

Risk No	Risk	Impact	Current Risk Rating				Actions	Action Owner	Timescale	Target Risk Rating				Risk Status
			Impact	Probability	Score	Rating				Impact	Probability	Score	Rating	
1	Business Continuity													
1.1	Risk of Council being unable to continue its operations due to unexpected circumstances	Council ceases to carry out its functions	4	2	8		There is a business continuity plan in place. Review plan annually and update as and when circumstances change.	Clerk	By 31/12/22	3	2	6		Open
2	Financial records													
2.1	Risk of inadequate records leading to financial irregularities	Council funds are depleted, and Council is unable to meet its responsibilities	5	2	10		The Council complies with Financial Regulations which set out the requirements. The Council also refers to the NALC policy on the length of time that records must be kept. Financial records are reviewed on a bi-monthly basis and also annually by the the Internal Auditor to comply with the Fidelity Guarantee. Consider appointing a Council auditor responsible for checking the financial records bi-monthly.	Chairman and Clerk	By 05/04/23	4	1	4		Open
3	Precept													
3.1	Risk of precept being inadequate	The Council is unable to fulfil its responsibilities eg annual tree health surveys	4	2	8		The budget for the following year is prepared by the Clerk & RFO and included on the agenda two months before the Precept form needs to be submitted. This gives Councillors time to review the figures and make adjustments if necessary before final figures are agreed and minuted. The Clerk prepares monthly financial reports which compare the budget to actual expenditure and any variances are looked into and reported on at the Parish Council meeting. The Council also annually appoints someone as Internal Auditor to review the Council's financial procedures	Clerk	By 08/01/23	4	1	4		Open

3.2	Risk that precept requirements are not submitted to Breckland Council by the required date.	The Council's budget isn't approved by Breckland Council	5	2	10		Breckland District Council issue a notice to submit precept requirements several weeks before this is due and also notify the Parish Council of the due date. This is included on the agenda of the meeting the meeting before the submission date to allow the Clerk plenty of time to submit the form by the due date. It is current practice at Breckland Council for the relevant officer to chase up any outstanding forms a week before they are due.	Clerk	By 31/01/23	5	1	5		Open
3.3	Risk that the precept isn't received by the Parish Council	The Council isn't able to meet its financial obligations.	5	2	10		The Clerk reports on all incoming monies on a monthly basis. Council is therefore informed when the money is received- currently April and September.	Clerk	By 31/05/23	5	1	5		Open
4 Bank Accounts and Banking														
4.1	Risk of banking errors	Errors made by the Bank go unnoticed, accounts don't reconcile, deposits aren't banked promptly and payments aren't properly authorised.	4	3	12		The Clerk carries out bank reconciliations on a bi-monthly basis and these are forwarded to Councillors a week before the Parish Council meeting for them to review. Councillors review the payments, receipts and bank reconciliation at each meeting to ensure that these are correct. There is no history of bank errors. All cheque numbers are accounted for with any void cheques being noted as void in the cashbook. All payments are evidenced by supporting documentation which is signed by two authorised bank signatories. The Clerk is not permitted to be a signatory but may transfer funds between the Council's current and deposit accounts only. All cheques are signed by two signatories, who also sign the cheques stubs to confirm authorisation. All deposits are banked within five working days of receipt and sooner if at all possible. In addition the auditor's recommendations are discussed and acted upon. Payments can now also be made via online banking. The Clerk sets up the payment and a signatory authorises the payment	Clerk	By 31/03/22	4	2	8		Open

5	Cash													
5.1	Risk that cash is lost through theft or fraud.	Council funds are depleted, and Council is unable to meet its responsibilities	4	3	12		The Council does not operate a petty cash system. All receipts are either made directly to the bank using the BACS system or received by cheque, and evidenced by supporting documentation	Clerk	By 31/03/22	4	2	8		Open
6	Payments and Expenses													
6.1	Risk of payments being missed or duplicated	Goods are invoiced but not delivered. Sales invoices are unpaid. Cheque payable is incorrect. Incorrect invoice received.	4	3	12		The Clerk includes details of all invoices awaiting payment on the agenda for each Council meeting. These are then discussed and approved at the meeting with two nominated signatories signing both the invoices and the cheques to confirm approval. The Council has no stocks. The Council's only income is from the Precept, VAT reclaimed at the end of the financial year, and the Rix Petroleum rebate.	Clerk and Councillors	By 31/03/22	4	2	8		Open
7	Protection physical assets													
7.1	Risk that assets are damaged, lost or stolen	Impact on one or more of the following fixed assets: The Green, Church Avenue Play Area, Little Ellingham Village Sign, 3 noticeboards, Dog Bin, SAM2, Laptop, Bench on The Green.	4	5	20		Continue to review assets and insurance cover annually as well as when any new assets acquired or any modifications of assets takes place.	Clerk and Councillors	By 31/03/22	4	2	8		Open
8	Legal liability as a consequence of asset ownership													
8.1	Risk of damage or injury to third parties	The Council could be sued for negligence	4	4	16		Review public liability insurance cover on an annual basis and in light of any new assets being aquired. Public liability cover was recently increased as part of a change in insurance provider. Continue to review annually and as and when any new assets aquired or changes in legislation take place. Undertake tree health surveys on a regular basis.	Clerk and Councillors	By 31/03/22	4	3	12		Open

9	Employees													
9.1	Risk of key personnel resigning	The Council finds itself without a clerk to conduct its business	4	3	12		Only one person is employed by the Council – the Clerk. The Council, if necessary, could employ a Locum Clerk through the NALC/NPTS database until a new Clerk is appointed.	Chairman	By 31/03/22	3	3	9		Open
9.2	Risk of the Clerk failing to perform certain duties	Responsibilities are neglected and the Council suffers financial and/or reputational damage.	5	2	10		Only employee is the Clerk to the Council. The Council has in place a full job description detailing the duties to be carried out by the Clerk as well as a contract of employment. The Council is a member of Norfolk PTS from whom the Clerk can access training and advice. CiLCA training is available if required and Norfolk PTS offer short courses. Chairman to review the Clerk's performance annually.	Chairman	By 31/03/22	4	2	8		Open
10	Councillor allowances													
10.1	Risk of councillor expenses being overpaid	Impact on the Council's budget and finances	3	1	3		No allowances are paid to councillors	Clerk	By 31/03/22	3	1	3		Open
11	VAT													
11.1	Risk of VAT being over or under-claimed.	Financial irregularity and/or penalties applied by HMRC	4	2	8		The Parish Council reclaims VAT annually at the end of the financial year before the audit, and sometimes more often, as required. The amounts reclaimed are generally quite small and all amounts claimed are supported by the supplier's VAT reference number.	Clerk	By 30/04/22	4	1	4		Open

12	Salaries and associated costs and HMRC compliance													
12.1	Risk of incorrect salary being paid, incorrect hours paid, incorrect expenses claimed, tax and NI contributions not paid on time, or tax and NI contributions calculated incorrectly.	Unauthorised impact on the Council's budget and finances, as well as the possibility of penalties being applied by HMRC.	4	2	8		Salary scales are authorised by Councillors using the NALC's pay scales. The Clerk's salary is reviewed annually at the budget setting Parish Council meeting. Salary payslips and evidence of expenses are produced by the Clerk as well as a schedule of payments due to HM Revenue & Customs (Tax and NI). The Clerk uses HM Revenue & Customs own software to compute this and to submit annual returns online. The Clerk is aware of the deadlines for submitting quarterly PAYE/NIC payments and the deadlines for submitting the annual returns. The Clerk does not keep a timesheet but is paid a standard 12 hours work per month, plus 1.5 hours attending the Village Hall meeting and the associated administration - minute taking, distribution of minutes etc. The internal auditor reviews the payroll procedures annually.	Clerk and Councillors	By 31/03/22	4	2	8		
13	Annual return													
13.1	Risk that the annual return is incomplete or completed incorrectly or not submitted on time.	The Council suffers reputational damage, especially with Breckland Council.	3	2	6		The annual return is completed by the Clerk and reviewed by the Internal Auditor. This is then submitted to the May Parish Council Meeting for the Council to approve and sign off the Return. The approval and signing of the return is minuted and then sent to the External Auditor for approval. The External Auditor clearly states the time limit for submitting the return.	Clerk and Councillors	By 30/04/22	3	2	6		Open
14	Grants and donations													
14.1	Risk of unauthorised grants or donations being made or promised by the Council or individual councillors.	Unauthorised expenditure from the Council's budget.	3	2	6		All grant and donation expenditure goes through the required Council process of approval, is minuted and authorised by Councillors. Where appropriate the Council may impose conditions in accordance with S137.	Clerk and Councillors	By 31/03/22	3	2	6		Open

14.2	Risk that grants are not used for their intended purpose, nor properly accounted for.	Grants have to be repaid causing embarrassment and the implications for the Council receiving grants in the future.	4	3	12		The Parish Council does not regularly receive any grant payments. One-off grants applied for will have attached terms and conditions which will have to be reported on and will be checked by the relevant body (for example Breckland Council)	Clerk and Councillors	By 31/03/22	4	2	8		Open
15	Best value accountability													
15.1	Risk of overspending on services and/or not receiving value for money.	Misuse of financial resources or money being wasted.	4	2	8		Current procedure is to obtain at least three quotes (in writing) for any substantial work to be carried out or for any material goods to be purchased. The Council currently spends very small amounts on services and so it is unlikely that the Council would be in a position where it would need to ask for formal competitive tenders. When it is to enter into a contract less than £5,000 in value, the Clerk shall obtain 3 quotations (priced descriptions of the proposed supply); where the value is below £1,000 and above £100 the Clerk shall strive to obtain 3 estimates. The Council shall not be obliged to accept the lowest or any tender, quote or estimate. At each Council meeting Councillors are required to state whether they have an interest in any items on the agenda and if so may not have any input in the final decision made, nor influence other Councillors. The Clerk has a list of each Councillor's Financial and Other Interests and therefore will be aware of any conflicts of interest. The Council aims to use the services of local reputable organisations wherever possible and to obtain best value for the parish.	Clerk and Councillors	By 31/03/22	4	2	8		Open

16	Legal powers													
16.1	Risk of illegal payments or fraudulent activity affecting the Council's bank account	Possible financial loss	4	2	8		All Council payments are included on the agenda, discussed and minuted at Full Parish Council Meetings, including where appropriate, a reference to the Power used. Cheques are signed at Council meetings only and apart from in exceptional cases will have been approved in the budget. All payments are also documented in the minutes, not just those of £500 or over, to ensure full transparency regarding the Council's financial transactions.	Clerk and Councillors	By 31/03/22	4	2	8		Open
17	Minutes, agendas, notices, statutory documents													
17.1	Risk of minutes being inaccurate, or failing to properly record decisions taken by the Council.	An inadequate record of the Council's business	4	2	8		Minutes and agendas are produced in the prescribed format by the Clerk. The Clerk refers to the previous minutes before preparing the agenda as a check that all items have been covered. The Clerk also liaises with the Chair before the agenda is published to ensure the Chair is satisfied that the agenda is both complete and correct. Agendas are distributed to Councillors seven days before the meeting and posted on noticeboards and the website. Minutes are approved and signed at the next Council. Approved minutes are included on the Parish Council website.	Clerk	By 31/03/22	4	1	4		Open
18	Insurance													
18.1	Risk that insurance cover is inadequate	Possibility that the Council is exposed to claims for damages.	5	3	15		An annual review of insurance cover is undertaken in the two months before the insurance is due. Employers liability insurance is a necessity and must be covered. Asset cover is reviewed annually, referring to the asset register and any additions/improvements made in the year. Whilst best value for money is sought adequate insurance cover is the overriding factor and only known, reputable companies with experience of insuring Parish Councils are used. The Clerk uses insurance providers which are approved by the Norfolk Association of Local Clerks	Clerk	By 30/04/22	5	2	10		Open

19	Council records													
19.1	Risk that Council records are lost or damaged as a result of fire, theft or poor management	Loss of corporate memory and/or loss of the Council's archive. Many of the Council's records have already been lost as a result of poor records management in the past.	5	4	20		The Parish Council records are stored at the home of the Clerk, currently 18 Kings Road, Coltishall, Norwich. Records include correspondence, minutes, personnel records, and insurance documents. Recent materials are stored in filing cabinets. All electronic files are stored on Microsoft One Drive.	Clerk and Councillors	By 30/06/22	5	3	15		Open
20	Complaints													
20.1	Risk that parishioners and others complain about the Council	Impact on the Council's reputation and integrity	3	2	6		The Parish Council follows the code of practice outlined in the fifth edition of SLCC Clerk's Manual (2013) – sections C74 - C84.	Clerk and Councillors	By 31/03/22	3	2	6		Open
21	Freedom of information													
21.1	Risk that there is a breach of the Freedom of Information Act 2000 or General Data Protection Regulations 2018	Damage to the Council's reputation, as well as time taken to deal with the issues, and the consequent impact on the Council's priorities	4	3	12		The Council follows the guidelines set out by the General Data Protection Regulations 2018 and Freedom of Information Act 2000. There have been no requests for information to date but the Clerk is aware of the correct procedures to follow and the Council charges a small fee for the copying of documents	Clerk and Councillors	By 31/03/22	4	2	8		Open
22	Tree safety													
22.1	Risk of falling branches causing injury or death to persons or property	Reputational damage, likely insurance claim, possible court case	5	4	20		The Council commissions on a regular basis tree health surveys of all Council owned trees and any remedial work recommended is undertaken as soon as practicable. The Council also has public liability insurance in place which is reviewed annually.	Clerk and Councillors	By 30/09/22	5	3	15		Open
23	Venue for Council meetings													
23.1	Risk that the Council holds its meetings in unsuitable or inappropriate premises or ones which can't accommodate members of the public	Parishioners and other members of the public are unable to attend meetings, contribute to the open forum, or observe proceedings.	4	1	4		The Parish Council meetings are held in Little Ellingham Village Hall. The premises and facilities are considered adequate for Parish Council meetings. Procedures are in place to ensure fire doors are unlocked prior to the meeting and the Village Hall has to comply with Fire and Health and Safety Regulations. Access to the hall is good and the hall is well maintained.	Clerk	By 31/03/22	1	1	1		Open

24	Members interests													
24.1	Risk that conflicts of interest aren't declared	Decisions of the Council might have to be overturned or reviewed, if non-disclosure is considered to have implications for a particular course of action	4	3	12		The declaring of interests by members at the meeting is included on every agenda and is recorded on a separate form for that purpose and also minuted. It is usual practice for any Councillor with an interest to be required to leave the Meeting whilst that item is discussed. Councillors have to complete a Declaration of Interests form and inform the Clerk of any changes in circumstances.	Councillors	By 31/03/22	4	3	12		Open