Waldringfield Parish Council

Annual Risk Assessment and Management Review

(Financial and non-financial matters)

Draft until adopted

RISK ASSESSMENT RESPONSIBILITIES

Reviewed 10 March 2026

	Area	Name
A	Playing Field	Cllrs Forsdike & Reid
B	Tennis Court	Cllr Kay
C	Village Sign	Clerk until vacancy filled
D	Seats	Clerk until vacancy filled
E	Roads, Kerbs and Road signs	All Cllrs
F	Footpaths and Bridleways	Cllr Gold
G	Village Hall	Cllr Gold
H	Church Field Recreation Ground	Cllrs Gold & Elliot
I	Beach and River Deben (including Litter Bins)	Cllrs Gold and Quick Cllrs Gold & Reid report matters from the Fairway Committee
J	Flood and Emergency Planning	John Smith FW / Tony Lyon DFW / Jon Wilkins DFW – reporting to Cllr Quick - Emergency Planning Officer – Cllr Quick
K	Grit Bins	Cllr Kay / Clerk
L	Notice Boards	Cllr Kay / Clerk
M	Fire Hydrants	Emergency Planning Officer – Cllr Quick
N	Road Safety	Cllr Reid
O	Safeguarding Lead	Clerk and vacancy

A PLAYING FIELD

Responsible body – WPC in absence of Playing Field Cllrs

Swings	Monthly inspections Annual ROSPA Inspection
Inclusive Roundabout	Monthly inspections Annual ROSPA Inspection
Space net climbing frame	Monthly inspections Annual ROSPA Inspection
Nest Swing	Monthly inspections Annual ROSPA Inspection
Seesaw	Monthly inspections, Annual ROSPA Inspection
Slide	Monthly inspections, Annual ROSPA Inspection
Wooden Fort area	Monthly inspections, Annual ROSPA Inspection
Wooden Log Train	Monthly inspections, Annual ROSPA Inspection
Wooden Snake	Monthly inspections, Annual ROSPA Inspection
Parallel Bars	Monthly inspections, Annual ROSPA Inspection
Goalposts	Monthly inspections, Annual ROSPA Inspection
Seats	Monthly inspections, Annual ROSPA Inspection
Wooden Picnic Set (seat and table)	Monthly inspections, Annual ROSPA Inspection
Fencing and Gates	Monthly inspections, Annual ROSPA Inspection
Roses	Monthly inspections, Annual ROSPA Inspection
Trees & branches	Monthly inspections, Annual ROSPA Inspection

Monthly inspections by councillors on a minimum quarterly basis.
Annual ROSPA Inspection.

B TENNIS COURT

Responsible body – Tennis Court Trust

Surface of court	Monthly Inspection
Posts	Monthly Inspection
Net	Monthly Inspection
Fencing	Monthly Inspection

Visual inspection monthly by Trustees.
Tennis Court matters are reported by Cllr Kay.

C VILLAGE SIGN

Responsible body – WPC

Cllrs check condition quarterly and reports to Clerk when re-painting or repair is needed.

D SEATS

Responsible body – WPC

Along beach, Cliff Road Layby and Cliff Road Bus Stop – Cllrs to review quarterly. Now identified by What3Words locations.

E ROADS, KERBS AND ROADSIGNS

Responsible body – SCC, Highways Dept.

All Councillors to monitor.

F FOOTPATHS AND BRIDLEWAYS

Responsible body – SCC, which delegates parts to WPC

Farmers are responsible to make good footpaths and bridleways that are ploughed up.
Cllr Gold oversees all footpaths and bridleways, and reports to WPC. Clerk reports footpath access issues, to relevant authorities. WPC is sub-contracted by SCC to cut footpaths. Cllr Gold monitors growth to manage timing of the 2 cuts per year if required (normally May and September).

G VILLAGE HALL

Responsible body – Village Hall Management Committee

The Village Hall and the land on which it stands is owned and controlled by the Waldringfield Village Hall Trust, an independent charity. The current building was erected in 2002 with a grant from the Lottery supplemented by fundraising by villagers. The Car Park (which includes the apron of land in front of the boundary hedge) was laid out in 2004 with most of the cost raised by the local community. The Trustees of the Village Hall are elected annually and the Parish Council is entitled under the terms of the Trust to nominate one member to take up full responsibilities as a trustee – this position is currently filled by Cllr Gold. The Trustees of the Village Hall are responsible for managing their own risks.

H CHURCH FIELD RECREATION GROUND

Responsible body – Church Field Trust Committee

This part of Church Field extending to 5.1 acres was generously given to the Parish by Dr Tom Waller in 2002. Its management, both of the field and the uses to which it is put, is vested in a charitable trust.

Church Field matters are reported to the Parish Council by Cllrs Gold and Elliot.

I BEACH AND RIVER DEBEN

Responsible body – Various as below

The beach is extensively used, especially during the summer by:

a. Members of the public
b. Members of the Waldringfield Sailing Club, visiting yachtsmen & village residents
c. Swimmers and bathers
d. Dog walkers
e. Hut owners

For many years, the beach above mean high water spring tides was owned by the church, first as glebe in the gift of the Rector of Waldringfield and then by the Diocese of St Edmundsbury and Ipswich under the transfer of Glebe Measure.

'The Diocese sold the land from the Pub to the far end of the dinghy park, including the footpaths, banks etc.to Waldringfield Sailing Club. Just prior to that, it sold the land on which 26 beach huts stand to the individual owners of the huts, including one piece of land to Waldringfield Hut Owners Ltd, a company formed to help the purchase from the Diocese, to maintain most of the previous lease conditions and to avoid upsetting the status quo. Hut site 7, where the original 1895 Waller hut stands, is still owned by the Diocese.'

Waldringfield Sailing Club owns the land down to the mean high water although there has been some discussion as to the exact limits of the club's ownership in this regard. The mean is between springs and neaps and that is the difficulty, but enough is owned to give the Sailing Club the footings of the river wall and the railings, for which they are responsible.

NOTE: Mr Martin McBeale owns the triangle of land on the beach below his hut on the top of the cliff.

Beach and River matters reported by Cllrs Gold and Quick.

The moorings on the River Deben are administered by the Waldringfield Fairway Committee which holds a lease from the Crown Estates commissioners, acting as agents for the Crown, who are the freeholders of the riverbed.

The Fairway Committee owns 2 scrubbing posts and the Harbourmaster's hut, but the Fairway Committee pays rent to the Sailing Club for the land on which the Harbourmaster's hut is situated. The scrubbing posts are used by keeled yachts and were one or both of the posts to give way whilst so being used a serious accident could occur, causing death or serious injury and damage to surrounding property.

The Fairway Committee has arranged for the scrubbing posts, which have been out of use for several years, to be replaced early in 2023. The Fairway Committee insures their liability towards third parties for death, bodily injury and damage to property.

Fairway Matters are reported by Cllrs Gold and Reid.

J FLOODING AND EMERGENCY PLANNING

Responsible body – East Suffolk (District) and Suffolk County (County) Councils

John Smith is Flood Warden, Tony Lyon and Jon Wilkins are Deputy Flood Wardens. Cllr Quick is the Flood Warden Liaison for the Parish Council. Cllr Quick is the Emergency Planning Officer. The Emergency Plan has been updated in 2024, with updates due in 2025. Flood and Emergency Matters are reported by Cllr Quick.

K GRIT BINS

Responsible body – WPC and Suffolk County Council - Highways

8 Grit Bins were replaced with plastic ones in 2010. They are placed as follows:

- Corner of Ipswich Road/School Road
- School Road, opposite Mayfields
- Next to Waldringfield School
- Outside 14 Village Way
- Bottom of layby, Cliff Road
- Opposite Deben Lane, Cliff Rd
- Opposite entrance to Maybush Public House, Cliff Rd
- Corner of Fishpond Rd and Sandy Lane, along track to Manor House

Cllrs Kay and the Clerk advises the Clerk as/when these need refilling. These are filled by Suffolk County Council (Highways).

L NOTICE BOARDS

Responsible body – WPC

1 on Newbourne Road and 1 on Cliff Road.

Cllr Kay monitors Newbourne Road and Clerk monitors Cliff Road.

M FIRE HYDRANTS

Responsible body – Suffolk Fire and Rescue Service

The Fire Service inspects and checks on request.

Cllr Quick monitors as Emergency Planning Officer.

N ROAD SAFETY

Responsible body – Suffolk County Council - Highways

The WPC continues to engage with the community and our SCC Councillor on matters of road safety. A number of measures have been put in place in order to try to further promote road safety. These include, on the approach to the village: a 30mph roundel on the road and a bend in the road warning sign (20mph max); and, on exiting the village, a SLOW marking on the road and a bend in the road warning sign (20mph max).

In 2019, the Parish Council purchased a Speed Indicator Device (SID), which is positioned at 4-weekly intervals on a pole in one of 4 sites – 2 in School Road, 1 in Mill Road and 1 in Newbourne Road. The SID displays drivers' speeds over 27mph and flashes if the speed is over 30mph. The information is recorded as statistics. The WPC

is seeking additional SID sites and to use the data to further discussions with Highways regarding speeding reported by residents.

Road safety matters are reported to WPC by Cllr Reid.

WPC FINANCIAL RISK ASSESSMENT AND MANAGEMENT				
	1st April 2024 to 31st March 2025			
TOPIC	**Identified Risk**	**Risk Level (H/M/L)**	**Management of Risk (mitigation)**	**Required actions**
Precept	Not submitted	L	Full minute, RFO to follow up	Diary note
	Not paid by ESC	L	Confirm receipt/bank reconciliation	Diary note
	Adequacy	L	Budgeting process/budget agreed by full council and monthly monitoring	Members review and interrogate budget proposals / approve budgets - Diary note/ General reserves to cover unexpected expenses
Other Income	Income not recorded	L	Monthly bank reconciliation/RFO reports receivables monthly	Members review monthly bank reconciliation
	Cash handing	N/A	Council does not receive cash – on rare occasion – issuance of receipt	Annual review of controls though no cash is accepted
	Cash banking	N/A	If received, banked as soon as possible, bank reconciliation	Monthly bank reconciliation
Grants - Received	Claims process	L	Clerk to verify as required	Diary/Cash Flow statement, diary date for returns
	Receipt	L	Clerk to check when due	Diary/Cash Flow statement
Interest Income	Receipt when due	L	Clerk to diary enquiry with bank after application date	Annual and monthly bank statements
	Surplus Funds	L	Review Bank statements	Diary/Annual review/Reserves and cash flow statements
Salaries	Incorrect payment	L	Check salary rate to minute ref; hours and contracted rate; authorisation of payments	Members review monthly payments/payslips; members authorise payments
	Incorrect PAYE/NI	L	HMRC PAYE tools used – using latest update	Confirm with HRMC as required; check payslips
	Self-employment status change	N/A	Currently only employee Clerk who must be employed. Rare occasion - confirm status per HRMC guidelines	Confirm with HRMC as required
Direct Costs and Expenses	Purchased goods not supplied	M	Follow up on all orders/full audit trail/ensure returns against loss	Authorised by council/RFO - Diary/upon receipt
	Incorrect Invoicing	L	Verify invoices for accuracy/Monthly bank reconciliation	Clerk to verify invoices/Members review of bank reconciliation

	Incorrect payment	L	Payments lists to all Cllrs monthly	2 Signatories to check and approve/monthly bank reconciliation
CIL Reporting	CIL spent according to requirements	L	Clerk /Council understand restrictions and time limits of CIL funding	RFO to check project spend qualifies prior to investment
	Annual CIL Report not filed	L	Clerk to ensure report completed for full council approval/diary date	Diary/Approval in May annually
	CIL report not posted to website	L	Clerk to diaries	Actions for May meeting reviewed at next meeting
Grants – out	No power to pay or identified approval	L	Minutes reflect agreement and power to pay	Grant form, grants policy and power used
Election Costs	Invoice at agreed rate	L	Included in budget/reserves	Clerk to verify
VAT	VAT Analysis	L	All items in finance system	Automated software ensures accuracy and produces annual/Quarterly report
	VAT Sales	N/A	Under VAT threshold	N/R
	VAT Purchases	L	Per entry into system/VAT invoices	Automated software ensures accuracy and produces annual/Quarterly report
	VAT claimed in time	L	Claimed annually normally or as required within HMRC guidelines	At least annual claim as part of year end process / diary
Reserves general	Adequacy	L	Considered at budget meetings	Reserves Policy/Depreciation accounting
Reserves Earmarked	Adequacy	M	Considered at budget meetings / as required	Clerk to advise if required
	Unidentified or contingent liability	M	Maintain contingency reserves at adequate levels	Council to review at budget meetings
Assets	Loss/damage	M	Regular inspection/adequate insurance and maintenance of asset Register	Regular inspections/depreciation accounting/adequate insurance cover
	Loss due to critical damage or 3rd party (in)action	L	Review levels and type of insurance	adequate insurance cover Annually/Diary
	Insurance adequacy	L	Annual review of adequacy by Council to assets on register	Annual review of asset register/annual review of insurance renewal/policy approved at full council
	Third Party risk	M	Annual review of Public Liability cover	Diary/full council review of renewal
	Inadequate maintenance	L	Annual or more frequent inspection/annual	Undertake required maintenance activities/adequate budget and contingency reserves.

			independent inspection of play equipment	
Staff	Key Person risk	M	Hours, health, stress, training – monitored and managed by Chair	Key Person risk Matrix in place
	Fraud by staff	L	Monthly bank reconciliation/payments verified and authorised/Fidelity cover adequate (insurance)	Members review bank reconciliation and payment monthly/Signatories confirm correct payments
Legal Powers	Illegal activity or payment	M	Council to understand its legal powers	Training where required
Governance	No or ineffective standing orders	L	Annually Council formally adopts Standing Orders in May	Diary/Council approval
	No or ineffective financial regulations	L	Financial regulations reviewed and adopted annually by council.	Diary/council approval
	Data Protection	L	Council does not normally hold personal information – if proposes to will carry out a DPIA*	Annual review Data Protection and Information Management Policy by Council
Council's Records	No Access to records held on Council Laptop	M	Spreadsheet of passwords held by Chair and VC/most records held on the cloud (login accessible)	External hard drive back up to access on other device
Financial Records	Inadequate records	L	Clerk to verify regularly plus internal audit process annually	Accounting software/Annual internal review
	Loss of records	L	Held in filing cabinet, documents also available via backup systems and logins.	Controls review (Council) to ensure system adequacy
Minutes	Accuracy and legality	L	Review by members following the meeting	Monthly agenda item/Trained Clerk
Members Interests	Conflict of Interest	M	Minuted and addressed as appropriate	Monthly agenda item
	Code of Conduct	L	LGA policy adopted annually	Diary
GDPR	Non-compliance	M	Training/awareness for Clerk and Councillors (via ICO)	Adherence to regulations/Appropriate policies in place

Waldringfield Parish Council						
	Key Person Risk Management Matrix					
	Type / Period of Incapacity					
SCENARIO	**Temporary (< 1 month)**	**Short term (< 3 months)**	**Medium term (3-6 months)**	**Long term (6-12 months)**	**Permanent (> 12 months)**	**Requirements**
Mitigation	**Defer/Cancel/Hold meetings**	**Hold meetings**	**Hold meetings**	**Hold meetings**	**Hold meetings**	
Agenda and publication (with reports)	Chair / Clerk	Chair / Clerk	Chair / (temp) Clerk	Chair / (temp) Clerk	Chair / New Clerk	Agenda Template/Access to ESC Planning portal; Scribe; HMRC BPT-RTI; Website, mailing list – Chair and VC have passwords to all systems
Minute taking	Nominated Councillor	Nominated Councillor	(Temp) Clerk	Temp Clerk	New Clerk	Laptop or notepad
Minute Writing and publication on website with reports	Nominated Councillor/Clerk	Nominated Councillor/Clerk	(Temp) Clerk	Temp Clerk	New Clerk	Minute template/Access to website
Payments (incl Salary)	Defer or set up by Clerk	Set up by Clerk	(Temp) Clerk	Temp Clerk	New Clerk	Access to on-line banking/Access to HMRC BPT-RTI
Financial Reports	Defer or by Clerk	Produced by Clerk	(Temp) Clerk	Temp Clerk	New Clerk	Access to Scribe and Bank Statements
Reports	Defer or produced by Clerk or Nominated Councillor	Defer or produced by Clerk or Nominated Councillor	(Temp) Clerk	Temp Clerk	New Clerk	Access to WPC stationary/ Access to source material
Filing	Defer or by Clerk	Defer or by Clerk	(Temp) Clerk	Temp Clerk	New Clerk	Access to Clerks Office
Correspondence	Defer or by Clerk	Clerk	(Temp) Clerk	Temp Clerk	New Clerk	Access to WPC email account
Planning Applications – Consultations received	Nominated Councillor	Nominated Councillor	(Temp) Clerk	Temp Clerk	New Clerk	Access to WPC email
Decisions from ESC	Nominated	Nominated	(Temp) Clerk	Temp Clerk	New Clerk	Access to WPC email/Forwarding of

	Councillor/Clerk	Councillor/Clerk				ESC correspondence
Annual Audit and Other Regulatory items	Nominated Councillor/Clerk	(Temp) Clerk	(Temp) Clerk	Temp Clerk	New Clerk	Access to Clerk's Office, Calendar and correspondence