

| Potential Risk                          | Severity | Like-<br>lihood | Risk, S * L | Procedures etc already in place / Notes   | Action required                       |
|---|----------|-----------------|-------------|---|---------------------------------------|
| <b>1 Direct Financial</b>               |          |                 |             |   |                                       |
| 1.1 Precept too low for spending needs  | 3        | 1               | 3           | Budgeting process should prevent occurrence, Contingency / Reserves would cover any likely error /omission.         | None                                  |
| 1.2 Financial controls and records      | 4        | 1               | 4           | Monthly reconciliation prepared by clerk and reported to council. Two signatories on cheques.                       | None                                  |
| 1.3 Spending is <i>ultra vires</i>      | 5        | 1               | 5           | Experience of Councillors and Clerk should prevent occurrence. Manuals & Handbooks plus on-call advice are back up. | None                                  |
| 1.4 Spending exceeds Section 137        | 3        | 1               | 3           | Records and experience should prevent. Allowed amount and population makes it currently unlikely.                   | None                                  |
| 1.5 Cheques misused                     | 4        | 1               | 4           | Records, reporting & division of responsibility should prevent. Two signatures required on cheques                  | None                                  |
| 1.6 Invoices paid late                  | 2        | 2               | 4           | No evidence of problems or resulting losses to date.  | None                                  |
| 1.7 Claims from accidents               | 5        | 2               | 10          | Insurance cover   | Reassess adequacy of cover every May. |
| <b>2 Physical, leading to Financial</b> |          |                 |             |   |                                       |
| 2.1 On or to property owned by Council  | 5        | 2               | 10          | Insurance minimises damage / cost to Council.   | Reassess adequacy of cover every May. |
| <b>3 Loss, by theft etc</b>             |          |                 |             |   |                                       |
| 3.1 Office equipment                    | 2        | 2               | 4           | Kept in premises that are locked when unoccupied. Insurance cover in place.   | Reassess adequacy of cover every May. |

|  |   |   |   |   |  |
|--|---|---|---|---|--|
| 3.2 Other items owned by Council       | 3 | 2 | 6 | Insurance cover in place.   | Reassess adequacy of cover every May.                        |
| <b>4 Other</b>                         |   |   |   |   |  |
| 4.1 Vital Information lost             | 4 | 2 | 8 | Computer files backed up to storage regularly.  | None   |
| 4.2 Information goes to wrong persons  | 2 | 3 | 6 | Draft documents destroyed. Most information should be open. Sensitive issues discussed with councillors | Training for Councillors re GDPR                             |
| 4.3 Councillors travelling in own cars | 2 | 1 | 2 | Own car insurance should cover.   | Ensure all Councillors have relevant insurance endorsements. |
| 4.4 Website copyright                  | 3 | 1 | 3 | Risk of infringing copyright. Due diligence   | Continued diligence  |
| 4.5 Libel                              | 4 | 1 | 4 | Insurance policy covers this.   | None   |
| 4.6 Bringing council into disrepute    | 4 | 2 | 8 | All councillors to attend training on Code of Conduct at least every 5 years                            | Register of councillor training and training plan            |

See also notes below.

**Reviewed and Accepted by full Council:**      **Date:** 13 May 2025

#### Notes

1. Severity & Likelihood rated 1 - 5, the higher the number the more severe or more likely. Likelihood takes account of measures already in place.

Severity, 1 means nuisance value or minor cost, 5 either large financial cost or significant loss of respect for Council etc.,

Likelihood, 1 means unlikely or say once every 20 years, 5 means likely or say once a year or more frequently.

Risk is the product of Severity and Likelihood. As a guide a result of:

16 - 25 indicates **prompt** action required, 8 – 15 **may** benefit from additional consideration, 1 - 6 probably in **full or sufficient** control.

2. Property owned by, and / or the responsibility of the Council listed on Assets Register

3. Sec 137 spending allowed in 2022-2023 is £8.82 per individual in population (approx. 1100) ie approximately £9.702!

4. Office Equipment considered is: Laptop, printer and external back up drive looked after by Clerk

5. Insurance cover is a standard Council type, so cover is adequate. However adequacy should be checked annually at time of renewal