BRUNDALL
PARISH COUNCIL

Risk Register

Last Approved July 2021

Review date 27-4-2026

Risk assessment is a systematic examination of activities, personnel, assets, liabilities, and external influences of and to 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 Brundall Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The list is not exhaustive and the Parish Council may wish to consider other risks not identified.

FINANCIAL AND MANAGEMENT						
Area	**Risk**	**Impact**	**Likelihood**	**Impact Score**	**Risk Rating**	**Actions taken**
Precept	Adequacy of the precept in order for the Parish Council to carry out its Statutory Duties.	The Council would not be able to provide the necessary services or respond to parishioners needs as required.	1	3	Medium (3)	The Council receives quarterly budget reviews through the year. In November the RFO prepares a draft budget which is considered by the Finance Group before being presented to full Council. A budget report is presented at the same time, including current position, projected position to year end, and future needs identified by the Clerk/RFO. The Parish Council determines the amount of precept required for the following year. The Clerk requests the precept in writing. The Clerk advises the Council when the precept monies are received.
Financial Records	Inadequate Records. Financial Irregularities	Inability to produce accurate accounts. Possible inability to meet financial commitments.	1	3	Medium (3)	The Council has Financial Regulations which set out the requirements. There is an annual Internal Audit of the accounts and an External Audit via the Annual Governance and Accountability Return.

Bank and Banking	Inadequate checks, bank mistakes, loss of signatories	Banking errors are not identified, potential inability to meet financial commitments, cheques take longer to be signed.	1	2	Low (2)	The Council has Financial Regulations which set out the requirements. The RFO reconciles the bank account(s) every month and any problems/ irregularities are dealt with immediately. A councillor checks payments made each month against the payments schedule circulated. All payments are made online. The Clerk/RFO sets up the payments and a councillor authorises them. All signatories are made aware of payments waiting for authorisation. The Clerk/RFO and a Deputy Clerk are signatories on the bank accounts but cannot both set up and/or authorise. The Parish Council chooses replacement signatories when necessary, but the process can take several months.
Cash / Loss	Loss through theft or dishonesty.	Loss of income for the Council.	2	1	Low (2)	The Council holds no petty cash. Small amounts of cash are received for allotment rents. A receipt is issued at the time of payment. The cash is banked as soon as is practical. Fidelity Guarantee Insurance is in place.
Reporting and Auditing	Inaccurate presentation of finances.	The Council is unaware of any financial problems.	1	1	Low (2)	The Clerk/RFO produces a quarterly Balance of Accounts report, for approval at the meeting. The report includes a bank reconciliation and breakdown of receipts and payments balanced against the bank. There is an annual Internal Audit of the accounts.
Grants payable	Power to pay. Authorisation to pay.	The Council could pay for a service / donation / award it is not authorised / allowed to.	1	1	Low (2)	All such expenditure goes through the required Parish Council's process of application, consideration, proposal, approval, minuted, and listed accordingly. The Council holds the General Power of Competence powers of expenditure.
Grants received	Receipt of grant.	The Council agrees to expenditure before receipt of a grant applied for.	1	2	Low (2)	The Parish Council does not, at present, receive any regular grants. One-off grants usually come with terms and conditions to be satisfied.
Charges / Rents Receivable	Receipt of rents.	The Council collects rents in respect of the allotments annually in October.	1	1	Low (1)	The Deputy Clerk posts invoices to all allotment plot holders in advance of the rent renewal date. Reminder letters and emails are sent if rents are not

						received. Rent arrears is a breach of tenancy agreement and as such the tenant can be evicted. The maximum loss of income from non-payment would be £45 per tenant (as at March 2026).
Best Value Accountability	Work awarded incorrectly. Overspend on services.	Due process is not followed for the awarding of contracts leading to complaint or litigation. Financial controls are not followed for spending on a contract.	1 1	2 3	Low (2) Medium (3)	Council procedure is to seek, where possible, 3 quotes for work to be undertaken. For contract services over £30,000 the Council can either send tender documents to chosen companies or formally advertise the tender. For major contract services over £214,000 (2026) all tenders must be submitted to Tender Finder. If a problem is encountered with a contract, the Clerk would investigate, checking the quotation/tender, and report to the Council. This is covered in the Financial Regulations. The RFO maintains the cash book to monitor expenditure on projects.
Salaries and Associated Costs	Salary, PAYE or NI paid incorrectly.	Dissatisfied employee(s), a fine or penalty from HMRC.	1	1	Low (1)	Salary rates are assessed annually by the Council. All staff have a contract and job description. Salaries are paid monthly by standing order or bank transfer. Tax and NI contributions are calculated using the HMRC Basic PAYE Tools and are submitted monthly, online, directly to HMRC.
Employees	Loss of Clerk. Fraud by Staff. Health & Safety.	Employment of a locum and/or new Clerk. Loss of information and/or money. Accident whilst undertaking work for the Council	1	2	Low (2)	Each member of staff has a laptop and files are stored in the Cloud. The requirements of the Insurance to be adhered to with regards to Fraud. Fidelity Guarantee Insurance of £250,000 is in place. All employees to be provided with adequate direction and safety equipment, where appropriate, needed to undertake their roles. Employers Liability Insurance for £10,000,000 is in place.
Councillor Allowances	Councillors are overpaid. Income tax deduction.	Financial irregularity, inability to reclaim overpayment.	1	1	Low (1)	No allowances are allocated to Parish Councillors.

Election Costs	Risk of the cost of an election.	An unbudgeted expense.	1	2	Low (2)	The risk is higher in an election year. The Clerk will obtain an estimated cost of election from the District Council and budget accordingly. There are no measures which can be adopted to minimised the risk of having elections as this is a democratic process.
VAT	Reclaiming.	Underclaiming of VAT from HMRC reduces income and the ability to provide services. Overclaiming of VAT from HMRC could result in a fine.	1	2	Low (2)	The RFO analyses the VAT element of payments and receipts via the accounts system, and maintains all VAT receipts in the Council's records. A VAT refund analysis is produced and a claim is made to HMRC. The refund is received by BACS transfer, checked by the RFO, and the Council is notified at the next meeting.
Training	Lack of training can lead to incorrect decisions being made.	Incorrect procedures being followed, leaving the Council open to accusations of impropriety or incompetence.	1	2	Low (2)	All staff and Councillors should be provided with relevant training, reference books, and access to assistance and legal advice required to carry out their roles. The Parish Council is a member of the Norfolk Parish Training and Support which is a source of information and training. Training courses with other providers are also accessible.
Audit - Internal	Completion not within an acceptable timescale.	The Annual Return may not be completed or submitted within the correct timescale.	1	2	Low (2)	The Internal Auditor is appointed by the Council. They are supplied with the relevant documents for the audit within 6 weeks of the year end.
Annual Return	Completion and submission not within the correct timescale.	Notification of non-compliance from the External Auditor, possible financial penalty.	1	2	Low (2)	The Internal Audit is completed within 2 months of the year end. The Council agrees and signs the Annual Return. The Clerk and RFO check the form and it is sent to the External Auditor within 3 months of year end.
Legal Powers	Illegal activity or payments.	Prosecution or fines.	1	2	Low (2)	All activity and payments, within the powers of the Council, are resolved and minuted at a full Parish Council meeting.
Minutes / Agendas / Notices / Statutory Documents	Accuracy and legality. Business conduct.	Possible accusation of impropriety and non-transparent actions by the Council.	1	1	Low (1)	Agendas and minutes are produced in the prescribed method by the Clerks and adhere to the legal requirements and best practice guidelines. Minutes are approved and signed at the next meeting. Agendas, minutes and Statutory

						Documents are displayed according to legal requirements. Business conducted at Parish Council meetings should be managed by the Chair.
Members Interests	Register of Members Interests. Conflict of Interest.	Non-declaration of interests in items discussed at meetings or services provided by the Council could lead to accusations of impropriety.	2	1	Low (2)	Declaration of Interest by members at a Parish Council meeting is a standing item on the agenda. Register of Members Interest forms should be regularly reviewed by Councillors. This is their responsibility.
Insurance	Adequacy Cost.	Inadequate insurance cover could result in financial cost to the Council.	1	2	Low (2)	The insurance arrangements are reviewed annually at renewal, to ensure that adequate cover and best value is achieved.
Insurance	Legal liability as a consequence of asset ownership.	An accident resulting from poor asset maintenance and a claim necessary on the insurance	2	2	Medium (4)	Play equipment is inspected weekly and a monthly report compiled. Regular tree inspections are undertaken by professional trees assessors. The allotments are inspected on a regular basis by the Allotment Association and annually by the Deputy Clerk. Public Liability Insurance and Personal Accident Insurance are in place.
Data Protection	Non compliance.	The Information Commissioner can issue fines for non compliance.	1	1	Low (1)	The Council is registered with the Information Commissioner.
Freedom of Information	Non compliance with the Act. Publication scheme.	An FOI request could create a number of additional hours work to comply with the FOI reply deadline.	1	1	Low (1)	The Council has a Model Publication Scheme in place. The Council can request a fee to supplement the additional hours required to comply with any request.
Councillors	Losing Councillors or having more than 3 vacancies at any one time.	The Council could be inquorate at meetings with fewer than 4 Councillors. Meetings could not be held and Council business could not proceed.	1	1	Low (1)	There is a legal process to follow for any Councillor vacancy, which results in an election or co-option. An election is the responsibility of the District Council. Co-option starts with advertising the vacancy, acceptance of applications, consideration of applications, an interview process, and a co-option vote held at a full Council meeting. Following that, appointment and formal co-option takes place.

Litigation	Potential risk of legal action being taken against the Parish Council.	Financial penalty or awards against the Council.	1	2	Low (1)	Public Liability insurance covers general personal injury claims where the Council is found to be at fault, but not spurious or frivolous claims. These cannot be insured against. Legal Expenses insurance is in place. The Public Liability Insurance covers libel and slander.
PHYSICAL EQUIPMENT OR AREAS						
Assets	Loss or damage to asset. Risk / damage to third party(ies) or their property.	Replacement of asset due to damage would be a financial costs. Reimbursement of costs of repair for damage to third party property.	1	2	Low (2)	An annual review of assets is undertaken for insurance provision. Asset Insurance is in place for all Council assets, including: streetlights, village sign, bus shelters, notice boards, benches, lych gate, Cremer's barn, allotment sheds, Church Fen boardwalk, play equipment, Brundall Sports Hub. Property Damage Insurance is also in place.
Maintenance	Poor performance of assets or amenities. Risk / damage to third parties.	Loss of the use or provision of the asset. Possible claim on insurance if damage is caused to a third party.	1	2	Low (2)	The condition and maintenance of all assets is reviewed regularly. All repairs and relevant expenditure for any repair is actioned / authorised in accordance with the current procedures of the Council. All assets are insured.
Notice Board	Risk of damage.	Inability to pass on information to the Parish.	1	1	Low (1)	The Council currently has six notice boards. No formal inspection procedures are in place but the Clerk checks for damage monthly when posting the agendas. All information is posted on the website. The notice boards are included in the Asset list for Insurance purposes.
Meeting Location	Adequacy. Health & Safety.	Accessibility for all who wish to attend. Unsuitability or unsafe for the meeting's requirements.	1	1	Low (1)	Full Council meetings are held in the St Lawrence Centre. The premises and facilities are maintained by the Church and are considered to be adequate for the Clerks, Councillors and Public who attend from a Health & Safety, Disability Discrimination and comfort point of view. Some committee and ad-hoc meetings take place at Brundall Memorial Hall. The premises and facilities

						are maintained by the Brundall Memorial Hall trustees and are considered to be adequate for the Clerks, Councillors and Public who attend from a Health & Safety, Disability Discrimination and comfort point of view.
Play Equipment	Damage through poor maintenance or vandalism.	Injury to users. Loss of use or provision of the equipment.	1	3	Medium (4)	Weekly inspections of the play equipment are undertaken by the Maintenance Operative and Clerks alongside an Annual Professional Independent inspection. Public Liability, Personal Accident and Asset Insurance are all in place.
Electronic Records of the Council	Loss through theft, fire, damage or corruption of computer	Loss of information could impact the Council's ability to provide services.	1	1	Low (1)	The Parish Council's records are stored on the Council's laptops and in the Cloud. The Council provides laptops to 4 members of staff. The IT support through Stuart Hutcheson Computers backs up all files on a regular basis.
Paper Records of the Council	Loss through theft, fire, or damage.	Loss of information and documentation could impact the Council's ability to provide services.	1	2	Low (2)	The Parish Council's current paper records are stored at the office at 2 Station Road, Brundall, NR13 5LA. Historic records have been transferred to the Records Office in Norwich. The records include correspondence, minutes, agendas, insurance details, bank records, contracts etc. A smoke detector is installed in the office.

Chairman .... Clerk .... Date ....

Revision Date: March 2026

Risk Assessment Matrix

Highly Likely (3)	Medium (3 x 1 = 3)	High (3 x 2 = 6)	High (3 x 3 = 9)
Possible (2)	Low (2 x 1 = 2)	Medium (2 x 2 = 4)	High (2 x 3 = 6)
Unlikely (1)	Low (1 x 1 = 1)	Low (1 x 2 = 2)	Medium (1 x 3 = 3)
	Negligible Impact (1)	**Moderate Impact (2)**	**Severe Impact (3)**