

METFIELD PARISH COUNCIL

Review of risks and the measures currently adopted or recommended

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed.

- o Identify the areas to be reviewed
- o Identify what the risk may be
- o Evaluate the management and control of the risk and record all findings
- o Review, assess and revise if required.

Purpose:

The purpose of this document is to set out the risks that affect or might affect the Parish Council and to describe how such risks are addressed.

The purpose of the discussion is to record our consideration of these risks and recommendations. The need for this discussion is recommended by the Ministry of Housing, Communities and Communities and Local Government (MHCLG).

Source of information:

The list of risks is based on the NALC/SLCC guidelines "Governance and Accountability in Local Councils in England and Wales – A Practitioners' Guide".

The risk weighting columns include columns for 'likelihood' (of an event occurring), (rated from 1 to 3), the 'impact' on the council if such an event occurred (also rated from 1 to 3) and the weighted total (a sum of likelihood x impact) which should prioritise our thoughts. The exercise has limited value in a Council of our size and complexity and is a higher level exercise. It is not intended to cover the risk of, say, using individual pieces of equipment.

Action required:

Please review this document in time for the Council meeting.

Consider if any other general or specific risks should be added to the list and if the measures are appropriate to the risks.

If you wish to suggest any changes please contact the Clerk.

Following discussion and resolution, the completion of the review will be recorded in the minutes.

Reviewed and Adopted at a meeting of the Parish Council held on 9 March 2026.

Next Review 2027.

Key to Likelihood, Impact and Total columns:

1: unlikely or low impact

2: likely or moderate impact

3: very likely/high impact

Total: the higher the number, the greater attention to be paid to mitigation of the risk

	Risk What may go wrong	Like- lihood	Impact	Total	Current Measures What we currently do about it	Potential Measures What else we ought to do
	1 Financial Risks					
1.01	Proper financial records are not maintained or are inadequate Financial irregularities remain undiscovered	1	3	3	1 The Council has Financial Regulations which set out the requirements and are reviewed regularly 2 The clerk informs the Council of income and expenditure and account balances at every meeting 3 A schedule of regular payments is maintained by the Clerk and regularly reviewed by the Council 4 Internal Audit review and testing of controls 5 Internal Audit standard financial review activity	Existing procedures are adequate
1.02	Bank and Banking Bank mistakes Loss of signatories	1	3	3	1 The Council has Financial Regulations which set out the requirements for banking, cheque issue and reconciliation of accounts 2 Bank statements are monitored and reconciled monthly. Mistakes are taken up with bank immediately. 3 Segregation of duties – the Clerk/RFO oversees and reconciles the account but has no authority to withdraw funds or make payments. 4 The bank will be advised promptly to remove a signatory when a councillor resigns from or leaves the Council 5 The Council will consider whether the remaining signatories are sufficient in number for proper conduct of business or whether a new signatory should be appointed from the remaining councillors 6 The Council will agree new signatories at the earliest opportunity and in accordance with bank requirements 7 Banking is conducted with institutions authorised by the FCA and FSA.	Existing procedures are adequate
1.03	Inadequacy of the precept due to unsound budgeting arrangements Precept Income not sufficient Reserves not sufficient	1	3	3	1 The Clerk prepares a budget forecast based on analysis of previous year's performance and expectation of need which is presented to the November meeting of the council. Budget forecast is reviewed again in January for final submission to the District Council 2 The Clerk reports on income received at every meeting of the council. 3 The Council keeps a reserve of at least 50% of the annual precept as a contingency to cover for unexpected events. 4 Internal Audit standard financial review activity	Existing procedures are adequate

	Risk What may go wrong	Like- lihood	Impact	Total	Current Measures What we currently do about it	Potential Measures What else we ought to do
1.04	Requirements of VAT regulations are not met VAT repayments not claimed resulting in loss of income	1	1	1	1 The Council does not charge VAT. It is entitled to reclaim VAT paid on goods and services this is done regularly (at least annually) 2 Internal Audit standard financial review activity	Existing procedures are adequate
1.05	Lack of protection from insurable risks Cost Compliance	2	3	6	1 An annual review of insurance cover is undertaken by Council before the renewal date 2 Cost comparisons are undertaken to ensure value for money 3 Long term agreements are considered in order to obtain discounts 4 Employer's liability insurance is in place 5 Council has adequate public liability and employers liability in place which is regularly monitored. The council uses tailored policies and brokers with specific Parish Council expertise 6 Internal Audit review of adequacy of insurance cover	Existing procedures are adequate
1.06	Loss of cash etc through theft or dishonesty (fidelity) or unauthorised expenditure	1	2	2	1 There are no cash payments or petty cash activity. 2 The clerk reclaims expenditure for items against a receipt 3 Internal Audit review of adequacy of insurance cover and management of finances by Clerk 4 Fidelity insurance with reputable companies	Existing procedures are adequate
1.07	Consequential loss (of income, or the need to provide additional services) following damage, or non-performance by a third party	1	1	1	1.3 Insurance with reputable companies 1.4 Undertake reviews – suitability of contractors 4.4 Internal Audit review of adequacy of insurance cover	Existing procedures are adequate
	2 Compliance Risks					
2.01	Requirements under employment law are not complied with	2	4	8	Carry out a risk based questionnaire on an annual basis Appraisal	Existing procedures are adequate
2.02	Requirements under HMRC regulations are not complied with Salaries and associated costs paid incorrectly Hours of work not completed Wrong and unpaid deductions of Tax and NI	1	3	3	1 Council sets salary levels and contract of employment with the clerk. Council agrees pay periods and amounts 2 The Clerk's hours of work are monitored by the Chairman 3 Tax, National Insurance if applicable and issue of payslips is calculated by the clerk using Basic PAYE Tools Regular reports on pay and deductions are made to the council 4 Internal Audit standard financial review activity	Existing procedures are adequate There are checks within Basic PAYE tools to ensure accuracy.

	Risk What may go wrong	Like- lihood	Impact	Total	Current Measures What we currently do about it	Potential Measures What else we ought to do
2.03	Risks relating to the Clerk as employee of the Council and use of the Clerk's home as the offices of the Council.	1	3	3	Complete a risk questionnaire not less often than every four years.	Existing procedures are adequate
2.04	Contractual arrangements are not within legal powers Illegal activity or payments	1	2	2	1 All activity and payments within the power of the Council are resolved at full meetings and minuted as required by the council's standing orders 2 Standing orders and financial regulations re purchases, contracts are regularly reviewed and complied with 3 Internal Audit review of minutes re decisions made	Existing procedures are adequate
2.05	Failure to maintain proper document control	1	2	2	Financial documents: Internal Audit standard financial review activity Chair or appointed councillor conducts occasional inspection of records held by the Clerk Other documents: Paper – clerk's home in a lockable garage Electronic – regular backups taken	Existing procedures are adequate For further discussion and agreement
2.06	Annual returns not completed or submitted late resulting in additional cost and/or criticism	1	2	2	1 The Clerk prepares the end of year accounts and submits to the internal auditor for checking and signing. Signed accounts are presented to the council during May of each year for approval and signing by the Chairman. The annual return is then sent to the External Auditor within the time limit	Existing procedures are adequate
2.07	Failure to comply with the Council's own financial regulations or those laid down by statute	1	2	2	1 Internal Audit report minuted and accepted at a council meeting, probably at the time of signing the Annual Return	Existing procedures are adequate
2.08	Failure to publish Minutes/Agendas/Notices, statutory documents Accuracy and legality Business conduct	1	1	1	1 Minutes and Agendas are produced promptly by the Clerk and adhere to the legal requirements 2 Minutes are approved and signed by the Chairman at the next meeting 3 Minutes and agendas are displayed according to the legal requirements 4 Business is conducted and managed by the Chair and complies with the Code of Conduct. 5 Training programmes are available for Chair and new councillors through SALC.	Existing procedure adequate
2.09	Failure to obtain Best Value Accountability Work awarded incorrectly Overspend on services	1	3	3	1 Council would seek, if possible, two or three quotations for work it wishes to be carried out. Regular review of contracts is carried out to ensure best value. Major work would be put out to tender. The clerk monitors all services against invoices received, and reports to the council. This is covered by the financial regulations.	Existing procedures are adequate

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2.10	Inability or delay in responding to electors wishing to the exercise their rights of inspection	1	2	2	None Ad hoc response	Existing procedures are adequate
	3 Reputational Risks					
3.01	Business continuity Council not being able to continue its business Losing councillor membership Having 5 or more vacancies at any one time	1	3	3	1 Short term absence of the Clerk is covered by deputising. Long term incapacity of the clerk would be covered by councillors or a locum. 2 Council follows the procedure as required and monitored by the District Council Electoral Officer. If the council has 5 or more vacancies it becomes inquorate. The District Council will appoint members to the vacancies	Existing procedures are adequate
3.02	Late and/or inaccurate reporting of Council business in the minutes	1	2	2	1 Draft Minutes reviewed by Chairman and Councillors 2 Draft Minutes are available on the website 3 Final approval at next meeting	Existing procedures are adequate
3.03	Funds granted to community bodies under s137 or GPOC are not properly used	1	1	1	None - local knowledge	Existing procedures are adequate
3.04	Register of members interests and gifts and hospitality is not in place, complete or up to date.	1	1	1	1 Members are required to declare interests in any agenda item at the start of all meetings. These are recorded in the minutes. 2 Members are required to update their Register of interest entries and are reminded annually 3 Annual letter from Clerk to Councillors (may or may not be prompted by District Council) 4 Babergh and Mid Suffolk Council will follow up on any <u>missing</u> entries	Existing procedures are adequate,
3.05	Failure to meet the laid down timetables when responding to consultation invitation (<i>also, in response to planning applications</i>).	1	2	2	Circulation of papers (either electronically or in hard-copy) with invitation to comment and return by the specified deadline. The Council has powers to hold extra meetings	Existing procedures are adequate
3.06	Risk of missing planning applications as not everything is notified to the Parish Council.	1	2	2	Clerk conducts additional searches of the planning register from time to time	Existing procedures are adequate
3.07	Unexpected loss of Clerk or Chair	2	3	6	1 The Council has appointed a vice chair 2 Locum clerks can be arranged locally or through SALC	Existing procedures are adequate

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	4 Asset-related Risks					
4.01	Loss of or damage to physical assets (buildings, furniture, equipment, etc) <i>Notably the playground, seats, notice boards, bus shelter, war memorial, speed indicator devices, defibrillator and cemetery</i>	1	3	3	1 An asset register is maintained and reviewed annually for the purposes of insurance. Insurance cover is reviewed annually 2 Assets are inspected regularly. 3 Regular documented inspections of the playground 4 Regular documented inspections of the defibrillator in accordance with manufacturer's requirements 5 Annual playground inspections by suitably qualified independent companies. 6 Review of inspections by the Council 7 Insurance with reputable companies 8 Internal Audit review of adequacy of insurance cover	Existing procedures are adequate
4.02	Damage or liability to third parties as a consequence of the Council providing a service (public liability)	2	2	4	1 Insurance with reputable companies 2 Internal Audit review of adequacy of insurance cover	Existing procedures are adequate
4.03	Injury to members of the public or contractors caused by unsafe memorial stones in the cemetery.	2	3	6	1 Annual inspection 2 Further professional inspection where doubt arises 3 Public liability insurance cover	Existing procedures are adequate
4.04	Injury to members of the public or contractors caused by falling trees or limbs in the cemetery, the playing field or on other property for which the council is responsible.	1	3	3	1 Annual inspection 2 Further professional inspection where doubt arises 3 Public liability insurance cover	Existing procedures are adequate
	Digital Risks					
5.01	Loss of Council data and/or documents	1	2	2	See also 2.05	-
5.02	Loss of parish website Obsolescence of underlying technology renders the website inaccessible. Compliance with WCAG requirements re access to the website by persons with disabilities	1	3	3	Use of dedicated external provider (Parish On-Line) who supply the service to multiple councils	Existing procedures are adequate
5.03	Cyber attack on the Clerk or Councillors impacts on the operation of the Council	1	2	2	Data: back-up as for 2.05 Website: as for 5.02	Existing procedures are adequate
5.04	Cyber attack on the Clerk or Councillors exposes Council information and business	1	2	2	1 Most Council business is in the public domain 2 Councillors to be reminded from time to time of the need for vigilance	Existing procedures are adequate
5.05	Loss/compromise of passwords to key sites	1	3	3	Passwords are held by the Clerk with copy to Chair	Existing procedures are adequate

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5.06	Loss/release of personal data relating to council employees, e.g. payroll	1	1	1	Information is held by the Clerk	Existing procedures are adequate
	Community Risks					
6.01	Injury to a user of the playing field	2	2	4	See 4.02 1 Insurance with reputable companies 2 Internal Audit review of adequacy of insurance cover	Existing procedures are adequate
6.02	Local community have negative perceptions of the Council/Councillors Council members are subjected to verbal, physical or on-line assault from members of the public	1	1	1	Behavioural training for Councillors is available	Existing procedures are adequate
6.03	Significant external events resulting in a major negative impact on parts of the local community	2	3	6	To be considered from time to time in conjunction with the district and county councils	

Items not currently applicable
Risk relating to liability to employees etc (other than the Clerk)
Performance under partnership agreements is not monitored
Requirements for Quality Parish status or other accreditation are not met/maintained
Business activities are not within legal powers
Restrictions on borrowing are not complied with

Adopted: 9 March 2026