

### Doddington and District Parish Council Risk Assessment 2025-2026

| Identified Risk  | Potential consequence of risk  | Assessment of impact (H/M/L) | Likelihood of risk occurring (H/M/L) | Controls in place to manage risk  | Required Action   |
|--|--|------------------------------|--------------------------------------|---|---|
| Loss or damage of physical assets owned by the Council.  | Assets unable to be used.<br>Expense of replacing assets.  | H                            | M                                    | An up to date register of assets.<br>Adequate insurance of assets.  | Regularly update register of assets and review insurance accordingly. |
| The risk of damage to third party property or individuals as a consequence of the Council providing services or amenities to the public. | Risk of litigation should an individual or third party property become injured or damaged.             | H                            | M                                    | Public Liability Insurance.<br>Regular maintenance of street lights by the statutory undertaker   | Annual review of Public Liability Insurance cover                     |
| Loss of cash through theft or dishonesty.  | The Council may be unable to provide its services.<br>Damage to reputation of the Council.             | H                            | L                                    | Regular bank reconciliations are carried out. Internal audit carried out annually.  | All payments detailed at Council Meetings.                            |
| Security and maintenance of documents and equipment.   | Risk of loss of council records or property.   | H                            | L                                    | Documents backed up and Officer equipment safely stored when not in use.  | Regular back up of laptop documents and website.                      |
| Adequate banking arrangements, including borrowing or lending.   | Loss of income through poor investment of funds. Bank charges incurred through unauthorised borrowing. | L                            | L                                    | Regular bank reconciliations are carried out before each Council meeting.<br>The budget is monitored each month and balances are transferred between the deposit account and current account. | To continue existing procedures                                       |

|  |   |   |   |   |   |
|--|---|---|---|---|---|
| Inaccuracies in Financial records  | Public criticism by reviewer of accounts  | L | L | Cash book is maintained throughout the year. At the year end, financial statements are produced from the cash book and adopted by the Council.          | To continue existing procedures   |
|  |   |   |   | The bank reconciliation is presented to all meetings.<br><br>All invoices and payments are now stored on the cloud.                                     |   |
| Ensuring all business activities are within legal powers applicable to local councils. | Ultra-vires expenditure could lead to local elector challenge. Possible external auditor investigation / public interest report. This would result in increased fees and bad publicity for the Council. | M | H | All payments are authorised by the Council at Council meetings.<br><br>SPCA Membership  | The Minutes record all decisions taken and payments made  |
| Ensuring that all requirements are met under employment law and HMRC regulations.      | Fines for not meeting requirements. Liability for unpaid tax. Risk of legal action from employee.   | H | M | Payroll records maintained each month. Parish Clerk has contract for employment which is reviewed annually.   | Annual payroll returns to be submitted on time. Employment contract for Parish Clerk to be approved by Council. |
| Ensuring that all requirements are met under Customs and Excise regulations.           | Entitlement to reclaim of VAT for a period being lost.  | M | L | VAT is analysed separately in the cash book. VAT invoices are retained.   | VAT returns are to be submitted annually.   |
| Ensuring the adequacy of the annual precept within sound budgeting arrangements.       | The Council would not be able to meet its objectives due to lack of funds.  | H | L | The Council set a budget annually in the annual budget meeting. Actual expenditure against budgeted expenditure is reported to Council at each meeting. | To continue existing procedures   |

|   |   |   |   |   |  |
|---|---|---|---|---|--|
| Timely and accurate reporting of council business in the minutes.                                     | The Council could be open to challenge if they do not have an accurate record of any decisions taken. | L | L | Minutes are taken at each Council meeting by the Clerk, these are properly numbered and are approved at the next Council meeting. A master copy is kept within the files stored at the Clerks home address. | To deliver the signed Minutes to the Cheshire Records Office on an annual basis, if possible.  |
| Responding to electors wishing to exercise their rights of inspection.                                | An elector could complain if they are not able to exercise their right of inspection.                 | L | M | A notice is put up on Council website notifying electors of their right to inspection of the accounts during the relevant inspection period.  | To ensure this is undertaken on an annual basis  |
| Inadequate document control.  | Increased fee from the internal auditor or external auditor if there is a poor audit trail.           | L | L | All documents are filed. There is an audit trail from the cash book to supporting documentation.  | To continue existing procedures  |
| Register of members' interests and gifts and hospitality in place, complete, accurate and up to date. | Possible complaint by elector.  | L | M | All members have adopted the code of conduct.   | Ensure all new Members are clearly briefed about the requirements<br><br>Annual reminders to all Members to check/update their interests |
| Disaster Recovery   | Loss of essential records   | M | M | Secure online data storage.   | To continue with existing cloud arrangements for data storage  |
| Any circumstance affecting the Council's ability to hold regular meetings                             | Inability to conduct council business due to not being able to hold face:face meetings                | H | H | Hold meetings remotely where this is legal  | Follow advice from SPCA  |

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| Supplier fraud including the adequacy of supplier onboarding controls | Loss of finances from goods paid for but not received | H | L | Most costs are only incurred after goods received<br>Extra research if payment is to be made in advance | To continue existing procedures               |
| Members of Parish Council   | Too few councillors                                   | M | L | County/Borough Council support<br>Monitor and manage as appropriate                                     | Positive and extensive publicity of vacancies |
| Loss of Property  | Damage including third party or criminal damage       | L | L | Review adequacy of Insurance Cover  | Annual reviews                                |
| Staff   | Loss key personnel                                    | L | L | Hours, health/long term illness, training, resignation.   | Annual review – January                       |
|   | Fraud by Staff  | L | L | Monitor and manage as appropriate.<br><br>Fidelity guarantee value set at appropriate level             | Annual review –<br>March/April (for Audit).   |