SOUTH MARSTON
PARISH COUNCIL

Risk Assessment and Management Register

Reviewed Mar 2026

Likelihood:
High – Frequency of 1/Year or higher
Medium – Frequency of 1/Five Years or higher
Low – Frequency of lower than 1/Five Years

Impact:
High – losses over £20,000, major impact on ability of Parish council to deliver services
Medium – losses £1000-£20,000, ability of Parish Council to deliver services restricted
Low – losses under £1000, minimal impact on ability of Parish Council to deliver services

Table 1 – Areas where there may be scope to use insurance to help manage risk

Risk identification	Impact/Severity	Likelihood	Responsibility & Management
1. Damage or loss of physical assets owned by the council- buildings, furniture, equipment etc.	M	M	Covered by insurance (Clear Insurance agreement to May 2027) Regular checks of security arrangements, locks etc. Control of key holders
2. Damage to a third-party property or individuals as a consequence of the council providing services or amenities to the public (public indemnity)	H	M	Insured against third party risk Routine checks on safety hazards Ensure contractors and Lengthsman have adequate insurance.
3. Consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party.	L	L	Supervision and monitoring of third party performance. Include appropriate clauses in any contracts. Take action to recover losses from 3rd party in the event of risk occurring. Ensure contractors and Lengthsman have adequate insurance. Risk of Swindon Borough Council failing to deliver services – ensure budget for services is appropriately considered.
4. Loss of cash through theft, dishonesty or fraud (fidelity guarantee)	H	L	Fidelity Guarantee Insurance for £250,000. Robust accounting procedures. 2-person authorisation of bank payments. Annual internal and external audits.

5. Legal liability as a consequence of asset ownership (public liability)	H	M	Covered by public indemnity insurance
6. Loss of data or monies as a result of cyber-attack.	H	M	Covered by insurance. Implement cyber-security measures. Use complex passwords and password 'lockers' where possible. Back up all data on stand-alone hard-disk and off-site (Google cloud)
7. Extended staff absence through ill health or accident	H	L	Key personnel insurance cover for the clerk to pay for locum replacement if required (max £500 per week/ up to £10,000 per year)

Table 2 – Areas where there may be scope to work with others to help manage risk

Risk identification	Impact/Severity	Likelihood	Responsibility and Management
8. Losses due to breach of security for vulnerable buildings, amenities or equipment	H	M	Managed by SMRA – regular reports to PC. Covered by insurance. Check that responsible person/organisation has appropriate procedures in place. Ensure building secured after all uses by hirer.
9. Loss or damage resulting from inadequate maintenance of vulnerable buildings, amenities or equipment.	H	L	Managed by SMRA – regular reports to PC Regular checks to be carried out by councillors and ROSPA qualified volunteer
10. Failure to deliver or poor performance of services under agency/ partnership agreements with other authorities or parties, including Swindon Borough Council and its statutory duties.	H	M	Includes road sweeping, verge cutting, weed spraying, path maintenance and other tasks delivered by SBC. Bag collections to be monitored and visual checks on bins. Open Spaces Working Group to monitor standard of green spaces work by contractors.
11. Loss of monies resulting from banking arrangements including borrowing & lending	H	L	Covered by insurance. Safe banking procedure to be followed. Currently no borrowing or lending arrangements in place.
12. Inadequate provision of amenities/ facilities for events to local community groups	M	L	All formal recreation facilities arranged by SMRA with reports to PC Ensure regular checking of facilities by SMRA management

			Safeguarding policies for SMPC and SMRA relating to activities under our control Informal recreation facilities and car park are the responsibility of the PC. Open Spaces working Group produce regular reports to the PC. Responsibilities well-defined and remedial action taken as necessary
13. Vehicles or equipment lease or hire.	M	L	Equipment leased as part of relationship with Community Payback Team and used for work on PC managed land. Managed by Open Spaces Working Group.
14. Financial losses from trading units (leisure centres, playing fields, burial grounds etc.)	0	0	Not applicable at present
15. Inadequate provision of professional services (planning, architects, accountancy, design etc.	L	L	Ensure all professional services employed are covered by indemnity insurance. Ensure that scope of services required is clearly defined in any contracting arrangement. Obtain quotes from 3 providers where appropriate or possible and assess for quality and value.
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Table 3 – Areas where there may be a need to self-manage risk

Risk identification	Impact/Severity	Likelihood	Responsibility & Management
16. Inadequate financial records in accordance with statutory requirements	H	L	Responsible Finance Officer, overseen by Finance WP. Training. Implement annual audit recommendations.
17. Exceeding the legal powers applicable to local councils	M	L	Reliance of PC on Clerk’s advice. Advice from external authorities, including SLCC and NALC. Training for Clerk & councillors.
18. Complying with restrictions on borrowing.	M	L	Reliance of PC on Clerk’s advice. Training. Advice from external authorities.

19. Ensuring that all requirements are met under employment law and Inland Revenue regulations	L	L	Responsible Finance Officer, bookkeeper, overseen by Finance WP and Internal audit. Training. Advice from external authorities.
20. Ensuring all requirements are met under Customs & Excise regulations (especially VAT)	M	M	Responsible Finance Officer, finance WP, bookkeeper and internal audit. Training. Advice from external authorities.
21. Ensuring the adequacy of the precept within sound budgeting arrangements	M	L	Finance WP Annual review and update of budget.
22. Improper use of funds granted to local community bodies under specific powers or under Section 137 (Not currently applicable as council holds General Power of Competence)	M	M	Participation of councillors in finance matters, on advice from the Responsible Finance Officer and Finance WP Checked by internal audit.
23. Poor reporting of council business in minutes	M	L	Clerk, confirmed by full council. Training for Clerk & councillors. Careful review of minutes by individual councillors.

Table 3 Continued

Risk identification	Impact/Severity	Likelihood	Responsibility & Management
24. Inability to respond to electors wishing to exercise their rights of inspection	M	M	Clerk. Provision of up-to-date systems and file structure with back up storage. Training for Clerk. Archiving Policy. Implementation of Archiving Policy.
25. Inability to meet external consultation timescales.	M	M	Clerk in first instance, confirmed by full council. Effective/efficient work management processes. Issues raised at earliest opportunity and extension requested. PC decisions noted in minutes of PC meetings.
26. Inability to meet requirements for Local Council Awards Scheme or other accreditation	H	M	To review requirements - aspiring to acquire but not at present.

27. Poor document control	M	M	Clerk. Effective management systems. Up to date IT systems Archiving policy.
28. Register of member's interests and gifts and hospitality inadequately maintained.	H	L	Clerk, overseen by full council. Training for Clerk.
29. Insufficient number of Councillors to form quorum.	H	M	Implement marketing campaign to attract new councillors. Manage councillor's workload at a reasonable level. Assess reasons for resignations from PC and take appropriate action.
30. Failure of IT equipment	H	L	Maintaining a spare laptop in case of failure to clerk or editor laptop. Extended warranty for Clerk laptop.

Internal Controls

	Yes	NO	Target Date
1. An up to date register of assets and investments	✓		Reviewed annually for audit and as new items added/removed
2. Regular maintenance arrangements for physical assets	✓		Annual inspection of Assets by relevant councillors and ROSPA qualified volunteer
3. Annual review of risk and the adequacy of cover	✓		Reviewed annually at renewal and as new items acquired
4. Ensuring robustness of insurance providers	✓		Checked annually by Finance WP
5. Standing orders and financial regulations dealing with the award of contracts for services or the purchase of capital equipment	✓		Reviewed annually to ensure compliance with latest regulations and advice.
6. Regular reporting on performance by suppliers/providers /contractors	✓		All services contracts reviewed annually. On-going monitoring throughout the year. Lengthsman performance monitored
7. Annual review of contracts	✓		Carried out Nov/Dec as part of annual budget review prior to precept setting

8. Regular scrutiny of financial performance against budget targets.	✓		Monthly in general and by quarterly FWG meetings.
9. Adoption of and adherence to codes of practice for procurement and investment	✓		Covered by Financial Regulations adopted yearly at Annual Meeting and reviewed when appropriate.
10. Arrangements to detect and deter fraud and/or corruption	✓		Planning matters determined by Full Council on advice from planning and strategic working groups. Monthly scrutiny of payments against invoices and requiring 2 signatures. Addition of bookkeeper external to council. Internal audit.
11. Regular bank reconciliation reviews	✓		Statements checked against finance statement at each meeting by Chair. Quarterly finance reviews. Bookkeeper and audit.
12 Regular scrutiny of financial records and proper arrangements for the approval of expenditure	✓		Internal auditor All payments including those done with delegated powers are checked and signed off by council and two signatories to release payment from the bank.
13. Recording in the minutes the precise powers under which expenditure is being approved	✓		As appropriate.
14. Regular returns to the Inland Revenue, contracts of employment for all staff annually reviewed by the council, systems for updating records for any changes in relevant legislation	✓		Contracts and remuneration of Clerk and editor reviewed and agreed prior to budget setting each year.
15. Regular returns of VAT; training of responsible finance officer in matters of VAT and other taxation issues as necessary	✓		Processed by bookkeeper. Signed off by Clerk Checked by internal auditor
	Yes	**NO**	**Target Date**
16. Regular budget monitoring statements	✓		Quarterly budget reports reviewed by FWG then as an agenda item
17. Developing systems of performance measurement	✓		Attendance and Risk Assessment Reviews now in place. Staff performance reviewed annually. Other performance targets and measurement systems still to be established.
18. Procedures for dealing with and monitoring grants or loans made or received	✓		Agreed by full council using procedures in Financial Regulations

19. Minutes properly numbered and paginated with a master copy kept in safe keeping in Clerk's office	✓		Carried out by Clerk Copies scanned and kept online and physically
20. Documented procedures to deal with enquiries from the public	✓		In place
21. Documented procedures to deal with responses to consultation requests		✓	A record of consultations set up.
22. Monitoring arrangements by the council regarding Quality Council status		✓	Not yet but aspiring to
23. Documented procedures for document receipt, circulation, response, handling and filing		✓	To be created if required.
24. Procedures in place for recording and monitoring member's interests and gifts and hospitality received	✓		Adopted under Standing Orders
25. Adoption of Codes of Conduct for members and employees	✓		SBC Code of Conduct adopted at annual meetings.