

RISK

Definition of Risk Management

Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

This document enables the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focuses approach to managing risk, which:

- Identifies the subject
- Identifies what the risk may be
- Identifies the level of risk
- Evaluates the management and control of the risk and records findings
- Reviews, assesses and revises procedures if required.

MANAGEMENT

Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Business Continuity	Council not being able to continue its business due to an unexpected or tragic circumstance	L	Electronic files are stored online and recent physical records are kept at the clerk's home. The clerk makes a monthly back up of all files. The council procures secure cloud storage of electronic information on Zoho Workdrive, provided by Parish Online together with secure gov.uk mailbox for the clerk and councillors. The Council laptop is synced to Workdrive for monthly backup. The Council has membership of OALC, Clerk has membership of SLCC for additional advice. In the event of the clerk being indisposed, the Chair to contact the Oxfordshire Association of Local Councils for advice.	Review when necessary Ensure procedures are undertaken (Clerk's manual and IT Policy for all Council members. Action: Council to complete a formal Business Continuity Plan.
Meeting location	Lack of appropriate Health and Safety provisions leads to injury to any attendee Unable to secure booking of location for Council meeting	L	Public Meetings are held in Appleford Village Hall. All the premises and facilities are considered to be adequate from a health and safety and comfort aspect for the Clerk, Councillors	Existing procedure adequate. Note: Village Hall Management Committee is responsible for ongoing Health and Safety maintenance of

	that must be held in person.		and any member of the Public who attends.	the hall, e.g. COSH regulations, fire safety.
Council Records	Loss through theft, fire, damage	L	Records of the Council are deposited to the County Records Office as the Local Place of Deposit after annual appraisal by Clerk at financial year end. Other physical records and documents are held in a metal cabinet at the Village Hall in a locked room. Annual appraisal is conducted by clerk.	Damage or theft is unlikely and so provision adequate.
Council Records at Clerk's home	Loss through damage, fire, corruption of computer	H	The Parish Council's electronic records are stored on the clerk's computer and synched to secure cloud storage Workdrive. Secure online software and storage are provided for the clerk to manage files online and not on laptop hard drive.	Action: Council to purchase a fireproof box for council information held at the Clerk's home.
FINANCE				
Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Precept	Adequacy of precept	M	Sound budgeting to underlie annual precept. The precept is an agenda item at the December meeting. Reserves Policy informs management of reserves over the financial year.	Quarterly budget updates are needed to ensure budgeting is adequate.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken of all insurance arrangements in place. Employers Liability, Public Liability and Fidelity Guarantee are a statutory requirement	Existing procedure adequate Review provision and compliance annually
Banking	Inadequate controls may allow fraudulent transactions or council is unable to make payments as required.	L	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts	Existing procedures adequate Review Financial Regulations at least annually (at Annual General Meeting)
Cash management or ad-hoc payments on payment card	Loss through theft or dishonesty	L	The Council has no petty cash or float. Council has approved the use of a Unity Account payment card, for use only by Clerk to a set limit of £250 each month, for ad-hoc purchases from the Council's current account. Any transactions made by the clerk outside of a	Existing procedures adequate. Internal financial controls monitor bank transactions against authorised payments. Payments are included on next meeting agenda

			meeting are fully receipted and then reimbursed monthly by online payment on receipt of an invoice.	together with bank statements for review.
Financial controls and records	Inadequate checks	M	Two signatories on cheques and two authorisations are required on all electronic payment instructions. Annual Internal and external audit exercises are completed. Any financial obligation must be resolved and clearly minuted before any commitment. All payments must be reconciled and clearly minuted. Any s137 payments must be recorded in the minutes at time of approval	Regular reconciliations are required. Cllrs should also sign invoices in conjunction with cheque signing or online authorisation of payments.
Information Rights: Data Protection Act and Freedom of Information Act	Council fails to meet statutory requirements of the Acts, incurring possible ICO action including possible fine. Council fails to recognise and manage a request under the Act.	L M	Provision of Policy and Procedures implementing the requirements of the Data Protection Act and GDPR, and Freedom of Information Act. The Council has a model publication scheme for Local Councils in place. The Clerk is able to respond to requests for information under the appropriate legislation. Council business is effected with privacy by design. A Data Protection Impact Assessment must be completed for new initiatives in accordance with ICO guidance. The Council is registered with the ICO and pays annual fee by direct debit.	Monitor and report any requests made under Freedom of Information Act. Note: The clerk needs specialist knowledge of the Data Protection Act and Freedom of Information Act. Councillors refer to the Clerk for guidance. Action: Councillors to receive guidance on the Council's and their own personal obligations
Clerk	Loss of clerk Fraud by clerk Inadequate or inappropriate actions undertaken to	M L L	A contingency fund should be established to enable training in the event of the clerk resigning. The requirements of Fidelity Guarantee insurance must be adhered to Clerk should be provided with relevant training, reference books, access to assistance and legal advice.	Existing procedures adequate – training budget allowed for in Precept Calculations Membership of SLCC maintained

	conduct council business Salary paid incorrectly	L	Checked as part of Internal Audit	Monitor working conditions
Village Hall Charity (CIO)	Council fails to fulfil duties as sole Trustee.	M	Appleford Village Hall CIO established Sep 25 with Council as sole Trustee. As Trustee, governance of the Charity is the responsibility of the council (not any individual councillor). As Trustee, Council appoints a Village Hall Management Committee which is responsible for activity management in relation to the Hall. Terms of Reference govern the role and responsibilities. CIO banking arrangements must be kept separate from the Council's. The Council makes the Village Hall available to the CIO under a Lease agreement.	Council to fulfil obligations as Trustee of CIO. Meetings of the CIO are separate from the council. The Village Hall Management Committee is responsible for ongoing management.
Election Costs	Risk of election cost	M	Risk is highest in an election year. There are no measures which can be adopted to minimise risk of having a contested election. A contingency fund/budgeting item should be maintained to meet the costs.	Include in financial statement when setting budget and consider when setting precept
VAT	Re-claiming/charging	L	The Council has financial regulations which set out the requirements	Existing procedures adequate. VAT is reclaimed on a quarterly basis.
Annual return	Not submitted within time limits	L	Annual return is completed and signed by the Council, submitted to the Internal Auditor for completion and signing, then checked and sent on to the External Auditor within time limit	Existing procedures adequate Submission will optionally be Digital for 26/27 year, and then fully digital for 27-28 year.

ASSETS

Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Street furniture and playground equipment	Damage to play equipment and benches etc.	L	An asset register is kept up to date and insurance is held at the appropriate level for all items. Regular checks are made on all equipment.	Existing procedures adequate

LIABILITY

Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council (not ultra vires) and to be resolved and clearly minuted. Clerk to be trained to sufficient level of knowledge to advise the Council. Additional guidance is sought from OALC/SLCC when necessary.	Existing procedures adequate
Minutes/ Agendas/ Statutory documents	Accuracy and legality Non-compliance with statutory requirements	L L	Minutes and agendas are produced in the prescribed method and adhere to legal requirements Minutes are approved and signed at next meeting Minutes and agendas are displayed and published according to legal requirements Business conducted at Council meetings is managed by the Chair Records management and retention policy is in place and followed.	Existing procedures adequate Undertake adequate training Members to adhere to Code of Conduct
Public Liability	Risk to third party, property or individuals	M	Insurance is in place. Risk assessment of any individual event undertaken	Existing procedures adequate
Employer Liability	Non-compliance with employment law	L	Undertake adequate training and seek advice from Oxfordshire Association of Local Councils when appropriate. Staffing committee advised to meet for decisions regarding employment.	Existing procedures adequate

COUNCILLORS PROPRIETY

Subject	Risk(s) Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Members' Interests	Conflict of interest not reported or managed Register of Members Interests not kept up-to-date	L L	Councillors have a duty to declare any interest at the start of the meeting Register of Members Interests form to be reviewed at least on an annual basis	Existing procedures adequate Members to take responsibility to update their register

GENERAL MAINTENANCE

Grass cutting/ hedge cutting/ tree maintenance	Council land not maintained to satisfactory standard for use	M	Contract stipulates schedule of work Regular inspections Notices to public to inform Clerk of any issues	Annual review of contract against service provided
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Playground	Equipment inspected on weekly, quarterly and annual schedule.		Weekly inspections recommended Quarterly inspections undertaken by supplier Appropriate repairs are completed in timely manner.	Action: no mechanism for weekly inspections is in place – Review
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ITEM	FREQUENCY	COMMENTS/ACTIONS
Parish Council Insurance Including Public and Employers Liability Money and Fidelity Guarantee Personal Accident	Annually	All processes adequate
Assets inspection	Annually	Adequate
Financial Matters Banking Arrangements Insurance Providers VAT return completed Budget agreed, monitored and reported Precept requested: Payments approval procedure Bank reconciliation Clerk's salary reviewed and documented Internal audit External audit Internal Controls monitoring	Annually Annually Quarterly Monthly Annually Ongoing Ongoing Annually Annually Annually Quarterly	Processes are managed by the Clerk and reviewed at Council meetings
Administration Minutes properly numbered Asset register available/updated Financial Regulations reviewed Standing orders reviewed Secure cloud storage of council information	Ongoing Ongoing Annually Annually Ongoing	Adequate Adequate Review Annual Council Mtg Review Annual Council Mtg By subscription to Parish Online
Employers Responsibilities Contract of employment in place Contractors Indemnity Insurance Written arrangements with contractors	Ongoing Ongoing Ongoing	Clerk contract in place Evidenced before contract Agreements in place/Quotes
Members' responsibilities Code of Conduct adopted Register of Interests completed and updated Register of Gifts/Hospitality Declarations of Interests minuted	Ongoing Ongoing Ongoing Ongoing	All processes adequate

The information given above was reviewed at the council meeting on 10 September 2026 and will be reviewed at least annually.



Appleford-on-Thames Parish Council

Signed

Chair Claire Rees

Signed

Date:

Clerk Judith McCarthy

Signed

Dated

Last reviewed: Dec 2025