NETTLEBED PARISH COUNCIL

RISK ASSESSMENT

Reviewed by:	Full Council
Review date:	6 May 2026
Minute Ref:	092/26 i
Next Review date:	May 2027

NETTLEBED PARISH COUNCIL

Risk Assessment 2025/26

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

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
1. Insurance	a. General adequacy	(1 x 1) = 1	The insurance arrangements are reviewed fully on a three-year basis with interim annual checking. Review of risk and adequacy of cover (loss / damage, public liability, consequential loss and fidelity guarantee) should be conducted annually. Full review of renewal costs currently annual.	Check limits annually and review full policy every three years .	Renewal 1 June
	b. Cost	(1 x 1) = 1			
	c. Compliance	(1 x 1) = 1			
	d. Public Liability (statutory)	(1 x 1) = 1	Insurance at £12,000,000	Includes cover for up to 20 volunteers at any one time on Crocker End Green Common (noted on policy).	
	e. Employers Liability (statutory)	(1 x 1) = 1	Insurance at £10,000,000		

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
	f. Money		Insurance at £250,000 In transit £5,000 Private residence of member or employee £500 In the custody or under supervision £5,000 In locked safe or strongroom £5,000 In locked receptacle other than strongroom £250		
	g. Fidelity Guarantee	(1 x 2) = 2	Insurance at £250,000		
	h. Property	(1 x 2) = 2	Noticeboards: £2,036.43 Salt Bins: £636.29 Play Area Equipment: £21,354.55 Rubbish Bin: £157.52 Oak Benches: £681.22 Shelters: £32,985.25 Cycle Rack: £125.62 Defibrillator: £2,216.45 IT equipment: £1,191.09 Filing cabinet, Files & Folders: £385.51 Metal Bench: £202.52 Commemorative plaques: £603.14 Wayfinding Signs: £3,205.57 Printer: £259.56 Dog Waste Bin (Watlington St): £120.31 Dog Waste Bin (Recreation Ground) £120.31 Allotment Gates and Fencing: £6,820.27		
	i. Libel and Slander	(1 x 2) = 2	Insurance at £250,000 (excess greater – 10% each and every claim or £1,000 whichever is lower).		

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
	j. Personal Accident	(1 x 2) = 2	Insurance at £50,000 (capital sum), £200 (weekly sum) – Cover is limited to £500,000 any one person and £2,000,000 any one incident		
	k. Excess	(1 x 2) = 2	£300 Earmarked Reserves in case of claim.		Clerk & Councillors
2. Insurance Crocker End Green Common	a. General adequacy	(1 x 1) = 1	The insurance arrangements are reviewed fully on a three-year basis with interim annual checking. Review of risk and adequacy of cover (loss / damage, public liability, consequential loss and fidelity guarantee) should be conducted annually. Full review of renewal costs currently annual.	Check limits and review full policy annually.	Renewal July
	b. Public Liability (statutory)	(1 x 1) = 1	Insurance at £5,000,000		
	c. Excess	(1 x 2) = 2	£250 excess General Reserves cover excess		

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
3. Precept	a. Adequacy of precept in order for the Council to carry out its statutory duties	(1 x 2) = 2	To determine the precept amount required, the Council regularly receives budget update information. At the precept meeting the Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from South Oxfordshire District Council. The figure is submitted by the Clerk in writing. The Clerk informs the Council when the monies are received.	Review starting in December with budget process Confirm precept requirement in January	December/January
4. Budget Provision and Reserves	a. Insufficient available funds	(1 x 2) = 2	A full budget needs to be submitted prior to the Precept request. This should include funds placed in reserve for future projects, a contingency fund and three months' running costs – min £5,000	Review running costs	
5. Best Value Accountability	a. Work awarded incorrectly	(1 x 2) = 2	Normal Parish Council practise would be to seek, if possible, more than one quotation for any substantial work undertaken. For major work competitive tenders must be sought. If problems encountered with a contract, the Clerk would investigate the situation and report to the Council. Spend increases without proper budget control.	Procedure in Financial Regulations	Ongoing
	b. Overspend on services	(1 x 2) = 2		Procedure in Financial Regulations	Ongoing

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
6. Contracts and contractors	a. Maintenance contractors	(1 x 2) = 2	Standing orders for award of contracts and capital expenditure. Initial contracts awarded for 12 months. Subject to satisfactory performance, subsequent contracts are for three years.	Review when appropriate	Ongoing
7. Payroll and Salary	a. HMRC RTI Information – submit within time limits	(1 x 1) = 1	The Clerk's salary payment is uploaded to HMRC on a monthly basis – this responsibility is outsourced to a payroll provider. Clerk provides Salary Summary for inspection at monthly PC meeting	Current procedure adequate	Monthly by PATA Payroll Services
	b. HMRC End of Year Submission / P60 – submit within time limits	(1 x 1) = 1	The Council must complete the End of Year Submission online within the HMRC timeframe – this responsibility is outsourced to a payroll provider. Clerk reports to Council when submission has been made.	Current procedure adequate	April
	c. Salary paid incorrectly	(1 x 1) = 1	Salary agreed once NALC briefing has been published and paid by Standing Order. Councillors who authorise payments to sign salary sheet.		Monthly
	d. Unpaid tax to HMRC	(1 x 2) = 2	Payroll supplier advises Clerk of HMRC payments to be made. Councillors who are bank signatories sign requisition		Monthly
8. Employees	a. Fraud by staff	(1 x 2) = 2	Requirements of Fidelity Guarantee Insurance adhered to with regards to fraud	Existing procedures adequate	On appointment of new Clerk
	b. Health and safety	(1 x 2) = 2	All employees (currently the Clerk) to be provided adequate direction and safety equipment needed to undertake their role.	Monitor health and safety requirements and insurance annually. Consider Health and Safety Policy.	

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
	c. Clerk resignation / sickness	(1 x 2) = 2	Councillors may act in temporary capacity at nil pay. Contingency required for advertising, sickness cover, training etc	Review contingency in budget annually	Ad-hoc
9. Bank and Banking	a. Inadequate checks	(1 x 2) = 2	The Council has Financial Regulations which set out banking requirements	Financial Regulations to be reviewed annually. The Council has a Debit Card Policy to be reviewed annually.	December 24 (or sooner should the revised Regulations be issued by NALC)
	b. Bank mistakes	(1 x 1) = 1	Reconciliation is monthly to pick up on any mistakes.	Existing procedure adequate	Monthly
	c. Payment mistakes	(1 x 1) = 1	The Clerk to provide hard copies of all invoices together with a payment schedule for the meeting. Councillor authorisers to check all details prior to authorising payments.	Existing procedure adequate.	October 2024
	d. Signatories	(1 x 1) = 1	To ensure that payments can be made in a timely manner, Council to confirm bank signatories and electronic banking authorisers (cheque signatories do not necessarily have to be authorisers) are up to date. There should be at least three Councillors capable of authorising online payments.	Review annually	Annually in May
	e. Credit references	(1 x 1) = 1	The Bank performs credit references on signatories.	Existing procedure adequate	Review when adding a new signatory
	f. Debit Card Use	(1 x 1) = 1	Debit Card Use Policy adopted	Review every two years	June 2027
	g. Non-performance / delivery of third parties	(1 x 1) = 1	Avoid pre-payments wherever possible.	Existing procedure adequate	
10. Financial reporting	a. Information communication	(1 x 1) = 1	Financial information is a regular, monthly, agenda item (Finance Report) and discussed / reviewed and approved at each meeting	Existing procedure adequate	Monthly

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
	b. Annual accounts	(1 x 1) = 1	Accounts to be closed at Council Year End 31 March and final Statement submitted to April / May Parish Council meeting for scrutiny and agreement. Clerk / RFO and Chairman to sign off.	Existing procedure adequate	Annually in May
11. Financial Records	a. Inadequate records	(1 x 1) = 1	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate	December 24 (or sooner should the revised Regulations be issued by NALC)
	b. Financial irregularities	(1 x 1) = 1	The Council should have a Councillor responsible for Internal Control who inspects the finance records regularly. Any irregularities should be identified on inspection	Existing procedure adequate	Checks at least four times a year.
12. Grants	a. Receipt of grant	(1 x 1) = 1	Clerk to ensure that any grants are received and to chase if not received. Review regularly	Review annually	Ad hoc
	b. Payment of Grants and Power to pay using S137	(1 x 1) = 1	Ensure that the donation is acceptable to pay under S137. All such expenditure goes through the required Council process of approval, minuting and listing accordingly if a payment is made using S137 power of expenditure.	Existing procedure adequate	
13. Charges – rents receivable	a. Payment of rents	(1 x 1) = 1	The Parish Council receives rents from the allotments. Ensure that the invoice is sent out annually. Follow up of payments not received.	Existing procedure adequate	Annually in April
14. VAT	a. Reclaiming	(1 x 1) = 1	The Council will make at least one reclaim annually. The order must have been placed by the Council, the invoice made out to the Council and the payment made from Council funds.	Existing procedure adequate	At least annually in February.
	b. Charging	(1 x 1) = 1	The Council is not currently registered for VAT review status annually	Existing procedure adequate	

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
15. Audit	a. Annual Return – complete and publish within time limits	(1 x 1) = 1	External Audit Annual Return completed and signed by the Internal Auditor and then completed and signed by the Chairman and Clerk / RFO before 30 June and published on the website. If the PC payments and receipts fall below £25,000 the PC may agree that there is no need for a Limited Assurance Review and that Exemption is acceptable; the Certificate of Exemption must be completed and sent to the External Auditor by 30 June. All paperwork must still be completed and published whether or not it is sent to the External Auditor. The PC may still have a Limited Assurance Review and the paperwork must be completed and sent to the External Auditor and published on the website in the usual way.	Existing procedure adequate	
	b. Public inspection of documents	(1 x 1) = 1	By appointment only, at the Village Hall or other convenient public place. For the safety of the Clerk, the public are welcome to inspect documents, but with a Councillor present. Annual Inspection dates Notice must cover the first 10 days of July	Existing procedure adequate	Annually – inspection dates to be agreed at full Council.
	c. Internal Audit	(1 x 1) = 1	Appoint an independent Internal Auditor.	Existing procedure adequate	Annually
	d. Review of Effectiveness of Audit	(1 x 1) = 1	The Council must review its requirements of the internal Audit including scope, independence, competence, relationships and planning following the completion of the Internal Audit.	Existing procedure adequate	Annually following receipt of the Internal Audit no later than August.
16. Legal Powers	a. Illegal activity or payments	(1 x 1) = 1	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings.	Existing procedure adequate.	Monthly

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
17. Minutes / agenda / Notices and Statutory Documents	a. Accuracy and legality	(1 x 1) = 1	Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements including publishing on the Agenda and Minutes section of the Parish Council website (www.nettlebed-pc.gov.uk). Draft minutes are circulated in advance of the meeting, approved and signed at the next full Council meeting.	Existing procedure adequate.	Monthly
	b. Standing Orders	(1 x 1) = 1	Adopted in July 2019. Reviewed and updated in January 2026	Review April 2026 if no legislations changes	May 2026
	c. Financial Regulations	(1 x 1) = 1	Adopted in Oct 2019 Reviewed and updated in April 2025.	Review March 2026 unless the update is received sooner	March 2026
	d. Business conduct	(1 x 1) = 1	Agenda displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chair.	Existing procedure adequate	Ongoing
18. Council Records	a. Paper	(1 x 2) = 2	Loss through, fire, theft, damage. The Parish Council records are stored at the home of the Clerk. Records include historical correspondences, minutes, insurance, bank records.	Damage (apart from fire or flood) and theft is unlikely and so provision is adequate. Older historical records to be archived at Oxfordshire Records Office	Ongoing
	b. Electronic	(1 x 2) = 2	The Parish Council electronic records are stored on the Council's laptop and is constantly backed up on OneDrive. Antivirus software to be kept up-to-date	Existing procedure adequate	Annually
19. Data Protection	a. Policy provision	(1 x 1) = 1	The Parish Council is registered with the Information Commissioner	Existing procedure adequate	May 2026 DD renewal
	b. Data Protection Officer	(1 x 1) = 1	Is not currently necessary	Review if necessary	

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
	c. GDPR	(1 x 1) = 1	The following Policies have been adopted and published: Data Breach Policy Data Protection Polic General Privacy Notice Privacy Notice for Staff, Councillors and Role Holders Subject Access Request Data Map	To be reviewed every two years, sooner should legislation dictate.	April 2028
20. Freedom of Information and Environmental Information Regulations	a. Policy	(1 x 1) = 1	The Council has a model publication scheme in place. To date there have been no requests under FOI or EIR	Existing procedure adequate	April 2025
	b. Provision	(1 x 2) = 1	The Parish Council is aware that if a substantial request came in it could create a number of additional hours' work.		
21. Councillors	a. Losing a Councillor	(1 x 2) = 1	When a vacancy arises, there is a legal process to follow which leads to either a by-election or a co-option process. The more usual is a co-option which starts with an advert, acceptance of applications, consideration of applicants and co-option vote at a Council meeting. The Council tries to draw members from around the Parish to make sure each area is represented.	Existing vacancy procedure adequate	Ad hoc
	b. Losing more than five Councillors to make the Council inquorate	(1 x 3) = 3	If there are more than four vacancies at any one time, the Council becomes inquorate and the District Council will take over the running of the Council (at the Village's expense).	Procedures of South Oxfordshire District Council are adequate	n/a
22. Election Costs	a. Risk of an election cost	(1 x 2) = 2	Risk is higher in an election year. The cost of a bi-election is estimated to be c£2,500. A need to build up reserve from £1,600 to ensure costs of the election in 2027 are covered.	Existing procedure is adequate for the four-yearly elections but inadequate in the unlikely event of a byelection.	Annually in conjunction with SODC.

FINANCIAL MANAGEMENT					
Subject	**Area of Risk**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Action Required**	**Review Date**
23. Members' Interests and code of Conduct	a. Conflict of Interests	(1 x 1) = 1	Declarations of interest by members at Council meetings. Legally Councillors need only declare 'pecuniary interests', but many choose to declare other interests and withdraw from discussion if necessary. All interests are recorded.	Existing procedure adequate.	
	b. Code of Conduct	(1 x 1) = 1	Code issued by SODC and adopted in June 2022 (min ref. 129/22). Reviewed April 2026. It is issued to each Councillor on election to Office Existing procedure adequate	Existing procedure adequate	On receipt of new guidance from SODC
	c. Register of members' interests	(1 x 1) = 1	Councillors must complete a form on election which must be sent to SODC for publication on their website. Councillors are responsible for ensuring that their own register of members interests is kept up to date.	Review annually	Councillors
24. Council Meetings	a. Recording of meetings	(1 x 1) = 1	Members of the public are requested to inform the Chairman if they wish to record the meeting. The Parish Council will also make a recording if necessary.		Chairman

PHYSICAL EQUIPMENT OR AREAS Assets					
Subject	**Location**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Review/ Assess / Revise**	**Responsibility**
1. Filing Cabinets	i. At Clerks house	(1 x 1) = 1	Ensure location is secure with controlled access. Save as much as possible in the cloud.	Existing procedure adequate	Monthly

PHYSICAL EQUIPMENT OR AREAS **Assets**					
Subject	**Location**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Review/ Assess / Revise**	**Responsibility**
2. Office Equipment	i. Laptop ii. Keyboard iii. Mouse	(1 x 1) = 1	Issues reported at the time they occur and reported at the next meeting. Funds available for unforeseen occurrences	Report regularly on condition of equipment	Clerk
3. Playground Equipment	i. Off B481, Watlington Road	(2 x 1) = 2	Physical condition monitored bi-annually in May & November and results reported at next meeting. Annual RoSPA inspection carried out in July/August. Any reports of damage to be included on the agenda.	Responsibility for inspection decided at May meeting Half yearly inspections to be carried out	Clerk Playsafety Ltd Councillors
4. Bus Shelters and Brick Shelter	i. The Green - North ii. The Green – South iii. Large Bus Shelter - North	(2 x 1) = 2	Physical condition monitored bi-annually in May & November and results reported at next meeting. Any reports of damage to be included on the agenda. Security not possible.	Existing procedures adequate	Councillor
5. Salt Bins	i. Crocker End ii. Priest Close iii. The Ridgeway	1x2=2	Bi-annual inspections carried out in May and November and reported at the next meeting. Ensure filled with salt in the autumn by OCC, or personnel deemed qualified by the Council.	Existing procedure adequate	Councillors
6. Noticeboards	i. In front of Old School Green ii. On side of Village Club	1x1=1	Bi-annual inspections carried out in May and November and reported at the next meeting. Regular monitoring when notices are posted. Maintenance and repair, or replacement as required using personnel deemed qualified by the Council.	Existing procedure adequate	Councillor

PHYSICAL EQUIPMENT OR AREAS Assets					
Subject	**Location**	**Risk Rating** Likelihood x Severity	**Management / Control of Risk**	**Review/ Assess / Revise**	**Responsibility**
7. Wayfinding Finger Signs	i. At Magpies sign ii. Front of Old School Green iii. Outside Playground iv. At Cricket Pitch	1x1=1	Bi-annual inspections carried out in May and November and reported at the next meeting. Maintenance and repair, or replacement as required using personnel deemed qualified by the Council.	Existing procedure adequate	Councillor
8. Defibrillator	i. On the front of the Village Club	1x2=2	Weekly and 8 week inspections carried out – any issues reported at the next meeting. Two appointed Guardians of the Defibrillator responsible for inspections. Replacement of battery and pads every five years if unused – budget required. If used, SCAS will replace.	Existing procedure adequate	Cllr. GB & David Byers
9. Land	i. Old School Green – Open space	1x2=2	Bi-annual inspections carried out in May and November and reported at the next meeting	Existing procedure adequate	Councillor
10. Dog Waste Bins	i. Recreation Ground ii. Watlington Street	1x2=2	Bi-annual inspections carried out in May and November and reported at the next meeting	Existing procedure adequate	Councillor
11. Allotment Gates and Fencing	i. Allotment	1x2=2	Bi-annual inspections carried out in May and November and reported at the next meeting	Existing procedure adequate	Councillor

Risk Prioritisation

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide

Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen

Likelihood x Impact = Risk Priority

How Likely	Highly likely	3	6	9
	Possible	2	4	6
	Unlikely	1	2	3
		Negligible	Moderate	Severe
	Impact			

Taken from the JPAG 2020 from Section 5.97

Addressing risks:

Risk is unavoidable, and every organisation needs to take action to manage risk in a way which it can justify to a level which is tolerable. The response to risk, which is initiated within the organisation, is called 'internal control' and may involve one or more of the following standard responses:

• Tolerate the risk - for risks where the downside is containable with appropriate contingency plans; for some where the possible controls cannot be justified (e.g. because they would be disproportionate); and for unavoidable risks, e.g. terrorism.

• Treat the risk - a common response which can mean imposing controls so that the organisation can continue to operate; or setting up prevention techniques.

• Transfer the risk – buying in a service from a specialist external body or taking out insurance. Some risks cannot be transferred, especially reputational risk.

• Terminate the activity giving rise to the risk - it may be best to stop (or not to start) activities which involve intolerable risks or those where noresponse can bring the risk to a tolerable level. Areas where there may be scope to use insurance to help manage risk include the following: RISK ASSESSMENT 2021/22 Page 18 of 18

• The protection of physical assets owned by the authority – buildings, furniture, equipment, etc. (loss or damage).

• The risk of damage to third party property or individuals as a consequence of the authority providing services or amenities to the public (public liability).

• The risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss).

• Loss of cash through theft or dishonesty (fidelity guarantee).

• Legal liability as a consequence of asset ownership (public liability).

The limited nature of internal resources in most authorities means that those wishing to provide services often buy them in from specialist external bodies. Areas where there may be scope to work with others to help manage risk include the following:

- Security for vulnerable buildings, amenities or equipment.
- Maintenance for vulnerable buildings, amenities or equipment.
- The provision of services being carried out under agency/partnership agreements with principal authorities.
- Banking arrangements, including borrowing or lending.
- Ad hoc provision of amenities/ facilities for events to local community groups.
- Markets management.
- Vehicle or equipment lease or hire.
- Trading units (leisure centres, playing fields, burial grounds, etc.).
- Professional services (planning, architects, accountancy, design, etc.).