

Mattishall Parish Council
Risk Assessment

Reviewed July 2026
Next review July 2027

Mission statement of the Parish Council:
To provide services for, and manage and maintain the assets of, the village of Mattishall, within the resources provided by the annual precept and other incomes, taking into account the wishes of the residents and obtaining value for money. The Council documents relevant to this assessment are: Financial Regulations, Standing Orders, Code of Conduct, Asset Register and Audit Plan. RFO = Responsible Financial Officer (usually the Clerk)

Aim	Risk	Method used to minimise risk	Person(s) responsible
1. To ensure compliance with the Acts of Parliament, Council's Financial Regulations and Code of Conduct.	1. Lack of knowledge of regulations and codes.	Ensure that all Councillors have access to copies of relative Acts and receive their own copies of the Code of Conduct and Standing Orders. All new councillors required to attend new councillor training and refresher courses as needed. Tick list signed by all newly elected members confirming they have read and understood regulations and codes.	Chair/Clerk Councillors
	2. Absence of Standing Orders	Ensure that Standing Orders are produced, understood by councillors, and reviewed every four years or as circumstances demand.	Chair/Clerk
	3. Actions by the PC outside its powers laid down by Parliament.	As at 1 above, but ensure that powers are highlighted or extracted into effective summary.	Chair/ Clerk
	4. Lack of adherence to regulations and procedures.	Reference to appropriate regulations as required.	Chair/Clerk/All councillors RFO/Clerk
	5. Items purchased without proper tendering procedures, resulting in accusations of commercial favouritism.	Ensure that all councillors are aware of regulations re estimates and full tender procedures (see Financial Regulations).	RFO/Clerk/ Internal Auditor
	6. Payments made without prior approval and adequate control.	Ensure all payments are approved in Council meetings and recorded in minutes. Keep cash payments to a minimum, and avoid if possible.	As above plus Chair
	7. Lack of control of signatories to cheques and bank account.	Keep authorised signatories to a minimum consistent with practicalities.	As above
	8. VAT not properly accounted for, resulting in over-claims and large demands from Customs & Excise	Ensure appropriate publications held and that Clerk has good knowledge of regulations.	

2. To identify and regularly review the Council's priorities.	1. Lack of knowledge of how to set objectives, set priorities, and identify risks to their achievement. 2. No risk analysis carried out.	All councillors to be made aware of need for objectives and identification of risk. Attend training sessions if practicable. As at 1 above.	Clerk/Chair
3. To influence other council authorities and Government organisations to consider the views of the parishioners.	1. Lack of effective lines of communication with other organisations. 2. Lack of effective lines of communication with parishioners. 3. Lack of preparation on subjects requiring influence. 4. Lack of confidence by Parish Councillors.	Note all communication lines which are essential or beneficial and make information available to all councillors. Establish contacts by name and where possible face-to-face. Take every opportunity to publicise role of Parish Council. Create Parish newsletter if none exists. Effective use of notice boards and flyers. Use key issues to raise profile of PC and to test parishioners' views. Add social event to occasional meeting. Create Annual PC report and put to parishioners for comment. Ensure that all councillors are aware of need for careful research and are guided as to where to obtain relevant information on issues under discussion. As at 1 above. Experienced councillors to assist newcomers to establish essential contacts. Delegate responsibility for specific contacts to individual councillors.	All councillors/ applicable working group/Clerk All councillors /Clerk Councillors/ Clerk Councillors/ Clerk
4. To ensure that all councillors are aware of their responsibilities, and possible liabilities, and to provide adequate insurance cover for all possible risks.	1. Lack of knowledge of possible culpability of councillors. 2. Lack of education of councillors regarding culpability. 3. Inadequate insurance cover taken out – property, personal liability, employer's liability and public liability.	Refer to Standing Orders and familiarisation with those where greatest risk occurs. As at 1 above. Attend any training courses available, including induction/new councillor training. Review risk assessment by including on agenda of PC meetings on an annual basis.	Councillors Councillors/ Clerk Clerk/RFO/ Councillors
5. To keep appropriate books of account accurately and up-to-date throughout the financial year.	1. Lack of knowledge of accounting requirements 2. Lack of commitment to accounting requirements.	Ensure all councillors are familiar with current financial regulations and include them in Standing Orders/Financial Regulations. Regularly review Standing Orders and Financial Regulations. As at 1 above. RFO to produce financial reports quarterly. Internal audit reports to be made available to all councillors and any recommendations to be acted upon promptly.	Clerk/RFO Clerk/RFO

	3. Bank charges unnecessarily incurred.	RFO to carry out regular inspection of books of account. Internal audit checks to be undertaken periodically during the current financial year.	Clerk/RFO/ Internal Audit Control Officer
	4. Inaccuracies in recording amounts, totals in books of account and bank reconciliations.	RFO to ensure books of account are formatted in such a way that internal controls are included and activated. Quarterly internal checks to be carried out and an internal audit annually.	Clerk/RFO/ Internal Audit Control Officer/ Internal Auditor
	5. Inaccuracies and interest losses caused by account transfers.	Keep number of accounts to a minimum; ensure that any large credit balances are deposited in an interest-bearing account.	Clerk/RFO
	6. The most beneficial interest terms not being employed.	Ensure that favourable interest rate is obtained in deposit accounts and review against alternatives, but bearing in mind the risks in changing accounts.	Clerk/RFO with Councillors
	7. Inadequate control of cash receipts and payments. Loss of cash through theft or dishonesty.	Avoid cash payments and receipts if possible. Where cash payments and receipts are unavoidable use a properly controlled petty cash account with a set maximum balance. Ensure Fidelity Guarantee appropriate amount.	Clerk/RFO
	8. Books of account not kept up to date/ invoices not posted promptly.	Regular checks by RFO, Internal Audit Control Officer and Internal Auditor. Financial reports quarterly.	Clerk/RFO
	9. Internal controls not in place or not operated.	As at 8 above.	Clerk/RFO
	10. Payments missed or delayed due to inadequate filing of invoices.	As at 8 above.	Clerk/RFO
	11. Clerk taken ill or leaves without replacement.	Appoint a councillor as RFO to be familiar with all aspects of financial matters or appoint another Clerk on temporary basis until situation resolved. Ensure PC has sufficient funds in reserve to pay for a locum clerk if the Clerk is absent for a significant period.	Clerk/RFO

6. To ensure that payments made from council funds and the use of assets, represent value for money, are adequately managed, and comply generally with the wishes of the residents.	1. Lack of knowledge of wishes of residents. 2. Use of funds not giving value for money. 3. Use of funds not in accordance with the wishes of the residents. 4. Charges for use of facilities inadequate (e.g. allotments and cemetery).	As at 3.2. Ensure residents are consulted on all major financial issues. Effective budget planning processes and creation of annual plan after consultation process. Take into account the views of parishioners. Effective financial management by RFO. Regular reviews undertaken.	Councillors/ Clerk/RFO Councillors/ Clerk/RFO Councillors/ Clerk/RFO Clerk/RFO
7. To ensure that the annual precept requirement results from an adequate budgetary process; progress against the budget is regularly monitored; and reserves are appropriate.	1. Lack of knowledge of budgetary process, and Council regulations. 2. Lack of commitment to budgetary process. 3. Inadequate consideration of requirements for annual precept. 4. Calculation not in accordance with Council regulations. 5. Inadequate internal controls with regard to monitoring expenditure. 6. Reserves inappropriate.	Include regulations in Standing Orders issued to all councillors. Delegate responsibility for managing budgetary process. As at 1 above. Involve all councillors in budgetary process. Place item on agenda early in Autumn to remind councillors of budget process and actions required. Delegate responsibility for managing budgetary process. Start consideration of calculation at least two months prior to submission date. Create annual and 2-3 year plans to assist in process. Checks to be carried out regularly. Checks to be carried out regularly. Financial and budget progress reports given quarterly. As at 5 above.	Clerk/RFO/ Finance Working Group Clerk/RFO Clerk/RFO/ Finance Working Group Clerk/RFO/ Internal Auditor Clerk/RFO/ Internal Auditor Clerk/RFO/ Internal Auditor
8. To explore all possible sources of income, and to ensure that expected income is fully received.	1. Lack of knowledge of possible sources of income e.g. grants. 2. Lack of commitment to pursue possible sources of income.	Seek advice, as appropriate, on grants available. As at 1 above.	Clerk Clerk/ Councillors

	3. Receipts not banked or not banked promptly. 4. Debts not pursued promptly. 5. VAT claims not made promptly or made incorrectly.	Regular checks carried out. Internal audit checks. As at 3 above. Ensure RFO keeps up-to-date with regulations. Regular checks carried out.	Clerk/RFO/ Internal Audit Control Officer/ Internal Auditor As above
9. To ensure that salaries paid to employees and amounts paid to contractors are paid in accordance with council regulations, and adequately monitored.	1. Inappropriate rate of pay to employees. 2. Tax and NI arrangements not in accordance with regulations. 3. Amounts paid to contractors not in accordance with contract and inadequately monitored.	Ensure employee regulations are available and understood by Clerk. Internal audit checks. As at 1 above. Internal audit checks. Councillor to monitor contract work carried out, as appropriate.	Clerk/RFO/ Councillors/ Internal Audit Control Officer/ Internal Auditor As above
10. To ensure that year end accounts are prepared on the correct accounting basis, on time, and supported by an adequate audit trail.	1. Lack of knowledge of Council regulations and procedures. 2. Late or non-submission of annual accounts. 3. Year-end accounts not prepared, inaccurate, or not in accordance with Council requirements. 4. Inadequate audit trail from records to final accounts.	Refer to Financial Regulations and Standing Orders. Attend training seminars where available. Refer to Audit Plan. Monitor progress against timetable and report to PC meetings. Internal audit checks. As at 3 above.	Clerk/RFO/ Councillors Clerk/RFO Clerk/RFO/ Internal Audit Control Officer/ Internal Auditor As above

11. To identify, value, and maintain all the assets of the Parish Council, and ensure that asset and investment registers are complete, accurate and properly maintained.	1. Lack of knowledge of assets of Parish Council. 2. Assets lost or misappropriated. 3. Inadequate or inaccurate valuation of the Council's assets.	Ascertain and record all assets for which Parish Council is responsible. Maintain Asset Register. Establish who is responsible for security and maintenance of each asset. A map of the location of fixed assets should be held and regularly updated along with a list of the names of those holding mobile assets. Arrange for periodic review of valuations and arrange for professional valuation where necessary. Internal audit checks.	Clerk/RFO Clerk/RFO Clerk/RFO/ Internal Auditor
	4. Asset Register not established or inadequately maintained. 5. Damage to third party property or individuals as a result of Council providing services or amenities to the public.	Asset Register regularly checked for accuracy. Public liability insurance held (minimum of £5 million) and reviewed annually. Regular checks on assets carried out.	Clerk/RFO Clerk/RFO/ Councillors
12. To comply with appropriate Government legislation regarding disability, racial equality, safeguarding children etc.	1. Lack of knowledge of applicable legislation. 2. Failure to comply with applicable legislation.	Clerk to know where to go for advice and training. Review liabilities and responsibilities periodically at PC meetings. A councillor has been appointed as safeguarding officer. Ensure contractors have a safeguarding policy prior to working with children. As at 1 above.	Clerk/ Councillors Clerk/ Councillors
13. To carry out adequate safety checks on all buildings, properties, land and equipment for which the council is responsible.	1. Lack of information on land, buildings and equipment. 2. Lack of knowledge of safety requirements. 3. Lack of commitment to carrying out safety checks.	Include in Asset Register all assets for which PC is responsible. Ensure that electrical items are PAT tested. Ensure that all current legislation is complied with. As at 2 above. Delegate responsibility for checking properties/equipment/land to individual councillors or working groups. Checks on all areas looked after by the Parish Council will be at least annually.	Clerk/ Councillors Clerk/ Councillors Clerk/ Councillors

14. To ensure IT security for Clerk/RFO.	1. Inadequate safeguards to prevent viruses and other intrusions damaging Council documents.	Ensure regular virus protection on Clerk's laptop or computer.	Clerk
	2. Loss of data.	Ensure Council documents are backed-up to cloud storage and password protected.	Clerk
	3. Inappropriate copying/use of data.	Comply with rules of Data Protection (see 16).	Clerk/RFO/ Councillors

15. To ensure the safety of public at meetings and events organised by the PC.	1. If someone is taken ill.	First aider is in attendance at significant events organised by the PC. Use a mobile phone at PC meetings/public meetings in event of emergency to call emergency services.	Clerk/Event organisers
	2. If someone trips or slips.	As 1 above plus visual check of furniture and equipment.	Clerk/Event organisers
	3. If someone is electrocuted.	As 1 above plus ensure all wires etc are secured safely. Ensure the PC has public liability insurance.	Clerk/Event organisers
	4. Fire breaks out.	For indoor events, ensure fire exits are clearly marked and free from obstruction.	Clerk/Event organisers
	5. General.	Ensure that risk assessments are carried out prior to the event, advise insurer of the event, and organise additional insurance cover, if appropriate.	Clerk/Event organisers
16. To ensure the PC is adhering to data protection law.	1. PC fails to adhere to data protection rules – complaints received due to a data protection breach/complaints to the Information Commissioner's Office.	Data Protection Officer (DPO) appointed.	Council
		Clerk and councillors trained in data protection.	Clerk & councillors
		Data protection policy adopted and information audit regularly reviewed.	Clerk & Council

17. To ensure that any contractors used by the PC are aware of own liability.	1. Contractor has an accident whilst working for the PC and does not have insurance.	Contractor to be given a clear brief of work to be carried and required to have own public liability insurance (and seen prior to work carried out).	Clerk