Dunchideock Parish Council

Risk Assessment Management   Adopted 11 May 2026

Definition of Risk Management Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled through eradication, toleration or mitigation.

Area	Risk(s) Identified	Risk Level H/M/L	Potential Impact H/M/L	Management/Control of Risk	Review/Action Required
Business Continuity / Business Interruption					
	Council not being able to continue its business due to unexpected or tragic circumstances	Low	High	In the event of the Clerk being indisposed the Chairman will arrange collection of the parish computer and relevant paper work and arrange for a locum Clerk to support the council	Agreed contingency between Chairman and Clerk
Assets					
As listed in Assets Register	Damage to Parish assets	Medium	Medium	Seats, notice boards, mirror at Manstree Cross, filing cabinet, printer and computer are insured against damage	Maintain existing procedures
Maintenance of above assets	Inadequate maintenance of structures/assets	Low	Low	Maintenance issues are brought to the notice of the Parish Council each month. There is a dedicated councillor who has an overview of the physical assets in the parish who ensures regular checks are carried out.	Maintain existing procedures and ad hoc maintenance as required

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Insurance	Inadequate cover or over insurance increasing costs unnecessarily	Low	High	Annual review of insurance cover Annual review of current asset values	Maintain existing procedures
Finance					
Precept.	Adequacy of precept in order for the Council to carry out its Statutory duties Overspend of operational budget and/or inaccurate setting of Precept level realising demand on Reserves	Low Low	High High	Budget and Precept considered by the council each year. Sound budgetary control has been put in place. Expenditure against budget is monitored by the Clerk and considered bi-annually by the Council	Maintain existing procedures
Bank and Banking	Bank errors and/or inadequate checks leading to financial irregularities.	Low	Medium	Bi monthly bank reconciliation prepared by the Clerk and agreed and signed by a councillor who is not a signatory to the bank account	Maintain existing procedures
Financial controls and records	Inadequate records leading to financial irregularities	Low	Medium	Bi-monthly bank reconciliation prepared by the Clerk and agreed and signed by a councillor who is not a signatory to the bank account. Annual audit carried out by independent auditor and presented to the Council for signature	Maintain existing procedures

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Reporting and auditing	Failure to communicate financial information	Low	Low	Financial information is a standing agenda item (Finance Report) and is discussed/reviewed and approved at each meeting as above	Maintain existing procedures
Computer records	Loss of data through system error or theft	Low	High	Back up on completion of all entries	Regular (weekly) back up to memory stick, external hard drive or Cloud storage
Cash	Misappropriation of cash received	Low	Low	Covered by insurance policy	Maintain existing procedures
Budget	Inadequate budget preparation leading to inability to fulfil obligations Unforeseen major expenditure or overspend leading to cashflow problems	Low	High	Budget set by the RFO, considered, approved and monitored by the Council Ensure comprehensive budget forecast including annual provision to have adequate reserves. Ensure adequate insurance cover Ensure adequate financial controls	Maintain existing procedures
Tenders	Best value not achieved	Low	Medium	Financial regulations detail procedures to be followed	Maintain existing procedures
Payments	Goods not supplied but invoiced. Invoices incorrect. Invoices not paid	Low	Medium	All invoices recorded and filed on receipt Invoices checked for accuracy and for receipt of goods and services. Two signatories on cheques and initialling of cheque stubs.	Maintain existing procedures

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				List of cheques presented to full Council monthly	
Cheque Books	Loss of cheque books Fraudulent use	Low	High	Cheque books are in the safekeeping of the Clerk Cheques only signed following approval at council meeting	Maintain existing procedures
Grants	Mismanagement of Grant Aid powers	Low	Low	Formal applications only considered for grant aid by the Council Grant conditions in place Budgets adhered to and only agreed if adequate funds available	Maintain existing procedures
Salaries	Incorrect payments to staff (rates, NI, tax)	Low	High	The Clerk submits a timesheet to the Chairman and the PAYE agent Payroll is administered by an Agent on behalf of the Council	Maintain existing procedures
Councillor Allowances	Non payment of tax	Low	High	Councillors do not currently receive allowances	No action required
Election costs	Inability to meet costs	Low	Low	Provision made in budget annually over 4 year period	Maintain existing procedures

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VAT	Failure to reclaim	Low	High	Financial regulations set out requirements. VAT reclaims are undertaken annually. Internal audit	Maintain existing procedures
Annual Accounts	Failure to complete Annual Accounts for internal audit	Medium	Medium	Start preparation of Annual Accounts as soon as possible after March meeting Book internal audit early	Maintain existing procedures
Annual Governance and Accountability Return (AGAR)	Not submitted within time limits	Low	Low	AGAR is prepared by the Clerk and must be approved by the Council and the Internal Auditor. The Council can declare itself exempt from external audit and must advise the External Auditor. There are strict time limits to be complied with It is then checked and sent on to the External Auditor within time limit. The Clerk must publish the dates for public viewing of the documents and advise the External Auditor and publicise all documents on the website.	Maintain existing procedures

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Legality					
Minutes/ Agendas/ Statutory documents	Accuracy and legality Non-compliance with statutory requirements Agendas not published within correct timescale before a meeting and therefore, no decisions can be made Minutes not published within correct timescale after a meeting	Medium	Medium	Agenda and Minutes are produced within the required timescales and adhere to legal requirements. Minutes are approved and signed at the next Ordinary meeting Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman according to Standing Orders. Statutory documents are reviewed annually by the Council	Maintain existing procedures
Data Protection	A breach of data protection laws	Low	High	The Clerk is aware of legislative requirements. The Parish Council is registered with the Information Commissioner	Ensure subscription is maintained and training is given when there are changes to legislation
Freedom of Information	A breach of Information legislation	Low	High	The Clerk is aware of legislative requirements	Monitor emails for FOI requests and ensure statutory guidelines are adhered to
Liability					

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Public Liability	Risks to third party, property or individuals	Medium	Medium	Public liability insurance in place	Insurance cover to be reviewed annually. Risk assessments of individual events
Volunteer Liability	Risk to volunteers taking part in council events	Low	Medium	A risk assessment is conducted for each event A verbal briefing takes place and participants are required to sign to agree their understanding Public liability insurance in place	Maintain existing procedures
Employment Liability	Compliance with Employment Law	Medium	Medium	Employer Liability insurance in place	Insurance cover to be reviewed annually
Legal Liability	Conduct of council business outside legal parameters	Low	High	Clerk to clarify legal position on proposals and to seek advice if necessary	Legal advice to be sought where required
Website					
Website brought into disrepute	Ghost website purporting to be genuine and misleading the parishioners Website hacked by a 3rd party	Medium Low	High High	The Parish Council owns the domain name Copyright statement states material cannot be used without permission Security protocols must be maintained	Maintain regular review

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Administration					
Council propriety	Failure to discharge essential functions and comply with legislation	Medium	Low	The Council is aware of its powers and duties and the need to comply with the relevant legislation	These are considered in connection with any decisions that are made
Councillor propriety	Failure to complete Register of Interests as required Failure to declare interests Failure to comply with Standing Orders, Financial Regulations and the Code of Conduct	Medium	Low	Regular reminders to members Councillors have a duty to declare any interest at the start of the meeting or when a conflict becomes apparent during a meeting. Councillors have copies of these documents and are reminded of the need to comply with them	Members have a responsibility to update their personal Register of Interests Standing Item on Agenda
Councillor/staff propriety	Breach of confidentiality	Medium	Low	Regular reminder to members/staff Clear security marking of documents	Maintain existing procedures
Reports and records	Improper and untimely reporting of meetings via minutes Failure to comply with the Transparency Code for Smaller Authorities and the Information Commissioners Office Publication Scheme.	Medium	Medium	Council to meet bi-monthly to receive and approve minutes of meetings Minutes to be displayed on Parish website and Parish notice boards Publication of all documents required under the Transparency Code for Smaller Authorities and in accordance with the Information Commissioners	Maintain existing procedures