

HERMITAGE PARISH COUNCIL – Business Risk Assessment and Schedule

Definition of Risk Management

Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and 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.

This document has been produced to enable the Parish Council to assess the risks it faces and to satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the plan below was followed:

- Identify the areas to be reviewed.
- Identify what the risks may be.
- Evaluate the management and control of risk and record findings.
- Review, assess and revise as necessary.

A Separate schedule covers safety risk assessments.

This document constitutes HPC's business continuity plan (a requirement under the civil Contingencies Act 2004).

Financial and Management

Subject	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
Business Continuity	Council not being able to continue business due to tragic or unexpected circumstance	L	Files and records are kept at the clerk's house in written and/or electronic form, with electronic files also on an internet drive and on two external hard drives. The last are exchanged by the clerk and the chair at every PC meeting. Sealed envelope containing clerk's passwords held in case of need.	Ensure all council processes are followed. FR and IT policy reviewed annually.
Insurance	Adequacy Cost Legal Compliance	L L L	Policy designed for such organisations held with major company. Scope reviewed annually,	Review cover annually
Data Protection	Loss of Parish Clerk's private information	L	Salary not published. Data held by trusted payroll organisation. Personal/family data not held	Under regular vigilance

Subject	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
	Loss of others' personal information	L	No sensitive personal information held. Electronic data only accessible by clerk (and on hard drives as above) who uses appropriate protection measures in accordance with IT policy. See also IT policy.	IT policy reviewed annually.
Freedom of Information Act	Required information not held by council Data requested	L M	Clerk retains correspondence and relevant information in electronic format as required by retention schedule. HPC has a policy based on model publication scheme for local councils. HPC has received one FOI request which was satisfied as required. Applicant charged for time retrieving information.	Monitor and report impact of requests made under freedom of information
Meeting location	Adequacy Health and safety	L	The Adelaide Room is considered the most suitable location in the village. The Finance Working Party meets as required in members' homes. A risk assessment is in place for the formal meetings	Meeting location and RA reviewed as required
Council records (paper)	Loss through theft, fire, or other damage	L	Current papers are securely stored at the clerk's home in a metal cabinet. Archived papers held in the Berkshire Records Office. Most records also held electronically.	Damage or theft unlikely. Provision is considered adequate.
Councils' electronic records	Loss through damage, fire, or corruption of Computer	M	Records are stored on a computer kept and maintained by the clerk. Back-up files are kept on two external hard drives, as above, and in cyberspace.	Reviewed as technology changes
Precept	Adequacy of precept	M	Sound financial planning backs up the council's annual budget. Precept agreed annually	Accounts reviewed by the council at least every 3 months and typically monthly
Banking	Inadequate checks	L	Council's financial regulations set out the requirements for payments and reconciliations in accordance with NALC guidance.	Financial regulations reviewed according to schedule

Subject	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
Cash	Loss through theft or dishonesty	L	Council has no petty cash or float. Any transactions by the clerk or councillors are fully backed up by receipts and reimbursed monthly. Clerk's expenses are checked by the chairman or FWP and paid with salary.	Financial regulations reviewed according to schedule
Financial control and records	Inadequate checks, fraud	L	Monthly reconciliations of accounts by clerk and FWP checks in accordance with financial regulations. Double approval of cheques/ on-line payments following monthly approval by HPC. At its quarterly meeting the FWP checks that all expenditure is allocated to the correct budget line.	Financial regulations reviewed according to schedule
Clerk	Loss of Clerk	L	See business continuity above.	
Election costs	Risk of claims in event of election exceeding budget	L	No claims have been made to date. Included in budget for an election year only	As part of budget review
VAT	Inadequate Reclaiming / Need to Charge	L	The council claims VAT regularly.	
Annual AGAR return	Not submitted within the time limit	L	The clerk prioritises responses to AGAR queries	
Minutes, agendas and standing documents	Accuracy Non-compliance with statutory requirements	L L	Minutes and agendas are produced per standing orders. Minutes are approved and signed off at the next meeting. Minutes and agendas are displayed according to legal requirements. Standing orders and other policies are produced in accordance with NALC/ BALC guidance where available, or reviewed against relevant legislation.	Undertake training of chair and clerk if needed Ensure councillors adhere to Standing Orders
Public liability	Harm to third party property or individuals See also "Assets"	M	Insurance is in place (see above); risk assessments of routine and individual events is undertaken.	RA reviewed according to schedule
Employer liability	Non-compliance with employment law	L	Undertake training and seek advice from BALC when needed.	No requirement

Subject	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
Legal liability	Legality of activities Proper document control	M L	Clerk clarifies the legal position and takes advice when needed. Key documents including SO and FR based upon NALC or similar templates Retention of documents policy in place	Procedures reviewed in accordance with schedule
Members interests	Conflict of interest leads to inappropriate decision	M	Councillors have a duty to declare any interest at the start of the meeting and that is minuted. Register of interests forms held	Keep abreast of legal requirements through NALC etc. Members to let clerk know of any changes

Assets

Subject	Risk Identified	H/M/L	Management/control of risk	Review/assess/revise
General	Loss or damage	L	An asset register is kept up to date and insurance is held at the appropriate level for all items. See also below	Insurance reviewed as above, or if significant item purchased. Schedule reviewed annually by HPC
Maintenance	Poor performance of assets or amenities. Risk to third parties	L L	All assets regularly inspected as below. Need for maintenance contracts considered when purchasing new equipment. Repairs carried out by SQEP persons/ specialists where appropriate.	No requirement
Notice boards	Damage/ injury to third parties	L	Parish Council has three notice boards. Each is regularly visited by the clerk.	No requirement
Street furniture	Damage/ injury to third parties	L	Bus shelters and wooden seats are inspected when the grass verges are cut. Any damage is reported to the clerk or chairman.	No requirement.
Tools	Injury, possibly due to tool being damaged	L	Power tools are maintained annually by specialists, hand tools by users. All users are trained/ shown how to use the equipment correctly. Risk assessments in place for activities.	Users reminded of safety requirements when tools brought into use.

Subject	Risk Identified	H/M/L	Management/control of risk	Review/assess/revise
Playgrounds, parks, and open spaces	Loss or damage/injury to third parties or their property	L	Health and safety inspections are carried out annually by an external ROSPA-approved contractor backed up by monthly inspections by nominated councillor(s). Any HIGH risks are dealt with immediately, and MED rectified. LOW risks are monitored for deterioration.	No requirement.

Hermitage Parish Council – Risk Assessment Schedule

ITEM	FREQUENCY	LAST REVIEWED	COMMENTS
Parish Council Insurance including - Public and employers' liability - Money and fidelity guarantee - Personal Accident	Annually		
Assets Inspection	See above		
Financial matters and banking arrangements - Insurance providers - VAT Return Completed - Budget agreed - Precept requested - Payment approval procedure - Bank reconciliation by Finance Working Party (FWP)	Annually Annually Annually Annually Annually Every 3 months		
Clerk's salary review documented	Annually		
Internal Audit	Annually		
External audit	Annually		
Internal check of financial procedures	Annually		
Administration - Minutes properly numbered - Asset register available/updated - Financial regulations reviews - Standing orders reviewed - Back up taken of computer records	Ongoing Ongoing Annually Annually Monthly		
Employer responsibilities - Contract of employment - Contractor's indemnity insurance - Written arrangements with contractors	On recruitment PLI Insurance confirmed when contracts placed Schedule of work and payment arrangements agreed		

ITEM	FREQUENCY	LAST REVIEWED	COMMENTS
Members responsibilities			
- Code of conduct adopted	Reviewed according to schedule		
- Register of interests completed and updated	On joining		
- Register of gifts and hospitality up to date	As appropriate		
- Declarations of interest minuted	At relevant meeting		

Review Record

This Risk assessment is reviewed annually by Hermitage Parish Council. The following indicates where review/ acceptance of the schedule has been minuted. This table was implemented in 2025, so only records the dates of noted updates before that date

Date of Review (mm/yyyy)	Review led by	Risk assessment accepted by HPC (minute ref)	Accepted by	Notes
August 2018 updated				
May 2019 updated				
May 2020 updated				
August 2023 updated				
July 2025	A Goldsmith (Chairman) N Pierce (clerk)			Substantial revision to ensure consistency with changes to policies and comprehensiveness

Approved 19th February 2026