

**Towton, Grimston & Kirkby Wharfe with North Milford Parish Council Risk Management Register**

**Apr 26**

Ref No.	Risk Area	Risk Identified	Level of Risk H/M/L	Current Control Measures	Actions to be undertaken in 2026/27	Owner of Action	Insurance Cover held	Review Date
<b>FINANCIAL</b>								
1	Financial systems	Only one member of staff trained in and managing the financial system.	<b>M (8)</b>	Regular meetings. Membership of YLCA which includes access to locum RFOs Financial Regulations Accounting records backed up on password protected hard drive	Draft Business continuity plan to be prepared in 26/27	PC Parish Clerk	Business continuity insurance & Fraud	September 2026
2	Financial	Failure to adequately manage finances leading to an overspend	<b>L (4)</b>	Financial controls set out in Standing Orders and Financial Regulations. Parish Council quarterly review of budget monitoring reports Internal audit External Audit	None	PC	N/A	Feb/Mar 2027
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	<b>L (3)</b>	Annual Insurance Review Monthly review of costs Quarterly budget monitoring Work within agreed budgets Keep appropriate level of general reserves Monitor general reserve levels and that meet with JPAG guidance	Review insurance annually Annual Risk Management Review	PC Parish Clerk	Public Liability, Property	Feb/ Mar 2027
4	Procurement	Failure to procure supplies and services correctly resulting in legal challenge or poor value for money	<b>L (4)</b>	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 & Standing Orders May 2026	PC Parish Clerk	N/A	Feb/Mar 2027
5	Loss of cash through theft or dishonesty	Loss of cash through theft or dishonesty	<b>L (4)</b>	Internal and External Audit Financial Regulations PC Meeting Review of receipts, payments and bank reconciliation Insurance Cover at an appropriate level Appropriate payment controls in place – dual authorisation No acceptance of cash Clerk holds administrator access only to bank accounts	None	PC Parish Clerk	Fraud	Feb/Mar 2027
6	Banking arrangements including borrowing and lending	Detect and deter fraud or corruption	<b>M (8)</b>	Internal and External Audit Financial Regulations PC meeting Review of receipts, payments and bank reconciliation Insurance Cover Internal control Earmarked reserves are held in a higher interest savings options	Preparation of a draft business continuity plan. Earmarked reserves are held in a higher interest savings options	PC Parish Clerk	Fraud	Feb/Mar 2027
7	Proper Financial Records	In accordance with statutory requirements	<b>L (3)</b>	Financial Regulations FILCA Trained RFO Internal and External Audit	Consider implementing internal control procedures	PC Parish Clerk	N/A	Feb/Mar 2027

8	VAT	Ensuring that requirements are met under HMRC regulations	L (4)	FILCA qualified clerk Internal and External Audit Quarterly review by Parish Council	None	PC Parish Clerk	N/A	Feb/Mar 2027
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 2027
10	Grants	Ensuring proper use of funds granted to local community bodies under specific powers (GPC or s137)	L (4)	Financial regulations regularly reviewed. All applications considered by full Council	None	PC Parish Clerk	N/A	Feb/Mar 2027
<b>SECURITY</b>								
11	Continuity Planning	Failure to undertake continuity planning including business continuity, community emergency plan. Operational risk register	M (8)		Implement draft business continuity plan Implement council cloud storage To consider a password sharing electronic safe. Consider a new Council laptop	PC Parish Clerk	N/A	September 2026
12	Security for vulnerable buildings, assets or equipment	Loss or damage	M (8)	Asset Register in place and reviewed annually Inspection procedure and policies in place	Prepare risk assessments for village field and allotment activities	PC Parish Clerk	Public Liability, Property	Feb/Mar 2027
<b>PROPERTY</b>								
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 Asset register reviewed and inspected annually	Prepare risk assessments for village field and allotment activities	PC Parish Clerk	Property Fraud	September 2026
14	Damage to third party property or individuals	Public Liability	M (8)	Regular maintenance and inspection Insurance cover	Prepare risk assessments and regular inspections for village field and allotment activities	PC Parish Clerk	Property Public Liability Employers Liability	Feb/Mar 2027
15	Provision of amenities/facilities for local community groups	Public Liability elements	L (4)	Insurance held Insurance cover reviewed by PC annually	None	PC Parish Clerk	Public Liability	Feb/Mar 2027
<b>LEGAL</b>								
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	L (4)	Staff training Councillor Training Membership of professional bodies such as YLCA and SLCC membership use of professional/ consultant support where appropriate.	Completion of CiLCA by the Parish Clerk – underway	PC Parish Clerk	N/A	Feb/Mar 2027

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 Privacy policies in place Annual data audit	Consider secure document storage for Clerk Put in place cloud storage or new Council laptop	PC Parish Clerk	N/A	September 2026
19	Register of members interests and gifts and hospitality	Required to be in place, complete, accurate and up to date	M (6)	members register of interests forms on NYC website Parish Clerk sends annual reminder to update if required Council resolved to implement an opt in policy for the inclusion of personal addresses for councillor safety	To add the missing forms to the PC website as well as forwarding to democratic services CYC	PC All Cllrs Parish Clerk	N/A	September 2026
20	Employment Law and HMRC Regulations	Ensuring that the requirements are met	M (6)	Internal Audit Review Annual review of employment policies	None	PC	N/A	September 2026
21	Business activities	Ensuring that PC are within legal powers	M (9)	Internal Audit External audit Internal control practices	None	PC Parish Clerk	N/A	September 2026
22	Professional Services – (Architect, accountancy, design etc.)	Standing orders and financial regulations deal with the awarding of contracts – work within policies	L (4)	Financial Regulations and standing orders reviewed annually	None	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	M (8)	Standing Orders Financial Regulations Contractors' documentation checked e.g., insurance, risk assessments Internal Auditor review	None	PC Parish Clerk	N/A	September 2026
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	Addition of agenda supporting paperwork onto the website	PC Parish Clerk	N/A	Feb/Mar 2027
25	Document Control	Proper systems required	L (4)	Records management policy – reviewed annually	None	PC Parish Clerk	N/A	Feb/Mar 2027
26	Policies	Failure to introduce and implement appropriate policies	M (8)	Policies reviewed and adopted by Full Council Continue to keep up to date with legislation and amend and implement new policies as required. Review policies annually	None	PC Parish Clerk	Employers Liability, Public Liability	Feb/Mar 2027
27	Staff well being	Failure to recruit and maintain staff morale, failure to maintain staff health, significant workloads	M (8)	Defined contracted hours and contract in place Regular staff appraisals Code of conduct in place Job description in place	Put business continuity plan in place Clerk to complete DSE checklist	PC	Employer liability	Feb/Mar 2027
28	Health & Safety	Failure to protect the health, safety & Wellbeing of staff, volunteers, contractors and the Public	M (8)	Risk assessments in place and regularly reviewed Staff stress risk assessment conducted 2024 Contractors' insurance checked	None	PC Parish Clerk	Employer Liability Public Liability	Feb/Mar 2027

## 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 2027
30	TPC profile / public perception	Poor public understanding of the role of the council and our services	L (4)	Website up to date and accurate	None	PC	N/A	September 2027
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	None	PC Parish Clerk	N/A	Feb/Mar 2027
<b>IT</b>								
32	IT	Loss of service, loss through loss of building / equipment, loss of IT or data through cyber attack	M (8)		Implement cloud storage Consider new Council laptop Consider back up options as part of business continuity plan	PC Parish Clerk	N/A	September 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**

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

**IMPACT**