

**TOLLESHUNT D'ARCY  
PARISH COUNCIL  
RISK ASSESSMENT AND MANAGEMENT**

Area	Impact Risk H (High) M (Medium) L (Low)	Likelihood H (High) M (Medium) L (Low)	Measures to Mitigate Risk	Review Period	Additional Comments	Next Review Date	Last Review Date
<b>FINANCE AND ADMINISTRATION</b>							
Banking	L	L	Reputable, long established companies chosen for banking, risk free investments. Three accounts held with Unity Trust Bank. 1) Unity Trust Current Account 2) Unity Trust Instant Access Savers Account	As Required As Required		Ongoing Ongoing	
Non payment of Precept	H	L	RFO (Responsible Financial Officer) to check bank statement in May to ensure requested amount has been received.	Annually		Apr-27	Apr-26
Loss of income (Burial Ground, Recreation Ground Hire, Pavilion Rent)	L	L	Payments normally made online Receipts issued for all payments received All cash and cheques banked promptly via local town branch or local post office.	Financial Regulations reviewed annually		Ongoing	
Theft or Dishonesty	H	L	Fidelity Guarentee currently £150,000 Internal auditor to check records against receipts	Annually Annually		Aug-26 May-26	Aug-25 May-25
Financial controls and records	H	L	All cheque payments signed by two signatories. All online payments dual authorisation. All payments to be approved in advance unless under emergency procedures.	Financial Regulations reviewed annually	Listing prepared by RFO for approval by Council at meeting	Ongoing	
	L	L	Monthly financial report prepared by RFO and reported to Council via regular monthly meetings.	Monthly		Ongoing	
	L	L	Monthly bank reconciliation prepared by RFO and reported to Council via regular monthly meetings.	Monthly		Ongoing	
	L	L	VAT payments and claims by RFO.		Checked by the Internal Auditor	May-26	May-25
	H	L	Accounts software Rialtas implemented for easier ongoing data entry and access to information. Copy of accounts stored on Dropbox	Monthly		Ongoing	
	M	L	Financial Regulations and Internal Audit Procedures updated in line with new legislation	Annually		May-26	May-25
Sound budgeting and periodic scrutiny of payments and receipts	L	L	Council will provide training when requested.	As Required		Ongoing	
	H	L	RFO works on estimates and draft budgets with Council Budgets presented to Council for approval.	Annually		Nov-26	Nov-25
Submission of Annual Return to HM Revenue and Customs	L	L	Checked by Internal Auditor	Annually		May-26	May-25
	H	L	Maintain up-to-date Real Time Information (RTI) & VAT advisory documentation in the office for ready reference purposes. Checked by Internal Auditor	As Required Annually	Prepared and submitted via Payroll Bureau	Ongoing May-26	May-25
	H	L	Moneysoft, payroll software, used for calculation of pay and deductions and maintenance of PAYE Regular advice and updates received from Inland Revenue	As Required As Required		Ongoing Ongoing	
			Checked by Internal Auditor	Annually		May-26	May-25
Complying with borrowing restrictions	L	L	No previous borrowing, nor anticipated at present.	As Required			
Robustness of Insurance Cover	M	M	Regular review of cover and choice of reputable company via Gallagher Insurance Broker	Annually		Aug-26	Aug-25
			Reviewed by Internal Auditor	Annually		May-26	May-25
Internal Audit Quality	M	L	Independent Internal Auditor appointed annually to carry out checks as per the requirements of the Accounts and Audit Regulations.	Annually		May-26	May-25
Standing Orders and Financial Regulations	L	L	Standing orders and financial regulations guide the procedures and decisions of the Council	Annually		May-26	May-25
Loss of computer records	H	M	All word processing documents and spreadsheets backed up daily.	Monthly	Stored in safe in Clerks office.	Ongoing	
	H	M	System passwords changed every six months	Twice Annually		Oct-26	Apr-26
	H	M	Ensure suitable computer security is in place			Ongoing	
Document Control	L	L	Classify document type and retention period according to council guidelines. Dispose of documents appropriately at end of	As Required	Records Retention Policy in place	Ongoing	
General Data Protection Regulations (GDPR)	M	L	Ensure compliance with relevant GDPR legislation in accordance with adopted policy and systems in place. The Clerk is the Data Protection Officer.	As Required		Ongoing	
Website Accessibility	L	L	Work towards compliance with relevant Government Legislation with regards to website accessibility	Annually	The Parish Council aims to be compliant with WCAG2.2AA	Ongoing	

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<b>ASSETS</b>							
Assets	M	L	Buildings and play areas insured. Value increased annually by review. All community assets, buildings and infrastructure valued over £2000 insured via Gallagher.	Annually		Apr-27	Apr-26
Security of Buildings, equipment etc.	H	L	All windows and doors locked on Pavilion - three key holders	Ongoing		Ongoing	
	M	L	Fire Alarms and Emergency Lighting installed and maintained by the Pairsh Council	Annually	Maintenance contract in place with Alpha Alarms	Apr-27	Apr-26
	M	L	Annual inspection of fire precautions - e.g. extinguishers in Pavilion and fire blanket in kitchen.	Annually	Contact in place with Fire Safe for annual inspections	Oct-26	Oct-25
Play Area	M	M	Annual inspections and recommendations taken into consideration.	Annually		Apr-26	Apr-25
Defibrillators	M	M	Inspected monthly by a designated Councillor	Ongoing		Apr-26	Apr-25
<b>LIABILITY</b>							
Risk to third party, property or individuals	M	L	Public liability insurance in place.	Annually		Aug-26	Aug-25
			All complaints thoroughly investigated and appropriate action taken.	Ongoing		Ongoing	
			Ensure formal risk assessment of all public areas/events is completed.	Ongoing		Ongoing	
Employers Liability	L	L	Certificate of Employers' Liability Insurance is	Annually		Aug-26	Aug-25
Safety of staff and visitors	L	L	Personal accident insurance cover for Council members and Clerk.	Annually		Ongoing	
			Regular checks on Pavilion, including annual fire extinguisher check.	Annually		Oct-26	Oct-25
Contractors - Insurance	H	L	To be provided by Contractors with a copy of Public Liability Insurance, to be checked upon commencement of contract and then annually.	Ongoing		Mar-26	Mar-25
Legal liability as consequence of ownership	M	M	Annual inspection of play area and recommendations considered.	Annually		Apr-26	Apr-25
	M	M	Defibrillators inspected monthly by a designated Councillor	Ongoing		Apr-26	Apr-25
<b>LEGAL OBLIGATIONS</b>							
Comply with all current relevant Employment Law	L	L	Membership of SLCC and EALC.	Ongoing		Ongoing	
Proper and timely reporting via the minutes	L	L	Annual check of all play equipment	Ongoing		Ongoing	
Document Control	L	L	Legal documents are stored in fireproof document storage in Parish Clerks office.	Ongoing		Ongoing	
Councillor's Propriety - All declarations of interest completed and register of hospitality in place.	L	L	Registers of Interest are available to download from the Maldon District Council website.	Ongoing		Ongoing	
Comply with all current relevant legislation for General Data Protection Regulations	L	L	The Parish Clerk is the Data Officer.	Ongoing		Ongoing	

Version	Date of Changes	Date	Approver
1.0	Risk Assessment and Management Document	24/04/2017	TDPC
	Reviewed and adopted by the Full Parish Council	09/05/2017	TDPC
2.0	Reviewed by the Full Parish Council	27/03/2018	TDPC
3.0	Reviewed and Amended by the Full Parish Council	26/03/2019	TDPC
3.0	Reviewed - no changes	14/04/2020	TDPC
3.0	Reviewed - no changes	27/04/2021	TDPC
4.0	Reviewed and Amended by the Full Parish Council	26/04/2022	TDPC
5.0	Reviewed and Amended by the Full Parish Council	25/04/2023	TDPC
6.0	Reviewed and Amended by the Full Parish Council	30/04/2024	TDPC
6.0	Reviewed - no changes	29/04/2025	TDPC
7.0	Reviewed and Amended by the Full Parish Council	28/04/2026	TDPC
	<b>Next Review April 2026</b>		