

WELSH NEWTON & LLANROTHAL GROUP PARISH COUNCIL — RISK REGISTER

Scoring: Likelihood (1–3) × Impact (1–3) = Risk Score | Low = 1–3 | Medium = 4 | High = 5–6

No.	Category	Risk	Impact Description	Likelihood (1–3)	Impact Score (1–3)	Risk Rating	Actions Required	Responsibility	Status
ASSETS									
1	Assets	Damage or destruction of physical assets (as per asset register) due to accident or malicious activity.	Inconvenience to users of assets. Cost of repair and replacement of assets.	1	2	Low (2)	1) Ensure adequate insurance is in place and cover is confirmed as adequate at each annual renewal. 2) Damage to assets to be reported promptly by encouraging lengthsman and parishioners to report incidents. 3) Asset register reviewed annually. Cross-reference: Clear Councils insurance policy (renewed annually).	Clerk / Council	Yes / Ongoing
RELIANCE ON INDIVIDUALS & SKILLS									
2	Reliance on Individuals & Skills	Unplanned loss of Clerk.	Business interruption due to loss of knowledge and experience. Potentially impacts all functions of the council.	1	3	Low (3)	1) Clerk to use a password manager for all council-related accounts. Master access held securely by the Chair for emergency use. 2) Clerk to maintain a handover note covering key contacts, accounts and processes, reviewed annually. 3) Files backed up to Google Drive (continuous) and external hard drive. Cross-reference: IT Policy (to be adopted 2025/26).	Clerk / Chair	Yes / Ongoing
3	Reliance on Individuals & Skills	Unplanned loss of lead councillor for a key council function.	Potential inability to complete council activities for that function.	1	1	Low (1)	Roles publicly recorded on council website and in minutes. Could be reassigned by council resolution if required. Current key function lead: Chair (lengthsman and highways liaison).	Council / Chair	Ongoing
FINANCE									
4	Finance	Failure to produce an effective budget and precept.	Complete or partial loss of financial capacity and inability to settle debts.	1	3	Low (3)	1) Clerk/RFO to generate detailed annual budget assessing previous years' income and expenditure and forecasting anticipated expenditure. 2) Draft budget discussed at full council meeting and published. 3) Maintain general reserve at not less than 50% of Net Revenue Expenditure (NRE), in accordance with the adopted Reserves Policy. Reserves at 12 March 2026: £23,046.48 total (Community Account £5,952.51 + Commercial Instant Access £17,093.97). 2026/27 budget approved February 2026. Cross-reference: Reserves Policy reviewed 12 March 2026.	Clerk/RFO and Council	Yes / Ongoing
5	Finance	Fraudulent use of online banking.	Complete or partial loss of financial capacity and inability to settle debts.	1	3	Low (3)	1) Two independent councillor signatories must authorise every payment. 2) Clerk is Service Administrator (Lloyds Bank does not offer view-only access — full online access is a Lloyds platform constraint). Clerk operates a self-restraint protocol: Clerk will only initiate own salary or expense payment if both signatories are unavailable and payment is at risk of statutory late payment liability, with immediate notification to Chair. This protocol to be documented in writing. 3) Current signatories: Cllr Walker (Chair) and Cllr Parkinson. Cllr Simmons resigned February 2026 — mandate update required to remove Simmons and confirm current signatories. Third signatory to be sought from co-opted or existing councillors (excluding Cllr Tomlinson due to spouse relationship with Clerk, per FR section 8.2). 4) Ensure quarterly checks by council and annual audit by internal auditor. Cross-reference: Financial Regulations adopted 13 November 2025 (section 7).	Clerk / Council	Action required — see notes

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6	Finance	Failure to maintain financial controls and records.	Non-compliance with financial obligations and risk of fine or audit qualification.	1	2	Low (2)	1) Effective monitoring of accounts by council and internal auditor. 2) Bank reconciliation verified and signed off by a councillor at each meeting (per FR section 2.6). Note: FR 2.6 requires the verifying member to be other than the Chair or a cheque signatory — with only two signatories currently, this must be Cllr Francis or a newly co-opted member. To be confirmed at this meeting. 3) Theresa Goss (WTG Consultants Ltd) appointed as internal auditor for 2025/26 (resolved 10 July 2025).	Clerk / Council / Internal Auditor	Yes / Ongoing
7	Finance	Unplanned loss of bank signatories and/or Responsible Financial Officer.	Loss of ability to access funds. Interruption of cost-dependent activity.	2	2	Medium (4)	1) Currently only two councillor signatories (Walker and Parkinson) following resignation of Cllr Simmons (February 2026). Likelihood increased to 2 pending recruitment of a third signatory. 2) Bank mandate to be updated at or immediately after this meeting to: remove Simmons; confirm Walker and Parkinson; add third signatory once available. 3) Establish protocol for departing councillors which includes prompt removal of signatory authority. Score to be reviewed once third signatory appointed.	Council / Chair	Action required — mandate update
8	Finance	Theft or fraud of council funds by the Clerk or a bank signatory.	Complete or partial loss of financial capacity.	1	3	Low (3)	1) Ensure adequate insurance in place including fidelity guarantee cover (Clear Councils policy). 2) Dual authorisation of all payments by two councillor signatories. 3) Clerk self-restraint protocol documented (see Risk 5). 4) Password management in accordance with NCSC guidance. Cross-reference: IT Policy (to be adopted 2025/26).	Council / Chair / Internal Auditor	Yes / Ongoing
LIABILITY									
9	Liability	Employment rights claim against the council.	Financial fine, settlement or payment.	1	2	Low (2)	1) Lengthsman (Terry Griffiths Contracts) contracted directly to deliver the Herefordshire Council Lengthsman Scheme. Contractor provides own tools and equipment and invoices in own name. Reprourement for 2026/27 underway — to be considered at this meeting. 2) For all other contractors, seek quotations and issue work orders in accordance with Financial Regulations.	Clerk	Yes / Ongoing
10	Liability	Liability claim due to damage, injury or death in relation to a council asset (as per asset register).	Financial fine, settlement or payment.	1	2	Low (2)	1) Ensure adequate insurance is in place. Clear Councils policy confirmed at annual renewal. 2) Maintain adequate Health and Safety Policy. Cross-reference: Health and Safety Policy (reviewed annually).	Clerk	Yes / Ongoing
11	Liability	Liability claim for injury or death caused by lengthsman or other contractors acting on behalf of the council.	Financial fine, settlement or payment.	1	2	Low (2)	1) Ensure adequate insurance in place. 2) Ensure contractor holds public liability insurance and is suitably qualified. Insurance certificate held on file. Chair liaises with lengthsman and reviews risk assessments for works undertaken. 3) Keep copies of insurance certificate and relevant qualification documents on file. Review at each annual contract renewal.	Clerk	Yes / Ongoing
LEGAL LIABILITY									

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No.	Category	Risk	Impact Description	Likelihood (1–3)	Impact Score (1–3)	Risk Rating	Actions Required	Responsibility	Status
12	Legal Liability	Loss of data from Clerk's laptop due to hardware failure and/or cyber attack.	Potential inability to complete council activities and loss of data.	1	2	Low (2)	1) Regular backups: Google Drive (continuous) and external hard drive (automated). 2) Laptop protected against malware; all updates installed. 3) Maintain cyber protection insurance. Cross-reference: Clear Councils policy. 4) Council laptop purchased 2016 (per asset register, value £350). Replacement to be considered — to be reviewed at a future meeting with budget implications. Cross-reference: IT Policy (to be adopted 2025/26).	Clerk	Review laptop replacement
13	Legal Liability	Unlawful activities undertaken by a council employee or councillor.	Non-compliance with legislation and proper practices.	1	1	Low (1)	1) Maintain membership of Herefordshire Association of Local Councils (HALC). 2) Ensure Clerk is appropriately qualified. Clerk holds FiLCA; ILCA completed February 2026 (all 6 modules passed). CiLCA in progress. 3) Clerk clarifies legal position on any new proposal. Legal advice sought from HALC in the first instance; external legal advice where necessary. 4) Council operates in accordance with JPAG Practitioners' Guide, reviewed annually.	Clerk / Council	Yes / Ongoing
14	Legal Liability	Data breach from non-compliant data storage under UK GDPR / Data Protection Act 2018.	Non-compliance; potential ICO fine or enforcement action.	1	2	Low (2)	1) ICO registration current — renewal paid January 2026 (ref Z9746645, £47.00). Renewal due annually. 2) Clerk is Data Protection Lead. GDPR compliance monitored through day-to-day management and annual review. 3) Register of Processing Activities (ROPA) to be confirmed as current — Clerk action by 31 March 2026. 4) DSE self-assessment to be completed — Clerk action by 31 March 2026. 5) Data retention in accordance with Herefordshire Archive Service retention schedule (adopted May 2018). 6) Councillor DOI typed summaries (redacted) to be published on website by 31 March 2026. Cross-reference: IT Policy (to be adopted 2025/26).	Clerk / Council	Actions by 31 March 2026
15	Legal Liability	Failure to meet statutory compliance deadlines (AGAR, notices, inspection period etc.).	Non-compliance; potential fine or audit qualification.	1	1	Low (1)	1) Council meets regularly; minutes approved and published promptly. 2) AGAR timetable monitored by Clerk. Internal audit by Theresa Goss (WTG Consultants Ltd) appointed for 2025/26. 3) Assertion 10 (new for 2025/26): compliance pack produced; IT Policy and accessibility statement to be adopted/published before AGAR is signed.	Clerk	Yes / Ongoing
16	Legal Liability	Failure to maintain document control and secure storage of council records.	Non-compliance; loss of records.	1	2	Low (2)	1) Electronic records stored on council laptop with Google Drive backup (continuous) and external hard drive. 2) Paper records stored securely at Clerk's home. Historical records deposited with Herefordshire Archive and Records Centre (HARC) as appropriate. 3) Retention schedule: Herefordshire Archive Service guidance adopted May 2018.	Clerk	Yes / Ongoing
EMPLOYER LIABILITY									
17	Employer Liability	Failure to comply with employment law.	Financial claim for damages; non-compliance.	1	2	Low (2)	1) HALC membership provides access to employment law advice and model employment documentation. 2) Employment policies maintained and reviewed annually. Clerk salary set in accordance with NJC pay scale. 3) Payroll outsourced to Autela Payroll Services Ltd.	Council	Yes / Ongoing

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18	Employer Liability	Failure to comply with PAYE and tax law.	Non-compliance; potential HMRC fine.	1	2	Low (2)	1) Payroll outsourced to Autela Payroll Services Ltd (qualified and insured third party). 2) Clerk makes changes (e.g. annual pay increase) with Chair countersigning. 3) Annual year-end audit by Theresa Goss (WTG Consultants Ltd).	Council	Yes / Ongoing
19	Employer Liability	Damage, injury or death to an attendee of a council meeting.	Financial claim for injury/damages. Reputational damage.	1	1	Low (1)	1) Chair carries out a visual health and safety check of meeting venue prior to each meeting. 2) Procedures for managing disruptive members of the public set out in Standing Orders (NALC 2025, adopted 8 May 2025). 3) Clear Councils insurance policy includes public liability cover.	Chair / Clerk	Yes / Ongoing
COUNCILLOR PROPRIETY									
20	Councillor Propriety	Failure to comply with statutory declarations of interest.	Penalty from non-compliance; reputational damage.	2	1	Low (2)	1) All councillors sign Declaration of Acceptance of Office on taking office, which includes an undertaking to observe the Code of Conduct. 2) All councillors complete Declaration of Interests (DOI) on taking office; updated as required. Signed originals held by Clerk. 3) DOI typed summaries (redacted home addresses) to be published on council website by 31 March 2026 — Clerk action. HC prefers to direct to council website for parish councillor DOIs. 4) Councillors reminded to declare interests at each meeting. Declarations is a standing agenda item. Likelihood noted at 2 pending publication of DOIs on website. Score to be reviewed once published.	Clerk / Chair	Action by 31 March 2026
21	Councillor Propriety	Inappropriate or unauthorised behaviour by a councillor arising from insufficient understanding of the role, responsibilities and legal constraints of council membership.	Bringing the council into disrepute; reputational damage; potential legal, FOIA/EIR or GDPR consequences.	2	2	Medium (4)	1) All councillors sign Declaration of Acceptance of Office and adopt the Code of Conduct on taking office. 2) Ongoing councillor training is a priority. In-house HALC planning and governance training completed July 2025. Further training on councillor roles, responsibilities and legal constraints to be arranged — particularly regarding communications, public statements and the distinction between individual and council positions. 3) Chair to ensure councillors are briefed on their obligations, including the constraints on acting or communicating in ways that could be taken to represent a council position before a resolution has been passed. 4) Communications Policy to be developed and adopted (proposed for April/May 2026 agenda) to provide clear guidance on use of council communications channels and engagement with residents. 5) Complaints against councillors referred to Monitoring Officer of Herefordshire Council per Code of Conduct. Score to be reviewed once training programme completed and Communications Policy adopted.	Clerk / Chair	Action — Comms Policy April/May 2026

COMMUNICATIONS & RESIDENT ENGAGEMENT

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22	Communications & Resident Engagement	Failure to communicate effectively with residents or to maintain clear governance around council communications, leading to confusion, loss of trust or reputational damage.	Reputational damage; reduced community confidence in the council.	1	2	Low (2)	1) Agendas, minutes and financial information published on council website (Parish Online) promptly after each meeting. 2) Notice boards maintained at Welsh Newton and Llanrothal. 3) Communications Policy to be developed and adopted (proposed for April/May 2026 agenda) to formalise the council's approach to resident engagement, use of council communications channels, and the distinction between individual councillor views and agreed council positions. 4) Councillor training to include communications governance (see Risk 21). 5) Council website kept up to date by Clerk following each meeting.	Clerk / Council	Action — Comms Policy April/May 2026

Reviewed at a full council meeting on 12 March 2026

First adoption — no previous version

Adopted: 12 March 2026

To be reviewed: annually