

**Maugersbury Parish Council****Risk Assessment Statement**

Reviewed September 2025

**2025/26**

<b>Area</b>	<b>Risk</b>	<b>Level</b>	<b>Control</b>
Assets	Protection of physical assets	L	Insurance in place
	Security of property	H	Insurance in place
	Maintenance of notice boards, benches	L	As required
	Play park, loss of use of equipment.	H	N/A. Council has no play parks.
Finance	Banking	L	Bank reconciliations prepared quarterly by RFO and reviewed by internal auditor, along with annual review by independent auditor.
	Loss of money through theft, dishonesty	L	Fidelity Guarantee insurance in place. Two councillors' signatures required on cheques.
	Loss of data on PC due to system fault.	M	Backup on a monthly basis. Important files can also be retrieved from cloud-based email system.
	Loss of services of an employee	M	Immediately advertise any vacancy (if permanent loss). Apply to GAPTC for bank clerk services (if temporary).
	Financial controls	L	Bank reconciliation prepared by RFO. Two councillors' signatures on cheques. Internal, independent and external audits. Continue with bank reconciliation to be carried out quarterly.
	Compliance with HMRC (VAT) regulations	L	VAT claims calculated by RFO and submitted on a yearly basis. Internal/external auditor confirms as a double check.
	Annual Precept is the result of proper detailed consideration.	L	Council receives proposed budgets in late autumn. Precept derived from budget.
Liability	Risks to third party, property or individuals	M	Insurance in place

Employer liability	Comply with employment law	M	Membership of various national and regional bodies. E.g. GAPTC.
	Comply with HMRC (Inland Revenue) requirements	L	Council has registered as an employer with HMRC. Clerk submits monthly PAYE reports to HMRC and deducts PAYE from salary payments as required using HMRC software, Basic PAYE Tools.
	Comply with pension Automatic Enrolment requirements	L	Council receives reminders from Pensions Regulator when re-enrolment and re-declarations are due
Legal liability	Ensuring activities are within legal powers	L	Clerk clarifies legal position on any new proposal. Legal advice sought where necessary.
	Proper and timely reporting via the minutes	L	Council receives and approves the Minutes of meetings.
	Document control, Freedom of Information and document retention	L	The clerk follows Council's document retention policy which is based on NALC Legal Topic Note LTN 40 Local Councils' Documents and Records, Nov 2016.
	Data protection	M	Council is registered with the Information Commissioner's Office and has adopted privacy policies to comply with General Data Protection Regulations requirements.
Cllr propriety	Register of Interests and gifts and hospitality	L	Declarations of Interest are minuted.

To be reviewed annually.