Coombe Bissett Parish Council
Risk Assessment 2025/26

1. Finance and Admin Management

Subject/item	Risk(s) identified	Risk level H/M/L	Management/control of risk	Review/Assess /Revise
Business continuity	Council unable to continue its business due to an unexpected circumstance (theft, fire, corruption of computer data etc)	L	Regularly accessed files and records are kept at the Clerk's home; other files kept in locked cabinet at the CB Village Hall. Clerk/Chairman can contact WALC or SLCC for advice in the event of a problem with business continuity.	Procedures adequate
Precept	Adequacy of precept. Agreed and authorised Precept not received or not received at the expected time from WC.	L L	Council reviews its precept requirement annually. It reviews the draft budget by the Nov meeting at the latest and agrees amounts for the budget, the total of which is resolved to be the precept amount to be requested from WC The Clerk checks for receipt and reports it to Council.	Procedures adequate Regular review of budget Operating Reserve held by PC in case of possible non-receipt of Precept or other income
Financial records	Inadequate records Financial irregularities Loss of records through damage, theft, fire, etc	L L M/L	The Council has Financial Regulations which set out requirements The Council has an internal auditor. Payments are reconciled monthly by Clerk and 1 other Council member Backups are made of computer records. Some paper files are stored in Clerk's house – not in fire-proof cabinets. Archive files stored at Village Hall in locked room.	Review annually Audit is done annually Procedure adequate.
Bank and Banking	Inadequate checks Bank mistakes/loss/charges	L L	The Council has Financial Regulations which set requirements for banking, ~~cheques,~~ bank transfers and reconciliation of accounts. The bank accounts are reconciled quarterly, so errors	Procedure adequate. Review signatories, when necessary, especially after elections. Financial review competed annually

			are found and rectified. Internal audit also checks this.	
Reporting and auditing	Communication Compliance	L L	The Council use spreadsheets ~~and manual book~~ to produce its accounts. The duplication of manually written accounts ceases at the end of FY 2025-26. Finance reports are produced quarterly for Council Meetings, are circulated by email and discussed and approved at the Meeting	Procedure adequate Procedure adequate
Direct costs/ overhead expenses/debts	Goods not supplied but billed Incorrect invoicing	L L	Financial Regulations set out requirements At each Council meeting, the list of invoices awaiting payment are approved by Councillors	Procedure adequate. Review Financial Regulations annually.
VAT	Failure to reclaim VAT is reclaimed incorrectly	L L	VAT is reclaimed on a six month basis Reviewed by internal auditor annually	Procedure Adequate Procedure Adequate
Annual return (AGAR)	Failure to submit within time limits	L	AGAR is completed and the return is signed by the Council and along with the Internal Auditor's report they are sent by the Clerk to the External Auditor within the time limit.	Procedure adequate.
Salaries and associated costs	Salary paid incorrectly. Wrong NI or PAYE deductions made. Unpaid tax or NI Salary raised and paid by Clerk	M	Salary rates are reviewed annually referencing NALC/SLCC guidelines	Procedures are Adequate *Payroll could be outsourced*
Data protection Policy	The CBPC is not yet compliant with Assertion 10 of the AGAR to demonstrate personal data is safely managed.		The CBPC has budgeted for a new website and emails which are compliant. Council has a policy on data protection. ICO registration	Adequate
Freedom of Information and publication scheme	Information access unclear to public	H	draft presented to March 2026 meeting	

2. **Assets**

Subject/item	Risk(s) identified	Risk level H/M/L	Management/control of risk	Review/Assess /Revise
Street furniture, play areas, open spaces, noticeboards, office equipment, gates and fences, footpaths	Loss/damage Risk/damage to third party(ies) or to property	L L	Asset register is kept Insurance in place Regular checks of play equipment/noticeboards Play area currently closed for planned improvements.	Adequate – reviewed annually Adequate – reviewed annually Adequate – annual inspection by ROSPA of play/adult equipment. Not accessible until improvements complete.

3. **Liability**

Subject/item	Risk(s) identified	Risk level H/M/L	Management/control of risk	Review/Assess /Revise
Contractors	Not insured or inadequately insured	L	Clarify with any subcontractor that they are insured and obtain copies of certificates and schedules.	Procedure adequate
Public liability	Risk to third party, property or individuals, including volunteers	M	Insurance is in place	Review insurance annually
Employer liability	Non-compliance with employment law	L	Members of WALC & SLCC so advice can be sought as required	Procedure adequate Annual renewal
Legal liability	Proper and timely reporting via minutes Document control	L L	Minutes always received and approved at following monthly meeting Financial and other documents retained as legally required. Minutes and accounts must be retained indefinitely, other documents for specified length of time.	Adequate Procedure adequate

4. **Councillors Propriety**

Subject/item	Risk(s) identified	Risk level H/M/L	Management/control of risk	Review/Assess /Revise
Members interests	Conflict of interests	L	Councillors have a duty to declare any interests at the	Adequate

	Register of interests	L	start of every meeting, or as they become known during the Meeting, and these are noted and minuted Register of interests form is completed by each new councillor and after every election. Regularly reviewed and updated, as interests change.	Councillors to inform Clerk as interests change Clerk informs WC