

# HELPRINGHAM PARISH COUNCIL

## RISK REGISTER

**Adopted:** 11/2/26  
**Minute ref:** 162/26  
**Review:** Jan 2027

The greatest risk facing a local authority is being unable to deliver the services and/or activities expected of that Council.

This document is produced and revised to enable Helpringham Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimize them.

To conduct this assessment the following points will be followed:

- Identify the areas to be reviewed;
- Identify what the risk may be;
- Evaluate the management and control of the risk and record all findings;
- Review, assess and revise as/when required.

Subject	Risk	H/ M/ L	Recommendation
<b>Insurance</b>	Public Liability (statutory)		Existing cover £10,000,000.00 (£10mil) Review annually and keep cover in place.
	Employer's Liability (statutory)		Existing cover £10,000,000.00 (£10mil) Review annually and keep cover in place.
	Officials' & Trustees' Indemnity		Existing cover £500,000.00 (£500k) Review annually and keep cover in place.
	Commercial Legal Protection		Existing cover £100,000.00 (£100k) Review annually and keep cover in place.
	Libel & Slander		Existing cover £500,000.00 (£500k) Review annually and keep cover in place.
	Personal Accident		Existing cover £100,000.00 (£100k or £500/week) Review annually and keep cover in place.
	Crisis Containment		Existing cover £25,000.00 (£25k) Review annually and keep cover in place.
	Employee Dishonesty		Existing cover £25,000.00 (£25k) Review annually and keep cover in place.
	Business Interruption – increased cost of working		Existing cover £10,000.00 (£10k) Review annually and keep cover in place.
	Business Interruption – loss of revenue		Existing cover £10,000.00 (£10k) Review annually and keep cover in place.
	Money – in insured location, in transit or at the home of any councillor, employee or volunteer or at any other times.		Existing cover £1,000.00 (£1k) Review annually and keep cover in place.
	Property - damage		Existing cover on buildings/property including Church wall, High St; Pinfold; street furniture; gates and fences; war memorial and fixed outside equipment. Review annually and keep cover in place.

<b>Payroll</b>	Loss of data due to loss external supplier		Request hard copies of monthly payroll reports and relevant HMRC information and Gateway log-ins.
	Loss of services of employee		Immediately advertise any permanent vacancy. Existing Clerk to update emergency details to assist in event of sudden loss of Clerk. Location of this information to be made known to Chair and Vice-Chair.
<b>Administration</b>	Payment Arrangements	L	No purchases to be made without prior Council approval. All payments reported to Council at monthly meetings. Signatories must initial cheque stubs and sign relevant invoices. Online payments to be authorized by both signatories who must also date and sign the payment list and relevant invoices. Monthly back up of all financial records made and stored in the 'Cloud'.
	Bank Reconciliation	L	Bank reconciliation to be carried out monthly and presented at the monthly Council meeting. A Councillor, other than the Chair, to verify the reconciliation.
	Agency Advice	L	The Council should have membership of LALC
<b>Cemetery</b>	Loss of Cemetery Officer	L	Ensure a deputy is in place who has undergone the relevant training.
	Loss of adequate space	L	Review land requirement every 5 years. Ringfence Reserves for future land purchase.
	Memorial Safety	L	Carry out annual Topple Test.
	Loss of Records through theft, unauthorized access, misplacement or damage	L	Keep paper records in a locked room with restricted access. Ensure all paper records are clearly labelled and indexing is in place in each register. Have a digital backup for all physical records. Keep backups of all digital records. Ensure all digital records are password protected.
	Record keeping	L	Have accurate and consistent record-keeping practices in place including a checklist for burial and memorial requests. Access control in place – only authorized personnel have access to sensitive records. Ensure records are stored securely and readily available for inspection by appropriate person. Audit systems annually.
	Retention Policy	L	Ensure retention schedule for each type of record complies with relevant UK legislation. Audit and review systems annually to ensure compliance with regulations including those set out by the ICO.
<b>Precept</b>	Inadequate monitoring of performance	L	Regular budget monitoring of income/expenditure against budget to be presented to Council. Monthly bank balances and income/expenditure reported to Council.

	Illegal expenditure	L	Clerk/RFO to ensure that all expenditure is within legal powers.
<b>Accounting</b>	Non-standard and/or non-compliant records are kept	L	Adequate, complete and statutory financial records and accounts must be kept in accordance with the relevant legislation and financial guides.
	Non-compliance with statutory deadlines for completion/approval/submission of accounts and other financial returns	L	Ensure all accounts and annual returns (AGAR) are completed and submitted by the deadlines.
	Non-compliance with internal audit requirements	L	Appoint internal auditor annually and ensure all recommendations made by the auditor are considered by the Council and implemented.
<b>Money &amp; Invoices</b>	Loss of cash	L	No cash is kept by the Council. Petty Cash system is not used.
	Payment of Invoices	L	Payment by cheque or online banking by signatories appointed annually in May. Signatories counter sign invoices for payment and cheque stubs/payment schedule.
	Utility and payment processing invoices and charges – loss of service due to delayed payment.	L	Annual review of Direct Debit payments.
<b>Expenditure – utilities</b>	Increase in expenditure	L	Monitor and Report. RFO to monitor and seek sensible supplies and negotiate and attain best value (short term fixed price utility contract(s) to be considered)
<b>Contracts</b>	Ensure continued best value* coupled with continuity of work  <i>*best value does not mean 'cheapest'</i>	L	Approve the practice for seeking tenders for grass cutting (and/or other services) as dictated by tender documentation or as legislation dictates and restrictions within the Public Contracts Directive 2015 (as amended by the <i>Public Procurement (Amendment etc) (EU Exit) Regulations 2020</i> ) and issuing specifications and tender documents to contractors expressing an interest. Tenders to be issued and opened as per authorization within standing orders/financial regulations.
<b>Staff</b>	Contractor's Staff	L	Require compliance with all H&S and employment matters (as per tender documentation) are complied with.
<b>Councillors</b>	Councillors	L	All elected Members to ensure they comply with legislation in respect of Disclosable Pecuniary Interests and familiarize themselves with adopted Parish Council policies and procedures. All Elected Members to read and adhere to the Code of Conduct.
	Inexperienced	L	Councillors will be encouraged to attend induction training when they join the council to enable them to, in particular, understand the governance of the 1st tier of a local authority. The clerk of the council will carry out an induction. Experienced councillors will 'mentor' new councillors.

	Loss of Councillor membership or having more than 7 vacancies at any one time		<p>When a vacancy arises there is a legal process to follow. This either leads to a by-election or into a co-option process.</p> <p>An election is out of the Parish councils control. The co-option process begins with an advert, acceptance of applications, consideration of applicants and co-option vote of a council meeting then appointment.</p> <p>If there are more than 7 vacancies at any one time on the council it becomes inquorate and the Clerk must immediately notify the local authority. Clerk will ensure all critical administrative functions are maintained.</p>
<b>Volunteers</b>	Ad-hoc volunteers	L	<p>Advise insurance provider of use of ad-hoc volunteers.</p> <p>Ensure volunteers undertake induction and are made aware of any Health and Safety issues and their responsibilities.</p>
<b>Trees</b>	Overgrowing	M	<p>A tree inspection will be carried out by an appointed external tree inspection every 3 years, as a minimum, to monitor the height and spread of trees under the jurisdiction of the Parish Council. Any necessary work will be carried out in accordance with recommendations subject to budget allowances.</p>
<b>Assets</b>	Loss or damage	L	Annual review and inspection of assets undertaken
<b>Noticeboard</b>	Damage/injury	L	Noticeboard inspected regularly by clerk.
<b>Street furniture</b>	Damage/injury to third party	L	<p>Any damage reported to clerk.</p> <p>Items inspected regularly.</p>
<b>Council Records – paper and electronic</b>	Loss through theft, fire	M	<p>Store records in a fireproof cabinet.</p> <p>Keep backups of digital records in the ‘Cloud’ and external harddrive.</p> <p>Give Chair a sealed envelope containing relevant passwords.</p>
<b>Legal Powers</b>	Illegal activity	L	All expenditure approved at parish council meetings.