Risk Assessment 2026/27

Risk	Level of Risk	Action	Comments/Notes
Banking	M	The members of the Finance & Premises committee are cheque signatories and online banking authorisers. 2 required to sign cheques. Clerk is not a cheque signatory. For online banking each payment must usually be authorised at a Parish Council meeting. Payments are set up by the Clerk and authorised by a Parish Councillor. Exceptional or emergency payments (not in accordance with Fin Reg 6.7.) made outside of a meeting are authorised by 2 councillors in accordance with the Council's financial regulations and noted at the next meeting. Telephone banking can only be used to transfer money between Parish Council bank accounts.	Cheques/BACS payments usually signed at Parish Council meetings for approved expenditure. All payment vouchers must be authorised by 2 councillors For online payments there is an audit trail of of payments and authorisations. These are kept for audit purposes.
Payment Card	H	A Parish Council credit card has been authorised for use by the Clerk. To enable the Clerk to comply with financial regulation 4.5 - a transaction limit of £2000 is in place, there is a monthly transaction limit on the card of £2000. Each month the outstanding balance will be paid by direct debit and all expenditure reported in the usual manner each month to the Parish Council meeting.	The card will ensure that the Council no longer breaches financial regulation 6.20 as the Clerk had to use a personal credit/debit card to make purchases on behalf of the Council. The limit was increased to £2000 due to the cost of the 14 licences required for council email accounts, plus the cost of the Parish Council website fees being taken in March.
Loss of Cash through theft or dishonesty	L	No petty cash is held	
Financial controls and records	M	Monthly bank reconciliations reported to Council. All receipt and payment vouchers are reconciled to accounts sheet. All payment vouchers and cheque stubs are reconciled, usually at a Council meeting by 2 Councillors following full Council approval of payments. Exception/emergency payments are authorised by 2 Councillors and noted at the next meeting.	Chair initials bank statements at each meeting, occasionally bank statements are checked and authorised at Finance & Premises committee meetings.
Consequential Loss	M	All electronic documents are saved to One Drive via the Parish Council's Microsoft office 365 account. Important Documents are stored in County Archive. All other documents are kept in accordance with the Parish Council's Document & Data Retention Policy.	
HMRC	L	Compliance with HMRC regulations concerning VAT and PAYE	Payroll is outsourced to SALC to ensure

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			separation between staff and salary calculations. All salary & wages increases are approved by full Council
GDPR	L	All Councillors are provided with a Parish Council email account. All personal information is removed from correspondence from members of the public before circulation via email or publishing by the Council.	GDPR policies are reviewed annually to ensure they remain up to date and in line with legislation.
Budgeting/precept	M	Budget for the following financial year is prepared during autumn months. Finance & Premises Committee members review and agree a draft budget for submission to full council for approval. Precept is set from Budget and agreed at full Council meeting. Expenditure against budget is reported quarterly and reviewed by Finance & Premises Committee and noted at full council meetings. A revised budget is prepared after financial year end at 31st March.	Clerk produces a budget plan and reviews this closely with Finance & Premises Committee before submission to Council for approval. The budget is then reviewed by Finance & Premises Committee at the year end and updated if necessary for approval by full Council.
Compliance with borrowing restrictions	L	No further borrowing likely in foreseeable future.	
Notice boards	L – risk of damage	No formal inspection procedures are in place but any reports of damage or faults are reported to the Parish Council and dealt with in accordance with Parish Council procedures.	
Play areas x 2/fitness track/permissive path/cemetery	M – risk of injury/damage	The Council ensures that regular monitoring is carried out and any areas of concern are recorded. All repairs and relevant expenditure for any repair is actioned/authorised in accordance with Parish Council procedures. Annual ROSPA inspections of both play parks are carried out and reports circulated to Parish Councillors with recommendations noted and actioned in accordance with Parish Council procedures.	Councillors report any issues and any action required is noted in the minutes of full Council meeting. Urgent action is undertaken as soon as report is received and then reported to the next Council meeting.
Parish Council Assets	M- loss of/ damage to asset	Asset register is reviewed on an annual basis for insurance purposes.	
Insurance	H – insufficient cover	Annual review of insurance quotation to ensure that there is sufficient cover for: public liability, employer's liability and fidelity cover. Cover for Parish Council assets should agree with insurance value on asset register.	Internal auditor reviews insurance cover as part of the internal audit.
Meeting locations	M – H&S L – Adequacy	The Parish Council meetings are held in a venue considered to have appropriate facilities for members, the Clerk and the general public.	Working parties do occasionally meet online but full Council and Committee meetings must be in person.

Risk Assessment 2026/27

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Use of playing fields	M	Permission must be sought in writing from the Parish Council for use of the playing field for any activity where members of the public may be present, ie music festivals, fetes, sporting activities. All requirements for use the playing fields is detailed in the Playing Field Policy. Regular users of the playing field must ensure they have the requisite Public Liability Insurance. Regular users include: Stradbroke Cricket Club, Senior / Junior Football Clubs and the Leisure Centre.	Clerk will keep a record that event organisers have relevant documentation and insurance in place as per the Playing Field Policy. Clerk to request evidence of Public Liability Insurance on an annual basis from regular users.
Cyber Security	H	All Parish Council electronic files are saved to One Drive via the Parish Council's Microsoft office 365 account. The Clerk/RFO and all Councillors are supplied with a Parish Council email account and MFA is available to ensure security. For online banking – no passwords are auto saved and MFA is in operation when logging on to the accounts or setting up new payees.	To prevent any breaches of GDPR, all Councillor email accounts are suspended upon receipt of a Councillor resignation.
Health Centre	M	General risk assessment is undertaken by the medical practice. Annual fire risk assessment and Legionella test is undertaken by the Parish Council.	All risk information is shared between the Parish Council and the medical practice.
Staffing	H	Separate risk assessments are undertaken for the Parish Council staff.	These are reviewed and monitored by the Personnel Committee on an annual basis.

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Signed: _____ **Signed: _____**

Chair of Stradbroke Parish Council **Date: 9th November 2026** **Responsible Financial Officer**