| Risk area | Risk description | Initial rating (indicative) | Likelihood (1-5) | Severity (1-5) | Current controls (confirm in practice) | Further action / improvement | Risk owner | Review frequency | Action status |
|---|---|---|---|---|---|---|---|---|---|
| Governance | Failure to comply with legal duties, standing orders or proper decision-making | Medium | 3 | 5 | Council follows standing orders and financial regulations; agendas and minutes record decisions; policies reviewed periodically. | Review policy schedule and confirm all key policies are current. | Clerk / Council | Annual and when legislation changes | Open |
| Governance | Decisions made without proper authority or outside delegated powers | Medium | 3 | 4 | Scheme of delegation and committee terms of reference are maintained; decisions recorded in minutes. | Review delegations annually and brief councillors on limits. | Clerk | Annual | Open |
| Finance | Budget or precept is insufficient, inaccurate or not aligned to priorities | Medium | 3 | 4 | Annual budget prepared and approved by Council; precept based on forecast expenditure and reserves. | Review budget against actuals and forecast at regular meetings. | RFO / Council | Quarterly | Open |
| Finance | Unauthorised payments, fraud or misuse of Council funds | High | 3 | 5 | Financial regulations; dual authorisation; segregation of duties where possible; invoices checked and payments approved by Council. | Review bank access, payment controls and authorisation arrangements. | RFO / Council | Quarterly | Open |
| Finance | Bank reconciliations are inaccurate, late or not independently checked | Medium | 3 | 4 | Regular bank reconciliation prepared and presented for review/sign-off in accordance with Council procedures. | Ensure review/sign-off is documented and discrepancies investigated promptly. | RFO | Monthly | Open |
| Finance | Internal or external audit issues are not resolved | Medium | 3 | 4 | Audit reports reviewed by Council; recommendations recorded and actions monitored. | Maintain an audit action log with responsible person and target date. | RFO / Council | After each audit | Open |
| Finance | Grants awarded without a lawful power, fair process or adequate records | Medium | 3 | 4 | Grant policy and application process; Council approval minuted; legal power and purpose recorded for each award. | Check eligibility, evidence, conditions and appropriate legal power before each award. | Clerk / RFO / Council | Each application and annually | Open |
| Finance | Reserves are too low or not held for a clear purpose | Medium | 3 | 4 | Reserves reviewed as part of budget-setting; earmarked reserves identified. | Agree and document general and earmarked reserves policy/targets. | RFO / Council | Annually | Open |
| Finance | VAT is incorrectly reclaimed or recorded | Medium | 3 | 4 | Invoices retained; VAT transactions recorded accurately; VAT guidance followed. | Review VAT treatment and reclaim process periodically. | RFO | Quarterly / each claim | Open |
| Employment | Clerk/RFO workload, absence or departure disrupts Council services | Medium | 3 | 4 | Records maintained; key dates and procedures documented; councillors know urgent contact arrangements. | Create/update handover and business continuity notes; ensure secure access to records. | Council / Clerk | Annually | Open |
| Employment | Employment law, pay, leave or pension obligations are not met | Medium | 3 | 4 | Employment contract and pay decisions recorded; payroll arrangements maintained; relevant policies available. | Review contract, pay scale, leave and pension obligations annually. | Council / payroll provider | Annually | Open |
| Data protection | Personal data is lost, disclosed or accessed without authority | High | 3 | 5 | Access controls; secure storage; privacy information; data minimisation; devices and accounts protected. | Review data protection records, access permissions and retention schedule. | Clerk / Council | Annually and after incident | Open |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Cybersecurity | Email compromise, phishing, ransomware or loss of electronic records | High | 4 | 5 | Strong passwords and MFA where available; software updates; backups; cautious handling of links and attachments. | Check backup recovery, account security and incident response arrangements. | Clerk / Council | Six-monthly | Open |
| Information governance | FOI or subject access requests are missed or answered late | Medium | 3 | 4 | Requests directed to Clerk; response deadlines monitored; records stored systematically. | Maintain a request log and review retention/disclosure procedures. | Clerk | As requests arise; annually | Open |
| Assets | Council-owned assets are damaged, lost, unsafe or inadequately insured | Medium | 3 | 4 | Asset register maintained; inspections undertaken; insurance reviewed; defects recorded. | Confirm asset ownership, condition, valuation and insurance schedule annually. | Clerk | Annually and per inspection plan | Open |
| Health and safety | Injury or accident at a Council facility, event or activity | High | 3 | 5 | Risk assessments used where appropriate; maintenance/inspection arrangements; incidents recorded; competent contractors appointed. | Check that risk assessments and incident reporting arrangements cover relevant activities. | Council / Clerk / activity lead | Before activities and annually | Open |
| Contractors | Contractor causes injury, property damage or carries out poor-quality work | Medium | 3 | 4 | Scope and price agreed; appropriate insurance obtained; work checked; procurement rules followed. | Verify insurance and relevant competence before work starts; record completion checks. | Clerk | Each appointment / annually | Open |
| Planning and consultation | A consultation or planning response deadline is missed | Medium | 3 | 4 | Inbox and planning portal checked; deadlines recorded; agenda process in place for timely decisions. | Maintain a deadline tracker and escalation route for urgent applications. | Clerk | Weekly / as needed | Open |
| Community grants and events | Event or funded activity creates safety, reputational or financial risk | Medium | 3 | 4 | Applications and event details reviewed; grant conditions set; appropriate permissions and insurance checked where relevant. | Use a proportionate event/grant checklist for higher-risk activities. | Council / Clerk | Each event or award | Open |
| Business continuity | Fire, flood, IT failure or other incident prevents Council operations | Medium | 3 | 5 | Important records stored securely; insurance held; key contacts and statutory dates maintained. | Document recovery steps, backup arrangements and deputy/cover arrangements. | Clerk / Council | Annually | Open |
| Reputation and communications | Incorrect, delayed or inappropriate public communication damages trust | Medium | 3 | 4 | Council-approved communications approach; website and social media access controlled; decisions recorded accurately. | Review who can publish on official channels and how corrections are handled. | Clerk / Chair | Annually and as needed | Open |
| Legal and planning | Council relies on an incorrect statutory power or fails to meet a legal requirement | Medium | 3 | 5 | Clerk checks legal powers and seeks advice for unfamiliar or significant matters; decisions minuted. | Record the legal power and key conditions for material decisions and grants. | Clerk / Council | As needed; annual review | Open |
| Insurance and claims | Insurance is inadequate or a claim is not notified promptly | Medium | 3 | 4 | Insurance schedule reviewed; incidents recorded; insurer contact details available. | Compare policy cover with asset register, activities and contractual obligations at renewal. | Clerk / Council | At renewal and after material change | Open |