

CHOLSEY PARISH COUNCIL

Notice of a Meeting of the Finance Committee of Cholsey Parish Council

To all Councillors who are members of the Finance Committee, you are hereby summoned to attend the meeting on Wednesday 12th November 2025 at 10am to be held at The Pavilion, Station Road, Cholsey for the purpose of transacting the following business.

5th November 2025

Sophie Smith, RFO

- 1. To receive apologies for absence.**
- 2. To receive Declarations of Personal and Pecuniary Interest for any agenda items.**
- 3. To hear questions or comments from members of the public concerning topics on the agenda (limited to 10 mins).**
- 4. To approve and sign the minutes of the Finance Committee meeting held on 21st July 2025 (Appendix A).**
- 5. To note outcomes of 2025-2026 Interim audit.**
- 6. To note 2025/2026 accounts to date, April – September (Appendix B).**
- 7. To note CIL balance and discuss investment options to be recommended to full Council.**
- 8. To note bank account balances and review general and ear marked reserves.**
- 9. To review draft 2026/2027 budget.**
- 10. To discuss amendments to allotment rents, burial ground fees and vendor hire fees for 2026/2027 to be recommended to full council.**
- 11. To discuss and update the Council's Risk Management Policy and Risk Register (Appendix C).**
- 12. To discuss continuing to receive grass cutting contributions from the NHS for Fairmile burials area within the Parish Council's burial ground.**
- 13. To agree items to be reported to meeting of Full Council on 19th November 2025.**
- 14. To agree next meeting date.**

CHOLSEY PARISH COUNCIL

Minutes of the Finance Committee meeting duly convened and held on Monday 21st July 2025 at 10am at The Pavilion, Station Road, Cholsey.

Members present: Cllr. D. Bamford (Chair), Cllr. P. Jenkins, Cllr. M. Smith, Cllr. J Collins.

Officers present: C. Bird (Clerk), S. Smith (Assistant Clerk/RFO).

Start time: 10.00am

End time: 11.00am

Appendix A

F1. To receive apologies for absence.

There were none.

F2. To receive Declarations of Personal and Pecuniary Interest for any agenda items.

There were none.

F3. To hear questions or comments from members of the public concerning topics on the agenda (limited to 10 mins).

There were none.

F4. To approve the minutes of the Finance Committee meeting (Appendix A) held on 7th May 2025 and receive an update on any minute items.

It was **resolved** to approve the minutes of the meeting held on 7th May 2025 and they were signed by Cllr D. Bamford.

F5. To note 2025/2026 accounts at end of the first quarter (Appendix B).

It was **noted** that accounts at the end of the first quarter show spending for the year is on track. However, IT Support is likely to go slightly over budget due to needing to update virus protection to all officer's work laptops.

F6. To note bank account balances and movements between accounts.

All account balances were **noted**. It was discussed that our Unity Bank 12-month fixed term savings account matures in September, the RFO will investigate new options and interest rates. Our 12-month fixed term savings account currently has an interest rate of 4.00% and our Instant Access savings account has an interest rate of 2.25%.

F7. To note CIL spending and current balance.

CIL spending was **noted**. It was also noted that we don't currently hold any CIL income received more than 5 years ago, which is the maximum term we can hold it for. The oldest amount we currently hold was received just 3 years ago.

F8. To note outcomes of the 2024-2025 internal audit process.

It was noted that the internal auditor was happy with the level of Reserves we currently hold. They recommended drawing up a reconciliation system on our Fixed Asset Register to keep record of asset movements, which the RFO is now implementing.

F9. To agree items to be reported to meeting of full Council on 17th September 2025.

The Committee will report to Full Council on 17th September on the first quarter accounts, CIL income and expiry, how best to manage adhoc grant applications and the requirement for a new Finance Committee member due to Cllr. M Smith's need to step back.

F10. To agree next meeting date

Wednesday 12th November at 10am - tbc

Detailed Income & Expenditure by Budget Heading 30/09/2025

Cost Centre Report

Appendix B

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>General Administration</u>							
Precept	211,973	211,973	0			100.0%	
Interest Received	11,700	0	(11,700)			0.0%	
Insurance - Bluebirds Pavilion	112	0	(112)			0.0%	
General Administration :- Income	223,785	211,973	(11,812)			105.6%	0
Insurance	3,037	3,242	205		205	93.7%	
Audit Fees	780	1,247	467		467	62.5%	
Chairperson's Allowance	52	200	148		148	26.0%	
Annual Community Meeting exp	231	250	19		19	92.3%	
Bank charges	37	0	(37)		(37)	0.0%	
Annual Subscriptions	1,164	1,585	421		421	73.4%	
Website	158	145	(13)		(13)	108.6%	
Meeting Hall Rental	15	100	85		85	15.0%	
Professional Fees	0	2,500	2,500		2,500	0.0%	
Training	15	1,800	1,785		1,785	0.8%	
General Administration :- Indirect Expenditure	5,488	11,069	5,581	0	5,581	49.6%	0
Net Income over Expenditure	218,297	200,904	(17,393)				
<u>Accommodation</u>							
Office Rental	0	3,250	3,250		3,250	0.0%	
Accommodation :- Indirect Expenditure	0	3,250	3,250	0	3,250	0.0%	0
Net Expenditure	0	(3,250)	(3,250)				
<u>The Burial Ground</u>							
Burial/Memorial Fees	8,086	4,000	(4,086)			202.1%	
Grass Cutting Income	0	2,000	2,000			0.0%	
The Burial Ground :- Income	8,086	6,000	(2,086)			134.8%	0
Waste Removal	250	1,780	1,530		1,530	14.1%	
Mortgage (PWLb) - Wall Repairs	501	1,001	500		500	50.0%	
Water	59	400	341		341	14.6%	
Maintenance	806	1,500	694		694	53.7%	750
Grass Cutting	2,383	7,700	5,317		5,317	31.0%	
Pest Control	420	885	465		465	47.5%	
The Burial Ground :- Indirect Expenditure	4,419	13,266	8,847	0	8,847	33.3%	750
Net Income over Expenditure	3,667	(7,266)	(10,933)				
plus Transfer from EMR	750	0	(750)				
Movement to/(from) Gen Reserve	4,417	(7,266)	(11,683)				

Detailed Income & Expenditure by Budget Heading 30/09/2025

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>Staff</u>							
Sundry Expenses	0	50	50		50	0.0%	
Staff wages	31,447	69,615	38,168		38,168	45.2%	
Employer NIC	1,626	6,475	4,849		4,849	25.1%	
Pension contributions	997	1,120	123		123	89.0%	
Mileage & Travel Expenses	0	50	50		50	0.0%	
Protective Clothing	0	100	100		100	0.0%	
Staff :- Indirect Expenditure	34,070	77,410	43,340	0	43,340	44.0%	0
Net Expenditure	(34,070)	(77,410)	(43,340)				
<u>Office</u>							
Phone & broadband inc	30	378	348			7.9%	
Office :- Income	30	378	348			7.9%	0
Professional Fees	0	500	500		500	0.0%	
Printing	190	325	135		135	58.5%	
Office Supplies/Stationery	108	200	92		92	54.1%	
Postage	18	10	(8)		(8)	175.3%	
Telephone/Broadband	237	550	313		313	43.1%	
Office Equipment	57	500	443		443	11.4%	
IT equipment	0	1,000	1,000		1,000	0.0%	
Photocopier Contract	110	235	125		125	46.8%	
Payroll	248	625	378		378	39.6%	
HR support	282	800	518		518	35.3%	
Accounts Software	1,308	1,330	22		22	98.3%	
IT Support	1,408	2,400	992		992	58.7%	
Miscellaneous Purchases	14	0	(14)		(14)	0.0%	
Office :- Indirect Expenditure	3,980	8,475	4,495	0	4,495	47.0%	0
Net Income over Expenditure	(3,950)	(8,097)	(4,147)				
<u>Allotments</u>							
Allotment Rents	2,983	3,290	307			90.7%	
Miscellaneous Income	0	1,000	1,000			0.0%	
Allotments :- Income	2,983	4,290	1,307			69.5%	0
Allotment Software	265	262	(3)		(3)	101.1%	
Community Allotment	758	1,000	243		243	75.8%	
Water	1,565	1,000	(565)		(565)	156.5%	
Maintenance	1,764	2,250	486		486	78.4%	935
Pest Control	60	0	(60)		(60)	0.0%	

Detailed Income & Expenditure by Budget Heading 30/09/2025

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Hedge maintenance	0	1,900	1,900		1,900	0.0%	
Allotments :- Indirect Expenditure	4,412	6,412	2,000	0	2,000	68.8%	935
Net Income over Expenditure	(1,429)	(2,122)	(693)				
plus Transfer from EMR	935	0	(935)				
Movement to/(from) Gen Reserve	(493)	(2,122)	(1,629)				
Open Spaces							
Verge cut inc (Cholsey)	1,526	1,759	233			86.7%	
Verge cut inc (Ips & M'ford)	0	1,575	1,575			0.0%	
Miscellaneous Income	1,380	600	(780)			230.0%	1,000
Open Spaces :- Income	2,906	3,934	1,028			73.9%	1,000
Sundry Expenses	12	25	13		13	50.0%	
Professional Fees	0	500	500		500	0.0%	
Waste Removal	463	875	412		412	52.9%	
Maintenance	9,967	500	(9,467)		(9,467)	1993.4%	8,655
Grass Cutting	3,550	5,800	2,250		2,250	61.2%	
Maintenance equipment	60	500	440		440	12.1%	
Verge cut exp (Cholsey)	1,145	1,700	555		555	67.4%	
Verge cut exp (Ips & M'ford)	0	1,575	1,575		1,575	0.0%	
Maintenance equip servicing	209	225	16		16	93.0%	
Fuel	13	50	37		37	25.2%	
Play Equipment Repairs	0	4,000	4,000		4,000	0.0%	
Skate Park	183	1,000	817		817	18.3%	
Outdoor gym	0	500	500		500	0.0%	
Pest Control	420	1,065	645		645	39.4%	
Safety Inspections	0	300	300		300	0.0%	
Dog Waste Disposal	1,521	3,450	1,929		1,929	44.1%	
Bridge maintenance	0	250	250		250	0.0%	
Tree & Hedge Maintenance	0	9,000	9,000		9,000	0.0%	
Sundry Works	0	500	500		500	0.0%	
Open Spaces :- Indirect Expenditure	17,544	31,815	14,271	0	14,271	55.1%	8,655
Net Income over Expenditure	(14,638)	(27,881)	(13,243)				
plus Transfer from EMR	8,655	0	(8,655)				
less Transfer to EMR	1,000	0	(1,000)				
Movement to/(from) Gen Reserve	(6,983)	(27,881)	(20,898)				

Detailed Income & Expenditure by Budget Heading 30/09/2025

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>Mend the Gap</u>							
Mend the Gap inc	0	10,300	10,300			0.0%	
Mend the Gap :- Income	0	10,300	10,300			0.0%	0
MTG - Surveying equip	1,217	2,000	783		783	60.9%	
MTG - Artist fees	0	5,000	5,000		5,000	0.0%	
MTG - Art display material	0	361	361		361	0.0%	
MTG - Repro costs for art	0	1,000	1,000		1,000	0.0%	
MTG - Art installation costs	0	100	100		100	0.0%	
MTG - Coordinator time	1,167	1,750	583		583	66.7%	
MTG - Promo & printing	0	100	100		100	0.0%	
MTG - Contingency	0	1,800	1,800		1,800	0.0%	
Mend the Gap :- Indirect Expenditure	2,384	12,111	9,727	0	9,727	19.7%	0
Net Income over Expenditure	(2,384)	(1,811)	573				
<u>Sundries</u>							
Bluebirds Pavilion Lease	0	75	75			0.0%	
Tennis Club Lease	0	150	150			0.0%	
Sundries :- Income	0	225	225			0.0%	0
Grants and donations	24,417	32,000	7,583		7,583	76.3%	
Citizens Advice Bureau	0	900	900		900	0.0%	
Defibrillators	0	200	200		200	0.0%	
Sundries :- Indirect Expenditure	24,417	33,100	8,683	0	8,683	73.8%	0
Net Income over Expenditure	(24,417)	(32,875)	(8,458)				
<u>Neighbourhood Plan</u>							
Neighbourhood Plan - exp	0	500	500		500	0.0%	
Professional Fees	0	2,000	2,000		2,000	0.0%	
Neighbourhood Plan :- Indirect Expenditure	0	2,500	2,500	0	2,500	0.0%	0
Net Expenditure	0	(2,500)	(2,500)				
<u>Pavilion</u>							
Maintenance	0	10,000	10,000		10,000	0.0%	
Car park	46,305	1,750	(44,555)		(44,555)	2646.0%	45,900
Mortgage (PWLb)	13,876	27,753	13,877		13,877	50.0%	
Pavilion :- Indirect Expenditure	60,182	39,503	(20,679)	0	(20,679)	152.3%	45,900
Net Expenditure	(60,182)	(39,503)	20,679				
plus Transfer from EMR	45,900	0	(45,900)				
Movement to/(from) Gen Reserve	(14,282)	(39,503)	(25,221)				

Detailed Income & Expenditure by Budget Heading 30/09/2025

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Grand Totals:- Income	237,790	237,100	(690)			100.3%	
Expenditure	156,895	238,911	82,016	0	82,016	65.7%	
Net Income over Expenditure	80,894	(1,811)	(82,705)				
plus Transfer from EMR	56,240	0	(56,240)				
less Transfer to EMR	1,000	0	(1,000)				
Movement to/(from) Gen Reserve	136,134	(1,811)	(137,945)				

Cholsey Parish Council Risk Policy and Register

Appendix C

Risk Policy Statement

Cholsey Parish Council (CPC) recognises that it has a responsibility to manage risks effectively to protect its Councillors, employees, assets, liabilities and the community against potential losses, to minimise uncertainty in achieving its objectives and to maximise its opportunities.

CPC is aware that some risks can never be fully eliminated; we will take all practical and necessary steps to reduce or eliminate risks, insofar as is practically possible. CPC is aware that its employees and members will have limited knowledge and expertise in some areas and professional support will be sought for specialist areas of responsibility.

Approach to Risk Management

CPC's approach to risk management is that we should try to identify and manage risks in the most cost-effective manner within overall resources available. In conducting risk assessment, the following steps are taken:

- Identify the area to be reviewed
- Identify what the risks may be
- Evaluate the management and control of the risk and record all findings
- Review, assess and revise as required

Responsibility for Risk Management

CPC recognises that it is the responsibility of all councillors and employees to have regard for risk in carrying out their duties. If uncontrolled, risk can result in a drain on resources that could better be directed to service provision and to meeting CPC's objectives and community needs. This policy has the full support of CPC which recognises that any reduction in the risk of injury, illness, loss or damage benefits the whole community. CPC is responsible for ensuring that this policy and procedure is adhered to.

This Risk Management Policy and Risk Assessment will be reviewed annually by the Finance Committee.

1. FINANCE

Subject	Risk(s) Identified	Risk Level (Likelihood x Impact)	Management /Control of Risk	Review/Assess/Revise
Audit and annual return	- Not submitted within time limit - Non-compliance with Accounts and Audit Regulations	(1 x 1) = 1	Qualified, independent Internal Auditor appointed. External Audit Annual Governance and Accountability Return (AGAR) completed and signed by the Internal Auditor and then completed by Council and Officers as required before sending to the External Auditor within the given deadline. Audit documents published on the Council website and on public noticeboards in accordance with legislation. Notice of Public Rights published online and on Council noticeboards and arrangements made for public inspection of Council documents by appointment (two officers or an officer/Councillor to be present). Internal and external audit process and conclusions to be reviewed by Finance Committee and Council as appropriate following completion of audits.	Existing procedure adequate.
Bank and Banking	- Inadequate checks - Bank mistakes - Payment mistakes - Unavailability of signatories - Bank charges - Internet hacking - FSCS limits exceeded	(1 x 2) = 2	The Council has Financial Regulations that set out banking requirements. Banking arrangements and procedures are regularly reviewed. The RFO reconciles the bank accounts monthly when statements are received. Any errors are investigated immediately. Quarterly reconciliation reports are signed by a Councillor who is not a signatory or Finance Committee member. The RFO provides hard copies of all invoices together with a payment schedule for Council meetings. These are checked and signed by two councillors who are not a signatory or Finance Committee member. Bank signatories and electronic banking authorisers are kept up to date. There should be at least two Councillors capable of	Existing procedure adequate. Financial Regulations reviewed annually. Bank statements and reconciliation approved by Council quarterly. Bank signatories reviewed annually

			authorising payments. Internet Banking procedure established requiring dual authorisation for every transaction. Petty cash is not kept or used. Antivirus software on employees' and signatories' computers to be kept updated. FSCS (financial services compensation scheme) covers deposits to £85k; where funds held near this limit, accounts are reviewed and money moved as agreed by Council, with consideration of interest rates.	
Best Value Accountability	- Work awarded incorrectly - Overspend on services	(1 x 2) = 2	As per Financial Regulations, normal practice would be to seek whenever possible at least three quotations for work over £2500. For major contracts formal competitive tenders will be sought for consideration by the full Council. As per Financial Regulations, authorisation of expenditure may be given by: - the council for all items over £5,000; - a duly delegated committee of the council for items over £2500 - the Clerk, in conjunction with the Chair or Council or Chair of the Finance Committee for any items over £500 - the Clerk for any items below £500. If a problem is encountered with a contract the relevant Officer would investigate, check quote/tender, research problem and report to Council.	Existing procedure adequate.
Budget provision and reserves	Insufficient funds available for services or projects	(1 x 2) = 2	A full budget is submitted to the Finance Committee and Council prior to the annual Precept request. This includes funds placed in reserve for future projects and contingencies. A minimum of 3-12 months of net revenue is kept in General Reserves. Use of budget is monitored regularly by the RFO and Clerk with quarterly reports to the Finance Committee and Council.	Existing procedures adequate. Review General Reserves during budgeting process.

Charges receivable	Rents and fees due not received	(1 x 1) = 1	The RFO ensures that annual invoices are sent out in a timely manner for ground rents (e.g. Football Club Pavilion, Tennis Club) and allotment rental fees. More frequent regular payments (e.g. fish/chip van) are received by standing order. Burial fees are requested to be paid at least five working days before the burial date. Unpaid invoices are chased.	Existing procedures adequate.
Contracts and contractors	Arrangements with contractors do not deliver service required	(2 x 2) = 4	Where contracts are delivering a good service, invoices are paid in a timely manner to maintain strong relationship. Problems with services are communicated to contractors and changes requested in a timely manner. Initial contracts awarded for 12 months; subject to satisfactory performance, subsequent contracts can be for 3 years if appropriate.	Report on performance and review where appropriate.
Councillor allowances / expenses	Councillor allowances exceeded	(1 x 1) = 1	A £200 allowance is budgeted for Chair's expenses. Any expenses are claimed by presenting the relevant receipt to the Clerk for approval/payment in the same manner as other payments. Expenses are monitored to ensure the budget is not exceeded and expenditure reported monthly to the Council.	Existing procedure adequate.
Election costs	Unexpected election cost	(1 x 1) = 1	Sufficient monies in reserve are budgeted to be available should the need arise.	Reviewed in budget.

Financial Records	▪ Inadequate records ▪ Financial irregularities	(1 x 2) = 2	The Council's Financial Regulations and Internal Controls Policy set out requirements. The RFO receives training to ensure knowledge is up to date. The accounts system includes reconciliations to reduce arithmetical mistakes. Bank statements and reconciliation reports are provided quarterly to full Council to check and sign. The Internal Auditor checks all records.	Existing procedure adequate. Review internal control processes regularly.
Grants payable	▪ No power to pay ▪ No authorisation of Council to pay	(1 x 1) = 1	The Council has a Grants Policy that sets out the requirements. All grants go through Council approval process and are minuted. The Clerk ensures that grant requests are within the Council's budget and legal powers (e.g. LGA S137, if no other power is available).	Existing procedure adequate.
Grants receivable	▪ Incorrect amount received or paid in ▪ Lack of knowledge of grant income sources	(1 x 1) = 1	Grants due to be received are checked by RFO and chased if necessary. All receipts are reported to the Council on the Payments Report and recorded in the minutes. Appoint an Officer and a Councillor as grants leads to gain experience of grant application processes and research funding opportunities.	Existing procedure adequate. Increase Council skills base in grant applications
Insurance	▪ Inadequate cover ▪ Expensive policy ▪ Lack of compliance ▪ Fidelity guarantee compromised	(1 x 2) = 2	An annual review is undertaken, before policy renewal, of all insurance arrangements in place, reviewing risk and adequacy of cover [loss/damage, public liability (statutory), employers liability (statutory), fidelity guarantee, volunteer activities]. Ensure asset register is up to date. Ensure compliance measures are in place. Ensure fidelity checks are in place.	Existing procedure adequate. Volunteer processes to be reviewed. Asset register to be reviewed.
Invoices	▪ Goods not supplied but billed	(1 x 1) = 1	The Council's Financial Regulations set out the requirements. Invoices are only submitted for approval once the relevant Officer has inspected the goods/services received.	Existing procedure adequate.

	- Incorrect invoicing - Errors in authorisation - Unpaid invoices		The RFO checks invoice totals with the relevant officer before paying. Signatories are provided with copies of invoices and receipts when approving payments. Schedule of payments is produced for approval at each Council meeting and minuted accordingly.	
Precept	- Adequacy of precept - Requirements not submitted to District Council - Amount not received from District Council	(1 x 2) = 2	The Council commences the review of the Precept requirement annually in October/November when the Finance Committee considers a first draft based on known income and expenditure for specific budget lines, and reserve levels. The presented budget will include actual position and projected position to year end and estimated figures for the next financial year. The budget is revised as needed following Finance Committee discussions and then presented at the December full Council Meeting. The Council then resolves to agree the Precept amount required based on the budget at the January full Council Meeting. This figure is submitted by the Clerk/RFO in writing to the District Council for collection through Council Tax. RFO informs the Council when precept is received.	Existing procedure and timeline adequate. Confirm Precept requirement in January.
Reporting	Information communication	(1 x 1) = 1	Expenditure above budget is reported to Council. Budget monitoring statement is produced quarterly and provided to the Finance Committee and Council. A list of receipts and payments is provided at each full Council meeting. Bank reconciliation reports are checked against bank statements by two councillors quarterly.	Existing communication procedures adequate.

Salaries and associated costs	▪ Inappropriate rates of pay ▪ Salary paid incorrectly ▪ Wrong deductions of NI or Tax ▪ Unpaid Tax & NI contributions to HMRC. ▪ Incorrect time or holiday paid. ▪ Pension ▪ Expenses paid incorrectly	(1 x 1) = 1	Council authorises the appointment of all employees through a recruitment process. All officers have a contract of employment and a job description. Officers monitor the number of hours worked. Pay rates are considered annually by the Staffing Committee and are informed by NALC/SLCC national pay scales. Salaries and pension contributions are paid by BACS. Payroll is completed by an external payroll provider, checked and overseen by the RFO. All payments are dual authorised by signatories and reported to full Council meetings. The payroll provider submits reports to HMRC monthly (as per RTI requirements) and PAYE payments are taken quarterly by HMRC by standing order. Officers' expenses are accompanied by appropriate receipts and approved by Finance Committee.	Existing procedures adequate.
VAT	▪ Failure to reclaim ▪ Charging.	(1 x 1) = 1	Financial Regulations set out the requirements. RFO adopts a system to diarise reminders. Reclaims are reconciled with cash book. The Council is not currently registered for VAT.	Existing procedure to be reviewed.

2. MANAGEMENT

Subject	Risk(s) Identified	Risk Level (Likelihood x Impact)	Management /Control of Risk	Review/Assess/Revise
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Business continuity	Risk of Council not being able to continue its business due to unexpected circumstances ▪ Loss of equipment ▪ Loss of records ▪ Loss of key personnel ▪ Loss of Councillors leading to Council becoming inquorate ▪ Unavailability of meeting room	(2 x 2) = 4	Insurance of assets is in place. The Councils working files are kept online by way of a remote cloud system. Necessary paper records are retained in accordance with the Council's retention policy as well as on the website. Clerk has copy of all access passwords. In the event of the Clerk or RFO being indisposed a locum may be arranged. Council has membership of OALC for advice. Officers maintain 'How to' guides e.g. for accounts/banking, holding PC meetings, publishing documents online. Clerk is trained to use accounting software Where a Councillor vacancy arises the Clerk follows the correct legal process which leads to either a by-election or co-option process. Councillor vacancies are advertised as widely as possible. If there are fewer than 5 Councillors, the Council becomes inquorate and the District Council will take over the running of the Council (at the Parish's expense). Alternative meeting rooms are available in the village.	Review procedures annually Review and develop internal guides. Ensure accounting training current. Existing procedures for Councillor vacancies adequate.
Council records – electronic	Loss through ▪ theft ▪ fire ▪ damage corruption or loss of laptop	(1 x 2) = 2	Council electronic records are stored on password-protected council owned laptops at the Parish Office or at Officer's homes when working from home. The data is stored and backed up by way of a remote cloud system. Antivirus software is kept up to date. New laptop/updated software to be secured at least five-yearly.	Existing procedure adequate.
Council records - paper	Loss through ▪ theft ▪ fire ▪ damage	(1 x 2) = 2	Necessary documents are retained in accordance with the Council's retention policy and on the Council website. Paper documents are stored in a fire-proof locked safe in the Parish Office, in a locked storage cupboard at the Pavilion building, or at the Oxfordshire Records Office as appropriate.	A review of the Council's retention policy and stored documents is necessary.

Data protection GDPR	- Policy provision - Data Protection Officer - Non-compliance with GDPR	(1 x 2) = 2	Data protection policies have been adopted and published. Ensure Employees and Councillors receive training and are aware of their responsibilities. Annual registration with Information Commissioner's Office maintained. A Data Protection Officer is not currently necessary.	Existing policies adequate. Provide training where necessary.
Employees	- Unanticipated loss of key personnel - Fraud by staff - Unlawful action taken by staff - Breach of Health & Safety	(1 x 2) = 2	Proactive management to ensure employees are well motivated and respected. Contingency arrangements and funding in place to provide adequate cover in the event of employee absence. Policies in place to address staff grievances. Annual appraisals taking place. Council employees to be included in a suitable fidelity guarantee insurance in accordance with the Financial Regulations. Officers provided with relevant training, reference books, access to assistance and legal advice required to undertake the role. Regular contact with the Chair. All activity and payments within the powers of the Council to be resolved and minuted at Full Parish Council meetings. Employer's Liability insurance in place. Employees are made aware of their responsibilities for health and safety and the Council's H&S policy, and training is provided as required. Up-to-date risk assessments maintained. Work station assessments carried out. Personal protective equipment provided as necessary.	Existing procedure adequate Review contingency plans and budget in place for loss of key personnel. Chair to maintain regular contact with all employees. Review working condition safety requirements regularly. Ensure all necessary risk assessments in place and reviewed regularly. Provide further training where necessary.
Freedom of information Act	Failure to recognize requests and/or comply adequately	(1 x 2) = 2	The Council has a model publication scheme in place. Officers to receive training on FOI requests. Provide support to Clerk in provision of information if FOI request received. The Council is aware that if a substantial request came in it could create a number of additional hours' work.	Officers to receive guidance and training on recognizing FOI requests. Monitor and report any impacts of requests made under the FOI Act

Meeting location	▪ Inadequate ▪ Breach of H&S	(1 x 1) = 1	Council meetings are held at the Cholsey Pavilion or at the Great Hall, Cholsey Meadows. Premises and facilities are considered to be adequate for the Clerk, Councillors and Public who attend from H&S and comfort aspects. The venues are managed by the Pavilion Trust and the CCDT who are responsible for insurance and risk assessments.	Existing locations adequate.
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3. ASSETS AND ESTATE

Subject	Risk(s) Identified	Risk Level (Likelihood x Impact)	Management /Control of Risk	Review/Assess/Revise
Management of assets	▪ Poor performance of assets or amenities ▪ Lack of knowledge of Council assets	(2 x 2) = 4	An asset register is kept up-to-date and insurance is held at the appropriate level for all items. All assets owned by the Council are regularly reviewed and maintained. Repairs are carried out promptly subject to budget being approved by Council if necessary.	Existing procedure adequate. Conduct full review of asset register.
Physical assets: - Noticeboards - Bus shelter - War Memorial - Benches - Planters - Walls - Waste bins - Defibrillators	▪ Damage or expiry of assets requiring repair or replacement ▪ Injury to third parties	(2 x 2) = 4	Insurance for loss/damage and public liability in place. The Estate Manager is responsible for safety and maintenance of estate and physical assets. Regular recorded inspections by employees, including in response to reports of problems by members of public. Repairs are carried out promptly subject to budget being approved by Council if necessary. Defibrillators are checked monthly and components replaced in accordance with expiry dates. Benches are secured to the ground wherever possible. Waste bins are emptied by independent contractor with own insurance.	Existing procedure adequate.

Estate: - Allotment sites - Recreation Grounds - Play areas - The Forty - Burial ground - Verges (delegated function)	▪ Damage to estate/assets requiring repair or replacement ▪ Injury to third parties	(2 x 2) = 4	Insurance for loss/damage and public liability in place. The Estate Manager is responsible for safety and maintenance of estate and physical assets. Regular inspections by employees, including in response to reports of problems by members of public. Specific risk assessments in place for allotment sites and Recreation grounds. Weekly inspections of play area and gym equipment carried out by Officers; annual play area inspections by RoSPA registered company. Any defects highlighted actioned accordingly. Tree survey conducted every 28 months by qualified arboriculturalist and actions taken accordingly. Access to Recreation Ground managed through gated locks at Station Road and Church Road entrances. Hedge management and Recreation Ground management plans in place. Memorial stones identified as requiring action for safety reasons are made safe and the memorial owner contacted. Memorial stone testing carried out by trained officers every 5 years.	
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4. LIABILITY

Subject	Risk(s) Identified	Risk Level (Likelihood x Impact)	Management /Control of Risk	Review/Assess/Revise
Employer Liability	▪ Non-compliance with employment law	(1 x 1) = 1	Insurance in place. HR consultant retained; annual review of employer contracts and handbook by consultant. Staffing Committee and Clerk seek specialist support as required. Undertake adequate training and seek advice from NALC/SLCC as appropriate.	Existing procedures adequate.

Legal liability	▪ Lack of clarity of legality of activities ▪ Inaccurate reporting via Minutes ▪ Lack of document control	(1 x 2) = 2	Clerk to clarify legal position on proposals and to seek advice if necessary. Parish Council receives and approves Minutes at monthly meetings. Document retention policy in place. Seek professional support for specialist areas where necessary.	Existing procedures adequate.
Legal powers	▪ Illegal activity or payments ▪ Working groups taking decisions	(1 x 2) = 2	All activity and payments made within the powers of the Council to be resolved and minuted at full Council meetings. Ensure all Officers are sufficiently trained to advise Council, including CiLCA qualified where possible. Ensure Standing Orders and Financial Regulations are up to date, reviewed at least annually, and that Councillors understand these core documents. Ensure all Councillors understand how powers work and the key legislation the Council uses for its activities. Ensure Committees, Working Groups and Officers understand the extent of delegated powers for decision making. Scheme of delegation in place.	Existing procedures adequate. Circulate guidance to Councillors regarding Council powers.
Minutes/Agenda/Notices/Statutory documents	▪ Inaccurate minutes ▪ Unlawful actions ▪ Public not given sufficient notice ▪ Missing documents ▪ Business not conducted correctly	(1 x 1) = 1	Minutes and agenda are produced in the prescribed manner by the Clerk according to legal requirements. Minutes are approved and signed at the following Council meeting. Minutes and agenda are displayed according to legal requirements, on noticeboards and Council website. Business conducted at Council meetings is managed by the Chair and advised by the Clerk. Statutory documents including Standing Orders, Financial Regulations and Code of Conduct are reviewed annually and as legislation requires.	Continue to ensure Agenda and Minutes posted on Council website. Members adhere to Code of Conduct.

Public liability	Risk to third party, property or individuals	(1 x 2) = 2	Insurance is in place. Specific risk assessments for activities, projects and events are carried out as required.	Existing procedures adequate.
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5. COUNCILLORS' PROPRIETY

Subject	Risk(s) Identified	Risk Level (Likelihood x Impact)	Management /Control of Risk	Review/Assess/Revise
Members' Interests	- Conflict of interest not declared - Register of Members interests not completed - Code of Conduct not followed	(1 x 1) = 1	Councillors are solely responsible for the completion and submission of their Register of Members Interests – this is a legal requirement; it is not the Council's responsibility. Councillors have a duty to declare any interests at the start of the meeting and to withdraw from discussion if necessary; regular Declaration of Interests reminder on the agenda. It is not the responsibility of members or the Clerk to cajole a member with a potential interest to actually declare it; it is the responsibility of the councillor concerned. Register of Members Interest forms to be reviewed regularly by Councillors. Code of Conduct to be reviewed annually by full Council. Code of Conduct issued to new Councillors as part of Councillor Induction Pack. Councillor training provided as necessary.	Check understanding of requirements as new councillors are appointed, and arrange training as required. Members to take responsibility themselves for updating the Register of Members Interests. Ensure Councillor Induction Pack circulated and kept up to date.

Risk Prioritisation

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide

Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen:

Likelihood x Impact = Risk Priority

Likelihood	Highly likely (3)	Medium (3)	High (6)	High (9)
	Possible (2)	Low (2)	Medium (4)	High (6)
	Unlikely (1)	Low (1)	Low (2)	Medium (3)
		Negligible (1)	Moderate (2)	Severe (3)
		Impact		

Taken from the JPAG 2021 from Section 5.97

Addressing risks:

Risk is unavoidable, and every organisation needs to take action to manage risk in a way which it can justify to a level which is tolerable. The response to risk, which is initiated within the organisation, is called ‘internal control’ and may involve one or more of the following standard responses:

- Tolerate the risk - for risks where the downside is containable with appropriate contingency plans; for some where the possible controls cannot be justified (e.g. because they would be disproportionate); and for unavoidable risks, e.g. terrorism.
- Treat the risk - a common response which can mean imposing controls so that the organisation can continue to operate; or setting up prevention techniques.
- Transfer the risk – buying in a service from a specialist external body or taking out insurance. Some risks cannot be transferred, especially reputational risk.
- Terminate the activity giving rise to the risk - it may be best to stop (or not to start) activities which involve intolerable risks or those where no response can bring the risk to a tolerable level.

	Date	Minute ref
Reviewed: Finance Committee		
Reviewed: Full Council	16 th October 2024	99a, 16 th October 2024