DYMCHURCH PARISH COUNCIL
RISK ASSESSMENT

APPROVED AT MEETING 5th May 2026
MINUTE REF 10
REVIEW DATE –1 Year from date of this notice

1. FINANCE AND ADMIN/MANAGEMENT				
Subject/item	**Risk(s) identified**	**Risk level H/M/L**	**Management/control of risk**	**Review/Assess /Revise**
Business continuity	Council unable to continue its business due to an unexpected or tragic circumstance (theft, fire, corruption of computer data) No Fireproof storage at Office No access to banking or computer files due to incapacitation of clerks	M	All physical files are stored at the Council Offices in one location- A fireproof locker would reduce risk further. All computer files are backed up using Microsoft 365 and can be accessed All passwords should be provided to the Chair and Vice Chair sealed an only opened in an emergency- If opened all passwords to be changed. Chairman can contact KALC OR SLCC for advice in the event of a problem with business continuity.	**Purchase of fireproof cabinet recommended**

Precept	Adequacy of precept. Requirements not submitted to District Council Amount not received by PC.	L L L	Council reviews precept requirement annually. It reviews the presented budget update information by the Jan meeting at the latest, agrees amounts for the set budget headings for the following year, the total of which is resolved to be the precept amount to be requested from District Council. This figure is then submitted by the Clerk to District Council by email The Clerk checks for receipt and reports it to the Council.	Procedure adequate
Financial records	Inadequate records Financial irregularities Loss of records through damage, theft, fire, etc	L L M/L	The Council has Financial Regulations which set out requirements. The Council has an internal auditor. Cheques require two signatories. Electronic bank transfers require two authorisations, and the Clerk and Council Officer is a signatory- The Clerk or Officer can sign and authorise in emergencies and in consultation with the Chair and Vice chair. Backups are made computer records held on Office 365. Paper files are stored in the Council offices – not in fire-proof cabinets. Backups are copied to a hard drive at a separate location using Microsoft 365- All accounts are now recorded by Scribe accounting and backed up off site for retrieval if necessary	Review annually. Audit is done Procedure adequate. However purchase of fireproof storage is recommended.
Bank and Banking	Inadequate checks	L	The Council has Financial Regulations which set requirements for banking, cheques and reconciliation of accounts. Cheques require two signatories Electronic bank transfers require two authorisations	Procedure adequate.

	Bank mistakes/loss/charges	L	and the Clerk and officers are signatory, if required in an emergency or during election period when lack of Councillors signatories affect business continuity. The bank accounts are reconciled immediately by the Clerk/Council Officer on receipt of statements each month and online using internet banking, so errors are found immediately and rectified. Internal audit also checks this. All accounts are now recorded by Scribe accounting and backed up off site for retrieval if necessary	Review signatories when necessary, especially after elections.
Reporting and auditing	Communication Compliance	L	The Council now use Scribe accounting which can produce reports covering all aspects of the budget, accounts and forecasts- Theses are produced monthly at Council meetings- All councillors have view only access to Scribe accounts. Councillors review bank statements and accounts monthly to ensure compliance	Procedure adequate Procedure adequate
Direct costs/ overhead expenses/debts	Goods not supplied but billed Incorrect invoicing Members expenses	L L L	Financial Regulations set out requirements At each Council meeting, the list of invoices awaiting approval is distributed to Councillors and considered. Council approves the list of requests for payment, before signing the cheques or authorising electronic payments and remittance. These are covered by the presentation of receipts to Clerk, who then raises a cheque or electronic transfer in accordance with the procedure above.	Procedure adequate. Review of Financial Regulations annually.

VAT	Failure to reclaim VAT is reclaimed incorrectly	L L	VAT is claimed every quarter via Scribe accounting software Reviewed by internal auditor yearly	Adequate Adequate
Annual return	Failure to submit within time limits	L	Employers Annual Return is completed and submitted to the Inland Revenue by the Clerk/Council Officer within the prescribed time frame. The return is signed by the Council and submitted to the internal auditor for completion and signing and then sent to the External Auditor within the time limit.[1]	Procedure adequate.
Charges – rentals receivable	Non-receipt of Rent	L	A direct debit is set up with the tenant and confirmation is checked monthly by the Clerk when creating reports for review by the Council	Procedure adequate
Salaries and associated costs	Salary paid incorrectly. Wrong NI or PAYE deductions made. Unpaid tax or NI	L	Salary rates should be assessed annually/NALC/KALC Employee salaries and pension management is outsourced to Stephen Hill Accountants who provide reports on a monthly basis.	Procedure adequate
Data protection	Provision of policy	L	Council has a policy on data protection and is required to register with the Information Commissioner's Office	Procedure adequate
Freedom of Information Act	Provision of policy	M	Basic policy in place. No requests for information under the FOI Act so far.	Update required

2. ASSETS

[1] Controlled by the Accounts and Audit Regulation 2015

Subject/item	Risk(s) identified	Risk level H/M/L	Management/control of risk	Review/Assess/Revise
Street furniture, play areas, open spaces, noticeboards, office equipment, gates and fences, footpaths Pavilion and Recreation Grounds	Loss or damage Risk/damage to a third party(ies) or to property Pavilion is falling into disrepair. Grounds in good condition and well used	L L M	Asset register is kept. Regular checks are made of Council Assets by the PC. Clerk monitors noticeboards and office equipment. Pavilion is not open for public use at this time. Potential for a charity to take over the management of the Pavilion and maintain structure and amenities. A lease has been signed however no changes made to the pavilion.	Asset register is now fully updated Insurance is reviewed annually. Part of Council Plan
Sea Wall Kiosk	Potential for claims through negligence and duty of care by Council as owners	L	Yearly safety checks are completed (fire/Electrics and building condition.	Procedure Adequate

3. LIABILITY				
Contractors	Not insured or inadequately insured	L	Clarify with any subcontractor that they are insured and obtain copies of certificates and schedules.	Procedure adequate.
Public liability	The risk to third party, property or individuals,	L	Insurance is in place up to £10 million.	Review insurance annually.

	including volunteers (e.g., Speedwatch litter pickers, youth club)			
Employer liability	Non-compliance with employment law	L	Member of KALC and SLCC so advice can be sought.	Procedure adequate
Legal liability	Proper and timely reporting via minutes Document control	L L	Minutes always received and approved at the following monthly meeting Financial and other documents retained as legally required. Minutes have to be retained indefinitely, other documents for a lesser period.	Adequate Procedure adequate – see NALC Legal Topic Note 40

4. COUNCILLORS PROPRIETY				
Members interests	Conflict of interests Register of interests	M M	Councillors have a duty to declare any interests at the start of every meeting and these are noted and minuted Register of interest's form is completed by each new councillor. Should be regularly reviewed and updated, as interests change.	Adequate Councillors to inform Clerk as interests change.