

Risk Register

Risk management is central to the strategic management of Chearsley Parish Council. A methodical and systematic approach is key to the success of the Parish Council helping to manage objectives, strengthen its governance and provide a good quality of service to its community by identifying threats and hazards that might otherwise be overlooked. Failure to manage risks effectively can be expensive in terms of, reputation, stewardship of public funds and litigation. The focus of good risk management will identify what can go wrong and identify proportionate steps that can be taken to minimise failure. To continually minimise failure the Parish Council should undertake a risk assessment at least once a year taking appropriate measures to control any risk; either by reduction or elimination. The assessment will include the identification of all work activities relating to Chearsley Parish Council; the hazards and risks associated with them and a review of the method by which they are controlled to assess the associated risks and to reduce them as far is reasonably practicable.

Level H = High / M = Medium / L = Low represents a subjective assessment of the risk, a combination of likelihood and seriousness of ensuing consequences.

RISK CATEGORY	ISSUE	LEVEL	CONTROLS IN PLACE	ACTION REQUIRED
GOVERNANCE	Lack of Regulatory Knowledge. The Council acts illegally or outside its lawful powers (ultra vires) due to a lack of knowledge of local government regulations, statutory duties, or changing legislation. This can result in voided contracts, financial loss, or a failed statutory audit	M	<ul style="list-style-type: none"> • Council employs a qualified/trained Clerk to act as the legal advisor to the Council • NALC templates are used for Standing Orders and Financial Regulations • The Council maintains active corporate membership with the Bucks & Milton Keynes Association of Local Councils (BMKALC), National Association of Local Councils (NALC), West Bucks Community Board and Society of Local Council Clerks (SLCC) to receive immediate legal and legislative alerts 	<ul style="list-style-type: none"> • Offer training to Councillors, Officers and the Clerk to enable them to keep up to date with current and upcoming changes to applicable laws and ensure relevant policies are reviewed updated • Formally adopt the latest NALC Standing Orders updates at the next ordinary meeting
	Transparency Code Compliance & Website Accessibility. The council fails to publish agendas, minutes, or financial items within statutory timelines, or fails to meet the strict legal requirements of the Transparency Code for Smaller Authorities	M	<ul style="list-style-type: none"> • Agendas are legally posted on the public noticeboard and website at least 3 clear days before any meeting. • Draft minutes are uploaded to the website within one month of the meeting occurring • Website is fully Accessibility 	Clerk conducts a bi-annual check of the site to confirm that all mandatory financial files and historical audit documents remain easily accessible to the public
	Councillor propriety. Councillors fail to declare pecuniary/personal interests in agenda items, causing bias, invalidating votes, or leading to formal monitoring officer complaints.	M	<ul style="list-style-type: none"> • "Declarations of Interest" is fixed as a mandatory, standing item at the beginning of every single council agenda • Standing orders are on the PC web site and reviewed annually 	
ASSETS	Council-owned property (including benches, noticeboards, street signs and so-forth) is broken, stolen, vandalised or becomes unsafe	M	<ul style="list-style-type: none"> • Buildings Insurance policy in place to cover: gates and fences, street furniture, war memorial, other (non sports) surfaces. • Assets inspected annually • Fixed Asset Register is updated immediately whenever items are bought or disposed of 	Annual Inspection of key assets and effect repairs as required Insurance policy reviewed and renewed annual

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FINANCE	Payments made from Council funds and the use of assets not representing good value	L	<ul style="list-style-type: none"> Ensure that payments made from council funds and the use of assets represent good value for money, are adequately managed and comply generally with the wishes of residents. 	RFO reviews and report costs/payments at each council meeting
	Loss through theft, dishonesty or fraudulent invoicing by suppliers or 'phishing' emails.	L	<ul style="list-style-type: none"> All payments are pre-authorised by Council Two cheque signatures are required or, when online banking is used, one authorisation by the RFO. No petty cash held. Monthly statement to Council is on the Agenda and published in Minutes. 	RFO reviews bank statement at least monthly and includes a finance report
	Items purchased without proper tendering procedures, resulting in either poor value for money or implications of commercial favouritism.	L	<ul style="list-style-type: none"> Ensure all Councillors are aware of the Financial Procedures Policy 	Financial Procedures Policies reviewed annually and updated as required
	Accuracy and legality of End of Year Accounts	M	<ul style="list-style-type: none"> Competent RFO appointed Competent External Auditor , PKF Littlejohn LLP, appointed. 	RFO to ensure the Annual Governance and Accountability Return (AGAR) is submitted on time
	Insufficient budget provision. The Council fails to set an accurate budget, resulting in a precept request that is either too low (causing insolvency) or too high (unduly taxing residents), or misses the principal authority's strict submission deadline	M	<ul style="list-style-type: none"> The annual precept requirement is formally calculated, debated, and approved by a recorded vote at the November/December meeting Detailed budget vs. actual expenditure reports are reviewed quarterly by the Full Council Earmarked reserves e.g., ring-fenced funds for village improvement and so forth are clearly documented and approved 	Clerk/RFO to ensure the final precept request form is signed, counter-signed, and sent to the council ahead of the January deadline
	VAT Claims and Recording. The council fails to identify or accurately record VAT on payments, resulting in missed tax refunds or non-compliance with HMRC standard regulations.	M	<ul style="list-style-type: none"> VAT is recorded in a separate, dedicated column within the main cashbook or accounting system Standard VAT Form 126 reclaim submissions are completed and filed at least once per year 	Clerk/RFO to cross-reference year-end accounting totals with the value of the submitted HMRC reclaim
	Publication of minutes, detailing expenditure , Annual Report and Accounts and statutory return	L	<ul style="list-style-type: none"> Online publication of key spending and governance information 	
	Salaries paid to employees and amounts paid to contractors	L	<ul style="list-style-type: none"> Ensure that payment is in accordance with council regulations. 	

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GDPR, Data Loss and Cyber Security	Council computer crashes, ransomware locks files, or public data is leaked (GDPR breach)	L	<ul style="list-style-type: none"> • All council files are automatically backed up to a secure cloud network (e.g., OneDrive or SharePoint) • Clerk uses an official .gov.uk email address rather than a personal one. • Privacy Policy in place • IT Policy in place that that ensures compliance with Assertion 10 of the Annual Governance Statement 	

RISK CATEGORY	ISSUE	LEVEL	CONTROLS IN PLACE	ACTION REQUIRED
LIABILITIES	Public Liability (injuries to public)	L	<ul style="list-style-type: none"> £10,000,000 Public Liability cover in place with Hiscox Insurance Company through Arthur J. Gallagher Insurance Brokers Limited 	
	Employers Liability	L	<p>Policies in place with in place with Hiscox Insurance Company through Arthur J. Gallagher Insurance Brokers Limited:</p> <ul style="list-style-type: none"> £10,000,000 Employers Liability cover £500,000 Official's indemnity cover £100,000 Commercial legal Protection £100,000 Personal Accident £25,000 Crisis Containment 	
WORK HAZARDS, HEALTH and SAFETY	<p>Ground maintenance works—including grass cutting, weeding, mechanical strimming, manual litter picking, and general asset repairs—result in physical injury, hearing or eye damage from flying debris, contact with hazardous materials (e.g., sharps or dog fouling), or third-party public liability claims. Incidents involve either paid contractors or community volunteers working on council-managed land, leading to potential prosecution under the Health and Safety at Work Act or severe insurance disputes</p>	L	<ul style="list-style-type: none"> For Paid Contractors: The Council strictly hires vetted, professional operators. We mandate and keep on file a copy of their valid Public Liability Insurance (minimum £10m) alongside their task-specific method statements and risk assessments For Volunteers: All community-led activities (e.g., organised litter picks) are covered under the Council's main insurance policy. Volunteers are issued a safety briefing document before work begins, are barred from operating heavy machinery or high-risk power tools, and must wear appropriate Personal Protective Equipment (PPE) including high-visibility vests and heavy-duty gloves. 	Clerk to implement a formal annual review date (e.g., every April before the growing season spikes) to verify that all recurring maintenance contractors have provided their renewed insurance certificates

Glossary

NALC	National Association of Local Councils
SLCC	Society of Local Council Clerks
BMKALC	Bucks & Milton Keynes Association of Local Councils
RFO	Responsible Financial Officer - an unpaid volunteer role, approved by the Parish Council, who oversees the PC finances.