

Wheldrake Parish Council Risk Management Register

Feb - 25

Ref No.	Risk Area	Risk Identified	Level of Risk H/M/L	Current Control Measures	Actions to be undertaken in 2025/26	Owner of Action	Insurance Cover held	Review Date
FINANCIAL								
1	Financial systems	Only one member of staff trained in and managing the financial system.	M (8)	Regular meetings. Membership of YLCA which includes access to locum RFOs Internal Control procedure Financial Regulations Accounting records held on xero software with accountant control.	Business continuity plan to be put in place which will include details relating to the financial systems. Internal control systems to be put in place with quarterly checks.	PC Parish Clerk	Business continuity insurance & Fraud	September 2025
2	Financial	Failure to adequately manage finances leading to an overspend	L (4)	Financial controls set out in Standing Orders and Financial Regulations. Parish Council quarterly review of budget monitoring reports Internal audit External Audit		PC	N/A	Feb/Mar 2026
3	Loss in income or the need to provide essential services following critical damage, loss or non-performance by a third party	Public Liability Inability to provide services Inability to pay owed amounts	L (3)	Annual Insurance Review Monthly review of costs Quarterly budget monitoring Work within agreed budgets Keep appropriate level of general reserves	Review insurance annually Annual Risk Management Review Monitor general reserve levels and that meet with JPAG guidance Consider implementing annual maintenance plans	PC Parish Clerk	Public Liability, Property	Feb/ Mar 2026
4	Procurement	Failure to procure supplies and services correctly resulting in legal challenge or poor value for money	L (4)	Financial controls set out in Standing Orders and Financial Regulation. Procurement Act 2023 Regular Council meetings Appropriate payment controls in place – dual authorisation	Review Financial Regulations May 2025 Consider training on procurement act 2023	PC Parish Clerk	N/A	Feb/Mar 2026
5	Loss of cash through theft or dishonesty	Loss of cash through theft or dishonesty	L (4)	Internal and External Audit Financial Regulations PC Monthly Review of receipts, payments and bank reconciliation Insurance Cover at an appropriate level Appropriate payment controls in place – dual authorisation	Quarterly and annual Internal Control Procedures	PC Parish Clerk	Fraud	September 2025
6	Banking arrangements including borrowing and lending	Detect and deter fraud or corruption	M (8)	Internal and External Audit Financial Regulations PC Monthly Review of receipts, payments and bank reconciliation Insurance Cover	New banking arrangements being implemented allowing easier monitoring by councillors. RFO will have read only access to accounts – possible precarious position if all Councillors were to resign. Quarterly and annual Internal Control Procedures	PC Parish Clerk	Fraud	September 2025
7	Proper Financial Records	In accordance with statutory requirements	L (3)	Financial Regulations FILCA Trained RFO Xero accounting software Internal and External Audit	Internal Control Practices	PC Parish Clerk	N/A	Feb/Mar 2026
8	VAT	Ensuring that requirements are met under HMRC regulations	L (4)	FILCA qualified clerk Internal and External Audit Quarterly review by Parish Council	Internal Control Procedures	PC FSAC Parish Clerk	N/A	Feb/Mar 2026

9	Annual Precept	Ensuring adequacy within sound budgetary arrangements	L (4)	FILCA qualified clerk Internal and External Audit Quarterly budget monitoring Budget setting and preparation within Financial Regulations	None	PC Parish Clerk	N/A	Feb/Mar 2026
10	Grants	Ensuring proper use of funds granted to local community bodies under specific powers (GPC or s137)	L (4)	Grant Policy implemented Financial regulations regularly reviewed. All applications considered by full Council	None	PC Parish Clerk	N/A	Feb/Mar 2026
SECURITY								
11	Continuity Planning	Failure to undertake continuity planning including business continuity, community emergency plan. Operational risk register	M (8)		Implement a business continuity plan Consider council wide cloud storage To consider a password sharing electronic safe. Consider community emergency planning.	PC Parish Clerk	N/A	September 2025
12	Security for vulnerable buildings, assets or equipment	Loss or damage	M (8)	Asset Register in place Inspection procedure and policies in place Documented inspection regime in place	None	PC Parish Clerk		Feb/Mar 2026
PROPERTY								
13	Property and contents owned by the Parish Council	Loss or damage Failure to manage, invest and maintain Councils Assets	M (6)	Insurance cover Internal and External Audit Financial Accounting System	Ensure Asset register is brought up to date and reviewed annually Create investment register Implement an asset management plan with appropriate risk assessments and documented inspection regime Regularly review maintenance budgets Internal Controls	PC Parish Clerk	Property Fraud	September 2025
14	Damage to third party property or individuals	Public Liability	M (8)	Regular maintenance and inspection Insurance cover regular documented inspections	Ensure accurate risk assessments in place Consider a volunteer policy if required Consider training and procedures, use of risk assessments for any events or high risk activities	PC Parish Clerk	Property Public Liability Employers Liability	September 2025
15	Provision of amenities/facilities for local community groups	Public Liability elements	L (4)	Insurance held with Zurich Insurance cover reviewed by PC annually in April Regular documented inspections	Renew insurance cover	PC Parish Clerk	Public Liability	Feb/Mar 2026
16	Trading units – e.g. burial ground	N/A		N/A	N/A	N/A	N/A	N/A
LEGAL								
17	Compliance with legislation and transparency code	Lack of awareness of or failure to comply with legislation PC liable to enforcement activity or legal action	M (9)	Staff training Councillor Training Membership of professional bodies such as YLCA and SLCC use of professional/ consultant support where appropriate. Policy review monitoring document in place	Completion of CiLCA by the Parish Clerk – underway Renew YLCA membership Renew SLCC membership for the Clerk Council to utilise Model policies as issued and legally checked by NALC/SLCC. Conduct a Council Internal audit review Ensure outstanding compulsory policies are put in place across 2025/26	PC Parish Clerk	N/A	September 2025

18	General Data Protection Regulations	Failure to safeguard personal information or the misuse of information leads to a breach of the regulations	M (9)	Records Management Policy Council documents held in cloud storage and password protected laptop. Privacy policies in place	Training for the Clerk (underway through CILCA and additional approved) Consider secure document storage Regularly review privacy policies.	PC Parish Clerk	N/A	Feb/Mar 2026
19	Register of members interests and gifts and hospitality	Required to be in place, complete, accurate and up to date	H (12)	Some members register of interests forms on CoYC website Parish Clerk sent a reminder to update in Feb 2025	Ensure register of interests form is kept complete, accurate and up to date To add the forms to the PC website as well as forwarding to democratic services CoYC To ensure forms are kept up to date on the website	PC All Cllrs Parish Clerk	N/A	September 2025
20	Employment Law and HMRC Regulations	Ensuing that the requirements are met	L (4)	External payroll company used Internal Audit Review Staffing committee in place	Review of procedures annually Regular Review of external payroll company	PC	N/A	Feb/Mar 2026
21	Business activities	Ensuring that PC are within legal powers	M (9)	Internal Audit External audit	Internal Control Practices Consider recording powers against all payments within xero. Consider adding powers to actions within minutes	PC Parish Clerk	N/A	September 2025
22	Professional Services – (Architect, accountancy, design etc.)	Standing orders and financial regulations deal with the awarding of contracts – work within policies	M (8)	Financial Regulations and standing orders in place	Review standing orders and financial regulations annually Use YLCA for legal advice in the first instance Training on procurement act 2023	PC Parish Clerk	N/A	September 2025

PROCEDURAL

23	The provision of services being carried out through partnership agreements	Ensuring the working within of Standing orders and financial regulations when dealing with the award of contracts	L (3)	Standing Orders Financial Regulations Partners insurance cover checked and documented Internal Auditor review	Review standing orders and financial regulations annually Training on Procurement Act 2023 Ensure current contractors insurance cover held.	PC Parish Clerk	N/A	September 2025
24	Council Minutes	Proper, timely and accurate reporting of council business in the minutes Not working within transparency code	L (4)	Council minutes on website Internal Audit Review Addition of agenda supporting paperwork onto the website		PC Parish Clerk	N/A	Feb/Mar 2026
25	Document Control	Proper systems required	L (4)	Records management policy	Review Records management policy	PC Parish Clerk	N/A	Feb/Mar 2026
26	Policies	Failure to introduce and implement appropriate policies	M (8)	Policies reviewed and adopted by Full Council Clerk undergoing CILCA and looking through policies not in place	Review standing orders and financial regulations annually Continue to keep up to date with legislation and amend and implement new policies as required. Continue to work through YLCA best practice policies and implement Review policies annually	PC Parish Clerk	Employers Liability, Public Liability	September 2025
27	Staff well being	Failure to recruit and maintain staff morale, failure to maintain staff health, significant workloads	L (4)	Regular staff appraisals Clerk has began CILCA training Staffing committee in place	None	PC	Employer liability	Feb/Mar 2026
28	Health & Safety	Failure to protect the Health, safety & Wellbeing of staff, volunteers, contractors and the Public	M (8)	Some risk assessments in place Staff stress risk assessment conducted 2024	Ensure staff, volunteers, contractors receive appropriate training if required Implement risk assessments and a review process Ensure any events conduct a risk assessment Ensure contractors have appropriate insurance in place Clerk to complete DSE checklist	PC Parish Clerk	Employer Liability Public Liability	Feb/Mar 2026

REPUTATIONAL

29	Poor service to customers	Lack of equipment, lack of staff training, lack of service planning	L (4)	Staff training and use of professional support when needed Staff have all required equipment provided Regular staff appraisals to assess training and equipment needs	None	PC Parish Clerk	N/A	Feb/Mar 2026
30	WPC profile / public perception	Poor public understanding of the role of the council and our services	L (4)	Website up to date and accurate	Continue with mitigation of current website. Consider community events to raise profile.	PC	N/A	September 2025
31	Poor communications	Lack of good communication: internal and external	L (4)	Website up to date and accurate well trained administration team, careful management of services		PC Parish Clerk	N/A	Feb/Mar 2026
IT								
32	IT	Loss of service, loss through loss of building / equipment, loss of IT or data through cyber attack	L (4)	Cloud based storage – clerk access only currently	Consider additional cloud storage options with full council website. Look at virus protection. Consider back up options for loss of laptop as part of business continuity	PC Parish Clerk	N/A	Feb/Mar 2026

RISK SCORES

IMPACT	SCORE	DESCRIPTION (THREATS)	POSSIBLE INDICATORS
Major	4	Major loss of service,	disruption over 5 days,
		Major injury/death risk to people, Major financial/budgetary implications,	One or more fatalities,
		Prosecution by Enforcing Authorities, Statutory/legislative mandate,	Financial loss over £500k,
		National media coverage,	Notice of Improvement Notice being served,
		Significant impact on performance	New regulations/Directive from Central Government, Newspaper/radio reports,
			Major delays in projects affecting service delivery
Serious	3	Loss of major service,	Service disruption 2-5 days,
		Major injury risk to people,	Major injuries to individual/several people,
		Serious financial/budgetary implications,	Financial loss £50-500k, Unscheduled Audit inspection/HSE visit,
		Attract scrutiny by Regulatory Bodies, Political mandate,	Impending legislation,
		Local media coverage,	Enquiries from local press/radio, Delays affecting the smooth flow of service delivery
		Medium impact on performance	
Significant	2	Significant impact on service objectives,	Service disruption 1-2 days,
		Severe injuries,	Some effect on normal work routines, Financial loss £5-50k,
		Significant financial/budgetary implications,	Questions raised through members, Minor delays quickly remedied
		Increased public awareness,	
		Low impact on performance	
Minor	1	Minimal disruptions not affecting service,	Minor disruptions in work routines,
		Very minor injuries to personnel, Minor financial loss	Not affecting work routines,
			Financial loss less than £5k

LIKELIHOOD RATING	SCORE	DESCRIPTION (THREATS)	POSSIBLE INDICATORS
Very likely	4	More than 75% chance of occurrence	Regular occurrence,
			Circumstances frequently encountered – daily/weekly/monthly
Likely	3	40%-75% chance of occurrence	Likely to happen at some point in the next 1-3 years,
			Circumstances occasionally encountered (few times a year)
Unlikely	2	10%- 40% chance of occurrence	Only likely to happen once every 3 or more years
Very unlikely	1	Less than 10% chance of occurrence	Has happened rarely/never before

RISK SCORES MATRIX

LIKELIHOOD	Very likely	4	8	12	16
	Likely	3	6	9	12
	Unlikely	2	4	6	8
	Very unlikely	1	2	3	4
		Minor	Significant	Serious	Major

IMPACT