FRAMSDEN PARISH COUNCIL **Risk Assessment 2026/27** **14 May 2026**

Subject	Risk	Likelihood (L) Score	Impact (I) Score	Severity (L x I) Score	Management of Risk
Financial & Management					
Lone Working	Working alone with dangerous members of the public.	1	3	3	Commitment by Members and the Parish Clerk not to meet strangers alone.
Salaries	Salary is paid incorrectly or the wrong hours are paid.	1	1	1	Payment of the salary is approved by Members of the Council. Payments require dual authorisation.
	The wrong NI and income tax is paid.	2	1	2	SALC is employed to carry out PAYE duties.
Precept	The precept agreed is inadequate. The Council's financial requirements are not submitted to MSDC. The precept requested from MSDC is not received.	1	2	2	The annual budget is approved by Members of the Council. The request for the payment of a precept is submitted to MSDC by the end of January in advance of the start of the financial year. A remittance notification is received from MSDC once payment has been made. A quarterly bank reconciliation is carried out and approved.
Reporting and Auditing Finances	The lack of the communication of information.	2	2	4	Cashbook and income and expenditure statements, including a review of the budget, are presented to Members at each meeting for review. A bank reconciliation is also presented for approval.
Banking and Payments	Unauthorised payments	1	2	2	Payments are authorised by dual online authorisation following approval at a full Council meeting by Members of the Council. A schedule of payments and the related invoices are intialled by these Members at each meeting.
Election Costs	An election or a contested election.	1	1	1	This is particularly relevant in an election year. Funds are being built up in reserves.
VAT	VAT is not reclaimed.	2	1	2	The Parish Clerk submits a claim for VAT previously paid to HMRC to be refunded on a regular basis.
Member Interests	There is a conflict of interests.	1	1	1	Members complete a register of interests form following their appointment as a Member. Members declare any interests as a standing item on each meeting's agenda.

Minutes, Agendas, Notices and Statutory Documents	Such documents are not accurate, legal and made available.	1	1	1	The Parish Clerk produces draft minutes of meetings of the Council and posts them on the web site within one month. Draft minutes are replaced on the web site by approved minutes following each meeting. An agenda is posted on the web site and circulated to Members within three clear days of the date of each meeting. A notice of the Council's meetings during the year is displayed on the notice board. Business conducted at each meeting is managed by the Chair.
Insurance	The level of insurance is inadequate and risks are inadequately or not covered.	1	3	3	A review of the Council's insurance arrangements takes place by Members on an annual basis.
Freedom of Information Act	The Parish Clerk's salary could dramatically increase with each request received for information.	1	1	1	The Parish Clerk will attempt to work additional hours in this situation.
Physical Equipment or Areas					
Notice Board	Injury to a third party.	1	2	2	Checks are made to ensure that the notice board is in an operational condition which does not impose a risk.
Meeting Location	There is a danger to health and safety due to the inadequacy of the venue.	1	3	3	The Village Hall and its facilities are considered to be adequate for those attending Council meetings.
Council Paper Records	There is a loss of paper records.	1	1	1	Historical paper records are transferred at regular intervals to Suffolk Records Office. Current paper records are retained at the Parish Clerk's home address.
Council Electronic Records	There is a loss of electronic records.	2	2	4	Backup copies of electronic records are maintained separately by the Parish Clerk.
General Data Protection Regulations	There is a failure of compliance and any breeches of data.	2	2	4	Briefings are received from and any queries are addressed with SALC. There is also the use of passwords and secure storage arrangements.