Campton Parish Council 2025

Risk Area	Risk Identified	Level	Management of Risks	Responsibility	Review & Action required
Finance/Banking	Not all income is recorded in the cashbook or reconciled to bank statements	M	All receipts of money into Parish Council accounts are recorded in cashbook and reported at the next meeting.	Clerk	Review of cashbook by councillor/auditor periodically
	Incorrect amount on cheque, made payable to wrong party, incomplete cheque/blank cheque. Incomplete set up for online banking.	M	Two signatories required on each cheque and signatories to initial associated cheque stubs, after checking to supporting documentation. Blank cheques must never be signed. Clerk to retain cheque book at all times except when with auditor. Online payments require co-authorisation.	Clerk	A nominated councillor to cross check payments against invoices and bank statements monthly.
	Finance report does not reconcile with bank statements	M	Bank reconciliation to be prepared by the Clerk on receipt of each bank statement which reconciles with cashbook and supporting documentation.	Clerk	Review of cashbook by councillor/auditor periodically
	Incorrect payments made without appropriate approval	M	Council has Financial Regulations which sets our the requirements and values for contracting works.	Clerk	Review of financial regulations annually, authorisation required on payments.
Precept	Budget set is insufficient to meet expenditure during the year.	M	Regular review of budget with supporting variance analysis	Clerk/Councillors	Review of budget at monthly council meetings. Budget considerations will be an agenda item in November. A draft annual budget to be issued by the Clerk in December for full discussion and agreement at the January meeting.
	Precept is not paid by CBC	L	Confirm receipt in bank and reconcile to cash book entry. Report to Council upon receipt.	Clerk	Review of cashbook by councillor/auditor periodically

Contracts	Council not obtaining Best Value and therefore not providing best service for public funds.	M	Aim to maintain a balance between continuity of service and value for money. Review contracts every three years and obtain alternative quotes where considered appropriate.	Clerk	Review of contracts in line with Financial Regulations
Annual return	Annual return not completed or submitted within statutory deadline	M	Annual return is completed and submitted to the internal auditor for completion and signing within agreed timeframes.	Clerk	Dates are diarised in calendar by all parties
			Meeting is scheduled for approving accounts in time for sending to Auditors	Clerk/Councillors	
			The annual internal audit is completed following statutory guidelines to ensure on-going compliance with governing regulations.		
			In line with the Smaller Authorities (Transparency Code Requirements) Regulations 2015 the Annual Statement of Governance, Annual Return, Internal Audit, and External Audit comments are published on the Parish Council website. These are accompanied by a current asset register and full year end accounts.	Clerk	Internal audit reviews of supporting records, ensure the website is regularly updated.
Insurance	Council does not have adequate insurance to cover assets and liabilities, resulting in financial loss/or council being sued	M	Appropriate insurance cover for Employers & Public Liability exists. Insurance premium has been processed promptly	Clerk/Councillors	Review Insurance provision annually. Include % increase in budget. Obtain quotes for best value
	Risk of injury to user due to damaged play equipment	M	i) All play equipment installation and maintenance to be carried out by professional & insured installers. ii) Carry out regular routine inspections of the Recreation Ground and play equipment. iii) Train councillors as necessary to fulfil this role.	Clerk	Organise third party inspections by qualified bodies as appropriate

Salary & Pension	Salary incorrectly paid. PAYE & NI not paid within timeframes set by Inland revenue	L	Payroll provision via Bedford Borough Council ensuring appropriate PAYE and NI contributions along with workplace pension provision as appropriate.	Clerk	Cllrs manage payroll provision and pension.
Declaration of Interests	Failure to disclose interests may harm individual councillors and/or bring the council in dispute	M	Members should review their register of interests on an annual basis. Changes should be made as appropriate. A copy should be retained by Clerk	Clerk/Monitoring Officer at CBC	Review of declarations annually
Loss of records	Loss of paper records through theft, fire, damage etc..	M	Parish records stored at Clerk's home securely/filing cabinet?	Clerk	Records are stored in fire proof safes in the village hall, records are stored on Clerk's computer and backed up to icloud.
	Loss of electronic records through data corruption, theft, etc...	M	Records stored on Clerk's computer and backed up to storage?	Clerk	
			Arrangements exist for retrieval of data in the absence of Clerk? What are these? Has this been considered?	Clerk	
Assets	General	L	Continue to maintain a register of assets and review periodically.	Clerk/Councillors	Review assets register.
	Street Lighting, no maintenance and malfunctioning lights.	M	Maintain a maintenance contract for lighting.	Clerk	Review contract and report any malfunctions.
	War Memorial, wear and tear, dilapidation.	L	Inspect every six months and maintain.	Chairman	Inspect and arrange for any maintenance as required.
	Other assets, noticeboard, public seating etc.	L	Ensure appropriate items are insured and inspect regularly.	Clerk/Councillors	Review annually and arrange any appropraite repairs. Review Insurance.
	Recreation ground. Play equipment malfunctioning, causing a potential hazard. Grounds not being maintained for use by residents and football club. Pavillion a potential hazard if not maintained.	H	Have a maintenance schedule and ensure clear responsibilities. Ensure football club continue to insure and maintain the Pavillion.		Review maintenance including grass cutting, boundary maintenance and play areas/equipment. Check insurance provision annually.
	Cemetery	M	Responsibilties delegated to the Joint Burial Board.	Councillor	Ensure the Parish Council is represented at each meeting of the Joint Burial Board.

Liability	Risk to third party individuals or property.	M	Maintain public liability Insurance.	Clerk/Councillors	Review annually and arrange any appropraite repairs. Review Insurance.
			Regular inspections of play equipment. Third party inspections of play equipment. All equipment installed and maintained by professional and insured installers.		
	Personal accident.	L	Maintain accident cover.		
	Libel and Slander.	L	Ensure all Councillors are aware of the Code of Conduct and appropriate insurance cover is in place.	Clerk	Review annually.
	Recreation Ground, regular users.	H	Maintain an agreement with groups that use the facility to ensure they are aware of the responsibilities and insurances required.	Clerk/Councillors	Review annually.
	Recreation ground, special events.	H	Inform insurers of the event and the approximate attendance expected.	Clerk	Inform insurers and pay any additional fees.
Employer Liabilit	Compliance of employment law.	M	Maintain membership of regional organisations e.g. NALC and BAPTC.	Chairman	Review contract and job description.
	Salary and pension arrangemnets.	L	Payroll provision with CJ Bain Bookkeeping and payroll to ensure appropriate PAYE and NI contributions.	Chairman	Review annually.
	Employee leaving.	L	Contact BAPTC, arrange a transition between one member of staff and another.	Chairman	Contact BAPTC for help and temporary cover if required.
	Employee performance issues.	L	Carry out appraisals and reviews..	Chairman/clerk	Carry out reviews and record what is agreed by all parties.
	Health and Safety.	L	Parish Council should consider any employee requests in terms of IT and office health and safety.		
Legal Liability.	Legality of Parish Council Activities.	H	Clerk will clarify legal position of any new proposed activity.	Clerk	Additional legal advice can be sought from BAPTC or NALC.
	Parish Council meeting Agendas.	L	Agendas are posted on the website and on notice boards at least 3 days prior to the meeting.	Clerk	

	Parish Council meeting minutes.	M	The Minutes of the previous meeting should be reviewed and approved. In line with the smaller authorities (Transparency Code requirements) Regs 2015. Draft minutes should also appear on the website within one month	Clerk	Minutes are also available to residents by contacting the Clerk.
	Audit Return	M	The Annual Audit should be completed to follow the statutory guidelines to ensure on going compliance with governing regulations.	Clerk	Interim meetings with the Internal Auditor to ensure all requirements are being met. In line with the smaller Authorities (Transparency Code requirements) Regs 2015 the Annual Statement of Governance, Internal and External Returns and comments are published on the website. Also included should be the end of year accounts and an asset register.
Councillor Respo	Register of Interests.	M	Members should review their register of interests and make necessary changes.	Clerk/Councillors	Reviewed annually and copies held by the clerk.

Review April 2027

Tender 202 Tender due 2026