

Kings Cliffe Parish Council Risk Assessment



PARISH COUNCIL

Reviewed: May 2026

Kings Cliffe Parish Council (KCPC), Councillors and Clerk, recognise their collective responsibility to manage risk, and are committed to identifying, assessing and managing risks to ensure the safety and well-being of the community and Council operations.

The Council is aware that some risks can never be eliminated fully, so we have tried to ensure that we have a strategy that provides a structured, systematic and focussed approach to managing risk.

High

High Likelihood – There's a strong chance the negative event will occur. **High Impact** – If it does occur, the consequences will be significant and damaging. Immediate action required.

Medium

Medium Likelihood – Moderate chance of a negative event will occur. **Medium Impact** – If it does occur, the consequences will be moderate but could be potentially damaging

Low

Low Likelihood – There's little chance the negative event will occur. **Low Impact** – If it does occur, the consequences will not be significant or potentially damaging.

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Risk No	Subject Finance	Risk(s) Identified (Description)	Impact	Likelihood	Mitigation / Control	Review / Assess/ Revise
KCPC01	Precept	Adequacy of precept requirements	High	Low	The budget is monitored on a quarterly basis by the Responsible Financial Officer (RFO).	Annually by Full Council
KCPC02		Ensure there are adequate funds for the forthcoming year	High	Medium	Using information from the previous budget and actual spend, KCPC maps out the required monies for standing costs and projects for the following year. The Clerk submits the draft precept figure to Council annually in December and the actual precept figure to NNC in January.	Annually
KCPC04		Accuracy of precept submitted to KCPC	Low	Low	The precept will be for a fixed sum of money and will only be finally determined by the Full Council when all relevant facts and appropriate costs are known to the Council.	By resolution of the Full Council
KCPC05		Precept not paid on time	High	Medium	The Council will keep at least a 3-month reserve to enable payments to be made.	Existing procedure is adequate

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KCPC06	Financial Records	Inadequate Records	Medium	Low	The Council has Financial Regulations that set out the requirements.	Existing procedure is adequate
KCPC07		Financial Irregularities	High	Low	The Council has Financial Regulations that set out the requirements. An annual internal & external audit is carried out.	Review Financial Regulations annually
KCPC08	Bank & Banking	Inadequate Checks	Low	Low	The Clerk produces a bank reconciliation with the agenda. Accounting software is used and can be viewed by Councillors at any time.	Annually
KCPC09		Bank Errors	Low	Low	If the Bank does make an error when processing cheques/cash these are found when the bank accounts are reconciled monthly, any error is immediately reported to the bank and corrected by them.	Monthly
KCPC10		Loss	High Medium	Low	Losses would result from a bank error, and these would be immediately reported to the bank. Possible losses from unauthorised access to the Council bank accounts are minimal as security devices used to access the accounts to which only the Clerk has access.	Monitor Bank Statements monthly by Parish Clerk/RFO. <i>Refer to KCPC29 - Business Continuity, Chair and Vice Chair to have passwords/log ins</i>
KCPC11	Cash	Loss through theft/dishonesty	Medium	Low	No cash is held; cheques are banked monthly or upon receipt. Insurance cover is provided for infidelity	Existing procedures are adequate. Review insurance annually
			High			

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KCPC12	Reporting/ Auditing	Information/ Communication	Low	Low	The accounts are open to public examination each year as required by the Accounting and Audit Regulations.	Existing communication procedures adequate.
KCPC13		Compliance	Low	Low	The Annual Report is published on the Council's website. Auditing takes place on an annual basis.	The Council appoints an Internal Auditor each year to scrutinise the accounts. Further reassurance is provided by External Auditors if requested by the public.
KCPC14	Direct Costs/ Overheads/Expenses/ Debts	Incorrect Invoicing	Low	Low	Prior to each meeting invoices are checked by the RFO/Clerk and allocated a cost code. An Accounts Schedule is circulated to Councillors prior to the meeting; any Councillor can query an invoice with the Clerk. If satisfactory, the schedule is approved at the Council meeting.	Existing procedures are adequate.
KCPC15		Incorrect Payments	Medium	Low	Payments are made via online banking and requires 2 signatories to authorise. Payments will be checked by signatories prior to authorisation.	Review Financial Regulations annually.
KCPC16		Cheques	Low	Low	No Cheques will be written except for an emergency. Cheques need to be signed by 2 signatories	
KCPC17	Gants Receivable	Receipt of Grants/Commuted Sums	Low	Low	One off grants or commuted sums come with terms and conditions, as agreed by the Council	Existing procedure adequate

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KCPC18	Grants Payable	Grants not being used by local charities/organisations	Low	Low	Grant applications are checked before approval to ensure the charity/organisation is local.	Clerk checks forms before presenting applications to Council.
KCPC19					Updates and invoices can be requested from the charity/organisation if necessary	
KCPC20	Best Value/ Accountability	Work awarded incorrectly	Low	Low	The Council has financial regulations that set out requirements for the awarding of contracts. All contract awards are made by Full Council.	Existing procedures adequate
KCPC21		Overspend on services	High	Medium	The Council has financial regulations that set out the requirements for the awarding of contracts. All contract awards are made by Full Council. There is a risk of overspend on services and charges if the precept is not set accurately.	
KCPC22		Contracted Out Services	Low	Low	All contracts will be reviewed to ensure they continue to be fit for purpose and value for money	
KCPC23	Salaries and Associated Costs	Salary Underpayment	Low	Low	The Council authorises appointment of all employees. Salary rates are based on the National Joint Council (NJC) for Local Government Services Pay Scales.	Existing procedures adequate
KCPC24		Salary Overpayment	Low	Low	Payroll services run by an external company and amount approved by the Council at the Monthly Meeting.	

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KCPC25	Election Costs	Risk to budget from an unforeseen election cost.	Low	Medium	Risk is higher in an election year. The Clerk obtains an estimate of costs from the District Council for a full election/uncontested election. There are no measures to adopt to minimise the risk of having a contested election as this is a democratic process.	The Parish Council to ensures that sufficient budget allocation to cover by-election costs.
KCPC26	VAT	Reclaiming/Charging	Low	Low	VAT is reclaimed on an annual basis from HMRC and repaid by BACS.	Existing procedure adequate
KCPC27	Annual Returns	Submit within time limits	Low	Low	The Financial Annual Return is completed by the Internal Auditor and Clerk, approved by the Council and submitted to the External Auditor, if required, within prescribed time limit.	Existing procedure adequate
KCPC28	Legal Powers	Illegal activity or payments	Low	Low	Activity and payments within the powers of the Council are resolved and minuted at meetings. Guidance and advice are provided by the RFO.	Existing procedure adequate

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Risk No	Subject Management	Risk(s) Identified (Description)	Impact	Likelihood	Mitigation / Control	Review / Assess/ Revise
KCPC29	Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	Low	Low	Files kept on Clerk's own PC and back up on home system.	Files and back up will be managed/shared using Microsoft 365. Chair and Vice Chair to keep copies of passwords and log in details in the event the Clerk is unavailable.
KCPC30	Agendas/Minutes/ Notices/ Statutory Documents	Accuracy and legality of Agendas/ Minutes/ Notices/Statutory Documents	Low	Low	Agendas and minutes are produced in the prescribed method by the Clerk and adhere to the legal requirements. Agendas are displayed and minutes are available in accordance with the legal requirements. Minutes are approved and signed at the following Council meeting.	Existing procedure adequate - guidance / training given to Chair/ Vice Chair where required.
KCPC31	Members Interests	Conflict of Interest	Low	Low	Councillors declare pecuniary interests at the meeting when the item "Declarations" is reached and when an item is discussed and it becomes apparent, they have an interest. They are required to leave the room whilst the item is discussed	
		Register of Member Interests	Low	Low	The Register of Members Interests is completed on joining the Council and should be updated by Councillors when their circumstances change. The Register is reviewed annually. All Registers are published on the Parish Council website.	Councillors to take responsibility to update their entry in the Register.
KCPC32	Data Protection	Policy Provision	Low	Low	Registered with the Information Commissioner	Existing procedure adequate
KCPC33	Freedom of Information Act	Policy Provision	Low	Low	The Council conforms with the Freedom of Information Act and responds to individual requests in accordance with it.	Existing procedure adequate

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Risk No	Subject Management	Risk(s) Identified (Description)	Impact	Likelihood	Mitigation / Control	Review / Assess/ Revise
KCPC34	Parish Council Records-Paper	Loss through fire, theft or damage	Low	Medium	<p>The Parish Council stores archived documents in a secure stone building, with no services.</p> <p>Working documents are stored in a secure office.</p>	Archived meeting minutes will be stored at an NNC facility as required by NNC
KCPC35	Parish Council Records - Electronic	Loss through fire, theft, damage, computer failure, hacking, virus infiltration	Low	Low	<p>A large amount of data including accounts and cemetery records are stored on the office computer system.</p> <p>A back up regime is in place: Anti-virus software is installed and the system updated as required</p>	<p>Existing procedure adequate.</p> <p><i>Refer to KCPC29-Business Continuity</i></p>
KCPC36	Insurance	Adequacy	Low	Low	<p>An annual review is undertaken prior to the renewal date of all insurance arrangements in place.</p>	<p>Existing procedure adequate.</p> <p>Review insurance provision annually.</p>
		Cost	Low	Low		
		Compliance	Low	Low	<p>A three-year agreement for public liability insurance is normally agreed to ensure best value for money.</p>	
		Fidelity Guarantee	Low	Low	<p>All Council members and volunteers of the Parish Council are covered under the Personal Accident section.</p> <p>The cost of the Council's insurance policy is included in its annual budget.</p> <p>New assets are included in the policy as soon as possible.</p>	

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Risk No	Subject Management	Risk(s) Identified (Description)	Impact	Likelihood	Mitigation / Control	Review / Assess/ Revise
KCPC37	Policies	Ensuring that the Council's policies and standard documents are set up and meet best practice guidelines	Low	Low	<p>The Council is a member of NALC and uses their templates as a basis for its documents.</p> <p>The Clerk ensures that relevant policies are drafted and put to Council for adoption.</p> <p>The Council reviews all policies and documents at each Annual Meeting of the Council or when review date is due.</p> <p>The Clerk advises the Council as to whether proposed actions are within adopted policies.</p> <p>Documents are displayed on the Council's website</p>	<p>Existing procedure adequate.</p> <p>Review appropriately.</p>
KCPC38	Employment Law	Non-Compliance	Low	Low	Undertake adequate training and seek advice from NALC.	Existing procedures adequate

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Risk No	Subject Employees/Workers	Risk(s) Identified (Description)	Impact	Likelihood	Mitigation / Control	Review / Assess/ Revise
KCPC39	Clerk/Other Workers (Voluntary/Casual)	Loss of key personnel	Low	Low	The Council can appoint a temporary Clerk to provide resilience in the event of the temporary unavailability of the Clerk. The Council will co-opt Councillors in the event of Councillors leaving the Council	Existing procedures adequate In the event of a Councillor resignation, the Clerk will contact NNC Election to start the co-option process.
KCPC40		Fraud by staff	Low	Low	Financial risks are low as no cash is held. Payments require 2 signatories to be approved.	
KCPC41		Actions undertaken by staff	Low	Low	Parish Council staff are provided with relevant training, reference books, access to assistance and legal advice required to undertake the role.	Existing Procedures adequate for Parish Council Employees.
		Actions Undertaken by Other Workers/Contractors	Low	Low	Other workers/contractors/volunteers should have their own insurance and follow health & Safety Guidelines.	The Clerk will ensure that other workers/contractors/volunteers are covered by appropriate insurance for the actions to be undertaken. Volunteers are covered by the Parish Council PL insurance.
KCPC42		Health & Safety		Low	Low	All employees are provided with adequate direction and safety equipment needed to undertake their roles, i.e. protective clothing and training.
	High			Medium	Workers/contractors/Volunteers must follow Health & Safety Guidelines appropriate for the actions being undertaken. Appropriate PPE must be worn.	The Clerk (or delegated Councillor) will ensure that anyone working on behalf of the Council is aware of Health & Safety Guidelines appropriate for the actions to be undertaken and appropriate PPE is available.

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Risk No	Subject Assets/Maintenance	Risk(s) Identified (Description)	Impact	Likelihood	Mitigation / Control	Review / Assess/ Revise
KCPC43	Assets	Loss or damage Risk/damage to third party(parties)/property	Low	Low	An annual review of assets is undertaken for insurance purposes. An Asset Register is kept up to date, and insurance is held at the appropriate level for all assets. Regular checks are made, and risk assessment is updated as appropriate	Existing procedure adequate
KCPC44	Maintenance	Poor performance of assets or amenities	Low	Low	All assets owned by the Parish Council are regularly reviewed and maintained.	Existing procedure adequate
KCPC45		Loss of income or performance. Risk to third parties.	Low	Low	All repairs/inspections and relevant expenditure are actioned/authorised in accordance with Council procedures. All assets are insured and reviewed annually. All public amenity land and playgrounds are inspected regularly.	Existing procedure adequate
KCPC46	Street Furniture	Risk/damage/injury to third parties.	Low	Medium	The Parish Council owns gates, waste, grit and dog waste bins. All are covered by the Parish Council's insurance policy. Regular visual inspections take place, and any faults reported to the Clerk.	Existing procedure adequate
KCPC47	Highway Trees	Public Safety should a tree become unsafe	Low	Low	A tree inspection to be carried out every year and after high winds.	Existing procedure adequate

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Risk No	Subject Assets/Maintenance	Risk(s) Identified (Description)	Impact	Likelihood	Mitigation / Control	Review / Assess/ Revise
KCPC48	Cemetery Bridge Street	Memorial Safety. Employees, contractors and visitors. Condition of benches. Grass/Tree/Hedge Growth Road/pathways	Low	Low	Safety checks are carried out on all memorials in the Cemetery by a qualified memorial mason. Periodic checks of benches/Grass/Tree/Hedge growth/road /pathway are carried out by members of the Cemetery Committee.	Existing procedure adequate
KCPC49	Cemetery Churchyard	Memorial Safety. Employees, contractors and visitors.	Low	Low	Safety checks are carried out on all memorials the Churchyard, by an experienced memorial mason.	Existing procedure adequate
KCPC50	Allotments/ Allotment Field	Trees, pathways, brooks, stiles etc.	Medium	Medium	The Clerk has responsibility for Allotment Holder's Tenancy Agreements and collection of rent annually by 1 st January. Parish Council responsibility for allotment field usage. Upkeep of permissive pathway, notices & insurance.	Existing procedure adequate
KCPC51	Roadways	Pavements, roads, fences, Overhanging trees and tall grass	Medium	Low	North Northants Council Highways department is responsible for maintaining pavements and roads.	Parish Council to report problems to NNC & encourage residents to do the same
KCPC52	Open Spaces	Open water, condition of benches, Adders, tall grass, condition of trees, footpaths	Medium	Medium	Periodic checks by amenities committee, annual tree survey conducted by a professional surveyor. Warning signs erected at open water sites.	Existing procedures need updating.
KCPC53						

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KCPC54	Noticeboards	Condition	Low	Low	General condition periodically checked by members of the Amenities Committee	Existing procedure adequate
KCPC55	Old Fire Station	Building Condition	Medum	Medium	General condition will be periodically checked by members of the Amenities Committee	Existing procedure adequate
KCPC56	Play Equipment Sovereign Grange	Damage/injury to third parties Falls from height Loss through damage	Medium	Low	Play equipment is insured and is inspected weekly by Councillors conforming to a checklist. Additionally, the equipment is inspected annually by a specialist company. Any repairs/maintenance required is brought to the Council meeting, unless urgent, in which case repair will be arranged as soon as possible. If necessary, use of defective equipment will be prohibited and removed/cordoned off as appropriate.	Existing procedures need updating

Agreed: 14th May 2026

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