PAMBER PARISH COUNCIL
RISK ASSESSMENT SCHEDULE

The Risk Register records risks identified by the Parish Council. Risks are assessed as to the severity of any impact and the likelihood of occurrence. This will vary between those with low impact and low likelihood and those with a high impact and high likelihood. Most of the risks identified are low impact / low likelihood and no risk has been identified as high impact / high likelihood.

Having identified the risk and the potential consequences, the council have looked at mitigation measures, either already in place or required and where proportionate these have been implemented (for example, by ensuring adequate insurance is in place).

The Council's governance is dictated by three key documents - Standing Orders, Financial Regulations, and The Code of Conduct which include some of the mitigation measures as a requirement of the Council, and which are followed by all members of the Council.

Risk Identified	Impact High/Med /Low	Likelihood High/Med /Low	Controls	Adequate Y/N	Comments
INSURANCE COVER					
Protection of physical assets:- • Play Equipment, Pamber Park • Beacon, Pamber Park • Village Sign, Little London. • Notice boards. • Seats • Bus shelters • Pamber Park • Memorial Hall open space	M	L	Insurance cover in place. Assets Register maintained. Cover reviewed annually. Considered as part of each meeting as potential problems occur.	Y	Quarterly visual inspections
Risk of damage to third party property or individuals as a consequence of the council of the council providing services or amenities to the public. (Public Liability)	M	L	Public Liability cover in place. Monitor and consider as part of the decision making process.	Y	
Risk of consequential loss of income or need to provide essential services following critical damages, loss or non-performance by a third party (Consequential loss)			N/A		
Loss of cash through theft or dishonesty (Fidelity Guarantee)	L	L	Insurance cover in place	Y	Very little cash received & none retained by council.
Legal liability as a consequence of asset ownership (Public Liability)	M	L	Insurance cover in place	Y	

AREAS WHERE THERE MAY BE SCOPE TO WORK WITH OTHERS TO HELP MANAGE RISK					
The provision of services being carried out under agency/partnership agreements with principal authorities – • Play equipment, Pamber Park and Memorial Hall grounds. • Tennis Courts, Memorial Hall. • Open Spaces	L M	L H	Councillors carry out quarterly checks. Tennis players /Hall Committee members report any problems. Monthly Engineers Safety inspection and risk assessment carried out by Borough Council on behalf of Pamber PC.	Y Y	Report considered at council meeting Report considered at council meeting.
Risk Identified	**Impact H/M/L**	**Likelihood H/M/L**	**Controls**	**Adequate Y/N**	**Comments**
AREAS WHERE THERE MAY BE A NEED TO SELF-MANAGE RISK					
Keeping proper financial records in accordance with statutory requirements	L	L	Checked at internal audit. Internal regulations and procedure Internal checks	Y	Bank statements and expenditure checked against minutes each month by appointed council member.
Managing balances effectively according to prevailing financial climate	M	L	Take advice from HALC and other agencies when occasion arises. Swift response to any change in the financial climate. Emergency meeting to be called if required.		Funds moved to fixed term deposit accounts in response to banking crisis and low interest rates.
Control over financial procedures: a. Check on balances b. Training c. Review of financial risk management d. Payments	L	L	a) Monthly Bank Reconciliations to be prepared by the RFO and presented to appointed responsible councillor who will alert the full council of any irregularities. b) The clerk and councillors will have the opportunity to attend any relevant training in financial matters. c) Review effectiveness of internal financial control, to include the Internal Audit System, annually at the Annual Meeting d) Cheques/Payments require dual signatories.		Accounts reviewed regularly by an appointed councillor and Independent Internal Audit is carried out annually. An update of Income and Expenditure is prepared and presented every month. Review of insurance cover annually.

Ensuring that all business activities are within legal powers applicable to local councils.	L	L	Advice taken on any issues which are not clear. (Borough, County HALC etc)	Y	
Complying with restrictions on borrowing	L	L	N/A Any potential borrowing considered on a case by case basis and subject to public consultation and financial control		No borrowing currently
Ensuring that all requirements are met under employment law and Inland Revenue regulations	L	L	Checked at internal audit. Clerk updated by Inland Revenue.	Y	Salary calculation outsourced. NEST pension in place.
Ensuring that all requirements are met under Customs and Excise regulations	L	L	Checked at internal audit.	Y	
Ensuring the adequacy of the annual precept with sound budgeting arrangements Ensure that sufficient general and Earmarked reserves are maintained bearing in mind the current financial climate and the need to minimise any increase in the precept.	L	L	Reviewed monthly. Review at time of budget and consider when any new projects are considered. Monthly review of expenditure to budget.	Y	Forecast for current year reviewed at time of agreeing budget and setting precept.
Monitoring of performance against agreed standards under partnership agreements			N/A		
Ensuring the proper use of funds granted to local community bodies under specific powers or under section 137	M	L	Council ensures that distribution is in accordance with statutory regulations. Identified as s137 payments.	Y	Advice from clerk if required.
Proper, timely and accurate recording of council business in the minutes	L	L	Minutes checked by Chairman before issue and approved by full council at the next meeting. .	Y	
Responding to electors wishing to exercise their rights of inspection	L	L	As set out in Freedom of Information Policy.	Y	Available on the Council website.
Meeting the laid down timetables when responding to consultation invitations.	M	M	Put on agenda when received. Clerk checks there is adequate time for response at the next council meeting.	Y	If there is not time for response at next meeting alternative arrangements are made.
Meeting the requirements for Quality Parish status or other accreditation			N/A		Decision taken not to seek Quality Parish status.
Proper document control	L	L	Records retained for statutory period.	Y	
Register of members' interests and gifts and hospitality in place, complete, accurate and up to date.	L	L	Individual members are obliged to notify BDBC of changes that have occurred. Register of interests is maintained by BDBC.	Y	Available via the Council website. Councillors reminded of their obligations at each meeting

Freedom of Information Act	L	L	Regular review. Confidentiality: Careful consideration before any information is made available. Requests: One month allowed for requests to be processed.	Y	Record any requests and confirm that requirements are met.
Data Protection Act	L	L	Office housing computer kept locked when not in use. Immediate investigation of breaches should they occur.	Y	Minimal amount of information held on computer. Only Clerk has access to computer.
Disability Discrimination Act	M	M	Impact of Act considered when Parish Council decisions made. Any matters arising from the Act considered and appropriate action taken if feasible, necessary and /or possible	Y	Large print documents available on request from parishioners.

INSPECTION SCHEDULE

ITEM	FREQUENCY OF INSPECTION	BY WHOM
Play Equipment, Pamber Park Play Equipment, Memorial Hall Tennis Courts	Quarterly Monthly/Annually	Councillors' visual BDBC
Beacon, Pamber Park	Quarterly	Councillors' visual
Village Sign, Little London.	Monthly	Clerk Visual
Noticeboards.	Monthly	Clerk Visual
Seats	Quarterly	Councillors' Visual
Bus shelters	Quarterly	Councillors' Visual
Pamber Park	Quarterly	Councillors' visual
Allotments	As reported	Allotment society members
Memorial Hall open space.	Quarterly	Councillors' visual

A Review of this Risk Assessment Schedule is carried out at the Annual Meeting in May each year; if any risk is identified as part of key decision making or changes at each meeting; at the time of any materialized risk.

Approved December 2002.
Amended September 2004.
Amended January 2006.
Amended October 2007
Amended February 2011.
Amended June 2012
Amended March 2015
Amended July 2022
Reviewed September 2024
Reviewed May 2025