

How Caple, Sollershope and Yatton Group Parish Council

Risk Assessment 2026/27

Reviewed 15 September 2026

Risk		Prevention/mitigation Action	Likelihood 1-3	Impact 1-3	Risk Rating High Medium Low	Action required and completion date
Clerk	Fraud/theft/deliberate action	Financial regulations, reviewed annually Cash book, bank statements and bank reconciliation presented to members at each meeting and inspected. Invoices presented to members before cheques signed; invoices initialled. Cheques signed/online payments approved by two members Annual appraisal to review practices and identify potential grievances Insurance cover	1	3	Medium (3)	
	Error	As above Clerk is CiLCA qualified and is encouraged to continue training throughout the year. Ensure budget provides for CPD. Membership of HALC for support and guidance.	1	2	Low (2)	
	Business interruption due to loss of Clerk and knowledge of systems, procedures and passwords; or loss of data from Clerk's computer from computer failure and/or cyber attack	Ensure at least one Councillor knows the systems used and has access to passwords, back-ups, emails etc. Passwords in sealed envelope with Chairman. Consider One Drive to back up files and external hard drive to provide further back up. Protect computer against malware and install all updates Consider cyber security insurance Review replacement of PC every 3 years or annual service	1	3	Medium (3)	One Drive Cyber Security – consider
	Compliance with HMRC regulations	Outsource payroll to qualified and insured third party professional Internal auditor to carry out annual assessment	1	1	Low (1)	

Members	Defamation	Insurance cover Code of conduct Standing orders Budget provides adequately for members' to attend training	1	1	Low (1)	
	Inappropriate behaviour/Bullying	Training programme for Councillors and Clerk. Any non-compliance with the adopted code of conduct to be recorded, with significant breaches reported to Monitoring Officer. Membership of HALC/NALC for employment law advice Maintain adequate Employment policies	1	1	Low (1)	
	Personal accident	Risk assessment prior to activities/events	1	2	Low (2)	
	Non-compliance with statutory declarations of interest	All Councillors to have Declarations of Interest lodged with Herefordshire Council Declarations of Interest for agenda items to be declared at each meeting and signed accordingly in the register	1	1	Low (1)	
Lengthsman	Personal accident	Contractors insurance, copy provided to PC Training available via BBLP	1	2	Low (2)	
	Damage to property/public	Contractors insurance, copy provided to PC	1	2	Low (2)	
	Fraud	Works scheduled by Highways Liaison member, WO issued by Clerk, invoices checked against works	1	1	Low (1)	
Volunteers	Personal accident	Risk assessment prior to event involving volunteers Training and necessary equipment provided Supervision by identified co-ordinator Insurance cover	1	2	Low (2)	
	Damage to property/public	As above	1	2	Low (2)	
Public attending meetings	Accident	Assessment of venue suitability prior to each meeting Insurance cover	1	1	Low (1)	
Assets	Damage	Insurance cover	2	1	Low (2)	
	Cause injury to public/members/employees	Regular inspection Insurance cover	1	2	Low (2)	Annual H&S inspection of assets

Finance	Loss of financial capacity and inability to pay bills	Finance Working Group to generate detailed annual budget late Autumn assessing previous years income and expenditure and forecasting anticipated expenditure Ensure at least 50% of income is held in reserves	1	2	Low (2)	FWG meeting – September and March
	Risks associated with online banking	Two of four signatories must authorise every payment Clerk not to be signatory Quarterly checks by Finance Working Group	1	2	Low (2)	Hold bi-annual FWG meetings
Legal Liability	Data breach from non-compliant data storage in accordance with GDPR	Undertake annual data audit Train Clerk and Councillors as necessary on requirements of GDPR compliance Implement monitoring systems to ensure compliance Implement documents retention and disposal policy Implement system to monitor data kept by Councillors and procedure for deleting data following resignation Archive old records with Hereford Archive Centre	1	2	Low (2)	Annual data audit Systems for compliance and for deleting data when a councillor resigns Document Retentions and Disposals Policy Archive old documents with HARC
	Non-compliance with Transparency Code and Publication Scheme	Maintain adequate Communications Strategy to comply with statutory requirements	1	1	Low (1)	