	
	inability to sign cheques in person (emergency)	L	Online banking procedures with oversight by multiple signatories in place.	
Best value accountability	Work awarded incorrectly	L	Normal practice: seek >1 quotation where possible; tenders for major works. Clerk investigates issues. Financial Regulations reviewed annually.	Existing procedures adequate
	Overspend on services	M		

Budget/Precept	Inadequacy of budget/precept	L	Annual budget report prepared by Clerk with projections. Council reviews adequacy and sets precept accordingly. Contingency and earmarked funds held.	Existing procedures adequate
Data Protection	Breach of GDPR	L	GDPR suite of policies adopted (Data Protection, Privacy Notice, Information Security, Document Control). Reviewed annually.	Existing procedures adequate
	Failure to register	L	ICO registration maintained.	
	Insurance gaps	L	Insurance in place for data loss/disclosure to £100,000.	
Employees	Fraud by staff	L	Insurance cover (Employee Dishonesty £150,000).	Existing procedures adequate
	Health & safety breaches	M	Health & Safety Policy (Reviewed in 2025).	
	Staffing issues	L	Clerk's contract covers holiday, sickness, resignation.	
End of Year Finances (AGAR)	Errors or late submission	L	AGAR checked by Clerk, Council, Internal Auditor. Submitted within statutory deadlines. Variance explanations prepared in writing. Submitted to SAAA-approved auditor and PKF Littlejohn.	Existing procedures adequate
Financial Records	Inadequate records / irregularities	L	Financial Regulations set out requirements. Reviewed annually.	Existing procedures adequate
Freedom of Information	Policy gaps	L	Model Publication Scheme adopted. Transparency Code for Smaller Authorities complied with.	Monitor requests
	Substantial requests create work overload	L	FOI fees may be charged if appropriate.	
Grants received	Non-receipt of grant	L	Reported at each meeting.	Existing procedures adequate
Grants/support made	Power to pay; authorisation	L	Expenditure approved at meetings, minuted, and listed (using s137 or other powers).	Existing procedures adequate
Insurance	Adequacy, cost, compliance	L	Insurance reviewed annually; internal audit advice followed.	Existing procedures adequate

Legal Powers	Illegal activity/payments	L	All activity/payments resolved at full Council meetings and minuted with power used. SOs and Financial Regs provide emergency delegation.	Existing procedures adequate
	Inability to meet in emergencies	M		
Members' Interests	Conflicts	L	Declarations recorded at meetings. Registers reviewed regularly and published online. Members responsible for updates.	Existing procedures adequate
	Out-of-date registers	M		
Minutes, Agendas, Notices	Inaccuracy	L	Produced by Clerk per legislation; minutes approved/signed at next meeting. Agendas displayed lawfully. Chair manages meetings. Code of Conduct adopted.	Existing procedures adequate
	Non-compliance with law	L		
Reporting & Auditing	Information not communicated	L	Financial info reviewed/approved at each meeting.	Existing procedures adequate
Salaries & Costs	Incorrect salary	L	Payslips inspected. Payments detailed on agendas. HMRC/pension obligations met.	Existing procedures adequate
	Unpaid HMRC/pension	L		
VAT	Not identifying/reclaiming	L	VAT recorded separately; reclaimed annually; reported to Council.	Existing procedures adequate

DIGITAL & DATA COMPLIANCE (SAPPP 2025 Assertion 10)

Subject	Risk(s) Identified	Level	Management/Control of Risk	Action
IT & Digital Compliance	Non-compliance with WCAG 2.2 AA accessibility; use of personal emails; cyber-attack or data breach	M	Adopted IT & Data Policy. Only @redgrave-pc.gov.uk emails used for Parish Clerk. Website checked annually for WCAG 2.2 AA compliance. Clerk completes accessibility statement. Cybersecurity controls (2FA, secure passwords, backups).	Review annually

THIRD PARTIES / INDIVIDUALS

Subject	Risk(s) Identified	Level	Management/Control of Risk	Action
Libel & Slander	Risk of claim	L	Insurance to £500,000. Members signed Code of Conduct.	Existing procedures adequate
Personal Accident	Risk to Councillors/Clerk	L	Insurance in place.	Existing procedures adequate
Third Party	Injury/liability	L	Insurance to £10m. Cover includes volunteers and corporate manslaughter (£100,000).	Existing procedures adequate

EMPLOYER LIABILITY

Subject	Risk(s) Identified	Level	Management/Control of Risk	Action
Employment Law	Non-compliance	L	Clerk's contract in place. Grievance/disciplinary policies in place. PAYE operated. Pension duties met.	Existing procedures adequate
Health & Safety	Clerk home working Contractor risks	L L	Clerk supplied with IT/equipment. Contractors provide PPE, insurance, and proof of competence.	Existing procedures adequate
Insurance	Inadequate cover	L	Insurance to £10m. Includes Clerk and contractors.	Existing procedures adequate

PHYSICAL EQUIPMENT / AREAS

Subject	Risk(s) Identified	Level	Management/Control of Risk	Action
Assets	Loss/damage; liability	L	Annual asset review. Insured under Hiscox Policy 8308075 (Oct 2025).	Existing procedures adequate
Maintenance incl. play area	Poor performance / disrepair	L	Weekly inspections by volunteers; annual RoSPA inspection. Repairs authorised per Council procedures. Insured.	Existing procedures adequate
Use of Playground	Safety risks	L/M	Covered by separate Play Area Risk Assessment and Annual Safety Inspection	Refer to separate assessment

Meeting locations	Adequacy, accessibility, H&S	L	Venue suitable; wheelchair accessible; fire exits known. Emergency procedures in place.	Existing procedures adequate
Council records – paper	Theft, fire, damage	L	Stored at Clerk’s home in lockable cabinet. Records since 2014 digitised and backed up. Historic docs held at County Records Office.	Existing provision adequate
Council records – electronic	Loss through theft/fire/corruption	L/M	Clerk’s computer with Dropbox backup.	Existing provision adequate

RECORDS MANAGEMENT

Subject	Risk(s) Identified	Level	Management/Control of Risk	Action
Records Management	Loss of records due to poor retention/disposal	M	Records Management & Retention Policy adopted. Secure destruction of documents. Annual review.	Review annually

EMERGENCIES (PUBLIC HEALTH & CIVIL CONTINGENCIES)

Subject	Risk(s) Identified	Level	Management/Control of Risk	Action
Meetings	Spread of disease; inability to meet	L	Use video/phone conferencing when needed. Venue complies with guidance. Emergency delegation in place.	Existing procedures adequate
Site visits/other org meetings	Infection risk	L	Use remote meetings where possible; follow government guidelines; PPE if required.	Actions as advised by Public Health Authority
Play Area	Infection risk	M	Play area closed if required by law. Clear signage sets out user responsibilities. Publicity via website/notice boards.	Actions as advised by Public Health Authority

2. Policy Review

This policy will be reviewed **annually**, or sooner when circumstances change (e.g., for new contracts, assets, or services).