

**HOPTON CUM KNETTISHALL PARISH COUNCIL
REVIEW OF RISKS 2025/2026**

This document has been produced to enable Hopton cum Knettishall Parish Council to assess the risks that it faces in functioning effectively and satisfy itself that it has taken or is taking adequate steps to minimise them.

FINANCIAL AND OPERATIONAL				
Subject	Risk(s) identified	H / M / L	Management / Control of Risk	Review / Assess / Revise
Budget & Precept	Precept not adequate for the Council to carry out its statutory duties and any agreed projects	L	The Clerk produces a draft budget for the forthcoming year for the Council to consider, taking into account what is needed for ongoing regular costs, including staff costs, and any proposed projects. Specific figures are applied to budget headings. The draft budget then states how the proposed expenditure might be covered by the precept (including the percentage increase or decrease for a Band D council tax property), reserves and other sources. This process is informed by regular budget reports during the current year. The budget and precept are then agreed by the full Council and the Clerk submits the precept form to the District Council.	Existing procedures adequate
Reserves	Inadequate	L	Consider at budget meeting and consider what earmarked reserves might be prudent e.g. for election costs	Existing procedures adequate
Insurance	Inadequate cover	L	An annual review is undertaken of insurance arrangements.	Existing procedures adequate
Legal Powers	Unlawful activity or payments	L	All activity and payments to be resolved at full Council Meetings with advice from Clerk on legal powers when necessary.	Existing procedures adequate
Grants made by the Council	No power to pay	L	As above. Clerk to advise on whether there is a legal power to make a grant. SALC consulted if necessary. All such expenditure goes through the required Council process of approval and is duly minuted.	Existing procedures adequate

Financial transactions	Financial irregularities Inadequate records	L L	The Council has Financial Regulations which set out the procedures to be followed with regard to financial transactions and record-keeping. These are checked by the Internal Auditor.	Existing procedures adequate Annual review of Financial Regulations
Bank and Banking	Inadequate checks Banks mistakes	L L	The Council has Financial Regulations which set out its banking requirements. Quarterly Reconciliations are reported to the Council.	Existing procedures adequate Existing procedure adequate
Salaries and associated costs	Salaries paid incorrectly Unpaid tax to HMRC	L L	The payroll is outsourced to SALC. Salary payments are approved at full Council meetings. A direct debit was set up in August 2025 for PAYE to HMRC.	Existing procedures adequate
Employees & volunteers	Fraud by staff Health and Safety infringements	L L	Financial Regulations in place. Requirements of Fidelity Guarantee insurance adhered to with regards to fraud. All employees and volunteers to be provided with adequate direction and safety equipment if and when needed to undertake Parish Council business.	Existing procedures adequate Monitor Health and Safety requirements and review insurance annually
Best value accountability	Work awarded incorrectly Overspend on services	L L	Covered by Financial Regulations. Normal Parish Council practice is to seek three quotations for any substantial work to be undertaken. For any major work, competitive tenders should be sought. If problems encountered with a contract the Clerk would investigate and report to the Council.	Existing procedures adequate
VAT	Failure to reclaim	L	The Council has Financial Regulations which set out the requirements. An annual claim is to be made by the Clerk at the end of each financial year.	Existing procedures adequate
Annual Governance & Accountability Return	Not submitted within time limits	L	Clerk responsible for ensuring the Council's Annual Return, and related documentation, is prepared and submitted to the Internal Auditor as soon as possible after the year end. The Annual Return is then agreed and signed at a full Council Meeting and the Certificate of Exemption sent to the External Auditor within the required time frame.	Existing procedures adequate

Agendas/Minutes/Statutory Notices	Failure to abide by legal requirements	L	Agendas and Minutes are produced by the Clerk and adhere to legal requirements. Minutes are presented at the next meeting and signed when approved. Minutes are kept indefinitely. The Schedule of Meetings, Agendas and Minutes are published according to legal requirements.	Existing procedures adequate
Conduct at Meetings	Failure to conduct Council business in an orderly manner	L	Standing Orders, including legal requirements, are in place. Councillors sign up to the Model Code of Conduct at the Annual Meeting of the Council. Monitoring Officer to be informed of any issues.	Existing procedures adequate Annual review of Standing Orders
Members Interests	Conflict of interests Register of Members Interests not up-to-date	L M	Declarations of interests by members are a standing item on every agenda. Register of Members Interests are a legal requirement.	Existing procedures adequate Members are individually responsible for updating the Register
Digital and data compliance (AGAR Assertion 10)	Failure to meet statutory requirements	M	The Council has authority-owned email accounts and a gov.uk domain for these accounts and the website. Website accessibility reviewed by the Clerk. The Council has a Data Protection Policy but is not required to appoint a Data Protection Officer (DPA 2018 Sections 7.1 and 7.3).	Draw up and adopt an IT Policy to mandate use of authority-owned email accounts and the conduct of Council business online. Produce website accessibility statement. Review Data Protection Policy.
Freedom of Information	Failure to meet legislative requirements	L	The Parish Council is registered with the Information Commissioners Office and will take advice from them in the event of a FoI request.	Council to adopt the ICO's Model Publication Scheme
Council records – paper	Loss through fire, theft or damage	L	Records for the current year and audit folders for the two previous years are stored at the home of the Clerk. Otherwise, records are kept in a locked filing cabinet in the Village Hall Office.	Low probability so existing procedures adequate

Council records – electronic	Loss through fire, theft, damage or computer corruption	L	The Parish Council’s electronic records are maintained by the Clerk.	Investigate backing up automatically to cloud storage e.g. with Mega (https://mega.io/storage) which offers end-to-end, zero-knowledge encryption on all data. Chair & Vice Chair to be provided with the password for the Mega folder.
Business Continuity	Inability of the Council to function due to the absence or resignation of Clerk or councillors	M/H	Reactive	Develop a business continuity plan during 2025-2026
PHYSICAL EQUIPMENT OR AREAS				
Assets	Loss or damage or deterioration of assets Risk of harm or damage to a third party	L L	All assets owned by the Parish Council are regularly reviewed and maintained. All repairs and relevant expenditure for any repair is actioned/authorised in accordance with the procedures of the Parish Council. An annual review of assets is undertaken for insurance purposes. Public liability insurance is in place.	Existing procedures adequate
Cemetery	Inadequately maintained	L	Contractors employed for grounds maintenance. Councillors regularly check. Public liability insurance is in place.	Existing procedures adequate
Meeting Location	Not suitable Health and Safety issues	L	Parish Council Meetings are held in the Village Hall, a venue considered to have appropriate facilities and health and safety arrangements for members, the Clerk and the public.	Existing procedures adequate