

Previous Review Date: 10 May 2022

Updated, Reviewed, Resolved and adopted by Council on: February 2026

Next Review Date: May 2026

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, in so far as is practically possible.

This document has been produced to enable Islip Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

## FINANCIAL AND MANAGEMENT

Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
<b>1. Insurance</b>	a. General adequacy	(1 x 2) = 2	The insurance arrangements are reviewed fully on an annual basis with the renewal in June. Review of risk and adequacy of	Check limits annually	Renewal May 2025
	b. Cost	(1 x 1) = 1	Full review of renewal costs annually. Insurance runs from 1st June to 31st May.		
	c. Compliance	(1 x 1) = 1	Insurance reviewed annually to ensure compliance with requirements.		
	d. Public Liability (statutory)	(1 x 3) = 3	Insurance at £10,000,000	Ensure adequate for council activities	
	e. Employers Liability (statutory)	(1 x 3) = 3	Insurance at £10,000,000		
	f. Money	(1 x 1) = 1	Covered under the insurance policy		

	g. Fidelity Guarantee	(1 x 2) = 2	Insurance at £50,000	Review adequacy based on precept and reserves	
	h. Property	(2 x 2) = 4	Asset register updated and approve February 2025. Assets include land, play equipment, street furniture, noticeboards, etc.	Annual review of asset values	Annually in February
	i. Libel and Slander	(1 x 2) = 2	Included in insurance policy	Verify coverage limits	
	j. Personal Accident	(1 x 2) = 2	Covered under the insurance policy		
	k. Excess	(1 x 1) = 1	Funds set aside in reserves for excess payments if needed		
<b>2. Precept</b>	a. Adequacy of precept to carry out statutory duties	(1 x 2) = 2	To determine the precept amount required, the Council regularly receives budget update information. At the precept meeting	Review starting in November with budget	December / January
<b>3. Budget Provision and Reserves</b>	a. Insufficient available funds	(1 x 2) = 2	A full budget is submitted prior to the Precept request. This includes funds placed in reserve for future projects, a	Review running costs – aim for nearer six months	December / January
<b>4. Best Value Accountability</b>	a. Work awarded incorrectly	(1 x 3) = 3	Normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work undertaken.	Procedure in Financial Regulations	Ongoing
	b. Overspend on services	(1 x 2) = 2	Expenditure monitored against budget through year.	Procedure in Financial Regulations	Ongoing
<b>5. Contracts and contractors</b>	a. Maintenance contractors	(1 x 2) = 2	Standing orders for award of contracts and capital expenditure. Contracts reviewed regularly for performance.	Report on performance and review when	Ongoing
<b>6. Payroll and Salary</b>	a. HMRC RTI Information – submit within time limits	(1 x 1) = 1	The Clerk's salary payment should be entered on the HMRC PAYE Tools software and uploaded to HMRC on a monthly basis.	Current procedure adequate	Monthly
	b. HMRC End of Year Submission / P60 – submit within time limits	(1 x 1) = 1	The Council must complete the End of Year Submission online within the HMRC timeframe. Councillor Responsible for Internal Financial Control to make manual checks.	Existing procedure adequate.	April
	c. Salary paid incorrectly	(1 x 1) = 1	Salary agreed and approved by Council. Clerk's hours increased to 12 per week from November 2024. National Pay Increase implemented with back pay. Working from home allowance implemented July 2024.	Existing procedure adequate	Monthly
	d. Unpaid tax to HMRC	(1 x 2) = 2	Payments to be monitored. Monthly payment by BACS.	Existing procedure adequate	Monthly
<b>7. Employees</b>	a. Fraud by staff	(1 x 2) = 2	Requirements of Fidelity Guarantee Insurance adhered to with regards to fraud.	Existing procedure adequate	On appointment
	b. Health and safety	(1 x 2) = 2	All employees to be provided adequate direction and safety equipment needed to undertake their role.	Monitor health and safety requirements and	Annually
	c. Clerk resignation / sickness	(1 x 2) = 2	Councillors may act in a temporary capacity. Staffing committee formed. Independent evaluation of working hours completed.	Review contingency in budget annually	Ad-hoc

<b>8. Bank and Banking</b>	a. Inadequate checks	(1 x 2) = 2	The Council has Financial Regulations which set out banking requirements. Financial Controller appointed (Cllr Wiles).	Financial Regulations up to date	May-24
	b. Bank mistakes	(1 x 1) = 1	Reconciliation is monthly to pick up on any mistakes.	Existing procedure adequate	Monthly
	c. Payment mistakes	(1 x 1) = 1	Online payments follow the agreed online payment procedure. The Clerk to provide hard copies of all invoices together with a	Existing procedure adequate	Monthly
	d. Signatories	(1 x 1) = 1	To ensure that payments can be made in a timely manner, Council to confirm bank signatories and electronic banking	Existing procedure adequate	Annually in May
	e. Credit references	(1 x 1) = 1	The Bank performs credit references on signatories.	Existing procedure adequate	Review when adding a new
	f. Debit Card Use	(1 x 1) = 1	Debit Card Use limits, conditions and authorisation defined in Financial Regulations.	Review annually	Dec-24
	g. Non-performance / delivery of third parties	(1 x 1) = 1	Avoid pre-payments wherever possible. Vet suppliers thoroughly.	Existing procedure adequate	
<b>9. Financial reporting</b>	a. Information communication	(1 x 1) = 1	Financial information is a regular, monthly, agenda item (Finance Report) and discussed / reviewed and approved at each meeting.	Existing procedure adequate	Monthly
	b. Annual accounts	(1 x 1) = 1	Accounts to be closed at Council Year End 31 March and final Statement submitted to May Parish Council meeting for scrutiny and agreement. Clerk / RFO and Chairman to sign off.	Existing procedure adequate	Annually in May
<b>10. Financial Records</b>	a. Inadequate records	(1 x 1) = 1	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate	May-24
	b. Financial irregularities	(1 x 1) = 1	The Council has a Councillor responsible for Internal Financial Control who inspects the finance records regularly. Any irregularities should be identified on inspection.	Existing procedure adequate	Quarterly checks by Financial
<b>11. Grants</b>	a. Receipt of grant	(1 x 1) = 1	All receipts of grants to be recorded at the following meeting. Clerk to ensure that the Grass Cutting Grant is received.	Review annually	Ad hoc
	b. Payment of Grants	(1 x 1) = 1	Small Grant Policy in place (reviewed May 2024). Grant applications evaluated according to policy criteria. All	Existing procedure adequate	
<b>12. Charges – rents receivable</b>	a. Payment of rents	(1 x 1) = 1	The Parish Council receives rental for Car Park. Clerk to chase outstanding payments as noted in Internal Auditor's report.	Review collection procedures	Annually
<b>13. VAT</b>	a. Reclaiming	(1 x 1) = 1	The Council will make at least one reclaim annually after the close of the year end. VAT claim being prepared (March 2025).	Existing procedure adequate	At least annually
	b. Charging	(1 x 1) = 1	The Council is not currently registered for VAT.	Take advice and review if circumstances change	As needed
<b>14. Audit</b>	a. Annual Return - complete and publish within time limits	(1 x 1) = 1	External Audit Annual Governance and Accountability Return (AGAR) to be completed and signed by the Internal Auditor and	Existing procedure adequate	Annually before 30 June

	b. Public inspection of documents	(1 x 1) = 1	By appointment. Annual Inspection Notice must cover the first 10 working days of July. Notice published and inspection period for 2023-24 AGAR ran from 30/06/23 to 10/08/23.	Existing procedure adequate	Annually – inspection dates to be
	c. Internal Audit	(1 x 1) = 1	Appoint an independent Internal Auditor. Internal Auditor's report received and noted (June 2024).	Existing procedure adequate	Annually
	d. Review of Effectiveness of Audit	(1 x 1) = 1	Review effectiveness of internal audit conducted (Oct 2024)	Existing procedure adequate	Annually following
<b>15. Legal Powers</b>	a. Illegal activity or payments	(2 x 2) = 4	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings, legal powers are	Existing procedure adequate	Monthly
<b>16. Minutes / agenda / Notices and Statutory</b>	a. Accuracy and legality	(1 x 1) = 1	Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements including	Existing procedure adequate	Monthly
	b. Standing Orders	(1 x 1) = 1	Reviewed and adopted May 2023.	Review if legislation changes	May-25
	c. Financial Regulations	(1 x 1) = 1	Financial Regulations reviewed and adopted March 2025.	Review when NALC updates issued	Mar-27
	d. Business conduct	(1 x 1) = 1	Agenda displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman.	Existing procedure adequate	Ongoing
<b>17. Council Records</b>	a. Paper	(1 x 2) = 2	Loss through, fire, theft, damage. The Parish Council records are stored at the home of the Clerk. Records include historical correspondences, minutes, insurance, bank records. Archiving of papers being explored with Oxfordshire County Archive.	Ensure that minute books are archived in a timely manner.	Ongoing
	b. Electronic	(1 x 2) = 2	The Parish Council electronic records are stored on the Council's laptop with backups to Google Drive.	Existing procedure adequate	Annually
<b>18. Data Protection</b>	a. ICO Registration	(1 x 1) = 1	The Parish Council is registered with the Information Commissioner (registered May 2024).	Renew annually	May-26
	b. Privacy Notice	(1 x 1) = 1	Privacy Notice will be adopted [March 2026] and published on website	Action: Review annually or when processing	May-27
	c. Data Protection Policy	(1 x 1) = 1	Data Protection Policy will be adopted [March 2026].	Review annually	Mar-27
	d. FOI Publication Scheme	(1 x 1) = 1	ICO Model Publication Scheme to be adopted.	Adopt at March 2026 meeting	Mar-27
	e. Document Retention Policy	(1 x 1) = 1	Document Retention and Disposal Policy adopted October 2025.	Review annually	Oct-26
	f. Data Security - Email Use	(2 x 2) = 4	Council email addresses required for all council business (covered in Financial Regulations Section 18).	Ensure ongoing compliance	Ongoing

	g. Data Minimisation in Minutes	(1 x 2) = 2	Personal data minimised in published minutes in accordance with GDPR principles.	Clerk applies data minimisation when	Ongoing
	h. Website Accessibility (WCAG 2.2 AA)	Risk (2 x 3) = 6	Website assessed against WCAG 2.2 AA standards, accessibility statement published, regular reviews conducted	Complete accessibility audit, publish statement,	Annually
	i. IT Policy	Risk (1 x 2) = 2	IT Policy adopted covering use of council equipment, email, data security	Adopt IT Policy at March 2026 meeting	Annually
	j. Transparency Code Compliance	Risk (1 x 2) = 2	Required documents published according to council size requirements	Audit current compliance, ensure all	Annually
<b>19. Councillors</b>	a. Losing a Councillor	(1 x 1) = 1	When a vacancy arises there is a legal process to follow which leads to either a by-election or a co-option process. Co-option	Existing Vacancy Procedure adequate	When vacancy occurs
	b. Losing more than four Councillors to make the Council	(1 x 3) = 3	If there are more than four vacancies at any one time, the Council becomes inquorate and the District Council will take over the	Procedures of Cherwell District Council are	Not applicable
<b>20. Election Costs</b>	a. Risk of an election cost	(1 x 2) = 2	Risk is higher in an election year. The cost of a by-election needs to be budgeted for. Next election scheduled for May 2026.	Build election reserve	Annually
<b>21. Members' Interests and Code</b>	a. Conflict of interests	(1 x 1) = 1	Declarations of interest by members at Council meetings. All interests are recorded.	Existing procedure adequate	Monthly
	b. Code of Conduct	(1 x 1) = 1	Code adopted in May 2023. It is issued to each Councillor on election to Office.	Existing procedure adequate.	On receipt of new guidance
	c. Register of members' interests	(1 x 1) = 1	Councillors must complete a form on election which must be sent to CDC for publication on their website. Councillors are	Review Annually	Annual review by Councillors
<b>22. Council Meetings</b>	a. Recording of meetings	(1 x 1) = 1	While it is legal for recordings to be made of meetings, out of courtesy members of the public are requested to inform the	Existing procedure adequate	Chairman

## PHYSICAL EQUIPMENT OR AREAS

Subject	Location	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
<b>1. Filing Cabinets</b>	In Clerk's home	(1 x 2) = 2	Ensure location is secure with controlled access	Check regularly for damage or risks	Monthly
<b>2. Noticeboards</b>	Various locations in village	(1 x 1) = 1	Full annual inspection. Regular monitoring when Clerk posts notices, annual maintenance and repair or replacement as	Monthly inspection	Monthly

<b>3. Burial Ground</b>		(2 x 2) = 4	Ownership proven and documented. Burial fees established for residents/non-residents. Council joined ICCM in September	Regular inspection schedule to be	Quarterly
<b>4. Benches</b>	Various locations in village	(2 x 1) = 2	All secured in place. Regular monitoring, annual maintenance and repair or replacement as required. Any reports of damage to	Review inspection procedure	Annually in June
<b>5. Dog waste bins</b>	6 bins in various locations in village	(1 x 1) = 1	Annual inspection. Regular monitoring and maintenance as required. Any reports of damage to be included on next agenda.	Existing procedure adequate	Annually
<b>6. Land owned by council</b>	Various locations in parish	(1 x 1) = 1	Full annual inspection.	Existing procedure adequate	Annually
<b>7. Maintenance of land and assets</b>	Village-Wide	(1 x 1) = 1	Take copies of all contractors' Public Liability Certificates. Ensure terms of all new undertakings include indemnity of the Council by the Contractor. Schedule review of contracts including responsibility and performance. "No Mow May" implemented for biodiversity	Existing procedure adequate	Annually
<b>8. Defibrillators</b>	Village Hall	(2 x 3) = 6	Monthly inspection. Registered on The Circuit. Replacement of battery and pads as needed. Defibrillator service and parts purchased in January 2025.	Regular checks needed	Monthly
<b>9. Playground</b>	Recreation Ground	(2 x 3) = 6	ROSPA annual inspection completed. Custom-made playground checklist purchased (July 2024). Weekly playground checks being conducted. Repairs undertaken through Reid contractors (£3,890 approved March 2025). Portfolio holder assigned (Cllr Streule).	Implement and document regular inspections	Weekly visual, quarterly operational, annual ROSPA inspection

## Risk Prioritisation

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen Likelihood x Impact = Risk Priority

How Likely	Negligible Impact	Moderate Impact	Severe Impact
Highly likely (3)	3 (3x1)	6 (3x2)	9 (3x3)
Possible (2)	2 (2x1)	4 (2x2)	6 (2x3)

Unlikely (1)

1 (1x1)

2 (1x2)

3 (1x3)

Taken from the JPAG 2024 from Section 5.97

This risk assessment was reviewed and adopted on 11th February 2025– Minute Reference 0112/24 5