

## LATHOM SOUTH PARISH COUNCIL

### RISK MANAGEMENT REGISTER (January 2026)

	RISK	PROBABILITY	IMPACT	MITIGATION	CONTROL	RESPONSIBILITIES
1	Financial loss due to banking error (e.g. leading to loss of interest or bank charges levied)	Low	Reduction in Council's financial resources	Regular monitoring & review of bank statement	Application of financial regulations, including scrutiny of all bank statements and bank reconciliations	RFO
2	Council Precept not submitted on time	Low	Reduction in Council's financial resources	Budget and Precept considered each December and proposal considered in next Full PC Meeting. Reserves monitored. Quarterly review against budgets	To be noted in diary by RFO	Clerk
	Precept not paid by Principle Authority	Low	Inability to deliver services		Reminder normally sent by Principle Authority Council	RFO
	Precept raised not adequate to cover PC costs	Low				RFO
3	Expenditure above the budget allocation	Low	Adequate contingency funding needed	Quarterly review of income over expenditure	Hold adequate funding in reserve	RFO Council
			Loss of Council services Holding adequate contingency	Regular budget reviews	Robust spending analyses	RFO
4	Compensation claim by employee (or contracted person) in respect of injury sustained in the course of his/her employment/engagement	Low	Claims for compensation and associated costs	Potential liabilities, including costs, covered by Council's insurance policy - £10 million) in respect of employees  Contractors required to take out their own suitable insurance for appropriate cover level	Maintain adequate insurance cover in respect of employees  Occasional site checks to ensure compliance with health and safety procedures	Clerk  Clerk  Clerk

					Request copy of Liability Insurance from all Contractors	
5	Loss of cheques held on the Council's behalf	Low	Reduction in Council's financial resources	Such losses are covered by Insurance  Prompt payment into bank of receipts  Precept, grants & VAT refund to be paid directly into bank a/c  Petty cash not used	Maintain adequate insurance cover  Provide a robust audit trail  Prompt payment of receipts into bank  Council to utilise online banking to make payments	Clerk/RFO  RFO  RFO  RFO/Council Signatories
6	Loss of monies due to fraudulent action by employee(s)	Low	Reduction in Council's financial resources  Any significant incident should be easily detectable due to proper financial practices being in place	No cheque book  Expenditure approved in advance by Council  Contractor references checked  Accounts subject to scrutiny by Internal Auditor, and overview by External Auditor  Adequate Fidelity Guarantee Insurance cover is taken out	Application of financial regulations  Confirmation of completed contract actions before payment is made  Regular review of insurance  Dual authorisation for payments made via online banking  Corporate Purchasing Card limit in place	RFO  Clerk/Council  Clerk / Council / RFO  RFO/Council Signatories  RFO
7	Payment made for goods not received	Low	Reduction in Council's financial resources	Purchases made from reputable known suppliers and	Payment after receipt of goods or completion of services	RFO

				generally only paid after receipt of goods/service		
8	Salaries wrongly calculated and paid  Tax and NI deductions incorrect	Low  Medium	Reduction in Council's financial resources  Employee's salary is below the NIC and Tax thresholds	Payment is by standing order and issued in accordance with Contract of Employment and Financial Regulations & recorded in HMRC PAYE statements Payment of Employer's National Insurance Contributions to be made monthly via HMRC Basic PAYE	Procedures in place i.e. Standing order signed in accordance with Financial Regulations Quarterly budget check  Monthly checks of Council's HMRC Business Account for monthly PAYE statement	Council/Clerk/RFO
9	Reserves set too low in order to maintain precept levels without increase	Low	Reduction in Council's financial resources  Inability to deliver services	Annual Budget approval & regular review of costs against Budget headings  New expenditure only undertaken where reserves are adequate  Reserves maintained at level commensurate with expenditure commitments and historical experience	Careful budget monitoring and formal approval and costings for new services and /or projects whilst maintaining reserves in line with past practical experience  Quotes to be sought from contractors  Budget caps to be set for projects	Council / Clerk / RFO  Clerk  Council
10	Actions against the Council for libel, slander or misconduct  Councillor to act independently without full Council backing	Low  Low	Potentially substantial cost to the Council  Damage to the public profile of the PC	Risk covered by the Council's insurance policy  Proper Conduct of Members at Council meetings	Members' awareness of Code of Conduct  Proper conduct at meetings instituted, overseen and monitored by Chairman	Councillors  Chairman

	Councillor to act untowardly in a public meeting	Low	Individual Councillor sanctions by Chairman Councillors Chairman Clerk	Clerk's professional judgement regarding content of correspondence, press releases and newsletters  Councillor training  Control by Chairman	Professional advice from Clerk/SLCC/NALC  Borough Monitoring Officer involvement  Standards Board hearing	WLBC Monitoring Officers  Standards Board  Chairman
11	Failure to represent community interest adequately in relation to matters likely to impact significantly on the parish  Failure of residents to engage with the PC	Medium	Reduction in local facilities and/or quality of life, or missed opportunity to benefit from external funding  PC becomes remote & detached from local views	Council recognised by other agencies for consultation and information  Membership of LALC; formation of Working Groups for appropriate projects  Use of Social Media	Threats & opportunities reported to Council meetings  Special meetings to be called as required  Communications with public to be optimised  Council to keep informed & up-to-date	Council / Clerk  Chairman/Councillors  Clerk  Councillors/Clerk
12	Loss of council paper records and computer files due to accident or otherwise	Medium	Inconvenience in tracing information, particularly legal and historical records  Wasted resources  Loss of Council effectiveness	Paper records could to be held in metal cabinet providing a degree of fire protection  Computer records regularly backed up to external hard drive and stored off site	Legal / historical records to be copied and archived securely off site  Routine back-ups to external hard drive	Clerk  Clerk
13	Loss of key personnel	Medium	Inability to operate and deliver services	Ensure the Clerk, as sole employee, has adequate training, support and hours to	Maintain regular contact and approve training and support	Council

				undertake role so as to avoid stress which may lead to long term sickness or early departure  Ensure regular computer back-ups of and sufficient notice periods are provided within contract to allow replacement to be obtained if necessary	mechanisms as appropriate  Review contract terms if appropriate  Back up computer files on regular basis  Annual appraisal for Clerk/RFO	Council/Clerk  Clerk  Council Reps/Clerk
14	Personal injury or damage to member(s) of the public or their property arising from defect(s) in Parish Council property	Low	Compensation costs to the Council in defending claims if/where appropriate	Coverage under the Council's Public Liability Insurance Policy	Regular inspection, maintenance and prompt repairs  Periodic review of insurance cover and timely renewal	Clerk  Clerk
15	Data Breach under the GDPR	Medium	Privacy is infringed  Investigation by the ICO  Third-parties accessing confidential information	Insurance coverage for claims from members of the public  Council carries out a Data Audit and review in compliance with the GDPR	Regular reviews by the data controller; proper practices being followed by the data processor  Data Audits/house keeping of records  Training for staff  Computer files are password protected  Any discs with copied data are securely stored Council to review	Clerk  Clerk  Local Associations  Clerk  Clerk

16	Failure to comply with legislation for Equal Opportunities under the "Website Accessibility" Regulations be undertaken periodically	Medium	Members of the Public with disabilities may not be able to access on the LSPC website	The Council arranges checks on website documentation under the WCAG 2 regulations  Residents who need extra assistance are referred to the Clerk for additional help	The website is hosted by a provider using GOV.UK Design Standards/ principles  Website accessibility to be tested periodically	Clerk
17	Inaccessibility of public meetings	Low	Members of the Public with disabilities may not be able to access public meetings	Council ensures venues for public meetings are accessible	When booking venues, confirmation of accessibility will be obtained	Clerk
18	Loss or damage to Council assets and equipment	Low	Council assets may be stolen or damaged	Coverage under the Council's Insurance Policy	Maintaining an up-to date Assets Register for Insurance purposes and AGAR  Regular inspection, maintenance and prompt repairs to assets  Periodic review of insurance cover and timely renewal	Clerk  Clerk  Clerk
19	Financial loss due to fraud or corruption	Medium	Reduction in Council's financial resources	No cheque book  Expenditure approved in advance by Council  Accounts subject to scrutiny by Internal Auditor, and overview by External Auditor Adequate	Application of financial regulations  Regular review of insurance  Firewall and virus protection software on PC devices kept updated	RFO Council signatories needed  Clerk / Council / RFO  Clerk

				Fidelity Guarantee Insurance cover is taken out  Password-protected PC devices used to access online banking  Firewall and virus protection software installed on PC devices	Any suspicious email correspondence reported	Clerk
20	Business activities of the council are not within legal powers councils	Low	Council could be liable for legal action  Financial loss from any legal action	Standing Orders and Financial Regulations  NALC Guidance and Legal Briefings	Annual IA review of minuted activities  Reference to relevant legislation and guidance provided for each council decision	IA / Clerk / Council  Clerk
21	Improper use of grant funding	Low	Financial loss due to fines levied from improper use of grant funding  Financial loss from any legal action which may be taken following improper use of grant funding	Financial Regulations  Terms and Conditions of any grants/funding	Ensuring proper use of funds granted to local community bodies under specific powers, s137  Ensuring Financial Regulations and Terms and Conditions of any grants/funding are followed	RFO / Council  RFO / Council
22	Inaccurate Council Minutes of formal meetings	Low	Incorrect actions taken by council due to incorrect record of decisions  Accusations of improper business activities of the council or intentional	Draft minutes circulated to councillors and posted on council website not longer than one month after the meeting has taken place as per the Government Transparency Code	Ensuring proper, timely and accurate reporting of council business in the minutes	Council / Clerk

			secrecy of decisions and actions			
23	Standing Orders, Financial Regulations and council policies and procedures outdated	Low	Decisions made by the council may be unlawful due to legislation changes	Regular review of Standing Orders, Financial Regulations and council policies and procedures	Regular review of policies and procedures to ensure they are up to-date and include any updated legislation	Clerk / Council
24	Non-compliance with Government Transparency Code	Low	Member of the Public may be unable to access PC information  Accusations of secrecy of council decisions or finances	Financial Regulations and FOI policy  IA and AGAR completed annually  Regular update of information on LSPC website  Regular monitoring of updates to legislation	Annual IA and AGAR completed  Ensuring information published on LSPC website complies with Transparency Code	IA / Clerk / RFO / Council Clerk  Clerk / RFO