RUSHTON PARISH COUNCIL RISK ASSESSMENT 2026/2027

Date Adopted: 00.00.0000
Reviewed: 00.00.0000
Date to be Reviewed: Annually

This Risk Assessment is a systematic general examination of working conditions, workplace activities and environmental factors that enables Rushton Parish Council to identify potential inherent risks. Based on a recorded assessment, the Parish Council will take all practical and necessary steps to reduce or eliminate risks, so far as reasonably practicable.

As recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide, the following matrix system has been used:

	Priority of Risk Management		
Highly Likely (3)	Medium (L3xI1) 3	High (L3xI2) 6	Very High (L3xI3) 9
Possible (2)	Low (L2xI1) 2	Medium (L2xI2) 4	High (L2xI3) 6
Unlikely (1)	Very Low (L1xI1) 1	Low (L1xM2) 2	Medium (L1xI3) 3
	Negligible (1)	Moderate (2)	Severe (3)

Very High – Immediate Action Required
High – Action Required within 1 week
Medium – Action Required within 1 month
Low – Action Required within 6 months
Very Low – No Action Required

Reference	Subject	Risk (s) Identified	Impact Score	Likelihood Score	Total Score	Management / Control of Risk	Review / Assess / Revise
RA/1	Business Continuity	The Council not being able to continue its administration due to an unexpected or tragic circumstance	3	1	3	All files and recent records (both paper and electronic) are kept in a secure location in the Parish Clerk's home. The Clerk has a laptop which is backed up to Dropbox. Dropbox and email files can be accessed from any computer / laptop. Continue to maintain effective communication with the Clerk and Councillors;	Procedures are adequate but are monitored and reviewed.
RA/2	Precept	That there will be inadequate precept to allow the Council to carry out its statutory duties	3	1	3	The Council determines the precept by reviewing and approving a budget. At the meeting where the precept is agreed the clerk prepares a budget report for the Council which includes projections to year end and indicative figures, or costings obtained by the Clerk. The precept figure requested is submitted via email by the Clerk to North Northants Council.	Procedures are adequate but are monitored and reviewed.
RA/3	Financial Records	That there will be inadequate records.	3	1	3	The Clerk is a part qualified accountant and competent with the financial records. The Clerk and Council adhere to the adopted Financial Regulations which set out requirements.	The Clerk is a part qualified accountant and competent with the financial records.

RA/4	Bank and Banking	That there will be Inadequate financial checks and controls resulting in banking errors.	3	1	3	Monthly bank reconciliation checks are completed with the bi-monthly reconciliation presented at a Parish Council meeting. A Councillor carries out a check of the accounts on a quarterly basis and signs off the bank statement and reconciliations. The Parish Council has five bank signatories.	Monthly bank reconciliation checks are completed with the bi-monthly reconciliation presented at a Parish Council meeting
RA/5	Financial	That there will be Inadequate checks and controls resulting in Financial Irregularities	3	1	3	A payment schedule is produced and presented on a bi-monthly basis to Council for approval. Payments are recorded in the Parish Council minutes. Payments are entered by the Clerk on the online banking system with two Councillors approving the payment.	Procedures are adequate but are monitored and reviewed.
RA/6	Insurance	That the council will not be adequately insured and fail to comply with	3	1	3	An annual review is undertaken of all insurance arrangements. Employers' Liability is maintained where required, and Public Liability and Fidelity Guarantee cover are maintained as appropriate to the Council's activities and assets.	Procedures are adequate but are monitored and reviewed
RA/7	Annual Return	That accounts will not be submitted within time limits.	1	1	1	AGAR is completed by the Clerk, submitted to the Internal Auditor for completion and signing, approved by Full Council and sent to External Auditor within time frame.	Procedures are adequate but are monitored and reviewed.
RA/8	VAT	That the council will fail to claim back VAT it is allowed.	1	1	1	HMRC returns are submitted annually.	Procedures are adequate but are monitored and reviewed.

RA/9	Salaries and associated clerk costs	That salaries are paid incorrectly, wrong hours paid, wrong rate paid, wrong PAYE deductions.	3	1	3	Salaries are set annually by the NCALC pay scales. Figures are incorporated in budget calculations. Payroll is outsourced. Chair will be copied in all emails regarding adjustment of salaries with the external payroll provider.	Procedures are adequate but are monitored and reviewed
RA/10	Clerk	That the council will be without a Clerk .	3	1	3	Opportunities for training provided. As a lone worker the Clerk maintains the opportunity of interacting with other Clerks. Ensure Councillors have adequate training on staffing matters.	Procedures are adequate but are monitored and reviewed
RA/11	Parish Council meetings	That Council meetings will not be suitably accessible to all members of the community due to inadequate disabled access, or health and safety risks.	3	1	3	Disabled access is available at both Village Halls. The Village Halls have adequate fire escapes. Continue to monitor	Procedures are adequate but are monitored and reviewed.
RA/12	Council records	That Council records will be lost through theft, fire or flood damage	1	2	2	Adequate filing cabinets and cupboards are available for storage of files at the Clerk's home.	That Council records will be lost through
RA/13	Electronic records	That electronic Council records will be lost.	3	1	3	All files are backed up to Dropbox. Secure accessible website provides historic minutes and documents.	Procedures are adequate but are monitored and reviewed.

RA/13A	Protection of electronic data	That electronic Council data, including personal, financial or confidential information, is lost, accessed without authority, disclosed inappropriately, corrupted or compromised through cyber-attack, weak passwords, device loss, malware, phishing, inadequate backups or failure to comply with data protection requirements.	3	1	3	Electronic records are stored in secure accounts and access is limited to those with a legitimate Council need. Strong passwords are used and changed where there is any concern that an account, device or password may have been compromised. Devices used for Council business are kept secure, protected by password or PIN, and kept up to date with security updates, antivirus or equivalent protection where appropriate. Files are backed up regularly and recovery of key records is considered as part of business continuity arrangements. Personal data is handled in accordance with the Council's data protection policies, retained only for as long as necessary, and shared only where there are a lawful basis and appropriate security. Suspicious emails, links, attachments, requests for payment changes or requests for personal data are checked before action is taken. Any suspected data breach, cyber incident, device loss or unauthorised disclosure is reported promptly to the Clerk and handled in accordance with data protection requirements.	Procedures are adequate but are monitored and reviewed. Review after any suspected data breach, cyber incident, change in storage provider, change in personnel with access, loss of device, audit query, updated data protection guidance or change in Council systems.
RA/14	Legal powers	That there will be Illegal activity or payments.	3	1	3	All activity and payments are made within the powers of the Parish Council (not ultra vires) and the resolutions clearly minuted. Terms of reference are in place for Committees and Working Groups. The Clerk is a part- qualified accountant.	Procedures are adequate but are monitored and reviewed.

						When required the Clerk will seek advice from NCALC. Council to continue to support the Clerk in training. Any new staff to be given the opportunity of training. The Council will continue to utilise the services of professional bodies. The Clerk should continue to provide Councillors with newsletters and bulletins from NCALC.	
RA/15	Members / agendas and Statutory documents	That the Council is legally challenged due to inaccuracy or illegible statutory documents	3	1	3	Minutes and agendas are produced in the prescribed method and adhere to legal requirements. Minutes are approved and signed at the next meeting. Minutes and agendas are displayed according to legal requirements. Business conducted complies with the Council's Standing Orders. The Clerk who is employed as the Proper Officer of the Council is under a Statutory duty to carry out all the functions, and in particular to serve or issue all the notifications required by law. The Clerk shall prepare the agendas for meetings in consultation with the appropriate members of the Council.	Procedures are adequate but are monitored and reviewed

RA/16	Employer Liability Employee Liability Councillor Liability	That the council is financially or legally liable due to noncompliance with employment law, or in the event of damage to employees equipment, or injury to an employee or a Councillor.	2	2	4	The Council has relevant insurance in place. Legal advice can be sought from the County Association. At insurance renewal check to ensure that adequate insurance cover provided. At subscription renewals check and information and training can be provided.	Procedures are adequate but are monitored and reviewed.
RA/17	Volunteers	That volunteers, staff, Councillors or members of the public are harmed, or the Council is exposed to liability, due to inadequate briefing, supervision, training, safeguarding, insurance or control of volunteer activities.	3	1	3	Volunteer activities are agreed in advance and assessed for significant risks before work begins. Volunteers receive appropriate briefing, instruction and supervision for the task, including reporting hazards, incidents and near misses. Suitable PPE, tools and equipment are provided where required and volunteers are not asked to undertake work beyond their competence. Manual handling, lone working, working near roads, use of machinery, working at height and adverse weather are avoided unless specifically assessed and controlled. Insurance, safeguarding considerations and emergency arrangements are checked before volunteer activities commence.	Procedures are adequate but are monitored and reviewed. Review after any incident, near miss, change in volunteer activity, insurance condition, safeguarding requirement or relevant guidance. Job specific risk assessment and method statement are produced for each individual activity as required.

RA/18	Employing Contractors	That contractors appointed by the Council are unsuitable, uninsured, poorly supervised or fail to work safely, resulting in injury, damage to property, financial loss, poor workmanship, breach of procurement requirements or reputational damage.	1	3	3	Contractors are selected in accordance with the Council's Financial Regulations, procurement requirements and any required quotation or tender process. Evidence of competence, relevant qualifications, experience, references and public liability insurance is obtained before work starts where appropriate. Written scope, price, timescale and responsibilities are agreed before appointment, with significant decisions approved and minuted by Council. Contractors provide suitable risk assessments, method statements and safe working arrangements for higher-risk work, including work near roads, machinery, electricity, trees, play equipment or working at height. Work areas are made safe for the public, defects or concerns are reported promptly, and payments are made only after satisfactory completion or agreed milestones.	Procedures are adequate but are monitored and reviewed. Review after any incident, complaint, poor performance, change in contractor, change in insurance, significant contract variation or updated legal/procurement guidance. Detailed, project -specific risk assessment and method statement are produced for each individual project as required.
RA/19	Freedom of Information	That there is a lack of transparency.	1	1	1	The Council is soon to adopt a Model Publication Scheme. The Council has updated its website to ensure its secure and accessible. Ensure website is kept up to date.	Procedures are adequate but are monitored and reviewed.
RA/20	Members Interests	That there is a Conflict of interest .	2	2	4	Councillors have a duty to declare any potential conflict of interest at the start of the meeting. Awareness of regulations with reference to Standards and Register of Interests. Review any changes in relation to the Standards and the Code of Conduct.	Procedures are adequate but are monitored and reviewed.

RA/21	Council reputation	That Councillors and/or staff bring the Council into disrepute.	3	1	3	Councillors should all review the Code of Conduct and request training if applicable.	Procedures are adequate but are monitored and reviewed.
RA/22	Council legal ability to continue.	That the Council becomes inquorate.	1	1	1	There are 10 councillor posts and the quorum is four, being one-third of the total number of seats rounded up and not fewer than three. It is unlikely but possible that membership could fall below the number required for a quorum. The Parish Council has previous experience of elections and co-option.	Procedures are adequate but are monitored and reviewed.
RA/23	Receipt and expenditure of grant funding	That grant funding received or awarded by the Council is not properly approved, recorded, spent, monitored or reported, resulting in financial loss, breach of grant conditions, clawback, reputational damage or inadequate audit evidence.	1	2	2	All grant applications, awards and expenditure are approved by Council and clearly minuted before commitment or payment. Grant income and expenditure are recorded separately in the financial records and reconciled to bank statements and supporting documents. Grant conditions, eligible expenditure, match-funding requirements, deadlines and reporting requirements are reviewed before funds are accepted or spent. Invoices, receipts, evidence of delivery and correspondence are retained to support audit, transparency and any funder monitoring requirements. Unspent, restricted or repayable grant balances are monitored and reported to Council before year end.	Procedures are adequate but are monitored and reviewed. Review after receipt or award of any grant, change in grant conditions, significant project variation, audit query, repayment request or reporting deadline.

RA/24	Play and recreation equipment	That the play and recreation equipment could cause injury to a third party.	3	1	3	A Councillor completes visual inspections of the play equipment and surrounding area on a weekly basis. An annual inspection is carried out by The Play Inspection Company.	Procedures are adequate but are monitored and reviewed. Note -Currently NNC manage and carry out the checking and repairs to the play equipment from the 1/4/27 this will transfer to the PC
RA/25	Street furniture	That there will be damage to council-owned street furniture, e.g. bins, noticeboards, bus shelters, benches etc.	1	3	3	Councillors and members of the public can report any issues or concerns to the Parish Clerk. A report detailing the condition of Council Street furniture will be produced.	Procedures are adequate but are monitored and reviewed.
RA/26	Community minibus use and operation	That use of the community minibus results in injury to passengers, the driver, volunteers or members of the public due to unsuitable drivers, vehicle defects, poor passenger management, accident or breakdown, or that the Council operates outside the	1	3	3	Only authorised drivers with a valid driving licence and appropriate minibus entitlement, permit or approval may drive the vehicle. Insurance, MOT, servicing, tax and any required operator or permit arrangements are checked and kept current. Before any journey, confirmation is required whether the activity falls under Section 19, Section 22 or another licensing requirement, including whether passengers are members or beneficiaries, whether the public may travel, whether fares or contributions are charged, and whether the service is operated without a view to profit. The relevant permit is valid, displayed in the vehicle where required, and retained with records showing the purpose of journeys, passengers or groups carried, charges	Procedures are adequate but are monitored and reviewed. Review after any incident, change in legislation, insurance condition, driver arrangements, vehicle use, permit expiry, change from Section 19 to Section 22 activity, introduction of public access, fares, scheduled routes or any advice from the permit issuer, DVSA, Traffic Commissioner or legal adviser. A detailed, operation-specific risk assessment

		conditions of a Section 19 or Section 22 permit, resulting in unlawful operation, prosecution, vehicle impoundment, insurance issues, financial loss or reputational damage.				made, driver details, vehicle checks and any route or timetable obligations. Driver completes pre-use checks, including tyres, lights, mirrors, fluids, seatbelts, first aid kit, fire extinguisher and emergency exits, and records or reports defects before use. Passengers must wear seatbelts, remain seated while the vehicle is moving and avoid distracting the driver. Loading must not exceed seating or weight limits. Breakdown and accident procedures, emergency contact details and recovery arrangements are available to the driver before journeys commence. Advice is obtained before changing the service, carrying the public, charging fares or operating scheduled routes.	is issued to each volunteer driver. A copy is kept with the vehicle driver's manual and updated as required. The risk assessment is also available to each client organisation and can be provided on request.