GRETTON PARISH COUNCIL

Risk Assessment Register

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that enables the Parish Council to identify all potential inherent risks. Based on a recorded assessment, the council will take all practical and necessary steps to reduce or eliminate risks insofar as is reasonably practicable.

This document has been produced to enable Gretton Parish Council to assess the risks it faces and satisfy itself that adequate steps have been taken to minimise them. It is reviewed annually.

Risk Rating Key

Rating	Level	Likelihood / Impact	Required Action
H	High	Significant likelihood and/or serious impact	Immediate action required. Report to full council. Review controls urgently.
M	Medium	Moderate likelihood and/or moderate impact	Monitor at each council meeting. Action plan in place.
L	Low	Low likelihood and/or minor impact	Existing controls adequate. Review annually.

Ratings are shown as Inherent→Residual (e.g. H→L means high inherent risk, reduced to low after controls are applied).

Risk Register

Subject	Risk(s) Identified	Rating (I→R)	Management / Control of Risk	Review / Assessment
FINANCIAL AND MANAGEMENT				
Precept	Inadequacy of precept to carry out statutory duties	M→L	Council receives regular budget updates. At the January meeting a full budget report (actual vs projected) is presented. Council maps standing costs and project costs for the following year and resolves the precept figure. The	Existing procedure adequate – review annually

			amount is submitted by the Clerk in writing to Tewkesbury Borough Council.	
Financial records	Inadequate records; financial irregularities; failure to comply with AGAR requirements	**M→L**	Financial Regulations are in place and reviewed annually. Cashbook maintained throughout the year. Internal audit conducted annually. External audit via AGAR submitted to PKF Littlejohn by the statutory deadline (30 June).	Existing procedure adequate – review annually
Bank and banking	Inadequate checks; bank errors; unauthorised transactions	**M→L**	Financial Regulations set out all banking requirements. Accounts reconciled bi-monthly. All payments approved by resolution and minuted. Online banking: dual authorisation required. Bank statements reviewed at each meeting.	Existing procedure adequate – review annually
Cyber security and online fraud	Phishing attacks; fraudulent payment instructions; data breach; ransomware	**H→M**	Clerk and members advised not to respond to unsolicited payment requests by email. All bank payments require council approval and are checked at meetings. Fidelity Guarantee insurance in place. Incident response: contact insurer immediately if fraud suspected. ICO to be notified within 72 hours of any personal data breach.	Monitor and review at each meeting
Reporting and auditing	Failure to report; lack of transparency; audit findings not acted upon	**M→L**	Financial information is a standing agenda item at every meeting. All expenditure is minuted. Internal checks carried out throughout the year. Any matters raised by the internal or external auditor are reported to council and resolved promptly.	Existing procedure adequate – review annually
Grants	Failure to comply with grant conditions; ineligible expenditure; clawback	**M→L**	Any grant received is subject to specific terms approved by resolution. Expenditure against grant conditions is tracked and reported. Grant agreements are retained on file.	Existing procedure adequate – review annually
CIL and S106 funds	Failure to comply with statutory spending / reporting obligations; funds required to be returned	**H→M**	CIL and S106 receipts are recorded separately in the cashbook. Expenditure must be on eligible infrastructure in accordance with the Regulation 59 requirements. Annual infrastructure funding statement published. Clerk monitors spending deadlines. Council receives regular updates on balances.	Monitor and review at each meeting
Best value / procurement	Work awarded incorrectly; overspend; failure to obtain value for money	**M→L**	At least two quotations sought for all substantial works. Competitive tenders obtained for major works in accordance with Standing Orders. Projects budgeted before implementation. Clerk reports any contract issues to council.	Existing procedure adequate – review annually

Salaries and payroll (PAYE)	Salary paid incorrectly; unpaid tax / NI to HMRC; penalties	**M→L**	Monthly standing order for Clerk salary agreed by resolution and minuted. Annual increment included in budget. HMRC PAYE system in place. Payroll internally checked throughout the year. HMRC Employers Annual Return completed and submitted online within the prescribed timeframe.	Existing procedure adequate – review annually
Employees – fraud / health and safety	Fraud by staff; failure to provide safe working conditions	**M→L**	Fidelity Guarantee insurance in place. All payments made by Clerk and checked at meetings. Clerk works from home: lone worker risk assessment completed. Adequate direction and safety equipment provided for any operational duties.	Existing procedure adequate – review annually
Legal powers	Illegal activity or payments; ultra vires expenditure	**M→L**	All activity and payments within the legal powers of the council resolved at council meetings and minuted. Clerk refers to NALC/GALC guidance for any novel or complex questions of vires. S137 expenditure recorded separately.	Existing procedure adequate – review annually
Insurance	Inadequacy of cover; lapsed policy; non-compliance with policy conditions; cost	**M→L**	3-year insurance policy in place (review date noted in clerk's calendar). Employers' and public liability cover included. Fidelity Guarantee included. Asset register maintained to ensure all assets are insured. Annual review of adequacy against assets and activities.	Existing procedure adequate – review annually
Freedom of Information / data protection	Failure to respond within statutory timeframe; GDPR breach; ICO enforcement	**M→L**	Model Publication Scheme in place and reviewed annually. Council registered as data controller with the ICO. Privacy notice published. Clerk responds to FOI requests within 20 working days. Any personal data breach reported to ICO within 72 hours if required.	Existing procedure adequate – review annually
Business continuity – loss of Clerk	Council unable to function; payroll/AGAR deadlines missed	**H→M**	Contact GALC (Gloucestershire Association of Local Councils) for emergency support and locum clerk service. Chairman to hold contact details for GALC. Bank signatory arrangements in place for at least two members. Clerk to maintain up-to-date handover file. Council to consider succession planning.	Monitor and review at each meeting
Minutes, agendas and statutory documents	Inaccuracy; failure to meet legal requirements; invalid decisions	**M→L**	Minutes and agenda produced by the Clerk in accordance with legal requirements. Minutes approved and signed at the next meeting. Agenda posted in accordance with the three clear days' notice requirement. Business managed by the Chair. Members adhere to Code of Conduct.	Existing procedure adequate – review annually
Members' interests and	Conflicts of interest; failure to declare; reputational damage	**M→L**	Register of members' interests maintained and reviewed regularly. Declaration of interests is a standard agenda item. Councillors update their register promptly on any change.	Existing procedure adequate – review annually

Code of Conduct			Complaints handled in accordance with the Code of Conduct procedure.	
PHYSICAL ASSETS AND FACILITIES				
Assets – loss or damage	Financial loss; risk to third parties; inadequate insurance	**M→L**	Annual review of assets undertaken for insurance provision. Asset register maintained and updated. All assets insured. Significant damage or loss reported to insurer immediately.	Existing procedure adequate – review annually
Maintenance of assets and amenities	Poor performance; public safety risk; liability	**M→L**	All assets owned by the council are regularly reviewed and maintained. Repairs and expenditure authorised in accordance with correct procedures. Any public safety concern reported to council and addressed promptly.	Existing procedure adequate – review annually
Noticeboard	Damage; public safety risk; failure to display statutory notices	**L→L**	The council's noticeboard is checked at least annually and following any reports of damage or faults. Any defects are reported to council and rectified. Statutory notices displayed in accordance with legal requirements.	Existing procedure adequate – review annually
Meeting location	Inadequacy; health and safety; accessibility failure	**L→L**	Meetings held in a venue with appropriate facilities for the Clerk, members and the public. Venue is accessible. Keys held by more than one person; one set retained by the Clerk. Annual review of suitability.	Existing procedure adequate – review annually
Planning applications	Inadequate engagement; failure to respond within timeframe; decisions made without proper consideration	**M→L**	Planning applications are a standing agenda item. Clerk monitors the Tewkesbury Borough Council planning portal. Responses submitted within the consultation period. Members declare interests on any planning item as required.	Existing procedure adequate – review annually
RECORDS MANAGEMENT AND DATA SECURITY				
Council records (paper)	Loss through theft, fire or flood; GDPR breach	**M→L**	Paper records (historical correspondence, minutes, insurance, bank records) stored securely at the Clerk's home. Records retained in accordance with the council's retention schedule. Personal data handled in accordance with GDPR.	Existing procedure adequate – review annually
Council records (electronic)	Loss through theft, fire, flood or device failure; data corruption; GDPR breach	**H→M**	Electronic records stored on an external hard drive held by the Clerk. Backup memory stick held by the Chairman. ACTION REQUIRED: The council should implement cloud-based backup (e.g. Microsoft 365 or Google Workspace for the Clerk) to provide automatic off-site redundancy. Physical	Monitor and review at each meeting

			media alone is not sufficient protection against fire or flood. Cost is low (approx. £6/month).	
Website and social media	Accessibility non-compliance; publication of inaccurate or unauthorised content; reputational damage	**M→L**	Website maintained by the Clerk (or appointed member). All content reviewed before publication. The council's website must comply with the Public Sector Bodies Accessibility Regulations 2018. Annual accessibility review to be conducted.	Existing procedure adequate – review annually

Document Control and Adoption

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