

**INCE PARISH COUNCIL
Risk Assessment 2025**

Subject	Risk(s) identified	H/M/L	Management/control of Risk	Review/Assess/Revise
FINANCIAL AND MANAGEMENT				
Precept	Adequacy of precept in order for the Council to carry out its Statutory duties	L	The Council agrees the budget based on the previous year's income and expenditure and any known additions and sets the precept in January of each year. Budget update information is received quarterly. The RFO / Clerk informs the Council when monies are received.	Existing procedure adequate.
Financial Records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations which set out the requirements. These are reviewed on a regular basis. The RFO keeps all financial records on Excel spreadsheets which are backed up on an external drive.	Existing procedure adequate Financial Regulations reviewed annually
Bank and banking	Inadequate checks Bank's mistakes	L L	The Council has Financial Regulations which set out banking requirements The RFO checks income and expenditure against bank statements regularly and prepares a monthly reconciliation The Council has electronic banking with a mandate requiring two signatories to authorise all payments	Existing procedure adequate Existing procedure adequate

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Reporting and auditing	Information communication	L	Income and expenditure is reported to the Council at every meeting and is recorded in the Minutes.	Existing procedures adequate.
Grants	Receipt of grant	L	Grants are usually received by cheque or by BACS transfer directly into the Council's bank account and are reported to the next meeting of the Council.	Existing procedure adequate
Grants and support payable	Power to pay Authorisation of Council to pay	L	All such expenditure is approved by the Council and is minuted accordingly. Payments are actioned online by the RFO and a second signatory authorises the payments	Existing procedure adequate.
Best value accountability	Work awarded Incorrectly. Overspend on services.	L M	The Parish Council will, if possible, seek more than one quotation for any substantial work to be undertaken. For any major work competitive tenders would be sought. If problems are encountered with a contract the RFO would investigate the situation and report to the Council.	Existing procedure adequate. Procedure included in Financial regulations.
Salaries and associated costs	Salary paid incorrectly. Unpaid Tax to Inland Revenue.	L L	The RFO calculates salary/wages and tax based on one-twelfth of the annual amount and salary is paid monthly and included in the minutes. Income tax required is paid annually to HMRC	Existing procedure adequate

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Employees	<p>Fraud by staff</p> <p>Health and safety</p>	<p>L</p> <p>L</p>	<p>Fidelity Guarantee insurance in place.</p> <p>Assessment of RFO/Clerk's home working conditions undertaken bi-annually</p>	<p>Existing procedures adequate.</p> <p>Existing procedures adequate</p>
VAT	Reclaiming / charging	L	<p>The RFO records the amount of VAT paid on items purchased and reclaims VAT at the end of each financial year.</p> <p>The Council does not provide any services on which VAT is charged.</p>	Existing procedures adequate
Annual Return	Submit within time limits	L	Employers Annual Return is completed at the end of each financial year and is subjected to internal audit before being submitted to the external auditor.	Existing procedures adequate.
Legal Powers	Illegal activity or payments	L	The Council's activities are monitored by the Council. All financial activity is checked and bank statements are signed off	Existing procedures adequate

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Minutes / agendas / Notices Statutory Documents	Accuracy and legality Business conduct	L L	The agenda is produced by the Clerk and sent to Councillors three clear working days before the meeting. Minutes are approved and signed at the next Council meeting. The agenda is displayed on the Notice Board and the Council's website according to legal requirements and the Transparency Code. Business conducted at Council meetings is managed by the Chairman in accordance with the Code of Conduct that has been signed by all Councillors	Existing procedures adequate. Existing procedures adequate
Members interests	Conflict of interests Register of members interests	L M	Declarations of interest are made by members at Council meetings. The Notification of members' interest forms are sent to Cheshire West and Chester Council and are displayed on the website. It is the responsibility of individual Members to ensure the forms are kept up to date.	Existing procedures adequate. Existing procedures adequate
Insurance	Adequacy / Cost / Compliance Fidelity Guarantee	L M	An annual review is undertaken of all insurance arrangements including Employer and Employee liabilities. Checks ongoing.	Existing procedure adequate. Insurance reviewed annually.

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Freedom of Information	Policy Provision	L M	The Council has adopted the Model Publication scheme. The Council has agreed a procedure for dealing with FOI requests. The Parish Council is aware that if a substantial request came in it could create a number of additional hours work. The Parish Council can request a fee to supplement the extra hours	Monitor any requests made under FOI
PHYSICAL EQUIPMENT OR AREAS				
Assets	Loss or damage Risk/damage to third party(ies) property	L L	An annual review of assets is undertaken for insurance purposes. The Council does not own any buildings.	Existing procedures adequate
Maintenance	Poor performance of assets or amenities	L	All Parish Council assets are regularly reviewed and maintained. All repairs are authorised in accordance with Standing Orders and Financial Regulations. Assets are insured.	Existing procedures adequate
Meeting locations	Adequacy Health & Safety	L M	The Parish Council meeting is held in a venue considered to have appropriate facilities for the Clerk, members and the general public.	Existing procedures adequate

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Council records – paper	Loss through: Theft Fire Damage	L M L	The Parish Council records are stored at the home of the Clerk or the Cheshire Record Office. At the Clerk's home documents are stored in filing cabinets or in airtight boxes which are kept inside the house. Important documents are backed up onto external drives.	Damage (apart from fire) is unlikely and so provision is adequate.
Council records – electronic	Loss through: Theft or fire damage Corruption of computer	L M	The Parish Council's electronic records are stored on the Clerk's computer and are backed up at regular intervals on an external drive	Existing procedures considered adequate
Risk assessment agreed by Ince Parish Council - May 2025				