

RISK AREA	POTENTIAL RISK IDENTIFIED	LIKELIHOOD OF OCCURRENCE	POTENTIAL IMPACT	STEPS TO MITIGATE RISK (CONTROL)	EVIDENCE	ACTION (AGREED IMPROVEMENTS)
Assets	<u>Damage</u> to physical assets as identified on the Asset Register (office equipment, street furniture, gardens)	Medium 3	Cost of replacing damaged, destroyed or missing assets. Loss of facilities.	Maintain Asset Register; Resolve ownership; Regular maintenance of assets; Adequate level of insurance, Individual risk assessments maintained	Current insurance policy. Current maintenance contract Individual Risk Assessments	Update insurance policy. Regular review of maintenance contract. Regular review of individual risk assessments
Assets	<u>Security</u> of property, equipment etc	Medium 3	Cost of replacing damaged, destroyed or missing assets. Facilities out of use for a period.	Council laptop covered by all risks insurance. Regular external backup to off-site hard-drive.	Current insurance policy. Back-up system.	Review level and adequacy of insurance cover including cover at home. Schedule regular back ups.
Finance	<u>Banking</u> procedures	Medium 3	Cash flow problems. Increased potential for fraud	Follow clear procedure. Regular banking and reconciliation of statements. Quarterly internal audit by parish councillors Mandate kept up to date.	Banking procedure agreed by Council. Reconciled bank statements. Signed confirmation of internal audit. Current bank mandate.	Ensure Finance and Staffing Committee have copy of banking procedure. Ensure quarterly internal audit – review procedure
Finance	<u>Loss</u> of income as a consequence of damage or theft	Low 1	Inability to provide expected service. Loss of key data.	Adequate level of insurance cover. Any important documents backed up to off-site hard drive and original paper copies kept in lockable filing cabinet.	Current insurance policy schedule. Data back up.	Review the need for consequential loss insurance cover. Storage of key documents when obtained should be in a fireproof lockable cabinet.
Finance	<u>Loss of cash</u> through theft or dishonesty	Medium 3	Adverse publicity for the council on disclosure. Reputational risk. Financial loss.	Adequate level of fidelity insurance cover, with a minimum of £10,000. Lockable safe used for cash storage then banked as soon as possible. No petty cash used	Insurance policy document Safe used Soldo Account top up system used	Review level of fidelity insurance relevant to size/activity of council. Review of terms of use of Equals Money Account

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Finance	<u>Non-compliance</u> with HMRC regulations	Medium 2	Penalties and/or fines for late returns, errors on submissions etc. Reputational risk and adverse publicity.	Use external advice when necessary. Submit VAT return every 6 months and at least annually. Submit Real-Time payroll monthly and subsequent end of year returns online and on time. Internal and external audit review.	VAT returns and workings. Monthly payroll submission confirmations.	Submit VAT return asap. Maintain VAT accounting monthly to keep track of when to submit VAT return.
Finance	<u>Inadequate</u> financial controls and records	Medium 3	Lack of control over the Council's assets. Higher likelihood of fraud or misappropriation of assets. Ineffective reporting. Qualified internal and external audit reports.	Adherence to Finance Regs. and parish council policies. Accounts and asset register prepared on appropriate computerised accounting system. Bank reconciliations undertaken on a regular basis. Regular inspection of accounts day-book by appointed members. Expenditure payments approved by council. Minimum 2 council signatories on cheques. Annual independent internal audit	2-year review of relevant policies. Quarterly accounts statements to Parish Council. Bank reconciliation statements. Check-sheets signed by appointed members. Signed expenditure payments reports. Approved signatories on bank mandate. Auditor's statement 'un-qualified'.	Review Finance Regs annually. Maintain asset register and reconcile to agreed insurance values. Update asset register for all future assets purchased. Ensure quarterly internal audit by appointed Councillor
Finance	<u>Inadequate</u> budgeting	Medium 2	Council receives less funding than is required to meet its obligations and objectives.	Council prepares detailed balanced budget in late Autumn. Precept determined directly from this budget. Actual expenditure versus budget reported to Council twice a year.	Budget versus actual statements with minuted approval,	To include statement of approval in the minutes.

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Finance	<u>Non-Compliance</u> with borrowing restrictions	Low 1	Council acting outside its powers	Justification for any additional borrowing fully reviewed and approved by Council. Borrowing approval via NALC.	Internal and external audit reviews.	No borrowing being considered at present.
Data Protection	<u>Non compliance</u> with General Data Protection Regulations or GDPR requirements	Medium 3	Fines and penalties, data breach	Training of Clerks and Councillors, Action plan of steps to ensure compliance, Data protection walk for all new projects, Adhere to advice from NALC	Document all advancements in journey to compliance New policies Include policies in review cycle	Agree action plan and monitor progress regularly All Councillors to attend training when available from CALC
Liability	<u>Third party</u> property or individuals	Medium 3	Funding cost of a successful action or claim against the Council. Reputational risk.	Public liability insurance cover (£10M)	Current insurance policy.	
Liability	<u>Legal liability</u> as a consequence of asset ownership (e.g. gardens, street furniture, etc)	Medium 3	Funding cost of a successful action or claim against the Council. Reputational risk.	Adequate Insurance; clarify land ownership responsibility	Current insurance policy.	
Employer Liability	<u>Non-compliance</u> with employment law	Medium 3	Employee dissatisfaction and disputes, potentially leading to industrial tribunal.	Employer Liability Insurance cover. Relevant staff training and experience. Advice from relevant professional advisers and membership bodies e.g. CALC Training for members	Staff qualifications and training records. Membership confirmation. Contractual arrangements with professional advisers.	Review line management responsibilities. Training to be undertaken by Clerk. Supervisions to be carried out
Employer Liability	<u>Non-compliance</u> with HMRC requirements	Medium 3	Fines and penalties for late returns, errors etc. HMRC investigations.	Relevant staff training and experience. Advice from HMRC as required. Internal and external audit reviews.	Records of HMRC returns and submissions.	

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Employer Liability	<u>Safety</u> of staff and visitors	Low 1	Funding cost of a successful action or claim against the Council. Reputational risk.	Adequate insurance. Relevant staff training. Adherence to Council policy on lone working and health and safety.	Current insurance policy. Signed confirmation of acceptance of policy. Training certificates Risk Assessments	Revisit employee safe-working policies including lone worker – priority for next financial year.
Contractual Liability	<u>Failure</u> to fulfil contract	Medium 2	Cost of legal support in event of claim. Reputation at risk.	Adequate insurance. Both sides to agree terms of contract. Contractors to provide proof of insurance cover	Copy of agreed written contract signed & retained. Copy of contractors' insurance retained	
Legal liability	<u>Non-compliance</u> with legal powers (acting <i>ultra vires</i>)	Low 1	Potential reputational and financial risk.	Parish Clerk clarifies the legal position. Legal advice to be taken as necessary. Regular WorcsCALC updates circulated. Access to CALC /NALC websites etc.	Council minutes.	
Legal liability	<u>Inaccurate</u> and/or non- timely reporting via the minutes	Medium 3	Inappropriate or no actions undertaken. Reputational risk. Non compliance with the Freedom of Information Act	Full council meets regularly and receives and approves minutes of meetings. Minutes made available to public via the Council website. Staff training.	Council minutes consecutively numbered, signed and dated. Hard copy available as well as via the website.	Clerk to ensure all minutes produced within a month of the meeting,
Legal liability	<u>Inaccurate</u> and/or non-timely disclosure via public media eg newsletter / website	Medium 3	Misleading information provided. Legal claim against the Council Risk to reputation.	All media double-checked for accuracy. News magazine proof-read. Permissions obtained. Libel/slander insurance cover	Regular reporting to council, recorded in minutes. Signed copies of permissions retained.	
Legal liability	<u>Misconduct</u> of Clerk	Low 1	Risk to reputation 3 rd -party claim against the Council Cost of legal advice	Regular liaison with Clerk Membership of relevant professional body CPD training	Diarised meetings Chairman and Clerk Support of membership to SLCC. Annual appraisal and review of training needs	

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Health & Safety	<u>Failure to comply with legislation</u>	Medium 3	Action or claim against the council. Reputational risk	Policies on health and safety adopted and reviewed biennially. Checklists and risk assessments of relevant activities are undertaken. Training of staff. Lead Health and Safety Officer identified.	Review of policy minuted. Health and Safety policy available. Accident record book retained in office. First-Aid kit.	Check suitability of First-Aid kit and purchase replacement items if required.
Legal liability	<u>Document control</u>	Medium 2	Loss of key data. Confidential data compromised. Council unable to function effectively	Any key legal documents kept in locked office cabinet or archived at County Records Office. Computer backed up regularly using offsite hard drive.	Schedule of which documents are contained in locked cabinet and those at County Archive.	Identify and list statutory documents (eg employers liability, minutes)
Councillor Propriety	<u>Non-Declaration of Interests</u>	Medium 3	Councillors' conflict of interest Corruption	Register of Interest completed and reviewed annually. Agenda item to prompt Declarations of Interest Update forms available at meetings Training of councillors	Register available online via link to District Council website. All declared interests recorded in Parish Council minutes Councillors' training record maintained	
Councillor Propriety	<u>Non-compliance with Code of Conduct</u>	Medium 3	Bringing the Council into disrepute	Signed acceptance of Code; copy provided to all members. Training of councillors	Parish Council minutes Councillors' training record maintained	Ensure new members receive appropriate training
Clerk long term Absence	<u>Loss of function of Parish Council</u>	Low 2	Parish Council unable to continue to run Deadlines missed Financial impact	Ensure Chairman has access to all passwords Use of Assistant Clerk/Clerk where appropriate Request the use of a Clerk within the Cluster to cover the role Offsite back up of documents to be kept regularly	Copy of document kept on laptop Name of suggested cover and contact details to be kept by the Chairman/Chair of Finance	Identify a Clerk in the cluster for cover Create up to date password/contact document for Chairman

IT Support on long term Absence	<u>Loss of function of Parish Council</u>	High 4	Parish Council unable to continue to run Deadlines missed Financial impact	Ensure Chairman has access to all passwords	Internal financial controls and policies kept updated	Identify another support officer who has access to IT system to reset relevant areas if system errors
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Date of review: Jan 2025

Date of next review: Jan 2026