



# CHADDLEWORTH PARISH COUNCIL

## Risk Assessment

|                |                           |            |                     |
|----------------|---------------------------|------------|---------------------|
| Version number | 2.0 (26-27)               |            |                     |
| Adopted by     | Full Council              |            |                     |
| Date adopted   | 12 <sup>th</sup> May 2026 | Review due | Each annual meeting |

This document has been produced to enable Chaddleworth Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable 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.

| FINANCIAL AND MANAGEMENT |  |                                 |  |   |                              |
|--------------------------|--|---------------------------------|--|---|------------------------------|
| Subject                  | Area of Risk                                 | Likelihood (1-3) x Impact (1-3) | Management / Control of Risk   | Action Required   | Review Date                  |
| 1. Insurance             | a. General adequacy                          | (1 x 1) = 1                     | The insurance arrangements are reviewed fully on a three-year basis with interim annual checking. Review of risk and adequacy of cover (loss / damage, public liability, consequential loss and fidelity guarantee) should be conducted annually. Full review of renewal costs currently annual. | Check limits annually and review full policy every three years. | Renewal 1 <sup>st</sup> June |
|                          | b. Cost                                      | (1 x 1) = 1                     |  |   |                              |
|                          | c. Compliance                                | (1 x 1) = 1                     |  |   |                              |
|                          | d. Public and Products Liability (statutory) | (2 x 1) = 2                     | Insurance at £10,000,000   |   |                              |
|                          | e. Employers Liability (statutory)           | (1 x 1) = 1                     | Insurance at £10,000,000   |   |                              |
|                          | f. Fidelity Guarantee                        | (1 x 2) = 2                     | Insurance at £50,000   |   |                              |
|                          | g. Libel and Slander                         | (1 x 2) = 2                     | Insurance at £250,000  |   |                              |
|                          | h. Officials Indemnity                       | (1 x 1) = 1                     | Insurance at £500,000  |   |                              |

|  |                      |             |   |  |  |
|--|----------------------|-------------|---|--|--|
|  | i. Personal Accident | (1 x 2) = 2 | Insurance at £100,000   |  |  |
|  | j. Legal Expenses    | (1 x 2) = 2 | Insurance at £250,000   |  |  |
|  | k. Property          | (2 x 2) = 4 | Buildings: not insured<br>Contents: £9,000<br>Street Furniture: £24,000<br>Walls, Gates and Fences: £9,000<br>Playground Equipment: £48,000<br>War Memorial: £24,000<br>Mowers and Machinery: £6,000<br>Sports Equipment: £6,000  |  |  |
|  | l. Money             | (1 x 1) = 1 | Crossed cheques and other non-negotiable Money<br>£250,000<br>In Transit or in the Insured's premises during business<br>hours, or in a bank night safe £2,500<br>In a locked safe at the Insured's premises out of<br>business hours £2,500<br>Out of a safe at the Insured's premises out of<br>business hours £350<br>In the private dwelling houses of any councillors or<br>clerks £350<br>Whilst at exhibitions and/or fetes £350 |  |  |
|  | m. Excess            | (1 x 1) = 1 | £125 to be set aside as a Reserve in case of claim.   |  |  |

|   |   |             |   |   |                    |
|---|---|-------------|---|---|--------------------|
| <b>2. Precept</b>                       | a. Adequacy of precept in order for the Council to carry out its statutory duties | (1 x 2) = 2 | <p>To determine the precept amount required, the Council regularly receives budget update information.</p> <p>At the precept meeting Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings. Taking into account the reserves, income and expenditure, the Council resolves to agree the precept amount to be requested from West Berkshire Council. The figure is submitted by the Clerk in writing.</p> <p>The Clerk informs the Council when the monies are received.</p> | <p>Review starting in December with budget process.</p> <p>Confirm precept requirement in January</p> | December / January |
| <b>3. Budget Provision and Reserves</b> | a. Insufficient available funds   | (1 x 2) = 2 | A full budget needs to be submitted prior to the Precept request. This should include funds placed in reserve for future projects, a contingency fund and three months' running costs.  | Review running costs – aim for nearer six months reserves than three.                                 | December / January |
| <b>4. Best Value Accountability</b>     | a. Work awarded incorrectly   | (1 x 3) = 3 | Normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work undertaken. For major work competitive tenders must be sought. If problems encountered with a contract, the Clerk would investigate the situation and report to the Council.   | Procedure in Financial Regulations  | Ongoing            |
|   | b. Overspend on services  | (1 x 2) = 2 |   | Procedure in Financial Regulations  | Ongoing            |
| <b>5. Contracts and contractors</b>     | a. Maintenance contactors   | (1 x 2) = 2 | Standing orders for award of contracts and capital expenditure. Initial contracts awarded for 12 months. Subject to satisfactory performance, subsequent contracts are for three years.   | Report on performance and review when appropriate   | Ongoing            |
| <b>6. Payroll and Salary</b>            | a. HMRC RTI Information – submit within time limits                               | (1 x 1) = 1 | The Clerk's salary payment should be entered on the HMRC PAYE Tools software and uploaded to HMRC.  | Existing procedure adequate   | Quarterly          |

|                            |  |             |   |   |                                |
|----------------------------|--|-------------|---|---|--------------------------------|
|                            | b. HMRC End of Year Submission / P60 – submit within time limits | (1 x 1) = 1 | The Clerk must complete the End of Year Submission online within the HMRC timeframe.  | Existing procedure adequate.                                  | April                          |
|                            | c. Salary paid incorrectly                                       | (1 x 1) = 1 | Salary agreed once NALC briefing has been published; paid by Standing Order.  | Existing procedure adequate                                   | Annually                       |
|                            | d. Unpaid tax to HMRC  | (1 x 2) = 2 | Payments to be monitored using the HMRC PAYE RTI Tools software.<br>Payment private responsibility of Clerk.  | Existing procedure adequate                                   | Each meeting                   |
| <b>7. Employees</b>        | a. Fraud by staff  | (1 x 2) = 2 | Requirements of Fidelity Guarantee Insurance adhered to with regards to fraud.  | Existing procedure adequate                                   | Appointment of new Clerk.      |
|                            | b. Health and safety   | (1 x 2) = 2 | All employees (currently the Clerk) to be provided adequate direction and safety equipment needed to undertake their role.  | Monitor health and safety requirements and insurance annually | Annually                       |
|                            | c. Clerk resignation / sickness                                  | (1 x 2) = 2 | Councillors may act in a temporary capacity at nil pay. Contingency required for advertising, sickness cover etc.   | Review contingency in budget annually                         | Ad-hoc                         |
| <b>8. Bank and Banking</b> | a. Inadequate checks   | (1 x 2) = 2 | The Council has Financial Regulations which set out banking requirements.   | Financial Regulations up to date                              | December (or sooner if needed) |
|                            | b. Bank mistakes   | (1 x 1) = 1 | Reconciliation is monthly to pick up on any mistakes.   | Existing procedure adequate                                   | Each meeting                   |
|                            | c. Payment mistakes  | (1 x 1) = 1 | Online payments should follow the agreed online payment procedure.<br><br>The Clerk to provide hard copies of all invoices together with a payment schedule for the meeting. Councillor authorisers to check all details prior to authorising payments.   | Existing procedure adequate                                   | Ongoing                        |
|                            | d. Signatories   | (1 x 1) = 1 | To ensure that payments can be made in a timely manner, Council to confirm bank signatories and electronic banking authorisers (cheque signatories do not necessarily have to be authorisers) are up to date. In addition to the Clerk, there should be at least one Councillor capable of authorising online payments. | Existing procedure adequate                                   | Ongoing                        |

|                                       |  |             |  |                              |                            |
|---------------------------------------|--|-------------|--|------------------------------|----------------------------|
|                                       | e. Credit references                           | (1 x 1) = 1 | The Bank performs credit references on signatories.  | Existing procedure adequate  | Ongoing                    |
|                                       | f. Debit Card Use                              | (1 x 1) = 1 | Debit Card use not currently adopted.  |                              | Annually                   |
|                                       | g. Non-performance / delivery of third parties | (1 x 1) = 1 | Avoid pre-payments wherever possible.  | Existing procedure adequate  | Ongoing                    |
| <b>9. Financial reporting</b>         | a. Information communication                   | (1 x 1) = 1 | Financial information is a regular agenda item (Finance Report) and discussed / reviewed and approved at each meeting.   | Existing procedure adequate  | Each meeting               |
|                                       | b. Annual accounts                             | (1 x 1) = 1 | Accounts to be closed at Council Year End 31 March and final Statement submitted to April / May Parish Council meeting for scrutiny and agreement. Clerk / RFO and Chairman to sign off.   | Existing procedure adequate  | Annually in May            |
| <b>10. Financial Records</b>          | a. Inadequate records                          | (1 x 1) = 1 | The Council has Financial Regulations which set out the requirements.  | Existing procedure adequate  | Ongoing                    |
|                                       | b. Financial irregularities                    | (1 x 1) = 1 | The Council should have a Councillor responsible for Internal Control who inspects the finance records regularly. Any irregularities should be identified on inspection.   | Existing procedure adequate  | Ongoing                    |
| <b>11. Grants</b>                     | a. Receipt of grant                            | (1 x 1) = 1 | All receipts of grants to be recorded at the following meeting.  | Review annually              | Ad hoc                     |
| <b>12. Charges – rents receivable</b> | a. Payment of rents                            | (1 x 1) = 1 | The Parish Council receives no rents.  | Existing procedure adequate. | Ongoing                    |
| <b>13. VAT</b>                        | a. Reclaiming                                  | (1 x 1) = 1 | The Council will make at least one reclaim using the 126 form annually after the close of the year end. Provided the reclaim is for more than one calendar month and is over £100 interim claims may be made. The order must have been placed by the Council, the invoice made out to the Council and the payment made from Council funds. | Existing procedure adequate  | At least annually in April |
|                                       | b. Charging                                    | (1 x 1) = 1 | The Council is not currently registered for VAT.   | Existing procedure adequate. | Ongoing                    |

|   |  |             |   |                             |  |
|---|--|-------------|---|-----------------------------|--|
| <b>14. Audit</b>  | a. Annual Return - complete and publish within time limits | (1 x 1) = 1 | <p>External Audit Annual Governance and Accountability Return (AGAR) to be completed and signed by the Internal Auditor and then completed and signed by the Chairman and Clerk / RFO at a full Council meeting and published on the website.</p> <p>If the PC payments and receipts fall below £25,000 the PC may agree that there is no need for a Limited Assurance Review and that Exemption is acceptable; the Certificate of Exemption must be completed and sent to the External Auditor by 30 June.</p> <p>All paperwork must still be completed and published whether or not it is sent to the External Auditor.</p> | Existing procedure adequate | Annually before 30 June  |
|   | b. Internal Audit  | (1 x 1) = 1 | Appoint an independent Internal Auditor.  | Existing procedure adequate | Annually in July   |
|   | c. Review of Effectiveness of Audit                        | (1 x 1) = 1 | The Council must review its requirements of the internal Audit including scope, independence, competence, relationships and planning following the completion of the Internal Audit.  | Existing procedure adequate | Annually following receipt of the Internal Audit no later than August. |
| <b>15. Legal Powers</b>                                       | a. Illegal activity or payments                            | (1 x 1) = 1 | All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings, including reference to the power used under the Finance section of Agenda and Finance Report.  | Existing procedure adequate | Ongoing  |
| <b>16. Minutes / agenda / Notices and Statutory Documents</b> | a. Accuracy and legality                                   | (1 x 1) = 1 | <p>Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements including publishing on the Agenda and Minutes section of the Parish Council website (<a href="http://www.ChaddleshworthParish.gov.uk">www.ChaddleshworthParish.gov.uk</a>).</p> <p>Draft Minutes are published within one month of the meeting, circulated in advance of the next meeting, and approved and signed by the Chair of the meeting at the full Council meeting.</p>  | Existing procedure adequate | Ongoing  |

|   |                            |             |  |  |                 |
|---|----------------------------|-------------|--|--|-----------------|
|   | b. Standing Orders         | (1 x 1) = 1 | Updated in March 2026.   | Review annually if no legislation changes  | Annually in May |
|   | c. Financial Regulations   | (1 x 1) = 1 | Updated in in January 2026.  | Review annually if no legislation changes  | Annually in May |
|   | d. Business conduct        | (1 x 1) = 1 | Agenda displayed according to legal requirements.<br><br>Business conducted at Council meetings should be managed by the Chairman.   | Existing procedure adequate  | Ongoing         |
| <b>17. Council Records</b>  | a. Paper                   | (1 x 2) = 2 | Loss through, fire, theft, damage. The Parish Council records are stored at the home of the Clerk. Records include historical correspondences, minutes, insurance, bank records. | Damage (apart from fire or flood) and theft is unlikely and so provision is adequate. Further archiving of papers in Parish Hall/District Council as necessary.<br><br>Ensure that minute books are archived in a timely manner. | Ongoing         |
|   | b. Electronic              | (1 x 2) = 2 | The Parish Council electronic records are stored on the Council's Clerk's @outlook.com drive.  | Existing procedure adequate  | Ongoing         |
| <b>18. Data Protection</b>  | a. Policy provision        | (1 x 1) = 1 | The Parish Council is registered with the Information Commissioner.  | Existing procedure adequate  | December 2024   |
|   | b. Data Protection Officer |             | Legislation does not require a data protection officer.  | Review if necessary  |                 |
|   | c. GDPR                    | (1 x 1) = 1 | Policies for Data Protection, Document Retention, Freedom of Information, Disclosure Log and Privacy Notice have been adopted and published.                                     | Review annually or sooner should legislation dictate   | Ongoing         |
| <b>19. Freedom of Information and Environmental Information Regulations</b> | a. Policy                  | (1 x 1) = 1 | The Council has a model publication scheme in place. To date there have been no requests under FOI or EIR.   | Existing procedure adequate  | Ongoing         |
|   | b. Provision               | (1 x 2) = 2 | The Parish Council is aware that if a substantial request came in it could create additional hours' work.  |  |                 |

|   |   |             |  |   |                                   |
|---|---|-------------|--|---|-----------------------------------|
| <b>20. Councillors</b>                            | a. Losing a Councillor  | (1 x 1) = 1 | When a vacancy arises there is a legal process to follow which leads to either a by-election or a co-option process. The more usual is a co-option which starts with an advert, acceptance of applications, consideration of applicants and co-option vote at a Council meeting. The Council tries to draw members from around the Parish to make sure each area is represented. | Existing Vacancy Procedure adequate               | Ongoing                           |
|   | b. Losing more than three Councillors to make the Council inquorate | (1 x 3) = 3 | If there are more than three vacancies at any one time, the Council becomes inquorate and the District Council will take over the running of the Council (at the Parish's expense).  | Procedures of West Berkshire Council are adequate | Not applicable                    |
| <b>21. Election Costs</b>                         | a. Risk of an election cost   | (1 x 2) = 2 | Risk is higher in an election year. The cost of a by-election is estimated to be approximately £2,500. A need to build up reserve from £1,600 to ensure costs of the next election are covered.  | Existing procedure is adequate.                   | Annually in conjunction with WBC. |
| <b>22. Members' Interests and Code of Conduct</b> | a. Conflict of interests  | (1 x 1) = 1 | Declarations of interest by members at Council meetings. Legally Councillors need only declare 'pecuniary interests', but many choose to declare other interests and withdraw from discussion if necessary. All interests are recorded.  | Existing procedure adequate                       | Ongoing                           |
|   | b. Code of Conduct  | (1 x 1) = 1 | Code is issued to each Councillor on election to Office.   | Existing procedure adequate.                      | Ongoing                           |
|   | c. Register of members' interests                                   | (1 x 1) = 1 | Councillors must complete a form on election which must be sent to WBC for publication on their website. Councillors are responsible for ensuring that their own register of members interests is kept up to date.   | Councillors                                       | Review Annually                   |
| <b>23. Council Meetings</b>                       | a. Recording of meetings  | (1 x 1) = 1 | Chaddleworth Parish Council Meetings are not recorded.   | Existing procedure adequate                       | Ongoing                           |
|   | b. Planning / Development   | (1 x 1) = 1 | Ensure consultation deadlines are met or, where possible, extensions are requested.  | Clerk   | Ongoing                           |

| <b>PHYSICAL EQUIPMENT OR AREAS - Assets</b> |  |   |  |  |                    |
|---|--|---|--|--|--------------------|
| <b>Subject</b>                              | <b>Location</b>  | <b>Likelihood (1-3) x Impact (1-3)</b>  | <b>Management / Control of Risk</b>  | <b>Action Required</b>                       | <b>Review Date</b> |
| <b>1. Play Area, Sports Field, Car Park</b> | Adjacent to Chaddleworth Village Hall                            | (2 x 1) = 2   | Ensure monthly safety checks are completed.<br>Check insurance policy each year.<br>List reported Accidents.<br>Ensure budget each year for maintenance and equipment replacement. | Nominated Councillor                         | Monthly            |
| <b>2. Bus Shelter</b>                       | Corner of School Hill & Main Street                              | (2 x 1) = 2   | Physical condition monitored.  | Councillors undertake reviews of all assets. | Ongoing            |
| <b>3. War Memorial</b>                      | Main Street  | (2 x 1) = 2   | Any reports of damage to be included on next agenda.   |  |                    |
|   |  | Ensure records of reported injuries are maintained and reported at meetings<br>action taken as necessary if equipment faulty.<br>Ensure enough maintenance money is budgeted each year. |  |  |                    |
| <b>4. Benches</b>                           | Memorial bench by Chaddleworth Village Hall                      | (2 x 1) = 2   |  |  |                    |
| <b>5. Waste bin</b>                         | By Bus Shelter   | (1 x 1) = 1   |  |  |                    |
| <b>6. Dog waste bins</b>                    | At each end of path across field from Chaddleworth Village Hall. | (1 x 1) = 1   |  |  |                    |

|   |   |             |   |  |         |
|---|---|-------------|---|--|---------|
| <b>7. Grit bins</b>                       | School Hill, Nodmore, Main Street, x  | (1 x 1) = 1 | Ensure filled with salt in the autumn and top up if necessary.  |  |         |
| <b>8. Noticeboards</b>                    | Opposite The Ibex Inn   | (1 x 1) = 1 | Regular monitoring when Clerk posts notices.<br>Any reports of damage to be included on next agenda.              |  |         |
| <b>9. Defibrillators</b>                  | #1 Opposite The Ibex Inn (including Phone Box)<br>#2 At Chaddleworth Village Hall               | (1 x 1) = 1 | Monthly inspection. Registered on The Circuit. Replacement of battery and pads every at expiry – budget required. | Clerk  | Monthly |
| <b>10. Speed Awareness Gates</b>          | Botmoor Way, Mount Lane, Main Street, School Hill, Sheephouse Way                               | (1 x 1) = 1 | Strimming, cleaning and painting may be necessary. Budget may be required.  | Councillors                                  | Ongoing |
| <b>11. Land</b>                           | War Memorial, Bus Shelter   | (1 x 1) = 1 | Physical condition monitored.<br>Any reports of damage to be included on next agenda.                             | Councillors undertake reviews of all assets. | Ongoing |
| <b>12. Maintenance of land and assets</b> | Village-wide grass cutting, verge cutting, tree pruning, shrubbery maintenance, footpath access | (1 x 1) = 1 | Council has added budget in and since 2024/25 to provision maintenance in addition to WBC responsibility.         |  |         |

## Risk Prioritisation

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide (*Taken from the JPAG 2024 from Section 5.97*).

Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen (Likelihood x Impact = Risk Priority).

|            |               |            |          |         |
|------------|---------------|------------|----------|---------|
| How Likely | Highly likely | 3 (3x1)    | 6 (3x2)  | 9 (3x3) |
|            | Possible      | 2 (2x1)    | 4 (2x2)  | 6 (2x3) |
|            | Unlikely      | 1 (1x1)    | 2 (1x2)  | 3 (1x3) |
|            |               | Negligible | Moderate | Severe  |
|            | Impact        |            |          |         |

### Addressing risks:

Risk is unavoidable, and every organisation needs to take action to manage risk in a way which it can justify to a level which is tolerable. The response to risk, which is initiated within the organisation, is called 'internal control' and may involve one or more of the following standard responses:

- Tolerate the risk - for risks where the downside is containable with appropriate contingency plans; for some where the possible controls cannot be justified (e.g. because they would be disproportionate); and for unavoidable risks, e.g. terrorism.
- Treat the risk - a common response which can mean imposing controls so that the organisation can continue to operate; or setting up prevention techniques.
- Transfer the risk – buying in a service from a specialist external body or taking out insurance. Some risks cannot be transferred, especially reputational risk.
- Terminate the activity giving rise to the risk - it may be best to stop (or not to start) activities which involve intolerable risks or those where no response can bring the risk to a tolerable level.

Areas where there may be scope to use insurance to help manage risk include the following:

- The protection of physical assets owned by the authority – buildings, furniture, equipment, etc. (loss or damage).
- The risk of damage to third party property or individuals as a consequence of the authority providing services or amenities to the public (public liability).
- The risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss).
- Loss of cash through theft or dishonesty (fidelity guarantee).
- Legal liability as a consequence of asset ownership (public liability).

The limited nature of internal resources in most authorities means that those wishing to provide services often buy them in from specialist external bodies. Areas where there may be scope to work with others to help manage risk include the following:

- Security for vulnerable buildings, amenities or equipment.
- Maintenance for vulnerable buildings, amenities or equipment.
- The provision of services being carried out under agency/partnership agreements with principal authorities.
- Banking arrangements, including borrowing or lending.
- Ad hoc provision of amenities/ facilities for events to local community groups.
- Markets management.
- Vehicle or equipment lease or hire.
- Trading units (leisure centres, playing fields, burial grounds, etc.).
- Professional services (planning, architects, accountancy, design, etc.).