

SPARHAM RISK ASSESSMENT AND MANAGEMENT POLICY

Adopted at meeting held on 08/09/2026

To be reviewed annually

Sparham Parish Council carries out an annual assessment of the risks it is exposed to and identifies any actions it considers necessary to minimise those risks.

The following table attempts to identify the risks involved and recommends the necessary actions. The list is not exhaustive and the Council may consider other risks not identified.

TOPIC	RISK IDENTIFIED	RISK LEVEL H/M/L	MANAGEMENT OF RISK	ACTION
PRECEPT	Not submitted to Breckland Not received from Breckland Adequacy of precept	L/H	Full Minute – RFO follow up RFO confirms receipt Review of budget (including actual & anticipated) at each meeting.	Existing procedures adequate.
OTHER INCOME	Cash handling – loss through theft or dishonesty. Cash banking	L	Cash handling is to be avoided. Where necessary, checks by two officers is advisable. Check to bank statement. Regular bank reconciliations.	Existing procedure adequate.
GRANTS - RECEIVABLE	Claims Procedure Receipt of grant when due	M	Clerk/RFO check as required.	Existing procedure adequate.
GRANTS – PAYABLE	Expenditure not approved/illegal	L	All expenditure minuted.	Existing procedure adequate.

SALARIES	Salary/hours/rate paid incorrectly. Unpaid or incorrect deductions – NI & PAYE	L	Council authorises salary rate (using approved scale) – reviewed annually. All calculations made using BASIC PAYE TOOLS programme – linked to HMRC. Reported and approved at council meetings.	Existing procedures adequate.
DIRECT COSTS, OVERHEAD EXPENSES & DEBTS	Goods not supplied but billed. Invoice incorrectly calculated or recorded. Cheque payable incorrect. Unpaid invoices.	L	Procedure set out in Financial Regulations. Reported and approved at council meetings. Both signatories make checks and initials stub and invoice. Pursued by Clerk and reported to Council.	Existing procedures adequate.
ELECTION COSTS	Risk of an election cost.	L/M	Risk higher in election year. When due Clerk will obtain estimate of costs for both full and uncontested elections. Reserves held are likely to be adequate and included within budget.	Existing procedure adequate.
VAT	Re-claiming/charging.	L	Procedure set out in Financial Regulations.	Existing procedure adequate.
REPORTING & AUDITING	Information communication. Compliance.	L	Monitoring statement which includes bank reconciliation and budget update is produced at each council meeting for approval. All payments reported at each meeting. Council should regularly audit internally to comply with the Fidelity Guarantee.	Existing procedures adequate.
RESERVES – EARMARKED	Adequacy	L	Consider at budget and review of final accounts.	Existing procedure adequate.

ASSETS	Loss, Damage etc. Risk or damage to third party, property or individuals.	M	Regular inspections and insurance cover reviewed annually and, if necessary, at other times. Review adequacy of Public Liability Insurance.	Existing procedures adequate.
STAFF	Loss of key personnel (Clerk). Fraud by staff.	L	Hours, health, stress, training, long term sick, early departure – risk monitored and managed as appropriate. Role would be advertised and another appointment made. Locum can be appointed in meantime. Fidelity Guarantee requirements adhered to. Provide Clerk with full training, reference books, access to assistance and legal advice (NPTS and SLCC).	Existing procedures adequate.
LOSS	Consequential loss due to critical damage or third party performance.	L	Review annually adequacy of insurance cover.	Existing procedure adequate.
MAINTENANCE	Reduced value of assets or amenities – loss of income or performance. Risk to third parties.	M	All public access areas are inspected regularly by parish councillors.	Existing procedures adequate.
FINANCIAL RECORDS	Inadequate records. Financial irregularities.	L	Financial Regulations in place – reviewed annually. Internal audit review. Records subject to regular monitoring, internal and external audit (if required).	Existing procedures adequate.

MINUTES, AGENDAS, NOTICES & OTHER STATUTORY DOCUMENTS	Accurate and legal. Business conduct.	L	Produced by Clerk and adhere to legal requirements. Minutes approved and signed at next council meeting. Minutes and agenda are displayed accordingly to legal requirements. Business conducted at council meetings should be managed by the Chair as set out in Standing Orders.	Existing procedures adequate.
COUNCILLORS INTERESTS	Conflict of interest. Register of Member's interests.	M	Declarations of interest to be documented/minuted and any conflict addressed as set out in Standing Orders. Councillors have responsibility of updating their register.	Existing procedures adequate.
INSURANCE	Public Liability (statutory) Employers Liability (statutory) Money Fidelity Guarantee Property Loss of Revenue Officials Indemnity Libel and Slander Personal Accident	L	Annual review carried out (before date of renewal). Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedures adequate.
BEST VALUE ACCOUNTABILITY	Work awarded incorrectly. Overspend on services.	L	Where possible, seek more than one quotation, as set out in Financial Regulations. Clerk to investigate any overspend and report to Council.	Existing procedures adequate.
LEGAL POWERS	Illegal activity or payments.	L	All activity and payments within the powers of the Parish council – to be resolved and minuted at Parish Council meetings. General Power of Competence adopted.	Existing procedure adequate.

DATA PROTECTION	Policy & Provision. Actions undertaken by staff.	L	The Council is registered with the Information Commissioners Office – renewed annually. The Council has a data protection policy and an IT Policy in place which are reviewed annually.	Existing procedure adequate.
FREEDOM OF INFORMATION ACT	Loss of key personnel (Clerk).	L	The Council has a publication scheme in place. No requests to date, however, a request can require many hours of additional work for the Clerk. All requests reported to the Council.	Existing procedure adequate.
SMOKING LEGISLATION	Failure to display appropriate notices.	L	Bus shelter – No smoking sign displayed, regularly inspected by councillor.	Existing procedure adequate.
CODE OF CONDUCT	Failure to comply and thus be reported to the Standards Committee.	L	All new councillors are supplied with a copy of the Code of Conduct, Standing Orders and Financial Regulations.	Existing procedure adequate.
GENERAL COMPLIANCE WITH LAW AND REGULATIONS	Failure to comply.	L	Clerk to be qualified to CILCA level and undertakes training to keep up to date. All councillors are offered training. Clerk has access to NPTS and SLCC resources.	Existing procedure adequate.
PROPERTY/LAND	Loss/damage to property/contents. Risk/damage/injury to third parties. Adequacy/Health & Safety.	M	The Old School Room is managed (including Hirer's insurance) by the Management Committee. Five yearly valuation of Old School Room. Public Liability Insurance is in place for the Village Green. Regular inspections are carried out. For any requests relating to parking on the Village Green, a risk assessment will be carried out by an appointed Councillor.	Existing procedures adequate.
VILLAGE SIGN	Risk/damage/injury to public due to unsafe structure.	M	Continue regular inspections.	Existing procedure adequate.

NOTICE BOARD	Risk/damage/injury to public due to unsafe structure.	M	Continue regular inspections.	Existing procedure adequate.
STREET FURNITURE	Risk/damage/injury to public due to unsafe structure.	M	Dog Bins, Litter Bins, Salt Bins & Benches Benches – Inspected annually. Any reports of faults/damage to council are dealt with. District Council are responsible for emptying Dog and Litter bins. The Council does not spread salt from bins in order to avoid liability from doing so.	Existing procedure adequate.
MEETING LOCATION	Adequacy/Health & Safety	L	All council meetings are held at the Old School Room which is considered adequate for councillors, clerk and members of the public for health and safety and comfort aspects.	
PARISH OFFICE LOCATION	Adequacy/Health & Safety	L	Parish work carried out in Clerk's home – Clerk to monitor.	Existing procedure adequate.
COUNCIL RECORDS – PAPER	Loss through theft, fire or damage.	M	All records stored at Clerk's house. Older more historical records are in the Norfolk Record Office. Deeds are in the care of Howes Percival.	Existing procedure adequate.
COUNCIL RECORDS – ELECTRONIC	Loss through theft, fire, damage or corruption of computer.	M	All documents stored in the Cloud/External Hard Drive – back up carried out regularly.	Existing procedure adequate.