



Risk Assessment

1. FINANCE AND ADMIN/MANAGEMENT				
Subject/Item	Risk(s) Identified	Risk Level H/M/L	Management/Control of risk	Review/Assess/ Revise
Business continuity	Council unable to continue its business due to unexpected circumstance (theft, fire, corruption of data etc. Clerk illness)	L	All files and records are kept at the Clerk's house or stored in the village hall. Clerk makes backups onto the Cloud Clerk/Chairman can contact W+FC or CALC for advice in the event of a problem with business continuity	Procedures adequate
Precept	Adequacy of precept	L	Council reviews it's precept requirement annually for presentation and resolution at the December meeting	Procedures adequate
	Amount not received by BPC	L	Clerk checks for receipt and reports to the council	
Financial records	Inadequate records	L	BPC has Financial Regulations which set out requirements.	Review annually
	Financial irregularities	L	BPC has an internal auditor. Payments require two authorisers	Internal/External audits done annually
	Loss of records through damage, theft, fire etc.	L	Backups are made of computer records. Financial software is cloud based. Most paper files are stored in fire-proof cabinets	Procedure adequate



Bank and Banking	Inadequate checks	L	BPC has Financial Regulations which set requirements for banking and reconciliations	Procedure adequate. Signatories reviewed annually
	Bank mistakes/loss/charges	L	The bank accounts are reconciled monthly, so errors are found and rectified. Internal audit also checks this	
Reporting and auditing	Communication	L	BPC uses Scribe Financial software for the account reporting	Procedure adequate
	Compliance	L	Finance reports are produced for every BPC meeting	Procedure adequate
Direct costs/Overhead expenses/debts	Goods not supplied but billed	L	BPC Financial Regulations set out requirements	Procedure adequate Review financial regulations annually
	Incorrect invoicing	L	At each BPC meeting a list of invoices awaiting payment is approved by councillors	
VAT	Failure to reclaim	L	VAT is reclaimed on an annual basis immediately after year end	Procedure adequate Procedure adequate
	VAT is claimed incorrectly	L	Financial software calculates VAT claim, reviewed by Internal auditor	
Annual Return	Failure to submit within time limits	L	The AGAR return is signed by BPC and sent to the External Auditor with the Internal Auditor's report within the time limit.	Procedure adequate



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Salaries and associated costs	Salary paid incorrectly	L	Salary rates are reviewed annually referencing NALC/CALC guidelines Payroll is outsourced to a professional accountancy firm	Procedures adequate
	Wrong NI or PAYE deductions made	L		
	Unpaid tax or NI	L		
Data Protection	Provision of Policy	L	BPC has a data protection policy, is a member of ICO and has received training	Adequate
Freedom of Information Act	Provision of Policy	L	BPC has a data protection policy, is a member of ICO and has received training	Adequate

2. ASSETS/LAND

Subject/Item	Risk(s) Identified	Risk Level H/M/L	Management/Control of risk	Review/Assess/Revise
Street furniture Noticeboards Speed Indicator Device Defibrillator	Loss or damage	L	Asset register is kept up to date	Adequate
	Risk/damage to 3 rd party(ies) or property	L	Checked regularly, Public Liability insurance in place	
Sandside cutting	Risk/damage to 3 rd party(ies) or property by trees	M	Trees checked annually by arboriculturist Public Liability Insurance in place	Adequate
Plot 4	Risk/damage to 3 rd party(ies) or property	M	Trees checked annually by arboriculturist Public Liability Insurance in place	Adequate



3. LIABILITY				
Subject/Item	Risk(s) Identified	Risk Level H/M/L	Management/Control of risk	Review/Assess/ Revise
Contractors	Not insured/Inadequately insured	L	Clarify with any subcontractor that they are insured and obtain copies of certificates	Procedure adequate
Public Liability	Risk to 3 rd party, property or individuals, including volunteers	M	Insurance in place to £10 million	Check insurance annually
Employer Liability	Non-compliance with employment law	L	Member of CALC so advice can be sought as required. Insurance in place	Procedure adequate
Legal Liability	Proper and timely reporting via minutes	L	Minutes always received and approved at following monthly meeting Financial and other documents retained as legally required. Minutes retained indefinitely, other documents for a lesser period.	Adequate
	Document control	L		Procedure adequate
4. COUNCILLORS PROPRIETY				
Members interests	Conflict of Interests	L	Councillors have a duty to declare any interests at the start of every meeting, or as they become known during the meeting. These are noted and minuted Register of Interests form is completed by each new councillor. Should be reviewed annually and updated as interests change.	Adequate Councillors to inform clerk as interests change who advises W+F Council
	Register of Interests	M		

Approved: January 2026

Review: No later than January 2027