DORCHESTER PARISH COUNCIL

Risk Assessment 2026

Reviewed, Resolved and adopted by Council on: 19 May 2026
Next Review Date: Annually.

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any & 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.

This document has been produced to enable Dorchester Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

FINANCIAL AND MANAGEMENT

Subject	**Area of Risk**	**Risk**	**Management / Control of Risk**	**Review / Assess / Revise**	**Responsibility**
1. Insurance	a. General adequacy	Low	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 every three years – next 2027	Check limits annually and review full policy every three years	Clerk and Councillors
	b. Cost	Low			
	c. Compliance	Low			
	d. Public Liability (statutory)		Insurance at £12,000,000 Excess £100 each claim		Clerk and Councillors
	e. Employers Liability (statutory)		Insurance at £10,000,000		Clerk and Councillors

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	f. Money	Low	Insurance at £250,000 In transit £5,000 Private residence of member or employee £500 In custody or under supervision £5,000 In locked safe or strongroom £5,000 In locked receptacle other than strongroom £250		Clerk and Councillors
	g. Fidelity Guarantee	Low	Insurance at £250,000 All members & Employees		Clerk and Councillors
	h. Property		Pavilion £359,876.00 Play Equipment: £68,210.00 Surfaces: £16,505.00 Mowers Shed: £21,708.00 Mower & Strimmer: £1,498.00 War Memorials: £3,229.00 Gates & Fences: £25,821.00 Street & Play Area Furniture: £32,392.00 Oak chest £379.00 Chairmans Chain Office £2,407.00		Clerk and Councillors
	i. Libel and Slander	Low	Insurance at £250,000 (excess 10% each & e very claim or £1,000 whichever is lower)	Consider an Excess Reserve	Clerk and Councillors
	j. Personal Accident Accident & Assault Cover	Low	Insurance limited at £500,000 any 1 person £2,000,000 any 1 incident. Employees/Councillors £100,000. Weekly £200.00		Clerk and Councillors

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			Volunteers (cover for 20 at any one point) £100,000 any one incident or weekly £200.00.		
2. Precept	a. Adequacy of precept in order for the Council to carry out its statutory duties	Low	To determine the precept amount required, the Council regularly receives budget update information. 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, the total of which is resolved to be the precept amount to be requested from South Oxfordhsire District Council. The figure is submitted by the Clerk in writing. The Clerk informs the Council when the monies are received.	Review starting in November/December with budget process. Confirm precept requirement in January	Clerk and Councillors

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3. Budget Provision and Reserves	b. Insufficient available funds	Low	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 minimum three months' running costs.	Existing procedure adequate	Clerk and Councillors
4. Best Value Accountability	c. Work awarded incorrectly	Low	Normal Parish Council practise 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	Clerk and Councillors
	d. Overspend on services	Low		Procedure in Financial Regulations	Clerk and Councillors
5. Contracts and contractors	a. Maintenance contractors	Low	Standing orders for award of contracts and capital expenditure. Initial contracts awarded for 12 months. Subject to satisfactory performance, subsequent contracts are for one to three years.	Report on performance and review when appropriate	Clerk and Councillors
6. Payroll and Salary	a. HMRC Information – submit within time limits	Low	The Clerk's salary payment should be entered to HMRC on a monthly basis Clerk adds submission date on payment list for inspection at PC meetings	Payroll Company employed to process procedure adequate	Clerk / Councillor responsible for Internal Control

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	b. HMRC End of Year Submission / P60 – submit within time limits	Low	The Council must complete the End of Year Submission online within the HMRC timeframe	Current procedure adequate	Clerk / Councillor responsible for Internal Control
	c. Salary paid incorrectly	Low	Salary agreed once NALC briefing has been published and paid by Standing Order. Councillors who authorise payments to authorise SO.		Councillor cheque signatories
	d. Unpaid tax to HMRC	Low	Payroll Company would monitor using the HMRC PAYE records	Clerk with Payroll Company.	Clerk / Councillor responsible for Internal Control
7. Employees	a. Fraud by staff	Low	Requirements of Fidelity Guarantee Insurance adhered to with regards to fraud.	Existing procedures adequate	Clerk and Councillors
	b. Health and safety	Low	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	Clerk and Councillors
	c. Clerk absence / sickness		Councillors may act in a temporary capacity at nil pay. Contingency required for sickness cover etc	Review contingency in budget annually	Clerk and Councillors
8. Bank and Banking	a. Inadequate checks	Low	The Council has Financial Regulations which set out banking requirements	Financial Regulations to be reviewed annually	Clerk and Councillors
	b. Bank mistakes	Low	Reconciliation is monthly to pick up on any mistakes	Existing procedure adequate	Clerk
	c. Payments. Cheque	Low	All method of payments to be listed on the Payment schedule.	Existing procedure adequate	Clerk and cheque signatories

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	Electronic transfers,		Electronic Transfers listed on Payment schedule. Payment Schedule, agreed at the PC Meetings, signed by Chairman. Cheques, to be written by the Clerk following inspection of the invoices and signed by two Councillors, plus counterfoil. PC Debit Card to be used by the Clerk for such payments necessary online or by phone up to the limit of £499.	Financial Regulations	Clerk
	d. Credit references	Low	The Bank performs credit references on cheque signatories	Existing procedure adequate	Bank
	e. Non-performance / delivery of third parties	Low	Avoid pre-payments wherever possible. Vet suppliers thoroughly	Existing procedure adequate	Clerk and Councillors
9. Financial reporting	a. Information communication	Low	Financial information is regularly, available. Budget reports quarterly, agenda item (Budget Report) and discussed / reviewed and approved at relevant PC meeting		Clerk and Councillors
	b. Annual accounts	Low	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	Clerk and Councillors

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10. Financial Records	a. Inadequate records	Low	The Council has Financial Regulations which set out the requirements	Existing procedure adequate	Clerk and Councillors
	b. Financial irregularities	Low	The Council should have a Councillor responsible for Internal Control who inspects the finance records regularly. Any irregularities should be identified on inspection.	Recommend appointing a Councillor responsible for Internal Financial Control	Councillors
11. Grants	a. Receipt of grant	Low	Clerk to ensure that any grant expected is received and meets the value expected/or applied for.	Review annually	Clerk
	b. Payment of Grants	Low	Ensure that the grant is acceptable. All such expenditure goes through the required Council process of approval, minuting and listing accordingly	Existing procedure adequate	Clerk and Councillors
12. VAT	a. Reclaiming	Low	The Council will make at least two reclaims 6 monthly using the 126 form. 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	Clerk
	b. Charging		The Council is not currently registered for VAT		
13. Audit	a. Annual Return - complete and publish within time limits	Low	External Audit Annual Return completed and signed by the Internal Auditor and then completed and signed by the	Existing procedure adequate	Clerk and Chairman

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			Chairman and Clerk / RFO before 30 June and published on the website.		
	b. Public inspection of documents	Low	By appointment only, at a public place mutually agreed. Or request to be emailed electronically.	Existing procedure adequate	Clerk and Councillors
	c. Internal Audit	Low	Appoint an independent Internal Auditor.	Existing procedure adequate	Councillors (with advice from Clerk)
	d. Review of Effectiveness of Audit	Low	The Council must review its requirements of the internal Audit including scope, independence, competence, relationships and planning following the completion of the Internal Audit.	Clerk to provide report from IA	Council
14. Legal Powers	a. Illegal activity or payments	Low	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	Clerk and Councillors
15. Minutes / agenda / Notices and Statutory Documents	a. Accuracy and legality	Low	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	Existing procedure adequate	Clerk

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			signed at the next full Council meeting.		
	b. Standing Orders		Adopted	Review	Council
	c. Financial Regulations	Low	Adopted	Review Annually	Council
	d. Business conduct	Low	Agenda displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman in accordance to Standing orders and Code of Conduct	Existing procedure adequate	Clerk and Chairman
16. Council Records	a. Paper	Medium	Loss through, fire, theft, damage. The Parish Council records are stored at the Parish Storage facility. Records include historical correspondences, minutes, insurance, financial records.	Damage (apart from fire or flood) and theft is unlikely and so provision is adequate. Further archiving of papers in Village Hall as necessary.	Clerk and Council
	a. Electronic	Low	The Parish Council electronic records are backed up daily to a Cloud (MS 365) offsite server. Antivirus software to be kept up-to-date	Existing procedure adequate	Clerk
17. Data Protection	a. Policy provision	Low	The Parish Council is registered with the Information Commissioner	Existing procedure adequate	Clerk and Council
	b. Data Protection Officer		Is not currently necessary		

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	c. GDPR	Low	Policies for Data Protection, Document Retention, Freedom of Information, Disclosure Log and Privacy Notice	Yet to be adopted and published Review as legislation dictates.	Clerk and Council
18. Freedom of Information and Environmental Information Regulations Subject Access Requests SARs	a. Policy	Low	The Council will need to adopt a model publication scheme. To date there have been no requests under FOI or EIR, SARs	Procedure to be adopted	Clerk / Council
	b. Provision	Low	The Parish Council is aware that if a substantial request came in it could create a number of additional hours' work.		Clerk / Council
19. Councillors	a. Losing a Councillor	Low	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.	A Councillor Vacancy procedure will be adopted	Clerk / Council
	b. Losing more than six Councillors to make the Council inquorate	Low	If there are more than four vacancies at any one time, the Council becomes inquorate and the District Council will take over the running of the Council (at the Village's expense).	Procedures of South Oxfordshire District Council are adequate	

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20. Election Costs	a. Risk of an election cost	Low	Applies in an election year, (every four years). The Council consider in budget costs for relevant year	Existing procedure is adequate for the four-yearly elections but inadequate in the unlikely event of a by-election.	
21. Members' Interests and Code of Conduct	a. Conflict of interests	Low	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	
	b. Code of Conduct	Low	It is issued to each Councillor on election to Office.	Existing procedure adequate / Issuing Authority	Councillors
	c. Register of members' interests	Low	Councillors must complete a form on election which must be sent to SODC for publication on their website. Councillors are responsible for ensuring that their own register of members interests is kept up to date.	Review Annually	Councillors
22. Council Meetings	a. Recording of meetings	Low	Members of the public are requested to inform the Chairman if they wish to record the meeting. The Parish Council will also make a recording if necessary		Chairman

PHYSICAL EQUIPMENT OR AREAS Assets					
Subject	**Location**	**Risk**	**Management / Control of Risk**	**Review / Assess / Revise**	**Responsibility**
1.	Asset register	Low	The Clerk keeps an up-to-date Register of Assets which is provided in the annual submission of the financial accounts for the year. Loss of these assets by damage or theft is regarded as low risk. Nevertheless, such losses would be covered by the Council's Insurance Policy.	Annually review	Clerk

Risk Prioritisation

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide

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	6	9
	Possible	2	4	6
	Unlikely	1	2	3
		Negligible	Moderate	Severe
	Impact			

Taken from the JPAG 2020 from Section 5.97

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 noresponse 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.).

This risk assessment was reviewed and adopted on 5 November 2020 – Minute Reference 5/11/20 9. a. ii.