



Downend and Bromley Heath Parish Council

Risk assessment 2026-2027

Downend and Bromley Heath Parish Council's objectives in managing risk are to:

1. Safeguard the Council's assets, including property, finances, staff, volunteers, and reputation.
2. Ensure the continued delivery of high-quality services and facilities to the community.
3. Support sound decision-making by providing a structured framework for assessing risks.
4. Comply with statutory and regulatory obligations.
5. Minimise financial, operational, and reputational losses by anticipating and managing risks effectively.
6. Promote a culture of proactive risk awareness among Councillors, staff, and contractors.

Scope

This risk assessment applies to all areas of the Council's activities, including governance, finance, operations, assets, services, projects, and partnerships. It also covers external risks that may affect the Council, such as legislative changes, economic pressures, or environmental events.

Responsibilities

- The Council has ultimate responsibility for ensuring that effective risk management arrangements are in place.
- The Parish Clerk is responsible for maintaining the Risk Register, implementing control measures, and reporting risks to the Council.
- Councillors and staff are expected to be aware of risks in their areas of responsibility and to report any concerns promptly.

Review

This risk management Schedule will be reviewed annually by the Parish Clerk/Facilities Manager and reported to Full Council. Additional reviews may take place in response to significant changes in legislation, operations, or the wider risk environment.

Risk Rating Key – Summary

Low Risk

A situation with a small chance of causing harm and minimal impact if it does occur. Any injury, damage, or disruption would be minor and easily managed. Existing controls are effective and no additional action is usually needed beyond routine monitoring.

Medium Risk

A situation where harm is possible and the impact could be noticeable but not severe. Injuries, damage, or disruption could occur if controls fail or are not followed. Additional controls or improvements may be needed to reduce the risk and it should be regularly reviewed.

High Risk

A situation with a high chance of causing harm or very serious consequences if it occurs. This could involve serious injury, major damage, or significant disruption. Immediate action is required to reduce the risk, and the activity should not continue until effective controls are in place.

Finance and Management				
Subject	Risk(s) identified	Risk Rating H/M/L	Management/Control of Risk	Review/Assess/Revise
(Business Continuity) Financial Records	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance.	L	<p>All files and records are kept in a locked filing cabinet in the village hall meeting room.</p> <p>Regular back up of files are made to the PC laptop.</p> <p>Ensure the latest versions of software is used.</p> <p>In the event of the Clerk being indisposed the chairman to contact professional bodies such as Society of Local Council Clerks (SLCC) for advice or National Association of Local Councils (NALC)</p>	<p>Review & update procedures when a new clerk is employed.</p> <p>Existing procedures are considered adequate.</p>
Staffing	Loss of services of employee (Parish Clerk)	L	<p>Immediately advertise vacancy (if permanent loss).</p> <p>Appoint a Locum Clerk (if temporary loss). Lists of Locum Clerks are held by professional bodies such as the NALC and SLCC.</p> <p>Ensure relevant passwords are kept in a sealed envelope by the Chairman.</p>	Existing procedures are considered adequate.
Administration	Fraudulent payments	M	<p>The Council's Financial Regulations sets out the requirements.</p> <p>Continue with the requirement to report all payments to Council for approval.</p> <p>Payments are verified by two Councillors prior to payments being made. Payments are Confirmed on Scribe by the Parish Clerk.</p> <p>Documents which include matched invoices and payments to be released via banking are presented to the council the day before payment is to be made. Two Councillors will audit the paperwork and sign for approval.</p>	<p>Existing procedure to be strengthened by introducing one payment per invoice to ensure accuracy.</p> <p>Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.</p>

Salaries and Associated Costs	Salary paid incorrectly Unpaid tax to HMRC	L	The procedure for paying salaries is outlined in the Council's Financial Regulations. Contract of employment in place for all employees. Payslip provided by Clerk and countersigned by Chairman and additional Councillor to ensure correct payment. Payments are made by BACS. Direct debit set up to pay HMRC costs directly each quarter	Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required. Existing procedures are adequate.
Administration	Banking/financial administrative errors Loss Charges	L	The Council's Financial Regulations sets out the banking, cheques, debit card payments and reconciliation of accounts requirements. Bank reconciliations to be carried out on a monthly basis. Dual authorisation for payments ensures all invoices are triple checked for accuracy before payment is made. The Clerk reviews the banking arrangements and any irregularities to be addressed each month during the bank reconciliation.	Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.
Administration	Procedural advice beyond that of the Proper Officer required	L	Continue with memberships of professional bodies such as the NALC and SLCC.	Existing procedures are adequate
Cash and Debit Card	Loss through theft and/or dishonesty	L	No petty cash is held and no debit card is available for the withdrawal of cash. A debit card has been authorised for use for internet payments and transfer of monies between accounts. All payments/transfers to be approved by the council and recorded in minutes	Existing procedures are adequate

Reporting and Auditing	Information communication and Compliance		<p>Financial information is included as a standing item on the council agenda for both the Finance meeting\Full council meeting.</p> <p>At each meeting:</p> <ul style="list-style-type: none"> • A Finance Report is presented, including bank reconciliation and budget monitoring. • A full list of payments and receipts is provided or payments to be authorised. • Financial records, including a breakdown of income and expenditure reconciled against the bank statement, are reviewed. <p>These records are verified and signed off by the Chairman to confirm accuracy and transparency.</p>	
Auditing	Non-compliance with internal audit recommendations	L	<p>The Council formally reviews the Internal Auditor's report, as stipulated in the Council's Financial Regulations, at the next available meeting following receipt of the audit.</p> <ul style="list-style-type: none"> • The Clerk will prepare an action plan identifying all recommendations made by the auditor. 	<p>Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.</p> <p>Existing procedures are adequate.</p>

Accounting	Non-compliance with statutory deadlines of the completion/approval/submission of accounts and other financial returns	L	<p>The Clerk maintains a calendar noting the dates the Annual Governance and Accounting Review</p>	<p>Continue to ensure that all accounts and returns are completed and submitted by the deadlines.</p> <p>Existing procedures are adequate.</p>
Precept	The precept set is insufficient to meet the Council's financial obligations	L	<p>The Council ensures the adequacy of the precept through regular and informed budget monitoring and forecasting as detailed in the Council's Financial Regulations.</p> <ul style="list-style-type: none"> • In preparation for setting the precept, the Council receives a detailed budget report at its annual precept meeting. This includes: <ul style="list-style-type: none"> ◦ The current actual income and expenditure, ◦ Projected year-end figures, and ◦ Indicative costs for the forthcoming financial year, provided by the Clerk or relevant lead Councillor. • Using this information, the Council identifies funding requirements for both ongoing commitments and planned projects. • The agreed precept amount is formally resolved by the Council and submitted in writing to South Gloucestershire Council within the allowed time frame. • The Council monitors receipt of the precept (typically paid in two instalments in April and September) and confirms receipt accordingly. 	<p>Financial Regulations to be reviewed by the Council on an annual basis and updated as and when required.</p> <p>Existing procedures are adequate</p>
Precept	Inadequate Monitoring of Performance which may result in overspending or failure to meet obligations.	L	<p>As detailed in the Council's Financial Regulations the Council reviews budget update reports at each parish council meeting to maintain oversight of income and expenditure. Variances are highlighted and explained.</p>	<p>Financial Regulations to be reviewed by the Council on an annual</p>

			If a virement is needed from one budget heading to another this must be agreed by the Council.	basis and updated as and when required. Existing procedures are adequate
Precept	Illegal Expenditure	L	Continue to ensure that all expenditure is within legal powers and payments authorised by the Council.	Existing procedures are adequate.
Grants - Payable	Power and authorisation to pay	L	Applications for grants to be submitted on the Council's Grant Application Form. All grants must be approved by the Council and awarded according to a Grant Policy.	Existing procedures are adequate
Contract Best Value Accountability	Work awarded incorrectly. Overspend on services Not ensuring value for money and/or continuity of work	L	Process for orders for work, goods and services and entering into contracts is outlined in the Council's Financial Regulations. Continue the practice of obtaining the correct number of quotes according to the value of the contract or purchase.	Existing procedures are adequate
Salaries and Associated Costs	Salary paid incorrectly	L	Contract of Employment in place for all employees.	Existing procedures are adequate.

	Unpaid tax to HMRC		Parish Clerk to calculate monthly wage payments according to the Contract of Employment and to ensure instruction for the timely and accurate calculation of tax and NI is received. Direct debit set up to pay HMRC. Salary and expense payments paid by BACS. Annual salary review to be undertaken before budgeting,	
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Parish Clerk	Fraud by Staff	L	Council adheres to Standing Orders and Financial Regulations to minimise fraudulent activity by the Clerk. Requirements of Fidelity Guarantee Insurance included in annual policy. All employees, including the Clerk to be provided adequate direction and safety equipment needed to undertake their role safely.	Financial Regulations and Standing Orders to be reviewed by the Council on an annual basis and updated as and when required.
	Health and Safety	L		Existing procedures are adequate, review annually.
	Loss of Clerk	L	The Parish Council holds adequate reserves to pay a locum clerk in the event of the Clerk leaving/resigning.	
Councillor Allowances	Councillors overpaid	L	Councillors do not receive any allowances but can be reimbursed for expenses such as stationery and mileage costs when travelling on Council business, where required. Payment of expenses to be approved by the Council and made by BACS.	Existing procedure adequate. Review Financial Regulations when necessary.
Election Cost	No funds available for election costs	L	The Parish Council will make a provision each year to build up a reserve to cover election costs. Unexpected election costs would be met from general reserves.	Existing procedure adequate. Review Financial Regulations when necessary.
Annual Return	Submit with specified time frame	L	Employer's Annual Return is completed and submitted online within the prescribed time frame, by the Clerk.	Existing procedures adequate

AGAR		L	Section 1, Annual Governance Statement presented to the council and signed by the Clerk and Chairman. Section 2, Accounting Statements, presented to the council and signed by the chairman. Signed forms submitted to the external auditor for review, within the prescribed timescale.	
Liability				
Legal Powers	Illegal activity or payments	L	All activity and payments to be made within the powers of the Parish Council, to be resolved at the full Council meetings, including reference to the power used under the Finance section on the agenda.	Existing Procedures adequate

Minutes / Agendas	Accuracy and Legality	L	Minutes and Agendas are produced in the prescribed manner by the Clerk or lead councillor and adhere to the legal requirements.	Existing Procedures adequate
Statutory Notices	Business Conduct	L	Minutes are approved and signed at the next council meeting	
Documents		L	Agendas displayed according to legal requirements.	
		L	Business conducted at meetings is managed by the Chairman	
Data Protection	Policy provision	L	The Council has adopted a Data Protection Policy and is registered with the Information Commissioners Office (ICO)	Policy reviewed annually or as needed to comply with new legislation. Existing procedures adequate.
Member's Interests	Conflict of Interest	L	Declarations or Interests by members at Council meetings.	Existing procedures adequate.
	Register of Interests not completed	L	Register of Member's Interests forms reviewed annually. SLCC provide training for members to partake. Additionally, Basildon Council offers Code of Conduct training to parish councils annually.	Members are responsible to ensure their Register of

Member Training	Unfamiliar with Council process	L	Training to be agreed by Full Council	Interests is up to date at all times. Member training recorded and reviewed annually.
Public Liability	Risk to Third Party Property	L	Risk Assessments regularly carried out to comply with the requirements	Existing procedures adequate. Ensure Risk Assessments are carried out where necessary

Employer's Liability	Non-compliance with Employment Law	L	Insurance in place. Advice will be sought from professional bodies such as the SLCC and NALC where required	Existing procedures adequate.
Legal Liability	Legality of Activities	L	Council to approve Minutes at monthly meetings.	Existing procedures adequate.
	Proper and timely reporting via Minutes	L	Document Retention Policy adopted by the council and reviewed when required.	
	Proper document control	L		
Insurance	Adequacy	L	As and when a review is undertaken of all insurance arrangements.	Existing procedures adequate.
	Cost		Cost budgeted for on an annual basis. Employers and Employee liabilities a necessity and within policies.	
	Fidelity Guarantee		Ensure compliance measures are in place. Fidelity checks and insurance in place	
Social Media	Reputation/Communication	L	Social Media and Press Policies adopted by the Council to prevent reputational risk by receipt of unwarranted or malicious postings and to ensure adequate communications	Policies reviewed annually. Existing procedures adequate.

Freedom of Information	Policy	L	Model Publication Scheme adopted by the Council. The Council is aware substantial FOI's or subject access requests may create additional work hours for the Clerk. The Parish Council can request a fee to supplement the additional hours.	Monitor any requests made under FOI. Existing procedures adequate.
Physical Equipment or Areas				
Assets	Loss or Damage Risk/Damage to Third Party(ies) property	L	An annual review of fixed assets is undertaken for insurance provision	Existing procedures adequate.

Maintenance	Poor Performance or Assets or Amenities	L	<p>All assets owned by the council are regularly reviewed and maintained.</p> <p>Professional risk assessments to be conducted on playground equipment on a yearly basis.</p> <p>All assets are insured.</p> <p>Expenditure related to repairs are actioned/authorised in accordance with the Council's Financial Regulations.</p>	Existing procedures adequate.
Notice\Information Boards	Risk of Damage	L	<p>The Parish Council own and maintain multiple notice and information boards which are reviewed regularly.</p> <p>Expenditure related to repairs are actioned/authorised in accordance with the Council's Financial Regulations.</p>	Existing procedures adequate.
Meeting Location	Inadequate Venue	L	<p>The Parish Council meetings are held in a local venue considered to have adequate facilities for the Clerk, Council and members of the public.</p>	Existing procedures adequate.
Council Records – Electronic	Loss of Data	L	<p>Electronic records are stored on the Council laptop and the Council's website. Software is kept up to date.</p> <p>Two methods of backup to be in place, Google Drive and a physical copy of data to be kept on a hard disk drive. IT policy is in place.</p>	Existing procedures adequate.
Council Records – Papers	<p>Loss through:- Theft Fire Damage</p>	L M	<p>Historic files and records are kept in a locked room in King George Pavilion, which is reviewed regularly.</p> <p>Information uploaded to the Council's website.</p> <p>Records include ; minutes and bank records.</p>	Damage (apart from fire) and theft is unlikely so existing procedures are adequate.
Council Property – Laptop	Risk of not being used for Council business	L	<p>Laptops are used only for council business.</p> <p>A contract of employment is in place for staff along with a disciplinary policy in case there is a breach of conduct. A specific IT Policy is in use and available from Councils website.</p>	Existing procedures are adequate.

- Adopted by Parish Council: 15th January 2026

- Last reviewed: _____

- Next review due: 15th February 2027

- Signed: Chairperson: Janet Biggin

Parish Clerk: Kevin Spratt