

STOKE ST MARY PARISH COUNCIL

RISK ASSESSMENT January 2026 (Approved SSMPC 19 Mar 26)

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify potential relevant risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to manage or eliminate the risks, insofar as is practically possible. This document has been produced to enable Stoke St Mary Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. Gross risk (H/M/L) is assessed before any controls mitigation; the Net risk rating is assessed after the impact of implemented controls only.

OBJECTIVES AND STRATEGY

RISK AREA	RISK(S) IDENTIFIED	GROSS RISK H/M/L	MANAGEMENT/CONTROL OF RISK	NET RISK H/M/L; COMMENTARY
Planning / Development	SSMPC is unable to constructively influence planning developments within our boundaries, resulting in plans and developments that: <ul style="list-style-type: none"> • Are not in keeping with the culture, heritage or modest scale appropriate for a rural PC of under 300 households brimming with historic and listed buildings and features, • Impose a scale of development that overwhelms the PC roads, drainage, facilities and other infrastructure, • Developers' failures to acknowledge the very high flood risk of much of the land acquired and inadequate developer investment to mitigate this. 	H	We need to ensure the Community has an evidenced and clear voice to ensure development plans are appropriate and sympathetic to our Communities culture, size and infrastructure / services: <ul style="list-style-type: none"> • Join SCRAPP as a way of raising the profile county-wide • Re-energise our LCN as a way of joining our neighbours with us • Campaign to have the TW/Crown Estate deal re-examined • Register a high level of objection from within the parish to any developments outlined • in the SHLAA which should be published in April. 	H. Residual risk assessed as high until mitigating plans are actively operating

Highways	<p>Failure to deliver improvement objectives /benefits in the Highways Strategy due to:</p> <ul style="list-style-type: none"> • SC / Police objections, • Funding constraints, • Lack of volunteer support. 	M	<p>Ensure that the measures and controls in the Strategy are in place and operating:</p> <ul style="list-style-type: none"> • Our highway Volunteer or Contractor activities are in line with established regulations including Chapter 8 training key PC volunteers, • Active stakeholder management (SC, Police etc) to ensure our plans for SSIDs, speed limit changes or signage / traffic calming measures are delivered, • Ensure we allocate funds from our Precept, or source grant funding for necessary works, • Foster and use an active community Volunteer Activity framework, • Widescale reporting from PC Members on SC reporting tools of all highways issues, however frequently they occur, especially in relation to issues such as potholes / resurfacing, where we are legally precluded from altering the roads infrastructure ourselves. 	<p>M. Risk assessed as Medium in light of:</p> <ul style="list-style-type: none"> • Although Shoreditch speed reduction to 30MPH completed Mar 2026, there are continuing delays to the near complete Haydon SSID and anticipated delays for the 2nd SSID and multiple site pole authorisations by SC/Police (workload and other priorities), • The need to take more action to help PC Members reporting of pothole issues which SSMPC cannot influence directly.
Flood Controls	<p>Failure to deliver improvement objectives /benefits in the Flood Controls Strategy due to:</p> <ul style="list-style-type: none"> • Funding constraints, • Failure to identify and impact flood control failings, • Refusal of landowner or regulatory permissions, • Lack of volunteer support. 	H	<p>Ensure that measures and controls in the Strategy are in place and operating to deliver flood improvements that make a meaningful difference wherever doable:</p> <ul style="list-style-type: none"> • Ensure we allocate funds from our Precept, or source grant funding for necessary works, • Annual Flood Control activity plan to ensure we progress improvement objectives while maintaining key operational drains, ditches and infrastructure, • Active stakeholder management (Landowners, SC, SRA, EVAG, FWAG, ERA etc) to ensure our plans for road drain maintenance, watercourse clearance / maintenance and water-sources attenuation controls, are delivered as far as possible, • Foster and use an active community Volunteer Activity framework, • Widescale reporting from PC Members on the road drains reporting tools of all flood issues, however frequently they occur. 	<p>L. On track overall against the Flood Controls Strategy at the start or year 3 of the plan – considerable improvement seen already, especially thanks to our sterling volunteers and contractors. Residual Risk assessed as Low subject to continuing to deliver incremental improvements specified in year 3 of the Plan.</p>

Rights of Way	<p>Loss of established rights of way due to:</p> <ul style="list-style-type: none"> • Disrepair or accessibility of RoW due to failure of SC maintenance. • Failure to establish and evidence active use of the RoW. • Obstruction and vandalism by vandals or anti-RoW land owners. 	M	<p>In light of SC funding crisis, antipathy to RoW by some landowners/stakeholders, and informal approach to documenting continued use of all RoW, SSMPC may need to identify actions to:</p> <ul style="list-style-type: none"> • Document the RoW in SSMPC, develop a mechanism to assess their state and plan for documenting at least annual use, • Identify options for repair and maintenance acknowledging that funding responsibility sits with SC and may be beyond PC resources, • Active stakeholder management with landowners etc. 	M. Residual Risk assessed as Medium until additional controls approved and rolled out.
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FINANCIAL CONTROLS, GOVERNANCE AND RECORDS

Precept	Adequacy of precept in order for the PC to carry out statutory duties	M	To determine precept amount required, PC regularly receives budget update information. Budget and precept to be discussed at PC meeting.	M. Ongoing review of procedures for setting precept in light of increased requirements as SC ceases to fund activities important to SSMPC. Internal Auditor reviews annually.
Financial records	Inadequate records Financial irregularities Failure to comply with legislation	M	The PC adopts Financial Regulations which set out requirements. The PC adopts Standing orders, subscribing to associations of local publications – SALC Internal Auditor to offer advice as appropriate	L. Existing procedure adequate Review Financial Regs when necessary
VAT	Reclaiming/charging	M	The PC has Financial Regulations which set out the requirements	L. Existing procedures adequate
Insurance	Adequacy Cost Assets adequately covered Compliance Damage injury to 3 rd party for injuries sustained by lack of maintenance of PC assets	M	An annual review is undertaken of all insurance arrangements. Public and Employee liabilities a necessity and within policies. Ensure compliance measures are in place All events are properly administered and supervised. Health and safety risks addressed – First Aid facilities supplied.	L. Existing procedure adequate. Insurance reviewed annually or tri-annually if three year contract in place

Grants Receivable	Receipt of grants	M	RFO keeps records for the spend of grants in accordance with grant-giver's regulations	M. Residual risk Amber to reflect increased activity with Multiple recent grants and funds for play park renovation and flood controls improvements.
Grants and support payable	Power to pay Authorisation of PC to pay	M	All such expenditure goes through the required PC process of approval, minuting	L Existing procedures adequate
Formally adopt Standing Orders	Failure to comply with Statutory Obligations Fairly to operate with openness and accountability Suffer loss or reputation or legal challenge Council unable to deliver services	M	Standing Orders are put before PC, approved and regularly reviewed. The PC is quorate, and all decisions are made after due consideration in the best interest of residents. To comply with current legislation and acts in a professional manner/Standing Orders are available for public inspection at any time	L Existing procedures adequate
Formally adopt Financial Regulations	Financial regulations align with current legislation. Work awarded incorrectly. Overspend on services Unauthorised spend Procurement process fails Failure to meet budget Inappropriate use of public money Loss from 3 rd party damage on assets Adverse cash flow	M	Council acts legally Estimate/quotations obtained where possible in accordance with Financial Regs. PC to deliver best value (more than one quotation for any substantial work undertaken). Formally minute commit to expenditure. For major work, competitive tenders to be sought. If problems encountered with contract, Clerk investigate situation and report to PC. Ensure contractors are insured. To ensure contracts are not taken on for services with no supporting funds making correct financial decisions. Internal audit.	Existing procedure adequate. Included in Financial Regs
Reporting and auditing	Information communication Risk of bank making errors No control over spend Fraud	M	Financial information is a regular agenda item and discussed/reviewed and approved at each meeting Reconciliation of all bank records All payments must be authorised, and minuted Finance Chair reviews spend against budget	L Existing procedures adequate

Members' interests	Conflict of interests Register of members' interests Failure to operate in fairness and accountability In breach of required standards of public life	M	Declarations of interest by members at PC meetings Register of members' interests forms reviewed regularly	L Existing procedures adequate. Members take responsibility to update register through Clerk
Annual Return	Submit within time limits	L	Annual return completed and signed by the PC, submitted to internal auditor for completion and signing. Then checked and sent to External Auditor within time frame	L. Existing procedures adequate
Legal Powers	Illegal activity or payments Failure to operate in openness and accountability Failure to comply with Statutory obligations	M	Standing Orders put before PC and reviewed regularly. All activity and payments within powers of PC to be resolved at full PC meetings, including reference to power used under the Finance section of agenda and Finance report bi-monthly Members of registered bodies as a reference source Subscribe to SALC updates	L. Existing procedures adequate
PC records – paper	Loss of document audit trail through; Incomplete records Loss of cheque bk Theft /Fire / Damage	M	Archived records are kept at Village Hall. Digital records kept in cloud, website and also on USB. Clerk is responsible for safekeeping of cheque book.	L. Damage (apart from fire) and theft is unlikely so provision is adequate except for paper records held in village hall – paper record protection and procedures reviewed in 2024.
PC records -electronic	Loss through; Theft, fire damage or corruption of computer Data protection breach Financial or resource requirements of responding to FOI request Legal challenge	M	The PC electronic records are on Clerk's computer, saved to cloud and on a separate external hard drive, and kept at Clerk's home.	L. Existing procedures adequate
Payments	Incorrect invoicing Incorrect payments Late payments Expenses incorrectly claimed Data protection breach Theft or dishonesty	M	Financial Loss due to settlement of double or false invoices. Clerk to ensure accuracy of work with bi-monthly payment list. Ensure banking statements regularly up to date with PC to accept financial reports bi-monthly	L. Existing procedures considered adequate

Budgeting	Inadequate Precept does not deliver budget	M	Clerk, Chair and Councillor with Financial Responsibility to take shared responsibility to produce an effective budget yearly to ensure against financial loss. Review of all services provided not to have impact on reserves. Budget agreed yearly at PC.	L Existing procedures considered adequate
Freedom of information	Policy Provision Failure to comply with statutory obligations	M	The PC releases all information on demand. The PC is aware that if a substantial request came in it could create a number of additional hours work. If this equates to more than £450 then the PC can ask for fees Standing orders are available on website or by hard copy by request	L. Monitor any request made under FOI

WEBSITE

Website	Virus attacks or malicious hackers PC host provider server unable to support Out of date product Mislead or inaccurate statements Publication of personal data without prior consent (data protection regulations) No social connectivity Unable to read Apply new government legislation	M	New Website launched. Encryption and Protection in website security and reliable afforded by supplier	M. Review as new website beds in Disclaimer statement to be displayed on site; Website host secure; regulatory compliance controls; reassess risk and controls as new website beds in.
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PAYROLL CONTROLS, EMPLOYMENT LEGISLATION, VOLUNTEERS

Salaries and associated costs	Salary paid without appropriate deductions Staff over or under paid Unpaid tax/NI to HMRC Unauthorised payment Fraud Failure to comply with legislation Financial penalties	M	Councillor with Financial Responsibility processes payroll, oversees NI/tax Clerk's salary paid by standing order each month Salary authorised and minuted	L. Existing procedure adequate
Employees, Officials and Volunteers	Safety and wellbeing risk to employees, officers and volunteers; failure to comply with relevant regulations	H	Gross risk H due to scale/nature of volunteer activities. Volunteer Policy and Procedures in place. Contract of employment in place/approved by PC. Contingency plan in place in case of long term sickness HR advice available through SALC policies Kept up to date by employment legislation Requirements of insurance adhered to with regards to fraud prevention.	M. Monitor health and safety requirements and insurance annually; compliance with Volunteer Policy and Procedures including activity Risk Assessments. Will reassess Net Risk and controls as experience of increased volunteer activity is gained.

SAFEGUARDING ASSETS

Assets	Loss or damage Risk/damage to third party property Not all Assets listed Assets not adequately insured	M	Annual review of assets is undertaken for insurance provision. Asset register maintained and all acquisitions and disposals documented	M. Existing procedures effective but increased assets for volunteer activities leaves risk at Medium due to scale.
Maintenance	Poor performance of assets or amenities Risk to public Poor housekeeping Damage due to vandalism Tripping, falling, incurring injury Inflict injury on members of public whilst working	M	All assets owned by PC are regularly reviewed/inspected and maintained. All repairs and relevant expenditure for any repair is actioned/authorised quickly in according with correct PC procedures Assets are insured Use of outside contractors or volunteers to carry out risk assessment Carry public liability insurance	M. Existing procedures effective but risk of vandalism, especially with new Play Park, leaves risk at Medium

Notice boards	Risk of damage	M	PC currently has three notice boards. Regular inspection. Any reports of damage or faults are reported to PC and dealt with in accordance with correct procedures of PC	M. Existing procedures effective, but risk of vandalism remains – Medium
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HEALTH AND SAFETY

Councillor Activities	Claims made against an individual or council as a whole Volunteers injure themselves or others during work Contagion risk	M	Full insurance cover in place to cover negligence, libel or slander. Corporate manslaughter and errors. Personal injury cover within insurance. Social distancing guidelines as appropriate when in force.	M. Review cover within insurance procedures annually, but increased PC activities to undertake critical items not properly done by SC – Medium
Contractors /volunteers undertaking work in parish	Inflicting injury on members of public while carrying out work	H	Require risk assessments and where appropriate method statements Request contractor to carry public liability insurance and ask for sight of certificate PC has public liability insurance of £10m	M. Review regularly/each contract; Monitor effectiveness of Volunteer Policy and Procedures with increased activity
Public injury while using benches	Damaged benches due to vandalism	M	Regular visual inspections Repairs carried out quickly when problem identified Reviewed when cutting grass and undergrowth	M. Effective provision but age of some benches leaves risk at Medium.
Play Area and PC owned spaces	Risk to public Public abuse of facility Contagion risk	M	Disclaimer/at your own risk sign clearly shown on entrance to play area; Ban dogs from play area; Disclaimer terms for Allotments; Notices for social distancing if considered necessary	M. Monitor controls, signage and maintenance for refitted playpark once opened.
Meeting locations	Claims made by councillors or the PC as a whole; Health and Safety; Injury sustained by members undertaking duties; Contagion risk	L	Full insurance liability and personal accident insurance First Aid facilities in village hall Contagion risk – zoom meetings if deemed necessary	L. Adequate provision
Safety Risks from extreme weather	Risk to public, volunteers etc from extreme weather events including flooding and severe storm events	H	Maintenance of ditches and drainage using volunteers and SC withdraws activity; Tree and hedge maintenance from SC or through volunteers or funded from Precept if funding is withdrawn; Volunteer risk assessment template updated to include severe weather risk.	M. Net risk M as SSMP takes on additional activities neglected by SC; effectiveness of SSM PC controls and procedures to be reassessed as practiced.