

## Stalmine-with-Staynall Parish Council – RISK MANAGEMENT REGISTER 2026

RISK	PROBABILITY	IMPACT	RISK SCORE	MITIGATION	CONTROL	M/C RISK SCORE	RESPONSIBILITY
<b>PUBLIC/EMPLOYER LIABILITY</b>							
Personal injury or damage to member (s) of the public or their property arising from defect (s) in Council property or use of Council land.	Unlikely – Council property comprises fixed installations such as benches or seats. Land is Stalmine playing field, play area, and woodland.	High - Claims for compensation and costs to the Council in defending claims where appropriate.	3	Covered under the Council's Public Liability insurance policy – (£10 million).	Regular maintenance and prompt repair of any damage. Periodic review of insurance cover and timely renewal. Play area inspected regularly under contract with Wyre Borough. Woodland Surveyed annually, any works required is conducted by specialised contractors.	2	Lengths man Clerk Wyre Council
Compensation claims by employee (or contracted person) in respect of injury sustained in the cause of his/her employment/engagement.	Unlikely – given the nature of the Clerk's duties.	High - Claims for compensation and associated costs.	3	Potential liabilities, including costs, covered by Council's insurance policy - £10 million).  Employers Liability Ins.	Maintain adequate insurance cover (as above).  Health and Safety training for clerk and lengths man and appropriate courses.  Correct tools provided and maintained and serviced appropriately.	1	Clerk
	Possible - for Lengths man/plantsman given the nature of duties.		6			1	Lengths man/clerk

					Ensure contracted plantsman has up to date certification and insurance		Clerk
<b>FINANCE</b>							
Precept is not submitted on time, not paid by Principal Authority or is inadequate for purpose.	Unlikely.	High - Reduction in Councils financial resources.  Inability to deliver services.	3	Three to six-month expenditure held in reserve.	Diarised by RFO Reminder normally sent by Principal Authority.  Budget and Precept considered each year in line with standing orders.  Quarterly review against budget.  Fully minuted Receipt checked.  On-going projects costs monitored regularly, and signed off by the chair at full council	1	Council and RFO
Loss of cheques, cash etc. held on the Council's behalf.	Unlikely – Receipts are rarely in cash or cheques. BAC's preferred payment.	Low – Most transactions are paid and received by BAC's.	1	Such losses are covered by insurance policy – inc. theft. (Existing cover of £2,500).	Maintain adequate insurance cover. Prompt payment of receipts into bank, if via cheque. Precept, VAT refund, and Grants paid direct into bank account.	1	RFO
Financial loss due to incorrect BACS payment.	Possible – due to human error	Medium – possible reduction in Council's funds.	2	Three to six-month expenditure held in reserve.	Bank's own payment procedure in place to check and authorise payments. Only 1	1	RFO/Clerk 2 Council members

					person may input payments, and 2 other people can authorise payments. Council's payment document check, and authorisation document check in place.		
Financial loss due to banking error (e.g. leading to loss of interest or bank charges levied).	Unlikely.	Medium - reduction in Council's financial resources.	2	Fidelity Guarantee cover £150k.	Application of financial regulations, including scrutiny of all bank statements upon receipt. Periodic review of banking arrangements to secure best possible terms and conditions.	1	RFO  RFO
Loss of monies due to fraudulent action by employee (s).	Unlikely – any significant incident should be easily detected, with banks procedures in place as well as the councils. Trust in integrity of serving Clerk.	Medium – Reduction in Council's financial resources.	2	Fidelity Guarantee cover £150k.	Application of financial regulations. All cheques signed by two Councillors, against invoices. (payments made by cheques rarely used, only in emergencies) All Bacs payments inputted by 1 person, and authorised by 2 other members. Card only accessed by the clerk, and in the clerk's name. Kept	1	Council.

					<p>in a locked cabinet. All expenditure approved by council. Monthly Statement of Accounts balanced against bank Statement reported to Council. Accounts subject to scrutiny by Internal Auditor, and overview by External Auditor.</p>		
Salaries wrongly calculated and paid.	Unlikely.	Medium – Reduction in Council's financial resources.	2	<p>Three to six-month expenditure held in reserve.</p> <p>Fidelity Guarantee cover £150k.</p>	<p>Professional accountants manage payroll. Payment is by BACs and transferred in accordance with Contract of Employment and Financial Regulations and only signed against payroll documents.</p> <p>Employees paid under HMRC PAYE scheme. Employer and employee pension contributions calculated by payroll provider using LCC spreadsheet with formulae embedded.</p>	1	Council/Clerk
False employees.	Unlikely.						
Tax, NI and pension deductions incorrect.	Unlikely.						
Clerk status challenged.	Unlikely.						

					Qualified clerk in post.		
Avoiding Supplier Fraud	Unlikely	Low – Reduction in Council’s financial resources	1	Three-to-six-month expenditure held in reserve	Obtain quotes from reputable known suppliers/ research extensively using reputable sites and reviews/ refer and follow financial regulations. Payment after receipt.	1	RFO/clerk
Payment made for goods not received	Unlikely	Low - Reduction in Council’s financial resources.	1	Three-to-six-month expenditure held in reserve	Purchases made from reputable known suppliers of goods/service. Payment after receipt	1	RFO
Councillors Allowances / Expenses overpaid.	Unlikely.	Low - Reduction in Council’s financial resources.	1	Three to six-month expenditure held in reserve.	No Allowances. Expenses payment only after detailed claim submitted in respect of expenses in accordance with Council approved policy.	1	Council and RFO
Reserves too low.	Unlikely.	Medium - Reduction in Council’s financial resources.  Inability to deliver services.	2	Three to six-month expenditure held in reserve.	Annual Budget approved.  Careful budget monitoring and formal approval and costings for new services and /or projects whilst maintaining reserves in line with past practical experience and	1	Council, RFO

					auditor recommendations  New expenditure only undertaken where reserves allow. Reserves maintained at level commensurate with expenditure commitments.		
Financial records and reporting.	Unlikely – monthly reconciliation and statement of accounts completed by clerk.	Medium - incorrect basis for financial calculations resulting in a reduction in Council's financial resources.  Inability to deliver services.	2	Three-to-six-month expenditure held in reserve.	Internal and external audit.  Presented quarterly to council with budget monitoring documents.  Monthly bank reconciliation and statements presented to the Council	1	RFO  Council  Auditors
Adequate Insurance.	Unlikely	High – Insurance not in place or inadequate insurance	3	Employers and public liability insurance necessary.	Insurance reminder sent. Prompt payment of premium. Reviewed annually. Re-valuations where necessary.	1	Clerk  Council
Collapse of bank	Unlikely – Reputable banks used	High – possible loss of money if not covered by banks FSCS. Receive Precept once per year.	6	Medium – covered by banks FSCS	Government mitigation in place to cover financial losses in the event the risk of bank collapse is realised.	2	Clerk/Council

					Up to a value of £120,000 FSCS per bank account		
<b>GOVERNANCE RISK (OVERALL INHERENT RISK)</b>							
Poor or inadequate Governance	Unlikely- as a qualified clerk is in post		<b>2</b>	Potential liabilities, including costs, covered by Council's insurance policy - £10 million).	Qualified clerk in post to advise the council.	<b>1</b>	Clerk/Council
Inadequate Financial arrangements.		Loss of community/stakeholder confidence.		Employers Liability Ins.	Council recognised by other agencies for consultation and information. Membership of NALC/LALC/SLCC		Clerk/Council
Poor organisational structures.		Adverse reputation. Negative media attention.			Annual Governance review takes place at full council in March every year.		Clerk/Council
Poor understanding of legal requirements.		Poor audit reports Loss of service provision.			Governance documents are updated throughout the civic year as required, and resolved at full council.		Clerk/Council
Poor decision making. Poor forward and contingency planning.		Financial investigations.			Assets are reviewed annually by the clerk and the lengths man, and updated as required following the fixed asset policy.		Clerk/Lenghts Man /Council
Poor operational management.		Breach of legislative requirements. Legal actions e.g. judicial review			Governance documents are		
Poor asset management							

					subject to scrutiny by Internal Auditor, and overview by External Auditor, and any recommendations are adhered to by the clerk and the council.		Internal & External Auditor/ clerk/RFO/Council
<b>COUNCIL MANAGEMENT</b>							
Compensation claim resulting from (alleged) negligent act or accidental omission by the Council or its employee(s).	Unlikely – given the limited activities of the Council.	High – Potentially substantial cost to the Council.	3	Risk covered by Council's public liability insurance of £10m.	Maintain adequate insurance cover. Ensure Council decisions are based on full information, including professional advice when necessary.	2	Clerk Council
Actions against the Council for libel or slander.	Unlikely – Proper conduct of Council meetings and Clerk's professional judgement regarding correspondence.	High - Potentially substantial cost to the Council.	3	Risk covered by the Council's insurance policy - £250,000 Libel and Slander Cover.	Members' awareness. Proper conduct of meetings by Chairman. Members to adhere to standing orders, the Good Councillors Guide, and the code of conduct. Professional advice from Clerk.	2	Chairman  Council members  Clerk
Failure to represent community interest adequately in relation to matters likely to impact significantly on the area.	Unlikely – Parish Council well established as consultee.	Medium -Reduction in local facilities and/or quality of life, or missed opportunity to benefit from external funding or advice.	2	WBC has power to take over the council's responsibilities.	Threats and opportunities reported to Council meetings. Special meetings to be called as required. Clerk monitors relevant WBC agenda papers and	1	Council  Clerk  Members, Borough and County Councillors

					<p>other publications. Representatives provide feedback as appropriate. Council recognised by other agencies for consultation and information. Membership of NALC/LALC/SLCC. Attendance at Area Committee meetings and other representative groups.</p>		
<p>Loss of council paper records and computer files due to accident or otherwise.</p>	<p>Unlikely - Council records are maintained in Clerk's home office and in lidded storage containers.</p> <p>Legal / historical records are archived at Lancashire Records Office.</p>	<p>Medium - Inconvenience in tracing information particularly legal and historical records.</p>	2	<p>Back-up kept off site.</p>	<p>Paper records maintained in Clerk's home in fire proof locked cabinet.</p> <p>Computer records regularly backed-up to hard drive.</p> <p>Legal / Historical records are archived at Lancashire Records Office.</p>	1	<p>Clerk</p>
<p>Powers.</p>	<p>Unlikely – illegal activity or payments.</p>	<p>High – reputational damage, insufficient funds for council business.</p>	3	<p>Three to six-month expenditure held in reserve.</p>	<p>All cheques signed by two Councillors, against invoices. BACS payments inputted by 1 person and authorised by two councillors. All expenditure approved by Council.</p>	1	<p>RFO</p> <p>Council</p> <p>Auditors</p>

					All action by majority resolution. Accounts subject to scrutiny by Internal Auditor, and overview by External Auditor.		
Councillors.	Possible – roles performed inadequately, conflict of interest, Failure to attract suitable candidates for councillor vacancies.	Medium – council does not provide quality service to the community.	4	Training.  Code of Conduct'  WBC has power to take over the council's responsibilities.	Members' awareness. Proper conduct of meetings by Chairman. Professional advice from Clerk. Councillors provided with adequate training, reference materials and access to assistance; membership of LALC; declaration of interests; active publication of council's vacancies.	2	Chairman  Councillors  Clerk
Meetings.	Possible – failure to have quorum at meeting.  Business conduct.	Medium - council does not provide quality service to the community.	4	Code of Conduct Disciplinary action.	Agenda issued promptly. Absences recorded. Standing orders adhered to. Business conducted is managed by Chairman according to standing orders. Chairmanship training available.	2	Chairman  Councillors  Clerk

	Decisions not implemented  Lack of public participation				Members adhere to code of conduct Minutes reviewed for confirmation of action.  Clerk's report. Public participation on agenda.		
Loss of key personnel.	Unlikely	Medium – Inability to operate and deliver services.	2	Sufficient notice periods are provided within contract to allow replacement to be obtained if necessary.	Maintain regular contact. Ensure employees have adequate training, support and hours to undertake to avoid stress, leading to long term sickness or early departure. Ensure regular back up of computer-based work.	1	Council  Council and Clerk.
<b>PROPERTY/ASSETS</b>							
Damage to Council property by 3 <sup>rd</sup> party.	Unlikely – cover for, computer and Lengths man's equipment.	Medium - Repair costs to be covered.	2	Council's insurance policy covers items named. See Fixed Asset Register for details	Maintain property in good condition with regular monitoring for damage.	2	Council and Clerk
Meeting location.	Unlikely – Inadequate accommodation.	Medium – meetings may have to be postponed delaying business.	2	Other venues available.	Meetings held at Stalmine village hall Premises adequate for council and public access.	1	Councillors
<b>OPERATIONAL RISKS</b>							

Failure to meet Health and Safety Regulations.	Unlikely – Qualified clerk in post	Low – Documents are reviewed throughout the civic year and adhered to.	<b>2</b>	Fidelity Guarantee cover £250k. Personnel Committee in place.	Advised by qualified clerk the council ensure health and safety regulations are met. Training needs identified as part of annual appraisal for staff. Risk assessments under taken.	<b>1</b>	Councillors/Clerk
Failure to comply with Council policies.	Possible - Lack of Council knowledge and understanding of requirements	Medium – Lack of commitment from members	<b>3</b>	Access to council documents	New councillors are provided with relevant policies/ documents and encouraged to attend training courses.	<b>1</b>	Clerk/Councillors
Failure to meet Employment Regulations	Possible - Lack of Council knowledge and understanding of requirements	Medium – Clerk does not keep updated with on-going regulations	<b>2</b>	Clerk has access to LGA, NALC/LALC/ SLCC	Equality & Diversity policy in place. Health & Safety Policy.  Training opportunities for councillors offered regularly	<b>1</b>	Clerk/Councillors
Failure to comply with Local Government Acts	Possible - Lack of Council knowledge and understanding of requirements	Medium – Clerk does not keep updated with on-going regulations	<b>2</b>	Clerk has access to Arnold Baker local council administration	Councillors identify any development needs through the Local Government	<b>1</b>	Clerk/Councillors

<p>Failure to comply with Data Protection Regulations</p>	<p>Possible - Lack of Council knowledge and understanding of requirements</p>	<p>Medium – Clerk does not keep updated with on-going regulations</p>	<p><b>2</b></p>	<p>book/ LGA, NALC/LALC/ SLCC</p> <p>Clerk/RFO CILCA qualified</p> <p>Clerk/RFO CILCA qualified</p>	<p>Association's Training needs identified as part of annual appraisal for staff.</p> <p>Documents are subject to scrutiny by Internal Auditor, and overview by External Auditor, and any recommendations are adhered to by the clerk and the council.</p> <p>Training given to clerk in data protection</p> <p>Council registered with the Information Commissioner's Office (ICO) as a data controller and fully compliant with the current regulations.</p>	<p><b>1</b></p>	<p>Clerk/Councillors</p> <p>Clerk/Councillors</p> <p>Clerk/Council</p>
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**Reviewed and Adopted 10 March 2026**