

Caddington Parish Council

Risk Assessment 2024 / 2025

Reviewed, Resolved and adopted by Council on:

May 2024

Next Review Date:

May 2025

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

This document has been produced to enable Caddington Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

| FINANCIAL AND MANAGEMENT | | | | | |
|--------------------------|---------------------------------|---------------------------------|--|---|----------------|
| Subject | Area of Risk | Likelihood (1-3) x Impact (1-3) | Management / Control of Risk | Action Required | Review Date |
| 1. Insurance | a. General adequacy | (1 x 1) = 1 | The insurance arrangements are reviewed fully on a three-year basis with interim annual checking. Review of risk and adequacy of cover (loss / damage, public liability, consequential loss and fidelity guarantee) should be conducted annually. Full review of renewal costs currently annual. | Check limits annually and review full policy every three years. | Renewal 1 June |
| | b. Cost | (1 x 1) = 1 | | | |
| | c. Compliance | (1 x 1) = 1 | | | |
| | d. Public Liability (statutory) | (1 x 1) = 1 | Insurance at £10,000,000 | | |

| FINANCIAL AND MANAGEMENT | | | | | |
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| Subject | Area of Risk | Likelihood (1-3) x Impact (1-3) | Management / Control of Risk | Action Required | Review Date |
| | e. Employers Liability (statutory) | (1 x 1) = 1 | Insurance at £10,000,000 | | |
| | f. Money | (1 x 1) = 1 | Crossed cheques and other non-negotiable Money £250,000 In Transit or in the Insured's premises during business hours, or in a bank night safe £5,000 In a locked safe at the Insured's premises out of business hours £2,500 Out of a safe at the Insured's premises out of business hours £350 In the private dwelling houses of any Councillors or clerks £350 Whilst at exhibitions and/or fetes £350 | | |
| | g. Fidelity Guarantee | (1 x 2) = 2 | Insurance at £250,000 | | |
| | h. Property | (2 x 2) = 4 | Contents :£33,000 Street Furniture: £72,000 Gates and Fences: £36,000 Playground Equipment: £259,550 CCTV Equipment: £15,076 War Memorials: £48,000 Ground Surfaces: £73,194 Mowers and Machinery: £6,000 Sports Equipment: £18,000 Regalia: £930 | | |
| | i. Libel and Slander | (1 x 2) = 2 | Insurance at £250,000 (excess greater – 10% of claim or £1,000 whichever is lower). | Consider an Excess Reserve | |
| | j. Personal Accident | (1 x 2) = 2 | Insurance at £100,000 (capital sum), £200 (weekly sum). | | |

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| | k. Excess | (1 x 1) = 1 | £1000 to be set aside as a Reserve in case of claim. | | |
| | J. Officials Indemnity | | £500,000 | | |
| 2. Precept | a. Adequacy of precept in order for the Council to carry out its statutory duties | (1 x 2) = 2 | <p>To determine the precept amount required, the Council regularly receives budget update information.</p> <p>At the precept meeting Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings.</p> <p>Taking into account the reserves, income and expenditure, the Council resolves to agree the precept amount to be requested from Central Bedfordshire Council.</p> <p>The figure is submitted by the Clerk in writing. The Clerk informs the Council when the monies are received.</p> | <p>Review starting in December with budget process.</p> <p>Confirm precept requirement in January</p> | December / January |
| 3. Budget Provision and Reserves | b. Insufficient available funds | (1 x 2) = 2 | A full budget needs to be submitted prior to the Precept request. This should include funds placed in reserve for future projects, a contingency fund of 1 year's running costs | | December / January |

| FINANCIAL AND MANAGEMENT | | | | | |
|-------------------------------------|--|-------------|---|---|---------|
| 4. Best Value Accountability | c. Work awarded incorrectly | (1 x 3) = 3 | Normal Parish Council practice would be to seek, if possible, three quotations for work over £500. For major work competitive tenders must be sought. If problems encountered with a contract, the Clerk would investigate the situation and report to the Council. | Procedure in Financial Regulations | Ongoing |
| | d. Overspend on services | (1 x 2) = 2 | | Procedure in Financial Regulations | Ongoing |
| 5. Contracts and contractors | a. Maintenance contractors | (1 x 2) = 2 | Standing orders for award of contracts and capital expenditure. Initial contracts awarded for 12 months. Subject to satisfactory performance, subsequent contracts are for three years. | Report on performance and review when appropriate | Ongoing |
| 6. Payroll and Salary | a. HMRC Information – submit within time limits | (1 x 1) = 1 | The Clerk's salary managed by outside payroll service. Clerk adds submission date on salary sheet for inspection at monthly PC meeting. | Current procedure adequate | Monthly |
| | b. HMRC End of Year Submission / P60 – submit within time limits | (1 x 1) = 1 | The Council must complete the End of Year Submission online within the HMRC timeframe. | Existing procedure adequate. | April |

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| | c. Salary paid incorrectly | (1 x 1) = 1 | Salary agreed once NALC briefing has been published; paid by monthly transfer. Councillors authorise monthly payments. | Existing procedure adequate | Monthly |
| | d. Unpaid tax to HMRC | (1 x 2) = 2 | Payments to be monitored using payroll service online portal. Monthly payment by bank transfer. Councillors authorise monthly payments. | Existing procedure adequate | Monthly |
| 7. Employees | a. Fraud by staff | (1 x 2) = 2 | Requirements of Fidelity Guarantee Insurance adhered to with regards to fraud. | Existing procedure adequate | On appointment of new Clerk. |
| | b. Health and safety | (1 x 2) = 2 | All employees to be provided adequate direction and safety equipment needed to undertake their role. | Monitor health and safety requirements and insurance annually | Health and Safety Policy review March 2026 |
| | c. Clerk resignation / sickness | (1 x 2) = 2 | Councillors may act in a temporary capacity at nil pay. Contingency required for advertising, sickness cover etc. | Review contingency in budget annually | Ad-hoc |
| 8. Bank and Banking | a. Inadequate checks | (1 x 2) = 2 | The Council has Financial Regulations which set out banking requirements. | Financial Regulations up to date | Financial regs reviewed annually. Based on NALC model and updated when NALC update. |

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| | b. Bank mistakes | (1 x 1) = 1 | Reconciliation is monthly to pick up on any mistakes. | Existing procedure adequate | Monthly |
| | c. Payment mistakes | (1 x 1) = 1 | Online payments should follow the agreed online payment procedure. The Clerk can provide hard copies of all invoices together with a payment schedule for the meeting. Councillor authorisers to check all details prior to authorising payments. | Existing procedure adequate Online Payment Procedure reviewed on an annual basis | May 2024 |
| | d. Signatories | (1 x 1) = 1 | To ensure that payments can be made in a timely manner, Council to confirm bank signatories and electronic banking authorisers (cheque signatories do not necessarily have to be authorisers) are up to date. There should be at least four Councillors capable of authorising online payments. | Existing procedure adequate | Annually in May |
| | e. Credit references | (1 x 1) = 1 | The Bank performs credit references on signatories. | Existing procedure adequate | Review when adding a new signatory |
| | f. Pre- Payment Card Use | (1 x 1) = 1 | Use of Pre Paid Card Policy adopted. | Review every year | May 2025 |
| | g. Non-performance / delivery of third parties | (1 x 1) = 1 | Avoid pre-payments wherever possible. Use official and well know suppliers. | Existing procedure adequate | |

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| 9. Financial reporting | a. Information communication | (1 x 1) = 1 | Financial information is a regular, monthly, agenda item (Finance Report) and discussed / reviewed and approved at each meeting. | Existing procedure adequate | Monthly |
| | b. Annual accounts | (1 x 1) = 1 | Accounts to be closed at Council Year End 31 March and final Statement submitted to April / May Parish Council meeting for scrutiny and agreement. Clerk / RFO and Chairman to sign off. | Existing procedure adequate | Annually in May |
| 10. Financial Records | a. Inadequate records | (1 x 1) = 1 | The Council has Financial Regulations which set out the requirements. | Existing procedure adequate | Annually in May (or sooner should the revised Regulations be issued by NALC) |
| | b. Financial irregularities | (1 x 1) = 1 | The Council should have two Councillors responsible for Internal Control who inspects the finance records regularly. Any irregularities should be identified on inspection. | Existing procedure adequate. Currently Chair and Vice Chair | Appointed in May. Checks four times a year. |
| 11. Grants | a. Receipt of grant | (1 x 1) = 1 | All receipts of grants to be recorded at the following meeting. | Review annually | Ad hoc |

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| | b. Payment of Grants and Power to pay using S137 | (1 x 1) = 1 | Ensure that grants are acceptable to pay Parish Financial powers. All such expenditure goes through the required Council process of approval, minuting and listing accordingly. | Existing procedure adequate | |
| 12. Charges – rents receivable | a. Payment of rents | (1 x 1) = 1 | The Parish Council receives no rents, but does receive a contribution to the insurance from the Allotments. Ensure that the invoice is sent out annually. | Existing procedure adequate. | Annually in April |
| 13. VAT | a. Reclaiming | (1 x 1) = 1 | The Council will make at least one reclaim using the 126 form annually after the close of the year end. Provided the reclaim is for more than one calendar month and is over £100 interim claims may be made. The order must have been placed by the Council, the invoice made out to the Council and the payment made from Council funds. | Existing procedure adequate | At least annually in April |
| 14. Audit | a. Annual Return - complete and | (1 x 1) = 1 | External Audit Annual Governance and Accountability Return (AGAR) | Existing procedure adequate | Annually before 30 June |

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| | publish within time limits | | to be completed and signed by the Internal Auditor and then completed and signed by the Chairman and Clerk / RFO at a full Council meeting before 30 June and published on the website. | | |
| | b. Public inspection of documents | (1 x 1) = 1 | By appointment only, at The Heathfield Centre or other convenient public place. For the safety of the Clerk, the public are welcome to inspect documents, but with a Councillor present. Annual Inspection Notice must cover the first 10 working days of July. | Existing procedure adequate | Annually – inspection dates to be agreed at full Council. |
| | c. Internal Audit | (1 x 1) = 1 | Appoint an independent Internal Auditor. | Existing procedure adequate | Annually in April |

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| | d. Review of Effectiveness of Audit | (1 x 1) = 1 | The Council must review its requirements of the internal Audit including scope, independence, competence, relationships and planning following the completion of the Internal Audit. | Existing procedure adequate | Annually following receipt of the Internal Audit no later than August. |
| 15. Legal Powers | a. Illegal activity or payments | (1 x 1) = 1 | All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings, including reference to the power used in the Finance Report. | Existing procedure adequate | Monthly |
| 16. Minutes / agenda / Notices and Statutory Documents | a. Accuracy and legality | (1 x 1) = 1 | <p>Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements including publishing on the Agenda and Minutes section of the Parish Council website (www.caddington.com).</p> <p>While not a requirement of Councils over £25,000, draft Minutes are published within 10 days of the meeting, circulated in advance of the next meeting, and approved and signed by the Chair of the meeting at the full Council meeting.</p> | Existing procedure adequate | Monthly |

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| | b. Standing Orders | (1 x 1) = 1 | Reviewed annually in May if no legislation changes | | May 2024 |
| | c. Financial Regulations | (1 x 1) = 1 | Reviewed annually in May if no legislation changes | | May 2024 |
| | d. Business conduct | (1 x 1) = 1 | Agenda displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman. | Existing procedure adequate | Ongoing |
| 17. Council Records | a. Paper | (1 x 2) = 2 | Loss through, fire, theft, damage. The Parish Council records are stored at the home of the Clerk, in and at the Bedfordshire Archive Records Office. Records include historical correspondences, minutes, insurance, bank records. | Damage (apart from fire or flood) and theft is unlikely and so provision is adequate. Ensure that hard copies of signed minutes are archived in a timely manner. | Ongoing |
| | a. Electronic | (1 x 2) = 2 | The Parish Council electronic records are stored on the Council's laptop in the Cloud held with the Clerk at her home. The data is constantly backed up to | Existing procedure adequate | Annually |

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| | | | the Cloud and a physical backup is taken monthly by the IT management service. Sophos antivirus to be kept up-to-date. | | |
| 18. Data Protection | a. Policy provision | (1 x 1) = 1 | The Parish Council is registered with the Information Commissioner. | Existing procedure adequate | May 2024 |
| | b. Data Protection Officer | | Legislation does not require a data protection officer. | Review if necessary | |
| | c. GDPR | (1 x 1) = 1 | Policies for Data Protection, Document Retention, Freedom of Information, Disclosure Log and Privacy Notice have been adopted and published. | Review annually or sooner should legislation dictate | May 2024 |
| 19. Freedom of Information | a. Policy | (1 x 1) = 1 | The Council has a model publication scheme in place. To date there have been no requests under FOI. | Existing procedure adequate | May 2024 |
| | b. Provision | (1 x 2) = 2 | The Parish Council is aware that if a substantial request came in it could create a number of additional hours' work. | | |
| 20. Councillors | a. Losing a Councillor | (1 x 1) = 1 | When a vacancy arises there is a legal process to follow which leads to either a by-election or a co-option process. The more usual is a co-option which starts with an advert, acceptance of applications, consideration of applicants and co- | Existing Vacancy Procedure adequate | May 2025 |

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| | | | option vote at a Council meeting. The Council draws members from around the Parish to make sure each area is represented. | | |
| | b. Losing more than five Councillors to make the Council inquorate | (1 x 3) = 3 | If there are more than four vacancies at any one time, the Council becomes inquorate and the District Council will take over the running of the Council (at the Parish's expense). | Procedures of Central Bedfordshire Council are adequate | Not applicable |
| 21. Election Costs | a. Risk of an election cost | (1 x 2) = 2 | Risk is higher in an election year. The cost of a bi-election is estimated to be approximately £2,500. A need to build up reserve from £1,600 to ensure costs of the election in 2028 are covered. | Existing procedure is adequate . | Annually in conjunction with CDC. |
| 22. Members' Interests and Code of Conduct | a. Conflict of interests | (1 x 1) = 1 | Declarations of interest by members at Council meetings. Legally Councillors need only declare 'pecuniary interests', but many choose to declare other interests and withdraw from discussion if necessary. All interests are recorded. | Existing procedure adequate | Monthly |
| | b. Code of Conduct | (1 x 1) = 1 | Code issued by CBC and adopted in March 2023. It is issued to each Councillor on election to Office. | Existing procedure adequate. | On receipt of new guidance from CBC |

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| | c. Register of members' interests | (1 x 1) = 1 | Councillors must complete a form on election which must be sent to CBC for publication on their website. Councillors are responsible for ensuring that their own register of members interests is kept up to date. | Review Annually | Councillors |
| 23. Council Meetings | a. Recording of meetings | (1 x 1) = 1 | While it is legal for recordings to be made of meetings, out of courtesy, and in accordance with the Recording of Meetings Policy, members of the public are requested to inform the Chairman if they wish to record the meeting. The Parish Council will also make a recording if necessary. | Existing procedure adequate | Chairman |

| PHYSICAL EQUIPMENT OR AREAS | | | | | |
|------------------------------------|--|--|---|--|--|
| Assets | | | | | |
| Subject | Location | Likelihood (1-3) x Impact (1-3) | Management / Control of Risk | Action Required | Review Date |
| 1. Bus shelters | i. Brick Shelter ... Luton Road Caddington ii. Wooden Shelter ... manor Road Caddington | (2 x 1) = 2 | Physical condition monitored annually and results reported in if damage found Any reports of damage to be included on next agenda. Security not possible. | Existing procedure adequate | Undertaken as part of summer asset review. |
| 2. War Memorial | All Saints Church Yard | (2 x 1) = 2 | Security not possible. | Six monthly inspection to be conducted | |
| 3. Benches | Various | (2 x 1) = 2 | All secured by bolts, screws etc. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on the next agenda. Annual inspection conducted each June and reported to Council. Any reports of damage to be included on the next agenda. Annual inspection conducted each June and reported to Council. | Existing procedure adequate | Undertaken as part of summer asset review. |

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|------------------------------------|-----------------|--|---|-----------------------------|--|
| Assets | | | | | |
| Subject | Location | Likelihood (1-3) x Impact (1-3) | Management / Control of Risk | Action Required | Review Date |
| 4. Waste bins | Various | (1 x 1) = 1 | Annual inspection in June. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on next agenda. | Existing procedure adequate | Undertaken as part of summer asset review. |
| 5. Grit bins | Various | (1 x 1) = 1 | Annual inspection conducted in June. Ensure filled with salt by VGS in the autumn and top up from bag stored by VGS if necessary. Check maintenance. | Existing procedure adequate | Undertaken as part of summer asset review |
| 6. Village Sign and Bench | The Green | (1 x 1) = 1 | Annual inspection in June. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on next agenda. | Existing procedure adequate | Undertaken as part of summer asset review. |

| PHYSICAL EQUIPMENT OR AREAS | | | | | |
|------------------------------------|--------------------------|--|---|-----------------------------|--------------------|
| Assets | | | | | |
| Subject | Location | Likelihood (1-3) x Impact (1-3) | Management / Control of Risk | Action Required | Review Date |
| 7. Noticeboard | Manor Road Shops | (1 x 1) = 1 | Full annual inspection. Regular monitoring when Clerk posts notices, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on next agenda. | | Monthly. |
| 8. Defibrillator | Crosslands | (1 x 1) = 1 | Monthly inspection. Registered online. Replacement of battery every five years and pads every two years if unused – budget required. | Cllr Fitzsimmons to inspect | Monthly |
| | Sports and Social Club | (1 x 1) = 1 | Monthly inspection. Registered online. Replacement of battery every five years and pads every two years if unused – budget required. | | |
| | Heathfield | (1 x 1) = 1 | Monthly inspection. Registered online. Replacement of battery every five years and pads every two years if unused – budget required. | | |
| | Manor Road Shops (Co-op) | (1 x 1) = 1 | Monthly inspection. Registered online. Replacement of battery every five years and pads every two years if unused – budget required. | | |

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| Assets | | | | | |
| Subject | Location | Likelihood (1-3) x Impact (1-3) | Management / Control of Risk | Action Required | Review Date |
| 9. Maintenance of land and assets | Village-Wide Grass cutting | (1 x 1) = 1 | Take copies of all contractors' Public Liability Certificates or obtain written confirmation of cover. Ensure terms of all new undertakings include indemnity of the Council by the Contractor Schedule review of contracts including responsibility and performance. | Existing procedure adequate | Quotes to be considered by November 2024 |
| | Verge cutting | (1 x 1) = 1 | | | |
| | Tree pruning Shrubbery maintenance, gritting etc. | (1 x 1) = 1 | | | |

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

| | | | | |
|------------|---------------|------------|----------|---------|
| How Likely | Highly likely | 3 (3x1) | 6 (3x2) | 9 (3x3) |
| | Possible | 2 (2x1) | 4 (2x2) | 6 (2x3) |
| | Unlikely | 1 (1x1) | 2 (1x2) | 3 (1x3) |
| | | Negligible | Moderate | Severe |
| | Impact | | | |

Taken from the JPAG 2024 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.

Areas where there may be scope to use insurance to help manage risk include the following:

- The protection of physical assets owned by the authority – buildings, furniture, equipment, etc. (loss or damage).
- The risk of damage to third party property or individuals as a consequence of the authority providing services or amenities to the public (public liability).
- The risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss).
- Loss of cash through theft or dishonesty (fidelity guarantee).
- Legal liability as a consequence of asset ownership (public liability).

The limited nature of internal resources in most authorities means that those wishing to provide services often buy them in from specialist external bodies. Areas where there may be scope to work with others to help manage risk include the following:

- Security for vulnerable buildings, amenities or equipment.
- Maintenance for vulnerable buildings, amenities or equipment.
- The provision of services being carried out under agency/partnership agreements with principal authorities.
- Banking arrangements, including borrowing or lending.
- Ad hoc provision of amenities/ facilities for events to local community groups.
- Markets management.
- Vehicle or equipment lease or hire.
- Trading units (leisure centres, playing fields, burial grounds, etc.).
- Professional services (planning, architects, accountancy, design, etc.).

This risk assessment was reviewed and adopted on 13th May 2024 – Minute Reference