

**BERRICK SALOME PARISH COUNCIL
RISK ASSESSMENT**

Risk assessment is a general examination of working conditions, activities and environmental factors that enable the identification of potential risks inherent in the place or practices. The Parish Council should take all practical and necessary steps to reduce or eliminate the risks, as far as practically possible.

This document has been produced to enable the Parish Council to assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them.

This risk assessment was approved at the meeting of the full Council on 12th March 2026

FINANCIAL CONTROL				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Responsible Financial Officer (RFO)	The RFO is a member of the Council	L	All payments must be authorised in accordance with the Financial Regulations. The RFO prepares summary income and expenditure accounts, and a reserve schedule which are distributed to Council members monthly. As a check the Chairman, or another Councillor, examines and signs the bank reconciliation periodically during the year.	None
Financial Records	Inadequate records	L	RFO checks regularly and internal audit review conducted annually. No payment made without a payment requisition form being completed	None
	Online bank payments	L	Dual authorisation of payments maintained using Barclays Online Banking and PINsentry. It is currently proposed to transfer the banking arrangement to Unity Trust Bank. When this is done the dual authorisation of payments will be maintained but the method used by Unity Trust is different.	None
	Direct debits	L	New direct debit mandates are authorised by the full Council. All direct debit payments are approved by the full Council at meetings.	None

FINANCIAL CONTROL continued				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Financial Records	Debit card	L	A Barclays Bank debit card is held by the RFO. The Financial Regulations allows payment up to a single transaction amount of £500 without prior authorisation. Unity Trust Bank do not provide debit cards.	None
	Loss of information	L	Financial records are kept on the RFO's computer. Expenses documentation is scanned by the RFO and stored on computer in addition to the paper record. The records are also held on Microsoft OneDrive cloud storage as a backup.	None
Precept	Requirements not submitted to SODC	L	Precept set annually at the January PC meeting following agreement of the budget. The RFO submits the precept request to SODC by email prior to the deadline. SODC to be asked to confirm receipt of request.	None
	Not paid by SODC	L	Precept is paid directly by SODC into the Parish Council bank account in two 6-monthly instalments (usually April and September each year).	None
	Adequacy of precept	M	Budget information is provided to the Parish Council by the RFO. The budget and precept are agreed at the full Council meeting in January. In anticipation of ongoing costs being passed to the Council from District and County Councils, as their budgets become more strained, the precept is set so as to maintain adequate reserves.	None

FINANCIAL CONTROL continued				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Other income	Cash – theft and dishonesty	L	There is no petty cash. The Council does not handle cash if it can be avoided.	None
	Investment income – surplus funds held in non-income producing account	L	RFO transfers surplus funds to bank deposit account (12/02/2026 interest rate 1.1%). If the bank arrangements are transferred to Unity Trust Bank the savings accounts alternatives will be looked at. They currently pay a higher interest rate than Barclays.	RFO to keep under review to see if a better return is available.
VAT	VAT – input VAT not reclaimed	L	VAT invoices obtained for all relevant payments and retained by RFO. RFO reviews unclaimed VAT on a quarterly basis and submits claim to HMRC when amount is £100+ or on at least an annual basis.	None
Banking	Bank errors	L	RFO reconciles the bank accounts to bank statements on at least a monthly basis.	None
Direct costs & Expenses	Incorrect invoicing	L	All invoices are checked by the RFO and the payment authorisers.	None
	Incorrect cheque amount or payee	L	Cheques are checked against invoices and the payment requisition form by the RFO and are signed by two Councillors. Cheques are used only rarely.	None
	Incorrect online payment amount or payee	L	Online payments are checked against invoice and the payment requisition form by the RFO and authorised by two Councillors.	None
Reserves – General	Adequacy	L	Consider at budget setting	Review at least annually
Reserves – allocated/ear-marked	Adequacy and suitability	L	Consider at budget setting	Review at least annually

FINANCIAL CONTROL continued				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Best value	Overspending	L	Procedure covered in the Financial Regulations. Where possible, more than one quotation is obtained for any substantial work, services or goods.	The Council's Financial Regulations to be followed for all such work.
Salaries	Staff and/or HMRC over or under paid	L	The Parish Clerk is an employee. The salary is agreed by the Full Council. The RFO runs the payroll using HMRC Basic PAYE Tools.	None

MANAGEMENT				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Legal Powers	Illegal activity or payment	M	All Councillors to be aware of the legal powers of a Parish Council.	All Councillors to remind themselves of the powers on at least an annual basis.
Data protection - GDPR	Non-compliance with General Data Protection Regulation ('GDPR') – use and access to personal information.	L	Use of and access to all personal information subject to GDPR is restricted accordingly. The Council has a General Privacy Notice and a Privacy Notice for Councillors which govern the type of data held and for what it is used. Master database is maintained by the Clerk on Microsoft OneDrive.	None
Data protection – GDPR	Non-compliance with GDPR - adequate systems	M	The Parish Council is not required to appoint a Data Protection Officer. The Parish Council is required to have systems and procedures to comply with the GDPR. Whilst the responsibility of the Council as a whole a specific councillor is allocated responsibility to monitor compliance. The council has an IT policy.	All Councillors to be aware of the GDPR and its effect on the PC.
Minutes, Agendas and Notices	Legality and accuracy	L	Minutes are approved and signed at next Council meeting. Agendas, notices and minutes are displayed in accordance with legal requirements and on the Council's website.	None

MANAGEMENT continued				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Members interests	Conflict of interest	L	Declarations of interest included on meeting agendas. They are documented/minuted and any conflict addressed as appropriate. Register of interest forms held on SODC website and they are reviewed at least annually	None
Staff	Loss of key personnel	L	List of substitutes if any officers are unavailable to perform duties for an extended period.	None
	Fraud by staff/Councillors	L	Fidelity guarantee value is proportionately set and reviewed annually.	None
Council records – electronic copy	Loss through theft, fire or damage	L	Parish Council electronic records are stored on the Parish Council's laptop computer held by the Parish Clerk. The records are also held on Microsoft OneDrive cloud storage as a backup. Minutes, agendas and some other records are published on the Parish Council's website, hosted by Parish Online. Emails are held on Parish Online servers. Electronic copies of meeting minutes circulated to all Councillors.	None
Insurance	Adequacy and cost	L	Reviewed annually with the Council's insurance broker.	None
Risk assessment	Inadequate assessment of potential risks and/or procedures to minimise risks.	L	Reviewed and updated annually.	None
Council records – hard copy	Loss through theft, fire or damage	L	Signed copies of Parish Council and neighbourhood planning meeting minutes stored at the home of the Parish Clerk or, for older copies, in the archive. Financial records are stored at the home of the RFO. Archive records stored in a locked metal filing cabinet in the Village Hall.	None

MANAGEMENT continued				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Neighbourhood plan (NP)	Parishioners unhappy about the final content and hold the Council and its members liable	L	Full consultation procedures were held with parishioners and the final NP was agreed in a local referendum. The NP was made by SODC on 19 th December 2019. Officers and Council legal liability and legal expenses insurance cover held.	None
	Need to keep Plan up to date to reflect changing circumstances	L	It is the Parish Council's responsibility to keep the NP up to date. This is considered at meetings as necessary. The intention at the present is to wait until the district councils' joint local plan is adopted. However this is currently delayed at the examination stage.	Review of plan to be monitored

PHYSICAL ASSETS				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Assets	Loss, damage, risk to third parties.	L	Annual review of assets for insurance purposes including maintenance and storage provisions. The fixed asset register is reviewed by the Parish Council annually. Physical examination of fixed assets is performed as the Council considers necessary.	None
Notice Boards	Loss, damage, risk to third parties.	L	Insurance cover.	None
Play area/play equipment	Damage, injury	L	Annual safety inspection undertaken by approved inspection company and report submitted and acted upon as required. Insurance cover. Visual inspection of play area and equipment performed by Council member on a weekly basis.	None
Village Hall and car park	Damage, injury	L	The Village Hall is run by the Village Hall Management Committee (VHMC) on behalf of the Berrick and Roke Village Hall CIO. The VHMC arranges its own insurance for the Village Hall and its activities. The insurance covers the car park.	None

PHYSICAL ASSETS continued				
Subject	Risk(s) Identified	H/M/L	Management of Risk	Action Required
Trees in the play area and around the Village Hall and car park	Damage, injury	L	Visual inspection of trees performed by a Council member on a regular basis.	None
Bench	Loss, damage, risk to third parties.	L	Insurance cover.	None
'Picnic' tables	Loss, damage, risk to third parties	L	Insurance cover	None
Allotment land	Damage, injury	L	Insurance cover.	None
Recreation ground	Damage, injury	L	Insurance cover.	None
Village Green (next to the Chequers pub)	Damage, injury	L	Insurance cover	None
Roke flood prevention ditch baffles	Damage to baffles and supports. Injury to persons falling into ditch. Accident risk if ditch overflows because of the baffles	L	Regular inspection. Insurance cover.	Confirm cover with insurance company.
Wildlife Pond	Injury, danger of children entering the water.	L	Insurance cover To consider signage and fencing.	Cover confirmed with insurance company. Review whether signage or fencing required.

The above Risk Assessment is approved.

Signed.....
Chairman

Signed.....
Parish Clerk

Date 12th March 2026