Mollington Parish Council Risk Assessment May 2026

Topic	Risk Identified	Level of Risk	Management of risk	Action	Likelihood of event	Impact of Risk	Risk x	Comments
Financial Records & General Correspondence	Loss due to computer breakdown, etc.	5	Regularly back up files (Back up Media to be kept remotely)	Ongoing	Medium	7	35	Done continually; no unrecoverable data over 24 hrs old; on One Drive Cloud. Physical back-up media stored off premises.
Cyber Liability	Risk of Cyber theft/ destruction	5	Back up as above plus latest anti-virus software installed	Ongoing	Low	5	25	Low risk as internet not used for banking /payments; records may be affected but PC protected by anti virus software and VPN
VAT	Claimed within time limits	4	Agree returns submitted	Ongoing	Medium	5	20	Claimed at least once per year OR when outstanding vat exceeds £1000; claimed via new HMRC Digital Claim method
Members interests	Conflict of interest	5	Update declarations of interest annually	Clerk to check annually	Low	4	20	Up to date. Members declare any interest in items on the Agenda of each Parish Council Meeting
Assets	Risk or damage to third party property or individuals	3	Review adequacy of Public Liability Insurance	Diary – annual review	Low	6	18	New 3 year Insurance agreement in June 2026. Damage to property and third party individuals covered
Staff	Personal Liability of Councillors/Staff	3	Liability Insurance	Annual Ongoing Insurance to be Renewed	Low	6	18	Continuance of Public and Personal Liability Insurance
Assets	Loss, damage, etc.	4	Annual inspection, update insurance and asset registers	Diary – annual review	Medium	4	16	Insurances and Assets reviewed annually. PC inspect equipment regularly
Staff	Loss of key personnel (Clerk)	3	Hours, health, stress, training management	On Going.	Low	4	12	All PC members & Clerk happy with the current set up May 2026; Salary reviewed Jan 2026
Precept	Adequacy of precept	2	Monthly review of budget to actual expenditure	Clerk produces monthly budget summary	Medium	5	10	Assessed for 2026/27 to cover expenditure forecast
Play Areas	Annual Rospa Inspection Report	3	Separate Risk Assessment based on Rospa Report	Council to follow up on identified risks	Low	3	9	Issue Risk Assessment based on Rospa Report and PC to to rectify any serious issues raised
Legal Powers	Illegal activity or payment	3	Educate Council as to their legal powers	Training for Clerk and Councillors	Medium	3	9	Training undertaken. Revised Governance Arrangements undertaken
Best Value	Overspend on services	3	Ensure correct tendering for services	Ongoing	Medium	2	6	Grass cutting re-tendered December 2025/ Jan 2026 for 4 year term
Precept	Not paid by CDC	2	Clerk to check & liaise with DC	Diary	Low	2	4	On going - paid up to date
Direct Costs & overhead expenses	Invoice incorrectly calculated	2	Check arithmetic	Ongoing	Low	2	4	New internal auditor to be appointed 2026. All accounts fully computerised & self balancing. Reconciled to bank for every transaction
Direct Costs & overhead expenses	Cheque payable to wrong party	2	Signatories initial stub & invoice	Ongoing	Low	2	4	Clerk also signs all invoices
Financial Records	Inadequate records	2	Clerk to check quarterly and regular internal audit	Diary	Low	2	4	Records more than adequate. Chairman to agree balance sheet and bank reconciliation periodically during the year
Minutes	Accurate and legal	2	Review at following meeting	Ongoing	Low	2	4	Agreed, signed at next PC meeting & posted on-line and Notice Board
Staff	Fraud	1	Fidelity Guarantee Insurance	Review sum insured on annual basis	Low	2	2	Fidelity Insurance £150,000 - PC are aware of the risk & accept the value of cover.
Cash	Loss through theft or dishonesty	0	Insurance cover review – ensure adequacy of fidelity guarantee	Review sum insured on annual basis	Low	2	0	No cash held
Salaries	Wrong salary paid	1	Clerk check to agreement	Signatories to check	Low	2	2	Ongoing & correct at May 2026
Direct Costs & overhead expenses	Goods not supplied	1	Clerk/Councillors to monitor	Ongoing	Low	2	2	Ongoing & correct at May 2026
Effectiveness of Internal Audit	Failure to meet statutory & financial requirements	1	Clerk/Councillors to monitor	Ongoing	Low	2	2	New Internal Auditor appointed 2026 and audited annually by independent auditor. External Audit also done Summer 2021

Date of assessment _____ **Agreed by**

Signed **Chairman**

Signed **Clerk**

Minuted