DRAFT SELLACK PARISH COUNCIL RISK REGISTER

ADOPTED ON: 20.03.25
REVIEWED: 12.05.26
NEXT REVIEW DUE: MAY 2027

This document is produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise the risks.

Risk Policy Statement

Sellack Parish Council (hereafter referred to as SPC) recognises that it has a responsibility to manage risks effectively in order to protect its Councillors, employees, volunteers, assets, liabilities and the community against potential losses to minimise uncertainty in achieving its goals and objectives and to maximise its opportunities.
SPC is aware that some risks can never be fully eliminated and we have tried to ensure it has a strategy that provides a structured systematic and focussed approach to managing risk.
SPC is aware that its employees and councillors will have limited knowledge and expertise in some areas and professional support will be sought for specialist areas of responsibility.

Approach to Risk Management

SPC's approach to risk management is that we should try to identify and manage risks in the most cost-effective manner within overall resources available. Each risk identified by SPC is recorded in SPC's risk document. The impact is assessed; control measures we feel to be appropriate are put in place together with the frequency with which the risk should be reviewed.

Responsibility for Risk Management

SPC recognises that it is the responsibility of all councillors and the Clerk (as an employee) to have regard for risk in carrying out their duties. If uncontrolled risk can result in a drain on resources that could better be directed to front line service provision and to meeting SPC's objectives and community needs. This policy has the full support of SPC which recognises that any reduction in the risk of injury, illness, loss or damage benefits the whole community. We are aware that Council responsibility cannot be taken lightly and areas like succession planning are critical. The co-operation and commitment of all members of SPC and the Clerk are required to ensure that council resources are not wasted as a result of uncontrolled risk. SPC is responsible for ensuring that this procedure is adhered to. Professional support to be sought for specialist areas of responsibility.

This Policy and Risk Assessment will be reviewed annually by the Full Council.

Subject	Risk(s) identified	H/M/L	Management/Control of Risk	Review/Assess/Revise	Last Reviewed	Comments
Financial Management	1. Not having enough budget to carry out essential tasks	M	1. New Reserves Policy adopted in Nov 2024, to ensure the Council has suitable enough reserves to cover emergency costs	May 2025 review of Reserves Policy (included in Forward Plan)	Jan 2026	
Annual Governance Return	2. Not submitted within time limit 3. Not published in compliance with regulations 4. Responsible Finance Officer taken ill/leaves role before the paperwork is submitted 5. Not provided proper opportunity for the exercise of electors rights	L	2. Year-end accounts are submitted to the Internal Auditor in April before being approved at Council in May. 3. Annual return is completed in accordance with the regulations and sent to the External Auditor within the time limit. As a member of Herefordshire Association of Local Councils (HALC), SPC receives additional guidance on completing the paperwork to assure returns are published in compliance with regulations 4. SPC to seek guidance and support from HALC 5. AGAR paperwork is published on the Parish Council's website a day before the time period commences	Existing procedure adequate but to be reviewed on an annual basis following internal audit feedback and annual return.	May 2025	
Bank and Banking	6. Inadequate checks 7. Bank mistakes 8. Internet hacking 9. Late payments	L	6. SPC have Financial Regulations (FR) that set out requirements for banking, cheques and reconciliation of accounts. 7. The Clerk reconciles the bank accounts bi-monthly when statements are received. Any error would be communicated to the bank and Chairman immediately. Two signatures are required for every cheque issued and every bank transfer made (with a third signatory being approved at Council in May 2025) 8. Antivirus software on Clerk's computer to be kept updated. Clerk and Signatories to access the bank account through a trusted source. 9. Clerk to process payments in good time and remind signatories The Council has one bank account. All money received is paid into the account by the Parish Clerk. All payments are made using either cheques drawn or bill payment – both options require dual authorisation from two parish councillors (cheque stubs are also signed). The parish clerk cannot authorise payments.	Financial Regulations reviewed every year. Additional safeguards put in place in 2024 – a non-signatory councillor reviews all bank statements and cross references with accounts at least 4 times a year.	May 2025	Council to confirm that each signatory has anti-virus software on their computer and has the correct bank link stored as a favourite on computer.
Best Value Accountability	- Work awarded incorrectly - Overspend on services - Value for money not sought	L	As per FRs normal practice would be to strive to obtain three estimates for any work that is over £100 and under £3000 in value. When it is to enter into a contract of less than £25,000 (and over £3000) in value for the supply of goods or materials or for the execution of works or specialist services other than such goods, materials, works or specialist services the Clerk shall obtain 3 quotations (priced descriptions of the proposed supply).	Existing procedure adequate but FR will be reviewed every year	May 2025	
Councillor allowances/expenses	Payments not made in a clear and transparent way.	L	- No allowances are allocated to Councillors or the Chairman. - Any expenses or reimbursements are claimed by presenting the relevant receipt to the Clerk for approval/payment in the same		May 2023	

			manner as other payments – via approval at Council. - Expenses are monitored to ensure the budget is not exceeded and expenditure is reported bi-monthly to Council.			
Election costs	Unexpected election cost	L	- Council includes a small sum towards election costs in its annual precept, which covers the cost of an uncontested election but does not take into consideration the costs of a contested election.	Reviewed in budget setting every year (Nov/Jan) – to check Council is content with not budgeting for a contested election.	January 2026	
Financial Records	- Inadequate records - Financial irregularities	L	- SPC FRs set out requirements. - The Clerk receives training to ensure knowledge is up to date. - The Internal Auditor checks the Annual Governance Accounts Records annually. - Review of income and expenditure along with bank reconciliation is provided to Parish Council 4 times per annum.	Existing procedure adequate. Review the FRs when necessary.	May 2025	
Insurance	- Inadequate and not covering key responsibilities of the council - Lack of compliance - Risk to third party, property or individuals	L	- Insurance renewed annually and reviewed by the clerk and Council to ensure all parish owned property and assets are covered. - Ensure asset register is up to date - Ensure compliance measures are in place - Individual risk assessments carried out to comply with requirements if necessary e.g. BBPS volunteer days. - BBPS working group established to consider longer term maintenance plans for the site. Until then, this is recorded as a financial risk at every Parish Council meeting. The Parish Council has insurance cover to enable it to meet any third-party liability that it might face if an accident were to occur and the Council found to be in default of its duties.	Separate risk assessments completed for any volunteer roles created including for the Parish Footpath Officer and War Memorial volunteer.	March 2026 (Insurance cover reviewed and approved for 26/27)	Only Public Liability cover for BBPS site. BBPS working group to consider emergency planning process if site must be closed for safety reasons. NB: 26-27 - Consideration given to insurance extensions for contract disputes and cybercrime but Council has agreed that the current cover is satisfactory for now.
Invoices	- Goods not supplied but billed - Incorrect invoicing - Errors in authorisation - Unpaid invoices	M	The Council's FR set out the requirements. Invoices are only submitted for approval once the Clerk has inspected the good/services received. Cheques are presented to signatories with the relevant invoice and all invoices are initialled by signatories. All invoices are checked and signed by signatories at Parish Council meetings, after approval is given. Schedule of payments is produced for approval at each Council meeting and minuted accordingly.		May 2025	
Grants receivable	Incorrect amount received	L	Grants received are checked as being due by the Clerk. All receipts are reported to the Council and recorded in the minutes		May 2023	
Legal powers	Illegal or unlawful activity or payments Not taken reasonable steps to assure ourselves that there are no matters of non-compliance with laws	M	• All activity and payments within the powers of SPC to be resolved and minuted at Full Parish Council meetings. • At the Annual Parish Council meeting the schedule of meetings for the year is approved. • The Parish Council is registered under the Data Protection Act, has an Equality Policy in		TBC	

	and proper practices that could have a significant financial effect on the ability of the authority to conduct its business or manage its finances Working parties taking decisions		place and has a forward plan in place to keep all of its policies up to date. • Parish Council is a Member of HALC and the Clerk has attended HALC training. • The Clerk is also appointed as the RFO. • The Parish Council does not have the Power of Competence. • Ensure working parties understand only the Parish Council can make decisions.			
Precept	- Adequacy of precept - Requirements not submitted to Herefordshire Council - Amount not received from HC	L	The Council commences the review of the precept requirement annually in November. The presented budget will include actual position and projected position to year end and estimated figures for the next three financial years, in line with our FRs. This agreed figure is submitted by the Clerk (as the Responsible Financial Officer) in writing to Herefordshire Council. Clerk informs the Council when precept is received.		January 2026	
Reporting and Auditing	- Information communication - Compliance	L	Budget monitoring statement is produced at at least four meetings per year and provided for members for information purposes. A full list of receipts, transfers and cheques to be signed is provided at the meeting and the full detail balanced against the bank statement and checked by a Councillor (non-signatory)		May 2023	
Salaries and associated costs	- Salary paid incorrectly - Wrong deductions of NI or Tax - Unpaid NI and Tax contributions to the HMRC - Incorrect time or holiday paid - Expenses paid correctly	M	SPC authorises the appointment of all employees through a recruitment process. Clerk has a contract of employment and job description. Salary based according to NALC/SLCC national pay scales. Salary paid by cheque. Payroll is completed by external company (Autela), that calculates the clerk's salary payments and tax and insurance contributions. Clerks' expenses accompanied by appropriate receipts and checked by Council.		May 2023	
VAT	- Failure to reclaim	M	FRs set out the requirements. Clerk adopts a system to diarise reminders. Reclaims are reconciled with cash book.	Reclaims made at the end of each financial year.	May 2025	
Business continuity	- Risk of council not being able to continue its business due to unexpected circumstances	M	The Councils everyday working files are kept online and memory stick. Necessary paper records are retained in accordance with SPC's retention policy as well as on the website.	Review procedure annually – May 2025		*Council to give consideration to procedure for if the Clerk is not available. Decision made at 20.03.24 Council meeting – consideration to be given to a Work Cloud account.*
Council records – electronic	Loss through - Theft or fire - Damage corruption or loss of laptop	L M	SPC electronic records are stored on a password protected laptop at the Clerks home.	Reviewed as part of Clerks' annual appraisal	March 2026	Clerk and Cllr Crowe to review, as agreed at March 2026 meeting
Council records - paper	Loss through - Theft - Fire	L	SPC electronic records are stored on a password protected council owned laptop at the Clerks home.	Reviewed as part of Clerk's annual appraisal	December 2024	

	- Damage		Necessary paper records are retained in accordance with SPC's retention policy and on the website. Clerk's home office has dedicated storage space.			
Parish Council assets: BBPS	Hazards and risks associated with a public open space	H	There is an Asset Register that is reviewed annually by the Council. Insurance is held at the appropriate level. All assets owned by SPC are checked annually by the Clerk, with any issues being reported to Parish Council for consideration.		May 2025	Maintenance plan required for the BBPS, to include risk management and planning. *Council to give consideration to regular inspections of BBPS, by a Councillor, to note any immediate hazards or risks. Decision made at 20.03.24 Council meeting – Councillors to confirm via Council WhatsApp when visited site*.
Data Protection GDPR	Non-compliance with GDPR	L	Data protection requirements stated in Council's Standing Orders - reviewed every year. Council has a Data Protection policy in place https://sellackparishcouncil.gov.uk/policies-and-procedures/ - which is reviewed every year. Annual registration of Information Commissioner's Office maintained. SPC has photo permission forms in place along with a retention policy.	Provide new councillor training where necessary.	May 2025 (Standing Orders) March 2026 Data Protection policies	
Employees	Health and safety	L	Proactive management to ensure employees to include annual reviews, which include monitoring of working conditions. Employees made aware of their responsibilities for health and safety.	Chairman maintains regular contact with Clerk. Part of Clerk's annual appraisal conversation.	December 2025	
Freedom of Information Act	Failure to recognise request and/or comply	L	Provide support to Clerk in provision of information if FOI request received			
Meeting location	- Inadequate - Breach of H&S - Does not comply with Standing Orders	L	SPC meetings are held in Sellack Village Hall. Premises are adequate and accessible. The venue is not managed by Sellack Parish Council. In the event of the Village Hall not being available, there are limited options available to the Parish Council, but the Church has been used previously and is adequate and accessible.			
Minutes/Agenda/Notices/ Statutory documents	- Inaccurate minutes - Unlawful actions - Public notice not given sufficient notice - Missing documents - Business not conducted correctly	M	Minutes and agenda are produced in the prescribed manner by the Clerk according to legal requirements. Minutes are approved and signed at the following Council meeting. Minutes and agenda are displayed according to legal requirements, on noticeboards and SPC website. Business conducted at Council meetings is managed by the Chair and advised by the Clerk. Members adhere to Code of Conduct, as published on the website https://sellackparishcouncil.gov.uk/policies-and-procedures/	New Chairperson to always be offered training.		
Members interest	- Conflict of interest not declared - Register of Members interests	M	Councillors are solely responsible for the completion and submission of their Register of Interests and that is a legal requirement, it is not the Council's responsibility. Councillors have a duty to declare any interests at the start of the meeting and a reminder should always be included on the agenda. It is not the responsibility of other Councillors or the Clerk to encourage a member with a potential interest to declare it, it is the sole responsibility of the councillor concerned.	Check understanding of requirements as new councillors are appointed.	May 2024	

			Register of Interest forms to be reviewed regularly by Councillors, with a standing agenda item included on the Annual Parish Council meeting agenda. Member Interest forms to be published on the Council website https://sellackparishcouncil.gov.uk/our-parish-council/			