Adopted: July 2025
Next Review: June 2026

Westerleigh & Coalpit Heath Parish Council Risk Assessment Schedule Revised July 2025

PART 1 FINANCIAL & SECURITY

	Risk Description	Who could be affected?	Likeli -hood	Impact	Score	Controls	Recommendations
F1	***Inadequate Annual Precept*** *Council does not have access to sufficient funds*	Council finances, public services	1	2	2	-Robust budgeting process - prepared by RFO, reviewed by F&GP Committee, approved by Full Council in December. -Precept derived from budget and precept request submitted in January. -Expenditure against budget reported to F&GP Committee every three months, underspends/ overspends identified -General reserve in place and agreed as part of annual budget (12 months Net Revenue Expenditure) -All within year un-budgeted expenditure approved by Full Council	NONE
F2	***Consequential loss of income (indirect loss due to insured loss)***	Council finances, public services, staff cover	2	1	2	-Consequential loss of income insurance -General reserve in place and agreed as part of annual budget. -Reserves Policy adopted.	NONE
F3	***Banking arrangements not secure***	Council finances	2	2	4	-Investment Policy/ Strategy adopted, reviewed annually. Funds held with banks covered by FSCS (Financial Services Compensation Scheme – limit £85k per bank) -Funds split across at least three different banks (current account plus at least two deposit accounts) -Banking arrangements to be reviewed by Clerk/RFO at least annually and changes agreed by Full Council -Current account to have Clerk/RFO plus at least two councillor signatories -Deposit accounts to have two or more signatories OR funds transferable only to nominated current account -Arrangements for electronic banking and cheques set out in Financial Regulations.	-Introduce monthly spot check of sample of payments to be carried out by a Councillor (invoice, bank confirmation of payment and bank statement) following move to combined Clerk/ RFO from 1st June 2025 Following move to combined Clerk/ RFO from 1st June 2025, move current account to Unity Trust Bank to enable dual authorisation (two signatories) of electronic payments with bank ASAP.

	Risk Description	Who could be affected?	Likeli -hood	Impact	Score	Controls	Recommendations
						- *Cheques signed by two signatories (members), and countersigned by the Clerk/RFO,* *-Clerk/RFO makes electronic payments. Bank confirmations of payments checked against the invoice and signed by two Members to confirm accuracy of amount and payee.* -Monthly bank reconciliations and bank statements checked by Full Council and/or Finance & General Purposes Committee -Banking passwords kept in sealed envelope in storage unit for use only in emergency. -Annual check of arrangements by Internal Auditor	Implement revised online payments process to incorporate dual authorisation ASAP.
F4	***Loss of cash through theft or dishonesty***	Council finance, public	2	2	4	-Fidelity Guarantee Insurance -Vetting of officers - applicants vetted, references taken up, annual staff reviews -No cash transactions -No credit/ debit card for council purchases --Arrangements for electronic banking and cheques set out in Financial Regulations. - *Cheques signed by two signatories (members), and countersigned by the Clerk/RFO,* - *Clerk/RFO makes electronic payments. Bank confirmations of payments checked against the invoice and signed by two Members to confirm accuracy of amount and payee.* -Monthly bank reconciliations and bank statements checked by Full Council and/or Finance & General Purposes Committee - Payments list approved by Full Council monthly	-As per F3 recommendations
F5	***Issues with financial records:*** Keeping proper financial records in accordance with statutory requirements	RFO, Council, Public money, Council reputation	1	2	2	-Financial regulations (based on latest NALC model 2024) adopted and reviewed annually -Records kept in accordance with Accounts and Audit Regulations -SCRIBE accounting system used -Clerk/RFO accesses free finance training provided by SCRIBE at least annually -Monthly bank reconciliations and bank statements checked by Full Council and/or Finance & General Purposes Committee	NONE

	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
						- Payments and income list approved by Full Council monthly -Expenditure against budget reported to F&GP Committee/ Full Council every three months -Annual check by Internal Auditor.	
F6	***VAT procedures not being met*** Ensuring all requirements are met under VAT	Council finances, public services	1	2	2	(WCHPC is not VAT registered so reclaims via 126) -VAT for all transactions recorded/ reported using SCRIBE accounting software -VAT reclaimed annually, claim prepared using SCRIBE accounting software -Internal Auditor checks claim annually -Clerk/RFO takes up training opportunities in VAT and other taxation issues as available -Clerk/RFO reads literature to keep up to date and seeks advice from ALCA as required. -Annual check by Internal Auditor.	NONE
F7	***Poor borrowing decisions/ failure to comply with borrowing restrictions***	Council finances, public services	1	2	2	Before any borrowing: -Reference to Local Council Administration (Charles Arnold Baker) and guidance sought from NALC and ALCA -Borrowing approval authorised by Council in line with current restrictions -One PWLB loan – payments monitored by F&GP Committee -Annual check by Internal Auditor.	NONE
F8	**Misuse of S137 monies** *Ensuring proper use of funds granted to local community groups under specific powers or under S137*	Council finances, public services	0	0	0	Council adopted GPoC Nov 2024 so s137 no longer needed. -Grant awarding policy in place, reviewed annually.	NONE

PART 3 PROPERTY

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
P1	***Loss or damage to Council property, furniture and equipment*** *(lake chalet, play areas x 2 at Newman Field and Westerleigh Playing Field, public open spaces x 8, bus shelters x3, defibrillators x 5, bleed kits x 5 (due for installation summer 2024) war memorials x 2, bins, seating, office equipment)*	Public, Officers, hirers, contractors, Lake customers	3	1	3	-Property Loss/ Damage Insurance, value increased annually -Up to date Asset Register maintained and reviewed by Clerk/RFO and Council annually -Daily inspection of Bitterwell Lake by Lake Manager. Loss/ damage reported to Clerk. - Weekly safety inspections of play areas x 2 and bus shelters x 3 carried out by contractor. Loss/ damage reported to Clerk. - Defibrillators x 6 checked weekly by host venues and 5 checked monthly by Clerk, documented. Registered with AED Donate, alerts issued to inspect after use. Contact numbers displayed so MOPs may report loss/ damage. -Bins checked weekly by emptying contractor. Loss/ damage reported to Clerk. -Annual landlord inspection of lake chalet, documented. - Councillors requested to keep a check on WCHPC property/ equipment and to report loss/ damage (in particular in Westerleigh the Pound, Pansy Vale, 2 x benches - by bus stop & Mill Crescent). -War memorials – loss/ damage to be reported by Westerleigh Councillors (Westerleigh) or St Saviours Church (Coalpit Heath) - Signage at Newman Field and Bitterwell Lake with contact details (MOPs may report loss/ damage). -Bins – checked weekly by SGC (emptying contractor) who reports issues/ damage. Stickers on	-Annual check on insurance values Clerk/RFO -Update signage at Westerleigh Playing Field with contact details so MOPs can report loss/ damage.

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
						all bins with contact details for MOPs to report problems e.g. damage. - Agreed delegated expenditure to Clerk to commission emergency repairs.	
P2	***Security of Council property and equipment (Bitterwell Lake, lake chalet, Newman Field, Westerleigh Playing Field, office equipment)***	Public, Officers, hirers, contractors, Lake customers	2	1	2	-Secure fencing installed at Bitterwell Lake, gate locked each evening by onsite Lake Manager. -Lake Manager lives onsite (lake chalet). - Locked gates to Westerleigh Playing Field (combination lock on field gate, RADAR key lock on disabled access gate). -Office equipment stored in staff home office or secure storage unit.	NONE
P3	***Third Party risk- damage to third party property or individuals***	Public, Officers, owners of property, hirers, contractors, Lake customers	2	2	4	-Public Liability Insurance & Property Owner's Insurance -Health & Safety Policy in place – shared with hirers of outdoor facilities and contractors working on Council property. -Hirers of outdoor facilities to produce evidence of public liability insurance (£5m). - Hirers of outdoor facilities to provide written risk assessments where necessary -Hirers of WPF sports pitches sign annual hire agreement - Contractors carrying out work on Council property to produce evidence of public liability insurance (£5m). -Contractors carrying out work on Council property to provide written risk assessments and method statements where necessary. -See also controls for ***Loss or damage to Council property, furniture and equipment*** PLUS -Annual inspection of play areas by specialist qualified contractor, documented. Clerk actions required repairs. -Annual inspection of NF zip wire by specialist contractor.	-Complete written health & safety risk assessments for all Council facilities/ activities. -Carry out review of all Newman Field hirers (public liability insurance check and risk assessments) -Clerk to update non-standard use form for PC open spaces - Save weekly play area inspection reports, annual play area inspection reports, zip wire inspection reports in separate electronic folder (in case of future liability claims by children up to 18 + 3 yrs). **Keep for 21 years.**

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
						- Annual gas safety check of the lake chalet (rented) carried out by qualified contractor, documented. - Tree condition reports carried out at the recommended intervals (bi-annually) by qualified contractor, documented. Clerk actions required tree works.	
P4	***Property, furniture, equipment not properly maintained***	Public, Officers, hirers, contractors, Lake customers	1	2	2	-Annual budget includes funds for maintenance of property, furniture and equipment and earmarked reserves for replacement. -Regular inspections detailed above. -Preferred maintenance contractor in place to carry out timely repairs identified by Clerk.	NONE

PART 4 LEGAL

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
L1	***Personal accident to Councillors and Officers*** (inc assault to Councillors or Officers)	Councillors, Officers	1	2	2	-Personal Accident insurance cover Including Assault cover -Health & Safety Policy in place (inc. lone working safeguards) –shared with Councillors and Officers - Officers to be accompanied when leaving the building and locking up after meetings -Procedures in Standing Orders to deal with disturbances to meetings by MOPs/ unwanted visitors during meetings	-Annual checks on level of cover in place by RFO
L2	***Legality*** Ensuring all business activities are within legal	Council reputation	1	2	2	-Membership of ALCA, indemnified advice -Clerk membership of SLCC -Clerk CILCA qualified (or working towards)	-Introduce training policy and keep training log for Officers and Councillors

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
	powers applicable to local council					-Adequate training budget for councillors and staff for training from ALCA/ SLCC -Annual staff appraisals identify training needs -Clerk clarifies legal position on any new proposal -Advice sought from ALCA/ SLCC and/or legal advice sought where necessary -Annual check by Internal Auditor	
L3	***Non compliance with Employment Law:*** Ensuring all requirements met under employment law (pay, dismissal, pension)	Staff, Council finances, Council reputation	1	2	2	-Councillors made aware of their responsibility as employers –induction, training, 2024 version of NALC Being a Good Employer Guide issued -Staffing sub-committee in place to manage Clerk/RFO -Contracts of employment for staff based on NALC model contract; reviewed to include changes in relevant legislation -Salaries set in accordance with NALC / SLCC recommended scales -Annual Staff Appraisals undertaken, recorded and agreed -HR policies in place and reviewed annually (Disciplinary & Grievance Procedures, Sickness Absence Policy, Equality and Diversity Policy, Dignity at Work Policy, Whistleblowing Policy) -Workplace pension scheme offered to paid employees – LGPS -Annual check by Internal Auditor	NONE
L4	***Non-compliance with HMRC requirements***	Staff, Council finances, Council reputation	1	2	2	-Regular monthly returns to HMRC via Basic Tools; payslips issued. -Advice sought from HMRC as required and training opportunities on payroll taken up -Annual check by Internal Auditor	NONE
L5	***Non-compliance with legal responsibilities as landlord (chalet)***	Council reputation, tenants	1	2	2	-Chalet covered by insurance (NOTE tenants responsible for insuring contents) -Signed tenancy agreement in place -Deposit kept in approved scheme (DPS) -Inventory in place -Annual inspections carried out (internal – Clerk) -Annual gas safety inspection commissioned	-Annual checks on level of cover in place RFO - Annual check of tenant contents insurance

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
L6	***Legal challenge***	Officers, Council reputation,	1	2	2	-Membership of ALCA, indemnified advice - Employer's Liability insurance cover Libel and Slander cover	NONE
L7	***Breach of statutory requirements*** Proper, timely and accurate reporting of Council business	Council, Council reputation, Public	1	2	2	-Agenda & Minutes published on website for public inspection monthly (draft minutes published within one week) -List of Full Council meeting dates for year published on website and on 3 x noticeboards -Minutes approved and signed at next meeting of Council, circulated to Council and those with actions/interests as appropriate. - Minute book kept by Clerk and archived with Gloucestershire Archives GL1 3DW after 8 years (two council periods) -Electronic copies kept using cloud storage -Freedom of Information Publication Scheme published on website and reviewed annually -Annual check by Internal Auditor	NONE
L8	***Failure to respond to electors wishing to exercise their rights of inspection of annual accounts***	Council, Public	1	1	1	-End of year Accounts placed on the website for public inspection and hard copies in 3 x noticeboards -Give notice of periods of inspection by the public as required under the Accounts and Audit Regulations -Supply copy of Exercise of Public Rights to external auditor with Annual Return -Freedom of Information Publication Scheme published on website and reviewed annually	NONE
L9	***Issues with ownership of land***	Council, land users, neighbours	1	2	2	-Most land registered with Land Registry -Up to date Asset Register maintained and reviewed by RFO and Council annually -Copies of title deeds kept by Clerk, originals stored with Gloucestershire Archives -Signed legal agreements in place - Manor Hall lease, chalet tenancy agreement, Bitterwell Lake licence - Advice sought from ALCA/ SLCC - Legal advice sought where necessary	-Register Westerleigh Village Hall (custodian trusteeship) with Land Registry -Register Kendleshire Triangle -Update Council contact address with Land Registry.
L10	***Issues with supplies and services provided to the Council***	Council, Public	1	2	2	-Contracts for supplies and services advertised and awarded in line with Standing Orders and Financial Regulations	NONE

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
						- Contracts approved by Committee ratified by Council - Bin emptying contract with South Glos Council from Jan 2023 to ensure continuous and reliable service	
L11	***Loss of Clerk/ RFO – no access to legal advice***	Council	2	2	4	-Clerk/ RFO role combined from 1st June 2025 and new risk mitigation measures in place for one employee structure – see Appendix 1. -Membership of ALCA – access to network of potential locum clerks --General reserve in place and agreed as part of annual budget – will cover potential locum costs	NONE
L12	***Loss of confidential data, failure to comply with Data Protection Act 2018, Freedom of Information Act 2000*** Document control – HR data, correspondence, postage, storage and filing, IT	Council reputation	1	2	2	-Parish Council registered under Data Protection Act via ICO -Freedom of Information Publication Scheme published on website and reviewed annually -Confidential Items considered for taking in private session with resolution to exclude the public -Audit of personal data carried out and collection of personal data minimised -Hard copy personal/HR data kept in locked cabinet -Lap tops password protected -Access to electronic copy personal/HR data restricted to Clerk, password protected - Data Protection Policy & Document Retention Policy in place and reviewed annually -Dedicated cllr email addresses provided and IT and Email policy adopted June 2025 in line with recommendation in Practitioners' Guide 2025. -Training received on Data Protection	Prepare for introduction of Assertion 10 on AGAR.

PART 5 IT

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
IT1	***Failure of computer systems*** Hardware	Council, Officers	2	1	2	-Clerk authorised for emergency replacement of laptop/s, access to two lap tops -Virus protection, regularly updated -Cloud-based storage	-Additional external back ups on encrypted external hard drives or memory sticks

	Software					-Website hosted by third party provider -Provision reviewed annually by Clerk	

PART 6 REPUTATIONAL

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
R1	***Code of Conduct issues*** Procedures in place for recording and monitoring members' interests, gifts and hospitality received Adopted Code of Conduct	Officers, Council reputation, Public	1	2	2	-Councillors made aware of their responsibilities via induction & training – all Councillors attend ALCA Essential Councillor training, issued with NALC Being a Good Councillor Guide 2024. -Latest LGA model Code of Conduct adopted (as per SGC version in place from May 2023) and reviewed annually. -Code of Conduct signed and a Register of Interest completed by each Councillor. Annual reminder on agenda for cllrs to update ROI. **NB – It is the responsibility of individual Councillors to update the Register as and when required.** -Registers of Interest kept by SGC and uploaded to their website, with a direct link from the WCHPC website for each council member -Disclosure of interest register kept listing any interests, gifts and hospitality received -Disclosure of interests appears as an item on the agenda as a prompt to Councillors (at every meeting). - Council signed up to Civility & Respect Pledge (2022)	-Encourage Councillors to attend free ALCA online Councillor training
R2	***Councillor or Officer behaviour falls below expected standard***	Officers, Council reputation, Public	2	2	4	-Councillors made aware of their responsibilities via induction & training – all Councillors attend ALCA Essential Councillor training, issued with NALC Being a Good Councillor Guide. -Code of Conduct adopted (aligned with SGC version) and reviewed annually - Council signed up to Civility & Respect Pledge (2022) - IT and Email policy adopted June 2025 in line with recommendation in Practitioners' Guide 2025. Social Media Policy adopted June 2025. Reviewed annually.	As above -Introduce training policy and keep training log for Officers and Councillors (L2) -Consider whether to adopt SLCC/NALC model Member/ Officer Protocol

No.	Risk Description	Who could be affected?	Likeli-hood	Impact	Score	Controls	Recommendations
						-Adequate training budget for councillors and staff for training from ALCA/ SLCC -Annual staff appraisals identify training needs -HR policies in place, reviewed annually (Disciplinary Procedure, Dignity at Work Policy, Whistleblowing Policy)	
R3	***Failure to meet deadlines for Council meetings, responding to consultations, planning applications***	Council, Council reputation Public	1	2	2	-Documents forwarded when published and items added to next Agenda -Documents presented to next appropriate Committee/Council meeting to formulate response -Responses minuted, planning application responses reported on website -Scheme of Delegation in place to enable responses to be made between meetings as required, reviewed annually.	NONE

Insurers: Zurich Municpal. (Zurich Town, Parish and Community Council Team, PO Box 726, Chichester PO19 9PS. Period of insurance: 1st June 2025 to 31st May 2026.)

Appendix 1 – Mitigation measures for Risk L11 – Loss of Clerk/ RFO

From 1st June 2025 the Council has moved from a two-employee structure (part-time Clerk and Finance Officer) to a single employee structure (part-time combined Clerk & RFO). It is acknowledged that combining the Clerk & RFO role and returning to a sole employee (as was the case pre-2022) increases the legal risks to the Westerleigh & Coalpit Heath Parish Council – recorded as risk L11.

Existing controls will remain in place as follows:

- Membership of ALCA – access to network of potential locum clerks
- General reserve in place and agreed as part of annual budget – will cover potential locum costs

The following additional control measures have been put in place from 1st June 2025 to reduce the risk as far as possible:

- **Six-month probationary/ review period.** The RFO element of the role is subject to a six-month probationary period, which will conclude on 30th November 2025. A formal review will be scheduled with the Staffing Sub Committee (or F&GP Committee) w/c 24th November 2025. Following the review the Clerk will either take on the RFO role permanently OR a recruitment process for an RFO will be undertaken (approx 14 hrs pw). Bimonthly informal catch-ups will be held with the Clerk and the staff working group (July, September) to ensure good communication and to give early warning of any issues. An earlier formal review can be triggered if required (by the staff working group or the Clerk).

- The RFO lap top and separate email address financeofficer@westerleighcoalpitheathparishcouncil.gov.uk will be retained and used by the Clerk to carry out the role, so that the roles can be separated again if required or if a locum RFO and/ or Clerk is required. (There is a separate lap top and email address for the Clerk role).

- RFO hours will be recorded separately by the Clerk on a timesheet. This record can be used to inform the formal review after six months, and to inform a future recruitment exercise for a separate RFO should this be required at any point.

- Cloud storage - All WCHPC files are saved to a cloud-based shared folder. Remote access to the shared folder, Clerk and RFO email accounts and Microsoft Office 365 applications, is possible via Office 365 www.office.com (in the event that lap tops cannot be accessed.)

- In the cloud-based shared folder, the 'HANDOVER DOCUMENTS – CLERK AND RFO' folder contains essential handover information for both roles. This includes an ENCRYPTED login and password list (for essential applications and websites, but NOT online banking log in details – see below) and detailed handover notes for the RFO (prepared by the outgoing RFO). A job description for the RFO role is also included for recruitment purposes.

- In the event that the Clerk cannot be contacted or lap tops are not accessible, the Chair will hold a sealed 'emergency' envelope containing the following information for emergency access:

  - PIN codes for the Clerk and RFO lap tops

  - Office365 log in details for the Clerk and RFO roles – in case remote access is necessary because lap tops cannot be accessed. *These will give a locum access to the shared folder, emails and handover documents to enable roles to be carried out remotely (i.e. without access to the Clerk and RFO lap tops).*

  - Password for encrypted log in and password list on shared folder.

  - Spare key and address for Council storage unit. Sealed envelope containing online banking details is in the storage unit.

- Online banking details- there will be five cllr signatories for the Unity Trust Current a/c, once set up. In the event that the Clerk is unavailable/cannot be contacted, cllr signatories will make immediate contact with the bank to appoint a new service administrator and will be able to continue making payments until that point.