

STAUNTON ON WYE GROUP PARISH COUNCIL RISK ASSESSMENT SCHEDULE – 2nd March 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. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focuses approach to managing risk, which:

- Identifies the areas to be reviewed.
- Identifies what the risk might be, and whether this is High, Medium or Low (H/M/L).
- Evaluates the management and control of the risk and records all findings.
- Reviews, assesses and revises procedures if required.

MANAGEMENT

Subject	Risk’s identified	H/M/L	Management/Control of Risk	Review/ Assess/ Revise	Last Reviewed
Business Continuity	Council not being able to continue its business due to an unexpected circumstances	M	All current paper files and recent records are kept at the clerk’s home. Electronic records will be copied to an external drive/ The clerk makes a monthly back up of files on a memory stick which is kept at Clerk’s place of work. (Contact details tel 07591 305161). A second copy should be made quarterly and kept securely off the premises, with HALC, the Chairman or Vice Chairman. Arrangements should be made for passwords to be retrievable. Internet banking will be configured to enable signatories to enable council business to continue. In the event of the clerk being indisposed the Chairman to contact HALC for advice. Website security is vital: the Council will explore 2-step verification. The Council is conscious of the need for resilience: a list of members contact details will be circulated to all members. The Council will review delegated powers regularly to ensure the Clerk can maintain business. See also the section on the clerk, below..	Review when necessary Ensure procedures below are undertaken.	February 2026

Meeting location	Adequacy Health and Safety	L	Meetings are held in Staunton on Wye Village Hall All the premises and facilities are considered to be adequate for the Clerk, Councillors and any public who attend from a health and safety and comfort aspect.	Existing Procedure adequate.	February 2026
Council Records	Loss through theft, fire, damage	L	Current papers are held in a <i>water-tight</i> file storage box at the Clerk's home. Archived papers should be transferred promptly to the County Archive. A document retention and disposal policy has been adopted.	Provision is considered to be inadequate. Revisions proposed	February 2026
Council Records electronic	Loss through damage, fire, corruption of computer	M	A document retention and disposal policy has adopted and applied. Adequate antivirus and antimalware protection will be acquired, installed and regularly updated. The Parish Council's electronic records will be backed up on a memory stick which is kept at Clerk's place of work. (Contact details tel 07591 305161). A second copy should be made quarterly and kept securely off the premises, with HALC, the Chairman or Vice Chairman. Arrangements should be made for passwords to be retrievable; two factor authentication will be introduced where possible. Internet banking will be configured to enable signatories to enable council business to continue.	Existing procedure adequate. Revisions proposed.	February 2026
Parish council website	Loss of provision, corruption by third parties	M	A gov.uk website and domain provided, maintained and protected by ParishOnline Username and password can be recovered. The Council will endeavor to move to 2-factor authentication. The Council has adopted an IT policy as it prepares for compliance with AGAR Assertion 10.	Existing procedure under review.	February 2026
Policies	Core policies do not exist or are out of date	L	Core policies and processes which must be in place and reviewed annually to include: <ul style="list-style-type: none"> • Annual Governance Accountability Return (AGAR) • Internal audit • Annual risk assessment • Councillor Code of Conduct • Data protection (GDPR) privacy policy • Financial Regulations • Freedom of Information policy • Standing Orders • Risk Management Policy 	Existing procedure Adequate.	February 2024

FINANCE					
Precept	Adequacy of precept	L	<p>Sound budgeting to underpin the annual precept. The Parish Council receives budget update information at each meeting, including cash book and bank reconciliation and detailed budgets in the late autumn. A Finance Working Group has been established to work with the Clerk on budgeting with more frequency and in more detail than would otherwise be possible, budgetary meetings taking place in September and October. Precept setting is an agenda item at the November meeting with a draft agreed for public consultation, and thereafter a final decision in December. <i>Reserves policy is considered before the precept is set.</i></p>	Existing procedure adequate.	February 2026
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L	<p>An annual review is undertaken of all insurance arrangements in place. Employers Liability, Public Liability and Fidelity Guarantee are a statutory requirement. Annual review of financial regulation, regular review of continuing contracts, review of risk profile are undertaken. The Finance Working Group working with the Clerk reviews risk registers, asset registers and Council's continuing commitments against insurance provision annually, and reports to the Council a view of adequacy.</p>	Existing procedure adequate, Review provision and compliance now in progress.	February 2026
Banking	Inadequate checks Bank mistakes Lost cheques Unnecessary charges Fraud	L	<p>The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. These are enforced and minuted (e.g. quarterly verification of bank reconciliation)</p> <p>The Council has a Unity Trust bank account operated electronically, with four signatories and the Clerk as non-signing account administrator. The risks posed by cheques have been removed; all signatories now have direct constant access to account balances, transactions and statements providing greater openness and mitigating risks. All signatories are councillors authorized by the Council.</p> <p>A printout of each online transaction, showing the signatories who authorized each transaction, will be attached to invoices. Invoices will be available for inspection at council meetings. Invoices are initialed by two councillors at meetings to complete the payment process, as recommended by the internal auditor.</p> <p>Bank reconciliations will be verified quarterly by a non-signatory appointed by the Council for the purpose, as required by Financial Regulations.</p> <p>All account management issues are agreed at Council meetings and recorded in the minutes.</p>	Existing procedures Adequate. Review Financial Regulations as necessary.	February 2026

Cash	Loss through theft or dishonesty	L	The Council has no petty cash or float. No cash transactions will be allowed. Cheques are no longer used (see below).	Existing procedures adequate	February 2026
Financial controls and records	Inadequate checks Financial irregularities	L	<p>The latest financial situation (income, expenditure, bank reconciliation and amounts held in all bank accounts) presented to councillors at each full council meeting for their approval and this is recorded in the minutes.</p> <p>The RFO checks all invoices for correctness and accuracy and records on the parish account keeping a hard copy of the invoice for audit purposes. At each Council meeting the RFO supplies a list of proposed payments for consideration. Any financial obligation must be resolved and clearly minuted before payment can be made. All payments must be resolved and clearly minuted. Any S137 payments must be recorded at time of approval.</p> <p>Internet banking: see above. In 2025/26 the Council changed its banking provider to improve security and effectiveness, and in particular moved away from cheques and widened the pool of signatories. This will be regularly reviewed.</p> <p>Cheques will not be used unless specifically authorized by the Council. In the event that they, are two signatures are required on all cheques, signed in the presence of the Council. Cheque stubs must be initialed by each signatory.</p> <p>Internal audit must be a demanding process, conducted in accordance with the most recent edition of the Practitioners' Guide is issued by the Joint Panel on Accountability and Governance (JPAG) to support the preparation of statutory annual accounting and governance statements by smaller authorities in England found in the Annual Governance and Accountability Return. The internal auditor will be familiar with the practitioners' guide and specially acquainted with the rules pertaining to local council expenditure.</p> <p>External Auditors will identify irregularities in their audit.</p> <p>Payroll paperwork is supplied directly to signatories by Sage and is created by an independent payroll provider, Autela.</p> <p>Salary and hours changes are signified to Autela by a form signed by the Chairman.</p>	Existing procedures adequate	February 2026

Best Value Accountability	Contracts awarded incorrectly	L	The Council has Financial Regulations which set out the requirements dependent on the value of the contract. Legislation under the Public Contracts Act 2015 to be complied with if appropriate. Three quotations are required for work over £3,000. When contracts are tendered, details of the process and successful applicant are recorded in the minutes. See contracts, below: the lengthsmen's contract has been retendered, and a written contract with the lengthsmen introduced.	Existing procedures adequate.	February 2026
Project Management	Overspend on contracts	L	Any potential overspend must be approved at a Council meeting and recorded in the minutes.	Existing procedures adequate.	February 2026
Freedom of Information Act	Policy Provision	L	The Council has a model publication scheme for Local Councils in place. The clerk is aware that if a substantial request arrives then this may require many hours of additional work. The Council is able to request a fee if the work will take over 15 hours. However, the request can be resubmitted, broken down into sections, thus negating the payment of a fee. All councillors and the clerk use a .gov.uk email address which is searchable for FoI and data protection subject access request purposes. The Council has adopted an IT policy as it prepares for compliance with AGAR Assertion 10.	Existing procedure adequate, Monitor and report any impacts made under Freedom of Information Act and data protection rules.	February 2026
Election Costs	Risk of election cost	H	Risk is higher in an election year. The Council has inadequate reserves, but is rectifying this over a period of years. The council has adopted a Reserves Policy.	Review adequacy of cost provision.	February 2026
VAT	Re-claiming	L	The Council has Financial Regulations which set out the Requirements for re-claiming VAT. The cashbook is kept on a spreadsheet which makes it clear which transactions include VAT and can be reclaimed. Reclaim is annual in April although in-year reclaims have been made where cash flow is tight.	Existing procedures Adequate.	February 2026

Annual return AGAR	Not submitted within time limits	L	<p>Annual return is completed by the RFO and submitted to the Internal Auditor for audit. Appointment of a suitable internal auditor each year. This is not an administrative exercise but a vital element in the council's internal management and an opportunity to improve performance.</p> <p>Internal Audit report considered by the Council before adoption of the accounts, or agreement of the AGAR return, recorded in the minutes. Checked and sent on to the External Auditor within time limit.</p> <p>Notice of Public Rights and required documents published on parish website and noticeboards.</p>	Existing procedures adequate.	February 2026
ASSETS					
Technology, Street Furniture and other items	Damage to Laptop or Printer	M	<p>An asset register is kept up to date and insurance is held at the appropriate level. A revision is required since the basis of its calculation in previous years is unclear. <i>Regular updates on disposals will prevent further such occurrences.</i></p> <p>Regular checks should be made on all land and equipment, as arranged by the Council, the playground requires regular recorded inspections which has not been the case.</p>	<i>Existing procedures adequate but must be enforced.</i>	February 2026
	Damage to benches, signs etc. Risk of injury to third parties	M			
LIABILITIES					
Legal Powers and legal liability	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council (not ultra vires) and to be resolved and clearly minuted. Clerk to clarify legal position on proposals and to seek advice if necessary	Existing procedures adequate.	February 2026
	Working Groups taking decisions	L	Working Groups are not to take decisions: the council is committed to openness and transparency. Whole-council training has reinforced this point with councillors.	Monitor.	
Minutes/ Agendas/ Statutory Documents	Accuracy and legality Non-compliance with statutory requirements	L	<p>Minutes and agendas are produced in the prescribed method and adhere to legal requirements. Minutes are approved and signed by the Chairman at next meeting. Minutes and agendas are displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman. Decisions may only be taken in properly constituted meetings unless delegation to a committee, or to the clerk, has been agreed. Councillors are not permitted to act on behalf of the council alone.</p> <p>Standing Orders to be reviewed annually.</p> <p>The Council has adopted a document retention policy.</p>	Existing procedures Inadequate, rectified.	May 2024
	Proper document control			Existing procedures inadequate.	May 2024

Public Liability	Risk to third party, property or individuals	M	Insurance is in place. Robust risk assessment of any individual event undertaken as required, as the minutes show. Regular checks should be made on all land and equipment, as arranged by the Council. <i>See above.</i>	Existing procedures adequate.	May 2024
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EMPLOYEES AND CONTRACTORS

Clerk	Loss of clerk	M	Adequate reserves will be kept to enable the engagement of temporary clerking services but at present reserves may not be adequate.	Consider when setting next precept.	February 2026
	Health&Safety at work	M	The Chairman and Vice Chairman have not inspected the Clerk's workplace for adequacy. Periodical review necessary. Advice will be taken.		
	Fraud	L	The requirements of Fidelity Guarantee insurance must be adhered to.	Monitor working Conditions.	February 2026
	Actions undertaken Clerk's Salary and PAYE	L	Clerk should be provided with relevant training, reference books, access to assistance and legal advice through membership of SLCC/HALC. The Clerk has completed training, and is now preparing for examination. A copy of Arnold Baker on Local Council Administration has been obtained. The Council will contribute to SLCC membership. Clerk's salary, NI and PAYE dealt with by payroll services provider, and paperwork made available independently via Sage. Clerk's salary reviewed annually at appraisal by Chairman and Vice-Chairman based on NALC recommended pay scales and annual increases.	Existing procedures adequate.	February 2026
Employer Liability	Non-compliance with employment law	L	Undertake adequate training and seek advice from HALC. Review Clerk's contract annually. Grievance and disciplinary policies have been adopted.	Existing procedures adequate.	February 2026
Contractors	Non-compliance with terms of contract	L	Review contracts annually. Contractors to supply Clerk with copies of professional insurance and approval to work on highways certificates. Annual retendering for lengthsman's contract, written contracts.	Existing procedures adequate.	February 2026

MEMBERS RESPONSIBILITIES

Members Interests	Conflict of interest	L	Councillors have a duty to declare any interest at the start of the Meeting and this to be recorded in the minutes. The minutes show regular compliance. Members have updated their declarations regularly.	Existing procedures adequate	February 2026
	Register of members Interests	L	The Council has undertaken a session of whole-council training and will make funds available for further whole-council training, and more specific courses, as part of a continual process of education and improvement.		
IT risks	Danger of misuse of email, or loss of council control of email and associated information	M	<i>The Council has adopted an IT policy as it prepares for compliance with AGAR Assertion 10.</i> <i>The Council will seek two-factor authentication wherever possible.</i>	New provision	February 2026

This risk assessment schedule to be reviewed annually.

Reviewed and approved by Staunton on Wye Group Parish Council on 2nd March 2026.

SIGNED

Chairman Date

Clerk Date