

Longhope Parish Council

Risk Management Policy and Assessment (Adopted October 2026)

Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with processes, standards of conduct and service delivery arrangements.

Longhope Parish Council is committed to identifying and managing risks and to ensure that risks are maintained at an acceptable level within overall resources available.

Councillors are responsible for risk management and will:

- Identify any new risk
- Evaluate the potential consequences for the Council
- Decide on appropriate measures to avoid, reduce or control the risk
- Ensure that the risk is recorded in the Risk Register.

The Clerk will review risks on a regular basis, including any newly identified ones. Any risks of concern will be brought to the attention of the Council.

This Policy and Risk Assessment will be reviewed annually

Longhope Parish Council Risk Register

Risks Identified	Control	Likelihood Score (1-3)	Impact Score (1-3)	Risk Score
Precept - Insufficient precept demand - Delayed payment of precept by FoDDC	- Clerk/RFO complete financial training (budget and precept) - Agenda item for council meeting held in November to discuss indicative costs for the following year and future initiatives/projects that require costing ahead of preparation of a draft budget. - Clerk/RFO ensures all necessary information is received from FoDDC regarding submission of precept demand (including briefing notes, Parish calculation tool and submission dates/forms) by mid December. - Clerk/RFO completes budget update report at end of 3rd quarter, together with a draft budget and recommended precept demand for approval at January's full council meeting. - Draft budget and precept demand discussed and approved at January's Council meeting. - Clerk/RFO submits precept demand to FoDDC by the required date in January and provides confirmation to Councillor. - Clerk/RFO records receipt of precept in cashbook and provides update of all receipts to Councillors at council meetings. - More than 6 months un-ringfenced operational float held	1	3	3
Financial records - Incomplete or inaccurate records - Financial irregularities	- Control systems and accounting records detailed in the Council's Financial Regulations. - Councillors and Clerk/RFO complete additional financial training, where necessary.	1	3	3

	- Budget monitoring reports and commentary on significant variances shared with Cllrs routinely. - Annual external audits are conducted and recommendations implemented following resolution by the council.			
Banking - Inadequate checks - Mistakes - BACs/online payments made without Council approval - Illegal payments or spending	- The Council's Financial Regulations govern the banking arrangements and authorisation of payments - Online banking ensures 'two to authorise' (i.e. Chair and appointed Cllr(s)). - Online banking requires passwords and a card reader to sign in before authorising payments. - All payments included in council meeting agendas for approval and receipts noted. - Clerk/RFO checks bank statements against cashbook monthly. - Bank reconciliations completed by Clerk/RFO for approval by the full council. - No petty cash is held by the Council.	1	2	2
Financial reporting Insufficient information	- Clerk/RFO reports payments and receipts to Councillors at each council meeting - Additional financial information, e.g. budget updates and variances is reported by the Clerk/RFO to Councillors at council meetings - Annual external audits conducted, findings reported to Councillors and recommendations implemented by Clerk/RFO following approval by the council. - Financial documents, including AGAR, end of year bank reconciliation and cashbook, explanation of variances, end of year accounts, public rights together with budget and precept is published on the Council's website	1	2	2

Best value accountability Charges to the Council are too high	- The Council's Financial Regulations set out the requirements and procedures for both regular revenue payments and capital items. - Clerk/RFO usually obtains quotations or estimates from appropriate suppliers, subject to the Financial Regulations and Standing Orders - Estimates/quotes are included in agendas for approval by the Council.	1	1	1
Salaries and assoc. costs - Salary paid incorrectly - Incorrect or unpaid tax deductions	- Clerk/RFO's hours and hourly rate set in employment contract. - Clerk/RFO's monthly hours submitted to external payroll services - Payroll control report, payslip and HMRC payments generated monthly by external payroll services for approval at the next council meeting - Payments made by BACs online with 'two to approve'	1	1	1
Insurance - Inadequate cover - Costs are too high - Compliance	- Three year annual cover in place, which is reviewed annually - Updated Asset Register shared with insurers ahead of renewal. - Employers and public liability included in cover - Fidelity guarantee included in cover. - Three quotes obtained before renewal of three year annual cover and presented to Council for resolution - Clerk/RFO checks insurance cover of all contractors to ensure adequate public liability insurance.	1	3	3
Election costs Inadequate reserves	- Budget is ringfenced in bank account towards election costs. - When an election is due, the Clerk/RFO will obtain an estimate of costs from FoDDC in advance so that this can be considered when setting the next year's precept. - Costs of a contested by-election are met by FoDDC	1	1	1

Statutory obligations • Failure to meet statutory obligations • Unable to deliver services • Operating without accountability	• All Councillors complete 'Being a Good Councillor' training and are aware of the Council's statutory obligations. • The Council is governed by Standing Orders, which are based on a model provided by the National Association of Local Councils and contain the Council's legal and statutory requirements. • The Council is quorate. Should the Council become inquorate, FoDDC would exercise its discretion to appoint enough Councillors on a temporary basis, so that the work of the Council can continue until it has co-opted or elected sufficient Councillors to be quorate • All decisions are resolved at council meetings by vote • In the case of an equality of votes, the Chair may exercise their casting vote. • Agendas, minutes and financial documents available in public domain	1	2	2
Members interests • Conflict of interests • Breach of required standards in public life	• All Councillors to return register of members' interests' forms when elected or coopted • Members' interests' forms reviewed annually in April • Members are invited to declare any interests in agenda items at the start of each council meeting • All Councillors complete Standards in Public Life training • All Councillors sign to confirm that they will conform to the Council's Code of Conduct.	1	1	1
Agendas and minutes • Notice period not adhered to • Inaccurate minutes	• Agendas and minutes are produced in the prescribed manner by the Clerk and adhere to the legal requirements e.g. agendas are published with three clear days public notice unless the meeting is convened at shorter notice • Clerk attends Agendas and Minutes training • Minutes are approved and signed at the next council meeting and are published on the Council's website.	1	2	2

AGAR (annual governance and accountability return) - Inaccurately complete - Not submitted within time limits	- Annual return is completed by Clerk/RFO, reported to council and signed by the Chair. - Annual return submitted to internal auditor for checking and completion and sent to the external auditor within the specified time limits.	1	2	2
Paper records Loss through theft, fire, flood or damage	- Archive material is held at the Records Office, Gloucester - Key documents are stored electronically e.g. minutes, cashbook and bank statements.	1	1	1
Electronic records - Loss through theft, fire, flood, damage or viruses/corruption - Hacking by 3rd party	- All electronic files are backed up on an external hard drive. - Microsoft updates installed, when required, to reduce risk of hacking by 3rd party - Clerk/RFO's laptop is password protected.	1	3	3
Website - Out of date - Does not meet statutory requirements - Viruses/corruption - Hacked by 3rd party	Clerk/RFO ensures content is updated following each meeting.	1	2	2
Data protection Breach of GDPR	The principles and requirements of the General Data Protection Regulation are followed by the Council.	1	2	2
Slips, trips, falls and other accidents Injury or death of Councillors or employees and public	- Contractors risk assessments (and where appropriate method statements) are requested and reviewed. - Contractors have public liability insurance and copies of their insurance certificates are requested and reviewed. - Council has personal accident insurance for all members and employees. - Annual inspection of assets (e.g. bus shelter, noticeboards) determines condition and need for maintenance/repairs, which are conducted in a timely manner. - Good housekeeping (e.g. wet floor signs and no trailing leads) and good lighting employed when using village hall for council meetings or events.	1	3	3

Lone working Safety and well-being of Councillors and employees	- Clerk/RFO's office is at her home. She has a mobile phone with the contact details of Chair and emergency services in the event of a problem. - Regular 'keeping in touch' telephone calls between Chair and Clerk/RFO. - Clerk/RFO plus Chair open and lock up together when using the village hall for council meetings and events. - When undertaking tasks that present any degree of personal risk, such as moving the ASW Camera, Councillors always work in pairs.	1	1	1
Assets - Loss or damage - Theft, fire, vandalism or other damage - Assets unsafe/unfit for purpose	- Majority of assets (e.g. bus shelter and notice boards) are secured making theft more difficult. - Annual inspection of assets determines condition and need for maintenance/repairs/replacement. - Reports of damage addressed in a timely manner. - Sufficient reserves held by Council for emergency maintenance and repairs. - Named assets covered by insurance policy	1	2	2
Play Area Injury to a member of the public	- Ensure equipment is in good order and an inspection report is completed every month. - Annual play area inspection is carried out and recommended repairs are carried out as required - Ensure unsafe equipment is either removed or clearly marked/signposted - Ensure adequate insurance is in place	2	3	6
Loss of Clerk Clerk suffers a fatal injury, dies or becomes permanently incapacitated	- Ensure Council have contact point for arranging access to PC emails, laptop, passwords and files - Advertise for emergency cover whilst replacement is sought	2	3	6

Priority of Risk Management				
Likelihood of occurrence	Highly Likely (score 3)	Medium (3x1)	High (3 x 2)	Very High (3 x 3)
	Possible (score 2)	Low (2 x 1)	Medium (2 x 2)	High (2 x 3)
	Unlikely (score 1)	Very Low (1 x 1)	Low (1 x 2)	Medium (1 x 3)
		Negligible (score 1)	Moderate (score 2)	Severe (score 3)
Impact				