Risk Management Schedule

Reviewed March 2026

The Risk Management Schedule enables the Council to assess and satisfy intself that it has taken adequate steps to minamise risk. Whilst recognising that not all risks can be eliminated the Schedule should help the Council to identify and manage such risks, record findings and review or revise procedures accordingly.

Service Area		Risk	Likelihood (1 Low - 3 High)	Risk Rating H/M/L	Control of Risk	Review/actions carried out
Insurance	1.1	Public Liability (Statutory)	1	M	Continue existing cover	Renewed in June '25
	1.2	Employers Liability (Statutory)	1	M	Continue existing cover	Renewed in June '25
	1.3	Loss of money	1	L	Continue existing cover	Renewed in June '25
	1.4	Fraud/theft of money by employee	1	L	Continue existing Fidelity Gurantee cover	Renewed in June '25
	1.5	Damage/Loss of all property	2	M	Continue with existing cover on all assets contained within the Councils agreed Asset Register	Renewed in June '25
	1.6	Loss of revenue	1	M	Continue with existing cover	Renewed in June '25
	1.7	Officials indemnity	1	M	Continue with existing cover	Renewed in June '25
	1.8	Liable & Slander	1	M	Continue with existing cover	Renewed in June '25
	1.9	Personal Accident	1	M	Continue existing cover (scale benefit)	Renewed in June '25
	1.10	Loss of internet/email	1	L	Continue with existing cover	Renewed in June '25
Employment	2.1	Loss of service of employee	2	H	Immediately advertise any vacancy (if permanant loss) and consider employing a locum Clerk for cover. Ensure budget provision in place for locum Clerk.	No action currently need. Budget provision in place.

	2.2	Payments to employee	1	L	Ensure compliance with current NI, PAYE and pension regulations. Salary reviewed annually. Two councillors to sign off monthly payroll information including payments to HMRC.	Assessed as part of internal audit. Reveiwed in year. Cllrs to sign off.
	2.3	Clerk unable to perform role through inadequate training.	1	M	Ensure adequate training is proved and reviewed during annual appraisal or when new legislation/regulations are introduced.	Training as required to be carried out.
Administration	3.1	Payment arrangements	1	L	Continue with requirement to report all payments to Council for approval at each meeting. Continue with requirement for two Councillors to approve payments on online banking.	All payments reported and checked by internal audit process. Councillors approve payments at meetings.
	3.2	Reconciliation	1	L	Regular bank reconcilliations on all bank accounts to be carried out on the receipt of each bank statement and report balances at each Council meeting. Chair to sign each bank reconcilliation.	Financial reports minuted at each meeting. Chair to sign of bank reconcilliations
	3.3	Loss of bank signatories	2	M	Ensure at least 3 Councillors are on bank mandate and can approve payments. If a Councillor resigns a new signatory should be put in place at the earliest opportunity.	Bank Mandate undated March '25, continue to review.
	3.4	Agency advice	1	M	Continue with memberships of HALC, NALC and SLCC	Renewed annually

Business Contunity	4.1	Loss of Council records	1	M	Continue to store all Council documents on One Drive with regular backup to external storage. Council paper records to be kept in a locked cabinet at the Village Hall and at Clerks home. Keys held by Clerk to Village Hall/filling cabinets. On a regular basis review filing and action as nessesary as per Documents Storage Policy	All documents stored on One Drive. Regular back up. Records secure.
	4.2	Access to Clerks laptop and passwords held by Clerk.	1	M	The Clerk to give a sealed envelope (signed across the seal) to the Chair for safe keeping which contains all passwords to access Clerk email , website and logins.	Requires action to update when required.
	4.3	Covid-19 pandemic or similar, Council inquorate due to Councillors illness. Clerk off sick	1	M	Delegation scheme to be approvedd to allow the Clerk to make decisions in consultation with councillors by email if necessary. Genral reserves to pay for locum Clerk if required.	Requires action when required. Limited general reserves available/include in budget.
Maintenance of Assets	5.1	Loss of use of play equipment	1	M	Continue with regular maintenance and safety checks and take unsafe equipments out of service until repairs carried out. Continue to have annual playground unspection. Councillor carries out visual playground inspection and keeps manual record. Ensure adequate insurance is in place.	Annual inspection carried out 2025. Cllrs to carry out requlr visual inspections. Insurance renewal June'26.
	5.2	Condition of assets such as bus shelters, litter bins etc.	1	M	Carry out regular inspections of all assets and monito for deteriation.	Assets inspected regularly by Cllrs.
Precept	6.1	Annual precept not the result of proper detailed consideration.	1	M	Review budget in Oct/Nov to agree budget and recommend to full Council in November.	Budget reviewed Nov '25

	6.2	Inadequate monitoring of perforamance	1	L	Monitor budget versus actuals quarterly. Councillor to carry out quarterly reconcilliation as set out in Financial Regulations.	Regular reports to be approved at meetings. Monthly reconcilliation to be approved and signed by the Chair.
	6.3	Illegal Expenditure	1	L	Continue to ensure that all expenditure is within legal powers as set out in Financial Regulations by signing of payments and approving any contracts awared before work takes place.	All expenditure approved by Council and contained within minutes.
Accounting	7.1	Non-standard and/or non-compliant records kept.	1	L	Continue to require adequate, complete and statutory financial records and accounts which are reviewed annually by internal auditor and where required subject to external audt.	Internal audit at completion of year.
	7.2	Non-compliance with statutory deadlines for the completion/approval/submission of accounts and other financial returns	1	L	Continue to ensure that all accounts and returns are completed and submitted by the deadlines and AGAR approved by June each year.	AGAR deadlines met.
	7.3	Non-compliance with with internal audit requirements	1	L	Appoint internal auditor and complete letter of engagement	Auditor to be appointed and letter of engagement completed.
	7.4	VAT reclaim not processed	1	L	Submit VAT reclaim at financial year end or more regularly if large amount of VAT has been paid out. Forms part of the internal audit checks annually.	Requires action at year end or earlier.
Contracts	8.1	Ensure continued value for money coupled with continuity of work.	1	L	Comply with Financial Regulations in obtaining 3 quotations for works required for larger items.	Quotations obtained in accordance with Financial Regulations.

Data Protection	9.1	Inadequate protection of personal data relating to employees/members of the public.	2	M	Renew ICO registration annually. Review all GDPR policies.	ICO registration renewed in year. Requires action.
	9.2	Inadequate data lifecycle management	2	M	Review storage arrangements of privileged information by past and present employees and Councillors	Documents Storage Policy introduced Jan '25.
Freedom of Information	10.1	Information available to members of the public requesting it.	1	L	Review the Publication Scheme every year to ensure compliance with legislation	Last reveiwed April '24
Meetings	11.1	Inaccuracy in recording of Council decisions in minutes.	1	L	Draft minutes reviewed by Chair for inaccuarcies before publication. Minutes approved formally at next Council meeting.	Chair reviewed and all minutes published and approved formally at meetings.
	11.2	Timing of publication of minutes and agendas.	1	L	Published within timeframes set out in Standing Orders and in accordance with Transparency Regulations.	All agendas & minutes are published as required; Transparency Regulations should be checked as part of internal audit.
	11.3	Adequacy of meeting location	1	L	Clerk to carry out a visual inspection prior to meeting.	Continue to review.
	11.4	Acting outside of legal powers of local Councils	2	M	Clerk to seek legal advice if unclear through HALC, NALC or SLCC.	Advice sought as required.
	11.5	Councillors acting outside of their powers.	2	M	Councillors to undertake training in accordance woth the Councils Training & Development Policy.	Introduce a Training & Development Policy
Register of Members Interest	12.1	Menbers interests not notified to District Council	1	L	Clerk to remind Councillors at Annual Meeting although onus on Councillors to declare their interests.	All interests declared following election and published on website.
	12.2	Members interests declared at a meeting when required.	2	L	Agenda item at every meeting to ask Councillors if they wish to declare an interest.	Contained within agendas and minutes.

Reputation	13.1	Damage to reputation due to members acting outside of their remit.	2	M	All members to undertake regular training and to have read and understood Council policies including Standing Orders.	Policies to continue reviewing when needed.
	13.2	Damage to reputation due to Clerk acting outside of legal duties.	1	M	Clerk to undertake regualr training. CiLCA qualification preferable.	Continued traing and look to complete CiLCA.