

STOKENHAM PARISH COUNCIL RISK ASSESSMENT

Stokenham Parish Council Risk Assessment 2026-2027

"The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council."

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the employer to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the employer should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. Making sure that all employees are made aware of the results of the risk assessment. This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed:

- Identify the areas to be reviewed.
- Identify what the risk may be.
- Evaluate the management and control of the risk and record all findings.
- Review, assess and revise if required.

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Business continuity	Risk of Council not being able to continue its business due to an Unexpected or tragic circumstance	L	All files and recent records are kept at the Clerk's home. The Clerk to make regular back-up of files. In the event of the Clerk being indisposed the Chair to contact the Devon Association of Local Councils for advice.	Separate back up system to be obtained. Review scope for sharing information and additional access. Funds held to replace damaged equipment.
Precept	Adequacy of precept Requirements not submitted to SHDC An amount not received by SHDC Lack in Parish Reserves	L L L L	The Council reviews the Precept requirement annually December/January and presented in the next meeting. Reviews the presented budget update information, including actual position and projected position to year end and estimated figures for the next financial year. With this information, the Council agrees the precept amount to be requested from South Hams District Council. This figure is submitted by the Clerk online. The Clerk informs Council when the monies are received. The Council needs also to have adequate reserves to deal with an emergency.	Existing procedure adequate.
Financial records	Inadequate records Financial irregularities	L L	The Council has Financial Regulations that set out requirements and expectations. The Council has appointed an independent internal audit to review processes.	Existing procedure adequate. Review the Financial Regulations annually.
Bank and banking	Inadequate checks Bank mistakes Loss Charges	L L L L	The Council has Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts. The bank may make occasional errors in processing which are discovered when the Clerk reconciles the bank accounts and when the statements arrive. The Clerk reviews the Council's banking arrangements regularly. Four designated councillors have electronic access to view Council Bank statements etc.	Existing procedure adequate. Review the Financial Regulations annually and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements monthly.

FINANCE AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Cash	Loss through theft or dishonesty	L	The Council has Financial Regulations that set out the requirements. The Council's insurance policy has a Fidelity Guarantee. Finance is a standing item on Council agenda including reports and access to bank statements Four councillors can electronically view the bank statement on a monthly basis and chair signs bank movements in the Minutes monthly.	Existing procedure adequate. Financial Regulations updated and adopted January 2026. Ensure Fidelity Insurance is adequate.
Direct costs Overhead expenses Debts	Goods not supplied but billed Incorrect invoicing (not raised as seldom required) Cheque payable incorrect Unpaid invoices	L L L L	The Council has Financial Regulations that set out the requirements. Any invoices raised approved at a meeting. The Parish Council does not currently have any lease or rental agreements.	Existing procedure adequate. Review the Financial Regulations annually.
Grants and support - payable	Power to pay Authorisation of Council to pay	L	All such expenditure goes through the required Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedure adequate and checks made to ensure payment within power/legislation.
Best value Accountability	Work awarded incorrectly Overspend on services	L L	As per Financial Regulations, normal Parish Council practice would be to seek if above £3000, and if possible, more than one quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender and report to the Council.	Existing procedure adequate. Financial Regulations reviewed January 2026.
FINANCIAL AND MANAGEMENT				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Salaries and assoc. costs	Salary paid incorrectly Wrong deductions of NI or Tax Unpaid Tax & NI contributions to HMRC	L L L	The Parish Council authorises the appointment of all employees at Council meetings (currently just the Clerk), and has a contract of employment. Salary rates are assessed annually by the Council and based on agreed NJC rates.	Existing system adequate.
Clerk/Other workers (voluntary/casual)	Loss of Clerk Actions are undertaken Health & Safety	L L L	Support is available from DALC and could ask local clerks. The Clerk should be provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. The Clerk is provided with adequate direction and safety equipment needed to undertake the role. Membership of the SLCC Councillors undertaking tasks unpaid to understand remit of works or assistance provided.	Existing procedure adequate. Monitor working conditions, training and support Processes for dealing with Health and Safety are considered on a need basis as clerk works predominantly from home. Councillors to be advised or follow procedures if assisting on community activities or in an emergency.
Election costs	Risk of an election cost	L	The risk is higher in an election year. There are no measures which can be adopted to minimise the risk of having an election as this is a legal requirement democratic process. Sufficient reserves in place to cover an election called.	Existing procedure adequate.

VAT	Re-claiming/charging	L	The Council has Financial Regulations that set out the requirements.	Existing annual claim procedure adequate
Annual return	Submit within time limits	L	Annual Return is completed and approved by the Council and signed by Clerk/RFO and Chair, submitted to the internal auditor for completion and signing then checked and sent on to the External Auditor within the time limit. Regular reports are made to full Council on timescales and requirements.	Existing procedures adequate.

FINANCIAL AND MANAGEMENT

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal powers	Illegal activity or payments	L	All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings.	All activities and payments recorded and minuted
Council records - paper	Loss through: theft fire damage	L L L	The Parish Council records are stored at the home of the Clerk. Older records including historical correspondence, minute books and copies, documents for ownership of property, records such as personnel, insurance, salaries are stored in the Devon Records Officer whilst other materials are in a filing cabinet at the Parish Hall (not fireproof).	Damage (apart from fire) and theft is unlikely and so are adequate. Copy deeds/leases retained at clerks property but available from Land Registry. Chillington open space Land Certificate and lease to CCA. Bus shelter installation information but no formal documents.
Council records - electronic	Loss through: Theft, fire, damage Corruption of computer	L L	The Parish Council's electronic records are stored on the computer at the Clerk's home. Backups of the files are available through Dropbox.	Existing procedure adequate.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L L	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Reviewing three-year insurance agreement 2026. Review of compliance.
Data protection	Policy Provision	L	The Council is part of the Information Commissioner's Office (ICO) annual data protection service.	The Council review on an annual basis

ASSETS

Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Chillington Open Space (to include hall)	Loss or Damage Risk of damage to third party(ies) or property	L L	An asset register is kept up to date, and insurance is held at the appropriate level for all items. The Chillington Community Association hold their own insurance for the hall and use. Regular checks and risk assessment implemented by Hall Committee. The arrangements for the hall are run by the Hall Committee with parish council being advised on open space usage for events.	Existing procedure adequate. Review insurance requirements annually. Two designated councillors check open space area regularly.
Noticeboards	Risk/damage/injury to third parties Roadside safety	L L	The Council has notice boards around the Parish. There is, insurance cover, and regularly checked by the Clerk - any repairs/maintenance requirements brought to the attention of the Parish Council. The key is held by the Clerk.	Existing procedure adequate.

Play Park Equipment	Risk/damage/injury to third parties Fall from heights Loss through: Damage, fire	M M L	The Council has multiple pieces of play equipment located on the playing fields. They are all insured and inspected by District Council bespoke play area officer monthly with a report and annual insurance company review. Any repairs/ maintenance that is required is brought to the Parish Council meeting (unless urgent) to be scheduled and mended.	Existing procedures are adequate.
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LIABILITY				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council and to be resolved and minuted.	Existing procedure adequate.
Minutes/Agendas/ Notices/Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agenda are produced with the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements. Business conducted at Council meetings managed by the Chair.	Existing procedure adequate. Guidance/training to councillors should be given (if required). Members to adhere to Code of Conduct.
Public Liability	Risk to third party, property or individuals	M	Insurance is in place. Risk assessments regularly carried out to comply with the requirements.	Existing procedures adequate. Ensure risk assessments are carried out.
Employer Liability	Non-compliance with employment law	L	Undertake adequate training and seek advice from the Devon Association of Local Councils.	Existing procedures adequate.
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	L L L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes of monthly meetings. Retention of documents follows the guidelines. Insurance will cover use of volunteers for events to include emergency (Torcross Line, Beesands and weather events attendance)	Existing procedures adequate. Councillors to acknowledge when acting on behalf of council.

COUNCILLORS' PROPRIETY				
Subject	Risk(s) Identified	H / M / L	Management/Control of Risk	Review/Assess/Revise
Compliance	Conflict of interest Register of Members' interests	M M	Councillors have a duty to declare any interests at the start of the meeting. Register of Members Interest forms to be reviewed regularly by Councillors.	Existing procedure adequate if correct information supplied. Members to take responsibility to update their Register.

Adopted 19/3/2026