

Great Gaddesden Parish Council

Risk Assessment – May 2026 (v1.0)

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.

The Parish Council is required under regulation 3 of the Governance and Accountability for Smaller Authorities in England (March 2018) to ensure that it has a sound system of internal controls which:

- a. Facilitates the effective exercise of its functions and the achievement of its aims and objectives
- b. Ensures that the financial and operational management of the authority is effective, and
- c. Includes the effective arrangements for the management of risk

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	Proba bility	Risk level	Management / control of risk	Review / assess / revise	Responsibility
		H/M/L	H/M/L			
1. Insurance (BHIB)	a. General adequacy	L	L	The insurance arrangements are reviewed fully on a three-year basis with interim annual checking.	Review policy annually	Clerk and Councillors
	b. Cost	L	L			
	c. Compliance	L	L	Review of risk and adequacy of cover (loss / damage, public liability, consequential loss and fidelity guarantee) should be conducted annually.		
	d. Public liability	L	L	Insurance at £10,000,000		
	e. Employers Liability	L	L	Insurance at £10,000,000		
	f. Money	L	L	Insurance at £2,500		
	g. Fidelity guarantee	L	L	Insurance at £500,000		
	h. Property	L	L	Insurance at: • Gates and fences £15,000 • Street furniture £36,000 • Playground equipment £60,000 • Gardening equipment £ 6000		
	i. Personal accident	M	L	Insurance at £100,000 (capital benefit), £500pw (temporary benefit) and £10,000 medical expenses.		
	j. Defamation	L	L	Insurance at £500,000		
	k. Excess	L	L	£125 excess for all insured risks. £125 to be set aside as a reserve.		
2. Insurance (contractors)	a. Public liability	L	L	Take copies of contractors Public Liability Certificates or obtain written confirmation of cover.	As required	Clerk and Councillors
3. Precept	a. Adequacy of precept	L	L	The Council regularly receives budget update information. At the precept	Review budgets quarterly.	Clerk and Councillors

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				meeting the Council receives a budget report including the previous year's figures, actual position and projected year end position together with projections for standing costs and projects for the following year with explanations of material differences from the previous two years. A budget is agreed by the Council, which after adjustment for the use of any reserves is resolved to be the precept amount to be collected by Dacorum BC (DBC). The claim is signed by three councillors and submitted to DBC by the Clerk. The Clerk informs the Council when the monies are received.	Start review of following year requirements in November. Confirm precept requirement in January.	
4. Concurrent Services Grant	a. Adequacy of grant	M	L	The amount of the grant from DBC is advised to the Council in November prior to setting the precept. Should the grant be reduced the Council has the option of increasing the precept.	Review annually	Clerk and Councillors
5. Community Infrastructure Levy	a. Monies received not used within five years or for a qualifying purpose and reclaimed by DBC.	L	M	Clerk to ensure adequate accounting processes in place to identify income and expenditure.	Review annually	Clerk and Councillors

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6. Budget provision and reserves	a. Insufficient available funds	L	L	A full budget needs to be submitted prior to the Precept request. This will include funds placed in reserve for future projects and a minimum 75% of the annual precept as a contingency reserve.	Review annually	Clerk and Councillors
7. Best value accountability	a. Work awarded incorrectly	L	L	Normal Parish Council practise would be to seek, if possible, more than one quotation for any work undertaken costing more than £500. If problems encountered with a contract, the Clerk would investigate the situation and report to the Council.	Procedures in Financial Regulations	Clerk and Councillors
	b. Overspend on services	L	L		Procedures in Financial Regulations	Clerk and Councillors
8. Contracts and contractors	a. Maintenance contractors fail adequately to deliver.	L	L	New contractors to have a break clause of no more than one year. Subject to satisfactory performance, subsequent contracts to be for no more than 3 years.	Report on performance and review when appropriate	Clerk and Councillors
9. Payroll and salary	a. In correct payment of PAYE and NI	L	L	Outsource calculation and payment of PAYE and NI to independent, professional payroll service.	Current procedure adequate	Clerk and Councillors
	b. HMRC end of year submission / P60 not submitted within time limits	L	L	Managed by payroll provider.		
	c. Salary paid incorrectly	L	L	Salary agreed annually and paid by direct debit against an invoice from the payroll service provider. Councillors sign list of regular payments to authorise.	Current procedure adequate.	Clerk and Councillors
10. Employees	a. Fraud by staff	L	M	Fidelity Guarantee value appropriately set	Current level considered adequate.	Clerk and Councillors

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	b. Health and safety	L	L	All employees to be provided with adequate direction and safety equipment needed to undertake their role.	Need to review	Clerk and Councillors.
	c. Clerk resignation / illness	M	M	HAPTC provide a locum service. Other local clerks may be able to help. Contingency required for advertising, sickness cover.	Review contingency in budget annually.	Clerk and Councillors.
11. Bank and banking	a. Inadequate signatories	L	M	Ensure at least four signatories	Quarterly review	Clerk and Councillors
	b. Inadequate checks	L	M	The Council has Financial Regulations which set out banking requirements and are reviewed annually.	Financial Regulations reviewed annually	Clerk.
	c. Bank mistakes	L	L	Monthly reconciliation verified by a Councillor who is not a signatory on the account.	Existing procedure adequate.	Clerk.
	d. Mistake in drawing up cheque/authorising online payment	L	L	Cheques/online payments to be written by the Clerk following inspection of the invoices and signed by two Councillors (or in exceptional circumstances one Councillor and the Clerk) on production of the Payment Schedule agreed at the PC Meeting. Cheque, cheque counterfoil, invoice and schedule to be signed or initialled.	Existing procedure adequate.	Clerk and cheque signatories.
	e. Cash handling	L	L	The Council doesn't maintain a cash float. Very occasionally payments to the council are made in cash and these are banked as soon as possible and reported at the next council meeting.	Existing procedures adequate	Clerk and Councillors

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12. Financial reporting	a. Information communication	L	L	The council uses spreadsheets to record income and expenditure. Financial information is a regular agenda item (Finance Report) and discussed / reviewed and approved at each meeting.	Existing procedures adequate	Clerk and Councillors
	b. Annual accounts	L	L	Accounts to be closed at year end and final statement submitted to April or May Parish Council Meeting for scrutiny and agreement.	Existing procedures adequate	Clerk and Councillors
13. Grants	a. Payment of grants	L	L	Ensure that the grant seeking entity conforms to published Council guidelines. Ensure the council has the power to pay. Follow-up to ensure payment is used as stated.	Existing procedures adequate	Clerk and Councillors
14. Rents receivable	a. Payment of rents	L	L	Rent is paid by allotment holders. Diarise to ensure payments are received on time.	Create list of regular payments.	Clerk and councillors
15. VAT	a. Recording	L	L	All invoices including VAT are noted accordingly in the cash book.	Existing procedures adequate	Clerk
	b. Reclaiming	L	L	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. The order must have been placed by the Council, the invoice made out to the Council and the payment made from Council funds.	Existing procedures adequate	Clerk

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	c. Charging	n/a	n/a	The Council is not currently registered for VAT.	n/a	n/a
16. Audit	a. Annual return – complete and return within time limits	L	L	External Audit Annual Return completed and signed by the Internal Auditor and then completed and signed by the Chairman and Clerk / RFO before 30 June and published on the website.	Existing procedures adequate	Clerk and Councillors
	b. Public inspection of documents	L	L	Documents held electronically will be sent on request. Physical documents may be inspected by appointment only at a convenient public place. For the safety of the Clerk, the public are welcome to inspect documents, but with a Councillor present.	Existing procedure adequate	Clerk and Councillors
	c. Internal Audit	L	L	Appoint an independent internal auditor. Make available all the information required for the Internal Auditor to complete their review. Review and act as necessary on the Internal Auditors written report.	Review the appointment of the Internal Auditor and their written report annually	Clerk and Councillors
	d. Review effectiveness of the audit	L	L	The Council must review its requirements of the internal Audit including scope, independence, competence, relationships and planning following the completion of the Internal Audit.	Reviewed annually	
17. Legal powers	a. Illegal activity of payments	L	M	The power under which expenditure in each budget line is incurred to be noted in the financial documents unless there is any	Existing procedure adequate	Clerk and Councillors

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				ambiguity in which case it should be resolved at full Council Meetings.		
	b. Expenditure outside specific powers exceeds LGA 1972 s.137 limit.	L	M	All s137 expenditure to be resolved at Full Council Meeting together with the running total at that time.	Existing procedure adequate	Clerk and Councillors
	c. General Power of Competence expenditure	n/a	n/a	The Council does not hold a General Power of Competence	n/a	n/a
18. Meeting location	a. Adequacy, health and safety	L	L	Public meetings are held in the Village Halls at Great Gaddesden and Gaddesden Row. The premises and facilities are considered to be adequate for the Clerk, Councillors and any public who attend from a health and safety and comfort aspect. Where Government restrictions do not allow meeting in public they are held using video-conferencing technology.	Existing procedure adequate	Clerk and Councillors
19. Minutes / agenda / notices and statutory documents	a. Accuracy and legality	L	L	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. Minutes are circulated in advance of the meeting, approved and signed at the next full Council meeting.	Existing procedure adequate	Clerk and Councillors

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	b. Business conduct	L	L	Agenda displayed according to legal requirements. Business conducted at Council meetings managed by the Chairman.	Existing procedure adequate	Clerk and Chairman
20. Council records	a. Paper - loss through fire, theft, damage. The Parish Council records are stored at the home of the Clerk	M	L	Accidental damage (apart from fire – see below) and theft is unlikely so provision is adequate. Damage from fire – most records are also maintained electronically so the risk is acceptable. All deeds and statutory records stored with Hertfordshire Archives	Existing procedure adequate	Clerk
	b. Electronic (files)	M	M	The Parish Council electronic file records are stored on the Council's laptop and backed up on line with a set of passwords in a sealed envelope stored with the Chair. Antivirus software to be kept up-to-date.	Existing procedure adequate	Clerk and Chairman
	c. Electronic (emails)	L	L	All emails are stored in the Cloud; none are held locally. The Council Chair has details of usernames and passwords to access the information in case of need.	Existing procedure adequate	Clerk and Council Chair
21. Data protection	a. Policy provision	L	L	Standard wording has been adopted.	Existing procedure adequate	Clerk
	b. Data Protection Officer	n/a	n/a	Not required	n/a	n/a

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	c. GDPR	L	L	Policies for Data Protection, Document Retention, and Privacy Notice have been adopted and published.	Review annually	Clerk and Councillors
22. Freedom of Information and Environmental Information Regulations	a. Policy	L	L	Policy published	Existing procedure adequate	Clerk and Councillors
	b. Provision	L	L	The Parish Council is aware that if a substantial request came in it could create a number of additional hours work.	Existing procedure adequate	Clerk
23. Councillors	a. Losing a councillor	L	L	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 procedure adequate	Clerk and Councillors
	b. The Council becoming inquorate by having less than three councillors	L	M	If Council becomes inquorate the Borough Council will take over the running of the Council (at the Village's expense).	Existing procedure adequate	Clerk and Councillors
24. Election costs	a. Risk of an election, higher in an election year but could be required at any time.	L	L	Council needs to set aside a maximum reserve of £2,000 in case of an election.	Existing procedure adequate	Clerk and councillors

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25. Members Interests and Code of Conduct	a. Conflict of interests	L	L	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	Clerk and Councillors
	b. Code of Conduct	L	L	Code reviewed annually	Existing procedure adequate	Clerk and Councillors
	c. Register of members' interests	M	L	Councillors must complete a form on election which must be published on the website. Councillors are responsible for ensuring that their own register of members' interests is kept up to date.	Existing procedure adequate	Clerk and Councillors

PHYSICAL EQUIPMENT OR AREAS						
Assets						
Subject	Location	Probabil ity	Risk level	Management / control of risk	Review / assess / revise	Responsibility
		H / M / L	H / M / L			
26. Laptop / printer / projector	a. Clerk's house	L	L	Controlled access (clerk has key)	Existing procedure adequate	Clerk
27. Speed Indicator Devices	a. South Dene, Gaddesden Row	L	L	Owned by Hertfordshire CC with a five year warranty from installation in	Review as part of annual budget setting	Clerk and Councillors

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		H / M / L	H / M / L			
				December 2018 covering accidental damage and destruction.		
28. Noticeboards	a. Church Meadow, Great Gaddesden, Jockey End outside Methodist Chapel, Gaddesden Row and Gaddesden Row allotments	M	L	Fixed to ground, difficult to move and insured. Regular monitoring when Clerk posts notices. Maintenance and repair or replacement as required using personnel deemed qualified by the Council.	Existing procedure adequate.	Clerk
29. Allotments	a. Public liability	L	L	Maintain insurance cover.	Annual review	Clerk and Councillors
	b. Fixed assets	L	L	Review regularly		
30. Salt bins	a. Bins at Ebenezer Chapel, Bradden Lane, half way up Bradden Lane, St Margaret's, Church Meadow.	M	L	Review regularly	Annual review	Clerk and Councillors
31. Defibrillators	a. Church Meadow, Jockey End, Red Lion Pub	L	H	Maintenance contract with Community Heartbeat. Replace equipment when prompted	Monthly review	Designated members of the public